



Prepared for Garfield County

Workers' Compensation Insurance Marketing

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## Glenwood Insurance

1605-K Grand Avenue

Glenwood Springs

[Glenwoodinsurance.com](https://www.glenwoodinsurance.com)

Office: (970) 945-9161

Fax: (970) 945-6027

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# Executive Summary

Glenwood Insurance Agency was awarded the opportunity to provide optional workers' compensation quotes for Garfield County.

We understand that Garfield County is currently insured by County Technical Services, Inc.'s County Workers' Compensation Pool (CWCP). Workers' compensation rates have been increasing at a rate that the County finds to be unsustainable, resulting in the County looking at other insurance coverage options.

Glenwood Insurance has begun working with Garfield County. We met with Garfield County staff to gather data around payroll, premium and claims. This information is instrumental for our team to begin analysis of Garfield County's current program. It is our responsibility to convey to our company underwriters a good understanding of the current CWCP program. With this information we can best describe successes within the current program and opportunities for which we need to solve in our recommended program.

We have started work with Garfield County staff in preparation for exiting the CWCP and purchasing their own, individual policy. The County has notified the pool of a potential departure from CWCP effective 1-1-25. Our team assisted in completing an ERM-6 as a first step in obtaining an individual experience modification factor. We submitted applications to ten companies for potential proposal consideration.

In the following tabs you find:

- Marketing methodology showing the markets we approached.
- Recommended Partner Company-Pinnacol Assurance
- Deductible Analysis
- Summary of Services
- Insurance Transition Framework
- Supplementary Information from Pinnacol

# Marketing Methodology

After our initial meeting and submission of data to our agency, our team submitted applications, loss history, payroll history and a narrative to ten companies for their consideration of the risk and potential quote proposal.

As indicated in our RFQ, we put heavy consideration into insurance companies that could best provide the following:

- Expertise with Public Entity Organizations
- Claims handling and return to work services
- Nurse triage hotline availability and medical provider network
- Safety services & loss prevention services offered
- Multilingual & translation resources
- Online services provided
- Provider’s long-term view of relationship with County
- Review of each insurance providers “*injured worker survey scores*”
  - ↔ This is an important metric by which injured workers grade insurance providers.

Of the ten companies we approached, only **two companies** were willing to consider quoting the Workers’ Compensation for Garfield County: **Travelers Insurance and Pinnacol Assurance**. Travelers rescinded and would only quote Workers’ Compensation if they could also quote the Commercial Package as well. Since that was not our opportunity, our partner company is Pinnacol Assurance.

Insurance Company	Response
Pinnacol	Quoted
Travelers	Decline Monoline Work Comp-need package
Glatfelter	Decline due to exposure
AmTrust	Decline due to exposure
Hartford	Decline due to exposure
Employers	Decline due to exposure
Chubb	Decline due to exposure
Liberty Mutual	Decline due to exposure
Guard	Decline due to exposure
Acuity	Decline due to exposure

# Recommendation

We are pleased to partner with Pinnacol Assurance to provide workers' compensation for Garfield County. Pinnacol Assurance is a quasi-state entity. They have an agreement with the State of Colorado to provide workers' compensation to all businesses. They cannot refuse coverage due to risky characteristics nor can they cancel coverage due to high claims frequency. They must provide workers' compensation coverage to all Colorado businesses requesting a policy.

Pinnacol is the expert in workers' compensation insurance. Workers' compensation is their only product and their total focus. They pride themselves on providing best-in-class service for their policyholders. They close claims 38% faster than other companies. Their injured-worker satisfaction score is the highest in the state. A highlight of their services can be found in the attachments that follow.

**Pricing:**

Deductible Level	Quoted Premium
No Deductible	\$504,858
\$2,000	\$478,765
\$5,000	\$460,547

**Potential Further Discount Consideration:**

- **Experience Modification Factor**
  - All our models estimate Garfield County will have an NCCI, Individual Experience Modification Factor of 0.88. CWCP confirms their NCCI Experience Modification Factor is 0.96.
  - Garfield County's loss ratio is better than most other pool members.
  - Pinnacol's proposal considers the 0.88 Experience Modification Factor.
- **Cost Containment Certification**
  - Cost Containment Certification is a certification in the State of Colorado that rewards safety in the workplace. If you achieve the certification, you receive an additional 5% credit. (Approximately \$30,000 additional credit).
    - This credit may be realized for the 2025 term if all certification requirements are already in place.
    - If requirements are not currently in place, our team will assist with achieving this certification for the 2026 term.
- **Per-Claim Deductible**
  - Implementing a per-claim deductible results in additional discounts.
    - **Chart can be found in the Deductible Analysis Section**
  - Claims under the deductible are not reported in the Experience Modification data
    - The Experience Modification formula considers frequency and severity. A deductible reduces the frequency factor in the equation and helps lower the Experience Modification Factor.



# Dividend Information

## **Individual Loss Control Dividend**

Pinnacol Assurance offers a dividend program to their policyholders with a manual premium of over \$30,000. The program rewards individual policyholders who realize a lower loss ratio. The premium and loss ratio used to calculate this dividend is solely Garfield County. You stand on your own merit.

To enroll in the program, a policyholder pays a fee equal to 5% of their premium, in your case, \$32,786. Then, at the end of the policy period (once audits are completed and reserves set on outstanding claims) a loss ratio is calculated. A dividend is returned according to the table attached. To receive a dividend, the policyholder must have a loss ratio of 40% or less.

If Garfield County had a 0% loss ratio the dividend percentage would be 18.8% or \$98,441 return premium. Other scenarios for dividends are illustrated in the quote that follows.

While we understand you are stewards of the Garfield County citizens' taxpayer dollars and you may not want to enroll in a program that costs 5% more, we want to show you this optional program. We'd be happy to discuss this program in more detail should you have questions.

## **General Dividend Possibility**

Pinnacol has declared a General Dividend to their policyholders for the last 7 years. There is no guarantee of this dividend, but their history of declaration has been good. The loss ratio is a consideration in order to be eligible for the general dividend. This dividend would be in addition to an Individual Loss Control Dividend (should you choose to enroll in that program).

\*\*Dividends are paid 18 months after policy expiration. Dividends are returned whether you are a current policyholder or not.

# Deductible Analysis

Workers’ Compensation policies can be structured with a deductible, which allows the policyholder to retain a portion of the risk. In exchange for the policyholder retaining some risk, the insurance company offers a discount on the insurance premium. A deductible can also protect the experience modification factor, which has a significant impact on the insurance premium. A deductible can impact the experience modification factor in two ways:

- Any claims under the deductible limit are not reported to NCCI.
  - NCCI’s formula considers both frequency and severity of claims in their factor development. A deductible reduces the frequency factor from the equation.
- Claim costs reported to NCCI are reduced by the amount of the deductible.
  - NCCI’s formula places a greater weight on smaller claims, with costs below \$18,500 (primary costs) being assigned a higher weight in the factor than costs above \$18,500 (secondary costs). Reducing the primary costs through a deductible can have a significant impact on the experience modification factor.

We requested that Pinnacol provide a quote for no deductible as well as quotes with deductibles of \$2,000 and \$5,000 per claim.

The premiums associated with each deductible are listed below:

Deductible Level	Quoted Premium
No Deductible	\$504,858
\$2,000	\$478,765
\$5,000	\$460,547

Based on your prior claims’ history, our recommendation is to carry a \$2,000 per claim deductible.

In our analysis of your prior claims, the County’s experience modification factor for the 2025 policy year is estimated to be 0.88. If the County had maintained a deductible through the entire 3-year NCCI rating period, the cost of claims would have been lower, and the number of claims reported to NCCI would have been lower, resulting in a lower experience modification factor for 2025. Our estimates of the impact various deductible levels would have had on your 2025 experience modification factor are shown in the following table:

Deductible Level	Estimated 2025 Experience Modification
No Deductible	0.88
\$2,000	0.74
\$5,000	0.69

# Summary of Services

## Online Policyholder Portal

Pinnacol Assurance will provide Garfield County with access to an online policyholder portal. Using the policyholder portal, the County can submit payments, report an injury, track the status of claims, access claims notes and view medical records, create and manage certificates of insurance, and access claims trend reports. Policyholder portal access can be structured for various employee roles, providing access only to features and information appropriate for each role.

## Online Injured Worker Portal

Pinnacol Assurance will provide Garfield County's injured workers with access to an online portal where they can view and download medical records and correspondence, submit mileage for reimbursement, and view payments that Pinnacol has issued on their claim. Pinnacol can set up direct deposit, debit card payments, or issue checks for injured worker benefit payments.

## Claims Management

Glenwood Insurance Agency's in-house claims liaison will assist with the filing of claims, monitor the progress of ongoing claims, and communicate with the insurance company as needed to facilitate the timely closing of claims.

Pinnacol Assurance will provide a comprehensive claims management program, from first report of injury through final closure. Injuries can be reported through the policyholder portal or by phone with a customer service representative. All indemnity claims will be handled by a claims representative who is assigned to the County's policy. For injured workers who are more comfortable communicating in Spanish, Pinnacol can assign a Spanish speaking claims representative.

Pinnacol Assurance resolves claims, on average, 38% faster than Garfield County's current workers' compensation insurance provider. Pinnacol Assurance is the top-performing workers' compensation carrier according to the survey findings of the Colorado Division of Workers' Compensation. Year over year in the state's annual survey, Colorado injured workers consistently rate Pinnacol higher on average than other carriers by a wide margin, with a 2022 score of 4.2 compared to an average of 3.4 for all other carriers.

## Claims Trend Review and Analysis

### Monthly

Glenwood Insurance Agency will conduct a monthly claims review. We will follow up with County staff if claims trends indicate a risk is not being adequately addressed. We will monitor the status of claims where the injured worker is receiving wage replacement benefits, and we will support return-to-work process as appropriate.



## Quarterly

Glenwood Insurance Agency will conduct a quarterly claims review, providing a summary report to the County Manager highlighting areas of concern and making recommendations as appropriate. Glenwood Insurance Agency will also hold a quarterly claims review meeting with County leadership to review claims trends, discuss issues with open claims, and identify friction points that are affecting timely claims closure.

## Annually

Glenwood Insurance Agency will present annually to County leadership and the Board of County Commissioners. This meeting will include an analysis of the County's claims trends, a recap of services provided to the county, and an update on the workers' compensation marketplace in preparation for the next renewal.

## Return to Work Services

Pinnacol Assurance has a team of dedicated return to work consultants who assist policyholders to help injured workers return to the workplace quickly and safely. Pinnacol's return to work consultants can help Garfield County manage their return-to-work program by assisting with the identification of modified duty task lists, communicating with medical providers to fully understand an injured workers' work restrictions, and drafting Rule 6 letters when necessary.

## Claims Data

Pinnacol Assurance will provide access to comprehensive claims and loss trend reports. These reports can be accessed on-demand through Pinnacol's policyholder portal. Pinnacol can also set up automated subscriptions to various reports, emailing them weekly, monthly or quarterly. Loss trend reports can be customized for the audience, including or excluding sensitive information such as injured worker names and claims costs. Reports can be formatted to include all departments or to be department specific.

## Safety Services

### Baseline Risk Assessments and Ongoing Safety Consultations

Glenwood Insurance Agency's in-house loss control services will include:

- Attending department-level meetings to support and promote workplace safety initiatives.
- Conducting workplace safety assessments with a focus on understanding how the County's employees conduct their work and the roadblocks to safe practices that they encounter.
- Assisting with the investigation of workplace injuries and providing training to County staff on the accident investigation process, focusing on root cause analysis and learning.
- Assisting the County with safety training needs, conducting a safety training program review to identify safety training gaps and recommending solutions.
- Assisting the County with the Cost Containment Certification process.

Pinnacol Assurance will perform systematic examinations of each core work environment to identify hazards, assess injury likelihood and severity and recommend control measures to reduce risks, including those involving:

- Slips, trips and falls
- Strains
- Cuts
- Struck-bys

Pinnacol Assurance will also provide ongoing virtual and in-person consultations with a certified safety professional as needed.

### **Safety Committee Support**

Glenwood Insurance Agency's Loss Control Advisor will actively participate in Garfield County's safety committees, attending meetings on a monthly basis or as desired by the county.

Pinnacol Assurance's assigned safety consultant will be available to support the county's safety committee through data insights, safety subject-matter expertise, and virtual or in-person participation.

