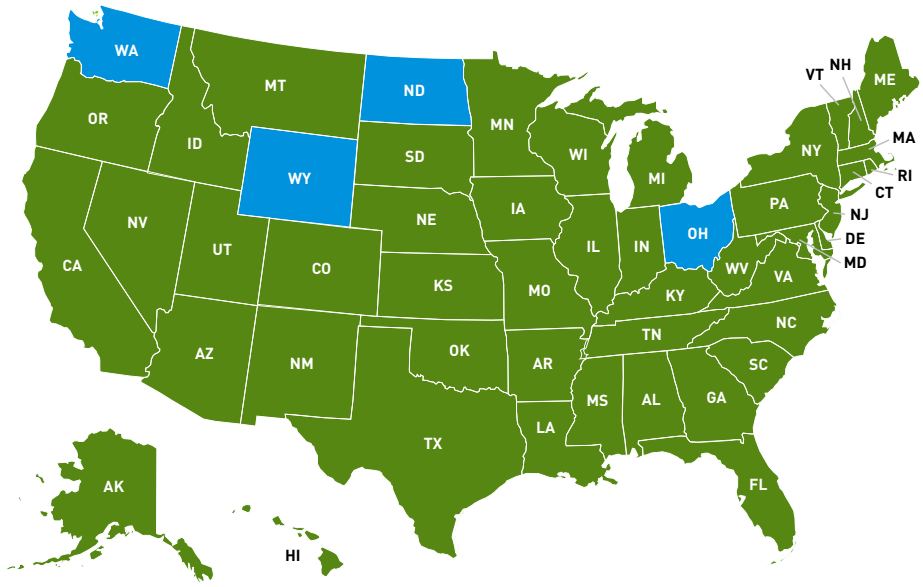
SAIF's Other States Coverage Workers' Compensation Program

saif
Work. Life. Oregon.

Tailored solutions for state-specific workers' compensation needs



SAIF's other states coverage (OSC) workers' compensation program is designed to provide comprehensive protection for Oregon businesses with employees working across multiple states. This program ensures that your business remains up to date with state-specific workers' compensation laws while offering robust coverage for your employees, no matter where they are located. We partner with Zurich American Insurance Company and United States Insurance Services (USIS) to provide coverage.

Key benefits:

Comprehensive coverage

- Our OSC program covers workers' compensation claims in all non-monopolistic states, ensuring your employees are protected regardless of their work location.
- We offer gap coverage in monopolistic states.
- It includes coverage for temporary and permanent out-of-state assignments and operations.

Seamless integration

- 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.
- This program allows you to move payroll easily from one policy to another.

OSC premium

The OSC program currently insures 1,900 policies with $20 million in premium.

OSC questions

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Expert claims handling

- SAIF's dedicated OSC claims coordinator works with agents, policyholders, and Zurich claims staff to provide a high level of technical expertise and support for claims management, sales, retention, and training.
- The OSC claims coordinator helps process claims efficiently to minimize downtime and ensure smooth transition and quick resolution with Zurich's dedicated claims specialists nationally.

Cost-effective solutions

- SAIF offers competitive pricing tailored to your business size and risk profile.

Enhanced employee care

- You can access Zurich's network of healthcare providers across states for prompt and quality medical care.
- You can access claims online via Zurich's Risk Intelligence Express.
- SAIF offers support services for injured employees, including return-to-work programs and rehabilitation.
- SAIF's safety and health professionals are committed to the success of businesses by helping make workplaces as safe and healthy as possible. Through a collaborative partnership with business owners, we help identify and analyze injury trends and develop appropriate actions to help keep workers' comp insurance costs down. SAIF's unique, high-touch safety services are aimed at preventing or mitigation claim costs. We offer free safety training, webinars, and resources.

Why choose us

- **Experience and expertise:** With more than 100 years of experience in providing workers' compensation coverage, we understand the complexities of multi-state operations and offer tailored solutions to meet your needs.
- **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.

With our partnership with Zurich, SAIF's other states coverage workers' compensation program is the ideal solution for businesses looking to protect their employees and ensure compliance across multiple states. With comprehensive coverage, expert claims handling, and cost-effective solutions, you can focus on growing your business while we take care of your workers' compensation needs.