Doing Business

with CopperPoint family of companies

CopperPoint® Insurance Companies

COPPERPOINT • ALASKA NATIONAL

copperpoint.com

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Business Submission Requirements

For quick and easy workers' compensation quotes, submit all monoline workers' compensation accounts <$100,000 via our Agent Portal. For accounts >$100,000 or multi-line submissions, please send to your designated underwriter or submissions@copperpoint.com with target account premium pricing and quote need by date.

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

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

- Completed ACORD application form for each line of business:
  - Current term plus two prior years of loss for all lines

If available, please also provide:

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

Workers' Compensation 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 need assistance registering for the portal contact: portaladmin@copperpoint.com.

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

New Business
We accept Broker of Record (BOR) on new business submitted prior to the effective date. There is no countermand period.

Renewal Business
We accept Broker of Record (BOR) on renewal business submitted within 120 days of the renewal effective date. There is a 5 business day countermand period.

Mid Term
We accept Broker of Service (BOS) on in-force business submitted post issuance and prior to 120 days of the renewal effective date. There is a 5 business day countermand period. We do not accept Broker of Service requests on Payroll Services.

For Mid Term and Renewal Business:

A 5 business day countermand period applies, beginning on the date the BOR/BOS request is received. The countermand period runs through the end of business on the 5th business day. Only the original Broker of Record may waive this period.

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

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

- Submitted on the 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
- A complete submission package is required in order to furnish a quote for BOR or BOS requests, including:
  - Completed ACORD application (does not apply to midterm BOS)
  - Current policy term plus two prior years of loss runs, where applicable
  - Loss runs are not required for existing business currently written with CopperPoint
  - Current policy numbers for each line of business

Please submit your BOR/BOS requests to submissions@copperpoint.com.

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CopperPoint Portal - Registration

To Register for the CopperPoint Agent Portal:

- Contact your CopperPoint Agent/Broker Portal Administrator to be added as a new Portal user to your account.
- If you are unsure who your Portal Administrator is, submit a Help Request at copperpoint.com or email portaladmin@copperpoint.com.
- If you are the first contact at your organization to register for the CopperPoint Agent/Broker Portal, register as a new user at copperpoint.com or email portaladmin@copperpoint.com.

Once your account is created:

Users may log in by going directly to pe.copperpoint.com or use the Login button from copperpoint.com.

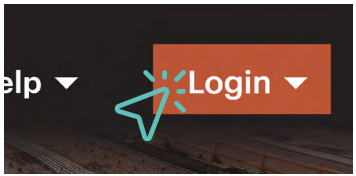
Portal Resources

Step-by-Step Portal Registration - Agents

Visit the Help Center for additional resources or contact us at portaladmin@copperpoint.com for portal support.

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CopperPoint Portal



Log in directly at pe.copperpoint.com or use the Login button from copperpoint.com.
On your homepage, you will see notices for any policies currently pending cancellation.

Accessible information from the CopperPoint Portal Includes:

- **Search** – use homepage dropdown to quickly search by account number, policy number, claim number, or quote number
- **Dashboard** – access your most recent policy binds or new business quotes
- **Documents** – select policy number and find policy packets, cancellation notices, endorsements, commission statements and more
- **Billing Information**, Including amount due, due dates, past payments as well as establish billing alerts for all accounts
  - CopperPay accounts will utilize the Audit1 platform for billing information
- **Claims information** and loss reports for all accounts, all lines of business. Including reserves, notes, and adjuster contact information
- **Workers' Compensation First Notice of Loss** (FNOL) may be filed by insureds
- **Policy Documents** and endorsements
  - Alaska National policies will be accessible beginning with 11/1/25 renewals and new business, and later effective dates
- **Payroll Reporting**
  - Alaska National policies will be accessible beginning with 11/1/25 renewals and new business, and later effective dates
- **Worker's Compensation submission intake** (monoline) including Straight-Through Processing (STP) can be submitted through the portal
- **My Profile** – subscribe to online account status report, user administration, account notifications
- **Final Audit Information** – Final audit statuses can be viewed, Limited Audit Reports and Audit Statements can be downloaded

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CopperPoint Portal

- **Notifications** – Insureds and agents can choose to enroll via the Portal to receive email notifications regarding events for their account(s)
  - **Invoice Ready:** Invoice has been billed on an account
  - **Invoice Due:** Invoice is due in 5 days and unpaid
  - **Payroll Report Reminder:** Interim audit is due in 5 days and unpaid
  - **Document Posted:** A document has been uploaded to the account/policy and is available for download via the Portal (such as endorsement, NOC, audit summary)
  - **Notice of Cancellation:** A NOC has been generated on an account (agent only)
  - **Premium Audit:** A final audit has been billed (agent only)
  - **Monthly Loss Runs:** Receive PDF and/or Excel loss runs for an account at the start of each month
- **Commission Statements** – Agents may download their commission statements directly from the portal anytime. Users must have commissions access permission
  - Sign up for ACH Commission Deposits at: copperpoint.com/agent-direct-deposit

Alaska National policies with an effective date of 10/31/25 and prior will utilize the Alaska National Portal for policy document retrieval and to submit payroll reports and interim reports. **All new and renewal policies with an effective date of 11/1/25 can be found in the CopperPoint Portal.** This two-system approach is temporary until all Alaska National policies are written through an enterprise policy system.

