

PINNACOL
WORKERS' COMP INSURANCE

A Force for Good in Colorado

2024 COMMUNITY REPORT



Do Well by Doing Good

A LETTER FROM OUR CEO

At Pinnacol, our commitment to Colorado runs deep. Created to ensure that all have access to high-quality workers' compensation coverage, we've been a part of Colorado's fabric for over a century. In our industry, we have an inherent responsibility to the communities we serve, and Pinnacol understands that a thriving business landscape goes hand in hand with the health and vitality of our communities.

That's why we're more than just an insurance company. We're a force for good, deeply committed to investing in the well-being of the state and its residents. Pinnacol has made, by far, the largest investments in worker safety programs, including specialized services for Spanish-language workers. In partnership with our policyholders, we've seen a 20% reduction in injuries over the past decade — saving businesses money and protecting their employees. And when injuries do happen, our talented Return to Work team helps workers get back to work responsibly and quickly. Our commitment extends to our community — in 2024, we donated time and financial support through grants, scholarships, sponsorships, and employee volunteer and giving programs — in total investing over \$1.1 million and more than 3,000 volunteer hours.

We aim to lead by example. Pinnacol's financial stewardship today is rated among the top 2% of property and casualty carriers in the country, per Ward's 50. In recent years, Pinnacol has maintained the highest performance satisfaction in its over-100-year history — from both our policyholders and the injured workers we serve. Extending well beyond a traditional insurance company, we aim to offer additional support to injured workers and their families, sponsoring what's become the nation's largest scholarship program of its kind, providing support to children of families impacted by lasting workplace injuries. We're also proud to serve as a workforce development leader and host to a youth apprenticeship program that serves as a national model to empower the next generation of workers.

We're honored to play a crucial role in stewarding Colorado's workers' compensation system. Like the majority of Colorado businesses, we're constantly adapting to the evolving needs of our customers in a modern economy, especially a growing multistate workforce. We're investing in technology, new services and partnerships so that, ultimately, consumers have stronger access to Pinnacol and we can continue to adapt and better serve our industry and communities.

Thank you for your trust in Pinnacol. We're honored to be a part of this vibrant community, and we remain dedicated to being a force for good in Colorado for generations to come.

Sincerely,

John O'Donnell
President and CEO, Pinnacol Assurance

Celebrating Community and Culture Achievements

Pinnacol's culture and employees were acknowledged with national and local honors in 2024, including:



No. 4 Large Employer in Colorado The Denver Post Top Workplaces
Nine Culture Excellence Awards Top Workplaces USA
Award Winner Top Workplaces Financial Services

2024 was Pinnacol's 10th year earning honors from Top Workplaces



**Best Corporate Steward:
Large Business Finalist**
U.S. Chamber of Commerce



**Recruiting/Talent Acquisition
Professional of the Year**
Stevie Award for Great Employers



Best Places to Work
Built In



**Achievement in
Customer Satisfaction**
Stevie American Business Award



**Best Insurance in the
Denver Metro Area**
Colorado Sun Readers



**Company of the Year –
Insurance**
Stevie American Business Award

Best Workers' Compensation Insurer
Forbes Advisor

Ward's 50 Superior Insurance Providers
Ward's 50

Ten Top Workplaces for Remote Work
Monster and Energage

Outstanding Employer
Colorado Professionals in Workers' Compensation

Colorado Inclusive Economy Member
Colorado Inclusive Economy and DEI Leadership Institute



**Recruiting/Talent Acquisition
Team of the Year**
Stevie Award for Great Employers

Who We Are

As Colorado’s largest workers’ compensation insurance carrier, Pinnacol is committed to keeping workers safe, helping employers thrive and caring for the people and communities in our state — providing caring coverage for nearly 1 million workers and 50,000 businesses. From the road pavers to the trailblazers, the food purveyors to the craft brew makers, we insure them all.

We don’t turn anyone in Colorado away, regardless of their risk profile. And rather than doing the bare minimum, we operate with a strong mission to do well by doing good — making a positive impact on our customers, industry and community.

