

Member Testimonials

"I joined the OCWCT at first for lower workers' comp rates. I now stay with the Trust because of the great service, and the fact that I can work with OCWCT to handle claims the best way for my business. I don't feel like we are just another account with our insurance company."

-John Gawlista, Professional Grounds Management, Inc.

"We joined the trust in 2005. Since that time, we have enjoyed not only great rate reductions but also have been awarded SHARP status through OR-OSHA. This was partly due to the outstanding service and assistance we've received in managing our safety program."

-Greg Pelser, Hunter Davisson



P.O. Box 87907
Vancouver, WA 98687
Tel: 877.413.1259

Proud Sponsor of the Trust



5320 SW Macadam Ave., Suite 100
Portland, OR 97239
Toll Free: 800.260.6150
Tel: 503.419.0450
Fax: 503.419.0451
www.ocwct.org
info@ocwct.org

Program Administered By:
Bickmore Risk Services & Consulting
& Alliant Specialty Insurance Services



A Contractor's Best Solution
800.260.6150 | www.ocwct.org

Oregon Contractors Workers' Compensation Trust

The Concept

The operating principles behind group self-insurance are relatively simple. Members contribute to a fund (Trust) that is conservatively invested and monitored by policy year. The Trust pays each policy year's expenses (administrative costs, claims, etc.) from collected funds, and retains any surplus from contributions and investments for member participants in the group that year.

Why It Works

Three factors combine to produce a more cost effective approach to insuring workers' compensation risk.

1. Applicants are scrutinized to ensure that only those employers with an eye on controlling their losses are eligible to join the Trust. The concept works because members adhere to strict risk control guidelines and have access to tailor-made safety and loss control services.
2. Although risk control helps mitigate claims, they still occur. When claims arise, aggressive claims management helps keep expenses to a minimum, reducing member and group costs.
3. Administrative fees are lower in a Trust than in traditional sources of insurance.

Benefits of the Trust

- Tailor-made risk control services are specific to contractor risk. The Risk Control Team serves as a resource to all members of the Trust.
- A dedicated claims management staff ensures familiarity with the needs of each Trust member, and continuity in delivering personalized service.
- Access to online claims management software allows members to review files in a secure web based environment.
- Association members who meet the Trust's underwriting criteria enjoy rates that are traditionally lower than other insurance programs.

A Contractor's Best Solution

How to Apply

Eligibility Criteria

- Active association membership.
- Strong commitment to managing risk and employee safety.
- Good claims management history and active participation in claims management.

If the above criteria is met, submit the following information via phone, email, or fax.

Name _____

Company _____

Primary business _____

Last year's premium _____

ExMOD _____

Phone number _____

The Oregon Contractors
Workers' Compensation Trust
5320 SW Macadam Ave., Suite 100
Portland, OR 97239

Toll Free: 800.260.6150
Tel: 503.419.0450
Fax: 503.419.0451
Web: www.ocwct.org
Email: info@ocwct.org

