

Table 1. Average temporary disability days and claim costs for accepted disabling claims by resolution year, Oregon, 1996-2008

Resolution year	Claims resolved	Median temporary disability days paid	Mean temporary disability days paid	Average claim costs	Medical costs paid	Indemnity	Temporary disability dollars paid	PPD	CDA	DCS	Vocational assistance
1996	29,032	16	61	\$11,710	\$4,450	\$7,260	\$3,190	\$2,130	\$1,390	\$270	\$280
1997	27,630	15	56	11,090	4,190	6,900	2,970	2,050	1,370	270	240
1998	26,829	16	56	11,270	4,360	6,910	3,040	2,100	1,280	280	210
1999	25,442	16	55	11,910	4,740	7,170	3,140	2,160	1,390	310	180
2000	24,694	16	55	12,870	5,400	7,460	3,250	2,210	1,440	350	210
2001	24,329	17	57	13,030	5,200	7,830	3,490	2,320	1,450	360	210
2002	23,135	18	60	14,810	6,040	8,770	3,790	2,550	1,730	480	210
2003	21,718	18	61	15,440	6,410	9,030	3,950	2,660	1,750	460	220
2004	21,787	18	62	16,430	7,010	9,420	4,050	2,810	1,850	470	240
2005	21,523	20	65	16,800	7,050	9,750	4,190	2,950	1,900	460	260
2006	22,762	20	64	16,800	7,190	9,610	4,130	2,750	2,070	420	240
2007	23,663	20	67	17,910	7,760	10,150	4,440	2,870	2,110	480	250
2008	23,307	16	71	\$19,950	\$8,480	\$11,470	\$4,760	\$3,460	\$2,490	\$530	\$220

Accepted disabling claims are claims, accepted by insurers, arising from occupational injuries or diseases that entitle workers to compensation for disability or death.

Claims are reported by the year of claim resolution, which is the year of latest claim closure or claim disposition agreement. Fatality and permanent total disability claims and their associated costs are excluded.

Claim cost figures have been rounded, thus component averages may not sum to composite averages. In addition, due to the estimation process, conclusions should not be drawn for rows with a small number of claims.

Average costs for the indemnity components are computed over all accepted disabling claims. The temporary disability days and dollars include estimates of temporary disability for claims with claim disposition agreements prior to claim closure. Insurers do not report this data to the department. Worker or employer reimbursements from the Workers' Benefit Fund are not included.

Indemnity costs incurred after claim closure that were paid through mid-May 2009 are included in this table. This primarily includes permanent partial disability modified by dispute resolution, disputed claim settlements, and vocational assistance costs. These costs after closure will increase over time.

Medical costs are reported at the time of claim closure for approximately 88 percent of claims. The average medical costs of claims without data (12 percent of claims) are assumed to be the same as those with reported data. Medical costs after claim resolution, which are often substantial, are not included in this report.

PPD = Permanent partial disability; CDA = Claim disposition agreement; DCS = Disputed claim settlement.

Data in this table will change. The claim counts will change as claims are reopened and resolved. Also, as mentioned above, post-closure costs will increase over time. However, if past trends continue it is anticipated that the average temporary disability costs and temporary disability days for the most recent year will decline as claims are reopened and then closed in future years.

Source: Information Management Division, Oregon Department of Consumer and Business Services, September 2009