

Table 1. Average time loss days and claim costs for accepted disabling claims by resolution year, Oregon 1995-2007

Resolution year	Claims resolved	Median time loss days paid	Mean time loss days paid	Average claim costs	Medical costs paid	Indemnity	Time loss dollars paid	PPD	CDA	DCS	Vocational assistance
1995	31,345	18	64	\$11,430	\$4,300	\$7,140	\$3,200	\$1,920	\$1,410	\$330	\$280
1996	29,017	16	62	11,760	4,500	7,250	3,210	2,110	1,390	270	280
1997	27,621	15	57	11,160	4,230	6,930	3,010	2,040	1,370	270	240
1998	26,832	16	56	11,320	4,400	6,930	3,080	2,080	1,280	280	210
1999	25,447	16	56	11,950	4,750	7,190	3,180	2,140	1,390	310	180
2000	24,694	16	55	12,830	5,350	7,480	3,280	2,200	1,430	350	210
2001	24,311	17	57	13,060	5,260	7,800	3,480	2,300	1,450	360	210
2002	23,149	18	61	14,890	6,090	8,800	3,830	2,550	1,730	480	210
2003	21,775	18	61	15,460	6,450	9,020	3,950	2,650	1,740	450	220
2004	21,874	18	63	16,540	7,070	9,460	4,090	2,830	1,840	470	240
2005	21,643	20	66	16,950	7,150	9,800	4,250	2,950	1,890	450	260
2006	23,061	20	65	17,280	7,420	9,860	4,250	2,920	2,050	400	230
2007	24,331	21	70	\$18,710	\$8,130	\$10,590	\$4,710	\$3,210	\$2,040	\$460	\$170

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 time loss days and dollars include estimates of time loss 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 2008 are included in this table. This primarily includes permanent partial disability and disputed claim settlements awarded at reconsideration or at hearings 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 time loss costs and time loss 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, January 2009