

July 18, 2008

Gregg Meisinger
Susan Jennings
Coe Construction Incorporated
2302 E. 13th ST
Loveland, CO, 80537

RE: VISIT REPORT
Policy Name: Coe Construction Incorporated
Policy No. 4063625

Dear Ray:

Thank you very much for taking the time to meet with Ed Truett and me on Thursday July 17, 2008 to discuss your company's current business operations and safety program. It was a pleasure meeting both of you. The purpose of this meeting was to discuss Coe Construction's current business operations, loss history and safety program.

The following list summarizes our discussion:

- Coe Construction Incorporated is a commercial building general contractor with projects currently all over the Northern Front Range. Coe Construction achieved 23.5 million in gross sales in the previous years and continues to maintain an excellent work history. The business on average employs 23-25 employees full time. The company employs a dedicated superintendent to monitor work on each site. Subcontractors are employed for the duration of company projects and are required to maintain compliance with Coe Construction's safety policy and rules.
- Throughout our meeting we discussed injury trends and current claims for Coe Construction. Coe Construction has continued to decrease their mod over the past several policy periods and is currently at a 1.03. The company had only 4 claims in the 2006-2007-policy period, which did not result in any loss time. The company has not had any claims for the current policy period. Of the claims that Coe Construction Incorporated has had in the past several policy periods, slip/trips and falls were the most frequent. To assist you in addressing these injuries I left Pinnacol's Loss Prevention Slip, Trip and Fall Prevention Packet with you. The packet includes toolbox-training topics; sample presentations, posters and Pinnacol's Loss Prevention CD-ROM. Please let me know if you have any questions about the material in the packet or if you would like additional copies.
- The safety program currently in place at Coe Construction Incorporated is well grounded and noteworthy. Your enforcement of the business' safety rules and practices should continue to instill the safety culture Coe Construction is striving for. Continued best practices such as required use of safety glasses, hard hats and fall protection along with regular equipment inspections is an excellent step for ensuring that employees are protected when working at their current job sites. Continued use of jobsite inspections, OSHA 10-hr training, and distribution of a monthly safety letter should assist in ensuring employees are knowledgeable and motivated to work safely.
- As part of our discussion on Coe Construction's safety program we discussed the current safety achievements and challenges faced by the company. Several achievements made by Coe Construction include lower frequency of workplace accidents, zero claims reported in the current policy period, monthly safety newsletter and having received zero OSHA citations since 2003. One specific challenge

for Coe remains the deduction of the mod. The company is striving for a 1.0 modification rating.

- Following our discussion, Ed and I went to your Walgreen's site in Longmont for a brief walk through. The site was clean, organized and stone workers were working safely. All equipment was in excellent condition.

Based on our discussion and the site walk through, it is apparent that Coe Construction Inc. has a strong safety program with management support and continued improvement. Continued efforts in updating the program as needed to address federal or state requirements, safety challenges and safety issues with new information and programs will assist in addressing new hazards, changing business structures and safety culture. Coe Construction Inc. is doing an excellent job of addressing their current loss status and trying to improve their record with safety training, updated programs and enforcement policies. I have no recommendations at this time.

Please contact me anytime if you have any safety related questions, would like further assistance, or to provide feedback on current safety efforts. You can reach me at 303-350-7311 or Chris.Schlag@pinnacol.com.

With your continued commitment to providing your employees a safe work environment, you can continue to reduce and prevent workplace accidents. Using the Pinnacol Assurance loss prevention services we discussed can help you further reduce injuries and claim costs, which will positively impact your premium.

Thank you for your commitment to workplace safety.

Sincerely,

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cc: Ed Truett, Lockton Companies, LLC
Sarah Bensen, Pinnacol Assurance