

## **Frequently Asked Questions**

### **Assigned Risk Plan Transition from Liberty Northwest Insurance Company to LM Insurance Corporation**

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

**Answer:** Liberty Northwest is unable to renew your assigned risk workers' compensation insurance policy, as it is no longer an assigned risk carrier for the state of Oregon as of Jan. 1, 2012.

2. **Question:** Why did I receive a renewal quote from LM Insurance Corporation?

**Answer:** LM Insurance Corporation is a new servicing carrier for the Oregon Workers' Compensation Insurance Plan (Oregon Plan). LM Insurance Corporation is offering renewal quotes to former Liberty Northwest assigned risk policyholders. Liberty Northwest will continue to provide underwriting and claims service for Liberty Northwest assigned risk policies. LM Insurance Corporation will provide services on LM Insurance Corporation assigned risk policies.

3. **Question:** Who is LM Insurance Corporation?

**Answer:** LM Insurance Corporation is a member of the Liberty Mutual Group, which is a Fortune 100 company, and, through its various underwriting companies, is the largest workers' compensation insurer in the U.S. Liberty Mutual Group has a business unit dedicated to the assigned risk market and currently operates in 18 states.

4. **Question:** Is there any difference between Liberty Northwest and LM Insurance Corporation?

**Answer:** Yes. LM Insurance Corporation and Liberty Northwest are affiliated insurers under the Liberty Mutual Group. LM Insurance Corporation's assigned risk business unit is separate from Liberty Northwest's unit, so you can expect changes in contact personnel, addresses, phone numbers, e-mail addresses, etc.

5. **Question:** What are my options to acquire workers' compensation coverage?

**Answer:**

- If you are agreeable to the terms and conditions of LM Insurance Corporation's offer of renewal coverage in the Oregon Plan, you can accept LM Insurance Corporation's offer to assure continuous coverage.
- You can seek voluntary coverage, which, in most cases, is less expensive than the assigned risk plan. Contact your insurance agent, broker, or producer to explore your options in the voluntary market. You can also contact the Small Business Ombudsman at 503-373-8209 for help.
- If you are declined voluntary market coverage, you can choose to accept LM Insurance's offer for assigned risk coverage.
- If you are declined voluntary market coverage, you can also reapply to the Oregon assigned risk plan and be eligible to be considered for voluntary coverage through the Voluntary Compensation Assistance Plan (VCAP). You can reapply to the Oregon Plan by asking your insurance agent, broker, or producer, or apply directly through [www.NCCI.com](http://www.NCCI.com).

6. **Question:** What is the Oregon Workers' Compensation Insurance Plan (Oregon Plan)?

**Answer:** The Oregon Plan provides workers' compensation coverage for 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:** If I have an assigned risk policy with SAIF or Travelers Indemnity Company, will there be any changes in my coverage or carrier?

**Answer:** No. SAIF and Travelers Indemnity Company policyholders do not have to change carriers and may elect to accept offers of renewal coverage from their current carrier. Note: Current Travelers Indemnity Company assigned risk policyholders will receive renewal offers from Travelers Property Casualty Company of America, effective Jan. 1, 2012, with no change in policy or claims servicing personnel or contact information. All assigned risk policyholders can choose to seek coverage in the voluntary market at any time, regardless of their servicing carrier.

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:** Who do I contact if I have questions?

**Answer:** Here is a list of contacts:

Small Business Ombudsman: 503-378-4209

Workers' Compensation Division:

Employer Compliance Unit, 503-947-7815 or 1-888-877-5670,

[wcd.Employerinfo@state.or.us](mailto:wcd.Employerinfo@state.or.us)

Insurance Division:

Consumer Advocacy Hotline, 1-888-877-4894, [www.insurance.oregon.gov](http://www.insurance.oregon.gov)

Agents, 503-947-7981, [www.insurance.oregon.gov](http://www.insurance.oregon.gov)

NCCI:

[www.NCCI.com](http://www.NCCI.com)

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