



2007
COMMUNITY
INVOLVEMENT
REPORT

PINNACOL
ASSURANCE

Colorado's choice for workers' compensation

Matt Young and his sister, Michelle, are two of 59 students who received a Pinnacol Foundation scholarship in 2007.

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Introduction

“So many people go through life taking it for granted, not realizing that, in the blink of an eye, it can be drastically and traumatically changed, or even taken away.”

These are thoughts that Matt Young, a senior at the Colorado School of Mines and a Pinnacol Foundation scholarship recipient, shared in his application essay. What Matt and other children of injured workers have realized is that life changes quickly, and tomorrow holds no guarantee.

Pinnacol Assurance employees have always known this, because every day we connect with people who have been injured on the job. Most recover to enjoy life as fully as before, but others, because of the severity of their accidents, experience ongoing pain. Unfortunately for some families, accidents involve catastrophic results.

It was from our aspiration to do more for injured workers and their families that Pinnacol created the Pinnacol Foundation. Since 2000, we’ve provided scholarships to college-bound students — the children of Colorado employees killed or seriously disabled in a work-related accident, regardless of insurance carrier.

We think we’re on the right track; in 2007, 59 students were selected to receive an average of \$3,000 each, up from 49 students in 2006 and 32 in 2005. We’re helping injured workers’ families reach for a brighter future.

Pinnacol is Colorado’s choice for workers’ compensation. For 90 years, we’ve provided care and protection for businesses and workers. During the past decade, we’ve established ourselves just as strongly through our community involvement.

The Pinnacol Foundation is just one way our company demonstrates compassion. Through *Pinnacol in Action*, our company volunteer program, we partner with local nonprofits to offer volunteer opportunities for our employees. And, our Employee Giving program enables our staff to support the Mile High United Way. In fact, employees “doubled” their contributions through Pinnacol’s 100 percent match.

From elderly Coloradans to young students in our state, our friends and neighbors experience a better way of life because of the passion, generosity and dedication of our 600 Pinnacol employees.

In the following pages, you’ll hear from five Pinnacol Foundation scholarship recipients and their families about the impact of the Foundation on their hopes for the future. You’ll also learn what it means when hundreds of Pinnacol employees focus their time and money on worthwhile causes.



Junior Achievement uses hands-on experiences to help young people understand the economics of life and open their minds to their potential. Pinnacol employees, including President and CEO Ken Ross, spent more than 200 hours in JA classrooms in 2007.

President's Message

My day-to-day responsibilities revolve around Colorado businesses and their employees. I'm proud of the successes Pinnacol Assurance has achieved as a business. But I'm equally proud of Pinnacol's community involvement efforts.

Take, for example, the Pinnacol Foundation, which helps the children of injured workers attend the college of their choice. These scholarships enable students to continue their education when financial limitations may otherwise let their talents go to waste.

Recently, I had lunch with one of our scholarship recipients, a junior at the University of Colorado. She's bright and goal-oriented; she's really going somewhere. Her mother had been seriously injured on the job. This young woman had planned to drop out of school to help support the family — until she received money through the Pinnacol Foundation. I walked away from our lunch feeling humbled to be a part of her future.

Little can compare with having the opportunity to influence the paths of

Colorado's youth. Junior Achievement offers another way in which I can reach out to young people. I've taught several classes and grade levels, including business ethics to high-school juniors and seniors. In that class, we discussed how ethics are prevalent in everything they do — in their personal lives, at school, and in business. I stressed that reputation is everything, and that the most ethical people and companies are the most successful ones.

Another opportunity we have to help the community is our Employee Giving campaign, which supports the local United Way. Financially supporting the work of this organization is so important to our communities that we ensure all employees know that Pinnacol matches their contributions 100 percent.

We're always striving to increase our impact. We know that we can make a difference if we continue to support and encourage our employees' passion for helping others.

Sincerely,





Pinnacol Foundation board members, recipients, and their families gather at the annual golf tournament. Insurance agents and other Pinnacol business partners donated nearly \$150,000 at the event.

Pinnacol Foundation

Our employees understand the hardships that come with an on-the-job injury, and they want to go beyond what Pinnacol provides as a business to help families with a critical component of success in life — education.

“Pinnacol employees have strong ties to people who’ve been hurt on the job,” said Elizabeth Starkey, director of the Pinnacol Foundation. “Our employees see the strain on a personal level. They get to know the families and know they may struggle to pay for their children’s college education.”

