

New Platform FAQs | Agents

Claims - Pacific Compensation Policies

Q1. Will I still be able to report my new claims on-line?

A1. If you would like access to on-line reporting, please send a request to portaladmin@copperpoint.com. Please include your company name, policy number and contact information including your full name.

Q2. Q2. How do I report a claim?

- A2.
- **Email:** reportclaim@copperpoint.com
 - **Phone:** 602.631.2300 or 800.231.1363
 - **Fax:** 800.356.4867 or 602.631.2888
 - **By mail:**
CopperPoint Insurance Companies
P.O. Box 33069
Phoenix, AZ 85067-3069

Q3. What happens if I send my new claim through the old process by mistake?

A3. Everything will automatically be re-routed to CopperPoint.

Q4. How do I report a claim after the core business hours?

A4. You can either email at ReportaClaim@copperpoint.com or Fax to 602.631.2888.

Q5. Will I have the same claims adjuster?

A5. You will keep your current adjuster. There are no other changes to your service agreements.

Q6. Will my Client Relationship Manager/Risk Management Executive stay the same?

A6. You will keep your current Client Relationship Manager/Risk Management Executive.

Claims - Other Policies

Q1. Are there any other changes to reporting methods?

A1. There are no changes for CopperPoint, Alaska National, or Argonaut policies claim reporting methods.

Billing

Q1. What are the available payment plans?

- A1.
- Annual (100% down payment)
 - 2-pay Installment (65% down payment)
 - 4-pay Installment (35% down payment)
 - 6-pay Installment (20% down payment)
 - 6-pay Installment (25% down payment)
 - 9-pay Installment (25% down payment)
 - 10-pay Installment (10% down payment)
 - 10-pay Installment (20% down payment)
 - 11-pay Installment (10% down payment)
 - 11-pay Installment (15% down payment)
 - Seasonal Summer (10% down payment)
 - Seasonal Summer (30% down payment)
 - Seasonal Winter (10% down payment)
 - Seasonal Winter (30% down payment)
 - Monthly Reporting (10% down payment)
 - Monthly Reporting (15% down payment)
 - Monthly Reporting (25% down payment)
 - Quarterly Reporting (30% down payment)
 - CopperPay (0% down payment; Pay As You Go billing solution)

Q2. When do I have to remit my down payment?

- A2. Down payment invoice will be created when the policy is bound and issued, provided it is not greater than 26 days before the policy's effective date. The due date for the down payment is the greater of the effective date -1 or 10 calendar days.

If a policy is bound and issued within 10 days of the effective date, the insured will have 10 days to pay the first payment.

Q3. How often will I receive an invoice?

- A3. Most charges are billed on a monthly invoice. Invoice usually aligns with the policy's effective date.

Premium associated with reported payroll is billed the day after the payroll report is received.

Q4. When are my invoices due?

- A4. Monthly invoices are due 25 days from the invoice date.

Payroll report premium invoices are due in 10 days.

Q5. What are the available payment methods?

- A5.
- Check
 - ACH via the portal
 - Credit Card via the portal (subject to \$10k limit)
 - Automatic/Recurring ACH (once enrolled)
 - Pay by Phone (833.777.0248)

Q6. How do I enroll in Automatic/Recurring payments?

- A6. You can manage (enroll, change, cancel) automatic/recurring payments via the policyholder portal.

Q7. How are payments applied?

- A7. Payments are applied to the oldest balance first.

Q8. Can I make payments in advance?

A8. Payments can be remitted at any time. Any pre-payments will remain as a credit on the customer's account and apply to future invoices.

Q9. What happens if I do not pay my invoice by the due date?

A9. If payment is not received by the due date, policies may be subject to cancellation or collection actions. In addition, the account may be subject to a late fee.

Q10. Will I receive any notification before my balance becomes past due?

A10. You can enroll to receive an electronic notification if your invoice balance is outstanding 5 days prior to the invoice due date. A hardcopy notification will be mailed to the account contact.

Q11. Is my account subject to fees?