### **Ergonomic Consultation**

Pinnacol Assurance will provide on-site ergonomic risk assessments, conducted by a certified professional ergonomist. Other ergonomic resources include:

- Access to new ergonomic risk assessment software that's specifically designed to address hazards in manual material handling
- Workplace-specific solutions for musculoskeletal disorder prevention

### **Industrial Hygiene Specialized Consultation**

Pinnacol Assurance will provide five complimentary industrial hygiene evaluations. The industrial hygiene services include:

- Onsite industrial hygiene evaluations
- Assistance with PPE assessments, hearing conservation and selection associated with noise and/or chemical exposure
- Baseline exposure evaluation for air contaminants and/or noise
- Hazard communication and safety data sheet reviews

## Safety Education Solutions

Pinnacol Assurance will provide safety education resources tailored to fit the needs of Garfield County. These resources include:

- Access to Safety Education Online, Pinnacol's proprietary learning management system:
  - Topics include safety, human resources and professional development
  - Courses are available in English and Spanish
  - Self-paced compliance training
  - On-demand webinars
- Free virtual training every month hosted by Pinnacol's Safety Education & Experience team
- 2 complimentary in-person advanced technical training courses (See Pinnacol brochure)
- 4 complimentary in-person fundamentals of safety training courses (See Pinnacol brochure)
- Discounted rates on additional live training courses

## Service Summary Table

Service Description	Glenwood Insurance's Role	Pinnacol Assurance's Role
Online Policyholder Portal		Provide County staff with access to their online portal. Access level can be customized to match the roles of County staff.
Online Injured Worker Portal		Pinnacol Assurance will provide injured workers with access to an online portal where the worker can view and download claim information and request mileage reimbursement.
Claims Management	<p>Claims Liaison will assist with the filing of claims, monitor serious claims, and facilitate communications with Pinnacol Assurance when necessary.</p> <p>Conduct a quarterly claims review meeting with County leadership to discuss open claims and review injury trends.</p>	<p>Provide comprehensive claims management, from first report of injury to claim closure. All indemnity claims will be handled by a claims rep assigned to the County's policy.</p> <p>Spanish speaking injured workers can be assigned to a bilingual claims representative.</p>
Claims Trend Review and Analysis	<p>Conduct a monthly claims review, following up with the County if claims trends indicate a risk is not being adequately addressed.</p> <p>Conduct a quarterly claims review, providing a summary report to the County Manager with recommendations as appropriate.</p>	Provide claims loss reports formatted to allow for loss trend analysis. Data fields will include date of accident, description of accident, employee name, employee department, injury cause, body part injured, day and time of accident, and medical, indemnity and reserve costs.
Return to Work Services	Monitor ongoing claims for opportunities to get injured employees back to work under modified duty and assisting when appropriate.	Return to work consultants will assist the County with modified duty program, identifying task lists for injured workers on modified duty, and creating Rule 6 offers.
Claims Data	Assist with the initial set-up of the data reporting parameters, report formats, and report distribution lists.	Provide claims loss reports formatted to allow for loss trend analysis. Data fields will include date of accident, description of accident, employee name, employee department, injury cause, body part injured, day and time of accident, and medical, indemnity and reserve costs.
Safety Services	Attend departmental meetings to support safety efforts, conduct workplace safety assessments, assist with accident investigations, assist with safety training needs, support the cost containment certification process, participate in the County's safety committees.	Work environment safety assessments, virtual and in-person safety consultation sessions, ergonomic risk assessments, 5 complimentary industrial hygiene evaluations, complimentary access to online learning management system, virtual and in-person safety training sessions.

# Insurance Program Transition

Glenwood Insurance recognizes that the transition from an insurance pool to a marketplace insurance provider can create challenges across an organization. Members of our team have hands-on experience with similar transitions working with both counties and cities. Our approach to this transition will include these actions:

- Holding meetings with the county to understand how the current workers' compensation program is structured, current roles and responsibilities, and what works well and what they would like to improve.
- Identify how the County's processes will need to change to work with a marketplace insurance provider, and how that affects roles and responsibilities within the County.
- Learning what the County's claims data distribution needs are and working with the selected insurance provider to create a reporting structure that meets those needs. If the County uses a Risk Management Information System, coordinate integration of claims data from the selected insurance provider.
- Setting up training for county staff on the new insurance program and processes. We will coordinate training at several levels:
  - Claims processors will receive training on using the insurance provider's claims filing system, tracking claims, reviewing insurance provider notes, and accessing medical records and claims costs.
  - Data users will be provided with training on the insurance provider's data reporting system.
  - Department heads and other managers will be provided training on the new worker's compensation insurance program. A critical aspect of an effective worker's compensation program is that stakeholders across the organization understand their roles and responsibilities within the program. We will work with the current state of the organization's knowledge about workers' compensation insurance and facilitate training to strengthen that knowledge where needed. This training can include specific information on the new program as well as general information on workers' compensation insurance.

Our goal throughout the transition period is to ensure that all stakeholders are prepared to handle a claim on the first day that the new insurance provider's coverage goes into effect.

# Supplemental Information



Prepared for Garfield County  
Workers' Compensation Insurance Marketing  
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**PINNACOL**  
ASSURANCE

**GLENWOOD**  
INSURANCE SINCE 1911

# *Garfield County*

*October 2, 2024*



[pinnacol.com](http://pinnacol.com)

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October 1, 2024

Attn: Garfield County

My name is Sarah Bensman, and I'm the Business Director of Pinnacol Assurance's Public Entity Sector Center of Excellence. On behalf of my team and all of us at Pinnacol, thank you for the opportunity to present this proposal to you.

The Public Entity Sector Center of Excellence is a group of dedicated workers' compensation professionals in claims management, underwriting, medical case management, safety services, return to work and more. With more than 100 years of experience protecting Colorado, we're proud to offer you industry-leading services to solve the unique challenges of your business. At Pinnacol, you have access to:

- A superior claims team that resolves claims faster than our competitors.
- The largest safety team in the state, which helps prevent injuries.
- Colorado's only workers' compensation medical provider network that ensures better care for injured workers.
- Specialized services such as our support of Spanish-speaking workers and our esteemed return-to-work program.
- Our Multi-State Coverage program is available if you're looking to expand your business to another state.

Pinnacol is committed to keeping your business and employees safe and healthy on the job. No other insurance company can match our caring coverage or expertise in Colorado.

We look forward to getting to know you and learning how we can serve and protect your business.

Thank you,



Sarah Bensman  
Senior Business Director  
Public Entity Sector Center of Excellence



# THE PINNACOL ADVANTAGE

**Since 1915, Pinnacol has done one thing: provide workers' compensation insurance.** This singular focus and our expertise distinguish us from our competitors.

Our industry-specific, multidisciplinary business teams (we call them Centers of Excellence) are committed to understanding the unique challenges of your business so we can best support the health and well-being of your employees.

Pinnacol insures nearly 50,000 businesses across Colorado and businesses in other states that have Colorado exposure.

Pinnacol is an integral part of the Colorado community, and we're committed to giving back through the Pinnacol Foundation, community investments and our corporate volunteer program.

Pinnacol has been partnering with Colorado businesses and their employees for more than 100 years. Working together, we plan to be around for the next 100. Thank you again for the opportunity to serve as your workers' compensation insurance carrier.

## As your workers' compensation insurance provider, here's what we'll do for you:



### We'll protect your business.

With our integrated service teams that specialize in your industry, you can be assured we are in the business of protecting Colorado businesses, large and small. We also provide workers' comp to businesses with locations outside Colorado through our Multi-State Coverage program. Also, our financial strength and stability have allowed us to return general dividends and decrease rates.



### We'll keep your employees safe.

Each customer is unique, and our diverse team of safety professionals is dedicated to supporting you throughout your safety journey. We offer support from our safety consultants, ergonomic specialists and industrial hygienist. We also offer in-person and virtual training, Cost Containment Certification, a wide variety of free and low-cost resources, and much more.



### We'll care about your injured employees and your business.

We have a dedicated team to handle your claims, a preferred medical network, industry-specific return to work consulting and a special investigations unit dedicated to combating insurance fraud.



### We'll make it easy.

With a digital experience that's safe and easy to use, you can manage your policy and find the resources you need when you need them. Using the Policyholder Portal, you can submit payments, report an injury, create and manage Certificates of Insurance, and more. In addition, Pinnacol.com offers free and low-cost resources and training.



## We'll protect your business.

**Insurance provides vital protection for your employees and your business.** We're in the business of protecting large and small Colorado businesses and businesses with Colorado exposure through our nationwide workers' comp coverage.

### Financial strength

We operate at the lowest possible cost, while maintaining financial strength and creating value for our customers. Our financial strength and stability have allowed us to return \$385 million to Colorado businesses over the past eight consecutive years. Also, we decreased our rates by 13% on average in 2022, and we have an AM Best rating of A-XII (stable).

### Industry expertise

We humbly believe we're experts in workers' compensation insurance, and we're determined to be experts in your business, which is why we've built our teams around an integrated service model, with each team specializing in industry sectors such as construction, agriculture, municipalities and health care. We've created teams of dedicated professionals in safety, medical case management, return to work, claims management, underwriting and more.

### Fraud prevention and detection

To help policyholders keep claims costs down, we have a special investigations unit dedicated to actively investigating suspected cases of injured worker fraud, employer fraud and medical provider fraud.

Sometimes, within the course of a claim, we discover that someone other than the injured worker or employer is at least partially responsible for an employee's injury, as in the case of an auto accident caused by another driver or an equipment malfunction. In a situation such as this, Pinnacol can take an aggressive approach to recover claims costs from the third party or their insurance company through a process called subrogation.

Our special investigations unit saved policyholders **\$8.2 million** in the past year.



## We'll keep your employees safe.

**The best workers' compensation claim is one that never happens.** That's why we invest in safety resources to help you and your employees prevent workplace injuries and illnesses.

As a policyholder, you'll have Colorado's largest and most experienced safety staff serving you. We can collaborate with you to create a customized, comprehensive safety program. Our expertise ranges from regulatory compliance to basic behavior-based safety principles. We're committed to keeping your employees safe on the job. In fact, we have spent more than 47,350 hours consulting with Colorado employers since 2017 to keep work sites safe and manage risk. Much of our effort goes into training, whether delivered face-to-face or virtually and through educational materials. Examples include our customizable, comprehensive loss trends reports, OSHA 10-hour training, work site visits, Cost Containment Certification, free and low-cost online and in-person training, and access to digital resources.

### Safety consulting services

Our team of dedicated safety consultants is here to serve our customers one on one and can be available via phone or Zoom or in person, depending on the need. Our consultants support our customers with program development, facility or job site walk-throughs and much more.

To request a visit or if you simply have a safety-related question, please complete the Customer Safety Services Request form on the Safety Services website ([safety.pinnacol.com](http://safety.pinnacol.com)), and one of our safety consultants will respond within two business days.

Our Safety Services team has visited  
**7,965 Colorado employers** since 2017.

### In-person training

You'll have lots of training opportunities for yourself and your staff at events we offer across the state. Most are free or low-cost and offered in both English and Spanish. Examples include OSHA 10-Hour for General Industry, Fall Protection Essentials and Confined Space Awareness.

### Online resources and training

We offer a comprehensive collection of safety resources on our website — [safety.pinnacol.com](http://safety.pinnacol.com). There you'll find safety posters, downloadable forms, templates and much more.

Also, we have an online safety training platform called Safety Education Online that's available to all Pinnacol customers. This easy-to-use platform features hundreds of workplace compliance and safety topics that you can access anytime. To get started, submit a request through the Safety Education Online webpage at [safety.pinnacol.com](http://safety.pinnacol.com). Customers can also email us directly at [LMS.support@pinnacol.com](mailto:LMS.support@pinnacol.com) to get started.



## We'll care about your injured employees and your business.

**We take great care of your employees so they can take great care of your business.** Our claims representatives will work hand in hand with you and our SelectNet® providers to help injured workers navigate the claims process. All the while, your Pinnacol team is committed to helping them recover and return to health, work and life as quickly as possible.

We offer cost-effective claims management services, including:

- A dedicated claims team — you'll talk to the same person every time
- An accredited medical provider network
- A Policyholder Portal, where you can report an injury and find up-to-date information about the status of claims
- In-house counsel
- On-site physician peer advisers and our full-time on-site medical director
- Accurate payment processing — according to a 2023 internal audit, Pinnacol achieved a financial accuracy rate of 99.86% for bills processed without error
- Plus, we'll provide high-level reporting to give insights on overall claims performance to contain costs

### Claims management

At Pinnacol, claims management begins the moment you file a first report of injury online or by telephone. Our claims teams will ensure your employees receive the right care at the right time. Our medical case management team uses a strategic and multilevel approach in coordination with our claims representatives. Our medical operations staff acts as a liaison between employers and medical providers, if necessary. We maintain frequent contact with you and your injured worker, and that contact continues throughout the life of each claim.