Pinnacol established the Foundation as a 501(c)3 nonprofit organization in 2000 to enable children whose families have been

impacted by a work-related injury to continue their education with college scholarships. Awards are available to all students who qualify, regardless of insurance carrier.

The Foundation uses many avenues to connect with qualified applicants, from communications with Pinnacol’s stakeholders to community outreach. Because the scholarships apply to such a unique group of people, we believe many of these families may not otherwise receive the financial support they need to continue their children’s education.

Much of our outreach comes through the natural inclination of Pinnacol employees

\$179,500

In 2007, the Pinnacol Foundation awarded \$179,500 in scholarships to 59 students.



to help injured workers and their families. For example, Heather Lolmaugh, a Pinnacol mailroom technician, helped make calls to 500 Colorado high school guidance counselors to raise awareness of the scholarship and encourage qualified students to apply.

"It feels great to help out," said Lolmaugh. "The chain reaction is pretty cool. I look at pictures of some of the students and think they may have received a scholarship because of a call I made."

Many Pinnacol employees spread the word about the Foundation through their daily interactions. Marketing and provider relations staff regularly speak with insurance agents and medical providers, asking if these stakeholders know of students who qualify.

Claims representatives also have first-hand knowledge of families with college-age children. Many have made asking about college plans a normal part of their protocol when meeting with workers who have been seriously injured or families who have suffered a catastrophic accident.

Cherry Rorex, a Pinnacol strategic claims representative, uses her experience to help the selection committee process for scholarship applications. She reviews their parents' claims and provides a summary of the injury, outcome, and current status of each case.

"I see the look on some of the kids' faces, and they are so appreciative," said Rorex. "I believe these scholarships have a positive impact and give them a better outlook for their lives."

With higher education becoming increasingly expensive, the Foundation doesn't just offer a chance to attend college, it often provides the financial support so students can choose which college they want to attend without being weighed down by loans. The scholarships help students focus on their studies since they can reduce the number of hours they need to work to support themselves. And, the awards can also mean that students finish college and enter the working world with little or no debt.

"These students often take on a lot more responsibility than other kids their age — from taking part-time jobs to becoming part-time caretakers," said Starkey. "The Foundation helps to ensure that a college education isn't out of their reach."

"Serious accidents can happen to anyone — anyone," she added. "These are just ordinary people who thought their lives would go one direction, and it didn't turn out that way. The Pinnacol Foundation is helping to keep their hopes and dreams for their children on track."



Alex and Lesa Post

“*[My mother’s] courage was not enough to make her body well again; but with her support, I will be able to succeed in following in her footsteps into the line of duty.*”

— Alex Post, Laramie County Community College student and Pinnacle Foundation scholarship recipient

112

The Pinnacol Foundation has awarded one-year and multi-year scholarships to 112 students across Colorado since 2000.



Alex Post has always been proud of his family's legacy. His grandfather was a Michigan State Police trooper for 40 years, setting a record for the most years of service at the time of his retirement. His father has been a SWAT team member for 13 years and currently serves in the Longmont Police Department. His mother was a police officer for 18 years — until she suffered a serious on-the-job injury.

Alex was 10 years old in 1998 when his mother, Lesa, was permanently injured in the line of duty. While responding to a call on the graveyard shift, her car was rear-ended by that of another officer. Lesa herniated two discs in her back and suffered double vision and numbness in her arms. While trying to prepare to return to work, she re-injured her neck and was told that she would have to take a medical retirement.

"My injury took a tremendous toll on our family," said Lesa. "There was the emotional impact, and financially, there were years of medical treatments. We had half the income that we'd had before."

Through Lesa's injury, Alex realized the importance of education. His mother emphasized that he needed a broader degree than she earned in criminal justice.

"I'm majoring in history; it's a real passion of mine," said Alex, a freshman at Laramie County Community College in Wyoming. "My mom helped me understand that a degree that offers more options could be a better choice for my career down the road."

Alex has a great deal to look forward to now. He plays on the school's soccer team and eventually wants to work for the FBI. Because of the scholarship he received from the Pinnacol Foundation, he's able to spend his time focusing on his studies and enjoying more of his school experience, rather than working late-nights and weekends to pay for his education.

