



# SAIF value proposition for policyholders

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# What is a value proposition?

A value proposition is a **clear statement of the benefits** a company provides. It serves as a **declaration of intent** within the company and a **promise to its customers**.

- First appeared in a McKinsey & Co. research paper, 1988
- States how a product fills a need, and why it is different or better than similar products on the market
- A company may have both an overall value proposition and value propositions for specific segments or customers

Source: [Investopedia](#)

# Characteristics of a strong value prop

## Relevant

Demonstrates  
specific  
results for the  
customer

## Easy to understand

Uses simple  
words at  
audience's  
level

## Short

Core message  
can be  
condensed to  
15 words or  
less

## Obvious

Hits the nail  
on the head,  
feels familiar,  
"that's us"

# Value proposition for policyholders

Our research about what customers value

# Top 6 customer values

According to SAIF's research

## Affordable

Competitive rates  
Discount programs  
Dividends

## Easy

Digital self-service  
Service Center

## There for me

Oregon-based  
Regional presence  
Field service

## Expert

Claims  
Return-to-work  
Safety and health

## Stable

100+ years  
Oregon's market leader

## Mission-based

Not-for-profit  
Public mission  
Community engagement/DEI

# About the six values

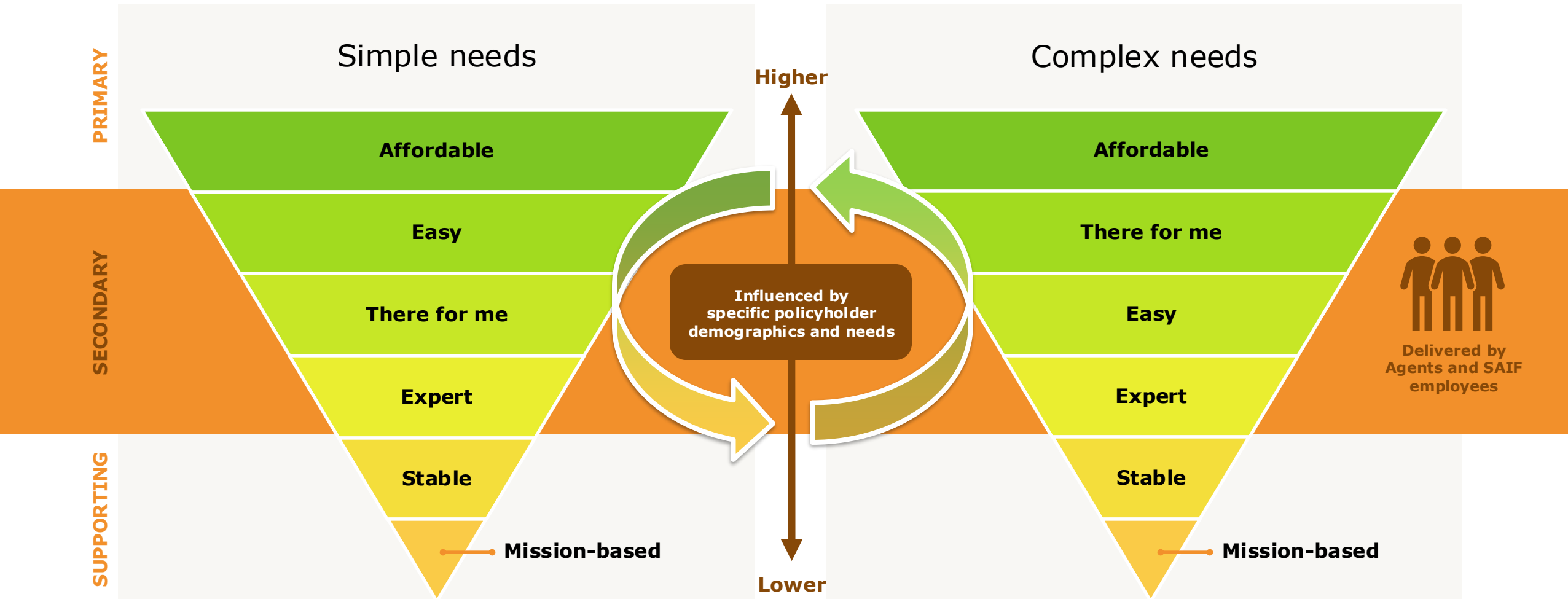
- Reflected across a variety of quantitative/qualitative research, survey tools, and unsolicited feedback
- Relatively consistent over time, 1999 to today
- May vary in order of importance to different policyholder segments

## **A general value prop—in under 15 words**

SAIF helps employers reduce workers' comp costs  
through competitive pricing and  
market-leading services.

# Value pyramid

One way to visualize what different customers value





# Selling SAIF

Agents are key!

- Understand specific customer needs and values
- Convey the parts of SAIF's value proposition that speaks most to the customer
- Help SAIF improve by sharing customer needs and values with us

saif.com/agent [Proposal materials](#)

## Why insure with SAIF?



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



### 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](https://saif.com).

View SAIF's safety and health resources ([saif.com/safety](https://saif.com/safety)).

