

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2010

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	8,916	16	60	\$11,910	\$4,830	\$7,080	\$2,940	\$2,180	\$1,380	\$220	\$360
	Private insurer	13,826	16	61	11,360	4,390	6,970	3,080	2,010	1,320	340	220
	Self-insured employer	5,690	15	50	9,730	4,020	5,710	2,700	1,840	730	270	170
	Non-complying employer	171	51	115	15,910	5,360	10,560	4,650	3,130	1,860	670	250
1997	SAIF	8,462	15	55	11,220	4,390	6,830	2,720	2,130	1,490	210	280
	Private insurer	13,430	16	59	11,350	4,250	7,100	3,070	2,000	1,460	340	230
	Self-insured employer	5,416	14	49	9,960	4,200	5,750	2,690	1,910	780	250	130
	Non-complying employer	109	51	135	21,150	7,060	14,090	5,440	3,890	3,150	550	1,050
1998	SAIF	8,075	16	56	12,090	4,850	7,240	2,970	2,260	1,450	270	290
	Private insurer	13,514	17	58	11,320	4,420	6,900	3,130	1,940	1,290	370	170
	Self-insured employer	5,055	15	46	9,850	4,260	5,600	2,560	1,920	720	300	100
	Non-complying employer	85	58	127	23,590	8,850	14,730	6,560	3,630	3,810	470	260
1999	SAIF	7,630	15	51	11,470	4,640	6,830	2,770	2,130	1,450	270	210
	Private insurer	12,818	19	59	12,500	5,020	7,480	3,330	2,080	1,460	430	190
	Self-insured employer	4,764	16	48	11,370	4,900	6,480	2,930	2,060	1,050	320	110
	Non-complying employer	77	56	139	34,140	14,310	19,830	5,090	5,920	6,220	2,310	300
2000	SAIF	7,862	15	50	12,760	5,650	7,110	2,820	2,300	1,530	260	200
	Private insurer	12,106	17	57	13,140	5,500	7,630	3,380	2,070	1,550	430	210
	Self-insured employer	4,351	15	49	11,900	5,420	6,480	3,030	2,180	850	280	140
	Non-complying employer	73	39	95	24,900	6,770	18,130	5,520	7,620	830	3,830	310
2001	SAIF	8,538	16	54	13,140	5,220	7,930	3,230	2,530	1,650	280	240
	Private insurer	11,262	20	63	14,700	6,040	8,660	3,890	2,270	1,780	500	220
	Self-insured employer	4,323	16	49	12,230	5,270	6,960	3,300	2,260	940	300	160
	Non-complying employer	79	39	95	21,590	7,800	13,790	5,140	6,420	1,230	510	490
2002	SAIF	8,532	18	57	14,270	6,030	8,250	3,490	2,590	1,670	260	240
	Private insurer	9,815	20	68	16,700	6,810	9,890	4,490	2,580	1,910	660	250
	Self-insured employer	4,265	16	51	12,620	5,650	6,970	3,340	2,160	1,000	330	140
	Non-complying employer	87	20	77	17,830	6,590	11,240	4,630	3,120	2,520	690	290
2003	SAIF	8,917	18	54	14,220	6,020	8,210	3,350	2,600	1,770	320	170
	Private insurer	8,347	20	70	17,890	7,670	10,220	4,630	2,760	1,890	640	310
	Self-insured employer	4,089	17	51	13,350	5,740	7,610	3,360	2,280	1,400	420	140
	Non-complying employer	99	20	82	\$20,290	\$9,270	\$11,020	\$4,590	\$3,490	\$2,070	\$770	\$100