"Alex is a tremendous young man," said Lesa. "He grew up with parents in law enforcement, and we have high expectations for behavior. He's wanted to go into the same profession since he was six or seven, but he clearly understands how fast an accident can change his life."



Tom, Linda, Matt, and Michelle Young

“

I was forced to mature at a very young age and quickly learned the value of family, friendship, and life itself. It has always been my dream to attend college.”

— Michelle Young, University of Colorado – Denver student and Pinnacol Foundation scholarship recipient

It took mere seconds for Tom Young's life to change from one filled with health and vitality to adjusting to life as a quadriplegic.

"I had finally gotten the job I wanted," said Tom of his situation in 1990 after being promoted within the City of Golden Fire Department. "As the department manager and captain, I had a nice balance of both management and responding to calls."

It was one call that forced a harsh turn in direction for Tom.

"I was part of a team that responded to a hang glider crash on Lookout Mountain," he said. "We assessed the patient and prepared for a helicopter crew to evacuate him."

During the rescue, a gust of wind caught the hang glider, causing it to lift off the ground and head toward the helicopter. Fearing injury to the people in the helicopter if the hang glider collided with the helicopter blades, Tom attempted to hold the glider. Propelled by wind, the glider carried him approximately 25 feet in the air and over a rock outcropping. Tom's grip slipped, and he plummeted, tumbling and fracturing several vertebrae in his neck.

He spent the next four weeks in ICU, unable to breathe on his own for most of the time.

Two weeks in a step-down unit were followed by four months in Craig Hospital learning how to live in a "sip-n-puff" wheelchair; Tom puffs into a straw that controls his wheelchair when he wants to go forward, and sips to move in reverse.

At the time of the accident, Tom was only 29 with a wife and two young children — Matt, 4, and Michelle, 15 months. With a family and working full-time, he was also taking night classes to finish his education.

After suffering from depression following his accident, he eventually felt compelled to change how he lived his life. He focused on being present for his kids in every way possible and building productive relationships outside the home too.

Today, he volunteers for the Golden Fire Department nearly full time producing videos, publications, newsletters, and anything else needed.

He says his disability would never change one thing — his kids attending college.

"I made the mistake of not finishing my degree right out of high school," said Tom. "Linda and I hammered college into our kids. It's a lesson I wanted to pass on."

From the time they were little, Matt and Michelle say they knew they would attend college ... *somehow*. They both received academic letters and were members of the National Honor Society. Michelle worked throughout high school to put money away for college. Matt had part-time jobs during school and full-time ones over summer breaks, saving money along the way. Last summer, Matt worked 12-hour days, seven days a week on an oil drilling rig outside of Parachute, Colo.

The Youngs learned of the Pinnacol Foundation scholarships from Carmella Barbieri, a strategic claims representative for Pinnacol. Knowing they were on limited finances and looking for scholarships, she encouraged them to apply. Both Matt and Michelle received a scholarship for the 2007-2008 academic year.

"There are so many college expenses above and beyond just tuition," said Matt, a fourth-year petroleum engineering major at Colorado School of Mines. "Some of my books are \$200 a piece."

Michelle, a freshman majoring in marketing at University of Colorado-Denver, faces her own share of financial challenges. In addition to tuition, she must still come up with money for books, supplies, and a newly instituted registration fee.

While the colleges they chose come with hefty price tags for attendance, Matt and Michelle aren't afraid of lean college living and hard work. Because of this, the future is filled with promise for both of them.



Joe, Jeannette, and Martin Bonato

“

My father, who is disabled, is my biggest hero ... it was always a goal of his, from the time he first had children, to ensure their success in higher education.”

— Martin Bonato, Trinidad State Junior College student and two-year Pinnacol Foundation scholarship recipient

It's refreshing to hear the playful father-and-son banter that Joe Bonato and his son Martin trade. Partly because they really don't disagree and partly because it's hard to tell who's more proud of whom.

Joe is a lifelong resident of Trinidad, Colo., and has been married to his wife, Jeannette, for more than 30 years. His voice swells with pride as he talks about how his new granddaughter — and Martin's niece — keeps the family close. It's this closeness that has helped the Bonato family weather Joe's debilitating accident in 2001.

"I remember it like it was yesterday," said Joe, who was a businessman and auto mechanic for nearly 30 years before his injury. "I was lifting a tire from the top rack when a car drove up to the gas pumps. When I turned my body to look, I fell down."

