



## MSC: We Work for You

The Montana Chamber of Commerce and Liberty Northwest have teamed up to offer qualifying State Chamber members a comprehensive workers' compensation group program. Montana Safety Choices (MSC) has been created to provide maximum benefits for group members to assist with workplace safety and controlling losses. MSC is composed of employers like you—employers who are strongly committed to the health and welfare of their employees and workplaces. MSC works three ways:

### 1. Safety, safety, safety!

Loss prevention, claims management and return-to-work specialists who have the expertise and specialized resources to help you maintain a safe workplace.

### 2. Retro Return

An exclusive, members-only program that offers pricing incentives to help improve safety and reduce losses. The retrospective rating plan allows for up to a 30% premium return based on the overall premium and loss performance of the group.

### 3. Drug Free Workplace

A premium credit of 5% to policyholders who maintain a qualifying alcohol and drug-free workplace program during the policy period.

## Montana Chamber of Commerce



We are business. The Montana Chamber of Commerce represents over 1,500 business members, from small mom-and-pop operations to local chambers of commerce to Montana's largest companies. We are guided by business leaders, working to improve our business climate. We work for you 24/7/365. In addition to state and national legislative representation and Montana Safety Choices, we offer other benefits including Montana Chamber Choices, an association health plan; voting reviews, trade missions, and economic development efforts.



Liberty Northwest is financially strong, earning an "A" (Excellent) rating from AM Best®, an independent insurance rating service.

Liberty Northwest is part of Liberty Mutual Group. Liberty Mutual Group ranked number 86 on the Fortune 500 list of the largest U.S. corporations in 2008.

Liberty Northwest is the best of all worlds. The relationship with Liberty Mutual gives the leverage of a large national corporation, without sacrificing a regional Northwest approach.

## General Eligibility Requirements

- » Current and continuing membership in the Montana Chamber of Commerce
- » Comply with Montana Safety Culture Act, including a written safety policy, safety committee, and safety training.
- » Some limitations on class codes
- » 1.15 or better modification factor
- » Loss ratio of less than 50% for current & most recent three years
- » Frequency rate below NCCI average
- » Two years successful management experience
- » Return-to-work policy

*Employers selected to participate in the MSC plan are subject to evaluation and approval by Liberty Northwest.*

For agent networks, additional requirements and benefits, contact information, and more visit [www.montanasafetychoices.com](http://www.montanasafetychoices.com)

**MSC IS UNDERWRITTEN BY  
LIBERTY NORTHWEST.**