

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2014

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	\$11,640	\$4,680	\$6,960	\$3,080	\$2,010	\$1,210	\$370	\$280
	SAIF	9,079	18	65	\$12,510	\$5,130	\$7,380	\$3,150	\$2,160	\$1,360	\$340	\$360
	Private insurer	14,065	18	63	\$11,630	\$4,600	\$7,030	\$3,130	\$1,990	\$1,300	\$350	\$260
	Self-insured employer	5,784	16	51	\$10,140	\$4,140	\$6,000	\$2,760	\$1,820	\$720	\$470	\$220
	Non-complying employer	177	61	118	\$16,920	\$5,860	\$11,070	\$5,050	\$3,110	\$1,830	\$790	\$290
1997	TOTAL	27,872	17	58	\$11,450	\$4,550	\$6,900	\$2,990	\$2,010	\$1,340	\$290	\$270
	SAIF	8,639	17	59	\$11,690	\$4,670	\$7,020	\$2,910	\$2,110	\$1,480	\$220	\$300
	Private insurer	13,643	17	60	\$11,680	\$4,520	\$7,160	\$3,110	\$1,970	\$1,450	\$340	\$290
	Self-insured employer	5,474	15	50	\$10,280	\$4,360	\$5,930	\$2,750	\$1,900	\$800	\$280	\$190
	Non-complying employer	116	54	135	\$21,310	\$7,860	\$13,450	\$5,330	\$3,680	\$2,960	\$500	\$990
1998	TOTAL	27,137	18	57	\$11,650	\$4,770	\$6,880	\$3,050	\$2,020	\$1,230	\$340	\$240
	SAIF	8,224	19	60	\$12,550	\$5,110	\$7,440	\$3,160	\$2,240	\$1,450	\$280	\$310
	Private insurer	13,714	18	59	\$11,550	\$4,650	\$6,900	\$3,120	\$1,920	\$1,260	\$380	\$220
	Self-insured employer	5,110	17	47	\$10,250	\$4,450	\$5,810	\$2,610	\$1,920	\$760	\$350	\$170
	Non-complying employer	89	68	137	\$24,430	\$9,140	\$15,290	\$6,890	\$3,580	\$3,640	\$450	\$730
1999	TOTAL	25,708	19	57	\$12,510	\$5,210	\$7,300	\$3,180	\$2,090	\$1,390	\$410	\$230
	SAIF	7,765	19	56	\$11,980	\$4,930	\$7,050	\$2,970	\$2,120	\$1,440	\$290	\$240
	Private insurer	13,046	19	60	\$12,970	\$5,350	\$7,620	\$3,360	\$2,060	\$1,470	\$490	\$240
	Self-insured employer	4,817	17	50	\$11,750	\$5,140	\$6,610	\$2,990	\$2,040	\$1,050	\$340	\$190
	Non-complying employer	80	70	143	\$34,340	\$13,700	\$20,640	\$5,190	\$6,170	\$5,980	\$2,690	\$600
2000	TOTAL	24,926	18	55	\$13,070	\$5,630	\$7,440	\$3,250	\$2,160	\$1,410	\$380	\$240
	SAIF	8,045	19	55	\$12,730	\$5,400	\$7,330	\$3,040	\$2,270	\$1,510	\$280	\$230
	Private insurer	12,386	18	58	\$13,480	\$5,750	\$7,730	\$3,420	\$2,060	\$1,550	\$450	\$260
	Self-insured employer	4,416	16	50	\$12,290	\$5,660	\$6,630	\$3,100	\$2,160	\$860	\$300	\$220
	Non-complying employer	79	40	97	\$27,000	\$8,710	\$18,290	\$5,450	\$7,350	\$890	\$4,010	\$590
2001	TOTAL	24,782	18	59	\$14,190	\$5,960	\$8,230	\$3,650	\$2,340	\$1,570	\$410	\$260
	SAIF	8,752	17	57	\$13,660	\$5,560	\$8,100	\$3,410	\$2,490	\$1,630	\$300	\$260
	Private insurer	11,554	20	64	\$15,150	\$6,420	\$8,720	\$3,920	\$2,230	\$1,770	\$530	\$270
	Self-insured employer	4,395	17	51	\$12,580	\$5,510	\$7,070	\$3,360	\$2,230	\$940	\$330	\$220
	Non-complying employer	81	45	98	\$21,940	\$8,210	\$13,730	\$5,180	\$6,310	\$1,160	\$450	\$630

