



Keeping workers' compensation insurance affordable for Oregon employers is such a core part of our mission that it goes all the way back to our 1913 charter statement.


Pure premium rates

 2010 pure premium rates and minimum premiums(rev 01/26/10)

View a complete list of current rates and minimum premiums for all 560 Oregon class codes.

- Rate memo
Summarizes 2010 changes to rates, assessments, class codes, miscellaneous values, and more.
- Classification changes
Revisions to the NCCI Basic Manual Classifications and Rates effective January 1, 2010, on a new and renewal basis.

Rate comparisons

 The 2010/2009 rate comparison provides the information you need to give your customers an early indication of how the pure rates are changing on their policy.

- 2010/2009 ELR & D ratio comparison(rev 05/13/10)
A useful tool to compare the effects of the factors from one year to the next.
- 2010/2009 hazard code comparison(rev 10/22/09)
An easy to read comparison that includes hazard group code and percentage change.

Ways to save

If you'd like to help lower your clients' rates but don't have a lot of extra time to devote to it, don't miss the quick tips on our Keeping rates low page. And if you're looking for more ways to save on workers' compensation insurance, ask us for information about group coverage. Our group program is the largest in the state.

Retrospective rating timeline

This helpful timeline for the retrospective rating evaluation and billing cycle allows users to easily see when the retro evaluation will be distributed to the agent, the timeframe for delivery to the customer, when the customer will receive invoice billings, and more.



So you'd like to help lower your clients' rates, but don't have a lot of extra time to devote to it. Here are a few quick tips that could help.

Improving your mod

If your client has an experience rating modification (or "mod"), preventing injuries and controlling claim costs will help keep their mod down.

Timely filing

Filing a workers' compensation claim quickly is essential. Employers have five days to file a claim from the employer's date of knowledge of the claim. Remind your clients to report workplace injuries as soon as possible - timely filing can control claim costs and help the employee return to work.

Safe workplace

Your clients may be able to reduce their rates by improving their safety performance by creating and implementing loss prevention and cost control programs, such as a safety committee and a return-to-work program.

Non-disabling claim reimbursement

Employers might consider participating in the non-disabling claim reimbursement program. It could help them reduce or eliminate claim costs that are considered when determining their future experience rating modification factors. [Click here](#) to open the non-disabling claims reimbursement form (F-3135).

And don't hesitate to call us at 800.285.8525 with questions.



Our group program is the largest in the state. If you're looking for more ways to save on your workers' compensation insurance, ask us for more information about group coverage.

Contact a SAIF representative before the next policy renewal date. We can help you determine your client's eligibility and, if they qualify, enroll them in a group plan.

Group list

Check this list to view more information about the associations SAIF works with. It might be worth your while: if your client meets certain criteria they may qualify for a premium reduction.

- Agri-Business Council of Oregon - ABCO
- Associated General Contractors - AGC
- Associated Oregon Industries (CompSAFE) - AOI
- Associated Oregon Industries CompSAFE Manufacturers - AOIM
- Associated Oregon Industries CompSAFE Retail/Wholesale - AOIR
- Associated Oregon Industries CompSAFE Services - AOIS
- Associated Oregon Industries CompSAFE Transportation - AOIT
- Associated Oregon Loggers, Inc. - AOL
- Eugene Area Chamber of Commerce - OEC/EACC
- Gossard & Associates, Inc.
- Home Builders Association - HBA
- Home Builders Association of Marion-Polk Counties
- Independent Electrical Contractors Of Oregon - OEC/IECO
- Northwest Auto Trades Association - NATA
- National Electrical Contractors Association - OEC/NECA: Oregon Columbia Chapter
- National Electrical Contractors Association - OEC/NECA: Oregon Pacific Cascade Chapter
- Northwest Tire Dealers Association - OEC/NWTDA
- Oregon Association of Nurseries - OAN
- Oregon Concrete and Aggregate Products Association - OEC/OCAPA
- Oregon Medical Group Management Association - OMGMA
- Oregon Petroleum Association
- Oregon Public Employers Group

- Oregon Veterinary Medical Association - OVMA
- Oregon Wheat Growers League - OWGL
- Software Association of Oregon - OEC/SAO