

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2018

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	29,104	17	62	\$11,610	\$4,660	\$6,950	\$3,060	\$2,020	\$1,210	\$370	\$280
	SAIF	9,078	18	65	\$12,480	\$5,110	\$7,370	\$3,140	\$2,160	\$1,360	\$340	\$360
	Private insurer	14,065	18	63	\$11,590	\$4,580	\$7,010	\$3,110	\$1,990	\$1,300	\$350	\$260
	Self-insured employer	5,784	16	51	\$10,140	\$4,130	\$6,000	\$2,760	\$1,820	\$740	\$470	\$220
	Non-complying employer	177	61	118	\$16,870	\$5,830	\$11,030	\$5,020	\$3,110	\$1,830	\$790	\$290
1997	TOTAL	27,868	17	58	\$11,390	\$4,520	\$6,870	\$2,970	\$2,010	\$1,330	\$290	\$270
	SAIF	8,636	17	59	\$11,600	\$4,620	\$6,970	\$2,880	\$2,110	\$1,480	\$220	\$290
	Private insurer	13,643	17	60	\$11,630	\$4,490	\$7,140	\$3,090	\$1,970	\$1,450	\$350	\$290
	Self-insured employer	5,473	15	50	\$10,250	\$4,350	\$5,900	\$2,740	\$1,900	\$770	\$280	\$190
	Non-complying employer	116	54	135	\$21,200	\$7,810	\$13,390	\$5,270	\$3,680	\$2,960	\$500	\$990
1998	TOTAL	27,135	18	57	\$11,610	\$4,740	\$6,870	\$3,030	\$2,020	\$1,240	\$340	\$240
	SAIF	8,224	19	60	\$12,530	\$5,090	\$7,440	\$3,150	\$2,240	\$1,460	\$280	\$310
	Private insurer	13,712	18	59	\$11,490	\$4,620	\$6,880	\$3,090	\$1,920	\$1,270	\$380	\$220
	Self-insured employer	5,110	17	47	\$10,240	\$4,440	\$5,800	\$2,600	\$1,920	\$760	\$350	\$170
	Non-complying employer	89	68	137	\$24,310	\$9,090	\$15,230	\$6,830	\$3,580	\$3,640	\$450	\$730
1999	TOTAL	25,706	19	57	\$12,450	\$5,180	\$7,280	\$3,160	\$2,090	\$1,390	\$410	\$230
	SAIF	7,765	19	56	\$11,940	\$4,900	\$7,040	\$2,960	\$2,120	\$1,440	\$290	\$240
	Private insurer	13,044	19	60	\$12,890	\$5,310	\$7,590	\$3,330	\$2,060	\$1,460	\$490	\$240
	Self-insured employer	4,817	17	50	\$11,730	\$5,120	\$6,600	\$2,970	\$2,040	\$1,060	\$340	\$190
	Non-complying employer	80	70	143	\$34,260	\$13,660	\$20,600	\$5,150	\$6,170	\$5,980	\$2,690	\$600
2000	TOTAL	24,923	18	56	\$13,010	\$5,600	\$7,420	\$3,220	\$2,160	\$1,410	\$380	\$240
	SAIF	8,042	19	55	\$12,690	\$5,370	\$7,320	\$3,030	\$2,270	\$1,510	\$280	\$230
	Private insurer	12,385	18	57	\$13,380	\$5,700	\$7,680	\$3,380	\$2,060	\$1,530	\$450	\$260
	Self-insured employer	4,417	16	50	\$12,300	\$5,650	\$6,660	\$3,090	\$2,160	\$890	\$300	\$220
	Non-complying employer	79	40	97	\$26,920	\$8,670	\$18,250	\$5,420	\$7,350	\$890	\$4,010	\$590
2001	TOTAL	24,780	18	59	\$14,170	\$5,940	\$8,230	\$3,630	\$2,340	\$1,580	\$420	\$260
	SAIF	8,752	17	57	\$13,650	\$5,550	\$8,100	\$3,400	\$2,500	\$1,630	\$310	\$260
	Private insurer	11,553	20	64	\$15,080	\$6,380	\$8,700	\$3,890	\$2,230	\$1,770	\$540	\$270
	Self-insured employer	4,394	17	51	\$12,650	\$5,500	\$7,140	\$3,350	\$2,230	\$1,010	\$330	\$220

