

The heart of a new standard

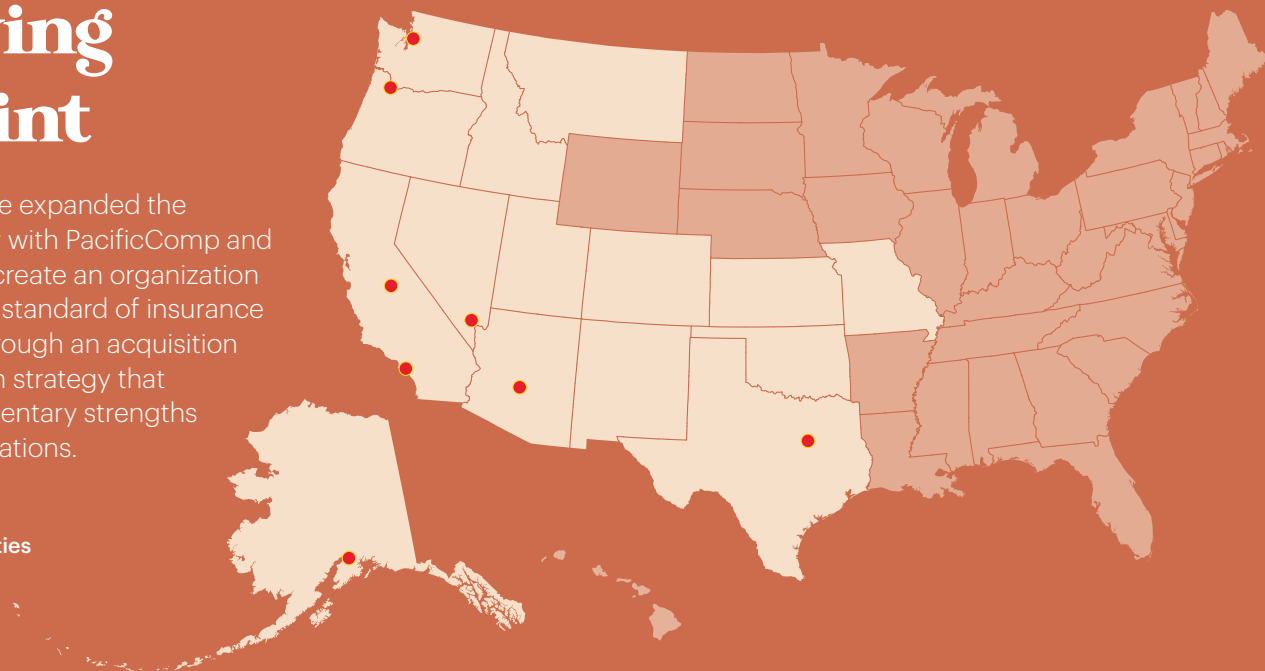


1925 *Centennial* 2025

A growing footprint

Since 2016, we have expanded the CopperPoint family with PacificComp and Alaska National to create an organization that delivers a new standard of insurance to more people, through an acquisition and organic growth strategy that balances complementary strengths and niche specializations.

- Core Footprint
- Expanded Capabilities
- Field offices



Our structure and financial strength

As a mutual insurance holding company, we operate for the sole benefit of all policyholders in the CopperPoint family. This structure, along with our limited distribution model and a strong balance sheet, allows us to focus on their long-term best interests, not on short-term benefits for shareholders, analysts or quarterly results. It also enables us to offer a consistent, stable presence, and the flexibility to truly tailor solutions for each client challenge.

\$5.3
billion

in assets

\$1.84
billion

policyholders'
surplus

\$719
million

in gross written
premium

12,000+

policyholders

800+

employees

A
Excellent

rating
by AM Best

CopperPoint maintains the strongest level of risk-adjusted capitalization as measured by Best's Capital Adequacy Ratio (BCAR) scores at the **99.6%** level.

Our company

Founded in 1925, CopperPoint is a workers' compensation specialist with broad capabilities in Commercial Property & Casualty across a 14-state Western footprint.

Everything CopperPoint does begins with a person: an injured worker, an employer, a neighbor, a partner. That's why we engage with agent/broker partners and insureds who value workers similarly, and are committed to safer workplaces.



Our appetite

We have invested in people and capabilities to deliver a consistent quality experience to all sizes of client for their workers' compensation needs. Our expanding multiline P&C offering is focused on upper-middle and large accounts with complex, severity-driven exposures in targeted states.

Large

(\$500,000
and up)

- Broad, unrestricted appetite
- Guaranteed Cost and Loss Sensitive solutions
- Individual account underwriting
- Risk Management Services: Every account has a dedicated Risk Management Executive delivering tailored services to each client, based on their value-added differentiators, objectives, risks
- Pay-as-you-go options (CopperPay)

Middle market

(\$25,000
to \$500,000)

- Specialized expertise across a range of sectors, including our four key verticals: Construction, Agriculture, Healthcare, Hospitality
- Individual account underwriting
- Higher hazard bias above \$250,000
- Dedicated Client Relationship Manager assigned to each account (\$100,000 to \$500,000) delivering value-added differentiators
- Pay-as-you-go options (CopperPay)

Small

(up to
\$25,000)

- Rapidly emerging segment
- Current 15-state western footprint
- Nearly 300 class codes eligible for straight-through processing
- Instant bindable quotes for eligible businesses
- Pay-as-you-go options (CopperPay)

Our service: second to none

We're a true, long-term partner to our agents/brokers and insureds, working to align our robust capabilities with their business needs and objectives.