Our vision is to care for the people and communities of Colorado.

Our commitment to doing well by doing good guides everything we do.

Our Unique History

- The state of Colorado created Pinnacol over a century ago to ensure that all workers in our state have access to high-quality workers’ compensation coverage.
- Over the decades Pinnacol has evolved to meet the changing needs of Colorado businesses while remaining steadfast in its commitment to providing caring coverage and exceptional service.
- Today, we are not only the top-performing workers’ compensation carrier in Colorado for workers and employers, but we are also honored to offer coverage for jobs and industries that were unimaginable when Pinnacol was created in 1915.

Commitment to Workforce

We know that the health and vitality of our community is important to help businesses grow and thrive. Investing in workforce development through inclusive claims operations and apprenticeship and scholarship programs ensures a thriving economy and healthy workforce, which are critical for our operations.

Injured Worker Satisfaction

- Per a survey conducted by the Colorado Division of Workers’ Compensation, Pinnacol holds the highest injured worker satisfaction scores, including for Spanish-preferred workers, of all major carriers in the state by a wide margin.
- Recognizing that a modern workforce requires tailored support, Pinnacol is invested in inclusive claims support and bilingual services.

IMPACT

In recent years, injured workers consistently score **Pinnacol at or above 4.0**, compared to a statewide average of 3.5.



Modern Youth Apprenticeship Program

Pinnacol Assurance’s youth apprenticeship program offers young Coloradans a pathway to gain valuable work experience while completing school.

- Founded in 2017, this award-winning three-year “learn and earn” U.S. Department of Labor-registered program provides apprentices with competitive wages, mentorship and exposure to various career pathways that prepare them for meaningful careers.
- As a national model, the program is known for its ability to create opportunities for students by equipping them with valuable training and experience necessary for a successful professional career — all while building a skilled pipeline for Pinnacol and contributing to the growth of a skilled workforce.

OUTCOME

Our registered apprenticeship program diversifies the insurance industry, provides meaningful work experiences for often underresourced young people in our community and is part of our hiring and recruitment strategy.



Pinnacol has been an extraordinary fit for me. As an apprentice, I learned multiple programming languages, teamwork, communication and software development life cycle concepts. Using Pinnacol tuition assistance, I earned my CompTIA Security+ certification, a highly regarded industry credential. Now I’m a full-time employee, doing what I love.”

JACOB THORNTON, JR. SOFTWARE ENGINEER



OUR APPRENTICESHIP PROGRAM BY THE NUMBERS



17  teams throughout the organization supported by apprentices in 2024

85%  annual apprentice cohort retention rate

30%  conversion to full-time hire rate

94%  of current apprentices identify with backgrounds and communities of people of color

100%  apprentice satisfaction rate

100%  of eligible apprentices are enrolled in postsecondary education

100%  supervisor satisfaction rate (current cohorts)



Pinnacol was my first job ever. When I started as an apprentice, I knew nothing about professionalism. My apprenticeship taught me valuable skills, including improved writing, time management and dressing professionally.”

FATIMA AMADOR, APPRENTICESHIP PROGRAM FACILITATOR

National recognition and local impact

The program has garnered national recognition for its innovative approach to workforce development, earning praise from institutions such as the U.S. Department of Labor, the White House Office of Management and Budget and Harvard Business School, and is featured in a PBS12 documentary and national publications.

Pinnacol’s program and its apprentices are consistently recognized. In 2024:

- Apprentice Andy Tran was named **Outstanding Apprentice of the Year** award by the Colorado Department of Labor & Employment and Apprenticeship Colorado.
- Pinnacol apprenticeship program founders earned invitations to present at national summits, including the **National Youth Apprenticeship Summit, the Human Potential Summit and Apprenticeships for America.**
- Gabby Ayala, former Pinnacol apprentice turned full-time software engineer, was **featured by the Pulitzer prize-winning author of Rethinking College.**
- Apprenticeship Program Manager Julie Wilmes and Pinnacol were awarded **Enduring Partner of the Year** by CareerWise Colorado.
- Pinnacol was awarded the **Denver Public Schools Silver-Level Partnership Award** for being involved in two levels of work-based learning partnership (Apprenticeship and Career Exploration).