We resolve claims faster than our competitors — **25% more claims** at the first required reporting to NCCI.

### SelectNet®

Through our proprietary preferred provider network, SelectNet®, you'll work with doctors who deliver the highest quality of occupational health care to your injured workers, while managing costs and getting them safely back to work. SelectNet® has more than 3,480 contracted providers statewide, including translators and transportation providers, specifically chosen for their expertise in treating injured workers. Primary care providers manage each case from inception through closure, including all referrals.

### Return to work

When an injured worker is ready to get back to work, together we'll make sure that work is ready for them. Our return to work specialists can develop temporary and modified-duty tasks for injured workers and create action plans to meet your business goals. Our program gets your injured workers back to work quickly, allowing them to heal faster, stay connected at work, regain a sense of security and feel productive.



We'll make it easy.

**We get it. You have a business to run.** We know it can be hard to find time to check on the status of a claim, research the latest safety recommendations and accommodate your employees' different training needs. But that's our business, which is why we offer customers a safe and easy-to-use digital experience through our Policyholder Portal, Pinnacol.com and our Injured Worker Portal.

### Policyholder Portal

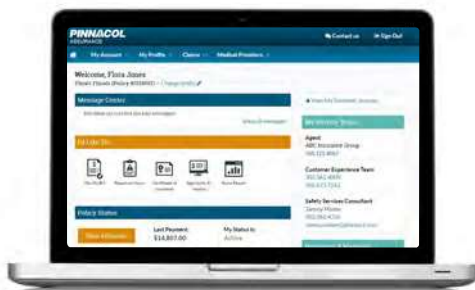
Using our Policyholder Portal, you have 24-hour access to manage your policy information when it's convenient for you. In addition, you can submit payments online with a credit card or set up recurring payments. You can also report an injury, access policy information and claims history, create and manage Certificates of Insurance, and more.

### Pinnacol.com

Our website offers hundreds of online resources, trainings and educational materials, including the Knowledge Center, a comprehensive online hub we've designed for you. There you can browse or search for valuable content that helps you get the most from your policy. Whether it's auditing your policy, working with independent contractors, or filing and managing claims, the information is all there for you anytime, without your having to pick up the phone.

“Just wanted to drop you a line to let you know how much we are loving the portal and how easy it is to get certificates. Sometimes we have to wait for days to get them from another carrier. They should definitely take an example from Pinnacol.”

**A customer commenting on our Policyholder Portal**



### Injured Worker Portal

Through our Injured Worker Portal, your employees who are injured on the job can manage their own care. Also, to ensure they receive their benefit payments quickly and safely, our claims representatives can assist them with setting up direct deposit or debit card payments.

# OUR PROMISE

**An insurance policy is only a promise, and anyone can sell a promise.  
It's how we keep that promise that makes a difference.**

Let us help you manage your risks, create a safer work environment, and boost your employees' morale and productivity. Our team is available to talk with you in depth about any of the topics in this proposal or other questions you may have. We look forward to a long and productive relationship with you and your team.

We're in it for the long haul. Almost  
**91%** of Pinnacol customers stay with us  
year after year.

# GARFIELD COUNTY



## Safety Services

### Baseline risk assessment

We perform systematic examinations of each core work environment to identify hazards, assess injury likelihood and severity and recommend control measures to reduce risks; including those involving:

- Slips, trips and falls
- Strains
- Cuts
- Struck-by
- Risks inherent in your industry

### Safety consultation

Consult with a certified safety professional to receive:

- Safety committee meeting engagement
- Virtual and on-site visits
- Compliance support following an OSHA visit

### Safety education solutions

Safety education comes in many forms and should not be one-size-fits-all. We'll help you tailor a safety education program that fits your needs, which includes:

Access to Safety Education Online, Pinnacol's proprietary learning management system

- Topics include safety, human resources and professional development
- Courses are available in English and Spanish
- Self-paced compliance training
- On-demand webinars

Free training every month hosted by Pinnacol's Safety Education & Experience team

In-person or virtual training for employees

- Discounted rates on live training

MARKET VALUE : \$ 50,000

### Ergonomic consultation

Consult with a certified professional ergonomist to receive:

- On-site ergonomic risk assessment
- Access to new ergonomic risk assessment software that's specifically designed to address hazards in manual material handling
- Workplace-specific solutions for musculoskeletal disorder prevention

### Industrial hygiene general consultation

Access to general IH consultation services, including:

- Hazard communication, hearing conservation and personal protective equipment
- Assistance with PPE assessments and selection associated with noise and/or chemical exposure
- Safety data sheet reviews

# SAFETY EDUCATION SOLUTIONS

- › **2 COMPLIMENTARY COURSES**
- › **COURSE FORMAT** In-person
- › **COURSE TYPE** Advanced Technical Training

Pinnacol Assurance offers a variety of safety training options to meet our customers' diverse needs, including foundational safety compliance and advanced organizational safety performance consulting services to its policyholders. Our team of Safety Education and Experience Specialists conduct trainings in English and Spanish.

View our Training Brochure for a full catalog and description of all our course offerings.



# SAFETY EDUCATION SOLUTIONS

## › **4 COMPLIMENTARY COURSES**

› **COURSE FORMAT** In-person

› **COURSE TYPE** Fundamentals of Safety

# INDUSTRIAL HYGIENE SPECIALIZED CONSULTATION

## › **5 COMPLIMENTARY EVALUATIONS**

Pinnacol Assurance offers a variety of safety training options to meet our customers' diverse needs, including foundational safety compliance and advanced organizational safety performance consulting services to its policyholders. Our team of Safety Education and Experience Specialists conduct trainings in English and Spanish.

View our Training Brochure for a full catalog and description of all our course offerings.

Access to specialized industrial hygiene consultation services including:

- Complimentary onsite industrial hygiene evaluation
- Assistance with PPE assessments, hearing conservation and selection associated with noise and/or chemical exposure
- Baseline exposure evaluation for air contaminants and/or noise
- Hazard communication and safety data sheet reviews

# WE GET YOUR EMPLOYEES BACK TO WORK FASTER THAN ANYONE ELSE CAN

We resolve claims much faster than our competitors do, so your employees can get back to work more quickly and your city can get back to full strength.

More specifically for Garfield, Pinnacol's Public Entity Team has resolved claims significantly more quickly than your current solution.

## > AVERAGE DAYS TO RECOVERY

	Garfield County's Current WC Solution	Pinnacol public-sector large accounts*	Difference
2019	108 days	84 days	22% faster
2020	100 days	66 days	34% faster
2021	121 days	73 days	40% faster
2022	103 days	64 days	38% faster
2023	96 days	53 days	45% faster
<b>AVERAGE</b>	<b>106 days</b>	<b>66 days</b>	<b>38% faster</b>

\*Based on Pinnacol's 38 largest municipal customers' results

# Have you heard about Pinnacol's General Dividend?

Pinnacol is committed to providing customers with a best-in-class workers' compensation experience at a competitive price. We create value for our policyholders with a comprehensive safety program and industry-leading claims support that helps them maintain safer workplaces and lower premium costs.

Thanks to our customers' dedication to safety and our financial stewardship, this is our ninth consecutive year of paying dividends, so businesses can reinvest in what matters. We provide more dividends than any other carrier in Colorado.

We're proud that injured workers rate Pinnacol as the top-performing workers' compensation carrier in Colorado, among major carriers operating in the state, according to a state-issued report. We're also proud of our policyholder Net Promoter Score (NPS) of 62, compared to the industry average of 28, demonstrating our commitment to caring for our customers and their injured workers.

## What's a general dividend?

Our general dividend is possible because we treat our customers as our owners, making them eligible for an annual dividend based on our financial performance. When we put care to work, it pays off in meaningful ways — it's just another unique benefit of choosing Pinnacol.

## How does it work?

Pinnacol's dividend is set by our board of directors, based on our financial performance. Qualified policyholders receive their general dividend checks by mail.



Nine consecutive years  
of paying dividends



Pinnacol provides more dividends  
than any other Colorado carrier

**For more information about the general dividend, visit the [Dividend information section](#) of [Pinnacol.com](#) or contact your Pinnacol underwriter or agency sales manager.**

## **Learn about Pinnacol's Individual Loss Control Dividend Plan**

Pinnacol Assurance's Individual Loss Control Dividend Plan is designed for our customers who are committed to effective loss control in their business operations. Customers participating in this plan who achieve loss ratio targets can earn significant dividend returns.

### **Who is eligible?**

To participate in the plan, customers must meet these requirements.

- Loss control dividend quotes can be offered for a policy in any market segment.
- The manual premium in the standard market segment (Alliance) must be at least \$30,000.
- Only guaranteed cost policies are eligible for the loss control dividend plan. Midsize and large deductibles, large risk alternative rating programs, and large group deductibles are not eligible for the plan.

### **How do customers apply?**

Customers apply for the Individual Loss Control Dividend Plan by signing an acceptance document before the date their policy is issued. When their policy is renewed, an endorsement is automatically created if the customer continues to meet all of the eligibility requirements.

### **How are dividends calculated and paid?**

The dividend is calculated based on the Individual Loss Control Dividend Schedule included in the endorsement and guaranteed based on the customer's loss ratio. You can find the 2024 Loss Control Dividend Schedule at the end of this flyer. The dividend is calculated nine months after the rating plan ends, if applicable, and it's paid all at once.

### **Is there a charge for customers to participate?**

Participating customers are asked to pay an additional five percent premium charge in addition to their modified premium as a buy-in to the Individual Loss Control Dividend plan.

### **Where can I get more information?**

If you have additional questions about the plan, please contact your Pinnacol agent or underwriter.

