

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2011

Resolution year/Insurer		Claims resolved	Median temporary disability days	Mean temporary disability days	Average claim costs	Medical services	Indemnity	Temporary disability costs	PPD	CDA	DCS	Vocational assistance
1996	SAIF	9,071	18	64	\$12,320	\$5,130	\$7,200	\$3,080	\$2,160	\$1,370	\$230	\$360
	Private insurer	14,002	17	63	11,640	4,610	7,020	3,150	1,990	1,300	340	240
	Self-insured employer	5,754	15	51	9,970	4,150	5,810	2,770	1,820	730	300	190
	Non-complying employer	177	50	118	16,660	5,900	10,760	4,770	3,110	1,830	790	260
1997	SAIF	8,619	17	58	11,640	4,670	6,970	2,880	2,120	1,460	210	290
	Private insurer	13,562	16	60	11,720	4,550	7,170	3,110	1,990	1,460	340	260
	Self-insured employer	5,433	15	50	10,290	4,370	5,920	2,760	1,910	790	290	170
	Non-complying employer	116	50	132	21,300	7,960	13,330	5,210	3,680	2,960	500	990
1998	SAIF	8,195	19	59	12,510	5,110	7,400	3,140	2,240	1,440	270	310
	Private insurer	13,633	18	59	11,560	4,680	6,880	3,100	1,930	1,280	370	200
	Self-insured employer	5,072	17	47	10,130	4,450	5,680	2,610	1,920	710	300	140
	Non-complying employer	89	58	128	23,880	9,240	14,630	6,420	3,580	3,640	450	540
1999	SAIF	7,737	19	55	11,970	4,930	7,030	2,980	2,120	1,440	270	230
	Private insurer	12,939	19	60	13,010	5,390	7,610	3,370	2,060	1,470	490	220
	Self-insured employer	4,775	17	50	11,720	5,160	6,560	2,990	2,050	1,050	330	150
	Non-complying employer	79	68	142	34,500	13,890	20,620	5,170	6,250	6,060	2,660	470
2000	SAIF	8,001	18	55	12,700	5,400	7,300	3,030	2,280	1,520	260	210
	Private insurer	12,263	18	58	13,510	5,780	7,730	3,450	2,060	1,550	430	230
	Self-insured employer	4,383	16	50	12,270	5,680	6,590	3,100	2,170	850	290	180
	Non-complying employer	78	38	93	26,480	8,430	18,060	5,290	7,420	900	4,000	440
2001	SAIF	8,705	17	57	13,640	5,570	8,080	3,390	2,510	1,630	290	250
	Private insurer	11,388	20	65	15,140	6,390	8,740	3,970	2,250	1,770	500	250
	Self-insured employer	4,347	16	51	12,540	5,520	7,010	3,310	2,240	940	320	200
	Non-complying employer	80	38	95	21,860	8,290	13,570	5,030	6,390	1,180	460	520
2002	SAIF	8,676	17	58	14,240	5,990	8,250	3,520	2,550	1,660	270	250
	Private insurer	9,948	20	71	17,340	7,460	9,880	4,470	2,560	1,900	660	290
	Self-insured employer	4,291	16	51	13,120	6,140	6,970	3,320	2,150	990	340	170
	Non-complying employer	90	20	73	18,460	6,460	11,990	4,200	3,070	3,040	1,360	320
2003	SAIF	9,061	18	56	14,360	6,150	8,210	3,390	2,570	1,760	320	180
	Private insurer	8,447	20	72	17,600	7,480	10,110	4,490	2,760	1,880	640	340
	Self-insured employer	4,112	17	53	13,620	6,000	7,620	3,360	2,290	1,390	420	160
	Non-complying employer	99	24	85	\$20,730	\$9,600	\$11,130	\$4,700	\$3,490	\$2,070	\$770	\$100

