

# The SAIF promise

We take care of workers' comp so you can focus on taking care of your business.

Since 1914, SAIF has been on a mission to make workers' comp insurance affordable and available to Oregon employers. That includes providing the best possible service to workers and supporting safer and healthier workplaces. After all, we know the least expensive—and disruptive—injury to your business is the one that never happens.

### Availability

Pure premium rates for workers' comp are based on the claims results of all insurers in Oregon. SAIF's market leadership means we play an important role in a workers' comp system that's strong, stable, and available for Oregonians.

### Affordability

Our success in helping policyholders prevent on-the-job injuries, and our ability to effectively manage the claims that do occur, have resulted in average workers' comp rates declining by 80 percent over the past 31 years.

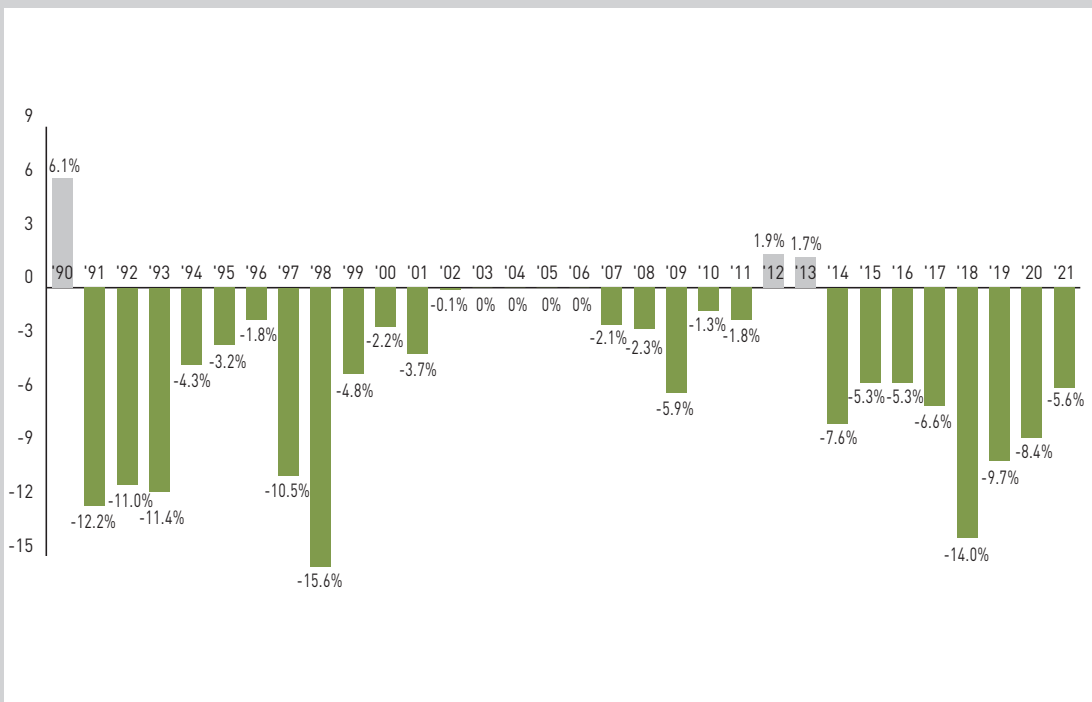
And because SAIF is a not-for-profit company, we're able to provide superior safety, claims management, and return-to-work services at a lower cost than other Oregon insurers. Lower prices for SAIF policyholders mean savings they can invest in making their businesses better, stronger, and healthier.

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[Learn more](#)

To learn more about SAIF's services and its leadership in workers' compensation insurance, visit [saif.com](http://saif.com).

**Oregon pure premium rates**  
Calendar years 1990–2021



Source: National Council on Compensation Insurance (NCCI)

Best of all, because SAIF doesn't have corporate shareholders, we can return premium directly to our customers in the form of dividends when our financial results are positive. While dividends are never guaranteed, we know our customers appreciate them. In fact, some customers invest their dividends in safety to continue to reduce their risk of future claims, which can help them keep their premium low.

### Service

When a worker does get hurt, our promise includes providing fair and consistent benefits, and helping them get back on the job as soon as it's medically appropriate. We know your team members are critical to the success of your business, so we strive to provide them with the best service in the industry.

At SAIF, we're proud to set the industry standard for timeliness of claims decisions and first time-loss payment, as well as a record of helping workers get back to work more quickly than other carriers.

### Safety

SAIF has a team of 74 dedicated safety and health professionals who work with employers to reduce the frequency and severity of on-the-job injuries. We also work with 19 safety consultants in group programs for high-risk industries, such as logging and construction. For small businesses, SAIF's safety and health services team responds to any policyholder that requests help, no matter the size, with in-person site visits, phone consultation, or website resources.

### The SAIF advantage

SAIF offers employers the best value for responsive, hassle-free workers' comp coverage in Oregon. In 2019, 99.1 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.

