



2008

Pinnacol Assurance Policyholder Seminars

PINNACOL
ASSURANCE

Colorado's choice for workers' compensation



2008 Pinnacol Assurance Policyholder Seminars

Pinnacol Assurance's seminars are designed to help our policyholders learn how to keep their employees safe, return employees to work if they are injured, and keep their workers' compensation costs down. The courses emphasize real-world, practical information based on our years of experience in loss prevention, claims management, and more.

Important information:

- All Pinnacol seminars are taught by our highly experienced loss prevention professionals and return-to-work specialists. Many hold professional designations, including Associate in Risk Management (ARM); Certified Industrial Hygienist (CIH); Certified Professional Ergonomist (CPE); Certified Safety Professional (CSP); Occupational Therapist Registered (OTR); and Certified Work Capacity Evaluator (CWCE). Our team is dedicated to continuously improving their knowledge and skills, as well as providing quality instruction to Pinnacol policyholders.
- Unless otherwise stated, all safety seminars are designed for individuals with management, supervisory or safety oversight responsibilities.
- Seminars are available to Pinnacol policyholders at no cost, except where noted.
- Dates, times, and locations are subject to change. Unless noted, Denver seminars take place at Pinnacol's office located at 7501 E. Lowry Blvd. **All Grand Junction seminars are held at Western Colorado Community College – Bishop Campus.**
- **To register, go to www.pinnacol.com and click on “Seminars for Employers.”**
- For questions, contact Rachel Morley at 303-361-4776 or seminars@pinnacol.com.

2008 Seminars by Region

Front Range Seminars

Accident Investigation and Analysis
Bridging Cultural Differences
Claims 101
Cost Containment Certification
Creating a Written Modified Duty Policy
Domestic and Workplace Violence
Effective Training for All Employees
Electrical Safety
Excavation, Trenching, and Soil Mechanics
Fall Protection, Scaffolding, and Ladders
Four Common Hazards in the Construction Industry
Industrial Ergonomics and Back Injury Prevention
Industrial Hygiene: Exposure Now, Illness Later
Lockout/Tagout and Machine Guarding
Managing Your Pinnacol Account Online
Office Ergonomics/Train the Evaluator
OSHA 10-Hour Construction

OSHA Recordkeeping/What to Expect From an OSHA Inspection
Safety Incentives and Recognition Programs
Safety Leadership - Beyond Compliance
Time-saving Tips for Modified Duty
Understanding the Workers' Compensation Process

Western Slope Seminars

Accident Investigation and Analysis
Back Injury Prevention
Construction Safety Management
Office Ergonomics/Train the Evaluator
OSHA 10-Hour Construction
OSHA 10-Hour General Industry
Safety Program Development
Time-saving Tips for Modified Duty

■ = Western Slope Seminars

January

Lockout/Tagout and Machine Guarding
Managing Your Pinnacol Account Online
OSHA 10-Hour Construction ■
OSHA Recordkeeping/What to Expect
From an OSHA Inspection

February

Claims 101
Office Ergonomics/Train the Evaluator
OSHA 10-Hour Construction
OSHA Recordkeeping/What to Expect
From an OSHA Inspection
Safety Program Development ■

March

Bridging Cultural Differences
Cost Containment Certification
Creating a Written Modified Duty Policy
Four Common Hazards in the
Construction Industry
Managing Your Pinnacol Account Online
Safety Program Development ■
Time-saving Tips for Modified Duty

April

Construction Safety Management ■
Effective Training for All Employees
Excavation, Trenching, and Soil Mechanics
Safety Incentives and Recognition Programs
Safety Program Development ■
Time-saving Tips for Modified Duty

May

Accident Investigation and Analysis
Accident Investigation and Analysis ■
Back Injury Prevention ■
Construction Safety Management ■
Managing Your Pinnacol Account Online
Office Ergonomics/Train the Evaluator
Safety Program Development ■