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2004	SAIF	9,588	17	60	\$16,000	\$7,040	\$8,960	\$3,760	\$2,760	\$1,860	\$350	\$240
	Private insurer	8,247	20	71	19,020	8,550	10,470	4,570	2,900	2,030	680	290
	Self-insured employer	3,884	18	58	14,820	6,800	8,010	3,850	2,320	1,210	400	230
	Non-complying employer	93	33	67	19,490	7,820	11,670	3,800	4,850	1,650	960	410
2005	SAIF	10,066	18	60	16,340	7,290	9,050	3,790	2,880	1,800	330	250
	Private insurer	7,504	20	79	21,150	9,600	11,550	5,030	3,050	2,480	630	360
	Self-insured employer	3,671	19	57	15,600	7,190	8,410	3,780	2,630	1,290	460	240
	Non-complying employer	74	46	121	28,730	10,730	18,000	5,790	6,460	2,920	2,020	820
2006	SAIF	10,559	17	60	16,860	7,650	9,210	3,870	2,730	2,010	340	260
	Private insurer	7,856	21	73	20,140	9,360	10,780	4,870	2,690	2,380	550	290
	Self-insured employer	4,023	19	57	15,880	7,440	8,440	3,980	2,460	1,450	370	180
	Non-complying employer	61	60	137	31,440	11,600	19,840	7,020	8,380	3,110	330	1,010
2007	SAIF	11,006	17	61	17,150	7,810	9,340	3,960	2,540	2,140	410	300
	Private insurer	7,952	20	72	20,590	9,490	11,090	4,860	2,930	2,340	650	300
	Self-insured employer	4,166	19	61	16,780	7,320	9,460	4,550	2,450	1,760	470	230
	Non-complying employer	68	43	117	26,920	10,990	15,940	5,720	4,670	2,870	2,250	430
2008	SAIF	10,186	19	67	19,920	8,940	10,990	4,590	2,850	2,700	490	360
	Private insurer	7,609	22	77	22,210	9,870	12,340	5,380	2,980	2,960	740	280
	Self-insured employer	4,272	21	59	16,000	7,370	8,630	4,360	2,140	1,500	450	180
	Non-complying employer	77	97	185	31,020	13,480	17,540	8,700	3,070	2,010	3,450	300
2009	SAIF	8,933	24	76	22,950	10,380	12,570	5,240	3,130	3,230	590	380
	Private insurer	6,788	25	86	25,170	11,170	14,000	6,290	3,150	3,350	880	340
	Self-insured employer	4,187	21	66	18,400	8,330	10,070	4,840	2,590	1,820	650	170
	Non-complying employer	61	145	188	51,570	23,290	28,280	11,310	4,330	9,080	3,210	360
2010	SAIF	8,138	22	76	23,030	10,490	12,530	5,310	3,050	3,130	650	390
	Private insurer	6,328	25	84	25,230	11,600	13,630	6,120	3,140	3,170	860	330
	Self-insured employer	3,948	20	66	19,230	9,080	10,140	5,090	2,560	1,790	550	150
	Non-complying employer	52	78	166	46,530	20,740	25,790	11,570	5,880	4,120	3,350	860
2011	SAIF	8,400	22	74	22,050	10,700	11,350	5,230	2,800	2,670	410	240
	Private insurer	6,066	26	84	25,720	12,140	13,580	6,630	3,200	2,900	570	280
	Self-insured employer	4,099	23	67	19,270	9,460	9,810	5,270	2,710	1,280	410	130
	Non-complying employer	56	67	157	\$45,570	\$19,090	\$26,480	\$10,670	\$3,560	\$6,140	\$5,390	\$730

Footnotes on following page

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2011

Footnotes:

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 the latest notice of claim closure, determination order, or claim disposition agreement for initial claim openings. This may be different than the year of injury or year of claim acceptance. Death benefit and permanent total disability (PTD) claims, as well as their indemnity costs, are excluded from this analysis. Worker, employer, and insurer reimbursements from the Workers' Benefit Fund are also generally excluded.

Claim cost is the composite of medical and indemnity costs. Indemnity costs include temporary disability (TD), permanent partial disability (PPD), claim disposition agreement (CDA), disputed claim settlement (DCS), and vocational assistance. Indemnity costs incurred after claim closure that were paid through mid-April 2012 are also included in this table. This primarily includes PPD modified by dispute resolution, CDA, DCS, and vocational assistance costs.

Cost statistics are means, unless otherwise specified. Aside from temporary disability days, costs have been rounded, and components may not sum to composite averages. Some medical and indemnity costs are estimated. Most often estimates are for temporary disability days, medical, and vocational assistance for initial claims resolved by CDA, about which the department doesn't require regular cost reports. Conclusions should not be drawn for rows with a small number of claims.

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, then the temporary disability days and costs 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, July 2012