Doing Business with **CopperPoint**

Arizona

REVISED 9/2021

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

$4.97 BILLION IN ASSETS

$1.469 BILLION POLICY HOLDER SURPLUS

$621 MIL ANNUAL PREMIUM

750 EMPLOYEES

Recent Awards & Recognition

corporate PHILANTHROPY

ACE ARIZONA CORPORATE EXCELLENCE

Arizona's Most Admired Companies

GREATER PHOENIX CHAMBER OF COMMERCE IMPACT AWARDS CELEBRATING BUSINESS

WARD'S 50 SAFETY • CONSISTENCY • PERFORMANCE
Alaska National Insurance Company

For more information, visit copperpoint.com or follow us on LinkedIn.
View our 2020 Annual Report at copperpoint.com/about-us.

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About Our Products

Commercial Package Products

Our coverage features a range of business segments, including target markets of Contractors, Hotel/Motel, Manufacturing, Restaurants, and Retail. CopperPoint is pleased to offer coverage in these areas:

Workers' Compensation

- Guaranteed Cost
- Retrospective Rating
- Large Deductible

Commercial Property

- Equipment Breakdown with Tech Advantage
- Enhanced Coverages and Limits
- Business Income Actual Losses Sustained
- Commercial Property

Commercial Auto with Fleet Safety Management

- Business Auto Enhancement

Commercial General Liability

- Cyber Suite
- Employment Practices Liability (EPLI)
- Enhanced Coverages and Limits
- Identity Recovery

Commercial Umbrella

- Umbrella

Inland Marine

- Contractors' Equipment
- Enhanced Coverages and Limits for Contractors' Equipment
- Installation Floater
- Electronic Data Processing/Computers

Crime

- Employee Theft
- Forgery or Alteration
- Money and Securities

About Our Products *- continued*

Workers' Compensation

CopperPoint provides protection against liability for benefits to which an injured worker may be entitled under state law.

For more information, please refer to the CopperPoint Appetite Guide which can be found in the Agent Portal or at http://bit.ly/2RPsWK1.

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-calendar 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*).
  - » *May require additional years of loss runs due to account performance and/or industry hazard grade.
  - » *Loss runs not required on existing business currently written with CopperPoint.

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 submissions@copperpoint.com.

Business Submission Requirements

For quick and easy workers' comp quotes, submission content may be uploaded directly via our Agent Portal or sent to submissions@copperpoint.com for Underwriting review.

All other commercial lines applications must be sent to submissions@copperpoint.com.

Submissions are accepted up to 120 days prior to policy inception.

A complete submission includes:

- Completed ACORD application
- FEIN
- Current term plus two prior years of loss runs

If available, please also provide:

- Experience modification worksheet
- Safety program details
- Ownership (names/titles/percentages of ownership)
- Answers to ACORD questions 1-24
- Contact information for Loss Control/ Accounting/Claims
- Supplemental applications
- Inspection reports

For more information, visit our Agent Portal or contact your designated underwriter.

For package submissions, contact submissions@copperpoint.com.

If you need assistance registering for the portal, contact: portaladmin@copperpoint.com.

Claims

Arizona Workers' Compensation Claims

Online – The preferred way to file a First Notice of Loss (FNOL) is online with our "Report a Claim" feature on copperpoint.com. Once the FNOL information is submitted, a claim number is provided instantly along with the assigned claims adjuster and contact information.

Email – Send a completed Employer's Report of Industrial Injury (Form 101) to reportaclaim@copperpoint.com

Mail – Send a completed Employer's Report of Industrial Injury (Form 101) via U.S. Postal Service to: CopperPoint, 3030 N. 3rd St., Phoenix, AZ 85012

Phone – Call our Contact Center between 8 a.m. and 5 p.m. MST, Monday through Friday, at 602.631.2300 or 800.231.1363

California Workers' Compensation Claims

Online – You can submit an injury report online at copperpoint.com. If you need assistance with your username and/or password, please contact Customer Service at 866.374.8500.

Email – You can email a completed Employer's Report of Occupation Injury (Form 5020) to claims@actec.net

Fax – You may fax a completed Employer's Report of Occupation Injury (Form 5020) to 800.858.6509

Phone – Call 800.474.8080 for 24/7 assistance from a live operator

For assistance on how to report a claim, please call the Claims Contact Center at 602.631.2300, 800.231.1363 or email reportaclaim@copperpoint.com.

Claims *- continued*

Other States Workers' Compensation Claims

If your policy is written in partnership with Argonaut Insurance Company and you need to file a workers' compensation claim, visit Argo Online, the web division of Argonaut, at www.argolimited.com/claims/argonaut-claims-service/ for convenient online claims filing tools.

