

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2015

| Resolution year | Insurer type | Claims resolved | Median TD days | Mean TD days | Average claim costs | Medical services | Indemnity | TD costs | PPD | CDA | DCS | Vocational assistance |
|-----------------|------------------------|-----------------|----------------|--------------|---------------------|------------------|-----------|----------|---------|---------|---------|-----------------------|
| 1996 | TOTAL | 29,105 | 17 | 61 | \$11,620 | \$4,670 | \$6,950 | \$3,070 | \$2,010 | \$1,210 | \$370 | \$280 |
| | SAIF | 9,079 | 18 | 65 | \$12,490 | \$5,120 | \$7,380 | \$3,150 | \$2,160 | \$1,360 | \$340 | \$360 |
| | Private insurer | 14,065 | 18 | 63 | \$11,610 | \$4,590 | \$7,020 | \$3,120 | \$1,990 | \$1,300 | \$350 | \$260 |
| | Self-insured employer | 5,784 | 16 | 51 | \$10,130 | \$4,130 | \$6,000 | \$2,760 | \$1,820 | \$720 | \$470 | \$220 |
| | Non-complying employer | 177 | 61 | 118 | \$16,890 | \$5,830 | \$11,060 | \$5,040 | \$3,110 | \$1,830 | \$790 | \$290 |
| 1997 | TOTAL | 27,872 | 17 | 58 | \$11,430 | \$4,540 | \$6,900 | \$2,980 | \$2,010 | \$1,340 | \$290 | \$270 |
| | SAIF | 8,639 | 17 | 59 | \$11,670 | \$4,660 | \$7,010 | \$2,910 | \$2,120 | \$1,480 | \$220 | \$300 |
| | Private insurer | 13,643 | 17 | 60 | \$11,660 | \$4,500 | \$7,160 | \$3,110 | \$1,970 | \$1,450 | \$350 | \$290 |
| | Self-insured employer | 5,474 | 15 | 50 | \$10,270 | \$4,350 | \$5,930 | \$2,750 | \$1,900 | \$800 | \$280 | \$190 |
| | Non-complying employer | 116 | 54 | 135 | \$21,240 | \$7,800 | \$13,440 | \$5,320 | \$3,680 | \$2,960 | \$500 | \$990 |
| 1998 | TOTAL | 27,137 | 18 | 57 | \$11,640 | \$4,760 | \$6,890 | \$3,040 | \$2,020 | \$1,240 | \$340 | \$240 |
| | SAIF | 8,224 | 19 | 60 | \$12,540 | \$5,100 | \$7,450 | \$3,150 | \$2,240 | \$1,460 | \$280 | \$310 |
| | Private insurer | 13,714 | 18 | 59 | \$11,540 | \$4,640 | \$6,900 | \$3,110 | \$1,920 | \$1,270 | \$380 | \$220 |
| | Self-insured employer | 5,110 | 17 | 47 | \$10,240 | \$4,440 | \$5,810 | \$2,600 | \$1,920 | \$760 | \$350 | \$170 |
| | Non-complying employer | 89 | 68 | 137 | \$24,350 | \$9,080 | \$15,270 | \$6,870 | \$3,580 | \$3,640 | \$450 | \$730 |
| 1999 | TOTAL | 25,708 | 19 | 57 | \$12,490 | \$5,190 | \$7,300 | \$3,170 | \$2,090 | \$1,400 | \$410 | \$230 |
| | SAIF | 7,765 | 19 | 56 | \$11,960 | \$4,910 | \$7,050 | \$2,970 | \$2,120 | \$1,440 | \$290 | \$240 |
| | Private insurer | 13,046 | 19 | 60 | \$12,950 | \$5,330 | \$7,620 | \$3,350 | \$2,060 | \$1,470 | \$490 | \$240 |
| | Self-insured employer | 4,817 | 17 | 50 | \$11,730 | \$5,120 | \$6,610 | \$2,980 | \$2,040 | \$1,050 | \$340 | \$190 |
| | Non-complying employer | 80 | 70 | 143 | \$34,290 | \$13,660 | \$20,630 | \$5,180 | \$6,170 | \$5,980 | \$2,690 | \$600 |
| 2000 | TOTAL | 24,926 | 18 | 55 | \$13,050 | \$5,610 | \$7,440 | \$3,240 | \$2,160 | \$1,420 | \$380 | \$240 |
| | SAIF | 8,045 | 19 | 55 | \$12,710 | \$5,380 | \$7,330 | \$3,040 | \$2,270 | \$1,510 | \$280 | \$230 |
| | Private insurer | 12,386 | 18 | 57 | \$13,450 | \$5,730 | \$7,720 | \$3,400 | \$2,060 | \$1,550 | \$450 | \$260 |
| | Self-insured employer | 4,416 | 16 | 50 | \$12,300 | \$5,650 | \$6,660 | \$3,100 | \$2,160 | \$890 | \$300 | \$220 |
| | Non-complying employer | 79 | 40 | 97 | \$26,940 | \$8,660 | \$18,280 | \$5,440 | \$7,350 | \$890 | \$4,010 | \$590 |
| 2001 | TOTAL | 24,782 | 18 | 59 | \$14,190 | \$5,970 | \$8,230 | \$3,640 | \$2,340 | \$1,570 | \$420 | \$260 |
| | SAIF | 8,752 | 17 | 57 | \$13,660 | \$5,560 | \$8,100 | \$3,410 | \$2,500 | \$1,630 | \$300 | \$260 |