## 2024 Individual Loss Control Dividend Schedule

### Premium Size

Loss Ratio	Premium Size									
	0 - 29,999	30,000 - 39,999	40,000 - 49,999	50,000 - 59,999	60,000 - 69,999	70,000 - 79,999	80,000 - 89,999	90,000 - 99,999	100,000 - Over	
0.0 - 0.9	12.0	13.4	13.7	14.2	14.6	14.9	15.3	15.6	15.8	18.8
1.0 - 1.9	11.7	13.1	13.5	13.9	14.3	14.6	15.0	15.3	15.3	18.5
2.0 - 2.9	11.5	12.8	13.2	13.6	14.0	14.3	14.7	14.9	14.9	18.1
3.0 - 3.9	11.2	12.6	12.9	13.3	13.7	14.0	14.4	14.6	14.6	17.8
4.0 - 4.9	11.0	12.3	12.6	13.0	13.4	13.7	14.1	14.3	14.3	17.4
5.0 - 5.9	10.8	12.0	12.4	12.8	13.2	13.4	13.7	14.0	14.0	16.9
6.0 - 6.9	10.6	11.7	12.1	12.5	12.8	13.1	13.4	13.7	13.7	16.6
7.0 - 7.9	10.3	11.5	11.8	12.2	12.5	12.8	13.1	13.4	13.4	16.2
8.0 - 8.9	10.1	11.2	11.6	11.9	12.3	12.5	12.8	13.1	13.1	15.8
9.0 - 9.9	9.8	11.0	11.3	11.6	12.0	12.2	12.5	12.8	12.8	15.5
10.0 - 10.9	9.6	10.7	11.0	11.3	11.7	12.0	12.2	12.5	12.5	15.1
11.0 - 11.9	9.3	10.4	10.7	11.0	11.4	11.6	11.9	12.2	12.2	14.7
12.0 - 12.9	9.1	10.1	10.5	10.8	11.1	11.4	11.6	11.8	11.8	14.3
13.0 - 13.9	8.9	9.9	10.2	10.5	10.8	11.0	11.3	11.5	11.5	14.0
14.0 - 14.9	8.6	9.6	9.9	10.2	10.5	10.7	11.0	11.2	11.2	13.6
15.0 - 15.9	8.4	9.3	9.6	9.9	10.2	10.4	10.7	10.9	10.9	13.2
16.0 - 16.9	8.1	9.1	9.3	9.6	9.9	10.2	10.4	10.6	10.6	12.8
17.0 - 17.9	7.9	8.8	9.1	9.4	9.6	9.9	10.1	10.3	10.3	12.5
18.0 - 18.9	7.7	8.6	8.8	9.1	9.3	9.6	9.8	10.0	10.0	12.1
19.0 - 19.9	7.4	8.3	8.5	8.8	9.0	9.3	9.5	9.7	9.7	11.7
20.0 - 20.9	7.2	8.0	8.2	8.5	8.8	9.0	9.2	9.4	9.4	11.3
21.0 - 21.9	7.0	7.7	8.0	8.2	8.5	8.7	8.9	9.0	9.0	11.0
22.0 - 22.9	6.7	7.5	7.7	7.9	8.2	8.4	8.5	8.7	8.7	10.6
23.0 - 23.9	6.5	7.2	7.4	7.7	7.9	8.1	8.3	8.4	8.4	10.2
24.0 - 24.9	6.2	6.9	7.1	7.4	7.6	7.8	8.0	8.1	8.1	9.8
25.0 - 25.9	6.0	6.7	6.9	7.1	7.3	7.5	7.6	7.8	7.8	9.4
26.0 - 26.9	5.7	6.4	6.6	6.8	7.0	7.2	7.3	7.5	7.5	9.0
27.0 - 27.9	5.5	6.2	6.3	6.5	6.7	6.9	7.0	7.2	7.2	8.7
28.0 - 28.9	5.3	5.9	6.0	6.2	6.4	6.6	6.7	6.8	6.8	8.3
29.0 - 29.9	5.0	5.6	5.8	5.9	6.1	6.3	6.4	6.5	6.5	7.9
30.0 - 30.9	4.8	5.4	5.5	5.7	5.8	6.0	6.1	6.2	6.2	7.5
31.0 - 31.9	4.6	5.1	5.2	5.4	5.6	5.7	5.8	5.9	5.9	7.2
32.0 - 32.9	4.3	4.8	4.9	5.1	5.3	5.4	5.5	5.6	5.6	6.8
33.0 - 33.9	4.1	4.5	4.7	4.8	5.0	5.1	5.2	5.3	5.3	6.4
34.0 - 34.9	3.8	4.3	4.4	4.6	4.7	4.8	4.9	5.0	5.0	6.0
35.0 - 35.9	3.6	4.0	4.1	4.3	4.4	4.5	4.6	4.7	4.7	5.6
36.0 - 36.9	3.3	3.8	3.8	4.0	4.1	4.2	4.3	4.4	4.4	5.3
37.0 - 37.9	3.1	3.5	3.6	3.7	3.8	3.9	4.0	4.0	4.0	4.9
38.0 - 38.9	2.9	3.2	3.3	3.4	3.5	3.6	3.6	3.7	3.7	4.5
39.0 - 39.9	2.6	2.9	3.0	3.1	3.2	3.3	3.4	3.4	3.4	4.1
40.0 - 40.9	2.4	2.7	2.7	2.8	2.9	3.0	3.1	3.1	3.1	3.7
41.0 - 41.9	2.1	2.4	2.5	2.6	2.7	2.7	2.8	2.8	2.8	3.4
42.0 - 42.9	1.9	2.1	2.2	2.3	2.3	2.4	2.5	2.5	2.5	3.0
43.0 - 43.9	1.7	1.9	1.9	2.0	2.0	2.1	2.2	2.2	2.2	2.6
44.0 - 44.9	1.4	1.6	1.7	1.7	1.7	1.8	1.8	1.9	1.9	2.2
45.0 - 45.9	1.2	1.3	1.4	1.4	1.5	1.5	1.5	1.6	1.6	1.9
46.0 - 46.9	0.9	1.1	1.1	1.1	1.2	1.2	1.2	1.3	1.3	1.5
47.0 - 47.9	0.7	0.8	0.8	0.9	0.9	0.9	0.9	0.9	0.9	1.2
48.0 - 48.9	0.5	0.5	0.5	0.6	0.6	0.6	0.6	0.6	0.6	0.7
49.0 - 49.9	0.2	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.3	0.4
50.0 - Over	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

# State report shows injured workers rate Pinnacol as highest-performing workers' comp carrier in Colorado

Workers with claims across Colorado rate Pinnacol the top-performing workers' compensation carrier according to the survey findings of the Colorado Division of Workers' Compensation. Year over year in the state's annual survey, Colorado injured workers consistently rate Pinnacol higher on average than other carriers by a wide margin.



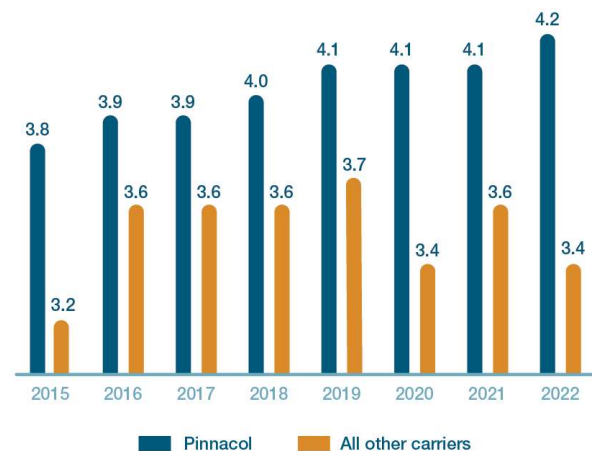
## The Pinnacol difference

Pinnacol's culture of caring for Colorado workers and their families is core to everything we do. As the state-chartered carrier for **more than 108 years**, we're different. Unlike other large national carriers, we are directly accountable and responsive to the needs of Colorado workers and employers and their families. Pinnacol maintains the state's only workers' comp medical provider network, which enables **better care and better experiences for workers**. We also provide specialized services to support Spanish-speaking workers and invest in Colorado's largest workplace safety and return-to-work programs, including a customized program pairing workers with nonprofits to aid in the workers' healing process. We're committed to the strength and health of the communities we serve, **investing over \$1 million a year** through volunteering, employee giving, foundation efforts, and initiatives to support workforce development and safety programs across Colorado.



## Pinnacol injured workers rate their claims experience as best in class

### INJURED WORKER SATISFACTION SCORES



Source: Colorado Division of Workers' Compensation

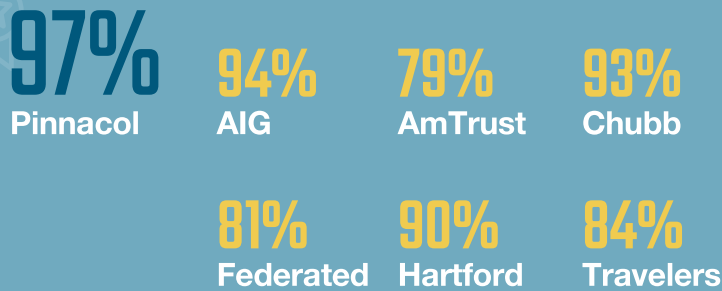


**"You've done so much for me and my household. You made my recovery happen. You were so personal, and we worked together. I really appreciate you."**

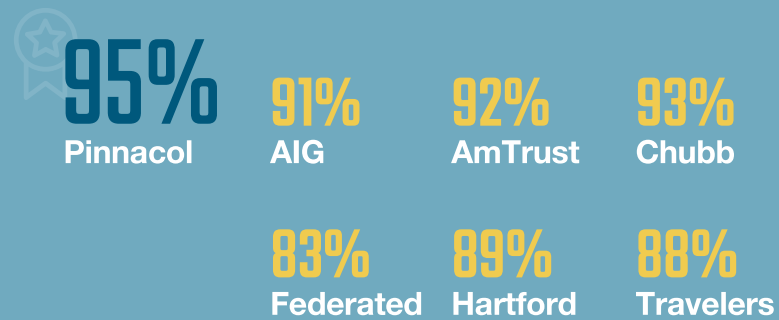
– INJURED WORKER FEEDBACK

# PINNACOL PAYS INJURED WORKERS FASTER AND MORE ACCURATELY THAN OUR COMPETITORS

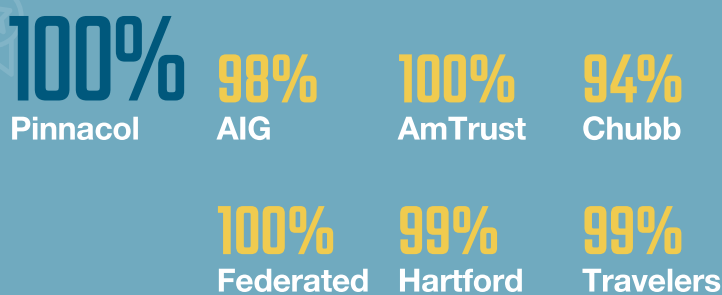
## TIMELINESS of Workers' Compensation Payments



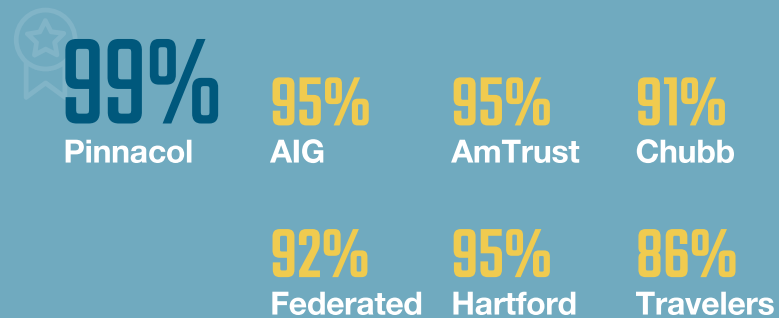
## ACCURACY of Workers' Compensation Benefits



## MEDICAL BENEFIT PAYMENTS Timeliness and Accuracy



## FINAL ADMISSIONS\* Timeliness and Accuracy



\* This form is the final statement by the insurer of the amount of benefits to be paid in a workers' compensation case.

# RETURN TO WORK

It's in everyone's best interest to get injured workers back to work quickly and safely. Pinnacol's Return to Work Program is designed to do just that.



## WHEN EMPLOYEES ARE OUT OF WORK LONGER THAN NECESSARY, IT CAN IMPACT YOUR BOTTOM LINE.

Claims costs are significantly higher for employees who remain out of work.



## RETURNING AN EMPLOYEE TO WORK IN AN APPROVED MODIFIED DUTY CAPACITY

doing light-duty work helps you better manage your claims costs and reduce their financial and emotional stress.



## THE LONGER AN INJURED WORKER IS OUT POST-INJURY, THE HIGHER THE CHANCES THEY WON'T RETURN.



Of those out for **six months**, just **half** are likely to return.



For employees who are out for a **year**, only **one in four** will come back.

Research shows that employees who miss little to no work after an injury have the best chance of returning full time.



## RETURN TO WORK GETS INJURED WORKERS BACK TO WORK QUICKLY AND SAFELY:

- ✔ Reducing claims costs and e-mod scores
- ✔ Increasing the likelihood of an injured worker returning to work full time
- ✔ Encouraging a faster recovery



## PINNACOL'S RETURN TO WORK CONSULTANTS CAN HELP YOU:

- ✔ Design the right modified duty program for your injured worker
- ✔ Create a proactive program before a claim occurs
- ✔ Offer nonprofit modified duty when onsite work isn't available
- ✔ Comply with Rule 6

## READY TO GET STARTED?

To get started with your Return to Work Program, contact Nevine Laughlin, Pinnacol's Return to Work Director, 303.361.4305.





**PINNACOL**  
ASSURANCE

# CUSTOMER TESTIMONIALS

READ HOW WE'VE HELPED COLORADO CITIES AND COUNTIES WITH CLAIMS, SAFETY AND RETURN TO WORK.



## COMMERCE CITY

Because of the diverse jobs of a municipality, keeping workers safe can be challenging. Pinnacol worked closely with Commerce City to build a safety culture that prioritized education, accountability and transparency. **These efforts resulted in fewer claims, a 60% decrease in their average annual severity rates and a 54% decrease in premium.**



## ASPEN

For the City of Aspen, it's all about responding to the unique risks employees face in the mountain community. A Western Slope-based Pinnacol safety consultant has visited several City of Aspen facilities to provide location-specific safety recommendations that help prevent injuries. **Our Safety Team has interacted with more than 9,500 customers since 2017.**



## DOUGLAS COUNTY

After switching from a self-insured workers' comp program to Pinnacol in 2017, Douglas County saw an immediate improvement in communications and service. Injured employees were happier and sought the help of attorneys less frequently. **Smoother claims management led to a 56% decrease in average claims costs, leading to \$200,000 in annual savings.**



## SNOWMASS VILLAGE

Many resort communities face an acute labor shortage, so helping injured workers recover safely and quickly is a top priority. The Town of Snowmass Village takes advantage of Pinnacol's return-to-work specialists to provide expertise and facilitate the modified duty process. **Engaging with Pinnacol's return to work team saves an average of \$8,000 per claim.**

Having our workers' comp with Pinnacol for me is a no-brainer. ... I know the service we're going to be getting, and I know my expectations will always be met.