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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
	Non-complying employer	81	45	98	\$21,900	\$8,200	\$13,690	\$5,140	\$6,310	\$1,160	\$450	\$630
2002	TOTAL	23,257	18	62	\$15,390	\$6,650	\$8,750	\$3,890	\$2,470	\$1,650	\$460	\$280
	SAIF	8,721	17	58	\$14,280	\$5,990	\$8,280	\$3,530	\$2,540	\$1,680	\$280	\$260
	Private insurer	10,091	19	70	\$17,340	\$7,460	\$9,880	\$4,450	\$2,540	\$1,890	\$670	\$330
	Self-insured employer	4,355	16	51	\$13,060	\$6,080	\$6,980	\$3,300	\$2,150	\$990	\$350	\$200
	Non-complying employer	90	20	74	\$18,580	\$6,410	\$12,170	\$4,230	\$3,070	\$3,040	\$1,350	\$490
2003	TOTAL	21,956	18	61	\$15,520	\$6,660	\$8,870	\$3,770	\$2,580	\$1,760	\$490	\$260
	SAIF	9,113	18	55	\$14,350	\$6,120	\$8,220	\$3,370	\$2,570	\$1,760	\$330	\$190
	Private insurer	8,591	19	71	\$17,640	\$7,530	\$10,110	\$4,410	\$2,730	\$1,910	\$690	\$380
	Self-insured employer	4,152	17	52	\$13,600	\$5,950	\$7,650	\$3,300	\$2,290	\$1,450	\$430	\$180
	Non-complying employer	100	26	85	\$20,490	\$9,410	\$11,080	\$4,620	\$3,450	\$2,050	\$770	\$180
2004	TOTAL	21,991	19	63	\$16,950	\$7,570	\$9,380	\$4,060	\$2,720	\$1,810	\$510	\$280
	SAIF	9,644	17	59	\$16,040	\$7,050	\$8,990	\$3,750	\$2,760	\$1,860	\$380	\$240
	Private insurer	8,334	20	69	\$18,970	\$8,550	\$10,420	\$4,510	\$2,860	\$2,030	\$700	\$330
	Self-insured employer	3,919	18	58	\$14,860	\$6,790	\$8,060	\$3,850	\$2,300	\$1,230	\$410	\$270
	Non-complying employer	94	37	69	\$19,320	\$7,610	\$11,700	\$3,840	\$4,790	\$1,630	\$950	\$480
2005	TOTAL	21,479	19	65	\$17,980	\$8,050	\$9,940	\$4,240	\$2,890	\$1,990	\$490	\$310
	SAIF	10,101	18	59	\$16,400	\$7,270	\$9,130	\$3,800	\$2,870	\$1,850	\$350	\$260
	Private insurer	7,586	20	78	\$21,110	\$9,500	\$11,620	\$5,070	\$3,020	\$2,480	\$650	\$400
	Self-insured employer	3,718	19	57	\$15,690	\$7,150	\$8,540	\$3,750	\$2,620	\$1,350	\$550	\$280
	Non-complying employer	74	54	117	\$28,790	\$10,580	\$18,210	\$5,990	\$6,460	\$2,920	\$2,020	\$820
2006	TOTAL	22,634	19	63	\$17,850	\$8,120	\$9,730	\$4,230	\$2,690	\$2,070	\$460	\$280
	SAIF	10,596	17	60	\$16,990	\$7,640	\$9,350	\$3,890	\$2,740	\$2,060	\$390	\$270
	Private insurer	7,919	21	71	\$20,080	\$9,290	\$10,790	\$4,810	\$2,680	\$2,370	\$600	\$330
	Self-insured employer	4,056	19	57	\$15,490	\$7,010	\$8,490	\$3,960	\$2,470	\$1,480	\$390	\$200
	Non-complying employer	63	65	126	\$31,870	\$12,090	\$19,770	\$7,040	\$8,110	\$3,040	\$590	\$990
2007	TOTAL	23,350	19	65	\$18,490	\$8,320	\$10,160	\$4,430	\$2,670	\$2,200	\$560	\$310
	SAIF	11,046	17	61	\$17,280	\$7,800	\$9,470	\$3,990	\$2,540	\$2,200	\$450	\$290
	Private insurer	8,027	21	72	\$20,850	\$9,530	\$11,320	\$4,920	\$2,950	\$2,400	\$700	\$350

