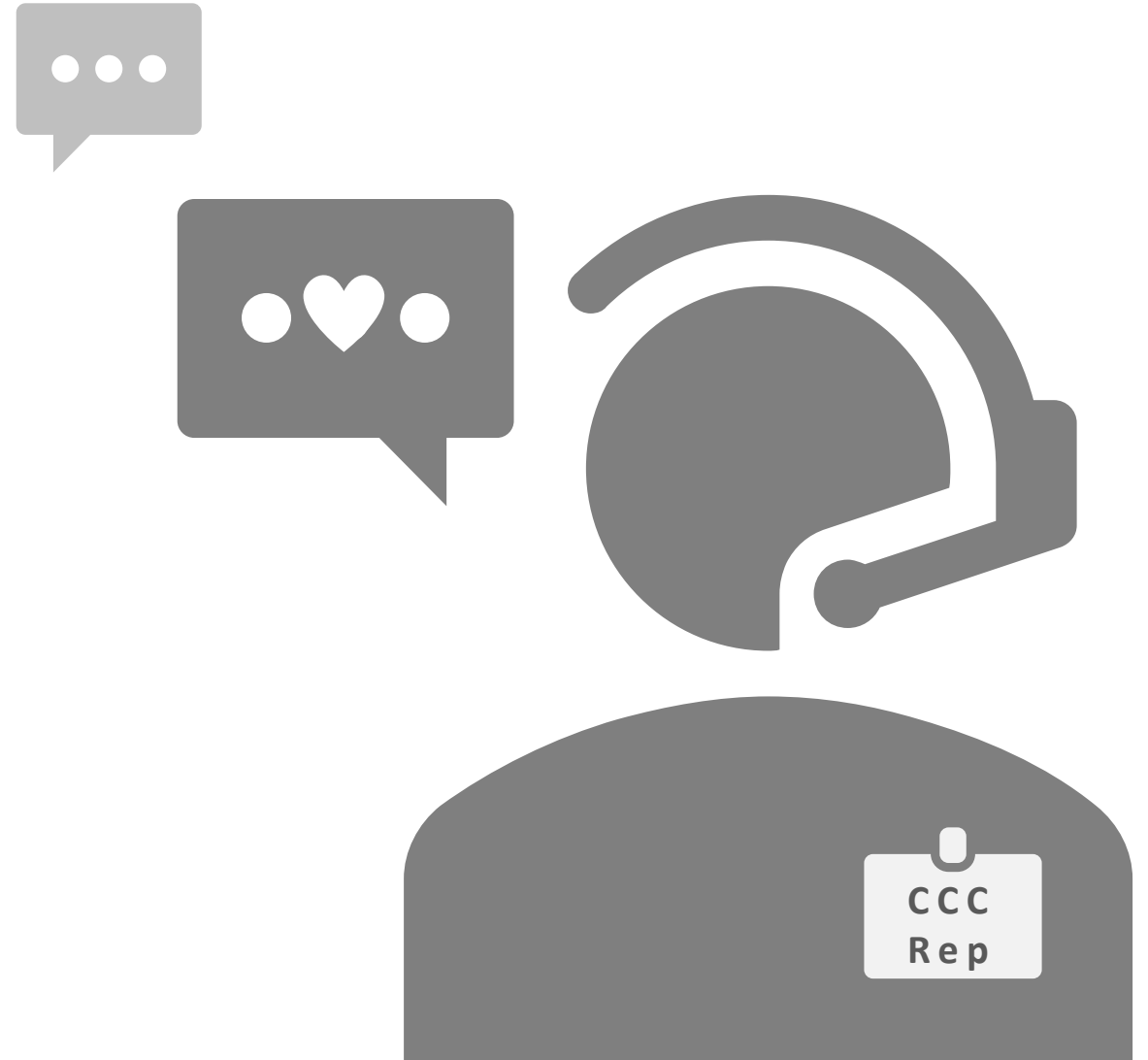




Customer Care Center

Workers' Compensation Seminar



What our customers value

Coordinated services when connecting with any employee or service across SAIF, including industry and cultural awareness.



More access to self-serve options in their preferred language



Services with fewer hurdles



SAIF understands their business, industry, and unique needs



Proactive support to avoid noncompliance

What our customers may experience




Have you ever had the experience of calling a service provider, having to wait on hold, be transferred multiple times, and repeat your issue with each representative?

