

Montana Liberty Premier Contractors Group (LPCG)

Workers' Compensation Program



For over 20 years, Liberty Mutual Insurance has worked with the Montana construction industry to assist employers with workplace safety and help control claim costs. The Montana Liberty Premier Contractors Group (LPCG) was created to offer eligible businesses a comprehensive workers' compensation group program.

Plan Savings and Performance

In a favorable performance year, group participants earn premium returns through the retrospective rating plan feature based on the premium and loss experience of all member participants. Check out the group's recent five year history:

Plan Year	Retro Return
7/1/10 – 7/1/11	7.3%
7/1/11 – 7/1/12	19.7%
7/1/12 – 7/1/13	21%
7/1/13 – 7/1/14	14.9%
7/1/14 – 7/1/15	20%

Retro Return includes retro return adjustments and workers' compensation surcharge savings.

Summary of the Group Plan Benefits

Retro Return Feature

Group participants' premium is pooled together and then used to pay for losses and the group basic insurance charge. Any remaining premium at the end of the program year is returned to each member employer in the form of a retrospectively rated premium return. Final group retrospective premium adjustment occurs six months after the plan expiration date.

Montana Alcohol and Drug Free Workplace 5% Premium Credit

Workers' compensation policyholders who maintain a qualifying alcohol and drug free workplace program during the policy period are eligible for a five percent premium credit.

Safety Services

Risk control services, claims management and return to work specialists provide expertise and specialized resources to help group participants establish and maintain a safe workplace.

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Member Expectations

The Liberty Premier Contractors Group (LPCG) is a program designed to provide benefits to member employers for favorable group performance. As such, all LPCG member employers are expected to do their part in developing and implementing workers' compensation safety and cost control programs.

The following items are necessary elements of a model workers' compensation safety and cost control program:

- Management and supervisor participation in workers' compensation cost control educational programs
- Compliance with the safety requirements of the Montana Safety Culture Act
- Maintenance of a written safety policy that is signed by both management and employees
- Safety meetings are held regularly with minutes documenting each meeting
- Documentation indicating supervisors and key employees receive regular training in the recognition and minimization of workplace hazards relating to their particular jobsite exposures
- Documentation of adherence to the required General OSHA Program requirements for their particular jobsite exposures, including:
 - Blood Borne Pathogens
 - Competent Person Excavation
 - Competent Person Fall Protection
 - Crane Operator Training
 - Emergency Action Plan
 - Equipment Inspection
 - Fall Protection
 - First Aid / CPR
 - Forklift Training
 - Hazardous Communication
 - Hearing Conservation
 - Ladder Safety
 - Lead / Asbestos
 - Lock-out / Tag-out
 - Personal Protective Equipment
 - Respiratory Protection
- Documentation that Jobsite Hazard Surveys are performed when warranted by job size, number of workers, worksite exposures and/or job duration
- Procedures are established for the investigation, documentation and corrective action with all time-loss accidents
- Member employers are encouraged to establish a written action plan for managing an injured worker that includes procedures for timely and accurate reporting of claims, active involvement in claim management activity and a formal early return to work policy

For More Information

To learn more about the group programs we offer, please contact your independent agent or visit www.libertymutualgroup.com/business.

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The descriptions of coverage listed here are necessarily brief and are subject to the provisions, limitation, and exclusions that can only be expressed in the policy and related endorsements. The actual terms and conditions of the policies determine the coverage and limits afforded, as well as which deductible may apply. Not all coverages apply in all states.

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