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2018

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
	Self-insured employer	4,206	19	61	\$16,990	\$7,320	\$9,660	\$4,590	\$2,460	\$1,810	\$530	\$280
	Non-complying employer	71	43	120	\$29,330	\$12,210	\$17,120	\$5,980	\$4,700	\$3,100	\$2,800	\$550
2008	TOTAL	22,208	20	69	\$20,270	\$9,030	\$11,230	\$4,870	\$2,760	\$2,680	\$620	\$310
	SAIF	10,208	19	66	\$20,130	\$8,980	\$11,150	\$4,640	\$2,860	\$2,780	\$520	\$360
	Private insurer	7,638	22	77	\$22,660	\$10,060	\$12,600	\$5,390	\$2,970	\$3,140	\$780	\$320
	Self-insured employer	4,285	21	60	\$16,150	\$7,270	\$8,890	\$4,410	\$2,140	\$1,640	\$510	\$200
	Non-complying employer	77	105	166	\$30,780	\$13,210	\$17,570	\$8,730	\$3,070	\$2,020	\$3,450	\$300
2009	TOTAL	19,949	24	77	\$23,070	\$10,180	\$12,890	\$5,530	\$3,000	\$3,210	\$780	\$360
	SAIF	8,928	24	75	\$23,110	\$10,310	\$12,800	\$5,220	\$3,120	\$3,430	\$640	\$390
	Private insurer	6,772	26	85	\$25,390	\$11,110	\$14,280	\$6,280	\$3,100	\$3,530	\$960	\$410
	Self-insured employer	4,188	21	67	\$18,850	\$8,230	\$10,620	\$4,880	\$2,590	\$2,150	\$750	\$240
	Non-complying employer	61	133	181	\$49,950	\$22,420	\$27,530	\$10,420	\$4,330	\$9,080	\$3,210	\$490
2010	TOTAL	18,370	23	76	\$23,390	\$10,470	\$12,930	\$5,590	\$2,920	\$3,200	\$850	\$360
	SAIF	8,105	22	74	\$23,360	\$10,360	\$12,990	\$5,320	\$3,000	\$3,530	\$750	\$410
	Private insurer	6,296	25	83	\$25,780	\$11,490	\$14,290	\$6,260	\$3,070	\$3,500	\$1,070	\$390
	Self-insured employer	3,916	21	65	\$19,300	\$8,910	\$10,390	\$4,990	\$2,490	\$2,030	\$690	\$190
	Non-complying employer	53	96	170	\$47,950	\$20,670	\$27,280	\$11,630	\$5,770	\$4,910	\$3,960	\$1,010
2011	TOTAL	18,291	23	74	\$23,250	\$10,640	\$12,610	\$5,490	\$2,820	\$3,180	\$800	\$330
	SAIF	8,257	22	72	\$22,540	\$10,470	\$12,060	\$5,070	\$2,700	\$3,270	\$690	\$330
	Private insurer	5,970	25	82	\$26,350	\$11,780	\$14,570	\$6,300	\$3,050	\$3,840	\$970	\$400
	Self-insured employer	4,008	22	66	\$19,810	\$9,180	\$10,640	\$5,060	\$2,710	\$1,950	\$690	\$230
	Non-complying employer	56	67	155	\$45,730	\$18,490	\$27,240	\$10,150	\$3,560	\$6,380	\$6,380	\$780
2012	TOTAL	18,509	23	70	\$21,970	\$10,110	\$11,860	\$5,230	\$2,600	\$2,990	\$750	\$290
	SAIF	8,834	22	68	\$21,040	\$9,920	\$11,120	\$4,750	\$2,370	\$3,040	\$650	\$320
	Private insurer	5,574	26	76	\$25,300	\$11,230	\$14,080	\$6,130	\$3,000	\$3,620	\$1,010	\$320
	Self-insured employer	4,043	21	63	\$19,130	\$8,920	\$10,210	\$4,970	\$2,550	\$1,920	\$590	\$180
	Non-complying employer	58	63	140	\$41,770	\$16,470	\$25,300	\$9,110	\$4,870	\$8,670	\$2,310	\$350
2013	TOTAL	18,647	24	72	\$22,540	\$10,430	\$12,110	\$5,440	\$2,570	\$2,950	\$860	\$280
	SAIF	9,330	22	68	\$21,400	\$10,160	\$11,250	\$4,780	\$2,350	\$2,970	\$820	\$320