After months of doctor visits, a specialist told Joe that his injury came from ruptured discs in his back. A follow-up surgery put bolts and metal plates in his back in hopes of remedying the situation. But he was left with no feeling in his right leg and very little in his left.

"If it hadn't been for my wife and my son, I probably would have gone to a nursing home for rehabilitation," said Joe. "Martin was my motivator. I'd say 'it hurts' and he'd say 'let's try to walk, let's go around the block.'"

Financially, Joe's accident had a tremendous impact on his family, especially Martin, who was 14 at the time.

"I remember seeing him in the hospital, and it scared me how much pain he was in," said Martin, a sophomore majoring in engineering technology at Trinidad State Junior College. "After the accident, there were things that we just couldn't afford. I started getting jobs here and there so I could help out."



Martin is the inspiration of my life. Without him, I may not be walking today."

— Joe Bonato

While college wasn't the first thing on anyone's mind at the time, it soon crept into family conversations as Martin neared the end of high school. At about that time, the Bonato family received a letter from the Foundation explaining the scholarship. Martin has received the scholarship for two years in a row.

"Coming from such a small town, there aren't the kind of jobs to help me afford school," said Martin. "I honestly don't think I could have made it without the Pinnacol Foundation scholarship."

Mrs. Schultz

Clues

- orange 6
- blue 3, green 7, red 6, gr 7
- red 3, orange 4, pink 6, 7
- yellow 6, blue 4, green 4, orange 7
- orange 3, green 3,
- red 4



Aspin Schulz

“

My parents always encouraged me to keep striving, no matter what our family situation was, but I was worried about how to afford college. I don't think I could have attended a prestigious four-year college without the Foundation's help.”

— Aspin Schulz, University of Colorado graduate and Pinnacle Foundation scholarship recipient

\$3,000

Students receive an average of \$3,000 for one year. They may reapply for up to five years total.



Aspin Schulz is one of a growing number of young Coloradans who have launched their careers with help from the Pinnacol Foundation.

“It was always my dream to teach,” Schulz said. “I like children, and I like the creative aspect of teaching. Every day I come to the same job with the same students, but it’s different every single day.”

She exudes the qualities every parent hopes their children will experience from a teacher — patience, optimism, and high expectations. Most likely, she can attribute much of this to her own experience.

“Education was very high on the list of priorities for my parents,” said Schulz. “They pushed me to do my best, whatever I wanted to do.”

An only child, Schulz was just six years old when her father suffered a traumatic construction injury that left him permanently disabled and unable to work. She remembers the changes the families experienced from both the medical ordeal and the financial instability that came with it.

“I remember feeling so scared with the changes in my parents,” Schulz said when explaining the impact of her father’s injury on the family. “It was hard on my dad because he

was used to being the breadwinner, and then my stay-at-home mom had to go back to work full time.”

Because of her family’s financial situation, Schulz thought she’d attend a small community college, live at home, and graduate with a slew of student loans.

However, four years of scholarships from the Pinnacol Foundation changed all that. Instead, she attended the University of Colorado at Boulder, a larger and more diverse institution that offers a greater selection in educational coursework. She’s now teaching at Evergreen Middle School in Evergreen, Colo.

At a Pinnacol Foundation function, Schulz met other students who, just like her, had received scholarships.

“I looked at all the young people and thought, that’s where I was four years ago,” she said.

“I wanted to tell them they have a great experience ahead of them, and that they’re just getting started. College is a long four years, but I’m happy now to be able to see it from both sides.”



Elizabeth Cisneros, a Pinnacol employee and United Way volunteer, helps serve chili during the 2007 Employee Giving Campaign.

Employee Giving

Pinnacol Assurance's Employee Giving program is our only initiative that asks employees for financial support. Once a year, employees are invited to make a pledge to the Mile High United Way.

"Pinnacol is one of only a handful of companies in metro Denver that matches employee contributions to United Way 100 percent," said Sheri Jackson, a Pinnacol nurse and the company's United Way campaign chairperson. "The company has made it so easy to contribute through payroll deductions."

Pinnacol doubles every employee contribution by matching it 100 percent. We chose to partner with United Way because it can leverage every dollar donated. United Way coordinates the collective strength of its donors and delivers long-term solutions for individuals and families in metro Denver. Donors can support individual organizations or direct funds to one of the United Way's initiatives: School Readiness, Youth Success, and Adult Self-Sufficiency.

