



# Doing Business with **CopperPoint**

## California Region

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REVISED 11/2022

# CopperPoint at a Glance

Founded in 1925, CopperPoint Insurance Companies, 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 11 state footprint in the western United States, CopperPoint is in a strong position to meet the evolving needs of our brokers, agents and customers.

**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.**

11-State Western Footprint  
Super-Regional Carrier

Fully Licensed in 26 States

Rated A (Excellent) by AM Best

\$5.1B in Assets

\$1.56B in Statutory Surplus

\$615M Gross Annual Premium

Over 750 Employees

#25 in US for Workers' Comp

## Recent Awards & Recognition



For more information, visit [copperpoint.com](https://copperpoint.com) or follow us on [LinkedIn](#).  
View our 2021 Annual Report at [copperpoint.com/about-us](https://copperpoint.com/about-us).

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# About Our California Products

## Workers' Compensation

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

- Guaranteed Cost

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

- Guaranteed Cost

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

- Guaranteed Cost
- Loss Sensitive

For more information, please refer to the CopperPoint Appetite Guide which can be found on [copperpoint.com/appetite](http://copperpoint.com/appetite).



**Products in the California Region are underwritten by Alaska National Insurance Company and Pacific Compensation Insurance Company.**

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# 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

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**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 **UNDER \$100k:**

Submit through the ProducerEngage [pe.copperpoint.com](https://pe.copperpoint.com)

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

**Option 1:**

Submit through the ProducerEngage [pe.copperpoint.com](https://pe.copperpoint.com)

**Option 2:**

Email: [submissions@copperpoint.com](mailto:submissions@copperpoint.com)



**Straight-through processing (STP) is available for qualified small businesses.** This program allows you to submit, clear, quote, and bind business in a matter of minutes. For more information, visit our Agent Portal or contact your designated underwriter.

**If you do not have access to the portal, please contact 602.631.2300 or [portaladmin@copperpoint.com](mailto:portaladmin@copperpoint.com).**

## 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?
- 

### PacificComp Policies:

- Email: [reportclaim@copperpoint.com](mailto:reportclaim@copperpoint.com)
- Phone: 602.631.2300 or 800.231.1363
- Fax: 602.631.2888
- Mailing Address:  
CopperPoint Insurance Companies  
PO Box 36070, Phoenix, AZ 85067-6070  
**or**  
PO Box 33069, Phoenix, AZ 85067-3069

### Alaska National Policies:

- Phone: 24/7 Injury Helpline 800.553.8041
- Email: [sfo\\_claims@alaskanational.com](mailto:sfo_claims@alaskanational.com)

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

## Claims - *continued*

**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/](http://www.argolimited.com/claims/argonaut-claims-service/) for convenient online claims filing tools.

**If your policy is written in partnership with Old Republic Insurance Company** submit your claim to Alaska National Insurance Company by:

- **Phone:** 24/7 Injury Helpline 800.553.8041
- **Email:** [sfo\\_claims@alaskanational.com](mailto:sfo_claims@alaskanational.com)



**For assistance identifying your insurance company, please call the Claims Contact Center at 800.231.1363.**

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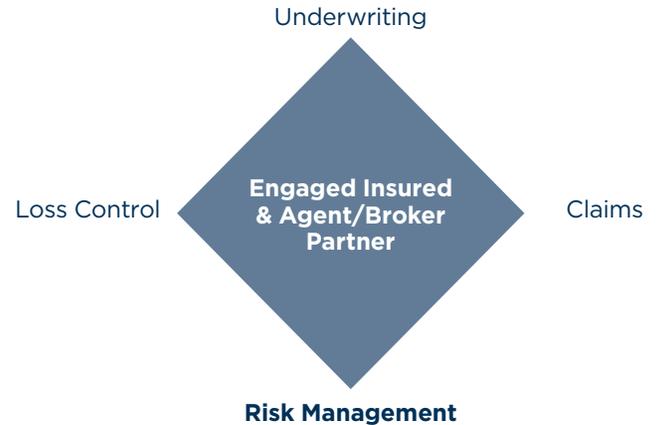
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# Risk Management Services

Available for accounts over \$500,000.

