



**Oregon Concrete
& Aggregate**
PRODUCERS ASSOCIATION



saif
Work. Life. Oregon.

= Member Savings

**OCAPA is pleased to let you know our member
SAIF discount is 1% UPFRONT!**

OGSERP Discount: 1 percent for 7/1/2018 - 6/30/2019

Eligibility Criteria

- Must have an annual manual premium equal to, or greater than, \$2,500
- Be a member in good standing of the association (dues paid current)
- Earned or unearned experience rating 1.00 or less
- Group history period* incurred to manual loss ratio less than 40 percent
- Group history period frequency of business operations less than SAIF average frequency for the principal class for accounts newly enrolling in the group**
- Group history period frequency of business operations less than 1.5 times the SAIF average frequency for the principal class for current group members renewing in the group**
- Underwriters have judgment authority for approving group pricing.

* Group history period includes policy periods incepting within 57 months prior to the effective date of the policy year being priced and must include a minimum of 34 months of history.

** SAIF calculates an average expected claim frequency (per \$100 payroll) for each class effective January 1 each year using the expected frequency for the year that corresponds to the effective date of the policy year being priced.

Principal Class Codes

1624 Quarries

1710 Stone Crushing

4000 Sand & Gravel Digging

4034 Concrete Products Mfg

7219 Truckmen

8232 Concrete, Ready Mix Dealers

1463 Asphalt Mixing

Please contact your independent agent
or Pat Morrill at SAIF Corporation: 800.285.8525, x8827.