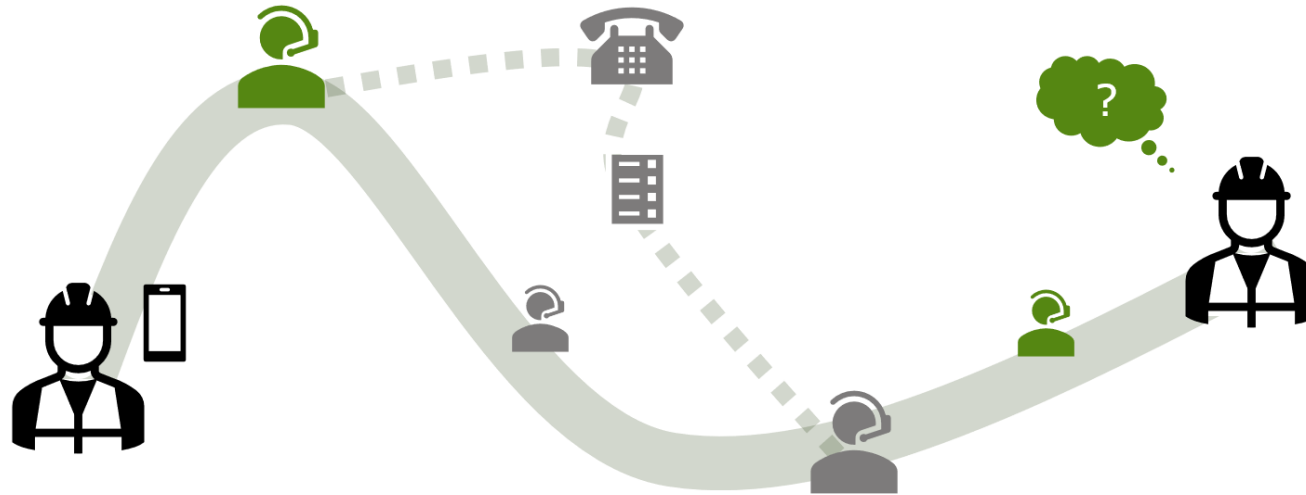


Let's discuss...

In your breakout room—

- What's a really great experience you've had calling SAIF?
What made it a good experience?
 - What's a *not-so-great* experience you've had calling SAIF?
What about it made the experience more negative than positive?
- 

A caller's journey



During a single call, it is not unusual that a caller may speak to 2-3 SAIF employees, having to repeat their reason for calling each time and ultimately be asked to leave a message and wait for a callback.

We've also discovered that this experience can sometimes be even more frustrating for our Spanish-preferred customers, who may need to wait longer to have their question answered in their preferred language.

First-call resolution (FCR)

Research shows that **first-call resolution**—*the ability to resolve a caller's issues or questions on the first contact without the need for transferring or additional follow-up*—**improves the customer and employee experience.**

Insurance industry standards

80%
of calls are
answered within
20 seconds

Average FCR
75%

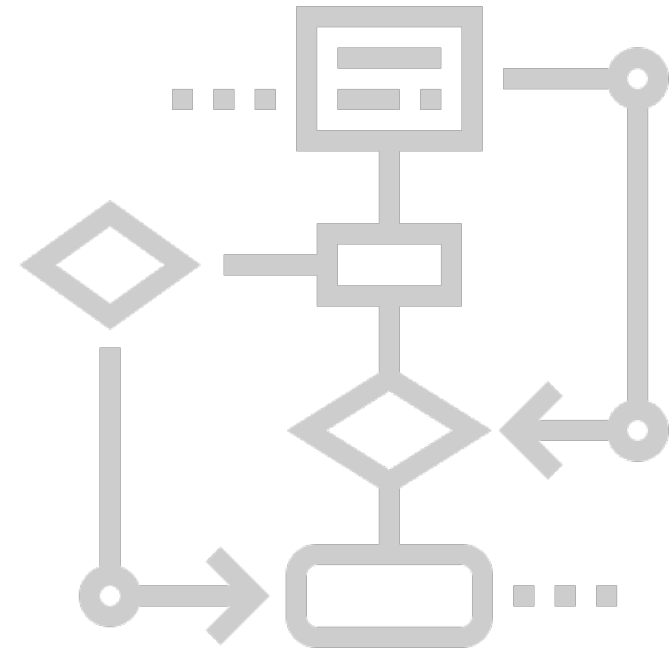
Source for data on this slide: [SQM Group industry report](#) & [white paper](#)

It's the process, not the people

- *Many points of entry without a clear path for caller resolution* ●

This problem is caused by an inadequate structure, **not our employees.**

- Multiple disparate systems
- Processes that differ by department
- Lack of consistent resolution paths
- Dependent on the availability of subject matter experts



Vision

To provide all our customers the connected support we pride ourselves on, we are establishing a centralized contact center to more efficiently meet the needs of our policyholders, injured workers, agents, business partners, and potential customers through what we are calling a ***customer care center***, or the “**CCC.**”

SAIF Customer Care Center

A centralized contact center model



Customers & Business Partners

Caller questions and requests come in from a variety of channels.

Callers can select the option to be routed to a Spanish-speaking representative.

Customer Care Center

Fully implements May 5th, 2025

Receives all incoming calls (unless a direct line is used), addresses low-medium complexity matters with the goal of resolving on the first call.

