

# Oregon Restaurant and Lodging Association (ORLA)

## Property, Auto, and Liability Safety Group Dividend Program



FOR AGENTS AND BROKERS

Since the program's inception, we've distributed nearly \$2,000,000 in dividends among qualifying Oregon Restaurant & Lodging Association (ORLA) members.

For 30 years, Liberty Mutual Insurance has supported the specialized business insurance needs of Oregon's hospitality industry. That includes an exclusive Property, Auto, and Liability Safety Group Dividend program for eligible Oregon Restaurant & Lodging Association (ORLA) members.

### Group Dividend Program Highlights

#### Members Only Dividend Features

Qualified ORLA members are eligible to receive a dividend, if a dividend should be declared, and if they have an ORLA Safety Group Dividend endorsement on their policy.

- It pays to maintain safe business practices and reduce loss exposures, because the total dividend depends on the total incurred losses for all participating ORLA member policies during a given dividend period. The dividend period is October 1 through September 30 of each calendar year.
- Members earn a dividend when the ORLA program qualifies during the period, based on premium/loss experience, as deemed appropriate by Liberty Mutual Insurance Board of Directors. Dividend evaluation occurs six months after the dividend period ends.
- If a dividend should be declared, participants receive an equal percentage share, based on individual account eligible earned premium.

#### Recent Group Dividend History\*

Dividend Period	Dividend Declared
10/1/13 – 10/1/14	2%
10/1/12 – 10/1/13	4%
10/1/11 – 10/1/12	5%
10/1/10 – 10/1/11	5%
10/1/08 – 10/1/09	4%
10/1/07 – 10/1/08	3%
10/1/06 – 10/1/07	10%

\* Dividend evaluation occurs annually; dividends are not guaranteed

## Coverage Options

We've earned the endorsement of the Oregon Restaurant & Lodging Association because of our industry-leading expertise and superior coverage options for the hospitality industry.

Our **Restaurant Custom Protectors Policy**<sup>™</sup> offers special features to choose from, such as:

### Unique Optional Endorsements

- Food Contamination – Business interruption and extra expense
- Additional Causes of Loss for change in temperature, off-premises services and refrigerant contamination
- Employment Practices Liability Insurance (EPLI)
- Data Security

In addition, we also offer a **Businessowners Policy** for members with limited cooking exposure. The policy includes a number of endorsements, including cyber liability.

## For More Information

To learn more about the ORLA-endorsed programs offered through Liberty Mutual, contact your independent agent or visit [www.libertymutualgroup.com/business](http://www.libertymutualgroup.com/business).