

# Doing Business with CopperPoint



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

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# Business Submission Requirements – Workers’ Compensation

For quick and easy workers’ comp quotes, submission content may be uploaded directly via our Agent Portal or sent to [submissions@copperpoint.com](mailto:submissions@copperpoint.com) for Underwriting review. All other commercial lines applications must be sent to [submissions@copperpoint.com](mailto: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

**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.

For package submissions, contact [submissions@copperpoint.com](mailto:submissions@copperpoint.com).

If you need assistance registering for the portal contact:

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

# Business Submission Requirements – Property & Casualty

**Email submissions to current your underwriter preferably 45 days from quote date.**

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

- Completed an Acord application form for each line of business 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 3 years valued within 120 days of expiration

## **If available, please also provide:**

- Supplemental Application
- X-Mod Worksheet (workers' comp)
- Current year loss run plus 5 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.**

# 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 5-calendar day countermanding time period and both agents will be notified via email.

There is no waiting period for new business BOR. Countermanding letter will be accepted at time of submission.

## 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
- Once the BOR/BOS has been processed and the new agent has been appointed, a completed submission (Acord, current term + 2 years of loss runs) will be requested by Underwriting
  - \*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

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

# CopperPoint Portal

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

## Other accessible information 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, and more
- **Payroll/Premium Reporting** – report or monitor installment reporting
- **Billing** – research account charges and payments, view billing status, make one-time payments, and download transaction history and invoices
- **Claims** – download loss reports and view claim details, including reserves, notes, and adjuster contact information
- **New Submission** – click to begin a new business submission for online binding or referral
- **My Profile** – subscribe to online account status report

Visit the [Help Center](#) or contact us at [portaladmin@copperpoint.com](mailto:portaladmin@copperpoint.com) for portal support.

# CopperPoint Portal - Registration

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

## 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.
- 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.

## Portal Resources

- [Step-by-Step Portal Registration - Agents](#)

Visit the [Help Center](#) for additional resources or contact us at [portaladmin@copperpoint.com](mailto:portaladmin@copperpoint.com) for portal support.

# Alaska National Portal

From [alaskanational.com](http://alaskanational.com) use the **login button** to access the Agent Portal. On your homepage, you will see notices for any policies currently pending cancellation. **This two-system approach is temporary until Alaska National policies are written through an enterprise policy system.**

You will continue to review policy documents and submit payroll reports and interim reports through the Alaska National portal while making payments in the CopperPoint portal at least one business day following report submission. You can also continue to mail reports and receive an invoice.

## From the Alaska National Portal you can:

- Download policy documents

## From the CopperPoint Portal Policyholders will have access to:

- Download loss runs and other claims reports
- Claims adjuster notes, status and information
- Account invoices and billing history
- Subscription to online account status alerts

Visit the [Help Center](#) or contact us at [portaladmin@copperpoint.com](mailto:portaladmin@copperpoint.com) for portal support.

# Alaska National Portal - Registration

From [alaskanational.com](http://alaskanational.com) use the **login button** to access the Agent Portal. On your homepage, you will see notices for any policies currently pending cancellation. **This two-system approach is temporary until Alaska National policies are written through an enterprise policy system.**

## 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).

## Portal Resources

- [Step-by-Step Portal Registration - Agents](#)

Visit the [Help Center](#) for additional resources or contact us at [portaladmin@copperpoint.com](mailto:portaladmin@copperpoint.com) for portal support.

# Premium Billing - Standard Direct Bill Policies

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

Installment and Reporting Plans			
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	3rd
4-Pay	35% of EAP	3	3rd, 6th, 9th
9-Pay	25% of EAP	8	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th
10-Pay	10% of EAP	9	1st, 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th
Monthly Reporting*	10% of EAP	11 Reports	N/A
Quarterly Reporting*	30% of EAP	3 Reports	N/A

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



**CopperPoint also offers [CopperPay](#) – a Pay As You Go billing solution.**

CopperPay is currently available for all guaranteed cost workers' compensation policies in the following states: AK, AZ, CA, CO, HI, ID, IL, KS, LA, MT, NM, NV, OK, TX, UT.