## Agency Marketing Team

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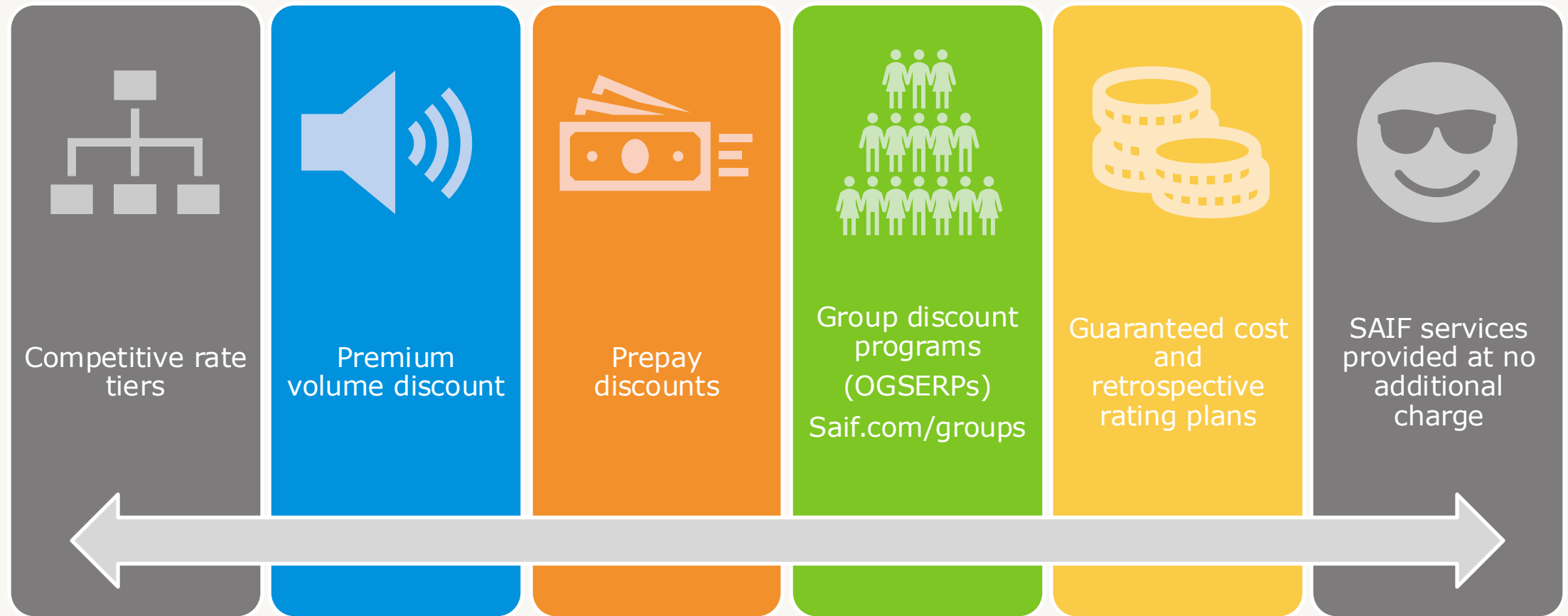
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When you talk about SAIF's value, what are some of the things you mention?

# Competitive pricing

Pricing tailored by business size and risk profile



# Dividends



SAIF is one of the only insurance carriers in Oregon that has regularly returned dividends to employers. As a not-for-profit with a public mission to make workers' compensation coverage available, accessible, and affordable, it's an important part of our value to policyholders.



When declared by SAIF's board, dividends are returned to policyholders as a portion of standard premium on prior policy years.



2024 marked the 15th year in a row SAIF has been able to offer a dividend and the 27th dividend since 1990.

# Training, tools, and resources



Free training online, on-demand, or in-person (for policyholders & agents)



Online information and tools



HR resources option

# Customer service and experience



We're committed to exceptional service, support, and guidance throughout the policy term.



Our service teams collaborate across functions to ensure continuity of service.



Our Customer Experience team collects customer feedback and uses that feedback to drive improvements across SAIF.

# Our customer experience foundation

## OUR PURPOSE

We will **be there** to **listen** to our customers and **follow up** to meet their needs and **flex** to their styles. We will **connect** to each customer, **document** their needs and preferences, and **take care** to ensure our customers are provided for.

## OUR MISSION

The CX program provides a clear and consistent view of customer experience priorities, initiatives, and value.