June

Claims 101
Domestic and Workplace Violence
Safety Leadership – Beyond Compliance
Understanding the Workers'
Compensation Process

July

Cost Containment Certification
Creating a Written Modified Duty Policy
Industrial Ergonomics and Back Injury
Prevention
Managing Your Pinnacol Account Online
Office Ergonomics/Train the Evaluator
Time-saving Tips for Modified Duty

August

Office Ergonomics/Train the Evaluator

September

Accident Investigation and Analysis ■
Back Injury Prevention ■
Cost Containment Certification
Effective Training for All Employees
Electrical Safety
Four Common Hazards in the
Construction Industry
Industrial Hygiene: Exposure Now,
Illness Later
Managing Your Pinnacol Account Online
Understanding the Workers'
Compensation Process

October

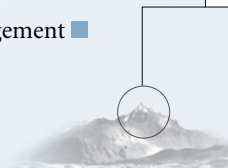
Bridging Cultural Differences
Claims 101
Construction Safety Management ■
Fall Protection, Scaffolding, and Ladders
Office Ergonomics/Train the Evaluator ■
OSHA 10-Hour Construction
OSHA 10-Hour General Industry ■
Safety Program Development ■

November

Accident Investigation and Analysis
Creating a Written Modified Duty Policy
Managing Your Pinnacol Account Online
Time-saving Tips for Modified Duty

December

Accident Investigation and Analysis ■
Back Injury Prevention ■
Construction Safety Management ■



2008 Seminars by Title

Accident Investigation and Analysis

Thoroughly investigating workplace accidents is essential in preventing reoccurrence, controlling claims costs, and reducing insurance fraud. This course focuses on collecting causal and circumstantial data and determining root causes so that corrective actions can be implemented.

Topics include:

- When and how to conduct an investigation
- How to identify the root causes of accidents
- How to use multiple investigation techniques
- What to do with the results

Times:

8 – 11 a.m., Front Range Seminars

8 – 10 a.m., Western Slope Seminars

Locations/Dates:

Denver, Tuesday, May 13, Pinnacol Assurance

Steamboat Springs, Wednesday, May 21, Steamboat Grand Resort

Glenwood Springs, Tuesday, September 16, Hotel Colorado

Lamar, Thursday, November 13, Best Western Cow Palace Inn

Grand Junction, Wednesday, December 10, Western Colorado Community College

Back Injury Prevention

This course is designed to assist general industry, construction, and health care clients in the development of back injury prevention programs. The focus will be on “best practices” in terms of real-world situations.

Topics include:

- Identifying the most common risk factors for back injuries
- Techniques for reducing employee exposures to common risk factors
- Lifting equipment examples for each type of industry

Time: 10:30 a.m. – 12:30 p.m.

Locations/Dates:

Steamboat Springs, Wednesday, May 21, Steamboat Grand Resort

Glenwood Springs, Tuesday, September 16, Hotel Colorado

Grand Junction, Wednesday, December 10, Western Colorado Community College

Bridging Cultural Differences

This workshop examines the diverse aspects that affect the interaction between employers and employees from different cultures. Influential factors such as communication styles, learning styles, and customs are examined through case scenarios that illustrate workers’ actions and behaviors in the workplace. This workshop is presented by Rogelio H. Flores, president of Beyond-Borders. Flores specializes in bilingual communication and cross-cultural negotiations and is experienced as a corporate executive and bilingual business facilitator in varied industries in Mexico City and the United States.

Topics include:

- Review of practical guidelines for addressing employees from Hispanic cultures
- The importance of using an integrated approach to cultural diversity as a means of improving safety behavior, cultural integration, and performance

Time: 8 – 11 a.m.

Location/Dates: Denver, Tuesday, March 5, and Wednesday, October 29, Pinnacol Assurance

Claims 101

This course is designed to increase knowledge of workers' compensation claims and provide tools to help manage losses, both before and after accidents occur. Attendees will learn what happens after a claim is reported and how to be involved with the claim process. The goal of the class is to learn how to manage claim costs, thus reducing a company's experience modifier and premium.