COURTNEY DEVITO  
HUMAN RESOURCES DIRECTOR, CITY OF ASPEN

Read more of our Colorado customers' stories at [pinnacol.com/case-studies](https://pinnacol.com/case-studies)



**Garfield County**

Select additional limits in cells Y6:Z6

States:  CO &  SC

This would be the carriers expenses on losses at the different deductible levels

**Trended Gross Incurred that Exceeds the Selected Deductible (Severity Trend Only)**

	Gross	500	1,000	1,500	2,000	2,500	5,000	10,000	13,500	14,500	15,500	16,000	16,500	17,000	17,500	18,000	18,500
2014	258,678	241,653	232,582	226,392	221,155	216,880	198,550	175,757	165,135	162,135	159,135	157,635	156,135	154,635	153,135	151,635	150,135
2015	611,603	594,375	585,275	579,111	574,111	569,463	550,649	515,649	493,781	487,781	481,781	478,781	475,781	472,781	469,781	466,781	463,781
2016	668,712	651,469	638,592	628,090	618,090	608,697	581,173	539,132	511,132	503,348	496,348	492,848	489,348	485,848	482,348	478,848	475,348
2017	386,266	365,072	351,823	342,117	334,057	327,109	300,444	255,883	228,870	221,870	215,512	212,512	209,512	206,512	203,512	200,512	197,512
2018	136,621	119,928	109,679	101,894	95,126	90,633	74,436	50,472	39,670	37,670	35,670	34,670	33,670	32,745	32,245	31,745	31,245
2019	599,105	584,609	575,908	570,950	567,856	565,468	555,468	540,446	532,605	530,605	528,605	527,605	526,605	525,605	524,605	523,605	522,605
2020	589,874	573,528	563,081	557,834	554,254	550,977	537,799	512,799	495,299	490,299	485,299	482,799	480,299	477,799	475,299	472,799	470,299
2021	131,887	119,721	111,561	106,415	103,075	100,151	88,399	73,399	63,828	61,828	59,828	58,828	57,828	56,828	55,828	54,828	53,828
2022	59,885	49,099	42,342	37,393	33,499	30,783	22,899	16,207	12,707	11,707	10,707	10,207	9,707	9,207	8,707	8,207	7,707
2023	195,292	179,504	169,722	164,579	160,534	157,498	144,768	126,153	116,727	114,727	112,727	111,727	110,727	109,727	108,727	107,727	106,727
2024	180,418	169,575	161,562	154,562	147,562	140,562	105,562	57,562	53,562	52,562	51,562	51,062	50,562	50,062	49,562	49,062	48,562
2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	3,818,341	3,648,533	3,542,126	3,469,338	3,409,320	3,358,221	3,160,148	2,863,460	2,713,316	2,674,533	2,637,175	2,618,675	2,600,175	2,581,750	2,563,750	2,545,750	2,527,750

This would be Garfield County's out of pocket for each year and at each deductible

**Trended Gross Incurred Within the Selected Deductible (Severity Trend Only)**

	Gross	500	1,000	1,500	2,000	2,500	5,000	10,000	13,500	14,500	15,500	16,000	16,500	17,000	17,500	18,000	18,500
2014	258,678	17,025	26,096	32,286	37,523	41,798	60,127	82,921	93,543	96,543	99,543	101,043	102,543	104,043	105,543	107,043	108,543
2015	611,603	17,228	26,328	32,492	37,492	42,141	60,955	95,955	117,822	123,822	129,822	132,822	135,822	138,822	141,822	144,822	147,822
2016	668,712	17,243	30,119	40,621	50,621	60,015	87,539	129,580	157,580	165,363	172,363	175,863	179,363	182,863	186,363	189,863	193,363
2017	386,266	21,194	34,443	44,149	52,210	59,157	85,822	130,383	157,397	164,397	170,754	173,754	176,754	179,754	182,754	185,754	188,754
2018	136,621	16,693	26,942	34,727	41,495	45,988	62,185	86,149	96,951	98,951	100,951	101,951	102,951	103,876	104,376	104,876	105,376
2019	599,105	14,496	23,197	28,155	31,249	33,637	43,637	58,659	66,501	68,501	70,501	71,501	72,501	73,501	74,501	75,501	76,501
2020	589,874	16,346	26,793	32,040	35,620	38,897	52,075	77,075	94,575	99,575	104,575	107,075	109,575	112,075	114,575	117,075	119,575
2021	131,887	12,166	20,326	25,472	28,812	31,736	43,488	58,488	68,059	70,059	72,059	73,059	74,059	75,059	76,059	77,059	78,059
2022	59,885	10,787	17,543	22,493	26,387	29,102	36,986	43,678	47,178	48,178	49,178	49,678	50,178	50,678	51,178	51,678	52,178
2023	195,292	15,788	25,570	30,713	34,758	37,794	50,524	69,139	78,565	80,565	82,565	83,565	84,565	85,565	86,565	87,565	88,565
2024	180,418	10,843	18,855	25,855	32,855	39,855	74,855	122,855	126,855	127,855	128,855	129,355	129,855	130,355	130,855	131,355	131,855
2025	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	3,818,341	169,808	276,215	349,004	409,021	460,120	658,194	954,882	1,105,025	1,143,809	1,181,166	1,199,666	1,218,166	1,236,591	1,254,591	1,272,591	1,290,591



# SAFETY TRAINING OFFERINGS

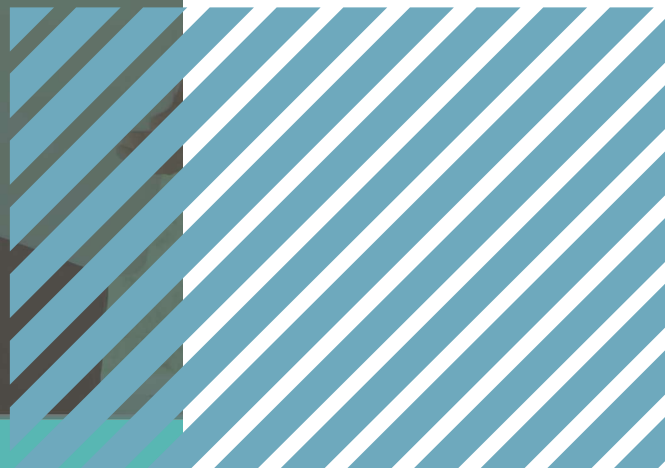


**PINNACOL**  
ASSURANCE

We enable a revolution in caring through innovative risk intelligence that empowers our customers to do their best work every day.



**PINNACOL ASSURANCE IS COLORADO'S LARGEST WORKERS' COMPENSATION INSURANCE CARRIER. WE PROVIDE COVERAGE TO NEARLY ONE MILLION WORKERS WHILE SAVING CUSTOMERS MONEY AND CARING FOR COLORADO."**



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**We strive to make Colorado's workplaces better and we have the knowledge and drive to do just that. When we achieve our vision, our customers have fewer bad days; when they do have a bad day, they have a partner ready to help them get back to business. That's our business."**



## HOW WE APPROACH SAFETY

Each customer is different, and that includes how they manage their safety program. We work with our customers to tailor our consultations to meet their needs. We have expanded our services from just loss control and regulatory compliance to also include exploring the complexities of everyday work with our customers to help them increase resilience and/or reduce organizational risk, regardless of where they are in their safety journey. Based on where the customer is in their safety journey, we will make appropriate recommendations when we offer our services.



### WE PROVIDE UNMATCHED EXPERTISE IN DESIGNING AND IMPLEMENTING SAFETY AND RISK INTELLIGENCE SOLUTIONS FOR OUR CUSTOMERS BECAUSE :

1

**We** take the time to understand their operational needs in balance with their tolerance for risk.

2

**We** identify threats and provide creative solutions.

3

**We** aggregate industry intelligence to educate and empower our customers.

4

**We** forge partnerships to capitalize on untapped opportunities.

5

**We** provide service that anticipates our customers' needs.



## WHAT ARE THE FUNDAMENTALS OF SAFETY?

Pinnacol’s Safety Services team now offers multiple learning opportunities to better serve our customers. The Fundamentals of Safety Training courses focus on topics that are commonly required by OSHA or essential to workplace safety. Conducted in two hours or less, these classroom style courses allow us to partner with your team along your safety journey.

TRAINING OFFERINGS	INDUSTRY	DURATION	LANGUAGE*
BLOODBORNE PATHOGENS	GENERAL	30 MINUTES	EN/ES
CONFINED SPACE AWARENESS BASICS	CONSTRUCTION	2 HOURS	ENG/ES
CRANE SAFETY FOR CONSTRUCTION	CONSTRUCTION	1 HOUR	EN/ES
EFFECTIVE STRATEGIES FOR MULTIGENERATIONAL TEAMS	LEADERSHIP	1 HOUR	ENGLISH
ELECTRICAL SAFETY	C/GI	1 HOUR	EN/ES
FALL PROTECTION ESSENTIALS	CONSTRUCTION	1.5 HOURS	EN/ES
FIRE PROTECTION AND EMERGENCY ACTION PLANS	GENERAL	1 HOUR	EN/ES
HAND AND POWER TOOL SAFETY	C/GI	30 MINUTES	EN/ES
HAZARD COMMUNICATION	GENERAL	1 HOUR	EN/ES
HEALTH HAZARDS AND SAFETY ESSENTIALS	C/GI	45 MINUTES	EN/ES
INCIDENT INVESTIGATIONS	LEADERSHIP	30 MINUTES	EN/ES
INTRODUCTION TO HOP	LEADERSHIP	30 MINUTES	ENGLISH
INTRODUCTION TO OSHA	C/GI	1 HOUR	EN/ES
LEADING WITH C.A.R.E	LEADERSHIP	1 HOUR	ENGLISH
LOCKOUT TAGOUT ESSENTIALS	GENERAL	2 HOURS	ENGLISH

\*Language: "EN/ES" denotes that training is available in English and Spanish.

C: Construction

GI: General Industry

L: Leadership

## FUNDAMENTALS OF SAFETY

While our primary goal is to provide the workplace training essentials, many of our courses will resonate with all organizational levels. Many employers utilize these training sessions to meet their ongoing or monthly training requirements. All trainings can be delivered in-person or virtually. Most trainings are offered in both English and Spanish, reference the chart for exact details. Descriptions for each course can be found on the following pages.

TRAINING OFFERINGS	INDUSTRY	DURATION	LANGUAGE*
MANAGING SAFETY AND HEALTH PROGRAMS	LEADERSHIP	1 HOUR	EN/ES
MANUAL MATERIALS HANDLING	C/GI/L	30 MINUTES	EN/ES
OFFICE ERGONOMICS	GENERAL	1 HOUR	ENGLISH
OPTIMIZING PRODUCTIVITY	C/GI/L	30 MINUTES	EN/ES
OSHA RECORDKEEPING	LEADERSHIP	1.5 HOURS	ENGLISH
PERSONAL PROTECTIVE EQUIPMENT ESSENTIALS	C/GI	45 MINUTES	EN/ES
RESPIRATORY PROTECTION	GENERAL	2 HOURS	EN/ES
SAFETY THROUGH EFFECTIVE LEADERSHIP	LEADERSHIP	30 MINUTES	EN/ES
SCAFFOLDING BASICS	CONSTRUCTION	1.5 HOURS	EN/ES
SITUATIONAL AWARENESS	C/GI/L	30 MINUTES	EN/ES
STAIRWAYS AND LADDERS	CONSTRUCTION	30 MINUTES	EN/ES
STRUCK-BY HAZARDS	C/GI	1 HOUR	EN/ES
TRENCHING AND EXCAVATION BASICS	CONSTRUCTION	2 HOURS	EN/ES
WALKING WORKING SURFACES	GENERAL	1 HOUR	EN/ES

For more information regarding the Fundamentals of Safety Training offerings, contact Safety Program Specialist, Ryan Kidd at [ryan.kidd@pinnacol.com](mailto:ryan.kidd@pinnacol.com).



## **BLOODBORNE PATHOGENS**

How can we ensure the safety of our workforce when it comes to potential exposure to bloodborne pathogens? This course is designed to have participants tackle this critical question head-on. In this 30-minute course, we will define bloodborne pathogens, discuss risk exposure, outline how to develop and implement a robust bloodborne pathogen exposure control plan.