2024 apprenticeship success stories

- In just six months, apprentices **volunteered almost 700 hours at Metro Caring** in customer-facing roles that gave back to their community while refining their customer service skills, product knowledge and empathy. Even more importantly, we’ve seen their confidence grow.
- Apprentice Andy Tran, who became a junior coder at age 17, joined Gov. Jared Polis and state leaders to unveil a workforce package that supports training and education for Colorado workers.
- Fatima Amador, Pinnacol’s apprenticeship program facilitator, serves as a workforce development leader in Global Shapers, an initiative of the World Economic Forum.

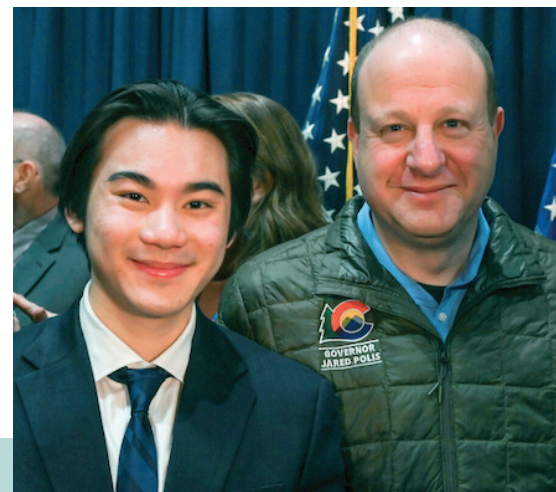
IMPACT

Apprenticeship Program Manager Julie Wilmes testified before the state legislature to express Pinnacol’s support of workforce development legislation SB24-143.



IMPACT

Pinnacol has hired 16 apprentices who have completed the program, with 86% identifying with backgrounds and communities of people of color.



Pinnacol Foundation Scholarship Program

The Pinnacol Foundation scholarship program helps ensure that the children of families who have suffered severe injuries or lost their lives in workplace accidents have the opportunity to pursue their education dreams, **regardless of insurance carrier**.

Since 2001, the Pinnacol Foundation has awarded nearly \$7.4 million in scholarships. Thanks to our donors and supporters, we've helped over 800 students attend school.

- It's not a lack of good grades that stops these students from going to college or into vocational training — it's a parent's workplace injury.
- Scholarships average \$4,700 per student per year and may be used for the costs of attending school at accredited colleges, universities, community colleges and vocational schools and are renewable each year.

IMPACT

The Pinnacol Foundation is the largest of its kind in the nation, having awarded nearly \$7.4 million in scholarships to more than 800 students across Colorado.

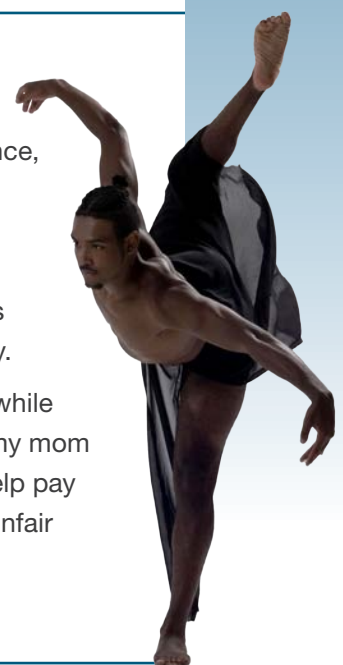
OUTCOME

In the 2024-25 academic year, the foundation awarded \$367,970 to 75 students, providing them with critical financial support to continue their education.



Diego Gonzales, a junior at the University of Arizona studying dance, received a Pinnacol Foundation scholarship that enabled him to continue his education. Diego's scholarship helped him pursue his dream of performing on Broadway.