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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
2002	TOTAL	23,255	18	62	\$15,400	\$6,660	\$8,740	\$3,900	\$2,470	\$1,640	\$460	\$280
	SAIF	8,721	17	58	\$14,270	\$6,000	\$8,270	\$3,530	\$2,540	\$1,670	\$270	\$260
	Private insurer	10,090	19	70	\$17,350	\$7,480	\$9,870	\$4,460	\$2,540	\$1,870	\$670	\$330
	Self-insured employer	4,354	16	51	\$13,090	\$6,090	\$7,000	\$3,320	\$2,150	\$990	\$340	\$200
	Non-complying employer	90	20	74	\$18,660	\$6,440	\$12,220	\$4,270	\$3,070	\$3,040	\$1,350	\$490
2003	TOTAL	21,956	18	61	\$15,490	\$6,660	\$8,830	\$3,780	\$2,580	\$1,740	\$480	\$260
	SAIF	9,112	18	55	\$14,320	\$6,120	\$8,190	\$3,370	\$2,560	\$1,750	\$330	\$190
	Private insurer	8,591	19	71	\$17,590	\$7,540	\$10,060	\$4,420	\$2,720	\$1,860	\$670	\$370
	Self-insured employer	4,153	17	52	\$13,610	\$5,960	\$7,640	\$3,320	\$2,280	\$1,430	\$430	\$180
	Non-complying employer	100	26	85	\$20,550	\$9,440	\$11,110	\$4,660	\$3,450	\$2,050	\$770	\$180
2004	TOTAL	21,996	19	63	\$16,970	\$7,590	\$9,380	\$4,070	\$2,720	\$1,810	\$500	\$280
	SAIF	9,647	17	59	\$16,030	\$7,060	\$8,970	\$3,760	\$2,750	\$1,850	\$370	\$240
	Private insurer	8,336	20	69	\$18,990	\$8,560	\$10,430	\$4,520	\$2,860	\$2,030	\$690	\$330
	Self-insured employer	3,919	18	58	\$14,900	\$6,810	\$8,090	\$3,870	\$2,300	\$1,230	\$410	\$270
	Non-complying employer	94	37	69	\$19,420	\$7,660	\$11,760	\$3,900	\$4,790	\$1,630	\$950	\$480
2005	TOTAL	21,480	19	65	\$17,960	\$8,050	\$9,910	\$4,250	\$2,890	\$1,980	\$480	\$310
	SAIF	10,103	18	59	\$16,380	\$7,270	\$9,110	\$3,800	\$2,870	\$1,840	\$340	\$260
	Private insurer	7,585	20	77	\$21,070	\$9,490	\$11,580	\$5,060	\$3,020	\$2,470	\$640	\$390
	Self-insured employer	3,718	19	57	\$15,680	\$7,170	\$8,510	\$3,770	\$2,610	\$1,330	\$520	\$280
	Non-complying employer	74	54	117	\$28,890	\$10,630	\$18,260	\$6,040	\$6,460	\$2,920	\$2,020	\$820
2006	TOTAL	22,637	19	63	\$17,820	\$8,120	\$9,700	\$4,240	\$2,680	\$2,060	\$450	\$280
	SAIF	10,597	17	60	\$16,940	\$7,640	\$9,300	\$3,890	\$2,730	\$2,050	\$360	\$270
	Private insurer	7,922	21	71	\$20,090	\$9,300	\$10,800	\$4,820	\$2,680	\$2,380	\$590	\$330
	Self-insured employer	4,055	19	57	\$15,480	\$7,020	\$8,460	\$3,970	\$2,460	\$1,440	\$380	\$200
	Non-complying employer	63	65	126	\$31,920	\$12,120	\$19,800	\$7,070	\$8,110	\$3,040	\$590	\$990
2007	TOTAL	23,355	19	65	\$18,440	\$8,330	\$10,120	\$4,430	\$2,660	\$2,190	\$540	\$310
	SAIF	11,049	17	61	\$17,250	\$7,810	\$9,440	\$3,990	\$2,540	\$2,190	\$430	\$290
	Private insurer	8,029	21	72	\$20,750	\$9,520	\$11,230	\$4,910	\$2,910	\$2,390	\$680	\$340
	Self-insured employer	4,206	19	61	\$16,990	\$7,360	\$9,640	\$4,620	\$2,460	\$1,780	\$510	\$280
	Non-complying employer	71	43	120	\$29,440	\$12,270	\$17,170	\$6,030	\$4,700	\$3,100	\$2,800	\$550

