

Since 1984, our exclusive, ORLA Workers Compensation program has helped reduce workplace injuries and saved Oregon employers over \$100 million!

NEW! Members Only Dividend Feature

Qualified ORLA members are eligible to receive a dividend, if a dividend should be declared, and if they have an ORLA Group Dividend endorsement on their workers compensation 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 January 1 through December 31 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 the 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.

Additional Group Plan Benefits

Premium Discount

Individual policyholders whose premium exceeds \$10,000 are subject to the Oregon premium discount table, as filed by Liberty Mutual. Premium discount is in addition to any group dividend savings, should a dividend be declared.

Risk Management with an Eye on Hospitality

In addition to a wide range of helpful industry-specific tools, members of our hospitality group program have a knowledgeable risk management team in their corner. Liberty Mutual professionals are dedicated to monitoring the group's performance. They address loss trends, analyze claims issues, identify risk control needs, and make recommendations for improvement.

Safety Resources

Liberty Mutual remains committed to the restaurant and lodging industry and to helping employers maintain a safe work environment and reduce overall insurance costs. We invite you to contact our Risk Control Consulting Center at RCConsultingCenter@libertymutual.com to learn more about the wide variety of industry-specific safety services and resources available to our policyholders through SafetyNet.

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.