"My father died in a car accident while working," shared Diego. "I know my mom would work all day and night to help pay for college, but that is extremely unfair to her."



PINNACOL
FOUNDATION



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Pinnacol Assurance's board of directors drives innovation and inclusivity to better serve Colorado workers, policyholders and communities in an ever-changing economic landscape.

Its priorities serve as guiding principles and drive key mandates such as customer service, product innovation and talent management. Priority board initiatives and structure include:

Technology, services and partnerships to meet the needs of employers in a modern economy

The board is focused on ensuring all have access to high-quality workers' comp coverage by:

- Investing in digital platforms and tools to streamline processes and improve accessibility
- Exploring new service models that cater to the changing demands of the modern workforce
- Forming strategic partnerships to expand our reach and capabilities

Committees

Pinnacol has established various committees to provide effective oversight and guidance on key aspects of its business, including:

Risk and Audit Committee: chaired by Jesus Salazar, provides oversight of Pinnacol's enterprise risk management, internal controls and financial reporting processes

Governance and Nominating Committee: chaired by Mowa Haile, oversees board composition; governance practices; diversity, equity and inclusion (DEI) initiatives; and succession planning

Compensation Committee: chaired by Andi Rugg, is responsible for executive compensation, ensuring alignment with performance and company objectives

Investment Committee: chaired by Akasha Absher, is responsible for overseeing Pinnacol's investment portfolio

Best practices

- The board adheres to best practices and ethical standards in corporate governance, including transparency, accountability and regular annual evaluations.
- Pinnacol is highly engaged with leaders around the country, including the National Association of Corporate Directors and the American Association of State Compensation Insurance Funds.

Code of conduct/ethics

- Pinnacol has a comprehensive code of conduct that guides ethical decision-making and behavior for all board members and employees, ensuring integrity and accountability in all aspects of the business.
- As Pinnacol embraces technology, it prioritizes ethical considerations and human oversight to protect privacy, ensure fairness and prevent bias.



Diversity, equity and inclusion

The board prioritizes a continued commitment to becoming an inclusive business that offers access to opportunity and drives market-leading innovation that strengthens the diverse economy we serve.

DEI strategic plan: DEI is a core strategic priority, and part of a strategic plan that includes using value stream analysis to track progress and ensure accountability to support our business.

Representation: Active efforts to grow an exceptional workforce that is representative of the communities we live in and represent.

Diverse partnerships: Expanded relationships resulting in increased diversity in suppliers.

Inclusive culture: Award-winning work environment where every employee feels valued, respected and empowered to contribute their unique perspectives.

Diversity and skills allocation: Pinnacol understands the importance of reflecting the diversity of the communities we serve and ensuring that we have the skills and expertise needed to navigate a changing business environment.

- The board plays an active role in overseeing the allocation of resources to support diverse communities and workforce development initiatives.
- The board champions Pinnacol's efforts to foster a diverse and inclusive workplace.

IMPACT

72% of Pinnacol's community investments are directed toward organizations serving workforce development in diverse communities.

OUTCOME

88% of Pinnacol's board identifies as women, with backgrounds and communities of color and as members of other underrepresented groups.

It's pretty simple — we love our community. We show our love by investing in:

Community grants

Pinnacol is dedicated to investing in its community through grants, sponsorships and partnerships.

- In 2024, Pinnacol invested over \$1.1 million in grants, donations and scholarships, supporting organizations that promote workplace safety, strengthen workforce development, contribute to economic vitality and advocate for underrepresented communities.

IMPACT

In 2024, Pinnacol awarded \$377,000 in community grants to 24 nonprofit organizations.

Employee Giving Campaign

Each year, Pinnacol hosts an employee-giving campaign to support local nonprofits.

- The 2024 campaign was a record-breaking success, with 84.31% of employees participating and raising \$199,515.
- Pinnacol matched those donations, bringing the total to \$380,048 — the most the company has ever given back through the campaign.



Volunteering

Pinnacol in Action (PiA) encourages and supports employee involvement in activities that enhance the quality of life in the community. Pinnacol has been hosting PiA volunteer events for more than two decades, totaling more than 80,000 employee volunteer hours over the years.

