

WORKERS' COMPENSATION**National Council on Compensation Insurance (NCCI)**

The National Council on Compensation Insurance, Incorporated is the oldest and largest provider of Workers' Compensation and Employee Injury data and statistics in the nation. Policyholders would contact NCCI if they have classification disputes, experience modification disputes, or other form or rating data questions. NCCI also maintains information regarding guidelines for making form, rate, or rule filings in Oklahoma.

www.ncci.com

800-622-4123

CompSource Oklahoma

CompSource Oklahoma is a state insurance fund, which is another source for providing workers' compensation insurance protection and service to Oklahoma policyholders. The fund is regulated by a Board Of Managers of the State Insurance Fund composed of the Director of State Finance, Lieutenant Governor, State Auditor and Inspector, Director of Central Purchasing of the Office of Public Affairs, one member appointed by the Governor, two members appointed by the Speaker of the House of Representatives, and two members appointed by the President Pro Tempore of the Senate. The President, who is appointed by the Board, is responsible for the overall operation of CompSource Oklahoma. CompSource Oklahoma is one of the largest workers' compensation insurance carriers in the state, serving more than 29,000 businesses and government agencies.

This insurance fund insures thousands of Oklahoma companies and provides coverage benefits for tens of thousands of Oklahoma employees.

www.compsourceok.com

800-347-3863

Oklahoma Workers' Compensation Court

The Workers' Compensation Court regulates and monitors group and individual self-insurers and third party administrators. The Workers' Compensation Court is responsible for maintaining a proof of insurance database for Oklahoma. The Court also handles and monitors workers' compensation claims. Any consumer questions regarding the workers' compensation claims process should be directed to the Oklahoma Workers' Compensation Court. The Workers' Compensation Court is composed of ten judges who are appointed by the Governor from a group of applicants that includes the incumbent judge (if any) and nominees submitted by the Judicial Nominating Commission for six (6) year terms.

www.owcc.state.ok.us

405-522-8600

Still have questions? Need Help?

The Oklahoma Insurance Department is here to help you and provide the information you need to make smart choices about insurance. We have locations in both Tulsa and Oklahoma City to provide you with the best service possible.

Write or visit us at:

Oklahoma Insurance Department
Consumer Assistance
2401 NW 23rd, Suite 28
Oklahoma City, OK 73107

Call us at:

800-522-0071 or 405-521-2991

Visit us Online:

www.oid.state.ok.us

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Property & Casualty
HOME AND AUTO**Oklahoma Assigned Risk Auto (AIPSO)**

Anytime a private passenger or commercial auto policy is canceled or non-renewed, finding new coverage can be a problem. Companies often have strict new business underwriting rules, and may be reluctant to offer coverage for someone in this situation. If after contacting several companies coverage is still unavailable, contact the Oklahoma Assigned Risk Auto Plan.

www.aipso.com/ok

866-667-2827

Fax 405-528-1361

Oklahoma Market Assistance Plan (MAP)

Anytime a homeowners or dwelling policy is canceled or non-renewed, finding new coverage can be a problem. Companies often have strict new business underwriting rules, and may be reluctant to offer coverage for someone in this situation. If after contacting several companies coverage is still unavailable, contact the Oklahoma Market Assistance Program.

www.mapsprogram.com

405-842-9883

Fax 405-842-8369

Insurance Scores

An insurance score is a credit-based statistical analysis of a consumer's likelihood of filing an insurance claim. This data can help underwriters better assess risk exposure prior to granting insurance coverage. This data may also be used to determine the premium.

Fair Isaacs,
ChoicePoint

www.myfico.com

800-319-4433

www.choicepoint.com

800-342-5339

Credit Reporting

Credit reporting agencies maintain files on borrowers. Lenders making credit decisions buy credit reports on their prospects, applicants and customers from the credit reporting agencies. The report details credit history as it has been reported to the credit-reporting agency by lenders who have extended credit.

Experian

www.experian.com

888-397-3742

Equifax

www.equifax.com

800-685-1111

TransUnion

www.transunion.com

800-916-8800

CLUE Reports

C.L.U.E.®, the Comprehensive Loss Underwriting Exchange, is a loss history information exchange developed by ChoicePoint. It enables insurance companies to access and use prior loss information in the underwriting process and includes all losses found by matching the search criteria to loss information reported within the past five years.