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| Resolution year | Insurer type | Claims resolved | Median TD days | Mean TD days | Average claim costs | Medical services | Indemnity | TD costs | PPD | CDA | DCS | Vocational assistance |
|-----------------|------------------------|-----------------|----------------|--------------|---------------------|------------------|-----------|----------|---------|---------|---------|-----------------------|
| | Private insurer | 11,554 | 20 | 64 | \$15,160 | \$6,440 | \$8,720 | \$3,910 | \$2,230 | \$1,770 | \$540 | \$270 |
| | Self-insured employer | 4,395 | 17 | 51 | \$12,580 | \$5,500 | \$7,080 | \$3,360 | \$2,230 | \$940 | \$330 | \$220 |
| | Non-complying employer | 81 | 45 | 98 | \$21,920 | \$8,200 | \$13,720 | \$5,170 | \$6,310 | \$1,160 | \$450 | \$630 |
| 2002 | TOTAL | 23,257 | 18 | 62 | \$15,410 | \$6,660 | \$8,750 | \$3,900 | \$2,470 | \$1,640 | \$460 | \$280 |
| | SAIF | 8,721 | 17 | 58 | \$14,280 | \$6,000 | \$8,280 | \$3,530 | \$2,540 | \$1,680 | \$280 | \$260 |
| | Private insurer | 10,091 | 19 | 70 | \$17,360 | \$7,480 | \$9,890 | \$4,460 | \$2,540 | \$1,890 | \$670 | \$330 |
| | Self-insured employer | 4,355 | 16 | 51 | \$13,070 | \$6,070 | \$7,000 | \$3,310 | \$2,150 | \$990 | \$340 | \$200 |
| | Non-complying employer | 90 | 20 | 74 | \$18,610 | \$6,400 | \$12,210 | \$4,260 | \$3,070 | \$3,040 | \$1,350 | \$490 |
| 2003 | TOTAL | 21,956 | 18 | 61 | \$15,520 | \$6,660 | \$8,860 | \$3,780 | \$2,580 | \$1,760 | \$490 | \$260 |
| | SAIF | 9,112 | 18 | 55 | \$14,330 | \$6,120 | \$8,210 | \$3,370 | \$2,560 | \$1,760 | \$330 | \$190 |
| | Private insurer | 8,591 | 19 | 71 | \$17,640 | \$7,540 | \$10,100 | \$4,420 | \$2,730 | \$1,900 | \$690 | \$370 |
| | Self-insured employer | 4,153 | 17 | 52 | \$13,610 | \$5,950 | \$7,660 | \$3,320 | \$2,280 | \$1,450 | \$430 | \$180 |
| | Non-complying employer | 100 | 26 | 85 | \$20,510 | \$9,410 | \$11,100 | \$4,650 | \$3,450 | \$2,050 | \$770 | \$180 |
| 2004 | TOTAL | 21,994 | 19 | 63 | \$16,950 | \$7,580 | \$9,370 | \$4,060 | \$2,720 | \$1,810 | \$500 | \$280 |
| | SAIF | 9,647 | 17 | 59 | \$16,040 | \$7,060 | \$8,980 | \$3,760 | \$2,760 | \$1,860 | \$370 | \$240 |
| | Private insurer | 8,334 | 20 | 69 | \$18,960 | \$8,550 | \$10,410 | \$4,510 | \$2,860 | \$2,030 | \$690 | \$330 |
| | Self-insured employer | 3,919 | 18 | 58 | \$14,870 | \$6,790 | \$8,080 | \$3,870 | \$2,300 | \$1,230 | \$410 | \$270 |
| | Non-complying employer | 94 | 37 | 69 | \$19,360 | \$7,610 | \$11,750 | \$3,880 | \$4,790 | \$1,630 | \$950 | \$480 |
| 2005 | TOTAL | 21,481 | 19 | 65 | \$17,970 | \$8,050 | \$9,930 | \$4,250 | \$2,890 | \$1,990 | \$480 | \$310 |
| | SAIF | 10,103 | 18 | 59 | \$16,400 | \$7,270 | \$9,130 | \$3,800 | \$2,870 | \$1,850 | \$340 | \$260 |
| | Private insurer | 7,586 | 20 | 78 | \$21,100 | \$9,500 | \$11,600 | \$5,070 | \$3,020 | \$2,480 | \$640 | \$400 |
| | Self-insured employer | 3,718 | 19 | 57 | \$15,660 | \$7,150 | \$8,510 | \$3,760 | \$2,620 | \$1,340 | \$520 | \$280 |
| | Non-complying employer | 74 | 54 | 117 | \$28,820 | \$10,580 | \$18,240 | \$6,030 | \$6,460 | \$2,920 | \$2,020 | \$820 |
| 2006 | TOTAL | 22,637 | 19 | 63 | \$17,830 | \$8,120 | \$9,710 | \$4,240 | \$2,680 | \$2,060 | \$460 | \$280 |
| | SAIF | 10,597 | 17 | 60 | \$16,960 | \$7,640 | \$9,320 | \$3,890 | \$2,730 | \$2,050 | \$380 | \$270 |
| | Private insurer | 7,922 | 21 | 71 | \$20,100 | \$9,300 | \$10,800 | \$4,820 | \$2,680 | \$2,380 | \$600 | \$330 |
| | Self-insured employer | 4,055 | 19 | 57 | \$15,450 | \$7,000 | \$8,460 | \$3,970 | \$2,460 | \$1,450 | \$380 | \$200 |

