

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2012

Resolution year	Insurer type	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	TOTAL	29,011	17	62	\$11,600	\$4,690	\$6,910	\$3,090	\$2,020	\$1,210	\$300	\$290
	SAIF	9,076	18	65	\$12,400	\$5,140	\$7,270	\$3,150	\$2,160	\$1,360	\$230	\$360
	Private insurer	14,005	18	63	\$11,670	\$4,610	\$7,070	\$3,150	\$1,990	\$1,310	\$340	\$270
	Self-insured employer	5,753	16	51	\$9,970	\$4,150	\$5,820	\$2,770	\$1,820	\$720	\$280	\$220
	Non-complying employer	177	61	118	\$16,970	\$5,880	\$11,100	\$5,060	\$3,110	\$1,830	\$790	\$310
1997	TOTAL	27,743	17	58	\$11,490	\$4,560	\$6,930	\$3,000	\$2,020	\$1,340	\$290	\$280
	SAIF	8,625	17	58	\$11,680	\$4,660	\$7,010	\$2,900	\$2,110	\$1,480	\$220	\$300
	Private insurer	13,568	17	60	\$11,750	\$4,540	\$7,220	\$3,140	\$1,990	\$1,460	\$340	\$290
	Self-insured employer	5,434	15	50	\$10,310	\$4,360	\$5,950	\$2,770	\$1,910	\$800	\$260	\$200
	Non-complying employer	116	54	134	\$21,380	\$7,900	\$13,480	\$5,350	\$3,680	\$2,960	\$500	\$990
1998	TOTAL	27,002	18	57	\$11,680	\$4,770	\$6,910	\$3,060	\$2,030	\$1,240	\$340	\$250
	SAIF	8,201	19	59	\$12,550	\$5,110	\$7,440	\$3,160	\$2,240	\$1,450	\$270	\$310
	Private insurer	13,640	19	59	\$11,610	\$4,660	\$6,950	\$3,140	\$1,930	\$1,270	\$380	\$230
	Self-insured employer	5,072	17	47	\$10,250	\$4,440	\$5,810	\$2,630	\$1,920	\$770	\$330	\$180
	Non-complying employer	89	68	136	\$24,500	\$9,180	\$15,320	\$6,910	\$3,580	\$3,640	\$450	\$740
1999	TOTAL	25,539	19	57	\$12,550	\$5,220	\$7,330	\$3,200	\$2,090	\$1,400	\$400	\$240
	SAIF	7,740	19	55	\$11,980	\$4,920	\$7,060	\$2,970	\$2,120	\$1,440	\$280	\$250
	Private insurer	12,940	19	60	\$13,030	\$5,370	\$7,650	\$3,390	\$2,070	\$1,480	\$470	\$250
	Self-insured employer	4,779	17	50	\$11,820	\$5,150	\$6,660	\$3,010	\$2,050	\$1,060	\$340	\$190
	Non-complying employer	80	70	143	\$34,420	\$13,720	\$20,700	\$5,210	\$6,170	\$5,980	\$2,690	\$650
2000	TOTAL	24,729	18	56	\$13,110	\$5,640	\$7,470	\$3,270	\$2,170	\$1,420	\$360	\$240
	SAIF	8,003	19	55	\$12,720	\$5,390	\$7,330	\$3,040	\$2,280	\$1,520	\$260	\$230
	Private insurer	12,264	18	58	\$13,540	\$5,770	\$7,770	\$3,460	\$2,070	\$1,560	\$430	\$260
	Self-insured employer	4,383	16	50	\$12,360	\$5,680	\$6,680	\$3,130	\$2,170	\$860	\$300	\$230
	Non-complying employer	79	40	97	\$27,060	\$8,740	\$18,320	\$5,460	\$7,350	\$890	\$4,010	\$600
2001	TOTAL	24,535	18	60	\$14,240	\$5,950	\$8,290	\$3,680	\$2,360	\$1,580	\$410	\$270
	SAIF	8,708	17	57	\$13,690	\$5,550	\$8,130	\$3,420	\$2,500	\$1,640	\$300	\$270
	Private insurer	11,398	20	65	\$15,220	\$6,390	\$8,830	\$3,980	\$2,260	\$1,780	\$530	\$280
	Self-insured employer	4,349	17	51	\$12,630	\$5,530	\$7,110	\$3,380	\$2,250	\$940	\$320	\$210
	Non-complying employer	80	46	99	\$22,220	\$8,260	\$13,960	\$5,250	\$6,390	\$1,180	\$460	\$690
2002	TOTAL	23,013	18	63	\$15,480	\$6,650	\$8,820	\$3,940	\$2,490	\$1,650	\$460	\$290