A11. Yes. The following fee structure may be applicable to your account:

- **Installment fee:** \$5 per invoice. No charge if an account is enrolled in automatic payments or if premiums are paid in full prior to installment invoicing.
- **Reporting fee:** \$7 per payroll report. No charge if a report is submitted online.
- **Payment reversal fee (non-sufficient funds):** \$20 per payment reversed, check or ACH/EFT.
- **Reinstatement fee:** \$50 per occurrence to address administrative expenses.
- **Late fee:** 1.5% of the past due balance or \$10, whichever is greater. No charge will be assessed if past due balance is less than \$50. If the past due balance is associated with CA policies, late fee is a flat fee of \$25 per invoice.
- **Payment plan processing fee (primarily audit balances):** \$8 per installment.

Q12. Can I receive my invoice electronically?

A12. You can enroll to receive an electronic notification when your invoice is available. You can then obtain a copy of your invoice via the portal. A hardcopy invoice will be mailed to the account contact.

Q13. How do I update my address?

A13. Contact your agent to update your address.

Q14. How do I request a refund for the credit balance on my account?

A14. Refunds will automatically be processed on accounts that have a credit balance and are in good standing. The amount of the refund will be the credit balance less any planned invoice amounts.

Customers can also contact the Billing department to request a refund.

Q15. Who should I contact if I have billing questions?

A15. Contact the Billing department at billing@copperpoint.com or 877.595.5958.

Q16. When will I receive my commission payment?

A16. Commissions will be paid on the 3rd business day of the month.

Portal

Policyholder

Q1. Has my login changed?

A1. see [SSO info](#)

Q2. What has changed?

A2. View the “What’s New” quick info sheet [here](#) or in the [Portal Help Center](#).

Q3. How do I know what type of policy I have?

A3. If you are unsure of who your insurance carrier is, please refer to the below policy number examples.

- **CopperPoint:** (example of account number 50000XXXXX, example of policy number 10XXXXX)
- **Alaska National:** (example of policy number XXA-AA-XXXXX; A = alpha character)
- **PacificComp:** (example of policy number WA-XXXXX-XX)
- **MountainWest:** (example of policy number WCXXXXXXXXXXXXX)

Q4. Where do I go for more info?

A4. Try the [Portal Help Center](#) for an overview, how-to guides, and instructions for getting more assistance.

Agent

Q1. Has my login changed?

A1. Your user ID and password will remain the same. If you need access to CopperPoint portal, please contact your Agency administrator or portaladmin@copperpoint.com

See [SSO info](#); See [Portal Help Center](#)

Q2. What has changed?

A2. View the “What’s New” quick info sheet [here](#) or in the [Portal Help Center](#).

Q3. How do I submit new business online?

A3. Submissions for California policies effective 4/1/22 and later can be made on ProducerEngage. Submissions for Southwest Region states (up to 120 days out) are available now.

To find out more about straight-through processing/agent binding, see our short video [here](#).

Q4. Where do I go for more info?

A4. Try the [Portal Help Center](#) for an overview, how-to guides, and instructions for getting more assistance.

Premium Audit

Q1. How do I request a copy of the audit report to review?

A1. Policyholders may request a copy of the audit worksheets to review by sending their policy number and policy name to the Premium Audit Department at 855.375.0500 or premiumauditdisputes@copperpoint.com. Agents/Brokers cannot be sent a copy of the audit worksheets unless written authorization is provided via email from an authorized policyholder representative, due to the privacy of the information in the audit report.

Q2. How do I dispute an audit?

A2. If you have any questions regarding the totals or payroll allocation, please contact the Premium Audit Department at 855.375.0500 or premiumauditdisputes@copperpoint.com. Any questions pertaining to the billing calculations should be directed to our Billing Department at billing@copperpoint.com.

Q3. How do I prepare for my Final Audit?

A3. Please see "[How to Prepare for Your Final Audit](#)" pdf.

Q4. If my audit got processed as Non-Productive, how do I reopen an audit for completion?

A4. Please contact the Premium Audit Department at 855.375.0500 or premiumauditdisputes@copperpoint.com and provide your policy number, name, contact info (direct phone number and email), and date you are available to complete the audit. An audit cannot be reopened unless all audit documentation is readily available and/or provided.

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