## **CONFINED SPACE AWARENESS BASICS**

How do you know whether the space you are entering presents a danger to you? This class is designed to give you information on what to look for to determine whether the confined space is dangerous or not. In this two-hour course, we will identify and classify types of confined spaces and discuss responsibilities of the confined space entrant, attendant and supervisor.



## **CRANE SAFETY FOR CONSTRUCTION**

In this one-hour course, we will explore crucial topics including maintenance, inspection, safe operation and outline certification requirements necessary for crane operation. Participants will be equipped with the basic knowledge, skills and responsibilities of lifting personnel, to contribute to a safer work environment. According to OSHA, additional certifications and training may be required before operating a crane.



## **EFFECTIVE STRATEGIES FOR MULTIGENERATIONAL TEAMS**

As an employer, do you understand and appreciate the diverse perspectives and strengths that each generation brings to the table? In this one-hour course, we will identify generational similarities and differences, discuss how to appreciate generational differences and provide tips for leaders to guide a multigenerational workforce.



## **ELECTRICAL SAFETY**

Are you aware of proactive measures you can take to eliminate electrical injuries? In this one-hour course, we will identify key factors influencing electrical injuries, observe common workplace electrical hazards and discuss control methods to implement safe work practices.



## **FALL PROTECTION ESSENTIALS**

Did you know falls have been the leading cause of fatalities in construction work for years and the most frequently cited violation by OSHA? Fortunately, advancements in technology have made it possible to protect employees working at heights in any situation. In this 90-minute course, we will discuss OSHA's requirements for safeguarding employees at heights, identify fall hazards, discuss the hierarchy of controls and review passive and active controls.



## FIRE PROTECTION AND EMERGENCY ACTION PLANS

Are you equipped with the fundamental concepts and components of an Emergency Action Plan (EAP) and a Fire Protection Plan (FPP)? In this one-hour course, we will outline the core component of EAPs and FPPs and gain a deeper understanding of OSHA requirements associated with these critical safety measures.



## HAND AND POWER TOOL SAFETY

Hand and power tools are a major cause of both serious physical injuries and health hazards. In this one-hour course, we will identify common hazards and discuss controls to promote hand and power tool safety. If you are an employer, you may be surprised by what OSHA has to say about your employees' hand and power tools.



## HAZARD COMMUNICATION

Did you know that the Right to Know Standard exists for your safety? The hazard communication program is meant to protect employees from being exposed to chemicals and, if they are, know how to keep the chemical from causing harm. In this one-hour course, we will outline the Hazard Communication Standard, also known as the Right to Know Standard, and review chemical hazards, safety data sheets, container labels and best practices for hazard communication.



## HEALTH HAZARDS AND SAFETY ESSENTIALS

Did you know that on average, 200 rattlesnake bites occur in Colorado per year? This is just one of many health hazards employees face on a regular basis. In this one-hour course, we will identify common workplace health and safety hazards, discuss protective measures, review employer responsibilities as required by OSHA and outline employer training requirements.



It is important that you know about the chemicals you are exposed to. Your employer has rules put in place to protect you and to prevent you from being exposed to hazardous chemicals. Be sure to communicate with your employer as soon as possible if you have been exposed to a chemical, and then seek medical attention.



## INCIDENT INVESTIGATIONS

Are the same incidents occurring at your organization over and over again? Discover how investigations can be used as a learning tool to identify causal factors of an incident. In this 30-minute course, we will outline how to use incident investigations as a learning tool to improve the system, discuss the importance of being open to multiple causal factors and define human error as a symptom not a cause of incidents.



## INTRODUCTION TO HUMAN AND ORGANIZATIONAL PERFORMANCE (HOP)

What is HOP? A safety approach that recognizes how employees and processes influence each other. HOP isn't just another program or set of rules to follow. It's a mindset, a way of thinking about work and its impact on people and processes. In this 30-minute course, we will outline the five principles of HOP and discuss how to implement these principles to help your organizations achieve better results.



## INTRODUCTION TO OSHA

Should everyone be concerned with OSHA requirements? Yes. All employees contribute to creating a proactive, safe and healthy work environment. In this one-hour course, will discuss OSHA's mission, individual rights, employer responsibilities, standards, inspection procedures and resources available employees.



## LEADING WITH C.A.R.E.

Did you know demonstrating care and concern for employees creates a foundation for organizational improvement efforts? In this one-hour course, we will discuss how leading with care can decrease workplace injuries, create better operational outcomes and improve employee morale. We will introduce topics of Just Culture and Total Worker Health and provide participants with actionable steps to immediately put into practice to drive the improvements they seek.



## LOCKOUT TAGOUT ESSENTIALS

Did you know before providing service or maintenance on a piece of equipment, you should always check that the energy has been locked out of the machinery in order to prevent dangerous consequences such as the loss of a body part or the loss of life? In this two-hour course, we will identify best practices to safeguard workers from an unexpected startup of machinery or the release of hazardous energy during service or maintenance.



## MANAGING SAFETY AND HEALTH PROGRAMS

Is your safety program producing the results you want? In this one-hour course, we will outline step-by-step procedures to create an effective safety program, discuss how to lead from the top down and provide tips on how to engage your employees in a safety program to reduce accidents and save money.



## MANUAL MATERIALS HANDLING

Musculoskeletal injuries cost Colorado employers millions of dollars every year in medical treatment, disability benefits and disruptions to their operations. In this 30-minute course, we will define the role ergonomics can play to prevent these injuries, discuss the basics of neutral posture, identify the main risk factors and discuss how to control these risk factors.



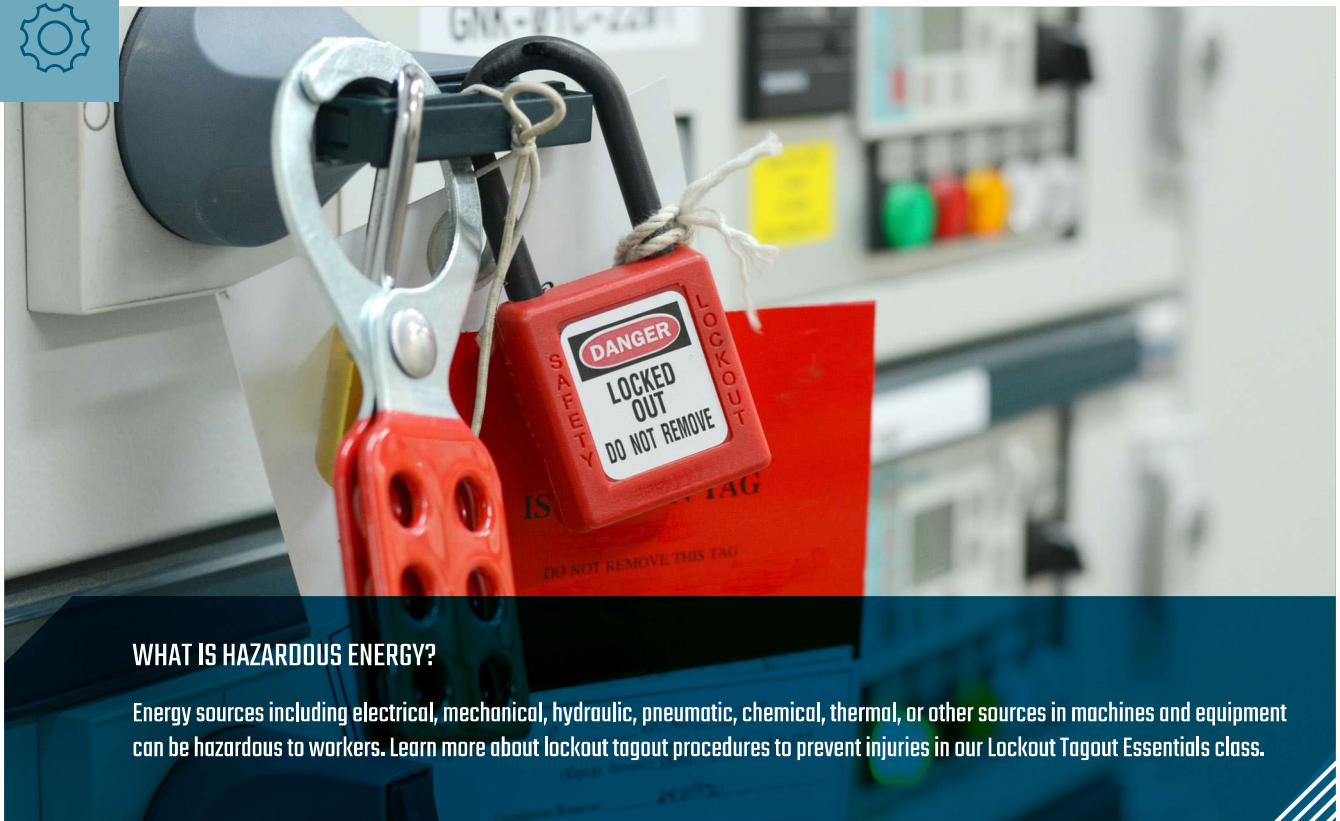
## OFFICE ERGONOMICS

Do you know the ergonomic fundamentals required for evaluating employee workstations? In this two-hour course, we will identify incorrect posture, discuss how to reduce repetitive motions and improve employee efficiency through workstation modification. Upon completion, attendees will receive an office ergonomic checklist to assist with identifying ergonomic risk factors and correct actions.



## OPTIMIZING PRODUCTIVITY

Are you curious about why you might be more tired at certain times of the day? This course will help you identify hidden patterns of daily life to increase your mood and productivity at work. In this 30-minute course, we will identify productivity patterns, identify when to complete certain activities throughout the day to promote safety and create a plan to manage and track daily productivity.



### WHAT IS HAZARDOUS ENERGY?

Energy sources including electrical, mechanical, hydraulic, pneumatic, chemical, thermal, or other sources in machines and equipment can be hazardous to workers. Learn more about lockout tagout procedures to prevent injuries in our Lockout Tagout Essentials class.



## OSHA RECORDKEEPING

Are you preparing to submit your annual injury and illness logs to OSHA? In this 90-minute course, we will outline the key elements of OSHA Standard 1904 and how to make it part of an effective safety program, discuss the purpose and scope of OSHA's Standard 1904, Recording and Reporting Occupational Injuries and Illnesses, and clarify what documentation is required.



## PERSONAL PROTECTIVE EQUIPMENT ESSENTIALS

Do you know exactly what types of personal protective equipment an employer is required to pay for and what PPE employees are expected to provide for themselves? In this one-hour course, we will review common types of PPE, outline requirements for its use according to OSHA, identify who is responsible for payment of PPE and introduce the hierarchy of controls.



Which personal protective equipment is not providing enough protection in the photo?

- a. Eyeglasses
- b. Earplugs
- c. Footwear

Answer: B.

The earplugs in the photo are not fully inserted in the ear to provide proper hearing protection.



## RESPIRATORY PROTECTION

Do you have the right respiratory controls in place? Why wait to be fined by OSHA to find out? In this one-hour course, we will outline and discuss best practices for each of the following requirements of an employer: assess respiratory hazards, implement a respiratory protection program, select the right controls or respirators, and conduct medical evaluations and fit testing.



## SAFETY THROUGH EFFECTIVE LEADERSHIP

Successful business leaders empower their employees to make decisions, speak up about concerns and take ownership of the work they do each day. In this 30-minute course, we will discuss how to foster trust, practice active listening and demonstrate care and concern for employees to help build a culture of safety.



## SCAFFOLDING BASICS

Did you know a scaffold needs to be able to support its own weight and four times the load you intend to put on the scaffold? If you don't follow the formula correctly, the scaffold could collapse and cause a fatality. In this 90-minute course, we will discuss how to safely erect and use scaffolding, and participants will build model scaffolds, identify dangers of scaffolding and outline best practices to comply with OSHA's scaffolding regulations.



## SITUATIONAL AWARENESS

Situational awareness is important to everyone — it is important that everyone is aware of their surroundings and the potential hazards they face. It is also important that each individual is looking out for their own safety as well as that of their coworkers. Even the most experienced people can lack situational awareness — especially when doing tasks that have become routine. In this 30-minute course, we will test your situational awareness and discuss how to create habits that increase your situational awareness to detect hazards.



*This was the first class I've ever been to and it's very informative. It's also very entertaining and fun. It's not a standard boring class. The instructors [Joel and Xavier] are very well suited for the class. I will be recommending this to anybody I come across."*

**SCAFFOLD SAFETY TRAINING PARTICIPANT**



## DID YOU KNOW?

Scaffolds have been in the top 5 of most cited OSHA violation in 2020, 2021 and 2022. When a scaffold accident happens it usually results in a fatality.





