



Oregon

Kate Brown, Governor

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**BULLETIN NO. 144 (Rev.)
March 16, 2022**

TO: Workers' compensation insurers and interested parties

SUBJECT: Premium assessments

This bulletin provides Form 910, "Workers' Compensation Insurer Premium Assessment Report," for workers' compensation insurers to report and pay premium assessments to the Department of Consumer and Business Services under OAR 436-085. This bulletin replaces Bulletin 144 issued March 14, 2017.

Updates to this bulletin include:

- **Updating definitions**
- **Updating contact information**
- **Adding a section to address determining assessable earned premium**
- **Adding a section to address unpaid balances**

1. DEFINITIONS

The terms used on Form 910 reflect the definitions in OAR 436-085, and may differ from standard industry usage. Please carefully review the definitions below.

"Assessable earned premium" means the amount of earned premium that is subject to premium assessment, minus exempted earned premium, plus large deductible premium credits or modifications that are subject to the premium assessment.

"Earned premium" means the total amount of workers' compensation insurance premium earned by an insurer before any modification for premium assessment purposes.

"Exempted earned premium" means premium earned on insurance under the jurisdiction of the federal government (e.g., U.S. Longshore and Harbor Workers' Compensation Act, Federal Employer's Liability Act, and Jones Act). Exempted earned premium also includes employer liability increased limits premium that would be reported on Statutory Page 14 (Business in the State of Oregon), column 2, line 16 of the insurer's annual statement under OAR 836-011-0000.

2. DETERMINING ASSESSABLE EARNED PREMIUM

In order to determine the amount of an insurer's assessable earned premium for a given quarter, take the following steps.

- a.** Determine the amount of the insurer's earned premium for the quarter. Earned premium must be calculated in the same manner as direct premiums earned, as reported on Statutory Page 14 (Business in the State of Oregon), column 2, line 16 of the insurer's annual statement under OAR 836-011-0000.

- b. Subtract the insurer’s exempted earned premium for the quarter, if any, from the insurer’s earned premium determined in step a. The amount of exempted earned premium subtracted must be determined on a direct basis prior to reinsurance transactions.
- c. Add any large deductible premium credits or modifications the insurer received during the quarter.

3. QUARTERLY REPORTING AND PAYING

Most insurers are required to report and pay premium assessments quarterly. Insurers must report and pay premium assessment using a completed Form 910. Each insurer must report and pay premium assessment separately, even if it is a member of an insurance group.

An insurer’s premium assessment for a given quarter is calculated by applying the appropriate premium assessment percentage under OAR 440-045-0020 to the insurer’s assessable earned premium for that quarter. Form 910 (Microsoft Excel®) is an interactive form which enters the correct premium assessment percentage and calculates the payment due. Form 910 should be downloaded each year to ensure up-to-date assessment rates. You can download the form from the Workers’ Compensation Division’s website: <https://wcd.oregon.gov/forms/Pages/forms.aspx>.

Form 910 and payments should be mailed to the contact information listed in section 9 below. Reports may be received by email when no payment is due, if paying by Electronic Funds Transfer (EFT), or if you are unable to include the report with your check payment. Both reports and payments are due no later than the dates provided below. A postmark, email, or EFT payment dated on or before the due date is considered timely. If the due date falls on a Saturday, Sunday, or legal holiday, the report and payment must be delivered or postmarked no later than the first business day following the due date. The director may assess a civil penalty for a late report or payment.

	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter
Due date:	May 15	August 15	November 15	February 15

OAR 436-085 is available online at <http://wcd.oregon.gov/laws/Pages/Rule.aspx?r=085>.

4. ANNUAL REPORTING AND PAYING

The director may allow an insurer to report and pay premium assessments annually when the insurer’s annual assessment has been less than \$1,000 for at least two consecutive years. Before the first quarter’s premium assessment due date, you will be notified in writing that you are eligible (or no longer eligible) for annual reporting and payment for the calendar year.

An insurer that elects to report and pay annually must do so in the same manner as an insurer that reports and pays quarterly, except that the premium assessment due to the department is based on the insurer’s assessable earned premium for the full calendar year.

Annual reports and payments for the calendar year are due no later than February 15th of the following year.

5. WAIVER OF REPORTING LIABILITY

The director may waive an insurer's reporting requirement after confirming that the insurer has had no earned premium for at least four consecutive quarters. To request a reporting waiver, contact the Assessments Unit. You will be notified in writing when a waiver is granted. A waiver remains in effect until premium is earned.

6. CORRECTED REPORTING AND PAYMENT

You may correct errors in any data reported on Form 910 by submitting the amended form with "AMENDED" typed in the heading. Only corrections made as a result of audits by the director, examinations by the Division of Financial Regulation or insurance regulator of the insurer's state of domicile, or detection of a clerical error by the insurer will be accepted. Corrected reports must apply the premium assessment rate in effect during the calendar quarter or year for which you are reporting the corrected premium.

7. REFUNDS

You may request a refund by submitting a written request to DCBS/CSD Assessments Unit. The Assessments Unit will only process a refund after it is determined, by reconciling the insurer's Annual Report to the year's quarterly or annual Premium Assessment Reports, that there is an overpayment not needed to satisfy all premium assessments due.

8. UNPAID BALANCES

If you fail to pay, the department will exercise legal rights to collect the delinquent debt. This may result in warrants, garnishments, offsetting tax refunds, or assigning the debt to the Department of Revenue or a collection agency. If your debt is assigned to collection, you will be charged nine percent interest on overdue balances. You may also be charged a fee totaling 28 percent of your debt (ORS 293.231).

9. CONTACT INFORMATION

You can file Form 910 and remit the premium assessment payment by:

(a) Email (reports only): WC.PremiumAssessments@dcbs.oregon.gov

(b) Mail:

DCBS/CSD Assessments Unit
P.O. Box 14610
Salem, OR 97309-0445

(c) FAX: 503-378-3134

(d) Physical address for express/hand delivery:

DCBS/CSD Assessments Unit
350 Winter St. NE
Salem, Oregon 97301-3875

If you have questions regarding premium assessments, or need to submit amended reports, waiver or refund requests, in addition to the contact information included above, you can email the Assessments Unit at WC.PremiumAssessments@dcbs.oregon.gov, or call 503-378-2372.



Sally Coen, Administrator
Workers' Compensation Division

Distribution: WCD- LY, electronic mailing lists

Attachment: [Form 910](#) (Rev. 3/22)