**Tailored 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\* | Workers' Compensation

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
Annual	100% of EAP	N/A	N/A
2-Pay	65% of EAP	1 Invoice	3rd
4-Pay	35% of EAP	3 Invoices	3rd, 6th, 9th
6-Pay	20 or 25% of EAP	5 Invoices	1st, 2nd, 3rd, 4th, 5th
9-Pay	25% of EAP	8 Invoices	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th
10-Pay	10 or 20% of EAP	9 Invoices	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th
11-Pay	10 or 15% of EAP	10 Invoices	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th
Seasonal Summer	10 or 30% of EAP	11 Invoices	70% premium (Apr-Sep) / 30% premium (Oct-Mar)
Seasonal Winter	10 or 30% of EAP	11 Invoices	70% premium (Oct-Mar) / 30% premium (Apr-Sep)
Monthly Reporting	10% of EAP	11 Reports	N/A
Monthly Reporting	15% of EAP	11 Reports	N/A
Monthly Reporting	25% of EAP	11 Reports	N/A
Quarterly Reporting	30% of EAP	3 Reports	N/A

\*For new business effective 4/1/22 and renewal business effective 6/1/22.

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CopperPoint also offers **CopperPay** - a Pay As You Go billing solution.

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# Premium Billing for PacificComp - *continued*

## Billing Cycle

- **Down Payment** – Policyholder invoice will be created when the policy is 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 20 calendar days.
- If a policy is bound and issued within 20 days of the effective date, the insured will have 10 days to pay the down payment.
- Standard invoice balances will be due 25 days from the invoice date.
- Payroll report premium invoices will be due 10 days from the date the payroll report is processed.

## Payment Methods for CopperPoint

- Check
- ACH payment through the portal
- Automatic/recurring payment once enrolled at [ce.copperpoint.com](http://ce.copperpoint.com)
- Pay By Phone: 833.777.0248

**For more information about billing, contact [billing@copperpoint.com](mailto:billing@copperpoint.com).**

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# Premium Billing for PacificComp - *continued*

## 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:** \$25 per invoice. No charge will be assessed if the 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 for Workers' Compensation and P&C.

Installment and Reporting Plans Schedule			
Payment Plan	First Payment Due at Signing	Remainder of Premium Divided Into	Months to Bill Remaining Installments
Annual	100% of EAP	N/A	N/A
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
9-Pay	25% of EAP	8 Statements	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th
10-Pay	10 or 20% of EAP	9 Statements	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th
11-Pay	10 or 15% of EAP	10 Statements	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th
Seasonal Summer	10 or 30% of EAP	11 Statements	70% premium (Apr-Sep) / 30% premium (Oct-Mar)
Seasonal Winter	10 or 30% of EAP	11 Statements	70% premium (Oct-Mar) / 30% premium (Apr-Sep)
Monthly Reporting	10% of EAP	11 Reports	N/A
Monthly Reporting	15% of EAP	11 Reports	N/A
Monthly Reporting	25% of EAP	11 Reports	N/A
Quarterly Reporting	30% of EAP	3 Reports	N/A

*Beginning with new and renewal policies effective 6/1/22, all Alaska National policyholders will be billed directly.*

Continued... 

# Premium Billing for Alaska National - *continued*

## Invoicing

- **Account Level Billing** — multiple policies and terms will now be on one account invoice.
- **Down Payment** – Policyholder invoice will be created when the policy is 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 20 calendar days.
- If a policy is bound and issued within 20 days of the effective date, the insured will have 20 days to pay the down payment.
- Standard invoice balances will be due 25 days from the invoice date.
- Payroll report (interim audit) premium invoices will be due 10 days from the date the payroll report (interim audit) is processed.

## Multiple Payment Options Available:

- Check
- ACH payment through the portal
- Automatic/recurring payment once enrolled at [ce.copperpoint.com](https://ce.copperpoint.com)
- Pay By Phone: 833.777.0248

For more information about billing, contact [billing@copperpoint.com](mailto:billing@copperpoint.com).

Continued...



# Premium Billing for Alaska National - *continued*

## Payroll Reports (Interim Audits) and Test Audits

Payroll reports (interim audits) and test audits will be due on the 16th of the month.

### 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. If the past due balance is associated with CA, IL, or TX policies, late fee is a flat fee of \$25 per invoice.  
*No fees for exposures in FL, MO, OK.*
- **Payment plan processing fee (primarily audit balances):** \$8 per installment.

For more information about billing, contact [billing@copperpoint.com](mailto:billing@copperpoint.com).

