



# REQUEST FOR COUNCIL ACTION

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**Title:** Request for Council Action – Approving the Renewal of Workers’ Compensation Insurance with SAIF Corporation

**Preferred Agenda:** July 9, 2026

**Submitted By:** Cecily Hope Pretty, Deputy City Manager

**Reviewed By:** Jason Ogden, City Manager / Police Chief

**Type of Action:** Motion  Resolution  Reading

**Relevant Code/Policy:** ORS 746.145

**Towards Council Goal:** Essential Services, Effective & Efficient Government

**Attachments:** SAIF Workers’ Compensation Insurance Renewal Document

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**Purpose of this RCA:**

The purpose of this RCA is to request City Council approval of a renewal contract with the State Accident Insurance Fund Corporation (SAIF) for Workers’ Compensation Insurance.

**Background/Context:**

The City of Sweet Home has been a customer of SAIF for 100 years and has historically carried Workers’ Compensation Insurance through SAIF. Workers’ Compensation Insurance or certified self-insurance are required for all employers in the State of Oregon under ORS 746.145.

**The Challenge/Problem:**

The City of Sweet Home’s current policy expires June 30, 2026 and renewal or self-insurance is required. Staff have not investigated self-insurance options but that would likely involve undue administrative burden. The City may be subject to financial penalties if the insurance policy lapses.

**Issues and Financial Impacts:**

The estimated amount for Workers’ Compensation Insurance for Fiscal Year 2026-2027 is \$62,183.31. This is the first time the premium has exceeded \$50,000, which requires City Council approval.

**Elements of a Stable Solution:**

Approval of an agreement that ensures the City of Sweet Home is compliant with State requirements for Workers’ Compensation Insurance.

**Options:**

1. Do nothing: The City will not move forward with the renewal and may be subject to penalties from the State of Oregon.
2. Move to approve the renewal as proposed: Direct the City Manager to execute the contract and ensure continuity in Workers' Compensation Insurance.
3. Move to approve the renewal with amendments: Amendments are not likely to be accepted by SAIF.

**Recommendation:**

Staff recommends option #2: Move to approve the renewal as proposed.