The SAIF promise

saif
Work. Life. Oregon.

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

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Since 1914, SAIF has been on a mission to make workers' comp insurance affordable, available, and accessible 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

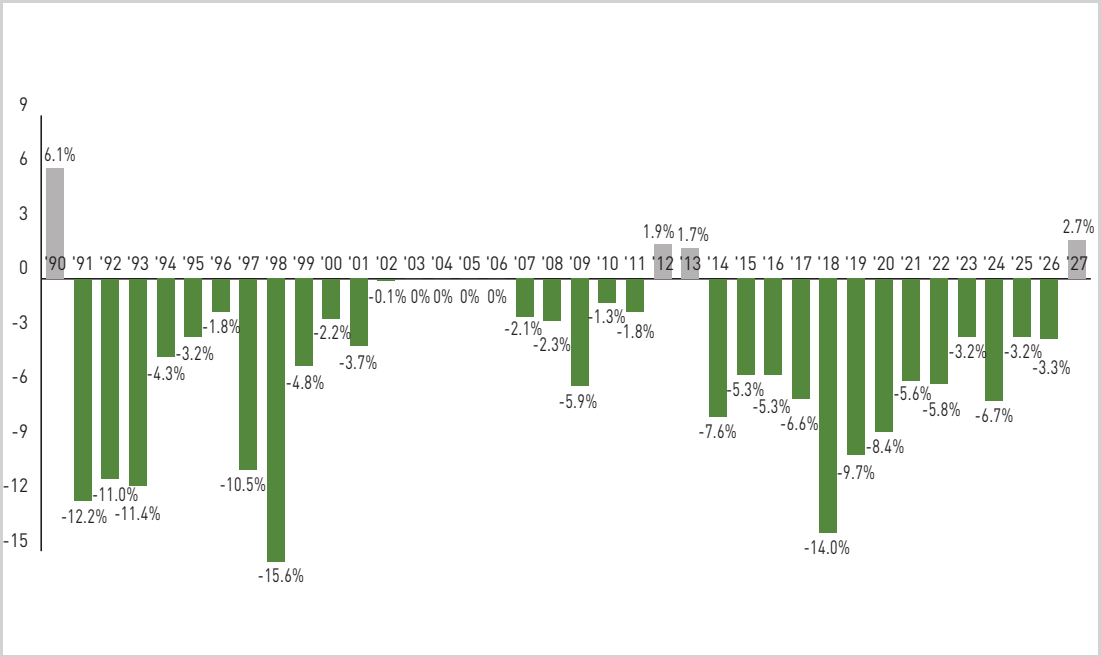
Our success in helping policyholders prevent on-the-job injuries, and our ability to effectively manage the claims that do occur, has contributed to workers' comp rates in Oregon declining by 84% over the past 37 years. And because SAIF is a not-for-profit company, we're able to provide superior safety, 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.

Learn more

To learn more about SAIF's services and its leadership in workers' compensation insurance, visit saif.com.

Oregon pure premium rates

Calendar years 1990–2027



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.

Accessibility

Making workers' compensation accessible means using an equity lens to help identify and remove barriers that workers and employers face in accessing coverage and benefits. We do this not just for those that we insure directly, but for those across the workers' compensation system.

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

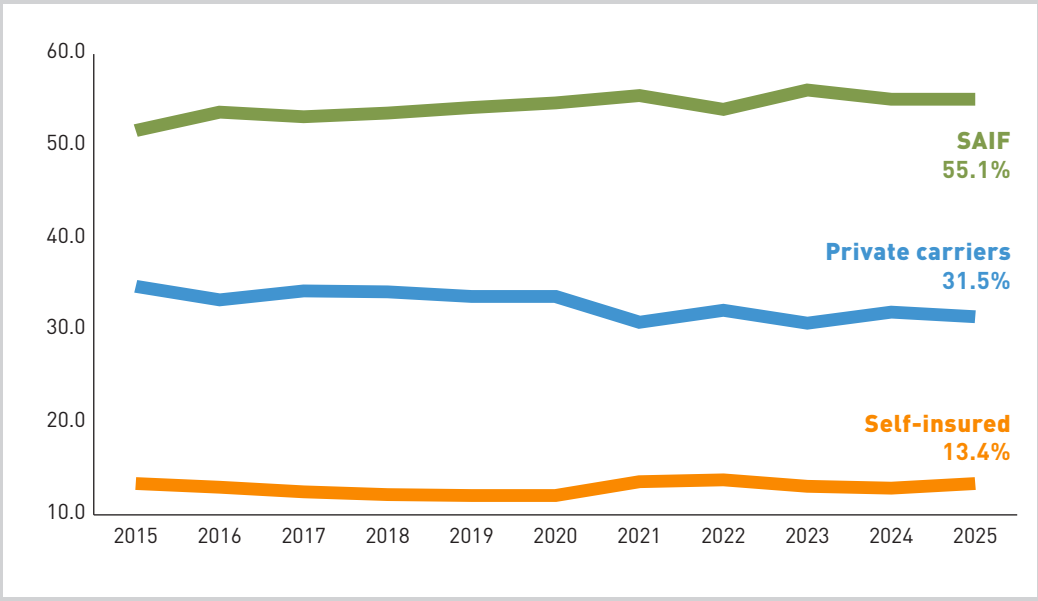
SAIF has a team of over 60 dedicated safety and health professionals who work with employers to reduce the frequency and severity of on-the-job injuries. We also work with 31 safety consultants in group programs for high-risk industries, such as logging, construction, and public safety. For small businesses, 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 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 market share

Based upon direct premium written



Source: Department of Consumer and Business Services (DCBS)