

**saif**  
Work. Life. Oregon.

This report  
will make you  
care about your  
workers' comp







You probably haven't heard from us all year—and that's a great thing.



Kerry Barnett, President and CEO

In any given year, most policyholders have zero claims—because their workers don't get hurt. But even when you aren't working with us, we're working for you.

The purpose of this report is to share the value you get for your SAIF premium. Most people don't spend a lot of time thinking about workers' compensation, but when you have a bad claim, it can be devastating—for your employee, you, and your business. We're here to help by taking care of your worker and helping you through the process.

But outstanding claims service isn't the only thing you get from SAIF. We believe the best way to manage claims is by preventing injuries from happening in the first place. We have 71 safety and health experts—and free content online, including our SAIF Learning Center—to help make your workplace safer and healthier.

At the end of the day, we want you to be proud to do business with SAIF. And we know you want to keep your costs low and get the most value for your money.

Thank you for choosing to work with SAIF this year. We hope this report gives you more insight into the work we do, from providing excellent claims service and safety guidance to keeping costs low. And hopefully, this makes you care a little more about workers' comp.





Jonathan Shires and Patty Hall of South Coast Horizons | Coos Bay



# Group home provider reduces caregiver injuries with help from an unexpected safety hero.

Getting people to buy in to a new safety program isn't always easy. But the staff at South Coast Horizons found an unexpected advocate in the form of Jonathan Shires, a resident at one of their group homes for adults with severe intellectual and developmental disabilities.



**TIP | Creating a safe workplace isn't just about removing physical hazards; employees also need to feel safe sharing their concerns. An "I've got your back" contract empowers employees to speak up when they see unsafe practices.**



Like his hero, *Walker, Texas Ranger*, Jonathan likes wearing a cowboy hat and keeping people safe. So when a staff member showed him a better way to carry the laundry basket downstairs, Jonathan took it upon himself to train his housemates. He's now a regular at house meetings and often alerts management to safety hazards, says Patty Hall, South Coast Horizon's safety compliance officer, who affectionately dubs him the "safety cowboy."

Jonathan is just one of the reasons South Coast Horizons has cut injuries by more than half and reduced claim costs by almost 98 percent over the past four years. The Coos Bay non-profit employs 58 people and provides housing and round-the-clock care for 19 adults in four group homes. It also operates an adult day center where clients learn life skills and attend community events.

While leadership places a high priority on client safety, caregivers often risk being hurt while moving medically fragile residents in and out of beds, wheelchairs, and vehicles. Shelley Nasby, SAIF's senior safety management consultant, started consulting with South Coast Horizons in 2014 at a time when the organization faced leaving the voluntary workers' comp insurance market due to its high injury rate.

Shelley's first recommendation was to hire a full-time safety compliance officer. Once Patty Hall was on board, the two worked together to improve communication between leadership and frontline staff. Managers now participate in regular safety walk-throughs and job observations to better understand the challenges caregivers face. Likewise, employees are empowered to take greater responsibility for workplace safety and have a clear channel for raising concerns.

"It's not a hierarchy," says Patty. "Staff feel like they have control to take care of clients' needs and their own needs as well."

In addition to fewer injuries and lower claims costs, the changes have helped reduce employee turnover and, Patty believes, made for happier clients. Including Jonathan, South Coast Horizon's dedicated "safety cowboy."

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**We want to make Oregon the safest and healthiest place to work, and we've got the tools to help make that happen.**

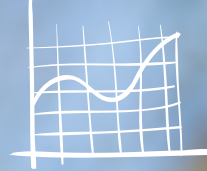
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Including 71 safety and health experts who work directly with SAIF policyholders. Plus free resources and trainings—online and across the state. Access to the SAIF Learning Center is included in your policy.

Visit  
**[saif.com/safety](https://saif.com/safety)**  
for more information.









# Keeping employees safe has always been a priority for DeSantis Landscapes.

However, when three employees were seriously injured in 2013, followed by several smaller incidents, the company knew something had to change.

DeSantis has won awards for customer service, and recognition as one of Oregon's 100 Best Green Workplaces. It is also the official landscaper of the Portland Trail Blazers.

But for Vice President Ken DeSantis, those accolades are less about public recognition as they are about affirming the value of DeSantis employees.



