The SAIF story

saif
Work. Life. Oregon.

We're motivated by a desire to help Oregonians and improve the state's economy.

The people of Oregon saw an urgent need to protect both workers and businesses when, in 1914, they created SAIF through an act of the state legislature. We became a self-supporting, not-for-profit public corporation in 1980.

Since the major reforms of 1990, Oregon's workers' comp system has become one of the most successful in the nation, with low costs for employers, improved workplace safety, and innovative return-to-work programs. By focusing on safety and implementing other reforms, claims per 100 workers are down 73% and premium rates have dropped more than 84%.

From day one we've been a mission-driven company, looking to improve the state's workers' compensation system by setting the industry standard for affordability, availability, innovation, efficiency, and service quality.

Today, our vision is to make Oregon the safest and healthiest place to work. And by protecting workers and employers, we strengthen Oregon's economy.

SAIF services

Claim management

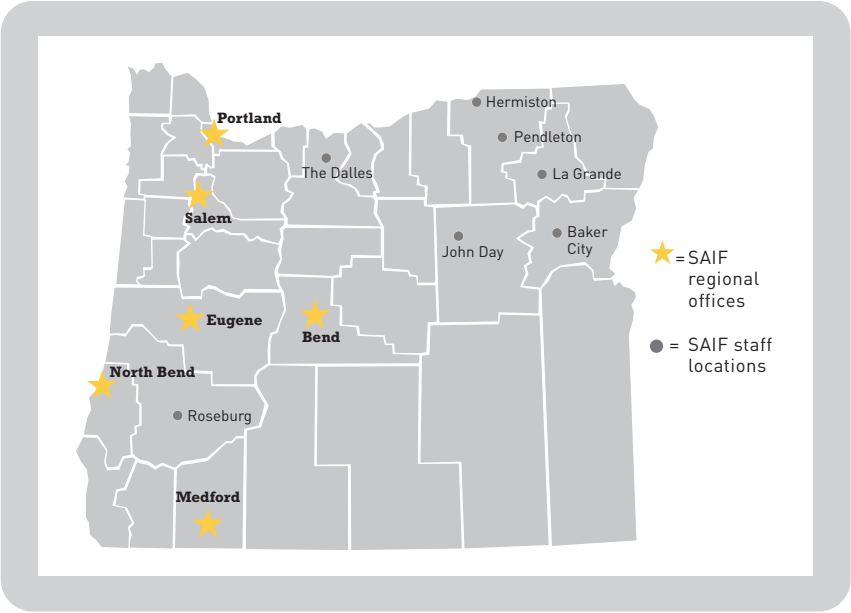
We don't just process claims—we manage them. Our claims adjusters, vocational specialists, return-to-work specialists, nurse consultants, and legal staff work together closely to contain claim costs and help injured workers get back to work.

- We make compensability decisions within the 60 days allowed by law on over 92% of claims, averaging 35 days.
- We ensure benefits are paid timely, with over 94% of initial time loss benefits paid on time.
- 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.
- Our contracts with Oregon's leading managed care organizations (MCOs) assure the highest quality medical care for injured workers, while delivering discounts on everything from surgical procedures to prescription drugs.
- Our attorneys work in partnership with claim professionals, and communicate regularly with policyholders. Requests for hearings have been reduced significantly.

Learn more

To learn more about the SAIF story and our role in shaping and leading workers' compensation reform in Oregon, visit saif.com.

The first employees of the State Industrial Accident Commission.



Local service

Teams of workers' comp professionals located in seven offices in every region of the state coordinate their expertise to serve our policyholders' business needs.

Employer training

When you select SAIF as your insurance carrier, we'll help you fine-tune your workers' compensation 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 issues relevant to workers' compensation and workplace safety and health.

Safety

Our safety and health consultants work with you to develop customized solutions to reduce injuries. By working together, we can achieve a total safety culture where no accident is acceptable. Our expertise and resources include:

- Industrial hygiene services
- Behavior-based safety approaches
- Ergonomic evaluations and solutions
- Sophisticated data systems and analysis of your injury trends
- Workplace hazard and safety systems assessment

Total Worker Health, which integrates workplace safety and personal wellness to reduce the number and severity of worker injuries.

Technological innovation

Through a secure site on saif.com, our policyholders can review claim information and policy history as well as submit payroll reports and pay online, issue certificates of insurance, report a claim, view documents, and print forms. In addition, we offer hundreds of guides and resources online to help you reduce injuries in your workplace.

The SAIF advantage

Under Oregon's competitive rate-making system, each insurer develops a formula to cover operating expenses, taxes, profit, and contingencies. As a not-for-profit company, SAIF's formulas are some of the lowest in the Oregon marketplace. This directly reflects our mission to make insurance available and affordable to Oregon employers.