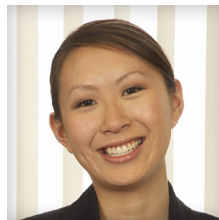


CopperPoint Claims Management

Encourages Open Communications;
Keeps Your Costs Down



copperpoint.com

At Work for You



- **When you choose CopperPoint Insurance Companies as your workers' compensation provider, you're selecting a company recognized for quality customer care and stellar claims management. We stress open communications among all parties involved in an injury claim: the injured worker, the medical provider and CopperPoint's claim representative.**
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CopperPoint's claims management received the highest scores possible in an external industry audit. The report stated: "Claims management at CopperPoint is sound, responsible, and meets best practices guidelines."

At CopperPoint:

- The personnel in CopperPoint's Claims Division have worked for the company for an average of 13 years; 95% of them hold college degrees, insurance certifications, designations or licenses.
- New claims are initiated in less than 1 day.
- CopperPoint adjudicated 13,506 new claims in 2017.
- In 2017, CopperPoint paid \$64.9 million in indemnity benefits to injured workers and their dependents.
- CopperPoint paid \$98.4 million to medical providers in 2017.
- Fifty-four cents of every dollar spent on medical care are saved by using medical providers that are contracted with CopperPoint's partnerships with external vendors and by application of the Industrial Commission of Arizona's (ICA) Medical Fee Schedule.
- CopperPoint uses in-house resources to ensure appropriate treatment and to control medical costs. These include a medical director, chiropractor, dentist and RNs.
- CopperPoint has a highly experienced in-house legal staff, including state bar certified workers' compensation specialists, available for consultation and litigation.
- Through subrogation, CopperPoint recovers millions of dollars each year from third parties. These monies are credited back to the medical and indemnity benefits on the claim, reducing the overall claim's expense. This may result in a direct, positive impact on the claims' costs reported to the National Council on Compensation Insurance (NCCI) and therefore the policyholder's e-mod.
- CopperPoint's claims adjusters manually reserve claims. They use their years of experience, tools and resources to set adequate reserves. CopperPoint has protocols in place to ensure accurate reserves prior to reporting to NCCI.

At CopperPoint We Strive To:

- Keep communication channels open among the injured worker, medical provider and claims adjuster
- Ensure an injured worker receives the appropriate timely medical care and compensation for time off work
- Return injured workers to their jobs as quickly as medically possible
- Provide outstanding consultations and rehabilitative services to help injured workers return to productive employment as soon as possible
- Save time and ensure claims are handled in a cost-effective manner for all parties involved.

When a First Notice of Loss is received, a claims adjuster is assigned the case. That person is responsible for the overall case management from determining whether the injury is covered to monitoring the injured worker's medical care and paying indemnity benefits when due.

All CopperPoint policyholders are served by a dedicated team of claims adjusters, who are assigned by their skill set to administer claims proactively based on the claims' complexity. CopperPoint's Claims Division caseloads fall within industry standards.

Copperpoint Has Been Lauded For Its:

- Planning for future claims handling
- Reporting claims decisions in a timely manner
- Using an integrated medical management and cost-containment program
- Reviewing medical bills properly
- Paying medical bills and indemnity benefits in a timely manner

And CopperPoint always is looking for ways to serve its customers and their employees better. One way we've made it easier to do business with us is online at copperpoint.com, which allows you to report a claim online.

When a First Notice of Loss is reported online, a claim number automatically is assigned to start the service process, and we will forward the notice to the Industrial Commission of Arizona for you.

Although we handle thousands of claims each year, our claims management program treats each claim as a priority – because it is.

CopperPoint's claims adjusters are at work for you, so you can count on receiving quality and caring customer service.

For more information on CopperPoint, the state's premier provider of workers' compensation insurance, visit copperpoint.com.

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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