# Premium Audit

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

- **Voluntary/Mail** - a self-audit completed through the online portal or mail
- **Physical/Virtual** - an auditor performs and finalizes the audit in person by completing a physical or virtual review of the risk and records
- **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 [premaudit@pacificcomp.com](mailto:premaudit@pacificcomp.com) or 855.375.0500**  
**Final audit disputes should be directed to [premauditdisputes@pacificcomp.com](mailto:premauditdisputes@pacificcomp.com)**

# Premium Audit - *continued*

## General Services Timeline

### Voluntary/Mail Audit

- **Expired Policies** (from expiration date)
  - » 60 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/Virtual Audit\*

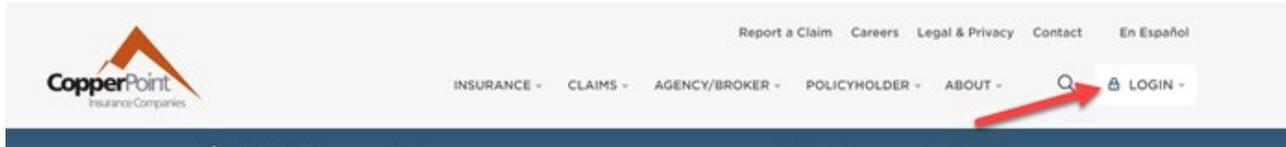
- **Expired Policies** (from expiration date)
  - » 90 days for auditor to complete Final Audit
  - » 30 days for Audit Department to process Final Audit
- **Cancelled Policies** (from cancellation date)
  - » 60 days for auditor to complete Final Audit
  - » 30 days for Audit Department to process Final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

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



# Workers' Comp Portal for Agents via CopperPoint.com

From [copperpoint.com](https://copperpoint.com), use the login button to access the Agent Portal for full account management.



## 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](mailto:portaladmin@copperpoint.com).

# Alaska National Agent Portal

## 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](https://alaskanational.com), and click **Login**.



# Alaska National Agent Portal - *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](mailto:webrequests@alaskanational.com).

**Questions about logging into your account? Contact [webrequests@alaskanational.com](mailto:webrequests@alaskanational.com)**

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# Renewal Cycle

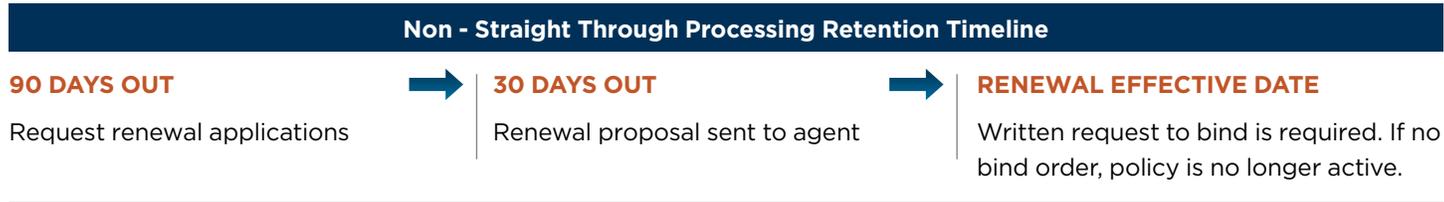
## Workers' Comp policies that qualify for straight through processing

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:

[portaladmin@copperpoint.com](mailto:portaladmin@copperpoint.com)

**Alaska National**, contact:

[webrequests@alaskanational.com](mailto:webrequests@alaskanational.com)

## Business Development & Distribution

### Don Esparza

[desparza@copperpoint.com](mailto:desparza@copperpoint.com)

## Claims Services

**PacificComp**, contact:

[reportclaim@copperpoint.com](mailto:reportclaim@copperpoint.com)

**Alaska National**, contact:

24/7 Injury Helpline | 800.553.8041

[sfo\\_claims@alaskanational.com](mailto:sfo_claims@alaskanational.com)

## Endorsement Requests

[submissions@copperpoint.com](mailto:submissions@copperpoint.com)

## Loss Run Requests

[lossruns@copperpoint.com](mailto:lossruns@copperpoint.com)

## Loss Control

[cpsafety@copperpoint.com](mailto:cpsafety@copperpoint.com)

## Premium Audit

[preaudit@pacificcomp.com](mailto:preaudit@pacificcomp.com)

855.375.0500

## Premium Audit Disputes

[premiumauditdisputes@pacificcomp.com](mailto:premiumauditdisputes@pacificcomp.com)

## Premium Billing

### Billing

[billing@copperpoint.com](mailto:billing@copperpoint.com)

800.231.1363

## Collections

[collections@copperpoint.com](mailto:collections@copperpoint.com)

## Safety Materials

[copperpoint.com](http://copperpoint.com)

## Submissions

[submissions@copperpoint.com](mailto: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 | 11/22

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