



## = Member Savings

## OCAPA is pleased to let you know our member SAIF discount is 4% UPFRONT!

OGSERP Discount: 4 percent for 7/1/2020 - 6/30/2021

## **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.