

**TUESDAY WORK SESSION AGENDA**  
**June 17, 2025**  
**Courthouse Conference Room**

THE LOCATION OF THIS MEETING IS ADA ACCESSIBLE. PLEASE ADVISE THE BOARD OF COMMISSIONERS (503-623-8173) AT LEAST 24 HOURS IN ADVANCE IF YOU NEED SPECIAL ACCOMMODATIONS TO ATTEND OR TO PARTICIPATE IN THE MEETING VIRTUALLY.

**Approximate Time**

**AGENDA**

- |           |  |
|-----------|--|
| 9:00 a.m. | 1. CALL TO ORDER – PLEDGE OF ALLEGIANCE  |
|           | 2. COMMENTS (for items not on this agenda and limited to 3 minutes. We encourage all community members to engage with public comments to the Board of Commissioners. However, out of respect for our audience and a general sense of decorum please refrain from vulgar, threatening or inappropriate language.) |
|           | 3. APPROVAL OF THE AGENDA  |
|           | 4. APPROVE MINUTES OF June 3, 2025   |
|           | 5. WORKERS' COMPENSATION INSURANCE – CARRIER SELECTION – Greg Hansen   |
|           | 6. NON-LISTED ITEMS (Pursuant to ORS 192.640)  |

Regular meetings of the Board of Commissioners are held on Tuesday and Wednesday each week. The meetings are held in the Board of Commissioners' conference room, 850 Main Street, Dallas, Oregon. Each meeting begins at 9:00 a.m., and is conducted according to a prepared agenda that lists the principal subjects anticipated to be considered. Pursuant to ORS 192.640, the Board of Commissioners may consider and take action on subjects that are not listed on the agenda. The Board also holds a department staff meeting at 9:00 a.m. on Every Monday in the Commissioners Conference Room at 850 main Street, Oregon.

The Grand Ronde Sanitary District Board is meeting on June 18, 2025 at 9:15 a.m. The meeting will take place in the Polk County Courthouse, 850 Main Street, Dallas, OR, 97338.

A public meeting of the Polk County Board of Commissioners will be held on June 25, 2025, at 9:00 A.M. in the Polk County Courthouse. The purpose of this meeting is to discuss the budget for the fiscal year beginning July 1, 2025 as approved by the Polk County Budget Committee.

A public meeting of the Polk County 4-H, Master Gardener, Agriculture, Forestry, Extension District will be held on June 25, 2025 at 10:00 am at Polk County Courthouse Conference Room, Dallas, Oregon. The purpose of this meeting is to discuss the budget for the fiscal year beginning July 1, 2025 as approved by the Polk County 4-H, Master Gardener, Agriculture, Forestry, Extension District Budget Committee.

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**APPEARANCE OF INTERESTED CITIZENS**

The Board sets aside a time at each regular meeting for comment by the public on subjects not appearing on the Agenda. Individuals may come forward and make any statement they wish, but not to exceed three (3) minutes in length, except as is required to give concise answers to questions from Board members. If the subject will require a lengthier presentation, or merits inclusion as an item on the Agenda of a future meeting, the Board may schedule it accordingly.

**POLK COUNTY BOARD OF COMMISSIONERS**  
**TUESDAY MEETING MINUTES**  
**June 3, 2025**

1. At 9:00 a.m., Commissioner Pope declared the Tuesday meeting of the Polk County Board of Commissioners in session and led the Board and attending audience in the Pledge of Allegiance. Commissioner Mordhorst was present and Commissioner Gordon was absent.

**2. COMMENTS (for items not on this agenda):**

None.

