The Arizona We Want

2.0

How one corporation, CopperPoint Mutual Insurance Company (formerly SCF Arizona), responds to a changing Arizona, supporting the wants and desires of Arizona’s people, economy and communities.

As a private corporation, we have a fiduciary responsibility to our policyholders and our company. But we also have a moral duty to our employees, citizens and the communities we serve. We take that duty very seriously. This report shows that while we, as a corporation, can’t do everything, we can do some things to improve our community, city, county and state.

The Arizona that our citizens want is also The Arizona We Want!
COPPERPOINT MUTUAL RESPONSE TO THE ARIZONA WE WANT GOAL 1

Education

Arizona High School students graduate college & career ready as measured by national and international standards

WHAT CITIZENS WANT?

- Graduate high school students who are career & college ready.
- Align graduation requirements with national & international standards.
- Customize education to meet student goals.

Key Gallup Findings:

- 19% of Arizonans rate their community highly for the quality of its public schools.

WHAT’S HAPPENING AT COPPERPOINT?

- CopperPoint encourages and pays for higher education for employees. Over 3 years, employees have received 143 degrees, certifications and licensures, including 23 college or graduate degrees.
- Over 3 years, CopperPoint has donated more than $250,000 to direct scholarship or educational programs.
- CopperPoint has made more than $6.4 million in loans and grants to various K-12 inner-city schools for improvements and expansion.
- Working with the Arizona Insurance Council, CopperPoint has created the Insurance Workforce Summit to close the workforce gap between the needed insurance workforce and college students and job seekers who are prepared/interested in pursuing a career in the insurance industry.

NEXT STEPS FOR COPPERPOINT. WHERE DO WE GO FROM HERE?

- Working with the State Chamber of Commerce and educational organizations, CopperPoint will support the “A” School initiative to increase the number of quality high schools in Arizona.
- Encourage other employers to provide their employees with educational opportunities and support.
- Support the full implementation of common core curriculum statewide.
- Support increased state funding for K-12 education.
- Support the Arizona Board of Regents request for bonding capacity for the various campuses.

SCF Arizona, now CopperPoint is a key partner in Genesis City’s mission of changing lives through the power of education. Their loan and support allowed us to open the doors of opportunity for hundreds of our most disadvantaged youth. Many of our kids are now in college, have successful careers and are now "paying it forward" directly due to CopperPoint’s ardent commitment to serving our community.

-Karen Callahan, Executive Director, Genesis City

SCF Arizona has been the leading community partner in Great Hearts’ commitment to provide every child with a first-class education, regardless of zip code. From their foundational support of Teleos Prep in Downtown Phoenix, to their innovative low-interest facilities loan to help us serve the families of Maryvale Prep, no other corporation or foundation in Arizona has done more to bring a Great Hearts education to every family.

- Dr. Daniel Scoggin, CEO, Great Hearts Academies

Stellar Volunteer Award, Genesis City 2011
Advocates for Education, Benefactor of Education Award 2013
Arizona College Scholarship Foundation, Leaders & Legends Honoree 2013
COPPERPOINT MUTUAL RESPONSE TO THE ARIZONA WE WANT GOAL 2

Job Creation

More job opportunities that offer higher wages with job training programs for Arizonans of all ages.

WHAT CITIZENS WANT?

- More job opportunities
- Job training programs for all ages
- Lower business taxes
- More investment in growth industries that offer higher wages

Key Gallup Findings:

- 96% of Arizonans rate their community poorly for economic conditions.
- 76% do not believe the next generation will have a higher standard of living.

WHAT’S HAPPENING AT COPPERPOINT?

- Through a Community Jobs Investment Program with Chicanos por la Causa, CopperPoint has made $10 million available to rural jobs creation with a Veteran’s preference.
- Through the Arizona Business Loan Alliance partnership, $12 million is available to Phoenix area businesses to expand and create jobs.
- Through a $30 million CopperPoint Bridge Loan Program, small companies throughout Arizona are able to expand and add jobs.
- In partnership with Liquid Capital, the Small Business Alternative Financing Solutions Program makes specialty loans to small businesses throughout Arizona.

- Over 3 years, through the Arizona Small Business Association and various Chamber of Commerce Partnerships, CopperPoint has donated more than $450,000 to Arizona specific job creation programs and activities.

NEXT STEPS FOR COPPERPOINT.
WHERE DO WE GO FROM HERE?

- Continue to support chambers and industry groups to encourage passage of job creation legislation and funding.
- Expand opportunities that encourage and create jobs in the Arizona small business community.
- Consider expansion of the Bridge Loan Program to allow Arizona’s business community to grow and expand.

Our partnership with SCF Arizona, now CopperPoint, has been crucial to the Arizona Small Business Association’s mission to create and retain quality, good-paying jobs in Arizona. ASBA has partnerships with many Arizona businesses, but none more valuable or more important than CopperPoint. Without CopperPoint, ASBA would only be able to do a fraction of what we do today to support small business.

