

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.

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 orosh.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	9015	\$977,811.00	2.57	\$25,129.74
Lessee & Drivers				
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
Total manual premium		\$32,011,826.00		\$386,236.28

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
Total subject premium			\$389,922.38

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

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
Total premium and assessment			\$323,332.15

Polk County

Premium estimate for Guaranteed Cost

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

Group: CIS - Services

Policy: 100034815

Plan: Version #1 (1)

Premium discount schedule		
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

Plan description for Guaranteed Cost Plan

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

Policy: 100034815

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

Notice of Election for Guaranteed Cost Plan

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

Policy: 100034815

Group: CIS - Services

Plan: Version #1 (1)

Agency: Craven-Woods Insurance

Producer: Craven-Woods Insurance

Total estimated premium and assessments: \$323,332.15

Payroll reporting frequency: Monthly

Please visit **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.

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.

Authorized signature of insured

Date signed

Please return this page to:

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