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2015

| Resolution year | Insurer type | Claims resolved | Median TD days | Mean TD days | Average claim costs | Medical services | Indemnity | TD costs | PPD | CDA | DCS | Vocational assistance |
|-----------------|------------------------|-----------------|----------------|--------------|---------------------|------------------|-----------|----------|---------|---------|---------|-----------------------|
| | Non-complying employer | 63 | 65 | 126 | \$31,890 | \$12,090 | \$19,790 | \$7,060 | \$8,110 | \$3,040 | \$590 | \$990 |
| 2007 | TOTAL | 23,354 | 19 | 65 | \$18,460 | \$8,320 | \$10,140 | \$4,430 | \$2,660 | \$2,190 | \$550 | \$310 |
| | SAIF | 11,049 | 17 | 61 | \$17,260 | \$7,810 | \$9,450 | \$3,990 | \$2,540 | \$2,190 | \$430 | \$290 |
| | Private insurer | 8,028 | 21 | 72 | \$20,790 | \$9,520 | \$11,270 | \$4,920 | \$2,920 | \$2,400 | \$690 | \$350 |
| | Self-insured employer | 4,206 | 19 | 61 | \$16,980 | \$7,330 | \$9,660 | \$4,610 | \$2,460 | \$1,800 | \$520 | \$280 |
| | Non-complying employer | 71 | 43 | 120 | \$29,370 | \$12,210 | \$17,160 | \$6,020 | \$4,700 | \$3,100 | \$2,800 | \$550 |
| 2008 | TOTAL | 22,210 | 20 | 69 | \$20,260 | \$9,040 | \$11,220 | \$4,870 | \$2,750 | \$2,660 | \$620 | \$310 |
| | SAIF | 10,208 | 19 | 66 | \$20,110 | \$8,980 | \$11,130 | \$4,640 | \$2,850 | \$2,760 | \$520 | \$360 |
| | Private insurer | 7,639 | 22 | 77 | \$22,630 | \$10,070 | \$12,570 | \$5,390 | \$2,960 | \$3,110 | \$780 | \$320 |
| | Self-insured employer | 4,286 | 21 | 60 | \$16,180 | \$7,270 | \$8,910 | \$4,430 | \$2,140 | \$1,640 | \$510 | \$200 |
| | Non-complying employer | 77 | 105 | 166 | \$30,850 | \$13,200 | \$17,650 | \$8,810 | \$3,070 | \$2,020 | \$3,450 | \$300 |
| 2009 | TOTAL | 19,945 | 24 | 77 | \$23,010 | \$10,170 | \$12,840 | \$5,530 | \$2,990 | \$3,200 | \$760 | \$360 |