-Rick Murphy, CEO, ASBA

SCF Arizona’s investment (now CopperPoint) has allowed CPLC to support small businesses throughout rural Arizona thus far creating over 60 jobs in four months. By year end, the Community Jobs Investment Program will create over 250 jobs in rural communities that are often overlooked. This impact would not have been possible without the vision and leadership of SCF. We thank them for their support of our rural communities.

-Edmundo Hidalgo
President and CEO
Chicanos Por La Causa, Inc.
SCF Arizona, now CopperPoint, made a valued investment in the Nina Mason Pulliam Rio Salado Audubon Center – dedicated to serving primarily at-risk children in an area with a culturally rich and diverse population. This LEED-platinum nature education center, free to the public, situated in a lush riparian habitat engages children in hands-on nature experiences and makes adults aware of critical conservation issues facing Arizona. SCF’s generous gift was an inspiration to other civic minded corporations.

-Sam Campana, Founding Director, retired Audubon Arizona

Investing in Arizona’s people, businesses and future is always a wise decision.

-Don Smith, CEO CopperPoint Mutual Insurance Company

Environment, Forests & Open Spaces
 Protection for Arizona’s natural environment, water supplies and open spaces.

WHAT CITIZENS WANT?

- Water management plans for all regions of Arizona – statewide, regional and municipal.
- Policies that balance population growth with preserving open spaces.

Key Gallup Findings:

- Of 14 features, Arizonans rate the state’s natural beauty, outdoor parks and open spaces as its greatest assets.

WHAT’S HAPPENING AT COPPERPOINT?

- The CopperPoint highrise reduced its carbon footprint by 675,000 kilowatt hours of electricity, utilizing recycled and recyclable building materials and significantly reducing water usage.
- In addition to chairing the ‘Arizona We Want 2.0 Project’, over 3 years CopperPoint has donated more than $200,000 to support ‘Arizona We Want’ efforts.
- Over 3 years, CopperPoint has provided more than $50,000 to various environmental support organizations.
- Providing rail passes in lieu of parking spaces for leased space in our buildings.
- Providing free transit passes to employees.

NEXT STEPS FOR COPPERPOINT.
WHERE DO WE GO FROM HERE?

- Continue to utilize environmentally friendly and local, recyclable products in tenant improvements and renovations.
- Continue to encourage tenants to utilize public transit rather than parking spaces.
- Expand the impact of The Arizona We Want efforts so that public and elected officials understand what Arizona citizens truly want.
- Meet with other corporations and chambers of commerce and learn how we as a state and as a corporation can assist in protecting our water and open space resources.

Over 3 years, CopperPoint has donated more than $480,000 to United Way and employees have contributed an additional $270,000.
COPPERPOINT MUTUAL RESPONSE TO THE ARIZONA WE WANT GOAL 5

Healthcare

Health insurance that is publicly available with payment for those who need it.

WHAT CITIZENS WANT?
- Health insurance that is publicly available to all Arizonans with payment assistance for those who need it.
- Healthcare insurance discounts for people who adopt healthy lifestyle behaviors.
- More doctors and healthcare professionals to provide primary healthcare services.

Key Gallup Findings:
- 23% of Arizonans rate their community highly for accessible healthcare.
- Over 3 years, CopperPoint has donated or expended more than $470,000 to fund wellness programs and organizations.
- CopperPoint created an on-site medical clinic open 4 days per week, free to all employees and their families.
- CopperPoint has kept the cost of health insurance affordable and provides free full-coverage health insurance to single employees.
- CopperPoint created and donates to a Health Savings Account for every employee allowing employees to utilize funds tax free for health related costs.
- 20 Wellness Programs are offered to employees from a gym to Zumba for free or minimal cost.

NEXT STEPS FOR COPPERPOINT.
WHERE DO WE GO FROM HERE?
- Encourage all companies to provide health care for their employees.
- Expand understanding of the value of on-site health clinics for employers.
- Support Arizona in its quest to assure wide ranging health care coverage for our citizens.
- Encourage better public education regarding an individual’s responsibility for personal and family wellness.

CopperPoint was named one of the Healthiest Companies in America; the only company in Phoenix to win this recognition given to organizations that achieve a company-wide low health risk status with high employee participation in wellness programs. In the past 3 years, employee health indicators have been improved:
- Total cholesterol – down 15%
- Blood Pressure average – down 19%
- Fasting Glucose – down 31%

Without the Wellness Center, I am sure I would have ended up in the hospital with work time lost. As it was, I never missed an hour. They diagnosed me, treated me and got me back on track. My appointments were on my lunch hour or before work, saving me leave time, gas, money and frustration.
-A CopperPoint Employee

The main advantages of an On-Site Clinic are easy access to high quality care, convenience and decreased lost work time, thereby reducing healthcare costs to the patient and the company. It’s a win-win-win.
-CopperPoint Clinic Director

The CopperPoint On-Site Medical Clinic had 338 distinct patients utilize the facility in 2013, out of just 380 employees. 1,980 clinic visits by employees and their families included 245 urgent care visits. The clinic was open 218 days or 1,090 hours with each visit averaging 33 minutes. The cost to employees was $0 and the savings to CopperPoint was nearly $200,000.

