



Construction

Workers' Compensation

The construction industry faces many risks, from falling objects and electrical hazards to risks associated with excavations, construction defect and contractual risk transfer and business owners need a partner they can trust. At CopperPoint, our job is to look out for the people every business is built on. We actively collaborate with our partners to ensure we are providing the answers and options our customers need to feel secure.

Unparalleled Expertise

We specialize in Workers' Compensation for the Construction industry. We strive every day to help drive down loss costs for our customers - ultimately lowering their risk profile, creating a safer workplace and reducing insurance costs.

Best-in-Class Service

Our vision is to be the preferred partner for business owners, agents and brokers in every local community we serve. That's why our commitment doesn't end once the underwriting is complete. In fact, this is just the beginning of our relationship. Our robust commitment to client service results in deep relationships, in-depth knowledge of clients' business operations and tailored risk management programs.

Loss Control

A safer worksite means a more secure workforce — and a more stable, successful business. That's why our Loss Control professionals partner with our customers to truly understand the nuances of their business and tailor plans and service delivery based on these unique needs. Services for the Construction industry include:

- Job Site Safety and evaluations
- Evaluation of written Health and Safety Policies and Procedures
- Health and Safety training
- Accident investigations
- Industrial Hygiene services

Claims

Our in-house Workers' Compensation claims professionals are responsive, experienced, and dedicated to meeting the needs of our policyholders. We provide the knowledge and care our customers expect and deserve, including:

- Dedicated claims team
- Quality, timely communication between adjusters, policyholders, and our agent/broker partners
- 24/7/365 claims reporting by phone and/or email and catastrophic scene response
- Active collaboration with our underwriting and loss control departments to minimize frequency and severity of future loss exposures
- Proactive, timely resolution of claims

Workers' Compensation Solutions for the Construction Industry

Commercial Classes

- General Contractors
– \$100k minimum premium
- Framers
– \$500k minimum premium
- Electrical
- Plumbing/HVAC
- Concrete
- Painting
- Civil – Excavation, Earthwork & Utilities
– \$100k minimum premium
- Street and Road/Asphalt
– \$100k minimum premium
- Drywall
– \$50k minimum premium
- Flooring
- Landscaping
- Steel Erection
– \$250k minimum premium
- Bridge Construction
– \$500k minimum premium

Residential Classes

- General Contractors
– \$50k minimum premium
- Framers
– \$500k minimum premium
- Electrical
- Plumbing/HVAC
- Concrete
- Masonry
- Painting
- Civil – Excavation, Earthwork & Utilities
– \$100k minimum premium
- Street and Road/Asphalt
– \$100k minimum premium
- Drywall
– \$100k minimum premium
- Flooring
- Landscaping

Classes to Avoid:

Roofers and Solar Panel Installers

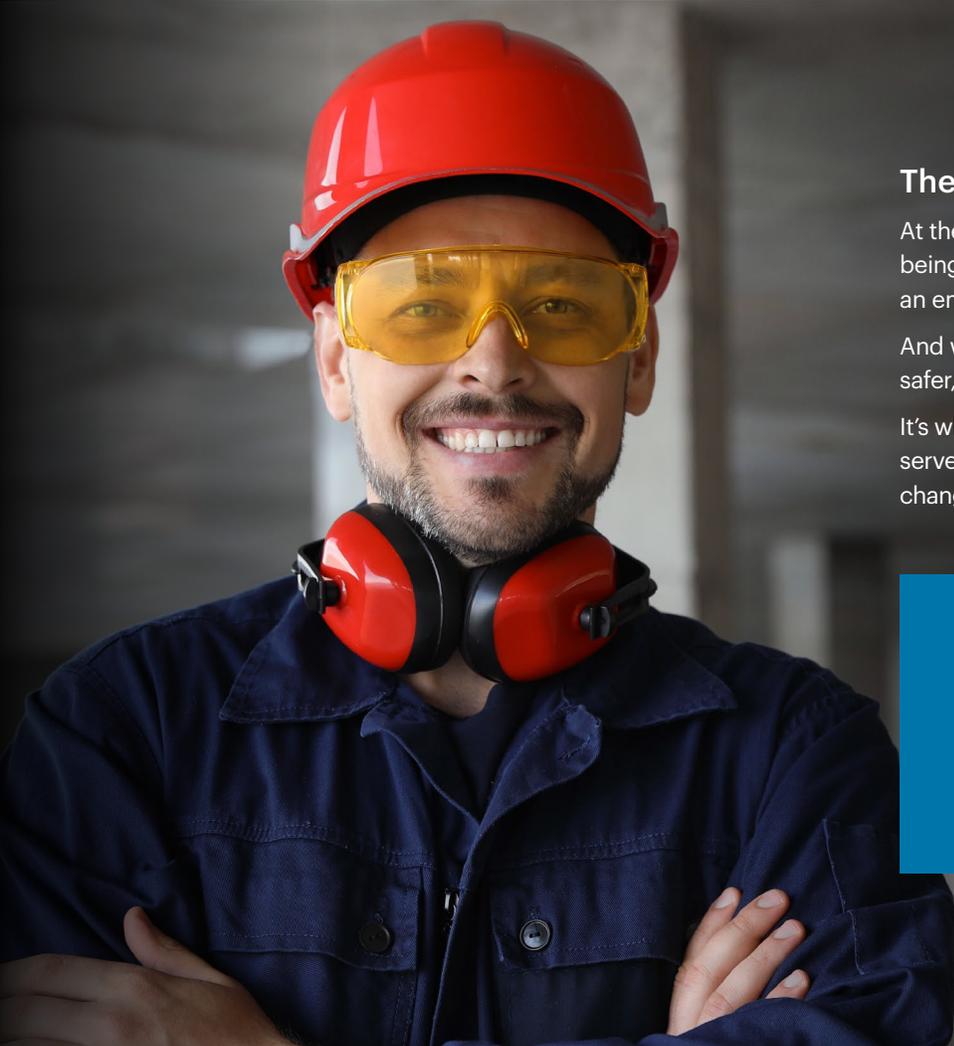


About CopperPoint:

Founded in 1925, CopperPoint Insurance Companies is a super-regional, leading provider of workers' compensation and commercial insurance solutions in the western region.

CopperPoint is committed to meeting the evolving needs of our partners and customers. We do this through comprehensive

insurance solutions and risk management and loss control services in combination with our expertise and drive to find the right solutions. A partnership with CopperPoint means service excellence every step of the way.



The CopperPoint Difference

At the heart of everything we do is a person. A human being with hopes, dreams, challenges, goals. A worker, an employer, a partner, a colleague, a neighbor.

And we're the ones they trust to help make their lives safer, stronger, more fulfilling.

It's why we're driven to do more and be more to those we serve. Because every moment of every day is a chance to change what insurance really means to people.

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All CopperPoint Family of Insurance Companies are rated A (Excellent) by AM Best.

COPPERPOINT | ALASKA NATIONAL | PACIFICCOMP

Available in Alaska, Arizona, California, Colorado, Idaho, Montana, Nevada, New Mexico, Utah

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 one of the CopperPoint Family of Insurance Companies ("CopperPoint") and is offered through licensed agents and brokers. CopperPoint Insurance Company and its subsidiaries carry AM Best ratings of "A" (Excellent). California policies are underwritten by Pacific Compensation Insurance Company and Alaska National Insurance Company.

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