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2018

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	5,363	29	80	\$26,950	\$11,940	\$15,010	\$6,780	\$3,260	\$3,610	\$1,040	\$320
	Self-insured employer	3,905	24	67	\$19,050	\$8,960	\$10,100	\$5,120	\$2,170	\$2,000	\$660	\$140
	Non-complying employer	49	65	135	\$35,000	\$15,410	\$19,600	\$10,050	\$3,310	\$4,040	\$2,200	\$0
2014	TOTAL	19,156	24	68	\$21,210	\$9,550	\$11,660	\$5,210	\$2,260	\$3,140	\$850	\$210
	SAIF	9,850	21	61	\$18,800	\$8,660	\$10,140	\$4,180	\$1,880	\$3,080	\$830	\$170
	Private insurer	5,318	28	81	\$26,120	\$11,450	\$14,670	\$6,760	\$2,860	\$3,790	\$980	\$280
	Self-insured employer	3,950	25	66	\$20,270	\$9,120	\$11,150	\$5,570	\$2,320	\$2,360	\$710	\$190
	Non-complying employer	38	61	211	\$55,630	\$16,620	\$39,010	\$16,280	\$6,610	\$11,660	\$3,110	\$1,340
2015	TOTAL	19,020	23	67	\$20,660	\$9,420	\$11,240	\$5,130	\$1,990	\$3,180	\$790	\$160
	SAIF	10,409	21	64	\$19,000	\$8,800	\$10,200	\$4,500	\$1,650	\$3,210	\$700	\$140
	Private insurer	4,986	29	79	\$25,510	\$11,200	\$14,300	\$6,650	\$2,770	\$3,670	\$980	\$220
	Self-insured employer	3,589	24	59	\$18,670	\$8,690	\$9,980	\$4,840	\$1,900	\$2,390	\$710	\$140
	Non-complying employer	36	39	96	\$28,420	\$14,200	\$14,220	\$5,450	\$1,720	\$2,910	\$4,130	\$0
2016	TOTAL	19,668	22	66	\$19,800	\$9,010	\$10,790	\$5,150	\$2,040	\$2,720	\$740	\$140
	SAIF	10,804	21	61	\$18,360	\$8,610	\$9,740	\$4,450	\$1,770	\$2,710	\$680	\$120
	Private insurer	4,981	26	78	\$24,480	\$10,670	\$13,810	\$6,500	\$2,670	\$3,400	\$1,040	\$200
	Self-insured employer	3,845	24	60	\$17,480	\$7,880	\$9,600	\$5,270	\$1,950	\$1,760	\$500	\$120
	Non-complying employer	38	110	175	\$51,260	\$19,260	\$32,000	\$13,000	\$6,710	\$10,440	\$800	\$1,050
2017	TOTAL	20,905	23	67	\$21,160	\$9,510	\$11,640	\$5,600	\$2,270	\$2,750	\$880	\$150
	SAIF	11,375	21	62	\$19,280	\$8,940	\$10,340	\$4,720	\$1,960	\$2,800	\$730	\$130
	Private insurer	5,423	28	79	\$26,210	\$11,550	\$14,660	\$7,290	\$2,990	\$3,120	\$1,060	\$210
	Self-insured employer	4,068	25	66	\$19,520	\$8,330	\$11,180	\$5,790	\$2,150	\$2,060	\$1,050	\$130
	Non-complying employer	39	63	96	\$35,120	\$15,530	\$19,590	\$6,640	\$3,070	\$7,990	\$1,900	\$0
2018	TOTAL	20,657	23	65	\$20,430	\$9,490	\$10,940	\$5,500	\$2,140	\$2,440	\$740	\$120
	SAIF	11,202	21	60	\$19,360	\$9,350	\$10,010	\$4,740	\$1,930	\$2,530	\$710	\$100
	Private insurer	5,436	28	77	\$24,340	\$10,640	\$13,710	\$6,960	\$2,690	\$2,930	\$960	\$160
	Self-insured employer	3,977	24	63	\$18,070	\$8,300	\$9,770	\$5,630	\$1,990	\$1,510	\$530	\$110
	Non-complying employer	42	49	74	\$24,370	\$12,140	\$12,230	\$5,280	\$1,890	\$2,910	\$1,660	\$480

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2018

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 2019 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 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 does not 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 2019**

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