- Pinnacol employees volunteered 3,019 hours with 65 nonprofits in 2024.
- Our employee-led volunteer program provides paid time off for volunteering.
- In August, we held our first all-employee volunteer day. More than 470 Pinnacol employees dedicated 940 hours to 14 volunteer opportunities in and around the Lowry neighborhood, which is host to Pinnacol headquarters.

Return to Work Volunteering Program: This pioneering program provides injured workers with modified duty options that include volunteering at local nonprofits.

- This unique program contributed roughly 13,500 volunteer hours by injured workers across Colorado.

IMPACT

A team of 15 PiA volunteers assisted Habitat for Humanity Loveland. Inspired by a future Habitat homeowner's story, they expressed a desire to help complete her home specifically.



OUTCOME

Chuck Aranyos, an injured worker participating in the program, found his volunteer work at Food Bank for Larimer County and Habitat for Humanity ReStore to be therapeutic and beneficial to his recovery.

IMPACT

Pinnacol partnered with the Hispanic Restaurant Association and Rio Grande Mexican Restaurant to host free Spanish-language safety training for kitchen workers from Colorado-based institutions including Santiago's and The Cherry Cricket.



Engaging our policyholders and industry leaders

- Pinnacol actively engages with Colorado businesses through its participation in over 40 chambers of commerce and industry associations.
- Pinnacol works closely with its policyholders to create safe work environments and engage in initiatives that strengthen the Colorado economy and its workforce.

Workforce development leader

We understand that it's an inherent responsibility of ours to help strengthen Colorado's economy through workforce development initiatives. Pinnacol supports workforce development and invests in programs that equip Coloradans with the skills needed to succeed in today's economy.

- Our apprenticeship program is a national model for talent development and a key component of Colorado's workforce development strategy.
- The apprenticeship program is at the center of advocacy efforts and serves as a model for other businesses looking to create similar learn-and-earn opportunities.
- Pinnacol partners closely with the University of Colorado Denver's Risk Management and Insurance Program to supplement education about and increase exposure to workers' compensation insurance through guest speaking and workplace exposure events.
- Our college internship program has offered 11 work-based learners opportunities for paid work experiences in the insurance field in roles ranging from actuarial sciences to claims management.

IMPACT

In 2024, Pinnacol employed four claims interns and two actuarial sciences interns.



IMPACT

Pinnacol's apprenticeship program collaborates with eight school districts, 24 high schools and seven higher education partners.



OUTCOME

Pinnacol earned a Net Promoter Score of 63 and an injured worker satisfaction score of 4.0, outperforming other major carriers.

Steward of the workers' compensation system

- Pinnacol actively engages with stakeholders, including policymakers, to advocate for policies that promote a fair, efficient and sustainable system to support injured workers and Colorado employers.
- Our inclusive practices in vendor partnerships, hiring and claims management have led to record-breaking customer service achievements.
- Notably, our inclusive claims initiative resulted in a **4.48 injured worker score from Spanish-speaking workers**.
- We hold our position as the top-ranking carrier by prioritizing our customers in every aspect of business, decreasing premium rates for our customers by 40% over the past seven consecutive years, investing in programs that reduce workplace injuries and lowering claims by 20% from 2014 to 2022.

IMPACT

Thanks to the collaboration with our policyholders to strengthen workforce safety, we have reinvested dividends back into the workplace for nine consecutive years.

DID YOU KNOW



As a market leader, Pinnacol collaborates to support a strong workers' compensation system for workers and employers and is frequently asked to present at industry, regulatory and public policy forums across the country.

We're invested in our employees, championing diversity, equity and inclusion, building an award-winning work culture and creating innovative opportunities for employees, interns and apprentices.

This dedication ensures we meet the needs of all our clients, enhancing our service quality and customer satisfaction.



Integrity Accountability Excellence Teamwork Innovation

Core values are integrated into Pinnacol's culture and guide its interactions with its employees, policyholders and the community.



