Why insure with SAIF?

saif
Work. Life. Oregon.

You get quality, expert service and the best value for your dollar.

These are just a few reasons more than half of all Oregon employers and group partners choose SAIF and why they keep coming back, year after year.

- Competitive pricing: SAIF offers pricing tailored to your business size and risk profile.
- Customer-centric approach: Our commitment to exceptional customer service ensures that you receive personalized support and guidance throughout the policy term.
- Reliability and trust: Partner with a trusted provider known for reliability and integrity in the insurance industry.
- Local service: Our teams of workers' comp professionals are located in regional offices throughout the state to better serve our policyholders.

Claim management

Our claim management specialists offer experience and expertise in compensability management, medical bill auditing, managed care, legal services, return-to-work, and more.

- We audited more than 506,450 medical bills in 2025, saving policyholders $194.6 million by identifying inappropriate medical procedures, improper billings, and violations of workers' compensation rules pertaining to reimbursements.
- Third-party recoveries in 2025 equaled $17.3 million. These recoveries reduce claims cost which can benefit the employer.
- SAIF's Employer-at-Injury Program assisted in accessing $12.1 in benefits on behalf of employers, encouraging early return-to-work opportunities.
- Last year, SAIF's pharmacy program saved our policyholders $3.46 million while making it more convenient for workers to obtain prescribed medications.

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. SAIF's 46 trained safety management consultants can be found throughout the state,

Learn more

Discover why SAIF is the market leader in workers' compensation insurance in Oregon. Call a SAIF representative at 800.285.8525 or visit saif.com.

View SAIF's safety and health resources (saif.com/safety).

View SAIF's resources for employers (saif.com/employer).

Check out SAIF's free training resources (saif.com/trainings).

and they know that the best way to control claim costs is to prevent work injuries.

- We're here to help with ergonomics, industrial health, OSHA compliance, Total Worker Health, and more.
- Access numerous online resources in hazard identification, safety committees, chemical and other health hazards, and injury prevention.

Other States Coverage

SAIF's OSC program covers workers' compensation claims in all competitive market states, ensuring your employees are protected regardless of their work location.

- OSC integrates easily with your existing SAIF policy, providing a unified solution for all your coverage needs.
- We offer a simplified administration for claims, underwriting, and premium audit with a dedicated OSC team.

Employer training

Our regional and online trainings provide industry specific information about safety laws and regulations, reimbursement programs, and other issues relevant to workers' compensation and workplace safety and health.

- Access a multitude of videos, interactive trainings, and recorded webinars when and where you want.
- SAIF offers multiple agriculture seminars in English and Spanish throughout the state.
- Our free HR resources help you connect with legal professionals and make informed HR-related decisions.

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 tools to assist our policyholders in managing their workers' compensation program.

The SAIF advantage

For over 100 years, SAIF has made workers' compensation available and affordable for Oregon businesses. By maintaining adequate surplus and reserves, we guarantee we'll remain a financially secure company capable of meeting the needs of our customers and their employees.