



At Pinnacol, caring is more than kindness. It's our power tool. Providing workers' compensation care that helps injured workers get back to work faster. Saving companies money that goes right back into their bottom line. Doing the little things that mean so much, and delivering tangible results that speak for themselves.

PINNACOL
WORKERS' COMP INSURANCE

› A PROVEN PAST.
A PERFECT CHOICE
FOR YOUR COMPANY'S
FUTURE.



With over a century
serving the state,
53,000 Colorado
companies and nearly

› **1 MILLION**

employees rely on
Pinnacol for leading
workers' comp
coverage every year.



No one else knows your industry like us. Our Centers of Excellence offer industry-specific expertise to ensure that you have the exact coverage you need.

We work for our retention rate.

➤ **OVER 90%**

of businesses continue coverage with us at renewal.

13,000 companies have been with us for over

➤ **15 YEARS**

Now that's commitment.

When the going is tough, we understand. That's why we don't turn away customers and we do not charge reinstatement or installment fees. We're 100% committed to every business and to getting their workers back to work when there's an injury.





› WE'RE A COLORADO COMPANY THAT PUTS COLORADO BUSINESSES FIRST.

As a local company, we're just right down the road and come to your location to provide face-to-face safety consulting. And you can count on us for things like local claims processing, education sessions and more.

› WE'RE # 1

in injury prevention with the largest and most skilled Safety Services Team in the state.

We conduct

› OVER 3,000

safety visits per year.

› THE MONEY YOU SAVE GOES BACK INTO YOUR BUSINESS.



› \$50 MILLION

Being a Pinnacol policyholder pays off in dividends. In fact, we provided \$50 million in general dividends to our customers in 2022 and have decreased rates for 7 years in a row.

› 10 % SAVINGS UPFRONT

for new customers. Our program, Pinnacol Edge™, lowers customers' workers' comp costs through our premier service offerings—and we have the data to prove it. By saving customers money over the long haul, we send those dollars straight to their bottom line without the wait.

› SPECIAL INVESTIGATIONS UNIT (SIU)

Our full-time SIU thoroughly protects employers from millions of dollars of fraudulent claims.



› WE GET YOUR EMPLOYEES BACK TO WORK FASTER THAN ANYONE ELSE.



› We resolve claims faster than competitors*, so your employees can get back to work quicker and your company can get back to full strength.

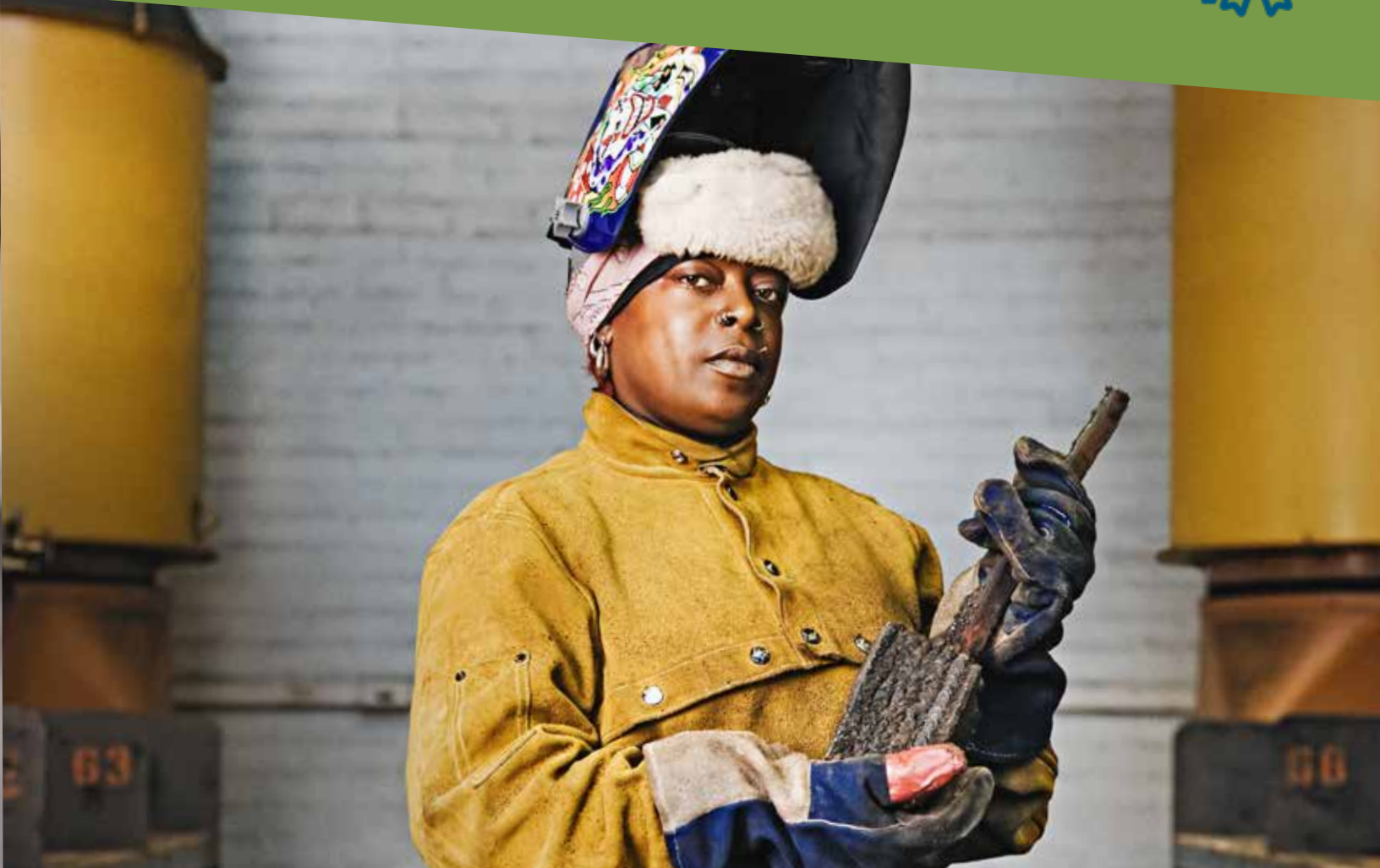
Our dedication to service extends to your company's employees. We have an injured workers satisfaction rate above industry average to show for it.

We're the first and only workers' comp provider to win awards for making claims handling timely and accurate. The state of Colorado recognized us with the 2017 Certificate for Superior Claims Handling.

Our signature
› **RETURN TO WORK**
consulting team is effective in getting your recovering employees back to work again and on the road to full capacity.

*Pinnacol resolves 25% more claims than competitors at our first required reporting to NCCI.





More service. More savings. More ways we put our customers first. It takes a company from Colorado and for Coloradans to be the state's #1 choice for workers' comp coverage. Talk to your local agent today to put the Pinnacol difference to work for you and your business.

We Put Care To Work.TM