**3. AGENDA:**        **COMMISSIONER MORDHORST MOVED, COMMISSIONER POPE  
SECONDED TO APPROVE THE AGENDA**

**BOTH VOTED YES.  
MOTION PASSED BY VOTE OF THE QUORUM.**

**4. MINUTES:**        **COMMISSIONER MORDHORST MOVED, COMMISSIONER POPE  
SECONDED TO APPROVE THE MINUTES OF May 27, 2025**

**BOTH VOTED YES.  
MOTION PASSED BY VOTE OF THE QUORUM.**

**5. COMMUNITY SUPPORT FOR OUR STATE PARKS**

Justin Boyles, Conservation Advocate for Environment Oregon, presented a PowerPoint presentation to the Commissioners and staff. Mr. Boyles introduced himself and provided some of his background information and explained what Environment Oregon is. Mr. Boyles explained why he was here today. Mr. Boyles shared some data about the number of people who visit the State Parks in Oregon each year. Mr. Boyles stated that our parks are in trouble and shared some examples of what he meant by that. Mr. Boyles shared a potential solution to help combat the funding issues that are being seen for Oregon's State Parks. He talked about other states that have implemented a system that he believes could be successful here where people pay a small fee of \$38 that will be added to their vehicle registration and he talked about the potential numbers that would come in from that. Mr. Boyles stated that out of state visitors would still have to pay the day use fees. Mr. Boyles talked about all the things that Environment Oregon is doing to get the word out and he invited the Commissioners, staff and the public to attend a walk with them this Friday. Commissioner Mordhorst asked some clarifying questions about the vehicle registration fee and Mr. Boyles answered his question. Commissioner Mordhorst talked about the timber and logging industry and how those funds used to pay for these parks and if they have ever considered advocating bringing that back. Commissioner Pope stated that this is a timber and ag county and stated their website is offensive to him and explained why. The Commissioners talked more about the funding and Commissioner Pope gave some recommendations to their organization. Mr. Boyles told them that he appreciates being invited here to have this conversation and he appreciates the questions that they asked him today.

**6. NON-LISTED ITEMS** - (Pursuant to ORS 192.640, the Board of Commissioners considered the below identified non-listed items.)

None.

Commissioner Pope adjourned the meeting at 9:40 a.m.

Minutes: Nicole Pineda  
Approved: June 10, 2025



# INTEROFFICE MEMORANDUM

POLK COUNTY COURTHOUSE

**TO: BOARD OF COMMISSIONERS**  
**FROM: GREG HANSEN, ADMIN. OFFICER**  
**DATE: JUNE 11, 2025**  
**SUBJECT: WORKERS' COMPENSATION INSURANCE - CARRIER SELECTION**

## RECOMMENDATION:

The Board takes the following actions:

1. Select SAIF as its Workers' Compensation Insurance carrier for the County.
2. Select a fixed plan in the amount of \$323,332.15.

## ISSUE:

Which carrier should the County renew its Workers' Compensation Insurance with, and which type of plan should the County choose?

## HISTORY:

The following is a ten-year history of the County's experience modification ratings:

| YEAR    | RATING |
|---------|--------|
| 2016-17 | .88    |
| 2017-18 | 1.11   |
| 2018-19 | .98    |
| 2019-20 | .95    |
| 2020-21 | .83    |
| 2021-22 | .87    |
| 2022-23 | .84    |
| 2023-24 | .87    |
| 2024-25 | .79    |
| 2025-26 | .90    |

Experience modifications are calculated on the last three of four years of loss history. For example, the 2025-26 experience modification takes into account the fiscal years 2021-22, 22-23 and 23-24.

The experience modification rating is used in calculating the County's insurance premium. For

example, in 2025-26, if the County had an estimated annual premium of \$100,000, the standard premium **\$90,000 (100,000 x 0.90)**. However, if that same annual premium were calculated in 2017-18, the standard premium would be \$111,000 (100,000 x 1.11).

The following is a twelve-year history of the claims frequency and losses for the County:

| Year            | Claims | Losses       |
|-----------------|--------|--------------|
| 2012-13 (retro) | 15     | \$ 12,997    |
| 2013-14 (retro) | 14     | \$147,445    |
| 2014-15 (retro) | 11     | \$161,597    |
| 2015-16 (retro) | 12     | \$296,676    |
| 2016-17 (retro) | 12     | \$ 28,112    |
| 2017-18 (retro) | 18     | \$ 50,942    |
| 2018-19 (retro) | 12     | \$215,426 ** |
| 2019-20 (retro) | 6      | \$187,446    |
| 2020-21 (retro) | 13     | \$ 35,777    |
| 2021-22 (retro) | 13     | \$124,484    |
| 2022-23 (fixed) | 11     | \$ 88,106    |
| 2023-24 (fixed) | 11     | \$110,237    |
| 2024-25 (fixed) | 9      | \$ 82,483    |

