

SAIF is a not-for-profit, state-chartered workers' compensation company. We make workers' compensation insurance affordable and available to the employers of Oregon. And we strengthen the Oregon economy by helping to keep workers' compensation insurance costs low while keeping the workplace safe.



SAIF is Oregon's not-for-profit workers' compensation insurance company. Since 1914, we've been taking care of injured workers, helping people get back to work, and keeping rates low by focusing on workplace safety. Together with our partners, we strive to make Oregon the safest and healthiest place to work.



A five-member board of directors appointed by the governor oversees the operation of SAIF and appoints the corporation's president and chief executive officer. Kerry Barnett has held that position since May 22, 2015.

Our corporate headquarters are in Salem, Oregon; our regional offices are in Bend, Eugene, Medford, North Bend, and Portland; and additional staff work in other locations throughout the state. Our headquarters and regional offices provide safety, marketing, premium audit, legal, investigation, and return-to-work services.

### SAIF's place in the market



Number of customers insured, including share of assigned risk pool (as of December 31, 2020) | **54,328**

Premium market share (2020) | **54.7%**

Total investments (2020) | **\$4.83 billion**

Loss and loss adjustment expense reserves (2020) | **\$2.48 billion**

Net earned premium (2020) | **\$483.4 million**

Investment income (2020) | **\$207.0 million**

Dividend declared (2020) | **\$100.0 million**

Claims management

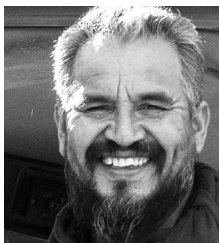


Total number of reported claims (year-end 2020) | **37,232**

Total number of claims accepted (year-end 2020) | **31,036**

Total number of claims denied (year-end 2020) | **4,913**

Requests for hearings, including share of assigned risk pool (2020) | **2,701**



### Learn more

Visit [saif.com](https://saif.com) to find out more about coverage, request a quote, or sign up for our quick and easy email tips.



### Investigations and third party

Total field and background investigations completed (2020) | **5,309**

Recoveries and reserve savings resulting from all investigations (2020) | **\$2,023,407**

Fraud and forensic investigations completed by SAIF's Special Investigation Unit (2020) | **82**

Fraud convictions, judgments, and recoveries (2020) | **27**

Third-party recoveries (2020) | **\$8,945,430** credited to employers



### SAIF

More than half of the workers' compensation premium in Oregon is written by SAIF.

SAIF is the 28th-largest issuer of workers' compensation policies by net written premium\* volume in the United States.

On average, SAIF makes claims decisions in just over half the time allowed by law, and we consistently provide the first time-loss check to injured workers more quickly than our competitors.

SAIF offers employers the best value for responsive, hassle-free workers' compensation coverage in Oregon. In 2020, 99.3 percent of employers chose to keep their insurance with SAIF. That's not only a reflection of customer satisfaction, but also a reflection of value.



SAIF employees (as of December 31, 2020) | **1,056**

SAIF monthly payroll (as of December 31, 2020) | **\$7.51 million**



\* Net written premium includes reinsurance assumed and ceded. Total number of carriers selling workers' compensation policies in 2019 was 255.