Topics include:

- The workers' compensation benefits provided to injured workers
- The workers' compensation rules and processes
- Pre-accident and post-accident tools for managing losses
- The benefits of offering modified duty work to injured workers

Time: 9 – 11:30 a.m.

Location/Dates:

Denver, Thursday, February 21, Pinnacol Assurance

Denver, Tuesday, June 17, and October 28, Pinnacol Assurance

Construction Safety Management

This course provides an overview of the primary safety hazards found on most construction sites. Learn about the regulatory requirements specific to the construction industry, as well as specific techniques and programs to promote safety on the jobsite.

Topics include:

- Requirements for general contractors and subcontractors
- Safety audits and accident investigations
- Fall protection, material handling, excavations, and trenching
- Personal protective equipment
- Identifying and minimizing workplace hazards

Time: 8 a.m. – Noon

Locations/Dates:

Durango, Wednesday, April 23, Doubletree Hotel

Gunnison, Thursday, May 15, Aspinwall-Wilson Conference Center

Steamboat Springs, Wednesday, October 8, Steamboat Grand Resort

Grand Junction, Wednesday, December 3, Western Colorado Community College

Cost Containment Certification

This course covers meeting Colorado's requirements for cost containment certification. This certification gives policyholders a five percent premium discount along with other safety program benefits: fewer injuries, lower claims costs, improved employee morale, and more.

Topics include:

- Conducting safety audits and accident investigations
- Providing effective safety training for employees
- Identifying and correcting safety hazards
- Meeting the requirements of the State of Colorado's cost containment certification program, including the six steps required for certification

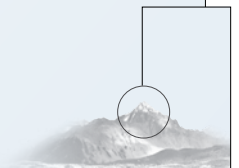
Time: 8 a.m. – Noon

Locations/Dates:

Denver, Tuesday, March 11, Pinnacol Assurance

Colorado Springs, Tuesday, July 15, Doubletree Hotel

Fort Collins, Tuesday, September 16, Hilton Hotel



Creating a Written Modified Duty Policy

This workshop provides guidance on developing and implementing an effective modified duty policy. The course will cover the benefits of a modified duty policy and how it assists the employer in returning injured employees to work following work-related injuries. Attendees will leave this workshop with a written modified duty policy designed for their company that can be implemented with ease. **Registrants will be required either to attend the “Time-saving Tips for Modified Duty” seminar or to bring a list of a minimum of five modified duty job tasks that their company could offer to any injured employees.**

Topics include:

- Understanding why modified duty is important
- The benefits of a modified duty policy
- The components of a modified duty policy
- How to share this policy with your employees and medical providers

Time: 9 – 11 a.m.

Location/Dates: Denver, Thursday, March 13, July 17, and November 6, Pinnacol Assurance

Domestic and Workplace Violence

This four-hour course covers domestic and workplace violence and its impact on businesses. Participants will learn the three Rs of dealing with violence: Recognize, Respond, and Refer.

Topics include:

- Warning signs
- Steps to prevent incidents
- Intervention skills

Time: 8 a.m. – Noon

Location/Date: Denver, Thursday, June 19, Pinnacol Assurance

Effective Training for All Employees

Today’s employers are faced with the need to provide comprehensive training to a broad range of employees. This course teaches attendees how to effectively communicate job training and safety program information to all employees, regardless of what language they speak.

Topics include:

- Common barriers to effective training
- The importance of cultural awareness when developing training programs
- Assessment techniques to ensure comprehension

Time: 8 – 11 a.m.

Locations/Dates:

Denver, Tuesday, April 8, Pinnacol Assurance

Greeley, Wednesday, September 10, AIMS Event Center

Electrical Safety

Between improper installations, unsafe work practices, and inadequate training, electricity continues to be a leading cause of both fatal accidents and OSHA citations in the workplace. This course will address specific OSHA standards pertaining to electricity while also reviewing fundamental electrical principles.