TIP | **“Roll up your sleeves and work with your loss control specialist. Listen to them, have them be an active member of your safety committee. Invite them to tailgate meetings, and ask for advice and feedback.”** — Ken DeSantis, VP DeSantis Landscapes

“We have continued to keep employees’ training, morale, and self-improvement at the forefront of our business,” he says.

But then the serious injuries occurred. DeSantis is a longtime member of Associated General Contractors (AGC), one of a handful of group programs SAIF offers to high risk industries. But due to high claims costs, they were at risk of not qualifying for the group discount.

“The combination of the big injuries and the frequency of the small ones put us over the edge,” recalls Ken, who heads up safety and risk management.

The executive team, including owner Dean DeSantis and Bryan Gyllan, VP of operations, identified ways they could improve safety. They focused on communication, beefed up safety meetings, implemented daily stretching exercises, and worked closely with their AGC safety management consultant and SAIF agent.

They also placed “branch safety officers” at every office location. This made safety seem like less of a mandate and more of a collective responsibility.

“We try to instill from day one that everyone is responsible for safety. It’s not the supervisor or manager, it’s everyone,” Ken says.

Additionally, DeSantis worked with their SAIF return-to-work specialist to purchase field equipment that reduces the physical demands on an injured employee.

Their efforts paid off. And they were able to get a better price on their policy.

“It makes me feel extremely happy and proud that we were able to make that turnaround,” Ken said.

Now, strong safety culture is another award DeSantis can add to their wall of accolades.





For over 100 years, SAIF has made workers' compensation available and affordable to Oregon businesses.

It's not just our passion, it's our mission. Low prices are just part of the equation. Last year we also delivered \$160 million in dividends to our policyholders.

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Find out more at [saif.com/employer](http://saif.com/employer)



Just another day for Oregon's not-for-profit workers' compensation insurance company.

We receive  
**179 new claims** each day  
(44,831 ANNUALLY)



We conduct  
**32 investigations** each day  
(7,881 INVESTIGATIONS ANNUALLY)



**36 safety and health consultations** each day  
(MORE THAN 9,100 ANNUALLY)



We helped policyholders obtain  
**\$43,600** each day through Oregon's  
Employer-At-Injury Program  
(\$10.9 MILLION ANNUALLY)

**\$5,266 saved** each day  
from investigations  
(\$1,316,393 ANNUALLY)



Customer service  
managed  
**792 calls**  
each day  
(197,933 ANNUALLY)

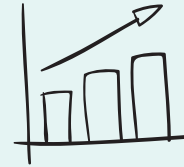




# \$49,199 saved



from third-party recoveries each day  
( \$12,299,663 RECOVERIES ANNUALLY )



## 2,252 audited



medical bills each day  
( 563,000 ANNUALLY )

SAIF's safety and health videos were **viewed 604** times each day ( 150,951 VIEWS ANNUALLY )

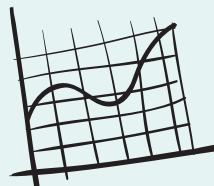


**343** visitors to **saif.com/safety** each day  
( 85,836 USERS ANNUALLY )

We **saved** our policyholders

**\$616,000** each day in medical audits  
( \$154 MILLION ANNUALLY )


**53** Oregon workers received Safety In Motion® **training** each day ( 13,447 WORKERS ANNUALLY )





Gary Crowder of Smith Frozen Foods | Weston





There are  
many benefits to  
getting an injured  
worker back on  
the job as soon as  
they're ready and  
medically able.

Few know this better than Gary Crowder, president and chief financial officer of Smith Frozen Foods in Weston, Oregon.

"The sooner you can get them back to work, the better it is for the employee and the company," Gary says.



**TIP | “Even if you discount the proven benefit of using return to work to help manage claims costs, there is the very real value of keeping that employee engaged with their employer.”** —Debbie Clark, RTW consultant at SAIF

It is with this mindset that Smith Frozen Foods implemented light-duty jobs using funds from Oregon’s Employer-at-Injury Program (EAIP) a few years ago. EAIP encourages timely return to work (RTW) of injured workers by helping lower an employer’s costs.

Smith Frozen Foods’ first RTW program involved installing cameras around the plant and placing light-duty employees at a monitoring station near the personnel office. The camera monitors are trained to look for several issues, including mechanical breakdowns in low-traffic areas. They have spotted belt spills and immediately alerted supervisors, saving thousands of dollars in lost product.

