

"I really began to live again the day I returned to work." — Tom Young

For 95 years, Pinnacol Assurance has helped Colorado businesses keep their workers safe and care for those who are injured on the job.



Injured firefighter Tom Young with his Pinnacol team.

We are the only company solely focused on workers' comp and the state of Colorado.

In addition to that one-state, one-product focus, what sets Pinnacol apart is our respect and compassion for those we serve. We're in the business of helping people — to run profitable businesses, to remain safe and injury free, to regain their livelihoods when accidents do happen, and to enjoy the dignity that comes from productive work.

Our compassionate approach distinguishes us from our competitors and has helped us become the preferred workers' compensation carrier for more than 55,000 Colorado businesses. We cover nearly 1 million Colorado workers, or 57 percent of the state's workforce.

Pinnacol is the assured source of coverage for companies that might not otherwise be in business today — the small businesses and startups with no track record, organizations with a history of workplace accidents, and companies operating in high-risk industries.

Our health and stability — particularly during this recession — has allowed us to stand strong for those who rely on us around the state of Colorado.

Quick Stats

Policyholders:	More than 55,000
Medical Providers:	1,400
Earned Premium:	\$398.5 million
General Dividends:	Approximately \$120 million
Rates:	10 percent reduction, saving Colorado businesses more than \$45 million
Coverage:	Approximately 1 million Colorado workers — 57 percent of the state's workforce — are covered by Pinnacol

Customer Satisfaction

Pinnacol's **customer-satisfaction levels are at an all-time high** and well above industry norms:

Overall service quality was **8.8 out of 10 points** on our 2009 survey.

A full **91 percent** of customers chose to keep their business with Pinnacol in 2009.

Community Involvement

Compassion is woven into the fabric of Pinnacol's culture. Our employees embrace opportunities to give back to the Colorado communities that support us:

The Pinnacol Foundation awards college scholarships to the children of Colorado workers injured or killed on the job — regardless of which insurer handled the parent's claim. In 2009, 86 scholarships were awarded, totaling \$251,250.

Pinnacol in Action is an employee-run volunteer program that supports six Colorado nonprofits. In 2009, 93 percent of Pinnacol employees spent a total of 5,442 hours volunteering in the community.

The Employee Giving Program allows employees to financially support the Mile High United Way. Pinnacol provides a 100 percent match, doubling the impact of each employee's donation. More than \$78,034 was raised for local charities in 2009.

Honors and Recognition

Pinnacol was the proud recipient of several local and national awards in 2009:

Community Service Awards:

Big Brothers Big Sisters of Colorado
The Points of Light Institute

"Best Place to Work" Awards:

Great Place to Work® Institute, the Society for Human Resource Management,
ColoradoBiz magazine



Pinnacol employees receive ergonomic assistance (left) and volunteer time off (right).