| | SAIF | 8,929 | 24 | 75 | \$23,060 | \$10,290 | \$12,770 | \$5,210 | \$3,110 | \$3,420 | \$630 | \$390 |
| | Private insurer | 6,772 | 26 | 85 | \$25,360 | \$11,110 | \$14,250 | \$6,280 | \$3,090 | \$3,530 | \$940 | \$410 |
| | Self-insured employer | 4,183 | 21 | 67 | \$18,720 | \$8,210 | \$10,510 | \$4,900 | \$2,560 | \$2,100 | \$710 | \$240 |
| | Non-complying employer | 61 | 132 | 180 | \$50,110 | \$22,360 | \$27,750 | \$10,640 | \$4,330 | \$9,080 | \$3,210 | \$490 |
| 2010 | TOTAL | 18,371 | 23 | 76 | \$23,360 | \$10,470 | \$12,890 | \$5,600 | \$2,910 | \$3,190 | \$840 | \$360 |
| | SAIF | 8,106 | 22 | 74 | \$23,350 | \$10,360 | \$12,990 | \$5,320 | \$2,990 | \$3,520 | \$750 | \$410 |
| | Private insurer | 6,295 | 25 | 83 | \$25,700 | \$11,490 | \$14,200 | \$6,250 | \$3,050 | \$3,470 | \$1,040 | \$390 |
| | Self-insured employer | 3,917 | 21 | 65 | \$19,290 | \$8,900 | \$10,380 | \$5,020 | \$2,490 | \$2,000 | \$680 | \$190 |
| | Non-complying employer | 53 | 96 | 170 | \$48,110 | \$20,650 | \$27,460 | \$11,810 | \$5,770 | \$4,910 | \$3,960 | \$1,010 |
| 2011 | TOTAL | 18,298 | 23 | 74 | \$23,210 | \$10,670 | \$12,540 | \$5,510 | \$2,800 | \$3,130 | \$780 | \$330 |
| | SAIF | 8,261 | 22 | 72 | \$22,470 | \$10,490 | \$11,980 | \$5,080 | \$2,690 | \$3,210 | \$680 | \$330 |
| | Private insurer | 5,972 | 25 | 82 | \$26,310 | \$11,840 | \$14,470 | \$6,340 | \$3,020 | \$3,790 | \$940 | \$390 |
| | Self-insured employer | 4,009 | 22 | 66 | \$19,790 | \$9,180 | \$10,620 | \$5,100 | \$2,710 | \$1,910 | \$670 | \$230 |
| | Non-complying employer | 56 | 67 | 155 | \$45,880 | \$18,470 | \$27,410 | \$10,320 | \$3,560 | \$6,380 | \$6,380 | \$780 |
| 2012 | TOTAL | 18,521 | 23 | 69 | \$21,940 | \$10,160 | \$11,780 | \$5,250 | \$2,600 | \$2,910 | \$730 | \$280 |

