

Our Value as a strategic partner is clear

- Financial strength and stability
 - A (Excellent) rating by AM Best
 - \$4.97 billion in total assets
 - Enterprise surplus of \$1.469 billion
- Deep expertise in workers' comp
 - 10-state western footprint
 - Long-term partnerships built on mutual success
- A commitment to personalized, local claims and loss control services
 - Nearly 100 years of specialized expertise and service excellence

Businesses We Write

0045 Orchards-Nut Crops

0050 Farm Machinery Operation

0096 Nut Hulling, Shelling or Processing

Loss Control Services

Our loss control services complement your agency's risk management solutions. We have knowledge and expertise in the Tree Nut industry and can customize loss control services to meet your unique needs.

Occupational safety and health management systems evaluations including:

- Hazard identification and risk assessment
- Implementation of controls
- Personal protective equipment
- Machinery and work equipment safety



- Tractors and all-terrain vehicles
- Other agricultural machinery, equipment and tools
- Working at heights/Fall protection

Develop/evaluate written health and safety programs including:

- Injury and Illness Prevention Program (IIPP)
- Hazard Communication
- Fall Protection
- Lockout tagout
- Industrial Truck/Fleet Safety
- Emergency Procedures
- Ergonomics

Industrial Hygiene Services including:

- Noise evaluation
- Chemical/pesticide air monitoring
- Airborne dust and other particulate matter
- Biological exposures/zoonotic
- Vector-borne diseases and parasitic infections

Health and Safety Training – In person and Learning Management System (LMS)

Claims Services

Our claims professionals are responsive, experienced, and dedicated. We provide the care injured workers deserve.

- Outcome focused, proactive, and timely adjudication of claims
- Advanced Managed Care including:
 - Custom Medical Provider Network
 - “Smart” Utilization Review
 - Partnerships with hospitals/medical providers
 - Opiate Control Program
 - Telemedicine
 - Telephonic and Field Nurses
- Litigation Management
 - Reduced litigation through continuous care and communication
 - In-house and panel attorneys aggressively defend litigated and disputed injuries

- Collaboration with policyholder, medical providers and injured workers to speed return-to-work, including alternate duty and charity options
- ZERO Tolerance for Fraud: Our Special Investigation Unit investigates suspected provider and injured worker fraud
- 24/7 access to our online services and resources
 - Fast online claims reporting
 - Claims reports
- Large Account Services
 - Nurse Triage – Proprietary 24/7 Injury Helpline
 - Dedicated Adjusters
 - In-person and telephonic claims reviews

Please send submissions to
CA_submissions@copperpoint.com

If you have questions, please contact:

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