ChoicePoint

www.choicepoint.com

866-312-8076 (order report)

Consumer Disclosure Center

www.consumerdisclosure.com

866-718-7684

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Oklahoma Department of Consumer Credit

The Oklahoma Department of Consumer Credit is a state regulatory agency originally created to regulate the consumer lending business in Oklahoma through the Oklahoma Consumer Credit Code. The Code represented the first body of law in Oklahoma comprehensively regulating non-commercial credit, small loans, installment sales and usury. The mission of the Commission on Consumer Credit is further understanding of the terms of credit transactions; protect consumer buyers, lessees, and borrowers against unfair practices; and permit and encourage the development of fair and economically sound consumer credit practices in the State of Oklahoma.

www.okdocc.state.ok.us 405-521-3653 800-448-4904

Fair Credit Reporting Act (FCRA)

The FCRA promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and agencies that sell information about check writing histories, medical records, and rental history records. The FCRA also gives you specific rights when you are, or believe that you are, the victim of identity theft. More information and a summary of your rights may be obtained from the website.

www.ftc.gov/credit 877-382-4357

Department of Public Safety (DPS)

The Department of Public Safety is a multi-service safety and law enforcement organization responsible for licensing all motor vehicle operators, testing for first time applicants, maintaining active driving records and the enforcement of Financial Responsibility statutes. The DPS maintains and manages traffic collision reports submitted by law enforcement. Collision reports and copies of driving records are available for a fee.

www.dps.state.ok.us 405-425-2424

PERSONAL AND COMMERCIAL PROPERTY

Public Protection Classes

Where a home is located has a great deal to do with the cost of insurance. Insurance Services Office (ISO) establishes Public Protection Classifications (PPC). ISO is an independent statistical, rating and advisory organization that collects information on a community's public fire protection and analyzes the data using its Fire Suppression Rating Schedule (FSRS). ISO then assigns a public protection classification from 1 to 10. Class 1 represents the best protection and Class 10 indicates no recognized protection.

www.isomitigation.com 800-444-4554

Oklahoma Water Resources Board (OWRB)

The Federal Emergency Management Agency's Map Modernization Plan, directed in Oklahoma by the OWRB, is a comprehensive effort to upgrade the nation's 100,000-panel flood map inventory. Primary goals of the effort are to update flood hazard data, convert existing maps/data to digital format, integrate community and state partners into the mapping process, improve the map update process, and improve customer service.

<http://www.owrb.state.ok.us/index.php> 405-530-8800 Fax 405-530-8900

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Flood Insurance Community Rating System

The National Flood Insurance Program's (NFIP) Community Rating System (CRS) is a voluntary incentive program that recognizes and encourages community floodplain management activities that exceed the minimum NFIP requirements. As a result, flood insurance premium rates are discounted to reflect the reduced flood risk resulting from the community actions meeting the three goals of the CRS: (1) reduce flood losses; (2) facilitate accurate insurance rating; and (3) promote awareness of flood insurance.

www.fema.gov/nfip/crs_shtm 501-847-2280

National Flood Insurance Program

Congress established the National Flood Insurance Program (NFIP) in 1968. The goals of the program are to reduce future flood damage through floodplain management, and to provide people with flood insurance. Community participation in the NFIP is voluntary, although some states require NFIP partnership as part of their floodplain management programs. NFIP flood insurance is the best protection against the devastating financial losses that floods cause. For more information contact your insurance agent or company, or find an agent serving your area.

www.floodsmart.gov 800-427-4661 or 888-379-9531

Federal Emergency Management Agency (FEMA)

The Federal Emergency Management Agency was formerly an independent agency that became part of the new Department of Homeland Security in March 2003. The agency is tasked with responding to, planning for, recovering from and mitigating against disasters.

www.fema.com 800-621-3362

COMMERCIAL AUTO

Corporation Commission - Motor Carrier Division

The Motor Carrier Division of the Oklahoma Corporation Commission handles the filing of Form E submissions, applications for self-insurance and the federal and state financial responsibility requirements for Motor Carriers and Truckers. The Commission's efforts complement the efforts of various federal motor carrier agencies.

www.occ.state.ok.us 405-522-2251

United States Department of Transportation

The United States Department of Transportation, including the Federal Highway Administration and Federal Motor Carrier Safety Administration insures compliance with all areas of Motor Carrier driver standards and hauling requirements, including financial responsibility requirements, commercial drivers' licenses, Department of Transportation numbers (DOT Numbers), lease agreement terms and training in the complexities of hazardous materials regulations for safety compliance.

www.dot.gov 202-366-4000
www.ops.fhwa.dot.gov 202-366-0537
www.fmcsa.dot.gov 405-605-6047