We're responsive.

You have a problem.
We listen and resolve.

You have an opportunity.
We learn how we can help.

You call.
We answer.

You reach the person you need to speak to: whether it's the CEO, the head of loss control or a specialist team member.

We tailor our offerings.

No templates: We provide old-school underwriting, meaning we listen first, then shape and solve specifically for the scenario.



Risk Management Services

Our people set us apart. We invest in hiring industry experts with risk management, claims, and loss control experience to partner with agents/brokers and insureds to ensure consistent, customized quality service.

Claims

The clarity and confidence that leads to optimal resolutions.

- Rapid response
- 24/7 injury helpline
- On-staff attorneys
- Fraud prevention
- Return to work strategies
- Lower case loads
- Managed care and medical bill review

Loss control

Safety, security and a personalized plan.

- OSHA-guided protocols to ensure safe workplaces
- Protocols and services built for each business
- Onsite visits, consultations, monitoring

Our expertise: vertical specialization

We bring in-depth industry knowledge, experience and perspective to our agent/broker partners and insureds, in the following sectors:



CONSTRUCTION

Why us

No one knows this vital part of the U.S. economy better, with its distinctive risks and exposures: falls from heights, falling objects, structural defects, contractual risk transfer to equipment and vehicle dangers. And no one works harder to deliver Workers' Comp and P&C solutions that create a safer workplace, lower client risk profiles and reduce insurance costs.

Areas of focus

Commercial

- Electrical
- Plumbing
- HVAC
- Concrete
- Civil—Earthwork, Utilities
- Painting
- Street and Road/Asphalt
- Drywall
- Flooring

- Landscaping
- Roofers and Solar Panel Installers
- Street and road contractor

Residential

- General Building Contractors
- Masonry
- Tenants' Improvements and Betterments
- Steel Erection

Note: Multiline P&C offering varies by state



HOSPITALITY

We first provided insurance coverage to this sector in 1929 and have a deep working knowledge of the risks faced by its various businesses, from food and beverage operations to recreation and lodging. We work tirelessly to provide the appropriate coverages and loss prevention to meet the unique needs of each insured.

Restaurants

- Fine Dining
- Fast Casual
- Fast Food/Drive Thru
- Take Out and Delivery

Hotels/Motels Chains, resorts, boutique, business and full-service hotels that may include the following:

- Event Centers
- Restaurants
- Golf
- Spas/pools
- Gaming
- Skiing

Note: Multiline P&C offering varies by state



AGRICULTURE

We have deep roots in this critical sector and have a keen appreciation for the associated risks: slips, trips, falls, strains, chemical exposures, confined spaces with livestock and heavy equipment. We're here to partner with the insureds to protect their workers before a loss occurs, so that we grow together.

Operations

- Growers, Packers and Shippers
- Hullers, Shellers and Processors
- Truck Farms
- Packing Houses
- Cold Storage Facilities
- Custom Harvesting
- Cannabis Operations
- Dairies and Creameries

Commodities

- Stone Fruit/Citrus
- Vineyards
- Tree Nuts
- Row Crops
- Bush Berries
- Potatoes

Note: Multiline P&C offering varies by state



HEALTH CARE

We've been taking care of health care businesses since 1926, when we first served this complex, highly regulated industry. We know its unique challenges: from aging population to increased systemic strain and significant labor demand. And we know its risks: from musculoskeletal trauma and manual patient handling, to blood-borne pathogens and everyday slips and falls. All of which we tackle with industry experts at the local level.

- General, Surgical, and Specialty Hospitals
- Practitioners' Offices and Practices Groups
- Medical Diagnostics and Laboratories
- Assisted Living and Continuing Care
- Skilled Nursing Facilities
- Palliative Care and Hospices
- Outpatient Care
- Vocational and Rehabilitation Services
- Social Services and Assistance
- Urgent Care and Other Specialty Clinics

Note: Multiline P&C offering varies by state

A different brand of insurance

Designed to grow through M&A, complementary strengths, and niche specializations, delivered across a growing enterprise footprint, CopperPoint is built to make insurance mean more.

We're a mutual holding company whose limited distribution model and deep vertical expertise enable the flexibility, long-term relationships and truly tailored service that protect and strengthen lives, businesses, and communities.

Backed by a strong balance sheet, we operate on a unified shared services platform including data/analytics, policy, claims, and billing, allowing our teams to do what they do best: get close to and serve those who rely on us.

Ours is a mindset open to saying yes to complex accounts that others may refuse. We tackle and resolve even the most complicated challenges, complementing the risk-bearing aspects with a dedication to service and a thoughtful approach to improving safety in the workplace.

It's a new standard of insurance: ours. We look forward to partnering with you to bring it to more people.

CopperPoint[®]
Insurance Companies

1925 *Centennial* 2025

This information is provided as a general overview. Coverage is underwritten by one of the CopperPoint Family of Insurance Companies ("CopperPoint") and is offered through licensed agents and brokers. California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company. Actual coverage and services may vary and is subject to policy language as issued. ©2025 CopperPoint Mutual Insurance Holding Co. All Rights Reserved.