



Doing Business with **CopperPoint**

California Region

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REVISED 5/2021

CopperPoint at a Glance

Founded in 1925, CopperPoint Insurance Companies, www.copperpoint.com, is a western-based super regional commercial insurance company and a leading provider of workers' compensation and commercial insurance solutions. With an expanded line of insurance products and a growing 10 state footprint in the western United States, CopperPoint is in a strong position to meet the evolving needs of our brokers, agents and customers. It has \$5 billion in total assets and an enterprise surplus of over \$1.5 billion.

CopperPoint Mutual Insurance Holding Company is the corporate parent of CopperPoint Insurance Companies, Pacific Compensation Insurance Company and Alaska National Insurance Company. All companies are rated A (Excellent) by AM Best.

Financial Strength



Recent Awards & Recognition



For more information, visit copperpoint.com or follow us on [LinkedIn](#) or [Twitter](#).
View our 2020 Annual Report at copperpoint.com/about-us.

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Thank you for doing business with CopperPoint - California Region

About Our California Products

Workers' Compensation

Small: Premium **\$0 to \$50,000**

- Guaranteed Cost

Middle: Premium **\$50,000 to \$500,000**

- Guaranteed Cost

Large: Premium over **\$500,000**

- Guaranteed Cost
- Loss Sensitive



Broker of Record (BOR)/Broker of Service (BOS) Requirements

A Broker of Record (BOR) will be accepted on the date of receipt or effective date noted in the BOR, whichever is later.

A Broker of Service (BOS) will be accepted after the policy issuance.

There will be a 10-day countermanding time period and both agents will be notified via email.

Requirements of a Broker of Record/Broker of Service letter:

- Submitted on insured's letterhead with an effective date
- Name of Insured/Prospect Name
- Name of the New Broker
- MUST be signed by an owner, officer, partner or managing member
- Complete submission (ACORD, current term + 2 years of loss runs minimum. (May require additional years of loss runs due to account performance and/or industry hazard grade)

Broker of Record (BOR) - The new agent who will begin servicing the account and receiving commission on the account at its new business effective date or at the start of the renewal term if the account is a renewal.

Broker of Service (BOS) - The new agent who will begin servicing the in-force account immediately for the existing policy term but will not receive commission. Upon renewal they become the Broker of Record.

Please submit your BOR/BOS requests to your underwriting team.

Business Submission Requirements for California Region

Submissions are centralized for the CopperPoint enterprise in California.

Target premium **OVER \$100k:**

Option 1:

Submit through the Underwriting Management System (UMS)

Option 2:

Email: ca_submissions@copperpoint.com

Target premium **UNDER \$100k:**

Submit through the Underwriting Management System (UMS)



If you do not have access to the portal, please contact 818.575.8500 or cainfo@copperpoint.com.

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Business Submission Requirements for California Region - *continued*

To clear a submission for your agency/brokerage, we require:

- Completed application (Acord 130) form to include the following:
 - » All ownership (names/titles/percentages of ownership, Include or Exclude)
 - » All Acord questions
 - » Contact information for Loss Control, Accounting and Claims
- Current year loss run plus 2 years valued within 120 days of expiration

If available, please also provide:

- Supplemental Application
- X-Mod Worksheet
- Current year loss run plus 3 years valued within 120 days of expiration

Please note your quote need by date on your submission.

Additional information may be requested from underwriting for quotation purposes.

How to Report Claims with CopperPoint California

Prior to reporting a claim please review the following and proceed:

- What is the premium size of the policy for which you are reporting the claim?
 - Which company issued your policy: PacificComp or Alaska National?
-

Large Account Claims Group: Policies greater than \$500K and Loss Sensitive Products

PacificComp:

- Phone: 800.474.8080 (Actec) or 24/7 Injury Helpline 800.553.8041
- Email: claims@actec.net
- Online: Policyholder Portal at copperpoint.com.
- Fax: 800.585.6509

Alaska National:

- Phone: 24/7 Injury Helpline 800.553.8041
- Email: sfo_claims@alaskanational.com

Middle/Small Accounts: Policies less than \$500K

PacificComp:

- Phone: 800.474.8080 (Actec)
- Email: claims@actec.net
- Online: Policyholder portal at copperpoint.com
- Fax: 800.585.6509

Alaska National:

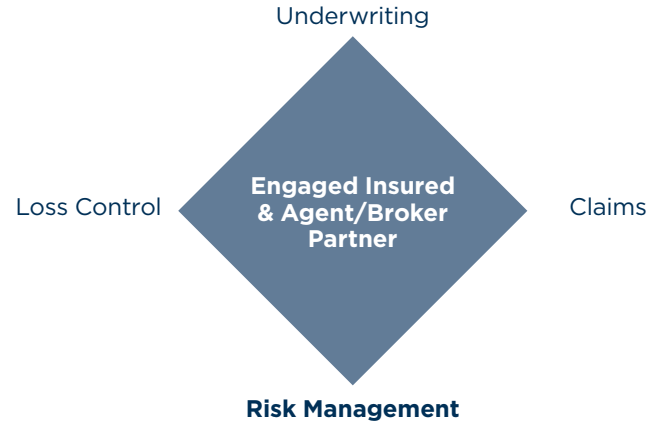
- Phone: 24/7 Injury Helpline 800.553.8041
- Email: sfo_claims@alaskanational.com

Risk Management Services

Available for accounts over \$500,000.

Bespoke solutions that deliver a self-insured experience in the convenience of an insured bundled program as an extension of our agent/broker partner.

- Risk Management Services is the foundation for CopperPoint's integrated large account services.
- Professional risk managers lead each service team. They orchestrate highly integrated and compressive services designed to reduce both the frequency and severity of loss.
- CopperPoint's risk managers operate as part of the policyholder's team. Our highly collaborative and personalized model delivers practical solutions that help drive down the total cost of risk.



Risk Management Services - *continued*

Solutions for Performance

Specialized teams provide Risk Management Clients with the highest standard of care in the industry. Our holistic approach minimizes service gaps and avoids service problems.

- **Personalized attention with direct access to team members** | Each team supports a limited number of policyholders to ensure deep engagement, availability and performance.
- **Compassion & Communication** | Full transparency and strong collaboration with our agents and policyholders allow strategies to align.
- **The Best Path of Care** | Our dedicated adjusters carry smaller caseloads. This affords the ability to work closely with policyholders and injured workers along the path to recovery and return to work.
- **Managed Care Programs** | Tightly integrated managed care programs are tailored to fit each client's business to ensure the right care is timely provided.
- **Hiring Best Practices** | Our risk management solutions can help policyholders identify high risk applicants and the best candidates for open jobs.
- **Safety Consulting & Training** | We offer industry leading safety resources and tailored solutions built around reducing Total Cost of Risk (TCOR) and optimizing policyholder value.
- **Attorney Involvement** | We employ solutions and protocols designed to reduce litigation and control unnecessary expenses.
- **Fraud Prevention and SIU** | Risk management teams work closely with policyholders to identify and respond to suspected fraud rapidly and decisively.

Loss Control Services

Large Accounts:

Activity-driven service. Hazard assessment and exposure control recommendations, service plan development, on-site visits focused on agreed activities, loss monitoring, account stewardship meetings, annual account summary report. Regular updates of Underwriting information.

Middle Market Accounts:

Regular monitoring of losses. Telephonic outreach and virtual assessment availability. In-person visits based on emerging issues and trends. Underwriting surveys as requested.

Small Accounts:

Online self-service, in general. Consultations available for higher hazard accounts and based on Underwriting request. Virtual assessment availability.


All Accounts:

- CopperPoint has the capability to provide virtual onsite consultations.
- Access to Learning Management System (LMS).
- Provides access to safety materials from the Loss Control Toolbox on [copperpoint.com](https://www.copperpoint.com).

Premium Billing for PacificComp

PacificComp offers a variety of payment options including installment plans and reporting plans.

Installment and Reporting Plans Schedule			
Payment Plan	First Payment Due at Signing	Remainder of Premium Divided Into	Months to Bill Remaining Installments
2-Pay	60% of EAP	1 Statement	6th
4-Pay	30% of EAP	3 Statements	3rd, 6th, 9th
10-Pay	10 or 20% of EAP	9 Statements	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th
11-Pay	10 or 20% of EAP	10 Statements	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th
Annual	100% of EAP	N/A	N/A
Monthly Reporting	10% of EAP	11 Reports	N/A
Quarterly Reporting	30% of EAP	3 Reports	N/A

Continued... 

For more information about billing, contact billing@copperpoint.com.

Premium Billing for PacificComp - *continued*

Direct Bill - Billing Cycle

- 1st Invoice – Policyholder invoice will be created when the policy is bound and issued, provided it is not greater than 20 days before the policy's inception date. The due date for the first payment is the greater of the effective date or 20 days.
- Standard invoice balances will be due 20 days from the invoice date.

