



2009

Pinnacle Assurance Policyholder Seminars

PINNACOL
ASSURANCE

Colorado's choice for workers' compensation



2009 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 the "Employers" section of www.pinnacol.com.**
- » For questions, contact Rachel Morley at 303-361-4776 or seminars@pinnacol.com.

2009 Seminars by Region

Front Range Seminars

Accident Investigation and Analysis
Back and Manual Material Handling Injury Prevention
Basics of Safety Management
Bloodborne Pathogens: Preventing Disease Transmission
Claims Management: A Partnership That Pays & Uncovering Workers' Compensation Fraud
Construction Safety Management
Creating a Written Modified Duty Policy
Effective Training for All Employees
Electrical Safety
Excavation, Trenching, and Soil Mechanics
Fall Protection, Scaffolding, and Ladders
Focus Four Hazards in the Construction Industry
Hazard Communication
Lockout/Tagout and Machine Guarding
Managing Your Pinnacol Account Online
Office Ergonomics/Train the Evaluator
OSHA 10-Hour Construction

OSHA 10-Hour General Industry
OSHA Recordkeeping/What to Expect From an OSHA Inspection
Safety Program Development
Safety Programs for Small Business
Time-saving Tips for Modified Duty
Understanding the Workers' Compensation Process

Western Slope Seminars

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

- = Front Range Seminars
- = Western Slope Seminars

January

- Lockout/Tagout and Machine Guarding ●
- Office Ergonomics/Train the Evaluator ●
- OSHA Recordkeeping/What to Expect From an OSHA Inspection ●

February

- Claims Management: A Partnership That Pays & Uncovering Workers' Compensation Fraud ●
- Creating a Written Modified Duty Policy ●
- Managing Your Pinnacol Account Online ●
- OSHA 10-Hour Construction ● ■
- OSHA Recordkeeping/What to Expect From an OSHA Inspection ●
- Safety Program Development ● ■

March

- Back and Manual Material Handling Injury Prevention ●
- Basics of Safety Management ●
- Construction Safety Management ●
- Excavation, Trenching, and Soil Mechanics ●
- Focus Four Hazards in the Construction Industry ●
- Hazard Communication ●
- Safety Program Development ● ■
- Time-saving Tips for Modified Duty

April

- Construction Safety Management ■
- Creating a Written Modified Duty Policy ■
- Effective Training for All Employees ●
- Electrical Safety ●
- OSHA 10-Hour Construction ●
- OSHA 10-Hour General Industry ●
- Safety Program Development ■
- Time-saving Tips for Modified Duty ●
- Understanding the Workers' Compensation Process ●

May

- Accident Investigation and Analysis ● ■
- Back and Manual Material Handling Injury Prevention ● ■
- Creating a Written Modified Duty Policy ●
- Managing Your Pinnacol Account Online ●
- Office Ergonomics/Train the Evaluator ●

June

- Bloodborne Pathogens: Preventing Disease Transmission ●
- Claims Management: A Partnership That Pays & Uncovering Workers' Compensation Fraud ●
- OSHA 10-Hour General Industry ■

July

- Back and Manual Material Handling Injury Prevention ●
- Managing Your Pinnacol Account Online ●
- Safety Program Development ●
- Safety Programs for Small Business ●
- Time-saving Tips for Modified Duty ■

August

- Creating a Written Modified Duty Policy ●
- Office Ergonomics/Train the Evaluator ●
- Time-saving Tips for Modified Duty ●

September

- Accident Investigation and Analysis ■
- Back and Manual Material Handling Injury Prevention ■
- Basics of Safety Management ●
- Claims Management: A Partnership That Pays & Uncovering Workers' Compensation Fraud ●
- Construction Safety Management ●
- Creating a Written Modified Duty Policy ■
- Effective Training for All Employees ●
- Focus Four Hazards in the Construction Industry ●
- Safety Program Development ■
- Time-saving Tips for Modified Duty ●

