Small business services

saif
Work. Life. Oregon.

Expert support for your small business, when you need it

SAIF understands the challenges of small businesses. You have more important things to think about than insurance, so we do our best to make workers' compensation insurance easy and affordable. The trained experts in our Customer Care Center offer personalized, one-stop workers' comp and safety consulting at no additional cost, and we're just a phone call or an email away.

Your personal insurance expert

Our highly trained and licensed Customer Care representatives provide Oregon's small businesses with affordable insurance, as well as prompt and exceptional service. They handle all types of policy, coverage, and billing-related issues. If you are not sure who to call, call our Customer Care Center; we're here to help.

Safety and health

Our safety and health program is the largest in Oregon because we're serious about our vision to make this the safest and healthiest place to work. It's staffed by trained safety management consultants around the state who know that the best way to control claim costs is to prevent work injuries. And they believe the best way to do that is through Total Worker Health—integrating workplace safety and personal wellness to reduce the number and severity of injuries.

Get injured workers back on the job

Our claims teams are specialized to meet the needs of small businesses and injured workers. Return-to-work consultants and Employer-at-Injury Program specialists will walk you through getting your injured worker back on the job and help you reduce claim costs.

Employer training

When you select SAIF as your insurance carrier, we'll help you fine-tune your workers' comp program to make sure you get the most value for your premium dollar. Our regional and online trainings provide important information about topics such as safety laws and regulations, reimbursement programs, and other workers' comp and workplace safety and health issues.

Online tools

Our suite of online tools allows policyholders password-protected access to policy and claim information, claim reporting forms, printable certificates of insurance, payroll reporting, premium payment, safety and health guides, and other practical tools to help them manage their workers' comp program.

Dividends

In 2025, policyholders received $50 million in dividends. This is a unique benefit enjoyed by SAIF customers, given our status as a not-for-profit company. While we can't guarantee an annual dividend, our customers have received one for the past 16 years and many have found ways to reinvest their returns into employee and workplace safety.

The SAIF advantage

You don't need us often, but when you do, we're here for you. In 2025, SAIF insured nearly 54,000 employers throughout Oregon, and the majority of them were small businesses. Our team of experts in insurance coverages, claims, return-to-work, and safety works toward one common goal: providing superior service to small business customers.

Learn more

To learn more about SAIF's unique small business services, visit saif.com/employer, email servicecenter@saif.com, or call **888.598.5880**.

¿Hablas español?

Nuestro personal está disponible para ayudarte en tu idioma preferido. Habla con una de nuestras representantes de seguros que habla español llamando al 877.598.5733.

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