

Pinnacol Assurance offers a variety of discount options to help ensure you receive the best value for your premium.

### Scheduled Rating Adjustment Plan

Pinnacol Assurance's scheduled rating adjustment plan assesses policyholders' current risk characteristics together with their historical performance. The plan details include:

- > A manual premium of \$10,000 or more.
- > A premium adjustment of either a debit or a credit depending on historical performance.
- > The plan acknowledges rate factors not included in other pricing.
- > The maximum premium adjustment is 25 percent, which includes the 2.5 percent designated medical provider discount.

### Premium Discount

On average, larger policies are less expensive to maintain than smaller policies. The premium discount reflects this difference by increasing as the annual premium increases.

The premium discount is applied to policies meeting the premium threshold.\*

### Retention Discount

Loyalty has its rewards. Pinnacol Assurance rewards policyholders who have remained with Pinnacol Assurance for three full policy periods or more. Plan details include:

- > Manual premium of less than \$10,000.
- > 5 percent credit off modified premium for three full policy periods of continuous coverage.
- > 7 percent credit off modified premium for six full policy periods of continuous coverage.
- > Applied at the first renewal following the three and six-year anniversary dates.
- > If the employer's name or company's structure changes within the time period, the discount is awarded only if the primary owners have continuous coverage with Pinnacol Assurance.
- > Not applicable to policies in the non-standard rate tier.

\* Effective January 1, 2004, for new and renewal business.

### Cost Containment Certification Discount

Safety pays with a discount through the Workers' Compensation Cost Containment Certification Program.

- > Certification is received from the State of Colorado.
- > A loss prevention and cost containment program must be in place for at least one year.
- > The Colorado Division of Workers' Compensation sets the program criteria.

### Designated Provider Discount

Employers can take charge of their company's claims and receive a 2.5 percent premium discount by designating the doctor, clinic or hospital an employee must use for work-related injuries or illnesses. By choosing a medical provider from **SelectNet**, Pinnacol Assurance's network of occupational health providers, employers can be assured their employees are receiving quality care from health professionals who understand Colorado's workers' compensation system. The discount does not apply to a minimum premium policy.

### Standard Deductible Plan Discount

For the policyholder with a strong safety program, the deductible plan can be an effective claims management tool.

- > A portion of the claims costs are paid on a per claim basis in exchange for a premium discount.
- > The available deductibles range from \$500 to \$5,000 per claim.
- > By law, all claims must be filed with and, if appropriate, initially paid by Pinnacol Assurance.

**Call Pinnacol Assurance today to determine which discounts are right for you.**

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To report an injury, go to [www.pinnacol.com](http://www.pinnacol.com) or call 800.873.7242

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