## OUR STANDARDS

### Be there.

*Be responsive to customers and partners.*

### Listen.

*Practice active listening and stay present in customer interactions.*

### Follow up.

*Keep customers informed along the way.*

### Flex.

*Serve customers according to their needs and preferences.*

### Connect.

*Use language customers will understand.*

### Document.

*Log customer interactions and report feedback.*

### Take care.

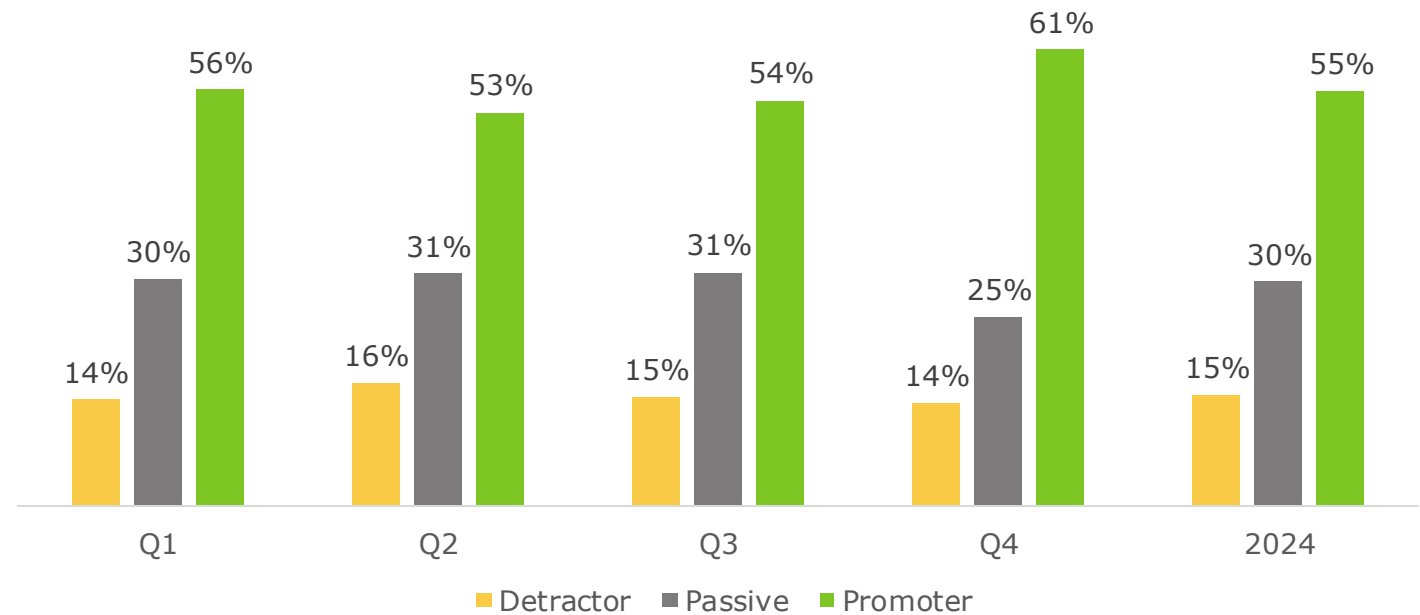
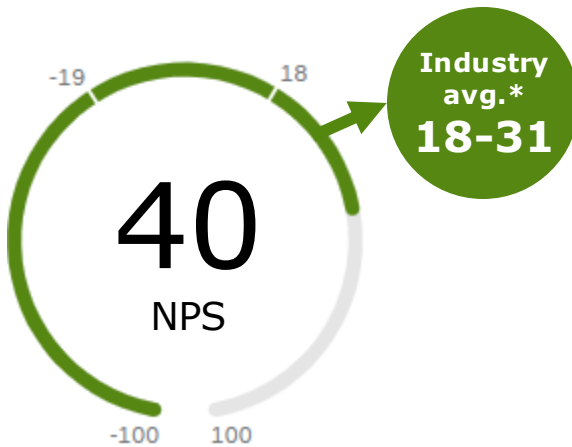
*Prepare for your time away from the office.*

# Net Promoter Score (NPS)

How likely are you to recommend SAIF?

