



Agri-Business Council of Oregon (ABCO) Oregon Group Discount Plan for ABCO Members

13% Supplemental Discount

For the plan year 7/1/08- 6/30/09

SAIF Corporation's Oregon Group Supplemental Experience Rating Program gives qualifying businesses the opportunity to further reduce workers' compensation insurance costs by earning a supplemental premium discount in addition to a premium volume discount. The additional discount rewards businesses belonging to the Agri-Business Council of Oregon that have good loss experience.

Plan Features

- The discount will be applied to each payroll report or billing statement beginning at policy inception after you join the group plan.
- Enrolling in the plan does not alter your individual earned experience rating or change your policy renewal date. You also retain any rate advantage you have earned based on your individual record.
- The group's eligibility for a supplemental discount is reviewed annually and is based on the premium and loss history of all group members over three complete policy periods prior to the current year. The group's discount percentage is subject to change each July 1, but your individual discount is guaranteed for your full policy year.

Eligibility

- To be eligible for the plan, members must be insured with SAIF, meet underwriting standards established for the plan, and be a member in good standing of the Agri-Business Council of Oregon.

How to Apply

If you are insured by SAIF Corporation, contact your independent insurance agent or your SAIF representative before your next policy renewal date. They will assist you in determining your firm's eligibility and, if you qualify, enrolling you in the group.

If you are insured by another carrier:

- Obtain a premium and loss report for the last five completed policy years from your agent or current carrier.
- Contact your independent insurance agent or local SAIF Corporation office.

For more information, contact :

USI Northwest Insurance (Broker for ABCO)
Rick Brownell, Insurance Agent
(503)295-6363 (Portland) Toll-free (800)251-4246
Fax: (503) 417-9251 rick.brownell@usi.biz

Agri-Business Council of Oregon
Geoff Horning, Executive Director
(503)241-1487 (Portland) Toll-free (866)818-6206
Fax: (503) 274-4019 info@aglink.org

SAIF Corporation
Pat Morrill, Group Insurance Manager
Toll-free (800)285-8525
Fax: (503)373-8772 chrwit@saif.com