Culture

Pinnacol's caring culture extends beyond its core business operations to prioritize employee well-being and foster a 93% employee retention rate. Through voluntary financial contributions and volunteer hours, our employees make a tangible difference in society. Our employees are mission-driven, embodying Pinnacol's caring culture through their dedication and actions. This culture of caring is unmatched.

- The Culture and Engagement Activities Council is composed of five task forces that plan monthly and quarterly events.
- Pinnacol employees lead our DEI advisory council, employee resource groups and volunteer programs.
- Employees donated \$48,591 to help fund Pinnacol Foundation scholarships, breaking a record in 2024. With Pinnacol's match, the foundation received \$97,182.
- Eighty-four percent of employees voluntarily invested in nonprofits serving the communities where we live and work.
- This year we celebrated our first-ever companywide volunteer day — more than 470 employees dedicated 940 hours to 14 volunteer opportunities in and around the Lowry neighborhood.
- Employees volunteered 3,019 hours with 65 nonprofits in 2024.

IMPACT

91% of employees feel a sense of belonging at Pinnacol.

OUTCOME

Pinnacol's employee engagement rate reached 89%, the highest-ever reported score for the organization, significantly above the national average of 33%.

IMPACT

Employees volunteer for meaningful causes such as housing, homelessness, animal welfare, newborns in need, parks, food insecurity, education, women's shelters, healthcare needs and more.





Employee leadership development

In addition to Pinnacol's apprenticeship program, holistic workforce development initiatives are integral to Pinnacol's mission to care for Colorado and ensure that its workforce is equipped to adapt to the changing demands of a modern economy.

- Pinnacol embraces **skills-based hiring to support workforce accessibility**, recognizing that talent and experience can be gained through various pathways, not just traditional degrees.
- **Pinnacol's apprenticeship program** is dedicated to developing a skilled workforce.
- **Latte and Learn**, a Pinnacol employee development program, enhances knowledge and fluency of the various roles and functions in the organization while also offering insight into employee career mobility.
- Pinnacol has created a multitiered **leadership development program** to support team members' leadership growth and development, whether they are aspiring leaders or established senior leaders.
- **The Learning Through Experience (LTE) program** allows qualifying team members to spend a portion of their week working cross-functionally for another team to enrich skill development and succession depth. These experiences help team members better prepare for their career journeys within and outside their existing functions.



IMPACT

In 2024, nine team members participated in the LTE program, supporting roles in IT, corporate strategy, finance, medical operations and health care staffing.

Diversity, equity and inclusion

DEI at Pinnacol is a core strategic priority aligned with meeting the needs of our customers and business goals. As an organization, we are a leader and role model for DEI, demonstrating a culture of inclusion that deeply values differences and embodies the diversity of the businesses and communities we serve. The inclusive atmosphere fosters innovation and systems improvement, driving our company forward.

This year we:

- Exceeded new-hire goals to become more reflective of our community and those we serve.
- Enhanced skills-based hiring practices to better ensure candidates are evaluated on their abilities rather than traditional qualifications often disproportionately absent in underrepresented communities.

Annual employee voice surveys are conducted to measure a positive and inclusive work environment. This year:

- 91% of employees reported they feel a sense of belonging, up from 86% in 2023.
- Trust in organizational fairness increased to 85% from 80% in 2023.

IMPACT

Forty team members marched in the Denver Pride parade and represented Pinnacol for the third time in 2024.



IMPACT

In 2024, 91% of employees from underrepresented groups reported feeling a sense of belonging at Pinnacol.

DID YOU KNOW

Amelia Morton was recognized internationally as a talent acquisition professional of the year for her efforts to foster trust and inclusivity throughout the candidate experience.



Employee Resource Groups (ERGs)

- › Employees lead ERGs that are open to all employees and celebrate and increase awareness of the many diverse identities found at Pinnacol.
- › Pinnacol hosts nine ERGs: Asian and Pacific Islander; Black, Empowerment, Leadership and Opportunities Network Group (BELONG); Cancer Support; Leaders Empowered to Grow and Advocate for Development Opportunities (LEGADO); Mental Well-Being; Pride; Veterans; Working Parents; and Caregivers and Women's Leadership.