Policyholder

2024 NPS



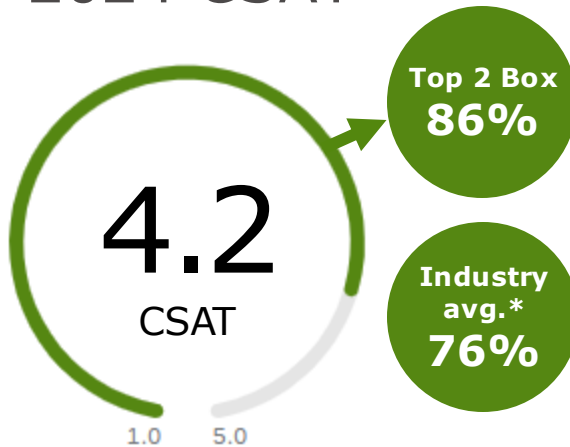


# Customer Satisfaction Score (CSAT)

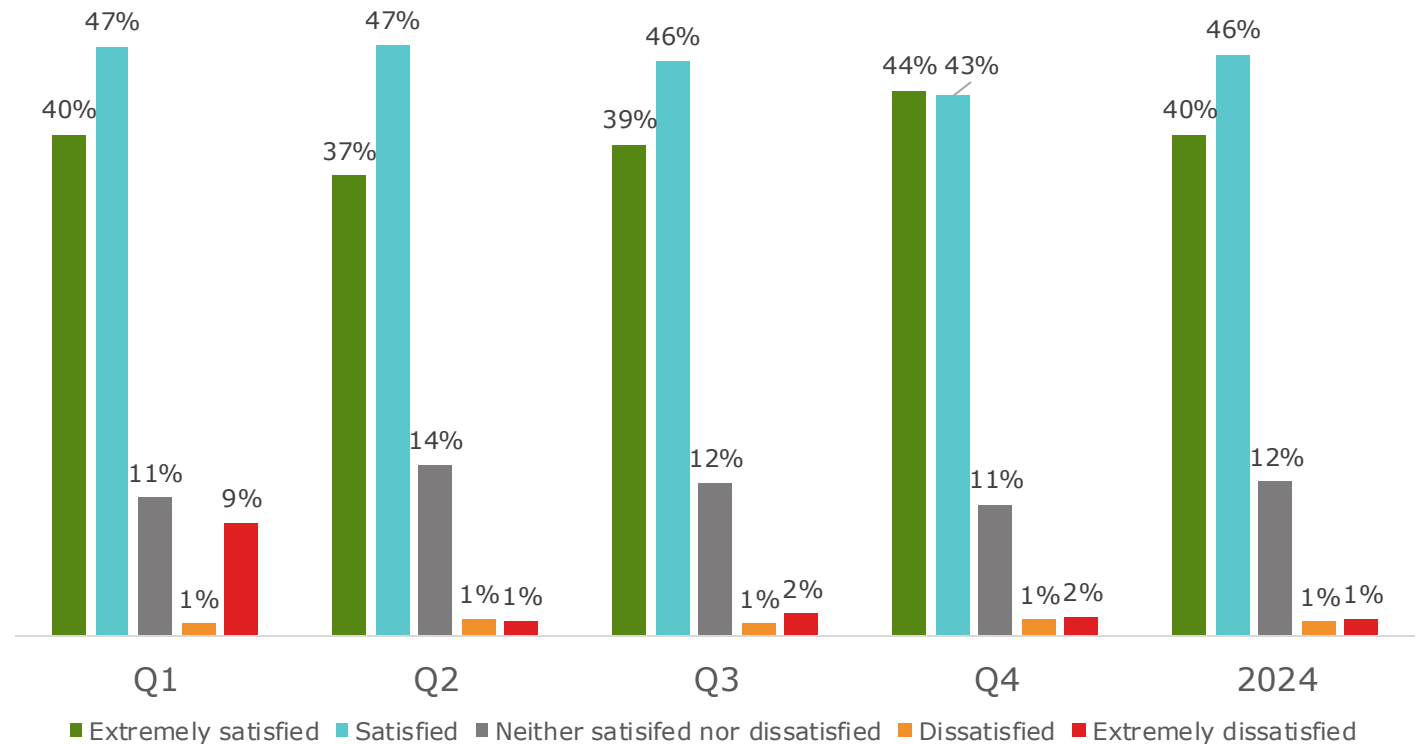
How satisfied are you with your SAIF policy?

Policyholder

2024 CSAT



CSAT Overall Breakdown  
2024 as of 12/31/2024



# Analyzing customer sentiment



# Claims management



Our adjusters, with technical support from our nurse consultants, **help injured workers heal and get back to work.** They swiftly deny claims that are not work-related.



Our adjusters have an **accuracy rate of 98.7%.**



In-person or virtual **meetings** or **claim reviews**

# Management care organizations (MCOs)



Panel of qualified medical providers



Evidence-based treatment



Prompt and appropriate care, cost reduction



Provider management



Significant medical savings for certain services (more than \$3.9 million in 2023)