\* Through 5-31-25 (11 months) includes \$82,483 in reserves

\*\* We recovered approximately \$125,000 in reimbursement from our major accident

In 1991-94 the County selected the Oregon Public Employers Group (OPEG) retro plan through SAIF. In 1994-2000, the County selected Liberty N.W. as its carrier, on the Better Business Alliance (LBBA) Group Retro plan. In 2001, the County selected Liberty N.W., as its carrier, on an individual retro (130%) plan. In 2002 and 2003, the County selected Liberty N.W., as its carrier, on an individual retro (140%) plan. In 2004 - 2020 the County selected CCIS on a 130% individual retro. Two years ago, the County shifted to SAIF as CCIS was moving out of providing WCI. Three years ago the County elected to go with a fixed rate plan.

### INFORMATIONAL:

What is the difference between a standard policy and a retro plan? Under a standard policy the County pays a fixed guaranteed premium price with no liabilities (losses have no influence on the cost of the premium).

Under a retro plan, the County's costs are set within a range of premiums. A minimum and maximum cost is determined, then the amount of premium is determined by the amount of losses you have during the policy year. If losses are low, then the County would pay near the minimum amount and if high losses occurred, then we would pay near the maximum.

Also, when discussing retro plans, another term called closure needs to be discussed. In traditional retro plans, your policy period stays open for as long as 4 1/2 years after the policy period ends. That means any claim, which occurred during the initial policy period and is re-aggravated during the next four (4) years, might cause the County to pay additional claims for that year.

A retro plan can be as risky as the County chooses. The higher the percentage the retro is, the

greater the benefits and the risks. However, after a certain point in analyzing retro plans, the risks (upper end costs) start to outweigh the benefits (low end premium).

**BACKGROUND:**

Three years ago, CCIS chose to partner with SAIF for worker's compensation insurance (WCI) moving forward with the option to utilize CCIS personnel as claim agents. As a result, the County requested quotes from multiple companies with SAIF being the only responder.

SAIF was sent information (projected payroll per class code, loss history, experience modification, etc.) to base their quote for the upcoming year.

**DISCUSSION:**

This year SAIF only quoted a fixed plan to Polk County. The cost of this plan with all applicable discounts and taxes amounts to \$323,332.15 which is an approximate increase of \$60,000 more than last fiscal year (**a 22% increase in premium**).

Converting to a retro plan has inherent risks associated with that choice. The Retro plan has the potential of a much higher premium with losses over \$130,000 for the year. With losses under \$130,000 the County would receive a reduction in premium. However the premium savings is on a much smaller scale than the premium increase for losses above the \$130,000 threshold.

**ALTERNATIVES/OPTIONS:**

The following are options available to the County:

1. Renew with SAIF using a fixed plan.
2. Select a different type of plan (a retro –vs- fixed).
3. Self-insure Workers' Compensation. (Not recommended)

**FISCAL IMPACT:**

The cost of this policy is \$323,332.15.



June 02, 2025

POLK COUNTY  
850 MAIN ST  
DALLAS, OR 97338-3128

CRAVEN-WOODS INSURANCE  
398 E ELLENDALE AVE  
DALLAS, OR 97338-1514

SAIF policy: 100034815  
Policyholder: Polk County

This business's workers' compensation policy with SAIF Corporation renews on July 01, 2025. I authorized the rates and plan(s) shown on the enclosed premium estimate(s).

**To elect coverage**

Sign and return the Notice of Election before the effective date of July 01, 2025.

**Verifiable time records**

Oregon Administrative Rules require you to report wages under the highest rated classification applicable to any part of the worker's duties if you choose not to keep verifiable time records.

In most instances, if you have more than one classification on your insurance policy and your workers shift duties between those classifications, you can use verifiable time records to separate the payroll of the workers and report it in more than one classification on the payroll report.