"Pinnacol employees have a lot of interest in Youth Success initiatives. This is where many employees volunteer their time, and it's also where they choose to contribute their money," said Jackson. "Money flows where

volunteer hours go — to organizations like Big Brothers Big Sisters of Colorado and National Sports Center for the Disabled. Pinnacol then doubles our money, making the individual's impact threefold with his or her time, donation, and the company match."

Each year, Pinnacol strives to increase the number of employees who support these programs financially. In October 2007, 26 percent of employees made pledges for 2008. In addition, employees participate in campaign events that also raise money. An annual chili cook-off draws the "chiliheads" out of the woodwork, and employees compete for the coveted top spot. Football Fridays bring out the team spirit in everyone. In both cases, the fee to participate is matched by the company, and proceeds are donated to the United Way.

"What we've done for Colorado communities is huge," said Jackson. After 16 years, the Employee Giving program can celebrate the impact of its consistent support of the community. In 2007, \$52,000 was donated to the United Way, up 50 percent from 2006.

\$337,000

Since 1991, Pinnacol Assurance and its employees have donated more than \$337,000 to the United Way.



Janis Seymour, Pinnacol volunteer, works with children at Ashley Elementary School.

Pinnacol in Action

Many organizations hunger for help from reliable volunteers. For these nonprofits, companies like Pinnacol Assurance become valuable partners by providing a pool of dependable employees passionate about giving back to the community.

In fact, the company created *Pinnacol in Action (PiA)* in 2003 to provide convenient opportunities for employees to give their time to six pre-screened organizations. Employees manage every aspect of the program, from coordinating volunteers to building partnerships with nonprofits. Everyone receives 12 hours of paid time off each year to volunteer for either *PiA* partners or the organization of his/her choice. For partners such as Volunteers of America (VOA), *PiA* has made a difference to not only its recipients, but also to the nonprofit's staff.

Annually, Pinnacol employees participate in VOA's food drive, collecting thousands of pounds of food for the City Harvest food pantry. Employees deliver empty barrels to Safeway stores and then pick up food donations each week. We've also delivered more than 1,000 meals on our designated VOA Meals on Wheels route. Our elderly neighbors depend on us for a hot meal each weekday. The Meals on Wheels staff can rest assured that we have these tasks covered, freeing up their time for other priorities.

"Sometimes a person's door hasn't been opened before we get there to deliver a meal," said Sherry Mars, a Pinnacol claims representative and Meals on Wheels volunteer. "I love the smiles and sense of peace I feel from the people I help."

4,587

In 2007, Pinnacol employees volunteered 4,587 hours in the community.

REACHING OUT TO YOUTH

Helping children is a common thread in many of our programs. Through Big Brothers Big Sisters of Colorado, "Littles" have a trusted friend at Pinnacol to whom they can turn for advice, friendship, and one-on-one attention. Our employees also line up to volunteer at National Sports Center for the Disabled Ability Camps. We help build self-esteem in children with disabilities by teaching them how to ski, play soccer or take part in other sports.

Junior Achievement also focuses its attention on youth. Pinnacol employees offer real-life experience and perspective in the classroom to students of all ages.

"The kids understand that I'm coming because I want to, and they open up because of it," said Janis Seymour, a Pinnacol underwriter and Junior Achievement volunteer. "One thing I've learned from volunteering is that you don't have to feel pressured to touch every soul in front of you. You never know who you're going to reach, and you might not see it happen that day. But you will reach someone. You'll change their perspective or situation, and they'll carry that on to another person and another. It's amazing what an individual can do to make the world better by donating a little time."



Pinnacol opens its doors each April as a 9Health Fair site. In 2007, our employees volunteered at the event to ensure that 425 community members received free and low-cost health screenings. While many learned of potential risks, others were alerted to cancers and other life-threatening diseases.



With Adopt-a-Spot, Pinnacol employees keep Lowry Boulevard clean and foster a sense of pride in the neighborhood surrounding our offices.

