



WE PUT CARE TO WORK[®]

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

> NATIONWIDE WORKERS' COMPENSATION COVERAGE.



With over a century of experience, over 50,000 companies nationwide and nearly

> **1 MILLION**

employees rely on Pinnacle 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.





> SAFETY SOLUTIONS THAT REDUCE RISK AND COST

> WE'RE # 1

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

> 40 %

of customers saw a reduction in claim frequency the year following the safety visit.

We conduct

> OVER 3,000

safety visits per year.

> THE MONEY YOU SAVE GOES BACK INTO YOUR BUSINESS.



> GENERAL DIVIDENDS

Being a Pinnacol policyholder pays off in dividends. In fact, we've distributed dividends to customers for nine consecutive years.

*The general dividend amount is subject to adjustment based on financial performance through the end of 2022.

> UP TO 15% 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 employees. For nine consecutive years, injured workers' have rated us as the highest performing workers' comp carrier in the state.

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.

> RETURN TO WORK

Our signature consulting team is effective in getting your recovering employees back to work again and on the road to full recovery.

*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. Talk to your local agent today or visit Pinnacol.com for an online quote and put the Pinnacol difference to work for you and your business.

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