



Frequently Asked Questions

THE TRUST

What is the Oregon Contractors Workers' Compensation Trust (OCWCT)?

The Oregon Contractors Workers' Compensation Trust (often called "the Trust") is a non-profit entity designed to provide workers' compensation services to contractors. It's not just another insurance company. In fact, it is not an insurance company at all. Clients of the Trust are not technically "insureds" but are instead "members" of a select, self-insured group. The OCWCT and its members place great importance on the safety of their employees and the management of claims. In effect, Trust members pool their resources in an effort to reduce costs and to control risk more effectively. The Trust is governed by a Board of Directors. The Board is comprised of leaders from within the contractors industry who are members of the Trust and an independent self-insurance consultant. The commitment to safety excellence is shared and fostered by the OCWCT Board and the administrator, Bickmore Risk Services (BRS). BRS Risk Control efforts go beyond safety compliance and focus on risk control best practices. Trust members receive assistance with identifying and addressing their safety needs, which includes developing meaningful and cost-effective programs.

What are the benefits of being a member of the Trust?

A well managed self-insurance program gives members better control over the administration of the workers' compensation liability. The self-insured group decides who handles, investigates, and defends claims against it. Such control frequently results in lower workers' compensation losses and financial savings. The self-insured employer realizes more immediate benefits from better claims management and successful safety programs than occurs under an insured arrangement. The Trust also determines with whom to share risk; provides incentive for efficient, cost-effective operations; and implements tailored risk control strategies and claims management efforts to reduce costs. By using a competent, professional administrator, prospective members are screened based on underwriting criteria before becoming Trust members. The Trust's success, and what provides comfort to members, is established by the controls put in place to manage the group. Risk control staff periodically visit members to ensure that they are providing safe and healthy workplaces to minimize on-the-job claims and injuries, to evaluate safety programs, provide safety and training support and follow up to ensure that high standards are maintained. Members are encouraged to manage safety proactively, which in turn limits claims, keeps premiums low, and supports the group's overall financial well-being.

Being part of a group self-insured program is an effective means for contractors to realize long-term savings. The Trust has the potential to offer savings over traditional insurance markets. Members gain many advantages.

- Small- to medium-sized employers can compete with larger employers through the combined leverage of the group. This helps to facilitate the purchase of excess insurance and risk management services.
- Because of group purchasing power, more favorable terms and conditions can be negotiated with service providers.
- Group self-insurance provides a more efficient method for funding workers' compensation losses. This is readily apparent when one considers that approximately 30 percent of premium dollars typically go toward insurance company overhead, marketing and profit.
- The Trust provides employers with a means to insulate themselves from the commercial insurance market in terms of both price and availability. Member employers also take advantage of investment income generated from self-insurance fund assets.

How do I become a member of the Trust?

There are three ways to learn if you qualify for Trust membership.

- Contact your trade association.
There are eleven sponsoring associations whose members benefit from Trust participation. These associations are:
 - Associated Builders and Contractor of the Pacific Northwest;
 - Central Oregon Builders Association;
 - Home Builders Association of Lane County;
 - Klamath Basin Home Builders Association;
 - National Utility Contractors of Oregon & Southwest Washington;
 - Oregon Chapter, Air Conditioning Contractors of America;
 - Oregon Contractors Association;
 - Oregon Landscape Contractors Association;
 - Oregon Remodelers Association;
 - Southwestern Oregon Home Builders Association; and
 - Willamette Valley Home Builders Association.
- Contact an independent insurance agency authorized to provide information and proposals on behalf of OCWCT. If you are not currently working with a Trust appointed agency, contact John Kirk in our Portland office at (503) 419-0463.
- Contact the administrator's Portland office at (503) 419-0450. Although the associations and agents that regularly work with the Trust are an excellent way for you to learn more about the program, the administrator's Portland staff can help you make those connections as well.

Who is Bickmore Risk Services?