Topics include:

- Factors that influence the severity of an electrical injury
- The purpose and importance of equipment grounding
- Working near power lines
- The purpose and importance of ground fault circuit protection
- An introduction to NFPA 70-E requirements for shock and arc blast protection

Time: 8 – 10:30 a.m.

Location/Date: Denver, Thursday, September 11, Pinnacol Assurance

Excavation, Trenching, and Soil Mechanics

Fatality rates in excavation operations are double that of general construction. This course focuses on OSHA standards and the safety aspects of excavation work as well as the responsibilities of the “competent person” in these operations.

Topics include:

- Soil mechanics and the relationship to the stability of slopes and walls of excavations
- Soil type testing methods
- Demonstrations including the plasticity test, sedimentation stratification test, and use of penetrometers and torvane shears

Time: 8 – 11 a.m.

Location/Date: Denver, Tuesday, April 29, Pinnacol Assurance

Fall Protection, Scaffolding, and Ladders

Falls from elevations account for 40 percent of all construction fatalities. A majority of these accidents occur while using scaffolding and ladders. This course is designed to teach the proper way to prevent falls from scaffolding and ladders.

Topics include:

- The use of guardrails, personal fall arrest systems, and controlled access zones
- OSHA standards and safe work practices specific to fabricated frame scaffolding, pump jack scaffolding, and ladders

Time: 8 – 11 a.m.

Location/Date: Denver, Tuesday, October 21, Pinnacol Assurance

Four Common Hazards in the Construction Industry

In 2005, 78 percent of all construction-related fatalities involved falls, electrical, struck-by or caught-in accidents. Effectively managing these risks is essential to providing a safe workplace for construction workers and subcontractors.

Topics include:

- Hazard identification
- OSHA standards pertaining to the four hazards
- Safe work practices pertaining to the four hazards

Time: 8 a.m. – Noon

Location/Dates: Denver, Tuesday, March 4, and September 9, Pinnacol Assurance

Industrial Ergonomics and Back Injury Prevention

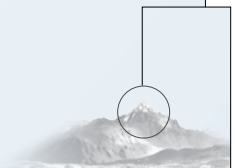
Between 2001-2004, strains and sprains caused by overexertion and repetition accounted for 29 percent of all claims filed by Pinnacol policyholders. This course teaches attendees how to apply ergonomic principles to the design of tools, machinery, and industrial workstations. An assessment tool for evaluating lifting tasks is also provided.

Topics include:

- Identifying common risk factors for musculoskeletal injuries (sprains, strains, low-back pain, carpal tunnel syndrome, and others)
- Reducing employee exposure to risk
- Examples of real-world solutions

Time: 8 – 11 a.m.

Location/Date: Fort Collins, Thursday, July 31, Hilton Hotel



Industrial Hygiene: Exposure Now, Illness Later

This course looks at the impact industrial hygiene has on a business – from worker safety to company liability.

Topics include:

- Examining exposure limits
- Reviewing types of contaminants and routes of entry
- The basics of hazard communication
- Hearing conservation and respiratory protection

Time: 11 a.m. – 12:30 p.m.

Location/Date: Denver, Tuesday, September 11, Pinnacol Assurance

Lockout/Tagout and Machine Guarding

In 2005, control of hazardous energy sources (lockout/tagout) and machine guarding violations accounted for 60 percent of the most frequently cited OSHA violations. This course teaches attendees how to identify hazards and apply appropriate protection methods.

Topics include:

- OSHA standards pertaining to machine guarding and lockout/tagout
- Common machine guarding and hazardous energy exposures
- Risk assessment
- Solutions to safeguard machinery
- Development of a lockout/tagout program

Time: 8 a.m. – Noon

Location/Date: Denver, Tuesday, January 29, Pinnacol Assurance

Managing Your Pinnacol Account Online

The Internet has changed how businesses interact with each other. Pinnacol Assurance policyholders can now manage much of their workers' compensation policy online through ServiceLink and *Pinnacol Online*.