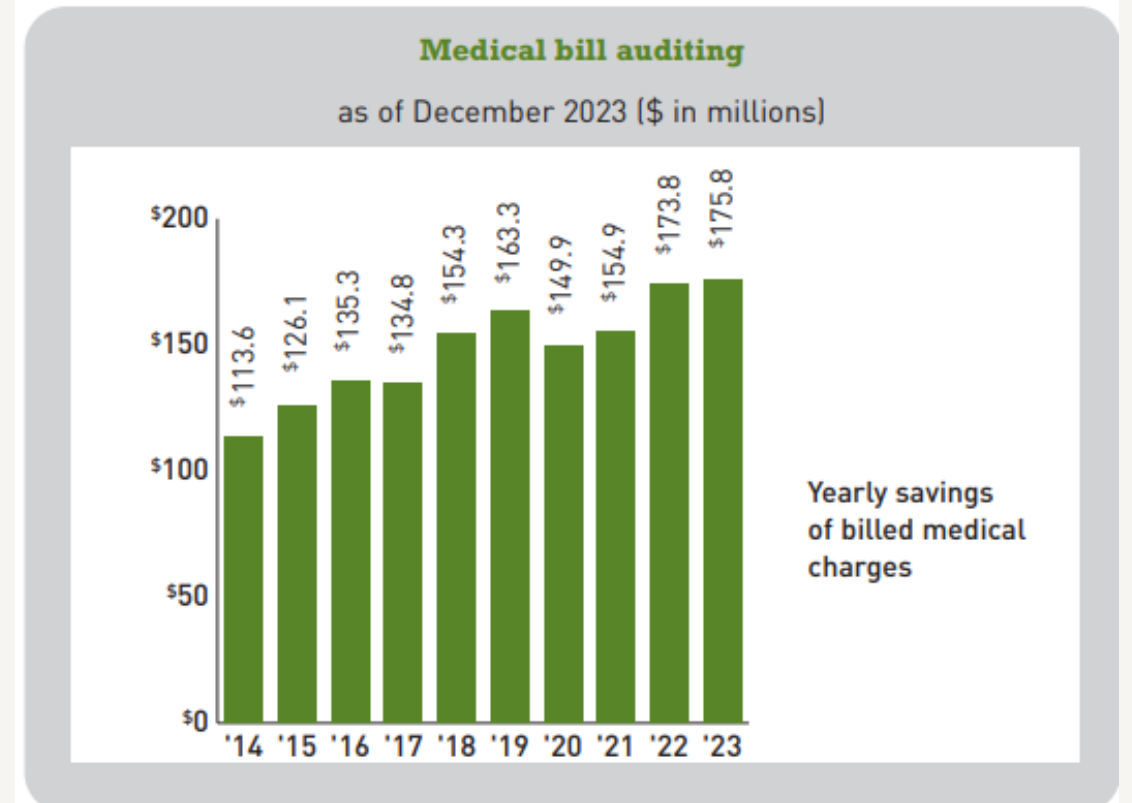
# First fill program

This unique program helps injured workers get needed medications sooner.

- File an 801 and get a claim number
- Administration of pharmacy benefits and competitive rates thru ArrayRx partnership
- If the claim is denied, costs do not impact the worker or policyholder

# Medical bill auditing

- SAIF audits 100% of all medical bills to assure we are not overpaying
- Specialists and medical auditors audited 509,303 bills in 2023
- Unparalleled savings for our customers



# Return-to-work program (RTW)



Reducing claim costs



Creating an RTW program and providing training



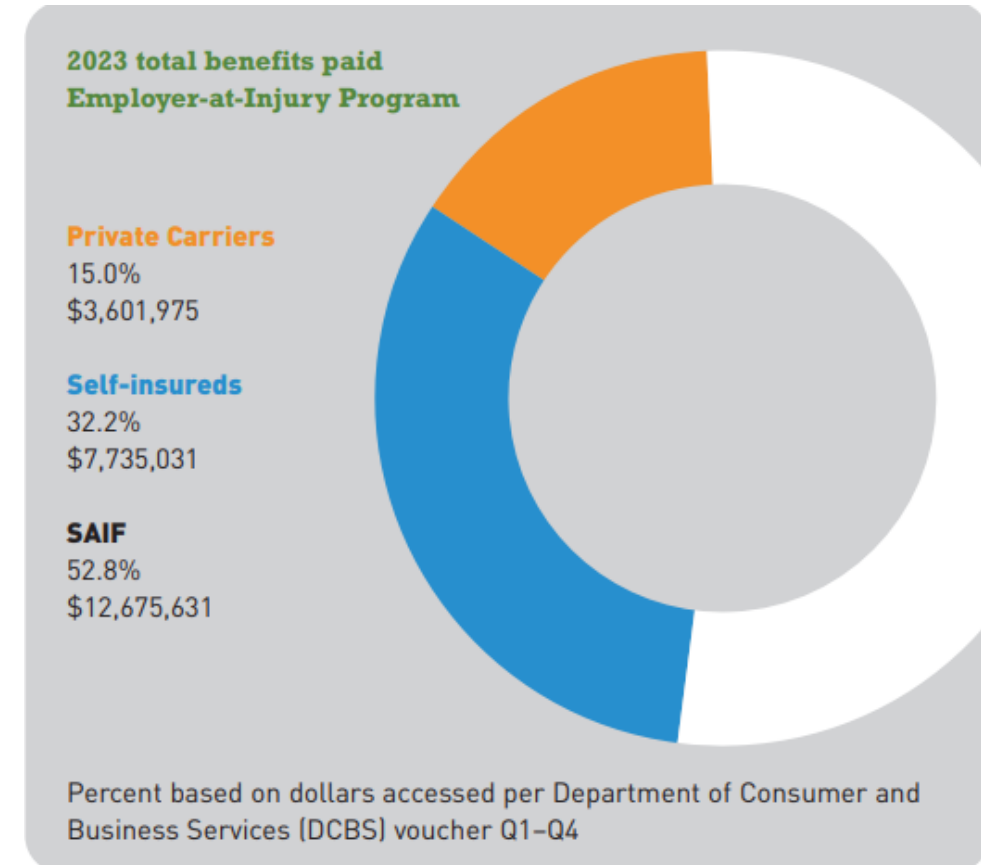
Bringing workers back to work as quickly as possible