Payment Methods for PacificComp

- Check
- Automatic ACH/EFT (one time/recurring)
- Pay by phone


Fees

- Reinstatement fee: \$50 per occurrence to address administrative expenses.
- Payment reversal fee (non-sufficient funds): \$25 per payment reversed, check or ACH/EFT.
- Late fee: \$25 per occurrence

Premium Billing for Alaska National

Alaska National offers a variety of payment options including installment plans and reporting plans.

Installment and Reporting Plans Schedule			
Payment Plan	First Payment Due at Signing	Remainder of Premium Divided Into	Months to Bill Remaining Installments
3-Pay	30 or 50% of EAP	2 Statements	2nd, 5th
4-Pay	25% of EAP	3 Statements	1st, 2nd, 3rd
4-Pay	25 or 50% of EAP	3 Statements	3rd, 6th, 9th
8-Pay	30% of EAP	7 Statements	1st, 2nd, 3rd, 4th, 5th, 6th, 7th
9-Pay	25% of EAP	8 Statements	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th
11-Pay	10 or 15% of EAP	10 Statements	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th
Annual	100% of EAP	N/A	N/A
Monthly Reporting	15% of EAP	N/A	N/A

Continued... 

For more information about billing, contact payments@alaskanational.com.

Premium Billing for Alaska National - *continued*

Billing Cycle

- Policy will be agency billed.

Payment Methods for Alaska National

- Policy will be agency billed.

Premium Audit

CopperPoint utilizes the following audit methods, depending on complexity of the business operations:

- **Voluntary** - a self-audit completed through the online portal or mail (EAP minimum premium to \$10,500)
- **Physical** - an auditor performs and finalizes the audit in person by completing a physical review of the risk and records (EAP \$10,500+)
- **Estimated** - In California, if an insured is unresponsive to completing an audit, the audit will be estimated according to applicable state laws and any active policies may be subject to cancellation.
- **Mid-Term Check Audits** - Forms are sent to the insured to complete. These audits are not billed but provide Underwriting with a payroll trend to make necessary mid-term adjustments to estimated exposures.

For more information about an audit, contact premiumaudit@pacificcomp.com or 855.375.0500

Final audit disputes should be directed to premiumauditdisputes@pacificcomp.com

Premium Audit - *continued*

General Services Timeline

Voluntary Audit

- **Expired Policies** (from expiration date)
 - » 50 days for insured to complete forms (including mail time)
 - » 10 days for Audit Department to process Final Audit
- **Cancelled Policies** (from cancellation date)
 - » 45 days for insured to complete forms (including mail time)
 - » 10 days for Audit Department to process Final Audit

Physical Audit*

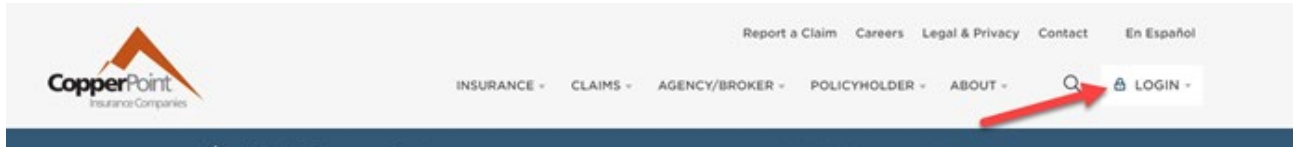
- **Expired Policies** (from expiration date)
 - » 90 days for auditor to complete Final Audit
 - » 30 days for Audit Department to process Final Audit
- **Cancelled Policies** (from cancellation date)
 - » 90 days for auditor to complete Final Audit
 - » 30 days for Audit Department to process Final Audit

**For accounts \$500,000 and above, audit timeline may vary.*



PacificComp Agent Portal

From copperpoint.com, use the login button to access the Agent Portal. On your homepage, you will have options to Manage Accounts, Manage Submissions or perform a Quick Rate.



Manage Accounts – View a listing of all accounts:

Search by Insured Name or Policy Number

- **To Do List** – Review status of policy, outstanding bills, credits, payroll reports due or future scheduled payments.
- **Audit History** – Review all policy payroll and associated premium history.
- **Billing History** – Review account charges and payments, view current due, and download entire transaction ledger.
- **View Claims** – View claim detail, execute Loss Run or Claim Status reports.
- **Installments** – View billing installment schedule
- **Manage Submission** – Begin a new business submission.
- **Quick Rate** – Check risk eligibility and estimated premium.

