

For the convenience of our policyholders, Pinnacol Assurance has entered into agreements with other carriers that offer valuable product to ensure policyholders have access to a full range of disability coverage for their employees. The strength of these agreements lies in our consistent commitment to quality, integrity, and customer service.

Other States Coverage

Colorado-based businesses with operations outside of the state can purchase workers' compensation coverage from Argonaut Insurance Company through Pinnacol Assurance. The partnership allows Pinnacol Assurance's Colorado policyholders to obtain other states coverage in 45 states.* Our policyholders receive the same superior claims management and customer service they have come to expect. Benefits include:

- > One-stop shopping for all workers' compensation needs
- > Quick, convenient claims reporting
- > A strong provider network
- > Exceptional claims management
- > Timely initiation of benefits
- > Return-to-work services

* Not including the monopolistic states of North Dakota, Ohio, Washinton, West Virginia and Wyoming.

Group Short Term Disability Insurance

A company's most valuable asset is not a building, a computer or data, it is the employees who work there. Employee absence due to injury or illness affects productivity and the company's bottom line. Pinnacol Assurance's short term disability plan, underwritten by Standard Insurance Company, offers wage replacement benefits for covered non-occupational physical disease, injury, pregnancy, and mental disorder. Here are some of the benefits:

- > Provides effective case management
- > Offers return-to-work services
- > Attracts and retains high-quality employees
- > Cuts the cost of sick leave plans
- > Provides a full range of disability coverage
- > Reduces expenses of retraining or hiring new employees

Short term disability coverage is less expensive than many employers may believe. Premium usually costs less than one-half of one percent of payroll, and the premium is tax deductible.

For complete information on other states coverage or group short term disability, contact your underwriter at Pinnacol Assurance or your insurance agent.

PINNACOL
ASSURANCE

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