Providing ongoing support

# Employer-at-Injury program (EAIP)

- SAIF administers the program
- Specialists available to assist
- Wage subsidy
- Worksite modifications, tools, equipment
- Tuition, books, fees, materials
- Clothing

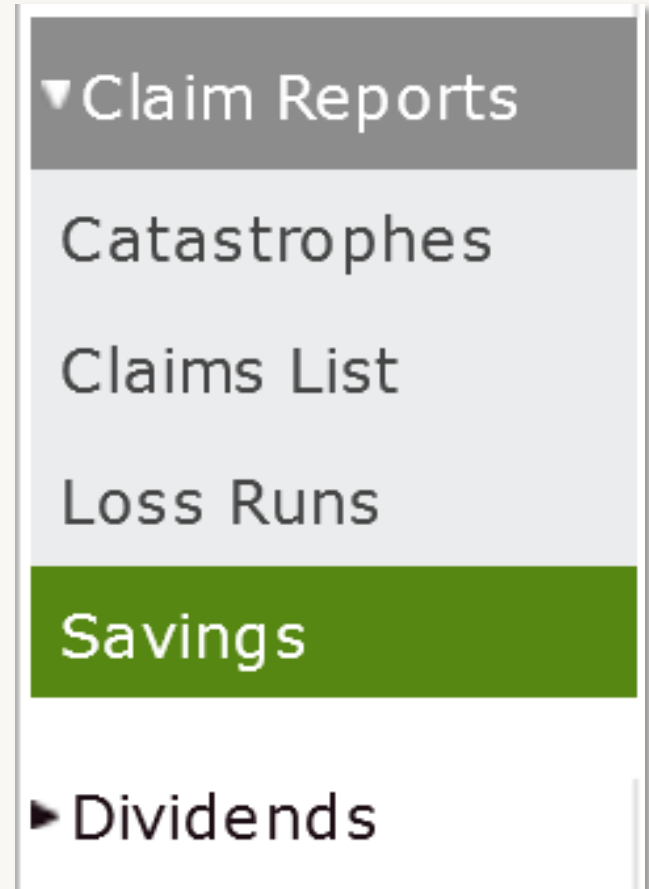




# Quantifiable savings

Data is available on **saif.com**

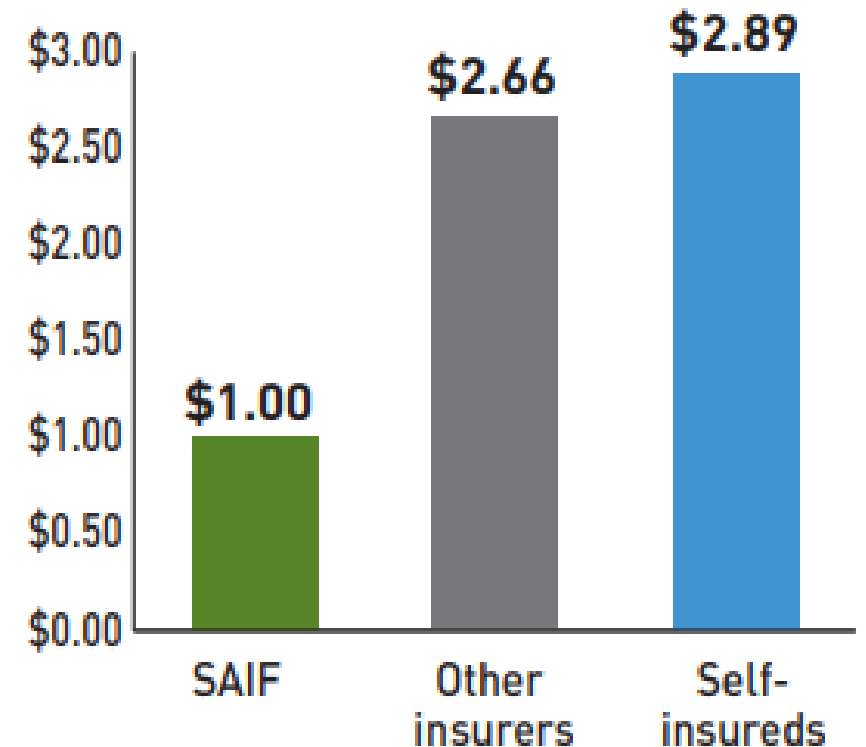
- Medical savings
- EAIP reimbursements
- Dividends paid



# Legal services

- Attorneys who are industry experts
  - 15+ average years of experience in workers' compensation law on average
- Support employers and SAIF team
- 2024: successful result at hearing or dismissal in 92.65% of cases litigated
- Legal costs are not included in claim costs