OUTCOME

Nearly half of Pinnacol employees participate in ERGs.



Total Rewards

Pinnacol believes that to care for our customers we must continue to care for our employees. Our comprehensive rewards package offers access to quality care that supports well-being, compensates fairly and recognizes employees for a job well done.

Rewards are designed to meet individuals where they are, regardless of gender, race, disability or identity. To ensure we continue to provide fiscally and socially responsible offerings, we:

- › Evaluate our health and welfare partners to ensure best-in-class service for our employees while evaluating cost-containment strategies within each plan
- › Create and maintain health literacy programming that empowers our employees to own their individual and family health and total wellness journeys
- › Review compensation standards and procedures to continually provide best-in-class compensation practices
- › Focus on delivering and improving our employee experience by evaluating all processes within a Total Rewards team while engaging with employees on what's meaningful and impactful to them

Pinnacol's Sustainability Task Force actively reduces Pinnacol's footprint through employee-led environmental initiatives involving water conservation, recycling programs, LEED certification, electric vehicle (EV) station installations and partnerships with community organizations.

Water conservation

Pinnacol has implemented various water conservation measures to reduce its water consumption, including:

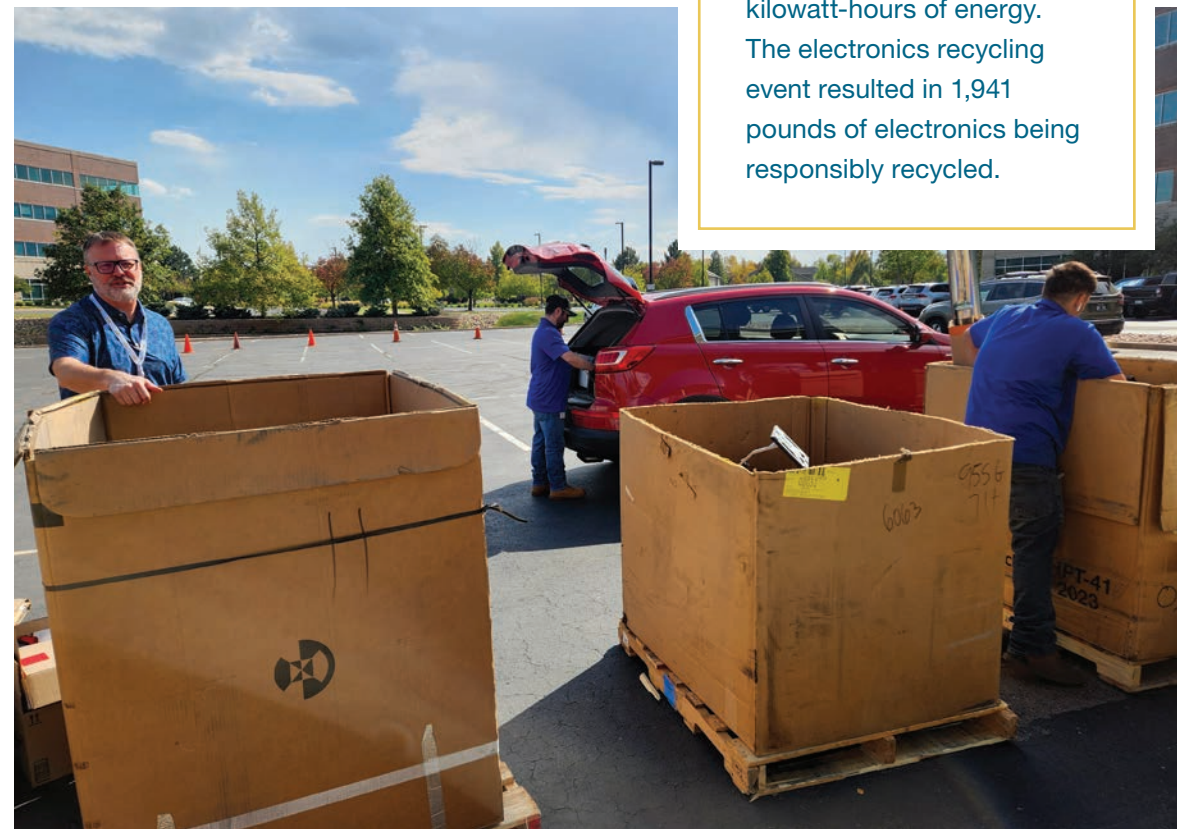
- Installing a smart irrigation system that monitors weather conditions and adjusts watering schedules accordingly
- Repairing and replacing leaking irrigation lines to minimize water waste
- Xeriscaping, which uses drought-tolerant plants in landscaping to reduce the need for irrigation

