



About SAIF Guide Workers' compensation overview

At SAIF, we believe the best way to protect and serve people, businesses, and the state of Oregon is by making this the safest place to work in the nation.

Workers' compensation insurance (often called "workers' comp") provides benefits for workers who are injured as a result of their work.

By law, Oregon employers must carry workers' compensation insurance or be self-insured. Workers' compensation insurance protects workers by paying for medical treatment and lost wages, and it protects employers by shielding them from liability lawsuits that might result from work-related injuries or illnesses.

How it works

Employers pay premiums to workers' compensation insurance companies like SAIF, and those premiums pay for most of the benefits workers receive if they are injured or suffer an occupational disease as a result of their work.

The state legislature makes laws determining the level of benefits and who qualifies for benefits. The Oregon Department of Consumer and Business Services regulates the workers' compensation system, making certain that employers provide insurance and ensuring that injured workers receive the benefits to which they are entitled.

SAIF's role

SAIF Corporation, the leading workers' compensation insurance provider in Oregon, is a not-for-profit, state-chartered company. SAIF has been helping Oregon employers and workers for more than 90 years. Our not-for-profit status allows us to focus our attention on policyholders and workers, not profit.

We issue more than 50 percent of the workers' compensation policies in the state—including policies for thousands of small businesses—and we protect over half-a-million workers every day.

Learn more

Oregon has had some form of state-sanctioned workers' compensation program since SAIF's predecessor was established in 1914. The system is designed to prevent or reduce worker injuries; provide appropriate medical treatment and benefits to injured workers; help injured workers recover and return to work as soon as possible; and resolve disputes quickly and fairly.

WCD and other key contacts

- Oregon Workers' Compensation Division P: 503.947.7810
- Oregon Workers' Compensation Board P: 503.378.3308
- Oregon OSHA (Occupational Safety and Health Act) P: 800.922.2689
- Ombudsman for Injured Workers P: 800.927.1271
- Small Business Ombudsman P: 503.378.4209
- Oregon Bureau of Labor and Industries P: 971.673.0761
- National Council on Compensation Insurance P: 800.NCCI.123