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Premium Billing

Installment and Reporting Plans			
Payment Plan	Deposit	Installments	Installment Timing
Annual	100%	N/A	N/A
2-Pay	65%	1	3rd
4-Pay	35%	3	3rd, 6th, 9th
9-Pay	25%	8	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th
10-Pay	10%	9	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th
Monthly Reporting*	10%	11 Reports	N/A
Quarterly Reporting*	30%	3 Reports	N/A

*Reporting only available for General Liability and Workers' Compensation accounts.

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Premium Billing - Invoicing & Payment Methods

Invoicing

Customers can choose to receive individual invoices for their policies or have all policies invoiced together.

Collection Terms

- **Down Payments –** Created no sooner than 26 days before the policy effective date and are due 20 days from invoice.
- **Installment invoices** are Due 25 days from the invoice date.
- **Interim reports invoices** are Due 10 days from the date the interim report is reported.

Payment Methods for CopperPoint

- **Portal:** One-time ACH payment through the portal
- **Automatic/recurring payments,** once enrolled on portal at: ce.copperpoint.com - *Installment Fee Free*
- **Pay By Phone:** 888.549.0858
- **By Check:** mailed to P.O. Box 33069, Phoenix, AZ 85067-3069

Make payments on invoices through the portal at:
ce.copperpoint.com

You will also be able to:

- View billing information
- Sign up for automatic notifications
- Download invoices and transaction history
- Manage automatic/recurring payment enrollment

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Premium Billing - Fees

Fees

- **Installment fee:** $5 per invoice.
  - **Fee Free options:** Recurring ACH or Annual Payment Plans.
- **Reinstatement fee:** $50 per policy per occurrence.
- **Non-Sufficient Funds:** $20 per payment reversed.
- **Late fee:** 1.5% of the past due balance or $10, whichever is greater.
  - **CA, IL, TX:** late fee is a flat fee of $25 per invoice.
  - **FL, MO, OK:** $0 late fee.
- **Reporting fee:** $7 per payroll report. No charge if a report is submitted online.
- **Re-Payment plan processing fee (primarily audit balances):** $8 per installment.

Billing Resources

Resources for agents & policyholders

- Standard Direct Bill Policies
- Assigned Risk Policies
- WARP Policies
- How to Read Your Invoice

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

Request log-in credentials for the CopperPoint Portal via portaladmin@copperpoint.com.

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CopperPay®

CopperPay® is a Pay As You Go billing solution currently available for all workers' compensation policies in the following states: AK, AZ, CA, CO, FL, HI, ID, IL, KS, LA, MN, MO, MT, NM, NV, OK, OR, TX, UT.

Initiating CopperPay®

Indicate upon submission the insured would like CopperPay reporting policy. CopperPoint has partnered with Audit1, a 3rd party vendor to support our CopperPay® billing solution. The following information is required to establish CopperPay® service.

Please provide the following key contact information for the insured:

- Name
- Email Address
- Phone number

Audit1 will then contact the insured with enrollment instructions.

Once the policy is established, the insured will receive a Policyholder Notification with a direct link to the Audit1 system to complete setup.

For CopperPay questions, please email:
copperpay@copperpoint.com

Audit1 System

For insureds utilizing an approved payroll provider, payroll reporting information will automatically be submitted by your provider.

Self-Reporting Payroll

If the insured payroll provider is not currently a partner of Audit1, the insured will receive an email reminder to report. The insured will need to login to their account to view their policy(ies) and provide:

- Policy Type: Workers' Compensation
- Policyholder Name
- Policy Number
- Effective Date
- Check Date

For Audit1 support, insureds may email:
support@audit1.com

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Claims - Workers' Compensation

Workers' Compensation claims may be submitted using any of the following methods:

Online: The preferred way to file a First Notice of Loss (FNOL) is online with our "Report a Claim" feature on copperpoint.com. For faster claim processing, please upload a copy of your completed state-specific FNOL.