October

- Accident Investigation and Analysis ●
- Construction Safety Management ■
- Fall Protection, Scaffolding, and Ladders ●
- Managing Your Pinnacol Account Online ●
- Office Ergonomics/Train the Evaluator ● ■
- OSHA 10-Hour Construction ●
- Safety Program Development ●
- Safety Programs for Small Business ●
- Understanding the Workers' Compensation Process ●

November

- Back and Manual Material Handling Injury Prevention ●
- Claims Management: A Partnership That Pays & Uncovering Workers' Compensation Fraud ●
- Creating a Written Modified Duty Policy ●
- Time-saving Tips for Modified Duty ●

December

- Construction Safety Management ■
- Safety Program Development ■

2009 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:

- Grand Junction, Thursday, May 7,
Western Colorado Community College – Bishop Campus
- Alamosa, Thursday, May 14, Inn of the Rio Grande
- Durango, Thursday, May 21, Doubletree Hotel
- Glenwood Springs, Tuesday, September 22, Hotel Colorado
- Denver, Thursday, October 1, Pinnacol Assurance

Back and Manual Material Handling Injury Prevention

Strains due to lifting are the most frequent cause of injury for Pinnacol policyholders and accounted for more than 29,000 claims and almost \$152 million in incurred costs from 2002 to 2007. Sixty percent of these claims involve the low back and shoulder. Traditional approaches to controlling back injuries, such as proper lifting training and stretching programs, have not been successful in reducing claims. This class will provide the latest loss control strategies for reducing the frequency and severity of back injury claims.

Topics include:

- » Risk factors for injury
- » Solutions using ergonomic principles
- » An assessment tool to evaluate lifting tasks

Times:

- 8 – 11:30 a.m., Front Range Seminars
- 10:30 a.m. – 12:30 p.m., Western Slope Seminars

Locations/Dates:

- Denver, Thursday, March 26, or November 19, Pinnacol Assurance
- Grand Junction, Thursday, May 7,
Western Colorado Community College – Bishop Campus
- Colorado Springs, Wednesday, May 13, Doubletree Hotel
- Durango, Thursday, May 21, Doubletree Hotel
- Fort Collins, Thursday, July 23, Hilton Hotel
- Glenwood Springs, Tuesday, September 22, Hotel Colorado

Basics of Safety Management

This course is for newly appointed personnel tasked with administering the safety program at their workplace. Attendees will learn the four key components of an effective safety program as well as gain an understanding of recordkeeping and the pros and cons of incentives and recognition programs.

Topics include:

- » Employer obligations to a workplace safety program
- » Effective and ineffective incentive/recognition programs
- » How to structure incentive/recognition programs to improve safety in the workplace

Time: 8 a.m. – Noon

Locations/Dates:

Denver, Tuesday, March 31, Pinnacol Assurance
Colorado Springs, Wednesday, September 23, Doubletree Hotel

Bloodborne Pathogens: Preventing Disease Transmission

This course provides attendees with an understanding of the bloodborne pathogens regulation issued by OSHA, including proper reporting of employee exposures, various methods for reporting exposure, and prevention of exposure in the workplace, home, and schools.

Topics include:

- » How infections can occur
- » How bloodborne pathogens are spread
- » Proper personal hygiene techniques
- » Biohazard signs and labels
- » Emergency procedures for exposure incidents involving infectious materials

Time: 8 – 11 a.m.

Location/Date: Denver, Tuesday, June 2, Pinnacol Assurance

Claims Management: A Partnership That Pays*

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 in the claims 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:

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

Time: 8 – 10:30 a.m.

