

## It Starts here

For any business, social responsibility begins with keeping workers safe from injury. For SAIF Corporation, it is our reason for being. Since we opened our doors in 1914, SAIF has offered workers' compensation insurance and services to Oregon employers large and small. We exist to promote workplace safety and, in the unfortunate instance when injury does occur, to provide medical benefits and return-to-work support for the injured.

Safety is in our DNA, and so, therefore, is being socially responsible.

## In this report

This report outlines several of the ways SAIF strives to be a socially responsible public corporation. Our commitment to making a difference extends across many areas of our operations, including:

- Safety
- Diversity and inclusion
- Employee fulfillment
- Community outreach
- Environment

## About SAIF

SAIF is a not-for-profit, state-chartered public corporation created by an act of the Oregon legislature in 1913. Our income, earned exclusively from policyholder premiums and investment returns, pays our operating expenses and supports the financial health of the Industrial Accident Fund (the fund from which SAIF's operating expenses and claim costs are paid).

SAIF offers coverage to public and private employers in the state of Oregon and has nearly 48,000 policyholders who employ more than half a million Oregonians. Approximately one in three Oregon workers is employed by a SAIF-insured policyholder.

As a public agency, SAIF values accountability and transparency. As a workers' compensation insurer, we protect the confidentiality of our policyholders and the injured workers we serve.

## Safety

SAIF Corporation has traditionally provided in-depth safety consulting to medium- and large-sized businesses. In 2009 we established the Safety Services team to bring increased safety consulting to SAIF's small business policyholders, who make up a majority of our customers and employ a significant percentage of the Oregon workforce as well. The new safety management consultants provide education and consult both over the phone and in person—even traveling across the state—for a wide array of smaller companies seeking to improve workplace safety and lower their insurance rates.

Our safety management consultants also work with policyholders in Oregon's Assigned Risk Pool, the state's insurance of last resort for employers who can't obtain coverage in the voluntary market. In 2009 SAIF succeeded in bringing 158 assigned risk policyholders back into the voluntary insurance market, helping them save money and stay in business.

There's no such thing as an acceptable level of workplace injuries, and we have much work to do. In 2009, SAIF received 22 fatality claims, each one a sobering reminder of the importance of our work.

## Diversity and Inclusion

As an employer, SAIF believes that a diverse workforce is a strong one. While SAIF continues to attract and hire an ethnically diverse workforce, we know that true diversity is more than skin-deep.

We believe that to reflect full diversity and inclusion, we must embrace obvious diversity characteristics (ethnicity, gender, and age) while also addressing the more subtle characteristics of diversity (religion, sexual orientation, physical challenges, and other sometimes hard-to-distinguish attributes).

SAIF's corporate strategic plan includes a focus on cultural literacy, recruitment, service delivery to all Oregonians, and training. In late 2009, SAIF contracted with a diversity and inclusion adviser to help us assess the most effective ways we can enhance the company in this area. What we learn will inform our continued work in this area in 2010.

As an insurer, SAIF's job is to serve all Oregonians. Our state's Latino population has risen dramatically during the previous 20 years, and for a significant number of these Oregonians, Spanish is their first language. Recovering from workplace injury is difficult for everybody, but can be much more daunting when there is a language barrier.

To serve these workers, SAIF assembled a bilingual claims team. In 2009 SAIF processed claims for more than 2,400 Spanish-speaking injured workers, approximately 10 percent of our overall claims. In addition, SAIF translated its Worker Guide pages on saif.com to better serve the growing number of Spanish-speaking internet users.

We will continue to monitor our own progress during 2010 and remain responsive to the needs of our workforce, our policyholders, and injured workers.

## Employee fulfillment

Social responsibility begins at home, so SAIF strives to create a safe and fulfilling work environment where our employees are able to maintain a healthy work/life balance.



In 2009, we expanded our use of telecommuting and flexible work schedules; installed relaxing, informal environments where employees could take breaks and do work in a more casual environment away from their desks; held an employee art show; and created an online bulletin board available through SAIF's intranet site, where employees can sell items and create opportunities for connecting that is based on shared interests. These changes came as the result of SAIF's sustainable workforce initiative, begun in 2007.

In 2009, Oregon Business magazine surveyed employees of participating non-profit companies throughout the state and, when results were tabulated, SAIF Corporation was named the sixth best large non-profit to work for in the state, with its benefits package rising to third best from among the non-profit competition.

## Community service

SAIF's ability to use premium dollars for non-operating expenses is limited by our charter, and so we have not participated in the kinds of community endeavors that many other companies of our size have enjoyed. However, our employees have a long history of service to their communities including food and toy collection drives, military family support activities, and American Red Cross blood donation events.

In 2009, SAIF created a community affairs initiative to empower our employees' organizing efforts. One of the first results occurred on Martin Luther King Jr. Day, when teams of employees, organized via SAIF's intranet site, took on community projects in both the Salem and Portland areas. Projects included volunteering for the Salvation Army, writing letters for children who were ill, working at an animal shelter, and cleaning up a local dog park.

We hope to increase service to the community in 2010, and have created a committee to develop a community affairs program to facilitate greater involvement between SAIF, our employees, and the communities where we do business, while maintaining our legal obligations.

## Environment

SAIF knows that being an industry leader means doing our best to tread lightly and not taking the environment for granted. We have adopted Governor Ted Kulongoski's aggressive goals for reduction of greenhouse gases, and we are working to reduce our carbon footprint along with other public agencies. By 2015, we plan to reduce our energy consumption to a level that is 20 percent below our consumption in the year 2000, as well as to reduce our greenhouse gas emissions.

Other measures SAIF has taken include eliminating excess paper use (saving more than 4.8 million pieces of paper per year in 2009 over 2008); expanding our recycling program; organizing our first employee Green Fair, which included more than 25 vendors; moving our Portland office into the downtown core, where it can more easily be accessed by public transit; and providing incentives for bicycle riders, bus riders, carpoolers, and vanpoolers.

SAIF's new Portland office has earned G/Rated Tenant Improvement Certification from the City of Portland Office of Sustainable Development. This certification recognizes tenant improvement projects that are environmentally friendly and improve the comfort and health of occupants.

In 2009, SAIF's Salem headquarters was awarded Marion County's EarthWISE Certification for completing such requirements as forming a green team, tackling high paper use, improving recycling, and making the HVAC system more energy-efficient.