



Oregon Contractors

WORKERS' COMPENSATION TRUST

A Contractor's Best Solution

Our mission is to provide qualified Oregon contractors with a long-term, financially strong and cost-effective workers' compensation self-insurance program through sound risk management, risk control, and claims administration practices.

Consent to Self-Insure

The Oregon Contractors Workers' Compensation Trust (Trust) was granted its Certificate of Consent to Self-Insure from the State of Oregon Department of Consumer & Business Services.

A Brief History

The Trust was established as the result of Oregon construction trade associations wanting to help their members take control of their workers' compensation coverage. The Trust began providing coverage and services to members in 1997, and is currently in its twelfth program year. In January 2009, the Board of Directors appointed Bickmore Risk Services & Consulting (BRS) as Administrator of the Trust. With notable expertise in their field, BRS staff supports the Board and assists it with controlling and managing a cost-effective program.

Vision Statement

The Oregon Contractors Workers' Compensation Trust is a recognized workers' compensation self-insurance program that promotes and provides effective risk management, risk control, claims administration, training, and related services to members.

The Oregon Contractors Workers' Compensation Trust Board, comprised of industry leaders, is responsible for oversight of the Trust. The Board oversees Trust finances and program service providers, adheres to all governing documents, and assures that the Trust complies with Oregon regulations.

Program Highlights

The Trust is designed to stabilize workers' compensation costs and provide a long-term financial advantage to members by:

- streamlining administrative costs;
- reducing losses by implementing customized risk control programs;
- managing claims effectively and efficiently;
- providing claims oversight to help control claims costs;
- funding conservatively to cover incurred losses;
- purchasing appropriately placed excess insurance;
- marketing the program to qualified contractors committed to managing their workers' compensation exposures; and
- adhering to the guidelines established by the Oregon Department of Consumer & Business Services.



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2009 – 2010 Program Year

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Program Administered By:

Bickmore Risk Services & Consulting

and

Alliant Specialty Insurance Services

Qualifying

In order to qualify for membership in the Trust, an employer is required to **provide financial information and meet established underwriting guidelines.**

1. Past two full years' reviewed or audited financial statements reflecting a positive and stable financial condition.
2. Your current NCCI modification (ex-mod) factor must be less than 1.30.†
3. You must meet the criteria of the Trust's excess insurance carrier.
4. Provide five years of historical workers' compensation claims information.
5. Consent to adopt and implement workplace safety policies and procedures and work with assigned risk control staff.
6. Agree to abide by the requirements associated with the Trust's membership process.

† Subject to the Board's approval, exceptions may be made for prospects with a higher ex-mod provided the prospect submits an acceptable written risk control plan directed at reducing the loss experience frequency and severity over the upcoming three years.

Service Providers

Administrator

Bickmore Risk Services & Consulting (BRS) is the Trust's Administrator. With over 25 years' experience in managing self-insurance groups, BRS provides comprehensive services in the areas of program administration, risk control and safety consulting; risk management; information systems consulting; claims oversight; financial management; and accounting.

Independent Agents

A limited number of licensed Oregon insurance agents have been appointed to represent the Trust. Additionally, Alliant Specialty Insurance Services (ASIS) provides broker network and excess insurance coverage services. ASIS is a specialist in providing services to self-insurance groups.

Third-Party Administrator

Alliant Specialty Insurance Services provides third-party claims administration services and performs a full range of services to help reduce and control the costs of claims.

Risk Control

In addition to serving as the Administrator, Bickmore Risk Services & Consulting provides risk control services. BRS brings a targeted approach to culture-based safety programs built on loss analysis and risk control assessments. The goal of risk control is to eliminate claims and provide the employees of Trust members a safer working environment.

Certified Public Accountant

Perkins & Co., an independent certified public accounting firm, provides tax and financial audit services to the Trust.

Legal Counsel

The Portland law firm of Kennedy and Kennedy represents the Trust as Board General Counsel. James Kennedy serves the Board with particular emphasis on issues pertaining to analysis of applicable laws, drafting and interpretation of governing and coverage documents, policy and program documents, and vendor and service provider contracts.