2007 Employee Volunteers

Kimberly Adams Michelle Adams Jessica Agosto Nancy A'Hern Tina Aichele Karen Albright Susan Aldea Cynthia Alexander Carla Allen Eileen Alm Sherrie Alston Laura Amigroud Marilyn Anderson Ashley Anderstrom Janet Anderstrom Mark Andreatta Loretta Apodaca Eva Archibeque Leonard Arellano Maria Arellano Ivy Armagost Anna Armstrong Grace Ault Rachel Bader Stuart Bailey Sally Banghart Drew Barab Carmella Barbieri Melodee Barcelona Michelle Barnes Nicholas Basler Sara Beinlich Stephen Bell Marcia Benshoof Ross Bensman Sarah Bensman Jennifer Berguson Kathy Bernard Misty Beyer Liz Bivens Michele Bolach Christine Bolin Michael Bond Lindsay Bossert Steven Boyd Stephanie Brady David Branch Cris Brokaw Joan Brown Nicholas Brown Aundra Browning-Dial Vickie Bubnich J.R. Buchanan Veronica Bulson Veronica Bundt Jeff Bunn Cora Burris Grant Butterfield Randall Byrd Yvette Byrd Janet Byrne Bonnie-Lyn Cahoon Kelsey Caldwell Monica Calenda Diane Campbell Susan Canny Joseph Carbajal Kay Carnahan Elizabeth Carney Jacalyn Carter Deborah Catania Kathy Centers Aurora Chacon Josie Chacon Melanie Chavez Shirin Chowdhury Betty Claridge Don Collins Amanda Cooper Kevin Cotner Kim Craft Debra Craig Kenneth Crane Amanda Crocker Debra Curfman Karen Curran Avery Davis Neva Deal Michelle Deangelo Heather Deck Kay Dedonis Anna Dehoyos Connie Dela Cruz Cathy Delleney James Deronde Michael Desalvo Christine Dharmawardhana Kim Do Katherine Doiel Rich Dolezal Arnold Dowd Sydney Dunbar Arlina Duran Liana Dyson Karissa Edelen Elizabeth Elizalde Michele Elliott Nichole Ellis Courtney Emmons Michael Erickson Robert Erickson Barbara Esposito Lynn Estes Carrie Evans Todd Faubion Pamela Fein Susan Fenstermann Vanessa Fields John Fitch Paula Fleming Lucinda Flores Vanessa Flores Kathy Francis Jill French Darcy Fuglestad Nicholas Furness Joshua Gaines Susan Garber Jaya Garcia Kenda Garcia Lonnie Garcia Gloria Gardner Greg Garretson Debra Getz Gena Gilas Meredith Gilbert Alesia Gillis Justin Gindro Kim Goggin Elisa Goldmann Rick Gomez Christine Gonzales Cydnie Gonzales Rocio Gonzalez Amanda Gould Matthew Grady Lois Grant Carrie Grant-McDonald James Grasmick Regina Greckel Christine Gross Stephanie Gunther Nikki Gwin Earl Haeflinger Felicia Hall Liz Hall Rian Hall Mary Hamilton Amy Hand David Hansen Kelly Hardcastle Jennifer Harding Mark Hargett Laura Harrington Randy Harrison Denise Harvey Pamela Hatfield Heather Hawkins Melissa Hayes Betty Hearty Katie Hedberg Matthew Heiderich Brian Hendrix Russell Hendrix Barbara Herbold Maria Herrera Rosemary Herrera Janice Hirschfeld Dave Hoffman Sarah Hoffman Latanya Holloway Christine Holzer David Hudson Carol Hughes Tim Hurd Ivan Hurtado Katriana Hutchison Jannae Ibarra Mark Isakson Peggy Isbester Smith Delfina Jackson Kandice Jackson Sheri Jackson Patricia Jacobsen Christopher James Margo Jardien Susan Jenkins Mark Johnson Shelley Johnson Jeannie Jolly Angela Jones Barbara Jones Doretha Jones Gail Jones Jerica Jones Kathy Kahn Melissa Kapustka Mike Kedziora James Klein Lucille Knaub Lisa Knetter Alicia Knowlton Patricia Kolar Jennifer Konecny Diane Koons Raymond La Valley Sondra La Valley Leslie LaFontaine Ryan Lanter Jason Larreau Renee Latek Tanya Le Kiersten Lebkey James Leclair