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2012

Resolution year	Insurer type	Claims resolved	Median temporary disability days	Mean temporary disability days	Average claim costs	Medical services	Indemnity	Temporary disability costs	PPD	CDA	DCS	Vocational assistance
	SAIF	8,680	17	58	\$14,310	\$6,010	\$8,300	\$3,550	\$2,550	\$1,670	\$270	\$270
	Private insurer	9,952	20	71	\$17,450	\$7,450	\$9,990	\$4,530	\$2,560	\$1,900	\$660	\$350
	Self-insured employer	4,292	16	52	\$13,200	\$6,120	\$7,080	\$3,360	\$2,170	\$1,000	\$350	\$210
	Non-complying employer	89	20	75	\$18,860	\$6,500	\$12,360	\$4,330	\$3,110	\$3,070	\$1,330	\$520
2003	TOTAL	21,728	19	61	\$15,550	\$6,660	\$8,900	\$3,820	\$2,600	\$1,750	\$470	\$260
	SAIF	9,062	18	55	\$14,360	\$6,130	\$8,230	\$3,390	\$2,580	\$1,750	\$320	\$190
	Private insurer	8,452	20	72	\$17,690	\$7,510	\$10,180	\$4,490	\$2,760	\$1,890	\$660	\$370
	Self-insured employer	4,114	17	52	\$13,680	\$5,990	\$7,690	\$3,360	\$2,290	\$1,430	\$420	\$190
	Non-complying employer	100	26	85	\$20,580	\$9,460	\$11,120	\$4,670	\$3,450	\$2,050	\$770	\$180
2004	TOTAL	21,825	19	63	\$17,020	\$7,590	\$9,420	\$4,090	\$2,740	\$1,810	\$490	\$290
	SAIF	9,591	17	59	\$16,050	\$7,050	\$9,000	\$3,780	\$2,760	\$1,860	\$360	\$250
	Private insurer	8,256	20	70	\$19,090	\$8,590	\$10,500	\$4,550	\$2,900	\$2,030	\$680	\$330
	Self-insured employer	3,884	18	58	\$14,950	\$6,820	\$8,130	\$3,910	\$2,320	\$1,220	\$410	\$280
	Non-complying employer	94	37	69	\$19,490	\$7,700	\$11,790	\$3,920	\$4,790	\$1,630	\$950	\$490
2005	TOTAL	21,331	20	66	\$17,990	\$8,050	\$9,940	\$4,270	\$2,910	\$1,970	\$470	\$310
	SAIF	10,066	18	59	\$16,380	\$7,280	\$9,110	\$3,810	\$2,880	\$1,820	\$330	\$270
	Private insurer	7,513	20	78	\$21,140	\$9,500	\$11,640	\$5,090	\$3,040	\$2,490	\$630	\$380
	Self-insured employer	3,678	19	57	\$15,730	\$7,190	\$8,550	\$3,810	\$2,640	\$1,340	\$470	\$290
	Non-complying employer	74	54	117	\$28,960	\$10,670	\$18,290	\$6,050	\$6,460	\$2,920	\$2,020	\$840
2006	TOTAL	22,511	20	64	\$17,840	\$8,130	\$9,720	\$4,260	\$2,690	\$2,050	\$440	\$280
	SAIF	10,564	17	60	\$16,910	\$7,640	\$9,270	\$3,890	\$2,730	\$2,020	\$350	\$270
	Private insurer	7,862	21	72	\$20,160	\$9,310	\$10,850	\$4,850	\$2,690	\$2,400	\$590	\$330
	Self-insured employer	4,023	20	57	\$15,540	\$7,040	\$8,510	\$4,020	\$2,470	\$1,450	\$370	\$200
	Non-complying employer	62	63	126	\$31,860	\$12,010	\$19,850	\$7,020	\$8,240	\$3,090	\$480	\$1,010
2007	TOTAL	23,204	19	65	\$18,430	\$8,330	\$10,100	\$4,440	\$2,660	\$2,160	\$520	\$310
	SAIF	11,011	17	61	\$17,230	\$7,810	\$9,420	\$4,010	\$2,540	\$2,170	\$420	\$290
	Private insurer	7,956	21	72	\$20,760	\$9,530	\$11,230	\$4,930	\$2,920	\$2,350	\$660	\$350
	Self-insured employer	4,167	19	61	\$16,940	\$7,340	\$9,600	\$4,600	\$2,460	\$1,770	\$500	\$270
	Non-complying employer	70	47	121	\$29,420	\$12,180	\$17,240	\$6,140	\$4,770	\$3,000	\$2,780	\$560
2008	TOTAL	22,130	20	69	\$20,150	\$9,010	\$11,140	\$4,890	\$2,760	\$2,600	\$590	\$310
	SAIF	10,184	19	66	\$20,020	\$8,960	\$11,060	\$4,640	\$2,850	\$2,720	\$500	\$350

