

Frequently Asked Questions

Assigned Risk Plan Transition to Travelers Indemnity

1. **Question:** Why did I receive a nonrenewal notice on my assigned risk plan workers' compensation policy?

Answer: The State of Oregon through competitive bidding awarded Travelers Indemnity Company a contract to serve 20 percent of the Oregon Assigned Risk Plan starting in January 2009. The number of employers that SAIF and Liberty Northwest can service in the plan changed as well. As a result, fewer than 300 assigned risk employers were randomly selected from SAIF and Liberty Northwest to be nonrenewed. These employers may choose to do one of the following:

- Seek coverage through the voluntary market.
- If they are unable to find voluntary workers' compensation insurance coverage, they may apply to the assigned risk plan and will be assigned to Travelers.
- Bypass seeking voluntary market coverage and directly reapply to the assigned risk plan and if accepted will be assigned to Travelers.

2. **Question:** I received a check with my non-renewal letter. What is this for?

Answer: Your servicing carrier is returning a check that represents the deposit premium you originally paid when you applied for coverage in the assigned risk plan. We suggest that you use these funds as your deposit with Travelers Indemnity Company.

3. **Question:** Who is Travelers Indemnity Company?

Answer: Travelers Indemnity Company has been writing insurance in Oregon since 1917 and workers' compensation since 1966. Travelers Indemnity carries an AM BEST financial strength rating of A+, recognizing Travelers' superior financial strength and claims paying ability. Travelers Insurance Group writes a total of \$30 million workers' compensation premium in Oregon. Travelers is an assigned risk plan servicing carrier in 18 other states and also writes both personal and commercial insurance.

4. **Question:** Why do I have to reapply for workers' compensation insurance?

Answer: Assigned risk plan rules prohibit directly reassigning employers from one servicing carrier to another except under certain limited conditions. A new application is required when applying to a new insurance carrier whether it is a voluntary insurance carrier or assigned risk plan servicing carrier.

5. **Question:** How do I apply for workers' compensation insurance coverage?

Answer: First, we highly recommend that you contact your insurance agent or broker to assist you in finding workers' compensation insurance in the voluntary market. Employers who successfully move from the assigned risk plan to the voluntary market may see significant premium savings. Alternatively, you may choose to directly reapply to the assigned risk plan. Please refer to your nonrenewal letter for more information and contacts on how to apply to the assigned risk plan. There is more information in the contacts and links at the end of these questions as well as a sample copy of the nonrenewal letter.

6. **Question:** What is the Oregon Assigned Risk Plan?

Answer: The Oregon Assigned Risk Plan provides workers' compensation coverage to employers that cannot obtain insurance in the voluntary market.

7. **Question:** What if I don't have workers' compensation insurance?

Answer: If you are a subject employer and you are found to be without workers' compensation coverage, you will be fined a minimum of \$1,000 or two times the premium you should have paid during the period without coverage, whichever is greater. You will also be responsible to pay claim and administrative costs for any claims during the period of noncompliance.

8. **Question:** Are SAIF and Liberty Northwest still servicing carriers for the assigned risk plan?

Answer: Yes, SAIF and Liberty Northwest are still servicing carriers and each now has a 40 percent market share of the assigned risk plan.

9. **Question:** Who is the NCCI?

Answer: NCCI stands for the National Council on Compensation Insurance. The NCCI administers the assigned risk plan for Oregon and other states. The Oregon Insurance Division regulates the NCCI.

10. **Question:** Whom do I contact if I have questions?

Here is a list of contacts:

Workers' Compensation Division: Employer Compliance Unit, 503-947-7815 or 1-888-877-5670, wcd.Employerinfo@state.or.us

Insurance: Consumer Advocacy Hotline, 1-888-877-4894, www.insurance.oregon.gov
Agents, 503-947-7981, www.insurance.oregon.gov

NCCI:

For assigned risk questions or an RMAPSR Service ID and password, please contact:

NCCI Customer Service Center
901 Peninsula Corporate Circle
Boca Raton, FL 33487-1362
Phone: 800-622-4123
Fax: 561-893-1191

Mail applications
NCCI, Inc., - Oregon
Northern Trust Bank
P.O. Box 74619
Chicago, IL 60675-4619

Small Business Ombudsman: 503-378-4209

Liberty Northwest: Phone: 866-456-1715 (toll-free) Fax: 800-607-0719 (toll-free)
E-mail: lnw_ar@libertynorthwest.com

SAIF: Derik Scroggin, 503-373-8471, 800-285-8525, derscr@saif.com; Ruth Koenig, 503-373-8372

Travelers Indemnity: Arleen Desmond, 860-277-5293, adesmond@travelers.com