SAIF Expert Teams

CCC rep directs the caller to the specific expert or team for more complex needs (connecting to a Spanish-speaking representative if required). That expert resolves the matter.

What is a “centralized model”?

A contact center where customer interactions across multiple communication channels are managed.



Why a centralized model?



Aligns with our value to provide **extraordinary** service



Creates a consistent caller experience



Reaches industry standard on “first call resolution”



Positively impact customer experience

Services provided by the CCC



Low-to-medium complexity issues on topics such as:

- Billing
- Policy
- Claims

Callers will still be able to direct dial their contacts and select to be connected to a Spanish-speaking representative.

Implementation: May 5, 2025

- ✓ Phone numbers are merged, all calls route to the CCC
(apart from direct numbers)
- ✓ Recorded menu options are updated
- ✓ Billing and claims calls route into the CCC
- ✓ Structures in place for quality assurance and continuous improvement

How we got here



Change management

- Transparent communication (even about the unknown!)
- Engaged impacted employees in the research and ideation
- Town halls, listening sessions, ongoing feedback loops



Diverse input

- 7 interconnected workstreams, 113 SMEs, 16 departments
- Industry research and consultation
- Collaborative approach



Expectations

- Commitment to cross-department collaboration
- Commitment to continuous improvement
- We're still learning; grace for ourselves and each other

What will callers experience?

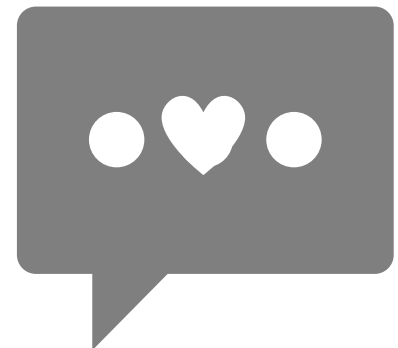
Callers should not notice a difference in their experience, apart from:

- Quicker support
- Less transfers
- Seamless connections to an expert when needed

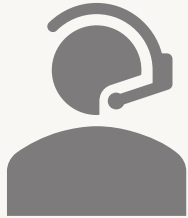


What will SAIF employees experience?

- *Knowledge growth*: a greater understanding of the workers' compensation process
- *Enhanced abilities*: a deeper toolbox to provide informed support, and quicker resolution for our customers
- *Centralized work*: efficiencies that will optimize our processes and eliminate duplication of tasks
- *Enriched customer connections*: capacity to focus on the customer service our employees care about



What this means for Agents



It's like the service center
but enhanced!

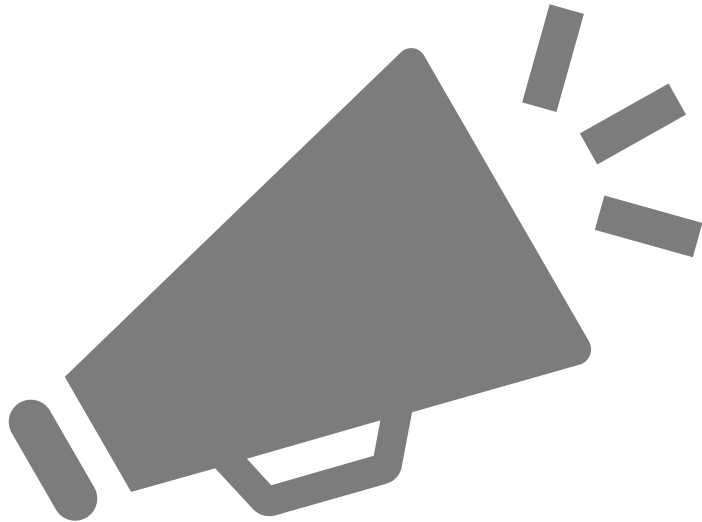


Consistency in
coordinated support when
you call



Assurance that your
customers needs and
values are being met

Help us with our data



- What would you want your customer to experience when they call SAIF?
- If a call does have to be transferred, what would make that transfer feel successful?
- What is your preferred method of getting support for an issue?

We're always open to feedback!

The screenshot shows the top portion of the SAIF website. At the top, a green navigation bar contains the text "Workers' compensation insurance for Oregon" on the left, and "Español", "800.285.8525", and "Feedback" on the right. Below this is a white header with the SAIF logo on the left, a search bar, and buttons for "Get a quote" and "Log in". The "Log in" button is circled in blue. A blue arrow points from the "Feedback" link in the green bar to a QR code on the right. Below the header is a main content area with four large buttons: "Pay bill", "Report payroll", "File a claim", and "Change address". At the bottom of this area is a decorative row of seven hexagonal icons representing various services. On the left side, a vertical navigation menu lists: "Safety and health", "Trainings", "Employer Guide", "Agent Guide", "Medical Provider Guide", "Worker Guide", "Get covered", "Find a form", "About SAIF", "Careers", and "News and media".