If you do not have login credentials, contact 818.575.8500, or cainfo@copperpoint.com.

Package Portal for Agents via AlaskaNational.com

From the Alaska National Portal you can:

- View claim information
- Get loss runs
- Download policy documents

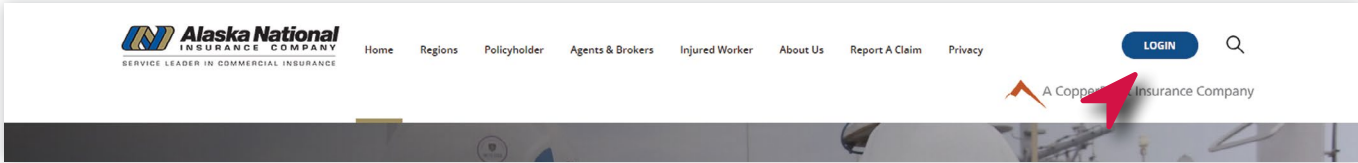
Accessing the Alaska National Portal

To view your secure information, visit alaskanational.com, and click **Login**.



Package Portal for Agents via AlaskaNational.com - *continued*

Please use the following steps to access your secure information on the Alaska National portal.



First-time Access

- To register for a new account, click on **Login** and select **New User**.
- Fill out the brief form with at least one policy number and hit **Submit**.
 - » Within 48 hours you will receive an email with your username and a temporary password.

Returning Users

- If you already have a username, simply click **Login** and enter your username and password.
- Admin can add new users from the **Manage User Accounts** tab once logged in.
 - » For admin access, send request with at least one policy number to webrequests@alaskanational.com.
 - » All policies with your agency will be mapped to your account.

Questions about logging into your account? Contact webrequests@alaskanational.com

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Renewal Cycle

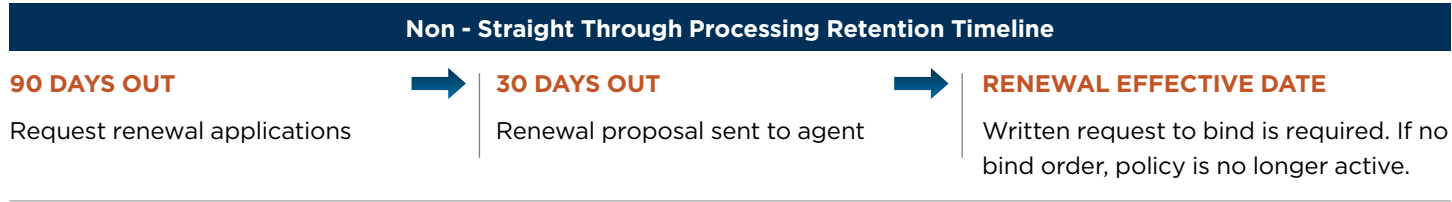
Workers' Comp policies that qualify for straight through processing

These policies generally renew automatically. If you have any change requests or would like a renewal proposal, please contact your underwriter. If we don't hear from you, the policy will be scheduled for renewal and emailed to you approximately 45 days prior to the effective date.

All other Workers' Comp policies

These policies will be processed manually. At approximately 90 days, a renewal application is requested. As to those policies that are eligible for renewal, proposals are released by Underwriting 30 days prior to the renewal date.

All bind orders must be received in writing from the agency. If we don't hear from you, the renewal proposal is assumed not taken and no coverage will be provided beyond the policy expiration date.



For all other renewals, contact your designated underwriter.

Who to Contact

Agent Portal

PacificComp, contact:
cainfo@copperpoint.com

Alaska National, contact:
webrequests@alaskanational.com

Premium Billing

PacificComp Policy, contact:
billing@copperpoint.com | 877.595.5958

Alaska National Policy, contact:
payments@alaskanational.com | 907.248.2642

Claims Services

cainfo@copperpoint.com

Business Development & Distribution

Hale Johnston | hjohnston@copperpoint.com

Loss Control

cpsafety@copperpoint.com

Safety Materials

copperpoint.com

Submissions

ca_submissions@copperpoint.com

“Doing Business with CopperPoint” is a general guide for our agency partners and does not provide or alter coverage. Information contained in the guide may be revised from time to time without notice. MC-1001 | 5/21