Sharra Lee Leonard Thomas Levy Renee Lewis Frank Lilja Anja Lindell Steven Lindell Amanda Lindsey Heather Lolmaugh Sheryl Lolmaugh Jose Loreda Michael Lorenzo Jennifer Loucks Hazel Lovato Margot Lung Robert Maack David Mabry Daniel Madera Michelle Madrid-Kneebone Jana Maestas Yolanda Magana Debby Magures Corinne Mahoney Holly Malloy Sharon Maloney Nicole Manzanares Teresa Marick Ernesto Marquez Sherry Mars Timothy Marsh Aundria Martin Angela Martorella Lisa Mason Margie McCarthy Wayne McClary Gerard McClory Michael McKenna James McMillen Sue McMillen Nancy Medina Amanda Meisheid Johana Mendoza Carol Miller Gerry Miller Jennie Miller Leticia Miller Nancy Mohler Mary Monroe Alisha Montague June Morris Cecelia Muir Nathan Mulhauser Christina Mullins Michelle Munden Beth Muniz Elizabeth Munoz James Mysza Julie Nagel Mike Nelson Graciela Nevarez Amy Newton Thy Nguyen Danielle Nieto Tamara Nobles Thomas Noonan Robert Norris Jaelea Novotny Regina Nunnally Sandra Ocampo Kevin O'Connor Elizabeth Oge Daniel O'Neil Susan Orsborn Deborah Ortega Jon Ossewaarde Christine Oster Victoria Palmer Barbara Panian Shakira Parish Lynn Parker Sally Parkinson Marlene Patacky Katherine Patrick Angelina Paul Tammy Penley Everth Perez Susana Perez Tom Peters Jeanine Peterson Mark Petterson Tina Pineda Elizabeth Piria-Urrutia Lori Popovich Rodney Postillion Mahesh Potluri Brian Price Sharon Prim Elizabeth Puente Samantha Quitman David Rallens Arthur Ramirez Shawna Ratner Stacy Reber Lee Redden Anna Reddington Kathy Redmond Dave Reed Earnest Reese Kimberly Reiner Dora Rhoads Keith Rice Dianne Rich Carla Richards Stewart Richardson Billee Riggs Elaine Rivera Johawna Robbins Craig Roberts Donna Rodlin Monica Rodriguez Richard Rojas Cherry Rorex Ken Ross Daryl Royal Jolene Russell Kelly Russell Anne Ruybal Feliz Sanchez Garcia Amanda Sanchez Joseph Sanchez Saturnino Santiago Ellen Sarvay Barbara Schaefer Jeni Schietzelt Jason Schmahl Michael Schroeder Peggy Schwaegel Deborah Scicluna Amy Scott Diane Scott Kathryn Scott Janis Seymour Jannette Seymour Sohail Sharif Claire Shuttleworth Kevin Simonton Alexia Singer Charli Sinkbeil Patricia Sisneros Elizabeth Anne Smith Michael Smith Susan Snook Ryan Spear Tanya Spiridon Linda Stapleton Elizabeth Starkey Jackie Ste Marie Abbye Stein Melody Steinert Chiquita Stephens Lori Stokke Suzi Stolte Judy Stowell Kimberly Stroh Tom Struyk Tameria Stukes Robert Suehrstedt James Sumner Adela Tarango Alicia Tario Lisa Taron Jeff Tetrick Connie Thompson Doralee Thompson Kami Thompson Deborah Tierney Everlene Tinner John To Dianne Tobias Charles Tomlinson Rosetta Torres Jessica Trujillo Kathy Trujillo Kristin Trujillo Peg Tyler Dawn Ungerman John Unrein Carol Valdez Jamile Valdez Myrna Valencia Evelyn Van Note Courtney Varnau Mitchell Veeder Maria Vega Cindy Velasquez Jimmy Vialpando Irene Vigil Irma Vigil Melinda Vigil Anne Vilhauer Sean Vis Michelle Walker Christina Walsh Christine Ward-Springfield Laura Weddingfeld Telly Weddon Patricia Wells Melinda Wells-Parks Michelle Westfall Jeremy Weston Nancy Wetzold Sheila White Kathleen Whiteside Candy Whitmer Christopher Whitright Michael Whittaker David Wilbanks Wendy Wilbanks Sabrina Willis-Haywood Marianne Wilson Greg Winchell Thomas Wise Karla Woodrum Summer Worsham