LEED certification

For the past decade, Pinnacol has been LEED GOLD v4 O+M:EB (2020) certified and is actively working toward recertification in 2025.

Recycling programs

Pinnacol has implemented monthly shred recycling for all paper, monthly cardboard recycling and a yearly electronic drive recycling event.



IMPACT

We recycled 62,640 pounds of paper, saving 532 trees, 219,240 gallons of water and 128,412 kilowatt-hours of energy. The electronics recycling event resulted in 1,941 pounds of electronics being responsibly recycled.



EV station installations

Pinnacol provides EV charging stations at its headquarters to encourage employees and visitors to choose sustainable transportation options.

Partnerships

Pinnacol collaborates with community organizations to advance its sustainability goals, including:

BlueStar Recyclers, which provides responsible recycling services for electronics

Certiably Green Denver, a program that recognizes businesses for their environmental achievements

Proshred, a secure document destruction company that ensures confidential information is handled responsibly

Energy Star Portfolio Manager, an online tool that tracks and benchmarks energy and water use

U.S. Green Building Council, a nonprofit organization that promotes sustainable building practices

IMPACT

Pinnacol's EV charging stations have helped prevent 9,873 kilograms of greenhouse gas emissions. This is equivalent to planting 253 trees and allowing them to grow for 10 years.

OUTCOME

Our efforts prevented 1,879 pounds of pollutants from entering the atmosphere and diverted 157 cubic yards of waste from landfills.

Pinnacol Assurance is more than just Colorado's largest workers' compensation insurer.

We're proud to be a force for good, deeply investing in the well-being of our state and its people. We believe that by investing in our communities, supporting our workforce and being responsible stewards of our resources, we create a brighter future for Colorado.

Community Impact

- Invested over \$1.1 million in grants, donations, and scholarships, supporting organizations focused on workforce development, rehabilitation health and employee safety
- Employees are committed to engagement, volunteering over 3,000 hours with 65 nonprofits
- The Pinnacol Foundation awarded \$367,970 to 75 students, supporting them through the 2024-2025 academic year

Workforce Development

- Operates a nationally recognized youth apprenticeship program, providing young Coloradans with valuable work experience and pathways to meaningful careers
- The program features an 85% retention rate, and 100% of eligible apprentices are enrolled in post-secondary education
- Offered 11 work-based learners opportunities for paid work experiences in the insurance field through Pinnacol's college internship program

Employee Engagement

- Achieved an 89% employee engagement rate, significantly exceeding the national average of 33%, through a culture of caring and comprehensive employee support
- 91% of employees from underrepresented groups reported feeling a sense of belonging at Pinnacol
- For the 10th consecutive year, Pinnacol earned recognition for its exceptional workplace culture, including honors from Top Workplaces

Sustainability

- Actively reduces its environmental footprint through water conservation, recycling programs, LEED certification and EV station installations
- Recycled 62,640 pounds of paper, saving 532 trees, 219,240 gallons of water and 128,412 kilowatt-hours of energy
- Partners with community organizations such as BlueStar Recyclers and Certifiably Green Denver to advance sustainability goals



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