# Premium Billing - Invoicing & Payment Methods

## Invoicing

- **Account Level Billing** — Multiple policies and terms will now be on one account invoice.
- **Down Payment** – Invoices will be created when the policy is issued, no sooner than 26 days before the policy's effective date.
- Down Payment Invoices are due 20 days from the invoice date.
- Standard invoice balances are due 25 days from the invoice date.
- Interim report premium invoices are due 10 days from the date the interim report is processed and invoiced.
- No invoice will be created for test audits.

## Payment Methods for CopperPoint

- **Portal:** One-time ACH payment through the portal
- **Automatic/recurring payments**, once enrolled on portal at: [ce.copperpoint.com](https://ce.copperpoint.com) - *Installation 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](https://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

**Request log-in credentials for the CopperPoint Portal via**  
[portaladmin@copperpoint.com](mailto:portaladmin@copperpoint.com).

# Premium Billing - Fees

## Fees

- **Installment fee:** \$5 per invoice. No charge if an account is enrolled in automatic payments or if premiums are on an annual payment plan.
- **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. *Note:* CA, IL, or 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](#)

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

# Workers' Compensation Claims

**If your policy is written through CopperPoint Insurance Companies, Alaska National, PacificComp, or Argonaut Insurance Company** and you need to file a workers' compensation claim, you may do so in the following ways:

**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.

***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](mailto:reportaclaim@copperpoint.com)

**Phone:** Call our Contact Center between 8 a.m. and 5 p.m. MST, Monday through Friday, at 800.416.3863

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

# Commercial Property & Casualty Claims

If your policy is written through **Alaska National or CopperPoint Insurance Companies** and you need to file a property and casualty claim, please follow the steps below:

## To file a new Property & Casualty Claim:

- **Email:** [reportpcclaim@alaskanational.com](mailto:reportpcclaim@alaskanational.com) – available 24/7
- **Call:** 866.799.2642 – available 24/7

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

- **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

# 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.

# 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  
[auditphonecalls@copperpoint.com](mailto:auditphonecalls@copperpoint.com).**

Final audit disputes should be directed to  
[premiumauditdisputes@copperpoint.com](mailto:premiumauditdisputes@copperpoint.com).



# 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

## Find an Agent

- By state and zipcode distance

## Coverage Availability

- coverages and industry appetite

## Workers' Comp Appetite

- Small Accounts Appetite Guide
- Middle & Large Appetite Guide
- Payroll Services Appetite Guide

## Loss Control Toolbox

- Safety materials and resources for all industries, available to all policyholders

## Portals

### CopperPoint

Policyholder Portal  
[ce.copperpoint.com](https://ce.copperpoint.com)

Agent Portal  
[pe.copperpoint.com](https://pe.copperpoint.com)

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### Alaska National

Policyholder Portal  
[Login](#)

Agent Portal  
[Login](#)

# Key Contacts

## Agent Portal

**CopperPoint, Contact:**  
[portaladmin@copperpoint.com](mailto:portaladmin@copperpoint.com)

**Alaska National, Contact:**  
[webrequests@alaskanational.com](mailto:webrequests@alaskanational.com)

## Submissions & Endorsement Requests

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

## Loss Run Requests

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

## Claims Services - Commerical P&C

**CopperPoint/Alaska National, Contact:**  
[reportpccclaim@alaskanational.com](mailto:reportpccclaim@alaskanational.com)  
866.799.2642

## Claims Services - Workers' Comp

**CopperPoint/Alaska National, Contact:**  
[reportaclaim@copperpoint.com](mailto:reportaclaim@copperpoint.com)  
602.631.2300 | 800.231.1363

## 24/7 Injury Helpline\*

800.553.8041

*\*For qualified accounts.*

## Contact Center

[ask@copperpoint.com](mailto:ask@copperpoint.com)  
602.631.2300 | 800.231.1363

## Loss Control

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

## Premium Audit

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

## Premium Audit Disputes

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

## Premium Billing

### Billing

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

800.231.1363

### Collections

[collections@copperpoint.com](mailto: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. 6/25

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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