**When SAIF spent \$1.00  
for legal services to defend  
a claim, others spent:**



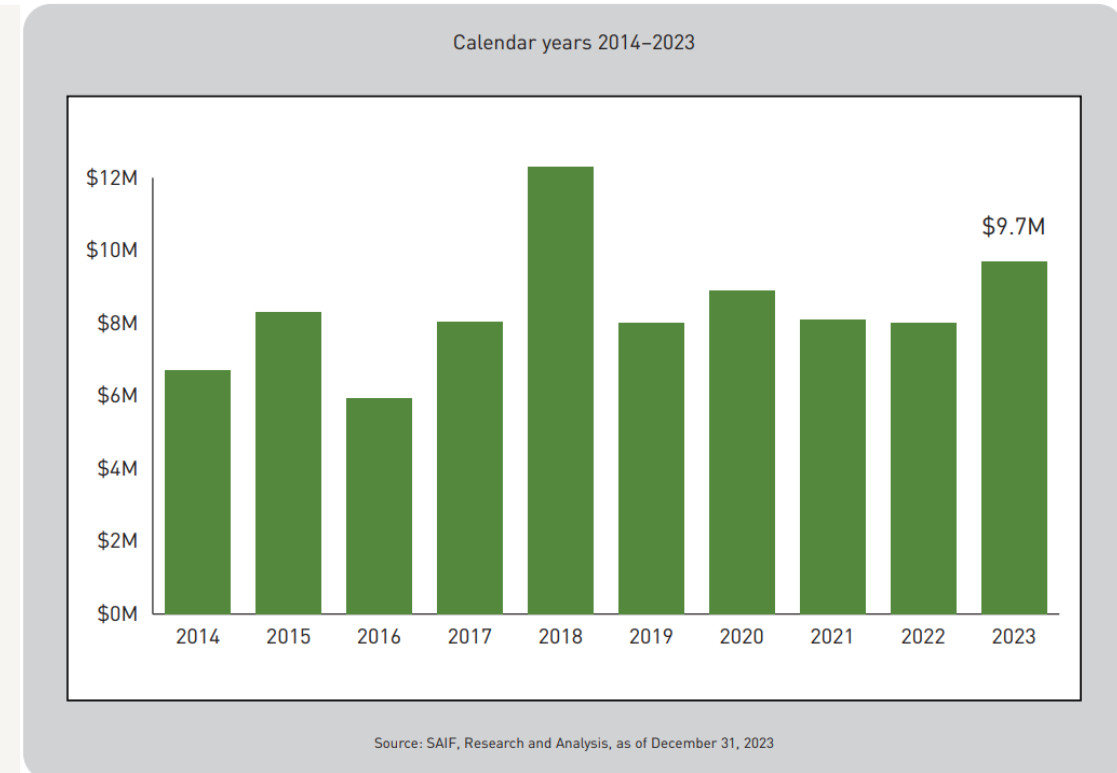
Source: Department of Consumer and Business Services (DCBS)  
statistics for 2022 (latest available)

# Investigation services

- **Getting the facts**—background checks (DMV, social media, etc)
- **Field investigations**, activities checks, surveillance
- **Special Investigations Unit (SIU)**—accident reconstruction and evidence collection
- **Forensic investigations**—Our investigator is certified by the Accreditation Commission for Traffic Accident Reconstruction
- **Fraud investigations**

# Third party recovery

- Engage when someone other than the worker's employer is responsible
- MVA's, product liability, personal liability
- Predictions and recoveries may be applied against claim costs



# Safety and health services



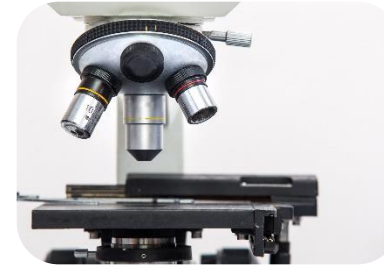
Workplace hazard  
and safety systems  
assessments



Behavior-based  
safety approaches



Sophisticated data  
systems and analysis  
of injury trends



Industrial hygiene  
services



Ergonomic  
evaluations and  
solutions (ErgoPoint)



Total Worker Health®  
Affiliate Program



Safety In Motion®



OSHA compliance  
guidance



Training and  
education

# Zurich partnership

- Coverage for all eligible states from one source
- Billing and audit by SAIF
- Safety services are coordinated for you by SAIF
- SAIF claims liaison

## Other states coverage

A **seamless** solution if your Oregon business needs **coverage** for out-of-state workers

As your business grows beyond Oregon's boundaries, SAIF can provide a seamless workers' compensation solution that expands with it to make sure your employees are protected.

We do it through partnerships with Zurich North America (an A+ A.M. Best-rated carrier), and United States Insurance Services (USIS), a managing agent. Your existing relationship with your agent or SAIF representative continues with no change if you participate in this program.