“We’re a very big plant and it’s difficult to have eyes everywhere,” explains Mike Lesko, human resources manager.

The camera monitoring workstation can be set up to accommodate standing, lifting, and one-handed work restrictions, says Debbie Clark, RTW

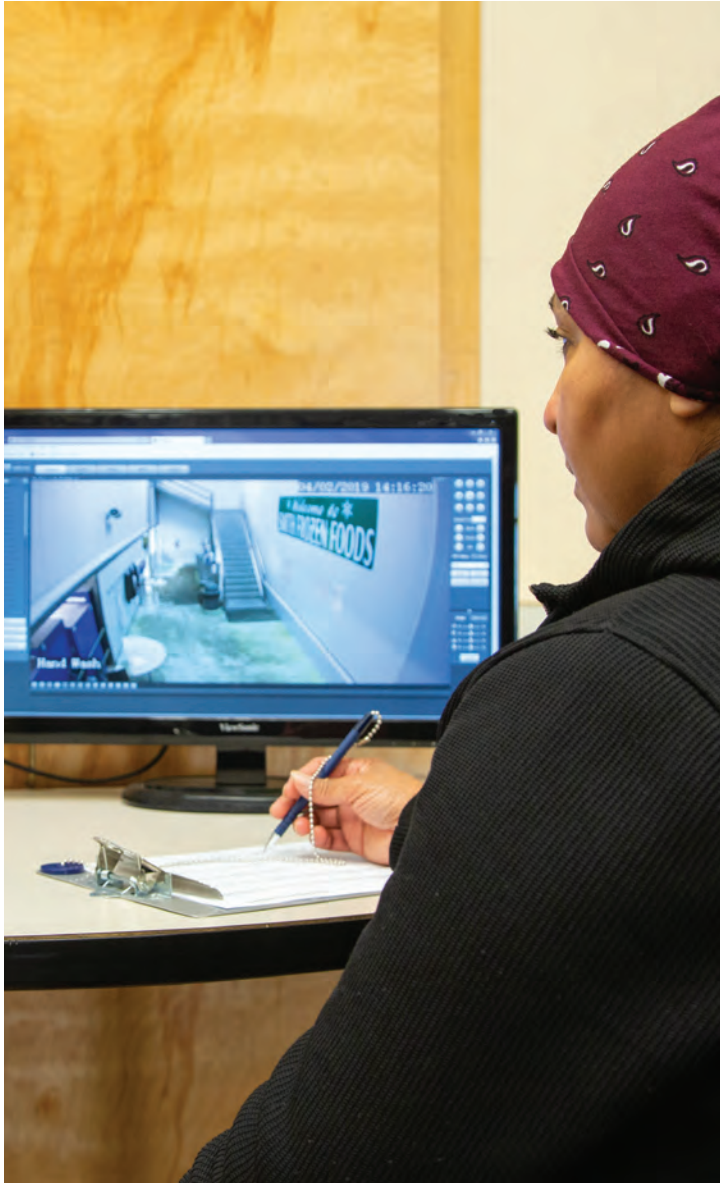
consultant at SAIF, who helped Smith Frozen Foods submit a proposal to secure EAIP benefits. The team of EAIP specialists at SAIF also worked closely with the company to understand the program and facilitate benefits.

“The employees continue to receive their full wages while doing a job that is well within their medical restrictions,” Debbie says.

Light-duty workers at the plant also assist with inventory, speeding up the process of getting machines and parts back on the line.

While implementing RTW programs can seem daunting at first, SAIF experts are here to help.

“When you look at how much benefit this one account has received from bringing people back to modified work while using EAIP, it’s hard to understand why more companies don’t [take advantage of the program],” Debbie says.



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## Injured workers who are brought back to modified work recover faster—that's a fact.

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SAIF's return-to-work specialists can help you and your worker access benefits through Oregon's Employer-at-Injury and Preferred Worker programs.

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Find out more at  
**[saif.com/RTW](https://saif.com/RTW)**





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



Whether you spend a few minutes online or a few hours in a classroom, our free trainings will make you smart on a range of topics—from preventing workplace injuries to filing and managing a claim. Access to our SAIF Learning Center—online training for you and your employees—is included in your policy.

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



Get tips. Our monthly email includes videos, trainings, and expert advice to help you work safe, be well, and better manage workers' comp.







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Our stories.

How work gets done in Oregon.

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