For assistance on how to report a claim, please call the Claims Contact Center at 602.631.2300, 800.231.1363 or email reportaclaim@copperpoint.com.

Claims *- continued*

CopperPoint Other Commercial Lines Claims

E-mail - Send a completed ACORD Claim Form to 6727copperpoint@sedgwickcms.com

Phone - Call the National Intake Center at 844.301.7681

Alaska National Other Commercial Lines Claims

E-mail - Alaska National (preferred method) sea_claims@alaskanational.com

Phone - 866.799.2642 24/7 or contact your agent/broker to report a claim

Be sure to include all information outlined in the Alaska National Reporting Checklist:

- Name of insured
- Insured point of contact information
- Claimant contact information
- Policy number

- Date of loss
- Location of loss (city, state)
- Claim type (auto, property, general liability, inland marine, cyber)
- For an auto claim, last six of the VIN# of the insured vehicle involved

For assistance on how to report a claim, please call the Claims Contact Center at 602.631.2300, 800.231.1363 or email reportaclaim@copperpoint.com.

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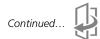
All Accounts:
- CopperPoint has the capability to provide virtual onsite consultations.
- Access to Learning Management System (LMS).
- Provides access to safety materials from the Loss Control Toolbox on copperpoint.com.

Premium Billing for CopperPoint

CopperPoint 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	65% of EAP	1 Statement	3rd
4-Pay	35% of EAP	3 Statements	3rd, 6th, 9th
6-Pay	20 or 25% of EAP	5 Statements	1st, 2nd, 3rd, 4th, 5th
10-Pay	10 or 20% of EAP	9 Statements	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th
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

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

Premium Billing for CopperPoint - *continued*

Billing Cycle

- **1st Invoice** – Policyholder invoice will be created when the policy is bound and issued, provided it is not greater than 26 days before the policy's inception date. The due date for the first 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 inception date, the insured will have 10 days to pay the first invoice.

- Standard invoice balances will be due 25 days from the invoice date.

Automatic ACH/EFT

Fees

- **Reporting fee:** $7 per payroll report. No charge if a report is submitted online.

- **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.

- **Reinstatement fee:** $50 per occurrence to address administrative expenses.

- **Payment reversal fee (non-sufficient funds):** $20 per payment reversed, check or ACH/EFT.

- **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.

- **Payment plan processing fee (primarily audit balances):** $8 per installment.

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

Continued…

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

Premium Billing for Alaska National - *continued*

Billing Cycle

- **Deposit Invoice** – Policyholder invoice will be created on the latter of the policy effective date or the bind/issue date.
  - » Deposit invoice balances will be due 30 days from the invoice date.
- **Endorsement or Final Audit Invoice** – Policyholder invoice will be created on the day after the transaction is processed.
  - » Endorsement invoice balances will be due 30 days from the invoice date.
  - » Final Audit invoice balances will be due 20 days from the invoice date.

Payment Methods for Alaska National

- Insured can remit payment via cash, check, or ACH/EFT. ACH/EFT is processed through the customer's bank account, and payment is posted to the insured's policy when the bank notifies Alaska National of payment receipt. **Payments cannot be made via the portal.**

Workers' Comp Portal for Agents via CopperPoint.com

From copperpoint.com, use the login button to access the Agent Portal. On your homepage, you will see notices for any policies currently pending cancellation.

Other accessible information includes:

- **Accounts** – After logging in, select this option to view a listing of all accounts.
- **Search** – Sort the column headers or use the search entry box to find a policy quickly.
- **Policy Number** – Click to go to the Policy Detail page, which includes Cancellation Date (if pending).

- **Billing Summary** – Click to review account charges and payments, view current due, and download entire transaction ledger.
- **Search Claims** – Claims are shown in the account summary, or click to view claim details, including adjuster notes.
- **New Submission** – Click to begin a new business submission.
- **Documents** – Select policy number and find policy packets, invoices, cancellation notices, loss runs and more.
- **Agency Resources** – Find links to other helpful resources.

If you do not have login credentials, contact portaladmin@copperpoint.com.

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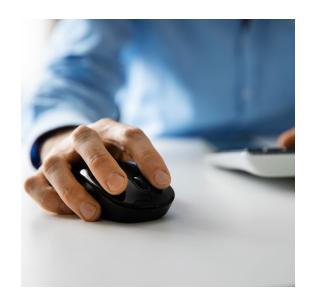**Thank you for doing business with CopperPoint - Arizona**

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

Premium Audit for CopperPoint

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 – $13k)

- **Virtual** – records are requested to be submitted via online portal or mail (EAP $13k – approximately $45k)

- **Physical** – an auditor performs and finalizes the audit in person by completing a physical review of the risk and records (EAP approximately $45k+)

- **Estimated** – if an insured is unresponsive to completing an audit, the audit will be estimated and any active policies will be set to non-renewal status until the audit is completed through the original audit method (current CA policies may be subject to cancellation)

For more information about an audit,
contact 602.631.2300, 800.231.1363 or email policyaudits@copperpoint.com.