Locations/Dates:

Denver, Tuesday, February 10, or November 17, Pinnacol Assurance
Denver, Thursday, June 4, or September 17, Pinnacol Assurance

**This class is offered in conjunction with Uncovering Workers' Compensation Fraud. See page 11.*

Construction Safety Management

This course provides an overview of the primary hazards found on most construction sites and effective methods to identify, correct, and control them. Learn about the regulatory requirements specific to the construction industry as well as specific techniques and programs to promote safety on the jobsite. **The Denver sessions of this course are an abridged 2-hour version of the full 4-hour course.**

Topics include:

- » Requirements for general contractors and subcontractors
- » Roles and responsibilities of the "competent person"
- » Safety inspections, safety audits, accident investigations, and training

Times:

1 – 3 p.m., Front Range Seminars
8 a.m. – Noon, Western Slope Seminars

Locations/Dates:

Denver, Tuesday, March 3, or September 1, Pinnacol Assurance
Steamboat Springs, Thursday, April 16, Holiday Inn
Durango, Thursday, October 22, Doubletree Hotel
Grand Junction, Thursday, December 3, Western Colorado Community College – Bishop Campus

Creating a Written Modified Duty Policy Workshop

Return-to-work specialists will help attendees create a modified duty policy that can be implemented with ease at their company. The workshop 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. Before the workshop, registrants should either a) attend the “Time-saving Tips for Modified Duty” seminar or b) bring a list of at least five modified duty job tasks that their company could offer to any injured employees.

Topics include:

- » Why modified duty is important
- » Benefits of a modified duty policy
- » Components of a modified duty policy
- » How to share this policy with employees and medical providers

Time: 9 – 11 a.m.

Locations/Dates:

Denver, Wednesday, February 25, Pinnacol Assurance
Denver, Thursday, May 28, August 27, or November 5, Pinnacol Assurance
Grand Junction, Thursday, April 23, or Tuesday, September 15,
Western Colorado Community College – Bishop Campus

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
- » Importance of cultural awareness when developing training programs
- » Assessment techniques to ensure comprehension

Time: 8 – 11 a.m.

Locations/Dates:

Colorado Springs, Tuesday, April 21, Doubletree Hotel
Denver, Tuesday, September 22, Pinnacol Assurance

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 – 11:30 a.m.

Location/Date: Denver, Wednesday, April 22, Pinnacol Assurance

Excavation, Trenching, and Soil Mechanics

Fatality rates in excavation operations are double that of general construction. This course focuses on the 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 its relationship to the stability of excavated slopes and walls
- » 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, Wednesday, March 18, 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, controlled access zones, and safety monitors
- » 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 20, Pinnacol Assurance

Focus Four Hazards in the Construction Industry

Nearly 80 percent of all construction-related fatalities involve 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 focus four hazards
- » Safe work practices pertaining to the focus four hazards

Time: 8 a.m. – Noon

Locations/Dates: Denver, Tuesday, March 3, or September 1, Pinnacol Assurance

Hazard Communication

This course will focus on OSHA’s Hazard Communication Standard, also known as the “Employee’s Right to Know” standard. Employees are exposed to chemicals in the workplace every day, and attendees will learn how to create a written program to inform employees of the potential hazards and will gain a better understanding and respect for workplace chemicals.

Topics include:

- » Chemical exposure limits
- » Types of contaminants and routes of entry
- » Hearing conservation and respiratory protection

Time: 8 – 11:30 a.m.

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

Lockout/Tagout and Machine Guarding

In 2007, 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

Time: 8 a.m. - Noon

Location/date: Denver, Tuesday, January 27, 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.

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, Tuesday, February 24, or July 21, Pinnacol Assurance

Denver, Wednesday, May 20, Pinnacol Assurance

Denver, Thursday, October 15, 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:

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

Time: 8 a.m. – Noon

Locations/Dates:

Denver, Thursday, January 22 or Tuesday, October 13, Pinnacol Assurance

Fort Collins, Wednesday, May 20, Hilton Hotel

Colorado Springs, Wednesday, August 19, Doubletree Hotel

Grand Junction, Wednesday, October 14,

Western Colorado Community College – Bishop Campus

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 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.

Locations/Dates:

Denver, Tuesday, February 3 and Wednesday, February 4, Pinnacol Assurance
Denver, Tuesday, April 7 and Wednesday, April 8, Pinnacol Assurance
Fort Collins, Tuesday, October 6 and Wednesday, October 7, Hilton Hotel

One-day course

Time: 7:30 a.m. – 7:30 p.m.

