

Workers' Compensation Insurance

What it is – and why you may need it



copperpoint.com

At Work for You



■ **If you employ workers, you must offer workers' compensation insurance**

Arizona law requires all public and private employers who have one or more employees to carry workers' compensation insurance.

Workers' compensation insurance applies to bodily injury by accident or disease arising out of and in the course of employment.

Workers' compensation insurance at a glance

All business operations with at least one worker or more are assigned a classification code by the National Council on Compensation Insurance, a group that creates and maintains these codes. Your business's classification codes are assigned based on an estimate of the exposures you might have during a policy period and are linked to rates and a premium basis.

In addition to the rates and premium basis linked to classification codes, an experience rating (commonly called an e-mod) applies to policies with an annual premium of \$3,000 or more.

CopperPoint is at work for you, whenever you need us

CopperPoint Insurance Companies can provide you with protection against liability for benefits to which an injured employee may be entitled under state law. We are the premier provider of workers' compensation insurance in Arizona.

We are here to provide employers a stable, reliable market for workers' compensation insurance at the lowest possible cost. And we are dedicated to keeping workplaces and workers safe.

As an Arizona-based company, CopperPoint is a recognized economic engine in the local market. Our company is proud to provide workers' comp insurance solutions to businesses that seek the best in workplace safety protection, a service we've managed since 1925.

Contact us today to get started!

To find an agent and request a quote to get workers' compensation insurance coverage call 1.800.231.1363 or visit copperpoint.com. CopperPoint can show you how safe businesses save money.

We're at work for you!



We provide service in cost-effective, time-saving ways

Besides assistance available through our telephone Contact Centers, customers and/or their agents can manage their accounts 24/7 at copperpoint.com. Among the services and tools available at copperpoint.com:

- Online payroll reporting
- File First Notice of Loss
- Pay premium online (via electronic funds transfer)
- Request Certificates of Insurance
- Free, streaming workplace safety training videos
- Request quote for new coverage

Our customers enjoy extra value

Policyholders also may take advantage of our professionals' expertise:

- Loss control consultants help clients to create safety plans, conduct safety audits and develop cost-saving strategies
- Our in-house legal experts also are available for free legal and claims fraud investigation services, statewide.

From our caring, efficient customer service representatives to our website and social media channels, employers have access to more valuable resources, including CopperPoint's workplace safety blog PinPointNews.net.

You can find CopperPoint at:



CopperPoint is committed to providing workers compensation insurance expertise along with great customer service. Financially strong and service oriented, CopperPoint delivers Peace of Mind.

Visit copperpoint.com for many of our services, including payroll and injury reporting, as well as free safety videos and materials.

Put CopperPoint to work for you.

Contact Us

Contact Center

602.631.2300 or 800.231.1363

CopperPoint Home Office

3030 N 3rd Street
Phoenix AZ 85012-3068

CopperPoint customers across Arizona can contact CopperPoint through the phone numbers listed above.

copperpoint.com

Office & Business Hours:

CopperPoint customer service representatives are available to assist policyholders 8 a.m. – 5 p.m., Monday – Friday. If you have a question outside business hours, email ask@copperpoint.com.



A.M. Best assigned CopperPoint and its subsidiaries an A- Excellent XII with a “stable outlook”

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