> ***Arizona policies:*** *The Industrial Commission of Arizona (ICA) will only allow electronic submissions of the AZ Employer's Report of Injury. See our email communication to agents regarding this state mandated change.*

Email: In compliance with state regulations, email the completed First Notice of Loss (FNOL) form to: reportaclaim@copperpoint.com

Phone: Call our Contact Center between 8a - 5p MST, Monday through Friday, at 800.231.1363

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

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

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Claims - Commercial Property & Casualty

Property & Casualty claims may be submitted following the steps below:

To file a new Property & Casualty Claim:

- **Email:** reportpcclaim@copperpoint.com
  Preferred Intake Method
- **Call:** 866.799.2642 – available 24/7

To inquire about the status of an existing Property & Casualty Claim:

- **Email:** claimsassistant@copperpoint.com
- **Call:** 800.231.1363 (M-F | 8a - 5p MST)

Cyber Insurance Claims

If you've experienced a data breach of any kind, or been the victim of a ransomware or phishing attack, and have General Liability Cyber Suite coverage, report a claim: 888.472.5677

Review the Claims Reporting Checklist to make sure you have all the necessary information to get started.

- 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)
- **For an auto claim**, last six of the VIN# of the insured vehicle involved
- **For a commercial property claim**, street address and the affected building

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Premium Audit

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

Voluntary Audit

Through CopperPoint's self-audit service, policyholders will receive a login to our secure Policy Web Interface (PWI). They can answer a few simple questions and upload the necessary information and documents. Alternatively, there is an option to use paper forms, which can be submitted by mail or fax.

For more complex policies or those with a higher Estimated Annual Premium (EAP), a phone audit may be required. A Premium Auditor or Vendor Partner will conduct a follow-up call to verify the information, request additional details if needed, and answer any questions.

Virtual/Physical Audit

This hybrid approach to auditing combines traditional methods with modern convenience. The Auditor reaches out via phone or email to request essential records, and the policyholder is then granted secure login credentials to our protected Policy Web Interface (PWI) for easy document uploads. For added flexibility, policyholders can also choose to send records through email, mail, or fax.

If required, your auditor may request a face-to-face meeting. During this visit, an experienced Field Premium Auditor or Vendor Partner will thoroughly examine all pertinent information, ensuring nothing is overlooked. This on-site review fosters clear communication and detailed understanding of the financial details involved.

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Premium Audit

A CopperPoint staff audit or one of our audit vendor partners will contact policyholders within 15-20 days after the policy expires.

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

If you have questions regarding the totals or payroll allocation or other audit disputes, please submit a Help Request online.

Any questions pertaining to the billing calculations should be directed to our Billing department. Questions can be submitted online from copperpoint.com.



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Resources on copperpoint.com

Additional tools and resources for agents and policyholders can be found at copperpoint.com including;

Claims Kit

State required forms by underwriting paper

Find a Medical Provider

Up-to-date access to CopperPoint's medical provider network

Coverage Availability

Coverages and industry appetite

Workers' Comp Appetite

- Small Accounts Appetite Guide
- Middle Market Appetite Guide
- Large Account Appetite Guide
- Payroll Services Appetite Guide

Loss Control Toolbox

1000's of safety materials and resources for all industries, available free to all policyholders, portal access is required.

Portals

CopperPoint

Policyholder Portal
ce.copperpoint.com

Agent Portal
pe.copperpoint.com

Alaska National

Policyholder & Agent Portal
For all policies with an effective date of 10/31/25 or earlier.
Login

For policies with an effective date of 11/1/25, please access the CopperPoint Portal.

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Key Contacts

Agent Portal
portaladmin@copperpoint.com

Submissions & Endorsement Requests
submissions@copperpoint.com

Loss Run Requests
lossruns@copperpoint.com

Claims Services - Commercial P&C
CopperPoint/Alaska National, Contact:
reportpcclaim@copperpoint.com
866.799.2642

Claims Services - Workers' Comp
CopperPoint/Alaska National, Contact:
reportaclaim@copperpoint.com
602.631.2300 | 800.231.1363

24/7 Injury Helpline*
800.553.8041

**For qualified accounts.*

Contact Center
ask@copperpoint.com
602.631.2300 | 800.231.1363

CopperPay
copperpay@copperpoint.com

Loss Control
losscontrol@copperpoint.com

Premium Audit
premiumaudit@copperpoint.com

Premium Billing, WARP, Assigned Risk
Billing
billing@copperpoint.com
800.231.1363

Collections
collections@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. 11/26

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This information is provided as a general overview. Actual coverage and services may vary and is subject to policy language as issued. Coverage is underwritten by CopperPoint Insurance Company, or one of its wholly-owned insurance companies, and is limited to the states where licensed. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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