

Evaluation and billing cycle

Timeline of SAIF's retrospective rating evaluation and billing cycle for 2025

Evaluation	Distribution to agent	Agent presents evaluations to policyholders	Invoice mailed to policyholder	Invoice with retro closure charge mailed (if applicable*)
DEC 31, 2024	JAN 23-27	JAN 28-FEB 28	MAR 3	APR 2
MAR 31	APR 23-27	APR 29-MAY 31	JUN 2	JUL 2
JUN 30	JUL 23-27	JUL 29-AUG 31	SEP 2	OCT 2
SEP 30	OCT 23-27	OCT 28-NOV 30	DEC 2	JAN 2, 2026

[Learn more](#)

For more information on doing business with SAIF visit, saif.com/agent.

* The closure charge is billed on the first invoice following the receipt of the closure decision (claims costs billed since the evaluation date are reversed).