The OCWCT Board of Directors has engaged Bickmore Risk Services & Consulting (BRS) to serve as the Trust Administrator to oversee program finances and handle the day-to-day operations. BRS provides administration, finance, risk control, and claims oversight services to the Trust.

Who do I call about my renewal quote?

Members that have a working relationship with an independent insurance agent appointed by the Trust should call their agent to obtain a renewal quote. Members that do not currently have an agent that is appointed by the Trust should call John Kirk at (503) 419-0450, or (800) 260-6150 for assistance.

What if we add or change business names as a member?

For a simple name change or addition of an assumed business name to your workers' compensation policy (commonly referred to as a "DBA", "doing business as", or fictitious business name), please provide the administrator a copy of the records you filed with Oregon's Corporation Division. If you work with an appointed agent, keep them informed about such changes, so they can help you inform the Trust. Send these documents to 5320 SW Macadam Avenue #100, Portland, OR 97239 or fax this information to (503) 419-0451. It is important for the Trust to maintain accurate records so that benefits for injured workers are handled promptly, and that there is no confusion as to issues of the entities covered.

What if we are selling our business or buying another?

If you are purchasing other business(es) that will require workers' compensation coverage, it is important to contact your appointed agent so that the new business information can be transmitted to the Trust's underwriter. This is also the case if you are selling your business. Your agent can help you complete NCCI form ERM 14 that needs to be submitted to the Trust's administrator.

If you do not currently have an appointed Trust agent, contact John Kirk at (503) 491-0450. Depending upon the type of sale, purchase or change of ownership, your access to Trust coverage may be affected. Ideally, members will communicate with the Trusts' administrator, and their agent, in advance of any ownership changes or purchase, so that you can cover all subject employees for workers' compensation.

How do I request a certificate of insurance?

Members that have a working relationship with an independent insurance agent appointed by the Trust should call their agent to obtain certificates of insurance. Members that do not currently have an agent that is appointed by the Trust should call Kim Schindel or Dawn Rachele Holman in the Portland office at (503) 419-0450, or (800) 260-6150 for assistance.

AGENTS

What should members expect from Trust-appointed agents?

The agents that work with the Trust have the ability to provide professional advice on many of the technical or regulatory issues associated with Oregon workers' compensation coverage, and can assist you in securing coverage as you buy or sell your business, change names, or add new business operations. One important role of an agent that works regularly with contractors is to help members obtain Certificates of Insurance, Loss runs, and assure proposals are obtained in a timely manner at renewal. Many of these agents can also assist members in securing coverage for the other lines of insurance unique to contractors.

RISK MANAGEMENT

Who do I call for safety support and safety training?

The Trust's safety and risk control services are provided by Bickmore Risk Control Consultants. Many members have been contacted proactively by these professionals in an effort to assist members control losses. However, if you need specific help with training, or workplace risk control advice, contact the dedicated staff by calling (800) 260-6150 or (503) 419-0450.

CLAIMS

Who manages the claims?

Alliant Specialty Insurance Services, also known as ASIS, manages OCWCT's workers' compensation claims. ASIS is dedicated to providing expert claims handling and unsurpassed customer service to members. ASIS' Portland office is dedicated entirely to managing the claims of the Trust. ASIS also assists in the underwriting process for the Trust, and works with the agents that are appointed to write coverage for members of the Trust.

How do I obtain claim forms?

Claim forms can be found in this Resource Guide starting on page 20, or on the website www.ocwct.org.

How do I report a claim?

We have included claim forms in this Resource Guide, in a claims kit provided to each member and on-line at www.ocwct.org. Whenever an injury occurs, form #801 should be completed in its entirety and submitted to Alliant Specialty Insurance Services (ASIS) to initiate the claims process. Should you decide to use on-line reporting, the claims form can be completed electronically.