Topics include:

- Reporting injuries and wages online
- Entering audit information and paying bills online
- Managing claims and policy activity online

Time: 9 – 11 a.m.

Location/Dates:

Denver, Wednesday, January 30, March 26, and July 30, Pinnacol Assurance

Denver, Thursday, May 15, Pinnacol Assurance

Denver, Tuesday, September 23, and November 18, Pinnacol Assurance

Office Ergonomics/Train the Evaluator

This course teaches the basics of office ergonomics and how to evaluate employee workstations. Attendees will apply what they learn in a hands-on exercise with another participant's workstation.

Topics include:

- Identifying risk factors for musculoskeletal injury (sprains, strains, low back pain, carpal tunnel syndrome, and others)
- Making proper adjustments to chairs, furniture, and workstations
- Pros and cons of ergonomic accessories
- Helping employees overcome resistance to change

Time: 8 – 11:30 a.m.

Locations/Dates:

Colorado Springs, Tuesday, February 14, Doubletree Hotel

Denver, Thursday, May 1, and Tuesday, August 26, Pinnacol Assurance

Grand Junction, Wednesday, October 1, Western Colorado Community College

OSHA 10-Hour Construction

This course helps employers identify construction-related workplace hazards. It covers topics specific to the construction industry, some of which are listed below. Attendees will learn how to understand and apply the Occupational Safety and Health Administration (OSHA) Standard 1926, and how to identify and minimize construction-related workplace hazards.

Topics include:

- Occupational Safety and Health Act overview
- Materials handling
- Personal protective equipment
- Fall protection
- Electrical safety
- Health and hazard communication
- Hand and power tools
- Stair and ladder safety
- Scaffold safety
- Excavation and trenching safety

Cost: \$105 per person for Pinnacol policyholders

Note: This class is 10 hours long. Check location for the exact class schedule.

Two-day Course:

Times: Day One, 8 a.m. – 5 p.m., Day Two, 8 a.m. – 1 p.m.

Location/Dates:

Denver, Tuesday, February 26, and Wednesday, February 27, Pinnacol Assurance

Denver, Tuesday, October 7, and Wednesday, October 8, Pinnacol Assurance

One-day Course:

Time: 8 a.m. – 8 p.m.

Location/Date:

Montrose, Wednesday, January 16, Holiday Inn Express

OSHA 10-Hour General Industry

This course teaches employers how to identify and reduce general industry workplace hazards, as well as how to apply the 1910 OSHA Standards.

Topics include:

- Occupational Safety and Health Act overview
- Machine guarding
- Lockout/tagout
- Walking/working surfaces
- Electrical safety
- Egress/fire safety
- Hazard communication/industrial hygiene
- Personal protective equipment
- Hazardous materials
- Office/industrial ergonomics

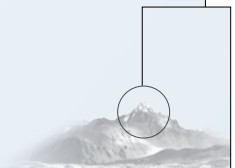
Cost: \$105 per person for Pinnacol policyholders

Note: This class is a two-day course.

Times: Day One, 8 a.m. – 5 p.m., Day Two, 8 a.m. – 1 p.m.

Location/Dates:

Grand Junction, Wednesday, October 15, and Thursday, October 16,
Western Colorado Community College



OSHA Recordkeeping/What to Expect From an OSHA Inspection

On January 1, 2002, in accordance with the Occupational Safety and Health Administration's (OSHA) new recordkeeping rule, employers began using new forms to log occupational injuries and illnesses that occur in the workplace. This course covers everything you need to know to keep your records in order. The course also explains how OSHA inspections work and what resources are available to help policyholders maintain a safe, OSHA-compliant workplace.

Topics include:

- What OSHA is
- Explanation of how the new recordkeeping rule differs from the old one
- Information about using computers to record musculoskeletal disorders and work-related hearing loss
- Why and how OSHA chooses to inspect certain businesses
- What happens during an OSHA inspection

Time: 8 – 11:30 a.m.

