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The safety dividend

**Earlier this spring, while we were
contemplating ways to cut expenses,
I started thinking about the OAN.**



Mark Bigej
OAN PRESIDENT

I reflected on how being members of OAN has actually saved us money — in addition to giving us good friends to commiserate with about the weather.

During my dad's presidency in 1993, he wrote about the benefits of the partnership between SAIF and the OAN so I thought I might do some digging and see if the benefits were still there.

SAIF is Oregon's not-for-profit, state-chartered workers' compensation insurance company. Their job is to insure Oregon businesses take care of injured workers, help people get back to work, and focus on workplace safety so that there are fewer incidents. This in turn allows for premiums to stay low.

Workplace safety is especially important in agriculture. According to SAIF, agriculture has tended to be one of Oregon's high hazard industries, along with logging and construction. The pervasive use of sharp tools and heavy equipment, among other potential hazards, mean we must make a deliberate effort to be safe.

SAIF currently insures 76.6 percent of all agricultural operations in the state, and more than 500 nursery industry companies use SAIF as their workers' compensation insurance carrier. So, if SAIF can study, know and promote safety in agricultural workplaces, well, that pays important dividends for everyone involved.

Back in 1983, the leaders of OAN and SAIF wisely realized this and formed a partnership. Their goal was to find ways to save money on premiums by developing relevant, timely and tailored safety materials. These include SAIF's agricultural safety seminars, which are conducted in English and Spanish.

These efforts have proven effective. In the past 10 years the frequency of claims within agriculture has dropped 31 percent. Nurseries specifically have done even better — claims in our industry have dropped 34 percent.

One of my favorite benefits of being a policyholder is having a SAIF safety consultant walk our facilities one to two times a year to make sure we are doing our best to protect our employees. This provides an added benefit — it also keeps our customers safe in the retail spaces. In effect, we "buy one, get one free," while staying current with OSHA-approved standards.

SAIF's aggressive back-to-work programs and incentives help to drive down the lost time paid due to accidents while helping us keep our employees productive while they are at work. They are also up to date in the electronic age with extensive resources and links on www.saif.com. Many of the links specifically address agriculture-related challenges, including pesticides, worker protection standards, vehicle and farm equipment and machine guarding. Our modest premiums also give us access to 73 dedicated staff providing safety and health services should we need them.

In the last 34 years, SAIF has helped make our industry so much better and safer that sometimes there is an additional bonus. If all of our workplaces stay safe and have no accidents, and SAIF beats estimates, they distribute the overage as a rebate. It's nice to know in this time of wacky politics we can count on someone to watch our back and help us do business.

And as with many things, it never hurts to have an ally on the inside and in this case it's our very own Jeff Stone who has been sitting on SAIF's board since September 2014. He was asked to serve as the voice of business — and having a Duck around is beneficial every once in a while.

In short, the partnership between OAN and SAIF continues to deliver results and pay dividends for nurseries. ☺