## STAIRWAYS AND LADDERS

Elevate your safety knowledge about stairways and ladders by identifying practical strategies and techniques to mitigate risks and promote a secure working environment. In this 30-minute course, we will outline stairway hazards and requirements, discuss stairway-related risks and how to combat them, identify ladder hazards and requirements and discuss ladder-related risks and how to combat them.



## STRUCK-BY HAZARDS

Did you know that struck-by injuries in the construction trade are becoming more common and serious that OSHA has made them part of their Focus Four emphasis program, otherwise known as the Fatal Four? In this one-hour course, we will discuss what constitutes a struck-by hazard, review common workplace hazards in both construction and general industry and identify controls to eliminate or reduce the hazard.



## WALKING WORKING SURFACES

How do you ensure a workplace where every stride is secure and free from potential hazards? . In this one-hour course, we will identify slip, trip and fall hazards associated with walking working surfaces, outline best practices for hazard control and discuss how to implement these practices to meet employer requirements for worker protection.



It is important to not only recognize the risks presented by slip, trip and fall hazards, but to take action to prevent and remove the hazards before an injury occurs. Every employee should be empowered to use practical strategies to ensure a safe walking working environment.

# TRENCHING AND EXCAVATION BASICS

Trench collapses, or cave-ins, pose the greatest risk to workers' lives. When done safely, trenching operations can reduce workers' exposure to other potential hazards, including falls, falling loads, hazardous atmospheres and incidents involving mobile equipment.



**35+**

Number of fatalities due to collapses in excavations in 2022.



**5 ft.**

Trenches deeper than 5 ft. require protective systems.



**3,000 lbs**

The weight of one cubic yard of soil.



**1,000+**

OSHA will perform trench inspections nationwide.



**<3**

Seconds workers can be buried in a trench collapse.



**2 ft.**

Keep materials away from the edge of the trench.



## TRENCHING AND EXCAVATION

In 2022, there were at least 35 fatalities nationwide due to collapses in excavations. All of these collapses could have been prevented with protective systems in place.

In this two-hour course, we will outline best practices and OSHA requirements that protect employees on the job site, show how to recognize hazards of trenching and excavation, identify protective system requirements, and classify different types of soils.

◀ Xavier guides participants through hands-on activities to classify different types of soils to promote awareness and safety with trenches.



## ADDITIONAL SERVICES

### CUSTOM TRAINING AVAILABLE

Can't find what you need? Do you have a specific training that your employees need to complete?

We are able to create and schedule custom trainings to meet the needs of your employees and company objectives.\*

For details, contact Joel Nobles at [joel.nobles@pinnacol.com](mailto:joel.nobles@pinnacol.com).

*\*Restrictions apply.*



### CUSTOM TRAINING

Let our in-house design team create training that specifically meets the needs of your organization.



### COST CONTAINMENT

Get certified to save even more, with lower claim costs and better injury prevention.



### ONLINE TRAINING

Pinnacol's LMS, Safety Education Online, is available for all customers and offers a wide range of courses.



A lot of folks in the world believe safety is "simply not failing." Here at Pinnacol Safety Services, that couldn't be further from the truth. For us, safety is an enabler of performance across an organization — a power for good in ensuring not only that voices are heard but also that the work is truly understood.

## WHAT IS INCLUDED IN ADVANCED SAFETY TRAINING?

Pinnacol’s Safety Services team now offers multiple learning opportunities to better serve our customers. The Advanced Safety Training topics consist of certified training courses for a more indepth training experience.

These courses typically span multiple days and are often pursued by attendees requiring a more advanced understanding of a topic or hazard. Our instructors utilize both classroom and hands-on training activities to engage audiences and test comprehension. Courses can be offered in English and Spanish. Many of our courses will provide certifications to help employees find work and employers win jobs.

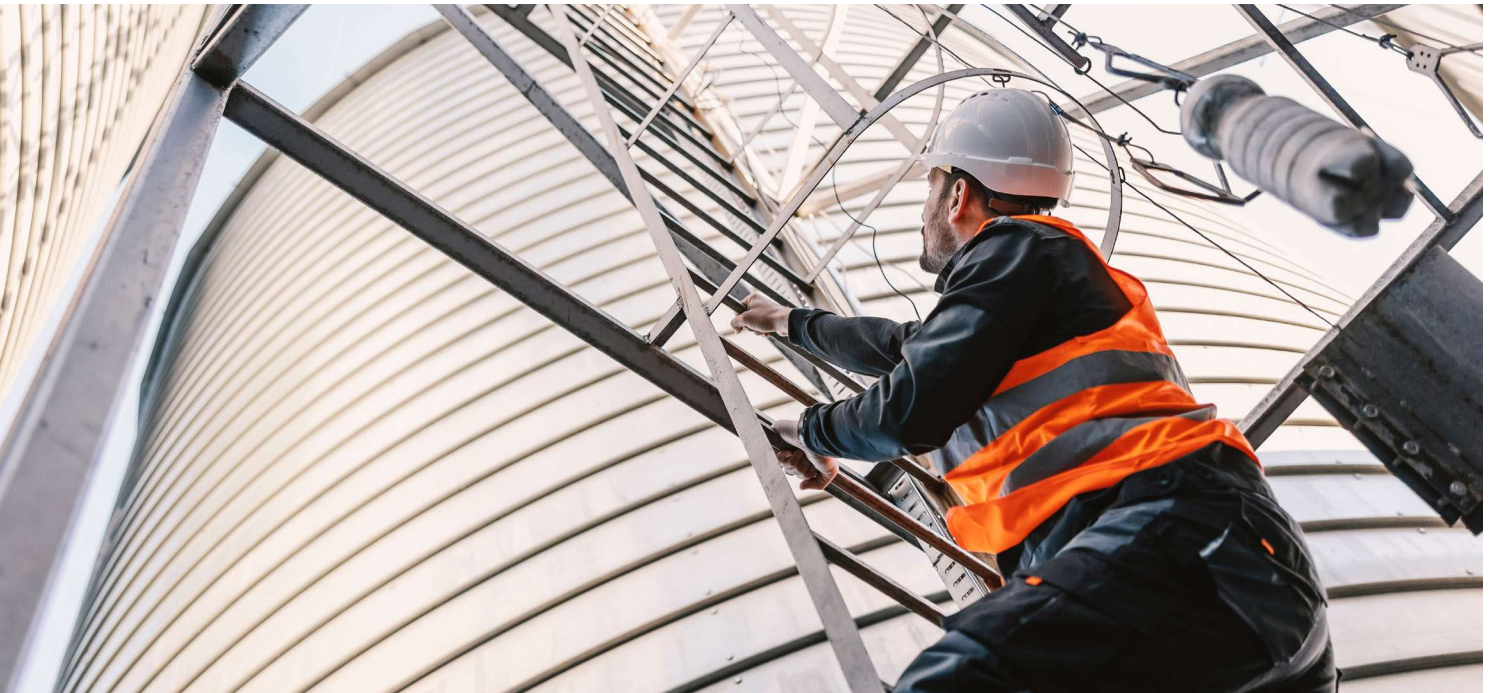
TRAINING OFFERINGS	CERTIFICATE	DURATION	AUDIENCE*
COMPETENT PERSON AWARENESS		2 HOURS	EMPLOYERS
CONFINED SPACE AWARENESS		4/8 HOURS	ALL
FALL PROTECTION		4/8/16/24	--
FIRST AID CPR		4 HOURS	ALL
OSHA AUTHORIZED TRAINING		10/30 HOURS	ALL
TRENCHING AND EXCAVATION		2 HOURS	ALL

\*Audience type: “Employers” describes anyone with leadership or safety responsibilities. “All” describes anyone involved or affected by this type of work.

For more information regarding the Advanced Safety Training offerings, contact Safety Education and Experience Specialist, Joel Nobles at [joel.nobles@pinnacol.com](mailto:joel.nobles@pinnacol.com).

## FALL PROTECTION

At Pinnacol Assurance, we provide a safe environment in which participants can learn about, set up and test fall protection systems. Read further to learn more about why fall protection is important for your employees and to reference our training offerings on the following page.

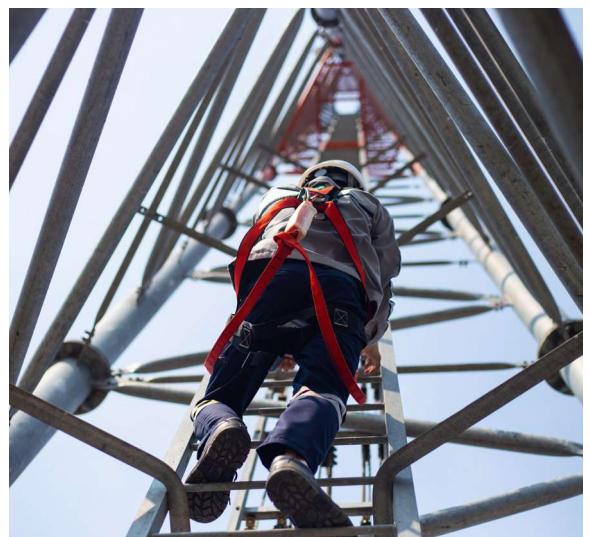


### DID YOU KNOW?

OSHA requires that fall protection be provided when someone is working above dangerous equipment and machinery, regardless of the fall distance.

### WHY DOES OSHA HAVE A STANDARD FOR FALL PROTECTION?

Falls are among the most common causes of serious work-related injuries and deaths. Employers must set up the workplace to prevent employees from falling off overhead platforms or elevated workstations, or into holes in the floor and walls.



04

## 4-HOUR FALL PROTECTION AUTHORIZED PERSON ESSENTIALS\*

This four-hour course offers an awareness of the issues involved with fall protection. A focus on the best practices in fall protection and the need to protect workers at heights highlight this informative training course. Participants are introduced to the regulations and standards governing fall protection as well as the components of a fall protection system, including body support, anchorages, connectors and rescue procedures.

08

## 8-HOUR FALL PROTECTION AUTHORIZED PERSON COMPREHENSIVE\*

This one-day course includes everything discussed in the 4-Hour Fall Protection Authorized Person Essentials session and will go into more detail about common fall protection systems. In addition to the general principles of working safely at heights, this course will provide knowledge on the selection, setup and usage of fall protection systems.

16

## 16-HOUR FALL PROTECTION COMPETENT PERSON

This two-day course is appropriate for employees identified as a competent person; the training will enable the attendees to be responsible for the immediate supervision, implementation and monitoring of a managed fall protection program. Upon completion of this course, participants will receive a certificate recognizing they have met OSHA and ANSI requirements to be a competent person and competent inspector.

24

## 24-HOUR FALL PROTECTION EM385 COMPETENT PERSON

This three-day course is appropriate for employees identified as a competent person engaged in federal contract work. In this course, we will create practical solutions to difficult fall protection challenges that leverage appropriate tools and equipment. Upon successful completion of this course, participants will receive a certificate recognizing that they have met OSHA, EM385 and ANSI Z359.2 requirements to be a competent person.

### ALL COURSES ARE LED BY A CERTIFIED EM385 FALL PROTECTION INSTRUCTOR.

✓

## 8-HOUR COMPETENT PERSON REFRESHER\*

This one-day refresher course reviews the skill sets of a competent person and informs participants of updated regulations and fall protection solutions. Participants will expand their knowledge and ability to identify hazardous conditions, develop programs and make equipment selections to properly deal with fall hazards.

✓

## 8-HOUR EM385 COMPETENT PERSON REFRESHER

This one-day course is appropriate for employees identified as a competent person engaged in federal contract work. In addition to learning the content in the course description for the 8-Hour Competent Person Refresher, participants will receive a certificate recognizing that they have met OSHA, EM385 and ANSI Z359.2 requirements to be a competent person.

*\*Upon completion of this course, participants will receive a certificate recognizing they have met OSHA and ANSI requirements.*



## CONFINED SPACE AWARENESS

How do you know whether the space you are entering presents a danger to you? This class is designed to give you information on what to look for to determine whether the confined space is dangerous or not. In this four-hour course, we will identify and classify types of confined spaces and discuss responsibilities of the confined space entrant, attendant and supervisor.



## FIRST AID CPR

What would you do if you or another employee needed immediate medical treatment? Maybe the ambulance can get there in time, but maybe it can't, so you need to be prepared. In this four-hour course, we will outline how to promptly recognize several types of life-threatening emergencies, demonstrate how to perform high-quality chest compressions, discuss how to deliver appropriate ventilations, and practice using an automated external defibrillator.



