



**Workers' compensation insurance proposal for
City of Sweet Home**

Keesecker Insurance Inc-Limited
Keesecker Insurance Inc
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blake@kee-ins.com

May 29, 2026

CITY OF SWEET HOME
3225 MAIN ST
SWEET HOME, OR 97386-3163

KEESECKER INSURANCE INC-LIMITED
KEESECKER INSURANCE INC
PO BOX 9
SWEET HOME, OR 97386-0009

SAIF policy: 36762
Policyholder: City of Sweet Home

This business's workers' compensation policy with SAIF Corporation renews on July 01, 2026. 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, 2026.

To renew or terminate waivers of subrogation

Indicate on the attached Waiver of Subrogation Report which waivers should remain and which should be terminated, then return this list by the fifth day of the renewal month. All waivers will be renewed and charged if the list is not returned by this date.

Prepay discount

SAIF Corporation offers additional savings in exchange for paying premiums in advance. A 3.50 percent discount is offered for prepay plans.

SAIF uses estimated premium paid in advance during the policy year to calculate the prepay discount when the policy is bound and issued. The prepay discount does not change with adjustments in premium after the policy term is issued.

The terrorism premium, catastrophe premium, and the Department of Consumer and Business Services (DCBS) premium assessment will also be estimated and paid with your prepay installments. The prepay discount does not apply to the terrorism premiums or the DCBS premium assessment.

If SAIF does not receive your first installment in our office on or before the 25th day of the month preceding the new policy period, you will not receive the prepay discount. SAIF does not use postmark dates in determining date received.

Installment payment terms

Each installment will be the same amount based on the annual estimate divided into equal installments. Subsequent installments are due by the 25th day following the bill date of the installment.

Changes in your payroll or operations during the year can result in an adjustment to your policy premium. Please notify us of changes in your business to avoid a large reconciliation adjustment at the end of the year.

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.

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

Your final policy premium will be adjusted after you file your actual payroll on a report sent to you at the end of the policy period. To make it easy, SAIF will calculate the premium for you. You can file the report by going to **saif.com / Employer Guide / File a payroll report**, or you may return the completed report to SAIF. SAIF will notify you by invoice of the adjustment in your premium based on the actual payroll you reported for the policy period.

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/ Yese Esparza
Underwriter
P: 503.373.8683
F: 503.584.8683
YESESP@SAIF.COM

c: Keesecker Insurance Inc-Limited

City of Sweet Home

Premium estimate for Guaranteed Cost

Period: 07/01/2026 - 07/01/2027

Policy: 36762

Group: CIS

Plan: Version #1 (1)

Rating period: 07/01/2026 to 07/01/2027

Location 1: City of Sweet Home

Classification description	Class	Subject payroll	Rate	Premium
Highway Maintain/Of Toll Roads/Dr	5506	\$330,854.00	3.82	\$12,638.62
Waterworks Operation-Dr	7520	\$404,589.00	2.01	\$8,132.24
Sewage Disposal Plant Oper-Dr	7580	\$464,464.00	1.82	\$8,453.24
Police Officers & Dr	7720	\$1,885,496.00	3.06	\$57,696.18
Vol Community Service	7720	\$0.00	3.06	\$0.00
Vol Police Department NOC	7720	\$0.00	3.06	\$0.00
Vol Explorer Scouts	7720	\$0.00	3.06	\$0.00
Vol Police Dept Support Svrs	7720	\$7,525.00	3.06	\$230.27
City/County-Veh/Equip Repr Shop-Dr	8380	\$145,958.00	1.8	\$2,627.24
Vol Police Reserve @ 800/Mo Ea	8411	\$0.00	1.74	\$0.00
Field Representatives	8742	\$0.00	0.17	\$0.00
Office Clerical	8810	\$1,331,606.00	0.08	\$1,065.28
Library/Museum-Public-Prof Emp&Cler	8810	\$328,987.00	0.08	\$263.19
Vol Library Aids	8810	\$7,150.00	0.08	\$5.72
Attorney & Cler/Messenger/Dr	8820	\$328,248.00	0.06	\$196.95
Buildings-Operation By Owner Or Lessee & Drivers	9015	\$0.00	2.37	\$0.00
Park NOC-All Employees & Dr	9102	\$225,785.00	2.97	\$6,705.81
Vol Park Beautification	9102	\$1,505.00	2.97	\$44.70
Building Inspectors	9410	\$0.00	1.16	\$0.00
Municipal/Twn/Cnty/State Emp-NOC	9410	\$0.00	1.16	\$0.00
Total manual premium		\$5,462,167.00		\$98,059.44