Location/Date: Glenwood Springs, Thursday, February 12, Hotel Colorado

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

Time: This is a two-day course:

Day One, 8 a.m. – 5 p.m., Day Two, 8 a.m. – Noon

Locations/Dates:

Denver, Tuesday, April 28 and Wednesday, April 29, Pinnacol Assurance
Grand Junction, Wednesday, June 10 and Thursday, June 11,
Western Colorado Community College – Bishop Campus

OSHA Recordkeeping/What to Expect From an OSHA Inspection

On January 1, 2002, in accordance with OSHA's 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
- » How the new recordkeeping rule differs from the old one
- » How to use 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, Thursday, January 29, Pinnacol Assurance
Colorado Springs, Wednesday, February 18, Doubletree Hotel

Safety Programs for Small Business

This course is a version of our “Basics of Safety Management” seminar, but focused on the needs of small businesses. Attendees will learn the four key components of an effective safety program as well as gain an understanding of recordkeeping and the pros and cons of incentives and recognition programs.

Topics include:

- » Employer obligations to a workplace safety program
- » Effective and ineffective incentive/recognition programs
- » How to structure incentive/recognition programs to improve safety in the workplace

Time: 8 a.m. – Noon

Locations/Dates:

Pueblo, Tuesday, July 14, Pueblo Convention Center
Denver, Wednesday, October 28, 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:

Grand Junction, Thursday, February 5, or December 10,
Western Colorado Community College – Bishop Campus
Denver, Thursday, February 26, Pinnacol Assurance
Burlington, Wednesday, March 4, Burlington Community Center
Montrose, Thursday, March 12, Holiday Inn Express
Glenwood Springs, Thursday, April 2, Hotel Colorado
Keystone, Wednesday, July 29, Keystone Lodge
Steamboat Springs, Thursday, September 17, Holiday Inn
La Junta, Thursday, October 8, Holiday Inn Express

Time-saving Tips for Modified Duty

This course explains what modified duty tasks are and how completing a formal modified duty job offer benefits employers and injured workers. Attendees will learn tips to 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:

- » Why modified duty is important
- » How modified duty helps save your business time and money
- » Work restrictions
- » How to prepare formal modified duty job offer letters

Time: 8 a.m. – Noon

Locations/Dates:

Colorado Springs, Thursday, March 5, Doubletree Hotel
Denver, Tuesday, April 14, or Thursday, September 10, Pinnacol Assurance
Glenwood Springs, Wednesday, July 15, Hotel Colorado
Sterling, Tuesday, August 18, Ramada Inn
Fort Collins, Thursday, November 12, Hilton Hotel

Uncovering Workers' Compensation Fraud*

Workers' compensation fraud drives up premiums for all legitimate business owners. This course examines what workers' compensation fraud is, what a good investigation entails, and pitfalls to prosecution as well as valuable prevention tips that will save your business time and money.

Topics include:

- » Overview of various types of fraud
- » Fraud red flags
- » Elements of a fraud investigation
- » When can a case be prosecuted
- » Prevention

Time: 10:45 a.m. – Noon

Locations/Dates:

Denver, Tuesday, February 10, or November 17, Pinnacol Assurance
Denver, Thursday, June 4, or September 17, Pinnacol Assurance

**This seminar is offered in conjunction with Claims Management: A Partnership That Pays. See page 5.*

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, Thursday, April 30, Pinnacol Assurance
Fort Collins, Tuesday, October 27, Hilton Hotel

Pinnacol Assurance Online Safety Training

If our 2009 seminar schedule does not offer a class that fits your needs or schedule, try Pinnacol's online safety training. It is convenient and 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 the "Employers" section on www.pinnacol.com.

PINNACOL

ASSURANCE

7501 E. Lowry Blvd.
Denver, CO 80230

303-361-4000
1-800-873-7242
www.pinnacol.com