Report Claims On-Line. This is the quickest and most efficient way to report a claim to ASIS. Please call (503) 922-4727 with your email address to get a user identification and password to our claims system, which will enable you to take advantage of this feature. Included in this claims kit are instructions for how to complete a claim on-line once you have received your user identification and password. When you are ready to enter your first claim, please contact us at (503) 922 -4727 and we can walk you through the process and answer any questions or address any concerns you may have. Reporting claims on-line will provide you with an immediate claim number. Additionally, the claims supervisor is sent an E-mail and an automatic diary is set to advise that a claim has been filed, which enables the claims staff to diligently respond to the claim. We can provide training regarding this and other aspects of our claims system. Please contact Lisamarie Loveday, Claims Manager, at lloveday@alliantspecialty.com.

Call in Claims. We have dedicated staff available during business hours to take claims information by phone. To utilize this service, please call the toll-free number (800) 552-8921 and let us know that you would like to report a workers' compensation claim. Your call will be directed to an appropriate staff member for immediate assistance. You will be asked for all information on the **First Report of Injury**, so please have this completed form handy when you initiate the call.

Fax Claims. If you choose to submit claims by fax, please send the completed claims form to the attention of New Claims at (503) 922-4730. The claim will be set up in our system, and you will be contacted by the Claims Examiner within 48 hours of their receipt of the claim.

How do I get claims loss runs?

With the flexibility provided by an online system, members will soon be able to access reports to better meet their needs in analyzing loss data. Until this system is fully implemented, we will provide members a current printed version. Please call (800) 260-6150 or (503) 419 0450 to request a Loss Run report.

PAYROLL REPORTING/PREMIUMS

Where do I send my premium contribution payments?

Send payroll report worksheets and the checks to pay for member contributions to 5320 SW Macadam Avenue, Suite 100, Portland, OR 97239.

Who do I talk to about my payments or if our payroll has had a substantial change?

If you are having difficulty understanding how to pay, what to pay or in adjusting your contribution due to increased or decreased payrolls please call Gail Gibson or Jamie Paro at (800) 260-6150 or (503) 419-0450 for assistance.

Where do I get reports for payroll and to establish premium payment?

At your renewal, you paid a deposit and determined the frequency for your payroll reporting. Those paying on an installment basis should pay the installment as agreed upon. For those that are reporting monthly, you will need to submit monthly payroll report worksheets, along with your contribution. If you cannot locate a copy of a printable report form, please contact the Portland office. We can also provide you a worksheet that can be completed electronically, if you prefer. This will be provided at policy renewal or call (503) 419-0450 to receive this now.

How soon after the end of the policy year will my payroll be audited?

Typically, members' payrolls are audited to reconcile premium about 45 days after the end of the policy period. Expect about 45 days after the audit to receive an audit statement.

How can I add or change payroll class codes?

Generally, obtaining additional payroll class codes requires additional research on the part of the Trust's underwriter. If you have an agent, ask them to contact the underwriters working on behalf of the Trust. They typically will work with the underwriter to assess the applicability of the payroll class codes requested. In some cases, a detailed review of business operations may be required.

If you currently don't have an assigned agent, feel free to call John Kirk in the Portland office at (503) 419-0463 to explain your situation, and to obtain additional assistance.

What are verifiable time records? Can we use them?

Oregon Administrative Rules (OARs) generally require employers to report wages under the highest rated classification applicable to any part of their employees' duties. However, if you have more than one payroll classification assigned and your employees shift duties between those classifications, you may be able to use verifiable time records to separate the payroll of the workers and report it in more than one classification on the payroll report. By careful preparation of your workers' compensation payroll report and by keeping appropriate records, you may be able to reduce some of the workers' compensation costs.

These records must be maintained in accordance with OAR 836-042-0060. Furthermore, when verifiable payroll records (see form on page 37) are required with respect to a single employee and the employer does not maintain them as required in OARs, the entire payroll of the employee will be assigned to the highest rated classification for that worker. For more information about this important topic, see the article in the May 2009 OCWCT Newsletter.