

Date: February 17, 2025
To: Co-Chair Woods, Co-Chair Gomberg and Members of the Joint Subcommittee on Transportation and Economic Development
From: Ivo Trummer, Government Relations Director, ivotru@saif.com
Elaine Schooler, Assistant General Counsel, elasch@saif.com
Re: **SAIF supports SB 5511 and the budget requests by the Workers Compensation Division, the Workers Compensation Board, the Ombuds for Workers, and the Department of Financial Regulation**

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. Covering more than half a million local workers each day, SAIF is committed to helping Oregon work better, smarter, and safer.

Since the 1990 Mahonia Hall Reform, Oregon's workers' compensation system has been fair, balanced, and one of the best in the country. This is a result of decades of stewardship by DCBS and its various divisions, as well as the efforts of the Management Labor Advisory Committee (MLAC) associated with DCBS whose statutory role is to provide advice to the legislature, and the willingness of policymakers to rely on MLAC to maintain the balance brought to the system by the 1990s reforms.

As Oregon's leading workers' compensation insurance provider, SAIF is regulated by – and works closely with – DCBS and its various divisions: The Workers' Compensation Division (WCD), the Workers' Compensation Board (WCB), the ombuds offices for workers and small businesses, and Department of Financial Regulation (DFR) all provide critical support and services for Oregon's employers and workers navigating the complexities of workers' compensation insurance. SAIF appreciates and supports DCBS's leadership and work, and their commitment to continue to improve Oregon's workers' compensation system.

SAIF respectfully urges the Co-Chairs and Members of the Joint Subcommittee on Transportation and Economic Development to support DCBS's budget request. In particular, we want to call out the following:

SAIF supports the WCD's Modernization Effort and Policy Option Package No 102 that will enable WCD to continue to improve business processes and technology to better serve their customers and will make Oregon's workers' compensation system more efficient and more accessible for workers, businesses, and insurers alike. WCD's modernization effort will enable them to better serve Oregonians, and will enable the division to continue making progress toward modernizing its information systems and continued implementing electronic records management to allow more electronic transmission of information where possible

SAIF supports WCB's Modernization Effort and Policy Option Package No 101 to modernize the Board's current process for handling cases from a manual process to an IT system. This will create better and much more efficient access to justice for all parties by enabling them to have immediate electronic access to their case information. It will also ensure effective and efficient communication with Oregon Court System.

SAIF supports the Ombuds Office for Workers and Policy Option Package 103 which will help with creating increased awareness of worker safety and health with a focused on underserved communities. Increasing the outreach ability of the Ombuds Office will benefit Oregon's workers and their ability to access the workers' compensation system.

SAIF support DFR and associated budget request. DFR's work is critical to ensures that insurers are financially sound, consumers are treated fairly, and insurance agents are held to the highest standards. DFF's efforts are fundamental to ensure that Oregonians can have confidence in the financial underpinnings of the workers' compensation insurance system, and that coverage will available when it is needed most. As an insurer, SAIF benefits from the regulatory efficiency and leadership that DFR provides, and we recognize the importance of a well-funded and well-working regulator in the insurance space. Therefore, we fully support DFR's budget requests.

In summary, SAIF remains committed to continue working with our partners at DCBS to ensure a balanced and fair workers' compensation system in Oregon that continues to be widely accessible, helps injured workers recover and get back to work, and remains affordable for policyholders.