

DCBS Media Release

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For More Information
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New web site helps contractors find liability insurance

A new state-sponsored web site should make it easier for certain Oregon construction contractors to find liability insurance.

The web site is the centerpiece of a market assistance plan (MAP) for contractors developed by the Insurance Division of the Department of Consumer and Business Services (DCBS) and the Construction Contractors Board (CCB).

Licensed agents and agencies selling liability insurance can register with the Insurance Division to be listed on the web site. Contractors can search the site to find insurance producers in their area that offer the type of liability coverage needed for their business.

Because of high claim costs, fewer companies are selling contractor liability insurance, making it increasingly difficult for contractors to find coverage at an affordable price. The MAP was developed to help those hit hardest by problems in the marketplace, including residential builders, framers, siders, roofers, and window and door installers.

“We recognize creating this MAP won’t solve all of the problems in the market or guarantee that every contractor will be able to find affordable liability insurance,” DCBS Director Cory Streisinger said. “But it should save time and effort for contractors in certain specialties when they shop for insurance. In addition, we will continue to work with CCB and the construction and insurance industries to address market problems.”

Under Oregon law, a MAP can be formed when liability insurance becomes unavailable or very hard to find. CCB says it has heard from hundreds of contractors who have been hit with big price hikes or are struggling to find a carrier to insure them. DCBS officials heard similar testimony from those attending an April public hearing to determine if a MAP could help the situation.

Contractor liability insurance covers property damage or personal injuries caused by a contractor during construction.

The MAP web site address is <http://ccbed.ccb.state.or.us/contractorsMAP/> .

Contractors without web access may call 503-947-7268 to request a list of participating agents and agencies in their area or statewide.

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