Impact at a Glance

9HealthFair

Promoting health awareness and encouraging individuals to assume responsibility for their own health, the 9Health Fair has provided Coloradans with free and reduced-cost health screenings for 28 years. 9Health Fair is dedicated to encouraging healthy lifestyles and helping prevent job-related injuries. Annually, Pinnacol hosts one of the best-attended 9Health Fair sites in our offices. **In 2007, 142 Pinnacol employees volunteered 620 hours at our site. In addition, bilingual staff visited other sites to educate Spanish-speaking individuals on preventing workplace injuries.**



Adopt-A-Spot is a nationwide program that helps cities stay clean and beautiful by using volunteer groups to clear and maintain a chosen area. Its goal is to help make communities better places to live and play. **In 2007, 112 Pinnacol employees picked up trash each quarter on Lowry Boulevard, near our Denver offices.**



Arrupe Jesuit High School serves students who might not otherwise have the opportunity to attend a private, college preparatory high school. Arrupe is part of the Cristo Rey Network, which is a national association of high schools that provides quality, college prep education to low-income families. **In 2007, four Arrupe students shared a full-time, entry level position at Pinnacol, giving them real-world business experience. In exchange for their work, Pinnacol paid a percentage of their Arrupe tuition.**



Bonfils Blood Center has become an important part of the health-care system throughout Colorado. It operates nine community donor centers, serves more than 200 health-care facilities in Colorado and beyond, collects more than 200,000 units of blood annually and offers a variety of services to better meet the needs of the community. **Pinnacol employees donated 216 blood units in 2007.**



Big Brothers Big Sisters®
of Colorado, Inc.

Helping children reach their potential through one-on-one relationships is what Big Brothers Big Sisters of Colorado (BBBS) is all about. Through the development of one-on-one mentoring and relationship building, at-risk youth can jump some of their greatest hurdles. **In 2007, Pinnacol employees volunteered 633 hours for BBBS programs such as Community Mentoring, School-Based Mentoring, Casino for a Cause, and Sports Buddies. In addition, our president offers guidance to BBBS as a member of its board of directors.**



Junior Achievement (JA) educates and inspires young people to value free enterprise, business, and economics to improve the quality of their lives. JA volunteers act as invaluable role models for students by sharing professional life experiences that help students understand how education directly affects their future work life. **Pinnacol employees donated 237 hours to JA classrooms. JA also looks to Pinnacol for guidance as our president serves on its board of directors.**





For more than 100 years, Mile High United Way has served the needs of and partnered with Metro Denver to build a better community. At one time or another, people need help caring for a family member, finding a safe place for children, or learning new skills. Mile High United Way unites communities, agencies, and donors in identifying health and human service problems and finding the best solutions. Pinnacol has partnered with United Way for 16 years. **In 2007, 26 percent of Pinnacol employees contributed to Mile High United Way.**



The National Sports Center for the Disabled (NSCD) is one of the largest outdoor therapeutic recreation agencies in the world. For 35 years, both children and adults have taken to the ski slopes, mountain trails, and athletic fields to learn more about sports. With its specially trained staff and own adaptive equipment lab, NSCD teaches more than 20 winter and summer sports to individuals with almost any mental or physical disability. **Throughout the year, Pinnacol volunteers assist coaches and disabled participants at NSCD's many Ability-CAMPs, winter ski programs, and other activities. Their efforts totaled 557 hours.**



The Pinnacol Foundation, spearheaded by Pinnacol Assurance, provides college scholarships to the children of parents seriously injured or killed in work-related accidents, regardless of insurance carrier. **Since 2000, the Foundation has awarded \$585,000 in scholarships to 112 students during their undergraduate years.**



For more than 100 years, the Colorado branch of Volunteers of America (VOA) has developed innovative programs to serve our most needy populations. VOA is a national, nonprofit, spiritually based organization providing local human service programs and opportunities for individual and community involvement. Its programs are designed for homeless individuals and families, youth at risk, and the elderly. **Pinnacol employees volunteered 1,349 hours to VOA programs such as Food Drive, Meals on Wheels, Rake Up Colorado, and many others.**

These are the official extensions of Pinnacol's community involvement efforts. In addition, employees volunteer in a myriad of ways throughout the community, accumulating 4,587 hours of service in 2007. They also serve in volunteer leadership capacities on nonprofit boards and committees. In 2008, Pinnacol plans to launch a "green" initiative to reduce its impact on the environment. To learn more about our community involvement efforts, please call 303-361-4775.



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