Description	Basis	Factor	Premium
Waiver Of Subrogation	\$98,059.44	1.0025	\$245.15
Total subject premium			\$98,304.59

Description	Basis	Factor	Premium
Experience Rating	\$98,304.59	0.69	-\$30,474.42
Total modified premium			\$67,830.17

Description	Basis	Factor	Premium
OGSERP factor	\$67,830.17	0.95	-\$3,391.51
Pre-pay credit	\$64,438.66	0.965	-\$2,255.35
Total standard premium			\$62,183.31

Description	Basis	Factor	Premium
Oregon Total Premium			\$62,183.31
Premium Discount	\$62,183.31	0.145	-\$9,018.00
Terrorism Premium	\$5,462,167.00	0.005	\$273.11
Catastrophe Premium	\$5,462,167.00	0.01	\$546.22

City of Sweet Home

Premium estimate for Guaranteed Cost

Period: 07/01/2026 - 07/01/2027

Policy: 36762

Group: CIS

Plan: Version #1 (1)

Description	Basis	Factor	Premium
DCBS Assessment	\$53,984.64	1.098	\$5,290.49
Total premium and assessment			\$59,275.13

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 \$500,000/\$500,000/\$500,000

Policy Minimum Premium: \$500

Additional premium will be charged for the Waiver Of Our Right To Recover From Others Endorsement. For work subject to this endorsement, the maximum charge is one (1) percent of the manual premium.

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.

Payroll Reporting Frequency: Annual

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.

The Oregon Group Supplemental Experience Rating (OGSERP) factor above is for: CIS

City of Sweet Home

Plan description for Guaranteed Cost Plan

Period: 07/01/2026 - 07/01/2027

Policy: 36762

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.

Oregon Group Supplemental Experience Rating Plan (OGSERP)

If your business is a member in good standing of an association included in this proposal, you may be eligible for additional group savings through the Oregon Group Supplemental Experience Rating Plan. This plan allows businesses to be rated collectively as a group, and the combined premium and losses of all members are evaluated each year to determine the group's supplemental discount.

Installment payment terms

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City of Sweet Home

Notice of Election for Guaranteed Cost Plan

Period: 07/01/2026 - 07/01/2027

Policy: 36762

Group: CIS

Plan: Version #1 (1)

Agency: Keesecker Insurance Inc
Producer: Keesecker Insurance Inc-Limited

Total estimated premium and assessments: \$59,275.13

Payroll reporting frequency: Annual

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.

Initial installment due by 07/25/2026: \$59,275.13

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 with remittance. You may choose to pay online at saif.com, or write the quote or policy number indicated in this document on your check. Make check or money order payable to:

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

SAIF use only	D: \$0	I: \$59,275	Lyn L Zielinski- Mills
Date received _____	Amount received _____	Check no. _____	
Bond Company _____	Bond no. _____		

City of Sweet Home

Waiver of Subrogation Report

Period: 07/01/2026 - 07/01/2027

Policy: 36762

Underwriter: Yese B Esparza

Agency: Keesecker Insurance Inc

Agent: 20956

Agent Signature: _____

Please check "Yes" to renew or "No" to cancel and return to underwriter.

Effective	Expiration	Waiver Description	Contractor Name	Contract Number	Type	Yes	No
07/01/2026	07/01/2027	PROJECT #06-30686-0	ALBANY & EASTERN RAILROAD CO	1	P	<input type="checkbox"/>	<input type="checkbox"/>

Total number of waivers on this policy: 1

Please return this form to SAIF Corporation by the 5th day of the renewal month. All waivers will be renewed and charged for unless we receive instructions to terminate them.

Partial waivers are .25 percent of policy manual premium, and full and contract waivers are 1 percent, subject to a maximum charge of 1 percent for the policy period.

Type code key

- P = Partial
- F = Full
- A = All contracts
- W = All written contracts
- T = Twenty day notice
- C = Construction agreement