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There has never been a time when we were more in need of bright, talented young people committed to public service. The steadfast support of SCF Arizona/CopperPoint Mutual for the Spirit of Service Scholars program enables us to inspire great students—at all levels and across all sectors—to not only pursue future careers in public service, but affect change today. The ongoing partnership reflects the commitment of CopperPoint and its leadership, particularly CEO Don Smith and EVP Rick DeGraw, to our future leaders.”

-Jonathan Koppell, Dean, College of Public Programs, ASU

The legislative internship at CopperPoint has enabled me to make valuable contacts in the legislative field. The internship has been essential in familiarizing me with the skills necessary in drafting and introducing influential legislation as well as understanding the potential legal consequences of such legislation.

-Emma Isakson, ASU College of Law

Young Talent

Quality jobs, more places to gather, protection for the environment and a culture of openness and opportunity for all.

WHAT CITIZENS WANT?

- All of the above

Key Gallup Findings:

- 6% of young Arizonans believe their community offers good job opportunities.
- 19% rate Arizona highly for its nightlife; 20% believe it’s a good place to meet people.
- Young Arizonans believe leaders need to be “willing to listen.”

WHAT’S HAPPENING AT COPPERPOINT?

- Over 3 years, CopperPoint has contributed $239,000 to organizations supporting young entrepreneurs and youth outreach.
- CopperPoint had three student interns in paid, professional level positions in 2013.
- CopperPoint provides clear career ladders where possible so younger employees can see a future.

NEXT STEPS FOR COPPERPOINT.

WHERE DO WE GO FROM HERE?

- Through educational partnerships, identify young talent who are interested in an insurance career.
- Support small business incubators to keep young talent in Arizona.
- Continue to support entities such as Valley Leadership, Local First, Aguila Youth Leadership Institute, Social Venture Partners and Seed Spot to encourage young people to “grow” in Arizona-based careers.
- Support the ‘Arizona We Want’ efforts to give Arizona’s youth a voice in their future.

“I learned by being surrounded by a great team of leaders disguised as Vice Presidents “.

-Jenifer Briones, Xavier College Preparatory

Thanks to CopperPoint’s long-term, generous support of Valley Leadership, our key programs have provided a ladder of development for young leaders like Christina Spicer and Lawrence Robinson, who both completed our Valley Teen Leadership program as well as the flagship Leadership Institute. We are grateful that CopperPoint supports our efforts to educate and engage youth leaders to ensure the future strength of our Valley communities.

-Christy Moore, Valley Leadership Executive Director
COPPERPOINT MUTUAL RESPONSE TO THE ARIZONA WE WANT GOALS 7 & 8

Civic Engagement & Community Involvement

*Actions that influence Government actions and build Community*

WHAT CITIZENS WANT?

- More citizen participation in all aspects of civic life.
- More volunteers.
- More charitable giving at all levels.
- More “neighborliness”.
- More trust in the people around us.

Key Civic Health Index Findings:

- 10% of Arizonans believe their elected officials represent their interests.
- Arizona ranks 38th in the nation for volunteerism and 37th for our charity.
- Arizona ranks 49th in the nation for how frequently we talk with neighbors and 49th for how frequently we hear from family and friends.

WHAT’S HAPPENING AT COPPERPOINT?

- 16 CopperPoint executives serve on 54 non-profit boards and 265 employees dedicated 18,000 volunteer hours to more than 140 non-profits.
- CopperPoint has provided $3.75 million in loans, credit and promissory notes to major Arizona cultural organizations.
- Through a $2.65 million loan, CopperPoint brought the first Housing for Deaf Seniors Project (Apache ASL Trails) to Tempe.

NEXT STEPS FOR COPPERPOINT.
WHERE DO WE GO FROM HERE?

- Continue to encourage officer and employee involvement in our communities.
- Build public and business awareness of the economic value that cultural activities bring to Arizona.
- Continue to support our communities and encourage more employees to take advantage of volunteerism opportunities.

Giving back to the community is part of the culture at CopperPoint and their employees live this philosophy. I see it at Ronald McDonald House when CopperPoint employees volunteer, whether serving meals or volunteering at events. Their support allows us to be there for families who need us the most. CopperPoint and its employees are a vital community partner and we are grateful for their care and steadfast support of our families.

- Nancy L. Roach, Executive Director