Verifiable time records must be supported by original entries from other records, including, but not limited to, timecards, calendars, planners, or daily logs prepared by the employee or the employee's direct supervisor or manager. Estimated percentages or ratios will not be accepted. For more information on how to keep verifiable time records, go to **saif.com / Employer Guide/ Reporting payroll / Verifiable time records**.

**Prevent jobsite injuries**

Safety awareness and preparedness are key in preventing on-the-job injuries, which may keep workers' compensations costs down. Please go to **saif.com / Safety and health** and also the Oregon OSHA website at [orosha.org](http://orosha.org) to obtain valuable information to prevent injuries.

SAIF Corporation strives to provide our customers with the best services available at the lowest possible cost. We appreciate your confidence in us and look forward to working with you. Please feel free to contact me whenever you need assistance.

Sincerely,

/s/ Kris Casteel  
Underwriting Lead  
P: 503.673.5449  
F: 503.584.9512  
KRICAS@SAIF.COM

c: Craven-Woods Insurance

**Polk County**

**Premium estimate for Guaranteed Cost**

**Period:** 07/01/2025 - 07/01/2026  
**Group:** CIS - Services

**Policy:** 100034815  
**Plan:** Version #1 (1)

**Rating period: 07/01/2025 to 07/01/2026**

**Location 1: Polk County**

| Classification description                       | Class | Subject payroll        | Rate | Premium             |
|--|-------|------------------------|------|---------------------|
| Computer Dev-Instl/Inspec/Ser/Repr               | 5191  | \$342,500.00           | 0.75 | \$2,568.75          |
| Street/Rd Const-Fnl                              | 5506  | \$947,693.00           | 4.15 | \$39,329.26         |
| Grad/Pve/Rep/Dr                                  |       |                        |      |                     |
| Vessels-NOC-State Act                            | 7024  | \$8,129.00             | 3.69 | \$299.96            |
| Police Officers & Dr                             | 7720  | \$7,753,586.00         | 2.9  | \$224,853.99        |
| Vol Search & Rescue                              | 7720  | \$41,197.00            | 2.9  | \$1,194.71          |
| City/County-Veh/Equip Repr Shop-Dr               | 8380  | \$236,625.00           | 1.98 | \$4,685.18          |
| Vol Dpty Sheriff @ 1200/Mo Ea                    | 8411  | \$418,480.00           | 1.5  | \$6,277.20          |
| Public Relations/Sales/Promotion                 | 8742  | \$385,718.00           | 0.18 | \$694.29            |
| Office Clerical                                  | 8810  | \$5,345,590.00         | 0.08 | \$4,276.47          |
| Attorney & Cler/Messenger/Dr                     | 8820  | \$1,759,817.00         | 0.06 | \$1,055.89          |
| Dog Pounds-Incl Dog Catcher/Dr                   | 8831  | \$78,133.00            | 0.99 | \$773.52            |
| Physician & Clerical                             | 8832  | \$10,993,288.00        | 0.32 | \$35,178.52         |
| Vol Physician & Clerical                         | 8832  | \$26,618.00            | 0.32 | \$85.18             |
| Home, Public, and Traveling                      | 8835  | \$617,879.00           | 1.92 | \$11,863.28         |
| Healthcare-All Employees & Drivers               |       |                        |      |                     |
| Buildings-Operation By Owner Or Lessee & Drivers | 9015  | \$977,811.00           | 2.57 | \$25,129.74         |
| County Fairs/Dr                                  | 9016  | \$143,388.00           | 2.23 | \$3,197.55          |
| Municipal/Twn/Cnty/State Emp-NOC                 | 9410  | \$1,935,374.00         | 1.28 | \$24,772.79         |
| <b>Total manual premium</b>                      |       | <b>\$32,011,826.00</b> |      | <b>\$386,236.28</b> |

| Description                             | Basis        | Factor | Premium             |
|---|--------------|--------|---------------------|
| EL Increased Limits premium (Admiralty) | \$299.96     | 1.7    | \$209.97            |
| EL Increased Limits premium (Part II)   | \$386,236.28 | 1.009  | \$3,476.13          |
| <b>Total subject premium</b>            |              |        | <b>\$389,922.38</b> |

| Description                   | Basis        | Factor | Premium             |
|-------------------------------|--------------|--------|---------------------|
| Experience Rating             | \$389,922.38 | 0.9    | -\$38,992.24        |
| <b>Total modified premium</b> |              |        | <b>\$350,930.14</b> |