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| Resolution year | Insurer type | Claims resolved | Median TD days | Mean TD days | Average claim costs | Medical services | Indemnity | TD costs | PPD | CDA | DCS | Vocational assistance |
|-----------------|------------------------|-----------------|----------------|--------------|---------------------|------------------|-----------|----------|---------|----------|---------|-----------------------|
| | SAIF | 8,841 | 22 | 67 | \$20,950 | \$9,900 | \$11,040 | \$4,760 | \$2,350 | \$2,990 | \$630 | \$310 |
| | Private insurer | 5,580 | 26 | 77 | \$25,470 | \$11,390 | \$14,070 | \$6,200 | \$3,010 | \$3,550 | \$990 | \$320 |
| | Self-insured employer | 4,042 | 21 | 63 | \$18,940 | \$8,900 | \$10,030 | \$4,980 | \$2,560 | \$1,760 | \$560 | \$170 |
| | Non-complying employer | 58 | 63 | 140 | \$41,910 | \$16,440 | \$25,470 | \$9,270 | \$4,870 | \$8,670 | \$2,310 | \$350 |
| 2013 | TOTAL | 18,653 | 24 | 71 | \$22,440 | \$10,450 | \$11,990 | \$5,450 | \$2,590 | \$2,870 | \$810 | \$280 |
| | SAIF | 9,333 | 22 | 68 | \$21,330 | \$10,180 | \$11,150 | \$4,810 | \$2,340 | \$2,910 | \$780 | \$320 |
| | Private insurer | 5,368 | 29 | 79 | \$26,840 | \$11,990 | \$14,840 | \$6,750 | \$3,290 | \$3,500 | \$990 | \$320 |
| | Self-insured employer | 3,902 | 24 | 67 | \$18,850 | \$8,900 | \$9,950 | \$5,130 | \$2,190 | \$1,890 | \$600 | \$140 |
| | Non-complying employer | 50 | 70 | 148 | \$38,050 | \$16,500 | \$21,550 | \$11,300 | \$4,130 | \$3,960 | \$2,160 | \$0 |
| 2014 | TOTAL | 19,171 | 24 | 68 | \$21,020 | \$9,590 | \$11,430 | \$5,260 | \$2,310 | \$2,880 | \$780 | \$200 |
| | SAIF | 9,854 | 21 | 60 | \$18,600 | \$8,680 | \$9,920 | \$4,190 | \$1,910 | \$2,880 | \$770 | \$170 |
| | Private insurer | 5,318 | 28 | 81 | \$25,830 | \$11,460 | \$14,360 | \$6,830 | \$2,930 | \$3,460 | \$890 | \$260 |
| | Self-insured employer | 3,962 | 25 | 66 | \$20,290 | \$9,300 | \$11,000 | \$5,680 | \$2,440 | \$2,040 | \$650 | \$180 |
| | Non-complying employer | 37 | 61 | 213 | \$53,040 | \$16,690 | \$36,350 | \$16,660 | \$6,790 | \$10,490 | \$1,470 | \$940 |
| 2015 | TOTAL | 19,185 | 24 | 67 | \$20,480 | \$9,520 | \$10,960 | \$5,220 | \$2,070 | \$2,870 | \$650 | \$150 |
| | SAIF | 10,495 | 21 | 64 | \$18,930 | \$8,890 | \$10,040 | \$4,590 | \$1,710 | \$3,020 | \$590 | \$130 |
| | Private insurer | 5,035 | 30 | 79 | \$25,090 | \$11,340 | \$13,760 | \$6,740 | \$2,890 | \$3,150 | \$790 | \$190 |
| | Self-insured employer | 3,619 | 24 | 59 | \$18,450 | \$8,760 | \$9,690 | \$4,910 | \$1,960 | \$2,090 | \$610 | \$130 |
| | Non-complying employer | 36 | 40 | 98 | \$28,850 | \$14,530 | \$14,320 | \$5,830 | \$1,740 | \$2,580 | \$4,170 | \$0 |

Accepted disabling claims are occupational injury or disease claims accepted by insurers 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 claim acceptance. Death benefit and permanent total disability 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 includes temporary disability (TD), permanent partial disability (PPD), claim disposition agreement (CDA), disputed claim settlement (DCS), and vocational assistance. Indemnity incurred after claim closure through August 2016 is also included in this table: primarily PPD modified by dispute resolution, CDA, DCS, and vocational assistance.

Cost statistics are means unless otherwise specified. Aside from temporary disability days, costs have been rounded, and components may not sum to

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composite averages. Some medical and indemnity are estimated, primarily TD days and costs and medical and vocational assistance costs 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. Claim counts will change as claims are reopened and resolved in future years, and if past trends continue, then TD days and costs for the most recent year will decline. Post-closure costs will increase over time.

Central Services Division, Oregon Department of Consumer & Business Services, August 2016

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