

# Interim Committee to Study Issues Related to Pinnacol Assurance

## Pinnacol Assurance Policy Holder perspective

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### **Colorado Workers' Compensation Coalition**

- Board Member and Technical Advisor

### **Van Gilder Insurance Corporation**

- V.P. Risk Analysis Department
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## **Considerations for an employer when selecting an insurance company**

- Bottom line premium
- Opportunity for dividends or other returns
- Safety resources offered by insurance company
- Claims resources offered by insurance companies (e.g. Modified Duty Program assistance)
- Location of insurance company offices with claims and safety resources
- Financial viability of insurance company
- Employer's appetite for risk