**Total standard premium \$350,930.14**

| Description                         | Basis           | Factor | Premium             |
|-------------------------------------|-----------------|--------|---------------------|
| Oregon Total Premium                |                 |        | \$350,930.14        |
| Premium Discount                    | \$350,930.14    | 0.1738 | -\$60,992.43        |
| Terrorism Premium                   | \$32,011,826.00 | 0.005  | \$1,600.59          |
| Catastrophe Premium                 | \$32,011,826.00 | 0.01   | \$3,201.18          |
| DCBS Assessment                     | \$291,761.95    | 1.098  | \$28,592.67         |
| <b>Total premium and assessment</b> |                 |        | <b>\$323,332.15</b> |

**Polk County**

**Premium estimate for Guaranteed Cost**

**Period:** 07/01/2025 - 07/01/2026

**Group:** CIS - Services

**Policy:** 100034815

**Plan:** Version #1 (1)

| <b>Premium discount schedule</b> |          |        |
|----------------------------------|----------|--------|
| First                            | \$5,000  | 0.00%  |
| Next                             | \$10,000 | 10.50% |
| Next                             | \$35,000 | 16.50% |
| Over                             | \$50,000 | 18.00% |

The experience rating modifier is tentative.

Part Two coverage at limits of \$3,000,000/\$3,000,000/\$3,000,000

**Policy Minimum Premium: \$500**

**Part Two Coverage Increased Limits Minimum Premium: \$160**

**Maritime Coverage Minimum Premium: \$150**

Your policy premium is based on your current estimated premium and may be prorated for policies in effect for less than a full year or adjusted based on actual payroll by classification.

Terrorism Premium is in addition to Policy Minimum Premium.

Catastrophe Premium is in addition to Policy Minimum Premium.

DCBS Premium Assessment excludes Part Two Coverage.

**Payroll Reporting Frequency: Monthly**

**Policyholder Option to Reimburse SAIF Corporation for Medical Expenses (Nondisabling Claims Reimbursement Program):** This policyholder has chosen to enroll in the Nondisabling Claims Reimbursement program with Quarterly claim evaluation.

## Polk County

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### Plan description for Guaranteed Cost Plan

**Period:** 07/01/2025 - 07/01/2026

**Policy:** 100034815

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#### **Guaranteed Cost Plan**

SAIF Corporation's Guaranteed Cost Plan is a simple, no-risk plan that allows purchasers to know their insurance costs throughout the policy period. It may provide a premium discount based on volume.

#### **Premium payment terms**

We will send a payroll report to you at the end of each reporting period. Return the completed payroll report to us by the indicated due date or you may go to **saif.com** to submit payroll figures online where SAIF makes it easy by doing all the calculations for you.

Your premium, including the terrorism premium, catastrophe premium, and the Department of Consumer and Business Services premium assessment, is payable with each payroll report.

SAIF adds interest at the rate of one percent per month to any past due balance.

## Polk County

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### Notice of Election for Guaranteed Cost Plan

**Period:** 07/01/2025 - 07/01/2026

**Policy:** 100034815

**Group:** CIS - Services

**Plan:** Version #1 (1)

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**Agency:** Craven-Woods Insurance

**Producer:** Craven-Woods Insurance

**Total estimated premium and assessments: \$323,332.15**

**Payroll reporting frequency:** Monthly

Please visit [saif.com](http://saif.com) and choose *Safety and health* for information about safety or choose *Employer Guide* for information about reporting payroll, paying online, filing and managing a claim, and coverage.

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I, the undersigned, as a legal representative of the Company listed above, do hereby authorize SAIF Corporation to issue the policy and determine workers' compensation premiums according to the plan selection on this form. I have read, understand, and agree to the terms and conditions of this plan as set forth in the proposal.

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Authorized signature of insured

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Date signed

**Please return this page to:**

**SAIF CORPORATION  
400 High St SE  
Salem, OR 97312-1000**