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2004	SAIF	9,463	18	58	\$15,610	\$6,640	\$8,970	\$3,730	\$2,780	\$1,880	\$340	\$230
	Private insurer	8,155	20	67	18,460	8,010	10,460	4,570	2,900	2,060	650	280
	Self-insured employer	3,863	17	56	14,440	6,460	7,980	3,840	2,320	1,200	400	220
	Non-complying employer	93	35	66	19,000	7,520	11,480	3,860	4,850	1,660	690	410
2005	SAIF	9,962	18	57	16,100	7,210	8,880	3,650	2,870	1,800	320	240
	Private insurer	7,452	21	75	20,110	8,650	11,460	4,970	3,040	2,490	620	340
	Self-insured employer	3,651	19	57	15,320	6,970	8,350	3,770	2,590	1,300	450	230
	Non-complying employer	74	41	116	27,430	9,890	17,540	5,560	6,280	2,920	2,020	770
2006	SAIF	10,446	18	57	16,450	7,400	9,060	3,740	2,720	2,010	340	250
	Private insurer	7,800	21	67	18,940	8,580	10,350	4,550	2,670	2,360	490	280
	Self-insured employer	4,009	19	56	15,700	7,270	8,430	3,970	2,460	1,450	380	170
	Non-complying employer	61	60	148	31,470	11,860	19,610	6,790	8,380	3,110	330	1,010
2007	SAIF	10,900	18	57	16,690	7,550	9,140	3,780	2,510	2,140	420	290
	Private insurer	7,890	21	67	20,330	9,430	10,900	4,700	2,910	2,350	640	290
	Self-insured employer	4,163	19	60	16,840	7,340	9,500	4,580	2,460	1,780	470	230
	Non-complying employer	70	52	124	29,160	12,060	17,100	6,150	4,970	3,000	2,710	280
2008	SAIF	10,076	20	63	19,090	8,410	10,680	4,350	2,830	2,700	460	350
	Private insurer	7,574	23	71	21,390	9,240	12,150	5,260	2,940	2,950	720	290
	Self-insured employer	4,264	20	59	16,100	7,440	8,660	4,480	2,150	1,460	420	160
	Non-complying employer	75	105	182	31,310	13,580	17,730	8,670	3,150	2,070	3,550	310
2009	SAIF	8,907	26	74	22,300	10,030	12,270	5,110	3,120	3,120	550	370
	Private insurer	6,775	26	80	24,450	10,830	13,620	6,230	3,100	3,190	770	320
	Self-insured employer	4,198	21	66	18,160	8,170	9,990	4,870	2,620	1,740	610	160
	Non-complying employer	60	119	169	44,630	17,480	27,150	10,720	4,110	8,960	3,180	190
2010	SAIF	8,161	24	75	22,690	10,400	12,280	5,350	3,220	2,840	530	350
	Private insurer	6,351	26	87	25,140	11,800	13,340	6,430	3,270	2,690	660	280
	Self-insured employer	3,960	21	67	18,600	8,670	9,930	5,140	2,600	1,590	470	140
	Non-complying employer	54	70	151	\$43,140	\$19,100	\$24,040	\$10,860	\$6,540	\$3,510	\$2,300	\$830

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, 1996-2010

Footnotes:

Accepted disabling claims are claims, accepted by insurers, arising from occupational injuries or diseases that entitle workers to compensation for disability or death. Fatality claims, permanent total disability (PTD) claims, claims with no indemnity, and claims with unreasonably high indemnity, as well as their associated costs, are excluded from this analysis.

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.

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

Claim cost is the composite of medical and indemnity costs. The components of indemnity are temporary disability, PPD, CDA, DCS, and vocational assistance. Cost statistics are means, unless otherwise specified. Costs have been rounded, and components 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 the total claims resolved. The temporary disability days and dollars include estimates of temporary disability for initial claims resolved by claim disposition agreements rather than claim closure. Insurers do not report this data to the department. Indemnity costs incurred after claim closure that were paid through mid-April 2011 are also included in this table. This primarily includes permanent partial disability modified by dispute resolution, disputed claim settlements, and vocational assistance costs. These costs after resolution generally increase over time. Worker, employer, and insurer reimbursements from the Workers' Benefit Fund are also excluded.

Medical costs include estimates for initial claims resolved by claim disposition agreement rather than claim closure. Medical costs after claim resolution, which are often substantial, are not included in this report.

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 2011