Locations/Dates:

Denver, Wednesday, January 23, Pinnacol Assurance

Greeley, Thursday, February 14, AIMS Event Center

Safety Incentives and Recognition Programs

This course looks at the use of contests, games, incentives, and recognition programs designed to encourage employees to follow safety rules. The benefits of such programs, both to employees and the overall business, will be examined.

Topics include:

- Determining what types of incentive/recognition programs are most successful
- Differentiating between effective and ineffective programs
- Learning how to structure these programs to improve safety in the workplace

Time: 8 – 11 a.m.

Location/Date: Denver, Wednesday, April 30, Pinnacol Assurance

Safety Leadership - Beyond Compliance

Safety is a key component in any business and the effectiveness of a company's safety program is dependent upon the commitment from the management in charge of safety. Once a basic safety program is in place, a business must continue to improve and enhance that program based on the changing needs of the company. This course will help you do that.

Topics include:

- Reviewing basic safety standards and compliance
- Reviewing basic safety programming for all businesses
- Tools to enhance the safety performance of any organization

Time: 8 a.m. – Noon

Location/Date: Denver, Tuesday, June 24, Pinnacol Assurance

Safety Program Development

This course provides guidance on developing and implementing an effective safety program. The monetary benefits of safety programs, along with regulatory requirements, will be covered.

Topics include:

- Meeting the requirements of Colorado's cost containment certification program
- Conducting safety audits and accident investigations
- Providing effective safety training for employees
- Identifying and correcting safety hazards

Time: 8 a.m. – Noon

Locations/Dates:

Durango, Wednesday, February 20, Doubletree Hotel
Montrose, Wednesday, March 19, Holiday Inn Express
Grand Junction, Thursday, April 17, Western Colorado Community College
Glenwood Springs, Tuesday, May 1, Hotel Colorado
Grand Junction, Wednesday, October 29, Western Colorado Community College

Time-saving Tips for Modified Duty

This workshop explains what modified duty tasks are and how completing a formal modified duty job offer benefits employers and injured workers. Attendees will learn time-saving tips that will help them define modified duty tasks and when a formal modified duty job offer should be completed. Resources will be identified to help create tasks and attendees will learn how to compare tasks with prescribed work restrictions. Attendees will receive a modified duty task list specific to their industry and a toolkit to assist them when making formal job offers to their injured workers.

Topics include:

- Understanding why modified duty is important
- How modified duty helps you save time and money
- Understanding work restrictions
- How to prepare formal modified duty job offer letters

Time: 8 a.m. – Noon

Locations/Dates:

Denver, Thursday, March 6, Pinnacol Assurance
Colorado Springs, Wednesday, April 9, Doubletree Hotel
Alamosa, Tuesday, July 29, Inn of the Rio Grande
Grand Junction, Tuesday, November 18, Western Colorado Community College

Understanding the Workers' Compensation Process

The Workers' Compensation Act states that employers must provide workers' compensation insurance for their employees. This course examines the "big picture" to help attendees understand workers' compensation laws and how compliance with these laws can improve worker safety and save money.

Topics include:

- Strategies to reduce premium costs
- Implementing safety programs
- Claims management procedures

Time: 8 – 11:30 a.m.

Locations/Dates:

Denver, Tuesday, June 10, Pinnacol Assurance
Colorado Springs, Thursday, September 25, Doubletree Hotel



Pinnacol Assurance Online Safety Training

If our 2008 seminar schedule does not offer a class that fits your needs or schedule, try Pinnacol's online safety training. It is convenient, cost effective, and allows your employees to complete vital safety training without stopping operations or disrupting work schedules. The training is:

- Web-based and accessible 24 hours a day, 365 days a year
- Affordable
- Relevant to your needs
- Self-paced with built-in comprehension testing
- Provided by ClickSafety, a nationally recognized online training provider

For more information and detailed course descriptions, visit www.pinnacol.com and click on "Online Safety Training."

PINNACOL
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