Final audit disputes should be directed to auditdisputes@copperpoint.com.

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Premium Audit *- continued*

Voluntary (or Mail) Audits

- **Expired Policies** (from expiration date)
  - » 45 days to complete (including mail time)
  - » 50 days to automatic estimated audit
- **Cancelled Policies** (from cancellation date)
  - » 30 days to complete (including mail time)
  - » 35 days to automatic estimated audit

Physical & Virtual Audits

- **Expired Policies** (from expiration date)
  - » 60 days to complete
  - » 90 days to automatic estimated audit
- **Cancelled Policies** (from cancellation date)
  - » 60 days to complete
  - » 90 days to automatic estimated audit

Premium Audit for Alaska National

Types of Audits:

- Physical Audits
- Phone Audits
- Voluntary Audits

Alaska National Staff Auditors will handle audits primarily. Contract auditors will occasionally handle audits.

The anticipated time to complete an audit is 90 to 120 days from expiration. If the policy is cancelled, an audit will be completed 45 to 60 days from cancellation.

Audit disputes should be directed to auditdisputes@copperpoint.com.

Renewal Cycle

Workers' Comp policies with an EAP under $25,000

These policies renew automatically. If you have any change requests or would like a renewal proposal, please contact our dedicated Small Business Team at agencyservice@copperpoint.com at least 30 days prior to the effective date. If we don't hear from you, the policy will be scheduled for renewal and mailed to you approximately 30 days prior to the effective date.

All Commercial Lines policies and Workers' Comp policies with an EAP of $25,000+

These policies will be processed manually. At 90 days, a renewal application is requested with an automatic follow-up at 60 days. Proposals are released by Underwriting 30 days prior to the renewal date. If we don't hear from you, the policy will be scheduled for renewal five days prior to the effective date.

Retention Timeline				
120 DAYS OUT ➡	**90 DAYS OUT** ➡	**60 DAYS OUT** ➡	**30 DAYS OUT** ➡	**5 DAYS OUT**
Renewal Process Begins	Request Renewal Applications	Renewal Application Follow-up	Renewal Proposal Sent to Agent	If no Bind Order, Policies Taken Active

For information about Workers' Comp renewals with an EAP under $25,000, contact agencyservice@copperpoint.com.

For all other renewals, contact your designated underwriter.

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What Happens After Binding?

Customer Portal – Encourage your clients to register for our online customer portal to access a variety of convenient tools that make it easier to manage their accounts, including:

- Viewing claim adjuster notes
- Ability to download all claim details, including loss runs
- Expedited claims reporting
- Ability to upload report of injury form
- Ability to upload images, pdfs and other key supporting documents when filing a First Notice of Loss (FNOL)
- Immediate access to claim information – claim number, adjuster and adjuster's contact information
- Ability to make online payments

Poster Packets
Access to required forms and posters will be available on copperpoint.com in the Claims Kit.

Safety Education Materials, Safety Videos, Other Resources – CopperPoint offers a variety of free safety brochures, videos and other resources to help employers create a safer workplace. To learn more, visit copperpoint.com.

For more information about the Customer Portal, contact ask@copperpoint.com.

Who to Contact

Agent Portal
portaladmin@copperpoint.com

Premium Billing
billing@copperpoint.com | 877.595.5958

CopperPoint Claims (Workers' Comp)
602.631.2300 | 800.231.1363 | reportaclaim@copperpoint.com

CopperPoint Claims (Other Commercial Lines)
844.301.7681 | 6727copperpoint@sedgwickcms.com

Alaska National Claims (Workers' Comp)
24/7 Injury Helpline | 800.553.8041

Alaska National (Other Commercial Lines)
sea_claims@alaskanational.com | 866.799.2642

Contact Center
602.631.2300 | 800.231.1363 | ask@copperpoint.com

Business Development & Distribution
Marsha Brown | mbrown@copperpoint.com

Loss Control
cpsafety@copperpoint.com

Premium Audit
policyaudits@copperpoint.com

Premium Audit Disputes
auditdisputes@copperpoint.com

Safety Materials
copperpoint.com

Small Business Center
800.497.3863 | agencyservice@copperpoint.com

Submissions
submissions@copperpoint.com