SAIF fact sheet

saif
Work. Life. Oregon.

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.

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. Ian Williams is currently serving as interim CEO as of April 2026.

While our corporate headquarters are in Salem, Oregon, many employees work remotely and enjoy flexible work options. We have regional offices in Bend, Eugene, Medford, North Bend, and Portland. SAIF provides safety, marketing, premium audit, claims management, legal, investigation, and return-to-work services to our customers.

SAIF's place in the market

Number of customers insured, including share of assigned risk pool (as of December 31, 2025) | **53,746**

Premium market share (2025) | **55.1%**

Total investments (2025) | **$4.84 billion**

Loss and loss adjustment expense reserves (2025) | **$2.65 billion**

Net earned premium (2025) | **$591.3 million**

Investment income (2025) | **$169.5 million**

Dividend declared (2025) | **$50.0 million**

Claims management

Total number of reported claims (year-end 2025) | **36,991**

Total number of claims accepted (year-end 2025) | **30,877**

Total number of claims denied (year-end 2025) | **4,336**

Requests for hearings, including share of assigned risk pool (2025) | **2,839**

Learn more

Visit 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 (2025) | **6,063**

Recoveries and reserve savings resulting from all investigations (2025) | **$3.6 million**

Fraud and forensic investigations completed by SAIF's Special Investigation Unit (2025) | **75**

SIU convictions, judgments, and recoveries (2025) | **46**

Third-party recoveries (2025) | **$17.3 million** credited to employers

SAIF

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

SAIF is the 23rd-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 2025, 98.8% 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, 2025) | **1,202**

SAIF monthly payroll (as of December 31, 2025) | **$10.5 million**

**Net written premium includes reinsurance assumed and ceded.*