## TRENCHING AND EXCAVATION

Trench collapses, or cave-ins, pose the greatest risk to workers' lives. When done safely, trenching operations can reduce workers' exposure to other potential hazards. In this two-hour course, we will outline best practices and OSHA requirements that protect employees on the job site, show how to recognize hazards of trenching and excavation, identify protective system requirements, and classify different types of soils.



### DID YOU KNOW?

The purpose of first aid is to minimize injury and future disability. In serious cases, first aid may be necessary to keep the victim alive until emergency medical services can arrive.

10

## OSHA 10-HOUR CONSTRUCTION\*

This two-day course helps employees identify workplace hazards found in construction and explore various topics that address the most common workplace injury causes. Participants will discuss OSHA Standard 1926 and identify how to minimize construction-related workplace hazards.

30

## OSHA 30-HOUR CONSTRUCTION\*\*

This four-day course is appropriate for supervisors or employees with some safety responsibility to identify workplace hazards found in construction; it will explore various topics that address the most common workplace injury causes. Participants will discuss OSHA Standard 1926 and identify how to minimize construction-related workplace hazards.

10

## OSHA 10-HOUR GENERAL INDUSTRY\*

This two-day course helps employees identify workplace hazards found in general industry and explores various topics that address the most common workplace injury causes. Participants will discuss OSHA Standard 1910 and identify how to minimize general industry workplace hazards.

30

## OSHA 30-HOUR GENERAL INDUSTRY\*\*

This four-day course is appropriate for supervisors or employees with some safety responsibility to identify workplace hazards found in general industry; it will explore various topics that address the most common workplace injury causes. Participants will discuss OSHA Standard 1910 and identify how to minimize general industry workplace hazards.

### ALL COURSES ARE LED BY AN OSHA AUTHORIZED INSTRUCTOR.



## OSHA INSPECTIONS

Why wait for an OSHA inspection to occur when you can get ready for it before the inspector ever shows up at your job site? In this one-hour course, we will describe the OSHA inspection process, outline your rights and responsibilities when working with OSHA, and discuss how to prepare for an OSHA inspection.



## OSHA RECORDKEEPING

Are you preparing to submit your annual injury and illness logs to OSHA? In this 90-minute course, we will outline the key elements of OSHA Standard 1904 and how to make it part of an effective safety program, discuss the purpose and scope of OSHA's Standard 1904, Recording and Reporting Occupational Injuries and Illnesses, and clarify what documentation is required.

### ALL COURSES CAN BE OFFERED IN ENGLISH OR SPANISH.

\*Upon completion of this course, participants will receive their OSHA 10-hour card.

\*\*Upon completion of this course, participants will receive their OSHA 30-hour card.



## MEET THE INSTRUCTORS



### JOEL NOBLES

SAFETY EDUCATION AND EXPERIENCE SPECIALIST

Joel Nobles is a vital asset to Pinnacol Assurance customers, assisting them with safety program development, training, establishing safety committees, problem framing, process improvement, hazard assessments and data analysis.

Nobles is a United States Air Force veteran, having spent nearly 10 years on active duty, leading teams and managing a Wing-level safety program, which stoked his desire to work in the field. He has guided aircraft maintenance squadrons and civil engineering squadrons through implementing and maintaining successful safety programs and assisted with numerous aircraft mishap investigations.

Nobles has a Master of Business Administration and a Bachelor of Science degree in occupational safety and health. He has his Occupational Safety and Health Administration Outreach Trainer certification as well as multiple certifications through the Board of Certified Safety Professionals, most notably the Certified Safety Professional designation.



### XAVIER GONZÁLEZ

BILINGUAL SAFETY EDUCATION AND EXPERIENCE SPECIALIST

As a bilingual safety education and experience specialist for Pinnacol Assurance, Xavier González is passionate about building relationships and helping companies keep their employees safe so they can focus on growing their businesses.

With 27 years of experience, González first gained his risk management chops in the legal field, working for a firm that prosecuted claims against manufacturers of faulty gas tanks in federal court. Later, his aptitude in financial and operational risk management served him well in the telecommunications, restaurant and mining industries.

González holds a bachelor's degree in legal assistance with a minor in finance. He also has a Certified Safety Professional certification from the Board of Certified Safety Professionals and an Associate in Risk Management designation, and is a certified Construction Health and Safety Technician.



**We can tell [Xavier] knows his stuff and he really likes to share what he knows. He does a very good job of explaining things in a way that generates conversation."**

**OSHA 10-HOUR CONSTRUCTION PARTICIPANT**



*Xavier leading a demonstration for OSHA 10-Hour Construction participants in Glenwood Springs, Colorado.*



*It was a really good class. It was fun to be here. The instructors [Joel and Xavier] are really good. I thought the material was very well covered. I know in my class the teachers made it really fun to be there, and kept things moving and on topic. They answered all our questions when we had them. All around it was a really good experience and I really enjoyed it. "*

**OSHA 10-HOUR CONSTRUCTION PARTICIPANT**



**DID YOU KNOW?**

Each of our instructors is OSHA authorized to teach OSHA-certified courses.

## MEET THE INSTRUCTORS

Each customer is unique, and our diverse team of safety professionals is dedicated to supporting you throughout your safety journey. Our instructors are passionate about delivering curricula and creating hands-on scenarios that enable participants to manage risk at their job site.

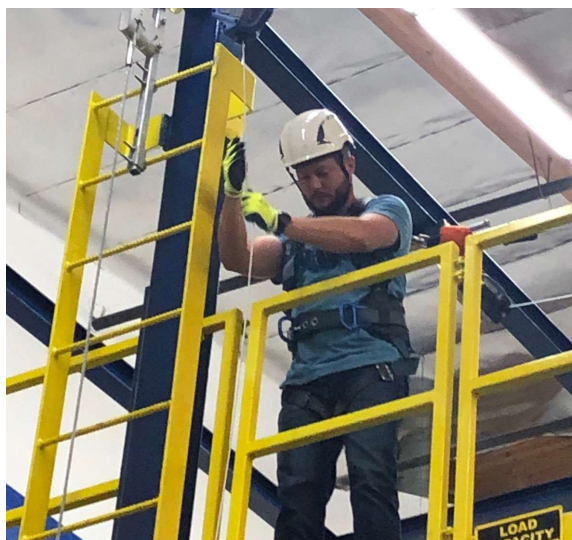


### DID YOU KNOW?

Each of the instructors complete annual trainings to retain their certifications and create hands-on experiences for class participants.

### ARE ALL TRAININGS HOSTED AT PINNACOL ASSURANCE?

Most trainings are hosted on-site at the Pinnacle Assurance offices located in Denver, Colorado. An additional training facility may be used for trainings that require access to specific training materials or parameters such as scaffold safety, confined space awareness, fall protection, etc.



**We enable a revolution in caring through innovative risk intelligence that empowers our customers to do their best work every day.**



*The mission of the Safety Services Education & Experience team is to create an experience that services our customers and educates them to do their best work every day. Let us help you and your employees do their best work every day by participating in any of the courses offered by Pinnacle Assurance."*

**LORI WHITESIDES**

SAFETY EDUCATION & EXPERIENCE MANAGER



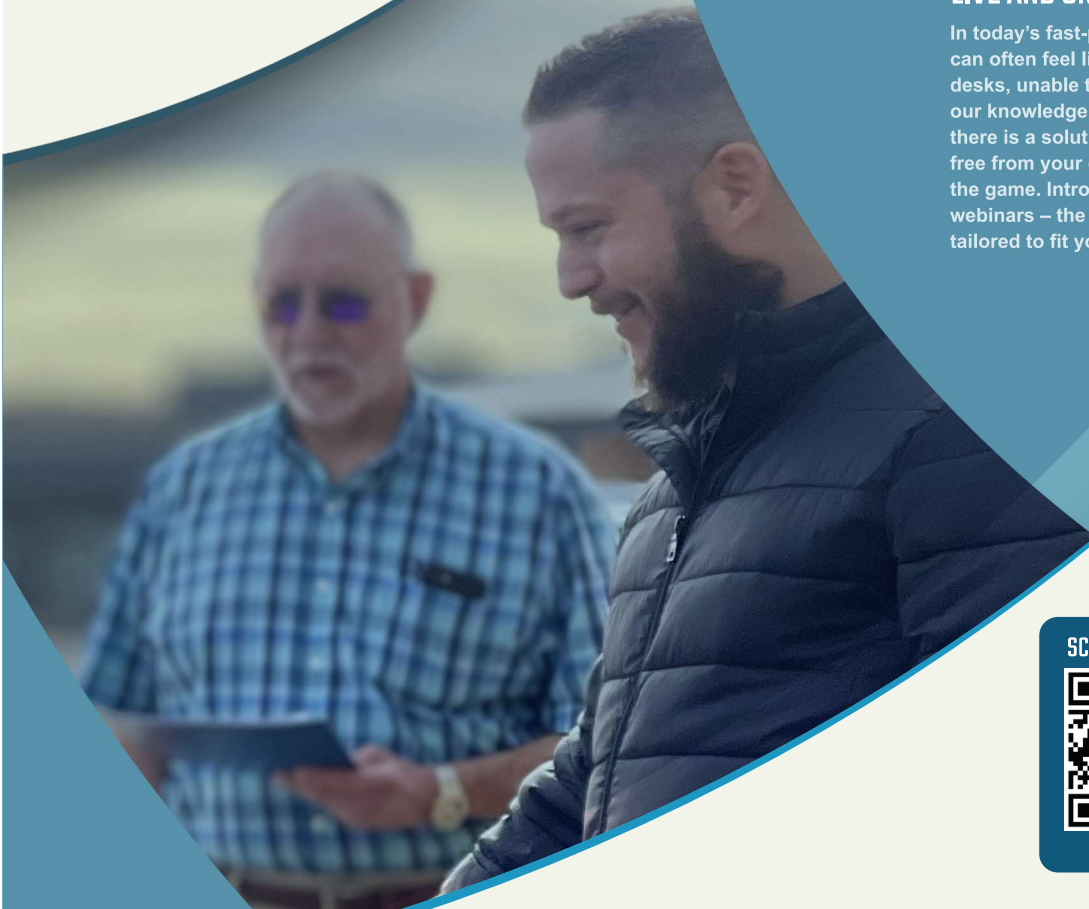
**DID YOU KNOW?**

Our instructors will travel to your place of work or nearby locations to make training more accessible for class participants.

SAFETY.PINNACOL.COM

# SAFETY EDUCATION AND TRAINING

BE ON THE CUTTING EDGE OF  
SAFETY EDUCATION



**PINNACOL**  
ASSURANCE  
SAFETY SERVICES

## SAFETY EDUCATION ONLINE

Are you looking to level up your safety training program? Look no further than Pinnacol's new Safety Education Online platform! You'll have access to a wide range of online lessons specifically curated for Colorado businesses.

## IN-PERSON TRAINING

We work hard to ensure safety is a top priority at every organization. That's why we offer a comprehensive training program in both English and Spanish so everyone can stay safe. Our training is conducted by Safety Educational and Experience Specialists who have years of education and training under their belts. We know hands-on practice is key, so we offer interactive demonstrations to make sure everyone is confident in their abilities.

## LIVE AND ON-DEMAND WEBINARS

In today's fast-paced work environment, it can often feel like we are chained to our desks, unable to find the time to expand our knowledge and skills. But fear not, there is a solution that allows you to break free from your desk and still stay ahead of the game. Introducing live and on-demand webinars – the ultimate learning tool tailored to fit your needs.

SCAN THE QR CODE



TO LEARN MORE

## ARE YOU LOOKING TO LEVEL UP YOUR SAFETY TRAINING PROGRAM?

Introducing Pinnacol Assurance's new  
learning management system,  
Safety Education Online

# SAFETY EDUCATION ONLINE

With our system, you now have access to a wide range of training courses, giving you the flexibility to enroll your employees whenever it suits you – no more scheduling conflicts, requesting points or waiting for approval. Each of these courses is already safety group approved and doesn't require points for access.



### PROGRESS REPORTS

Easily generate reports to keep track of your team's progress and identify areas that may need additional attention.



### 24/7 ACCESS

Access a wide range of online courses in English and Spanish via a computer, tablet or smartphone.



### HUNDREDS OF COURSES AVAILABLE

Choose from a variety of categories, including construction, general workplace safety, ergonomics, human resources and more.

**LEARN MORE**



**SIGNING UP IS EASY.  
SCAN THE QR CODE TO FIND OUT MORE.**



Pinnacol Assurance  
is Colorado's leading  
provider of caring  
workers' compensation."

**PINNACOL**  
ASSURANCE