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2014

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
2008	TOTAL	22,210	20	69	\$20,250	\$9,040	\$11,210	\$4,870	\$2,750	\$2,650	\$620	\$310
	SAIF	10,208	19	66	\$20,110	\$8,980	\$11,130	\$4,640	\$2,850	\$2,760	\$520	\$360
	Private insurer	7,640	22	77	\$22,630	\$10,070	\$12,560	\$5,390	\$2,960	\$3,100	\$780	\$320
	Self-insured employer	4,285	21	60	\$16,170	\$7,290	\$8,890	\$4,440	\$2,140	\$1,610	\$510	\$190
	Non-complying employer	77	105	166	\$30,990	\$13,310	\$17,680	\$8,840	\$3,070	\$2,020	\$3,450	\$300
2009	TOTAL	19,947	24	77	\$23,020	\$10,180	\$12,840	\$5,530	\$3,000	\$3,190	\$760	\$370
	SAIF	8,930	24	75	\$23,060	\$10,300	\$12,770	\$5,220	\$3,110	\$3,420	\$630	\$390
	Private insurer	6,773	26	85	\$25,330	\$11,090	\$14,240	\$6,280	\$3,100	\$3,510	\$940	\$410
	Self-insured employer	4,183	21	67	\$18,770	\$8,250	\$10,520	\$4,910	\$2,570	\$2,090	\$710	\$240
	Non-complying employer	61	132	180	\$50,520	\$22,690	\$27,830	\$10,720	\$4,330	\$9,080	\$3,210	\$490
2010	TOTAL	18,371	23	76	\$23,330	\$10,490	\$12,850	\$5,590	\$2,910	\$3,160	\$830	\$350
	SAIF	8,104	22	75	\$23,340	\$10,400	\$12,940	\$5,320	\$2,990	\$3,480	\$740	\$410
	Private insurer	6,294	25	83	\$25,620	\$11,480	\$14,140	\$6,240	\$3,050	\$3,450	\$1,020	\$380
	Self-insured employer	3,920	21	65	\$19,310	\$8,940	\$10,370	\$5,030	\$2,490	\$1,990	\$680	\$190
	Non-complying employer	53	96	170	\$48,420	\$20,900	\$27,520	\$11,870	\$5,770	\$4,910	\$3,960	\$1,010
2011	TOTAL	18,314	23	74	\$23,310	\$10,740	\$12,570	\$5,540	\$2,820	\$3,110	\$760	\$330
	SAIF	8,264	22	72	\$22,520	\$10,540	\$11,980	\$5,090	\$2,690	\$3,210	\$660	\$330
	Private insurer	5,978	25	82	\$26,530	\$11,970	\$14,560	\$6,410	\$3,050	\$3,770	\$920	\$410
	Self-insured employer	4,016	22	66	\$19,840	\$9,220	\$10,610	\$5,120	\$2,710	\$1,900	\$670	\$230
	Non-complying employer	56	67	155	\$46,180	\$18,700	\$27,470	\$10,380	\$3,560	\$6,380	\$6,380	\$780
2012	TOTAL	18,543	23	69	\$22,010	\$10,230	\$11,780	\$5,280	\$2,610	\$2,890	\$710	\$280
	SAIF	8,844	22	67	\$20,960	\$9,950	\$11,010	\$4,760	\$2,350	\$2,970	\$620	\$310
	Private insurer	5,589	26	77	\$25,550	\$11,460	\$14,090	\$6,240	\$3,030	\$3,530	\$980	\$310
	Self-insured employer	4,052	21	63	\$19,110	\$9,040	\$10,070	\$5,040	\$2,580	\$1,750	\$540	\$170
	Non-complying employer	58	63	140	\$42,190	\$16,660	\$25,530	\$9,330	\$4,870	\$8,670	\$2,310	\$350
2013	TOTAL	18,703	24	72	\$22,570	\$10,580	\$11,990	\$5,520	\$2,630	\$2,790	\$790	\$270
	SAIF	9,349	22	68	\$21,390	\$10,270	\$11,120	\$4,840	\$2,380	\$2,840	\$750	\$310
	Private insurer	5,390	29	80	\$27,130	\$12,190	\$14,940	\$6,910	\$3,340	\$3,400	\$970	\$320
	Self-insured employer	3,914	24	67	\$18,910	\$9,000	\$9,910	\$5,160	\$2,210	\$1,810	\$600	\$140
	Non-complying employer	50	70	148	\$38,250	\$16,660	\$21,590	\$11,350	\$4,130	\$3,960	\$2,160	\$0

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2014

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
2014	TOTAL	19,249	24	68	\$20,870	\$9,660	\$11,210	\$5,300	\$2,330	\$2,700	\$700	\$170
	SAIF	9,895	21	61	\$18,610	\$8,760	\$9,840	\$4,260	\$1,950	\$2,750	\$720	\$160
	Private insurer	5,328	28	80	\$25,570	\$11,530	\$14,040	\$6,880	\$2,940	\$3,250	\$750	\$230
	Self-insured employer	3,989	26	66	\$19,910	\$9,340	\$10,570	\$5,680	\$2,430	\$1,760	\$560	\$140
	Non-complying employer	37	61	213	\$53,220	\$16,840	\$36,380	\$16,690	\$6,790	\$10,490	\$1,470	\$940

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 2015 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 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 2015**

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