

Workers' Compensation Insurance Plan (WCIP) – Assigned Risk in Oregon

Hints for employers making application through the National Counsel on Compensation Insurance (NCCI) for a risk assignment for Oregon workers' compensation insurance coverage.

Read the information posted by the Department of Consumer and Business Services (DCBS) Small Business Ombudsman:

http://www.oregon.gov/DCBS/SBO/how_to.shtml

Information the applicant will need to bind insurance coverage with NCCI includes:

1. Employer Identification Number (EIN) - required
 - a. Businesses can obtain a Federal ID tax reporting number at IRS.gov
 - b. <http://www.irs.gov/businesses/small/article/0,,id=98350,00.html>
2. Secretary of State registry number may be required.
 - a. <https://secure.sos.state.or.us/ABNWeb/>
 - b. Businesses that register with Secretary of State include: Assumed Business Name (doing business as, or dba) – sole proprietors or partnerships that do business by some other name than using their own personal name must register, Oregon Limited Liability Company, Oregon Business Corporation, Oregon Nonprofit Corporation.
 - c. The NCCI application asks for the Secretary of State registry number. If the business is not required to register, get the name and telephone number of the state official that told you that.
3. An Oregon business identification number (BIN) may be required.
 - a. <http://www.oregon.gov/DOR/BUS/docs/211-055.pdf>
 - b. The BIN is used for reporting Oregon's quarterly taxes in one combined form.
4. Previous workers' compensation insurance coverage information (insurer / policy number / effective dates).
5. Job classification codes for the various subject workers or provide the job description to establish the correct classification.
6. The number of workers and an estimate of the gross wages paid in those classifications.

The employer will need to make payment by check or credit card and have access to send or receive a fax. There are partial payment options for deposits required when the premium is greater than \$1,000.

Things will flow best if the applicant has the NCCI.com Web site up before calling NCCI.

<https://www.ncci.com/nccimain/pages/default.aspx>

Call toll free number 1-800-622-4123. Ask for an Oregon desk and ask the NCCI representative for help if you would appreciate help working through the application. Make note of the application number for future reference. NCCI will talk you through the application if you ask them to. If you run into online application problems, you can ask NCCI to take your application by phone instead.