

Insurance Coverage for State of Oregon

The State of Oregon provides coverage to public bodies, officers, employees and agents as per [ORS 30.265](#), self-insurance under [ORS 30.282](#) and property coverage under [ORS 278.050](#).

[ORS 278.405](#) grants authority to DAS Risk Management (DAS RM) to purchase commercial insurance, develop and administer self-insurance programs, or any combination, thereof, as may be in the best interest of the state. The Insurance Fund, established by [ORS 278.425](#), is used to provide this coverage.

The State uses self-insurance, commercial and worker's compensation policies to insure its risk of loss. This combination has proven cost effective for the state.

Self-Insurance

The State of Oregon has its own program of self-insurance to identify, evaluate and pay for its losses. By insuring in this way, the State has:

- Greater control over expected losses and related program expenses.
- Coverage for its unique risks.
- Minimized price fluctuations unlike the commercial insurance market.
- Affordable coverage for state agencies.

The State self-insures most risk of loss for:

- Liability exposures.
- Property exposures.

[Self-Insurance Policy Manuals](#) can be found on the DAS RM website.

The state provides proof of self-insurance coverage with a Certificate of Insurance. This as well as any additional proof of insurance your agency may need can be found on the DAS RM [website](#).

Workers' Compensation Insurance

Workers' Compensation Insurance provides coverage for work-related injuries and diseases. Employees that work in state, out-of-the-state and some [volunteers](#) are covered. Workers' Compensation Insurance for employees working in Oregon is purchased through Saif Corporation as required by [ORS656.017 \(2\)](#). For employees working outside Oregon coverage is purchased through another commercial insurer and some states directly.

Work-related is when a subject worker is performing duties within the course and scope of their employment. Benefits that can be included are payment for loss of wages and medical costs. Benefits to dependents of a subject worker that suffers a work-related fatality may also be paid.

[Workers' Compensation Coverage](#) information can be found on the DAS RM website.

<https://www.oregon.gov/das/Risk/Pages/Index.aspx>

RiskWise



A Guide to Controlling Risk

Insurance Coverage State of Oregon

- Overview
- Self Insurance
- Commercial Insurance
- Workers' Compensation Insurance

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*We commit to be KNOWLEDGEABLE,
RESPECTFUL AND RESPONSIVE in
business and interactions.*



Commercial Insurance

Commercial insurance is a contract in which one party (insurance company) agrees to indemnify or guarantee another party (insured, i.e., state of Oregon) against a covered loss in exchange for a premium.

DAS RM supplements its self-insurance program with Commercial Insurance.

The State purchases commercial insurance:

- To cover state activities not prudent to self-insure.
- As excess coverage.
- To make unpredictable events more predictable.

[Commercial Insurance Policy Summaries](#) are available on the DAS RM website. Contact DAS RM for actual terms, conditions or exclusions.

