

## Fact Sheet

For more than 90 years, Pinnacol Assurance has done one thing — provide workers' compensation insurance in Colorado. That one-product, one-state focus distinguishes us from our competitors and makes us the preferred workers' compensation carrier for more than 58,000 Colorado businesses.

### Pinnacol Assurance:

- Operates as a mutual insurance company for the benefit of its policyholders
- Is a stabilizing force in Colorado's workers' comp market because of our commitment to responsible rate pricing practices
- Has an experienced staff of underwriters, safety consultants, claims representatives, medical operations specialists, and return-to-work specialists to help policyholders protect their employees
- Focuses on the people aspect of business and provides a personal style of service that distinguishes us in the marketplace
- Serves as the assured source of coverage for businesses that, due to their size or accident history, are unable to obtain coverage from private carriers

### Quick Stats

<b>Locations:</b>	Denver and Grand Junction
<b>Governance:</b>	A nine-member board of directors appointed by the governor
<b>President and CEO:</b>	Ken Ross
<b>Policyholders:</b>	58,000
<b>Medical Providers:</b>	1,200
<b>Employees:</b>	625
<b>Earned Premium:</b>	\$521 million in 2008
<b>Dividends:</b>	Pinnacol issued \$120 million in May 2009, bringing the five-year total to \$347 million.
<b>Rates:</b>	Pinnacol has reduced rates every year for the past four years
<b>Coverage:</b>	Nearly 1.5 million Colorado workers — 57 percent of the state's workforce are covered by Pinnacol.

### Customer Satisfaction

Pinnacol offers its policyholders:

- **Competitive prices.** In fact, we have lowered our rates by 42 percent in the last four years saving Colorado businesses nearly \$205 million.
- **Comprehensive workers' comp services,** which include comprehensive safety training, creative return-to-work programs, cost containment certification assistance, and fraud prevention services.
- **Personalized service,** delivered with respect and compassion.
- **Dividends,** which give policyholders who maintain safe workplaces the opportunity to share in Pinnacol's financial strength. In 2008, 92 percent of our policyholders received some type of dividend. With the 2009 general dividend, Pinnacol will have returned \$347 million to its policyholders.

As a result, our **customer-satisfaction** levels are at an all-time high and well above industry norms:

- Average customer-satisfaction score was 9 out of 10 points on our 2008 survey
- A full **94 percent** of customers chose to keep their business with Pinnacol in 2008

## Community Involvement

Pinnacol believes in giving 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. More than \$850,000 has been awarded to children of injured workers since 2000.
- ***Pinnacol in Action*** is an employee-run volunteer program that supports six Colorado non-profits. In 2008, 70 percent of Pinnacol employees spent time 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 \$68,000 was raised for local charities in 2008.

## Honors and Recognition

Pinnacol is proud of the various local and national awards we've received over years:

### "Best Place to Work" Awards

- AARP
- Great Place to Work® Institute and Society for Human Resource Management
- *ColoradoBiz* magazine
- *Colorado Parent* magazine
- *The Denver Business Journal*

### Community Service Awards

- Points of Light Institute
- National Sports Center for the Disabled

- Big Brothers Big Sisters
- Volunteers of America

**"Company of the Year" Awards:**

- Aurora Chamber of Commerce
- Hispanic Contractors of Colorado
- Colorado Chapter of the Chartered Property Casualty Underwriters Association