



**Oregon Concrete  
& Aggregate**  
PRODUCERS ASSOCIATION



**saif**  
Work. Life. Oregon.

# = Member Savings

**OCAPA is pleased to let you know our member  
SAIF discount is 6% UPFRONT!**

OGSERP Discount: 6 percent for 7/1/2019 - 6/30/2020

#### **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.