



**Date:** February 3, 2025  
**To:** Chair Grayber and Members of the House Labor and Workplace Standards Committee  
**From:** Ivo Trummer, Government Relations Director  
Elaine Schooler, Assistant General Counsel  
**Re:** **SAIF supports HB 2802 as introduced**

SAIF is Oregon's not-for-profit workers' compensation insurance company and the leading workers' compensation insurance carrier in Oregon. Since 1914, we've been taking care of injured workers and helping them get back to work. Through our partnership with Oregon employers, we've worked to advance workplace safety in Oregon, reducing the total number of injuries and keeping premium costs low.

We're proud to be the workers' compensation provider of choice for the majority of Oregon employers, from thousands of small businesses to some of the state's economic leaders; as well as insuring over 1,200 public entities: state agencies, public universities, cities, counties, special districts, and school districts throughout the entire state. Protecting more than half a million local workers each day, SAIF is committed to helping Oregon work better, smarter, and safer.

SAIF sincerely appreciates the robust stakeholder engagement the Workers' Compensation Division (WCD) has conducted to advance the conversation around "lump sum" payments. WCD's in-depth conversations with stakeholders has resulted in HB 2802.

SAIF supports HB 2802 as introduced and appreciates WCD's efforts to get payment of a permanent disability award to the worker sooner when the worker agrees with the closure of their workers' compensation claim.

HB 2802 would allow an injured worker to waive their appeal rights and request a lump sum payment of their permanent disability award. SAIF agrees that if all parties agree with the terms of the closure, then an earlier payment of the permanent disability award makes sense.

SAIF acknowledges that the -1 amendment would raise the maximum amount of the permanent disability award for workers to receive an *automatic* lump sum payment of their award.

Currently, an award must be under \$6,000 to trigger this automatic payment, and the -1 would raise that to under \$9,000. SAIF appreciates that the proposed increase is reasonable. However, one unintended consequence of paying such an automatic disability award that is not final is that it may become an overpayment if subsequently challenged. We would like to see any increase in that threshold amount combined with a fix for this. SAIF is hopeful that the WCD, stakeholders, and SAIF can address both issues in a future amendment.

We appreciate the House Labor and Workplace Standards Committee hearing HB 2802 and urge the Committee and the Chair to continue to engage the Management Labor Advisory Committee as you consider HB 2802 and possible amendments to the bill.