### Benefits of other states coverage

- You avoid gaps in coverage and having uninsured workers.
- Safety services are coordinated for you by SAIF.
- We customize pricing for you.
- You get your coverage for all eligible states from one source: us.
- Billing for all your policies is easy.
- There is no minimum premium threshold to be eligible.
- Your employees have access to a nationwide network of providers.

**To qualify** | If you want to be considered for coverage in other states, you must have an active Oregon policy with SAIF and at least one of these must be true:

The payroll for your Oregon workers exceeds 50% of your payroll for all workers, other than workers in "monopolistic states" (i.e., states that administer their own workers' compensation benefits).

You are incorporated in the state of Oregon.

You are headquartered in the state of Oregon.

**To apply** | If you need other states coverage—or aren't sure—please contact your agent or call SAIF directly at **800.285.8525**.

*Note: Other states coverage is not available in North Dakota, Ohio, Washington, and Wyoming (monopolistic states) due to the laws in those states.*

### Call us!

For more information, please contact your agent or call SAIF directly at **800.285.8525**.



# Small business services

## **Service Center**

P: 888.598.5880

E: [Servicecenter@saif.com](mailto:Servicecenter@saif.com)

Support available in English or Spanish

# Regional services



Regional service teams located across the state



RODs can help coordinate in-person meetings with our collective team



Connect with the local Regional Operations Director to get assistance with putting together a customized **value overview**



# Regional Operations Directors (RODs)

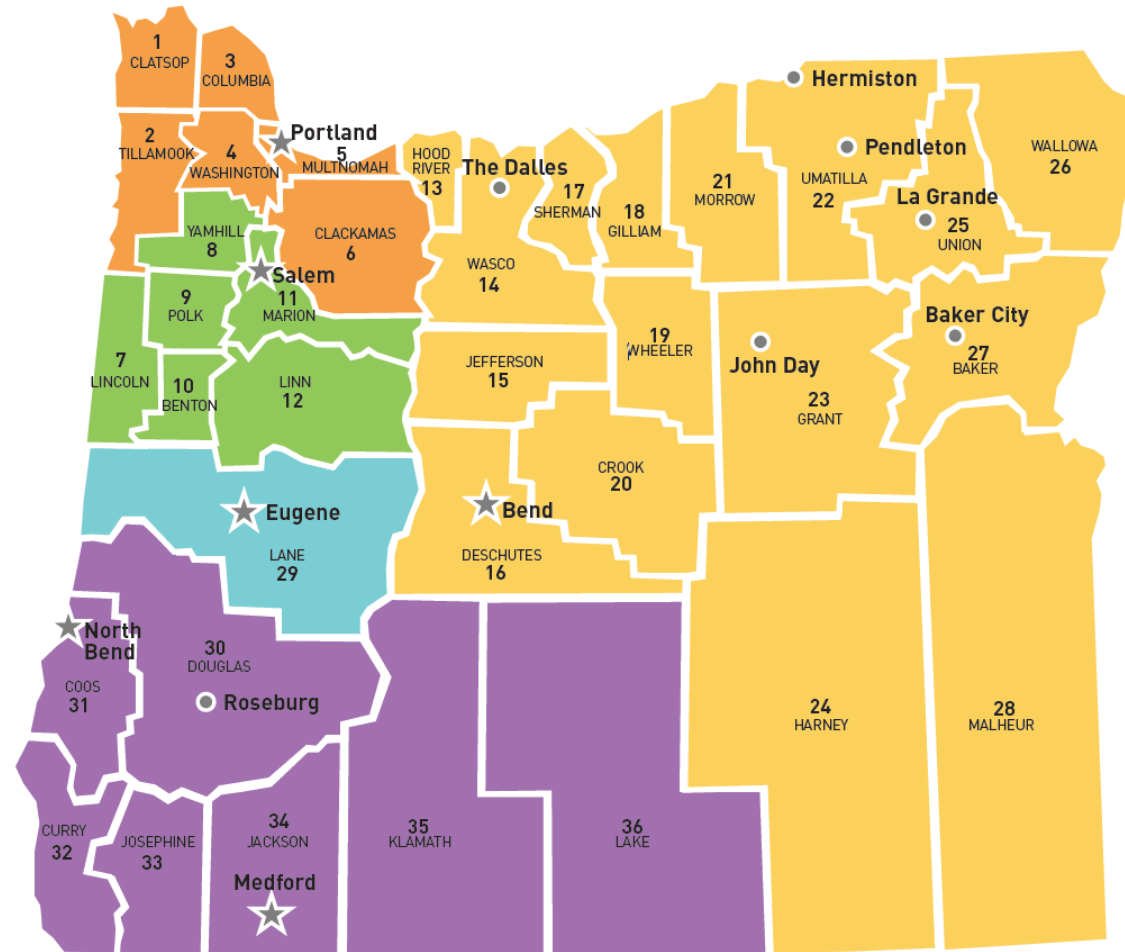


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