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2012

Resolution year	Insurer type	Claims resolved	Median temporary disability days	Mean temporary disability days	Average claim costs	Medical services	Indemnity	Temporary disability costs	PPD	CDA	DCS	Vocational assistance
	Private insurer	7,604	22	77	\$22,490	\$10,000	\$12,490	\$5,410	\$2,970	\$3,040	\$750	\$310
	Self-insured employer	4,265	21	60	\$16,120	\$7,310	\$8,810	\$4,470	\$2,140	\$1,560	\$450	\$190
	Non-complying employer	77	105	166	\$31,090	\$13,380	\$17,710	\$8,880	\$3,070	\$2,010	\$3,450	\$300
2009	TOTAL	19,941	24	77	\$22,910	\$10,210	\$12,700	\$5,530	\$3,010	\$3,070	\$730	\$360
	SAIF	8,928	24	75	\$22,880	\$10,300	\$12,580	\$5,210	\$3,120	\$3,280	\$600	\$380
	Private insurer	6,775	26	85	\$25,340	\$11,170	\$14,170	\$6,290	\$3,130	\$3,430	\$910	\$400
	Self-insured employer	4,177	21	67	\$18,610	\$8,260	\$10,340	\$4,920	\$2,560	\$1,950	\$680	\$240
	Non-complying employer	61	131	180	\$50,870	\$22,930	\$27,940	\$10,830	\$4,330	\$9,080	\$3,210	\$490
2010	TOTAL	18,387	23	76	\$23,140	\$10,490	\$12,650	\$5,600	\$2,920	\$3,020	\$760	\$350
	SAIF	8,109	22	75	\$23,130	\$10,410	\$12,720	\$5,320	\$3,000	\$3,300	\$690	\$410
	Private insurer	6,303	25	83	\$25,420	\$11,490	\$13,930	\$6,250	\$3,060	\$3,320	\$940	\$370
	Self-insured employer	3,922	21	65	\$19,180	\$8,930	\$10,250	\$5,050	\$2,490	\$1,920	\$610	\$180
	Non-complying employer	53	96	169	\$47,520	\$21,070	\$26,450	\$11,940	\$5,770	\$4,270	\$3,440	\$1,020
2011	TOTAL	18,349	23	74	\$22,970	\$10,730	\$12,230	\$5,560	\$2,830	\$2,880	\$650	\$310
	SAIF	8,274	22	71	\$22,150	\$10,520	\$11,630	\$5,040	\$2,690	\$3,000	\$590	\$310
	Private insurer	5,986	26	82	\$26,130	\$11,940	\$14,190	\$6,480	\$3,100	\$3,480	\$750	\$380
	Self-insured employer	4,033	23	66	\$19,620	\$9,270	\$10,350	\$5,160	\$2,730	\$1,700	\$550	\$210
	Non-complying employer	56	67	154	\$46,390	\$18,880	\$27,500	\$10,420	\$3,560	\$6,380	\$6,380	\$770
2012	TOTAL	18,685	23	70	\$21,060	\$10,250	\$10,810	\$5,300	\$2,610	\$2,230	\$450	\$210
	SAIF	8,879	22	67	\$20,090	\$9,930	\$10,160	\$4,740	\$2,360	\$2,430	\$390	\$230
	Private insurer	5,645	26	77	\$24,330	\$11,530	\$12,810	\$6,300	\$3,020	\$2,610	\$630	\$240
	Self-insured employer	4,102	21	64	\$18,360	\$9,090	\$9,270	\$5,070	\$2,570	\$1,170	\$320	\$140
	Non-complying employer	59	63	145	\$41,630	\$16,740	\$24,890	\$9,820	\$4,970	\$8,080	\$1,730	\$290

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2012

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, permanent partial disability (PPD), claim disposition agreement (CDA), disputed claim settlement (DCS), and vocational assistance. Indemnity incurred after claim closure through July 2013 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 (TD) 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 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 2013**

**(CCRA074 / 440-4863)**