

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2021

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	29,101	17	62	\$11,580	\$4,660	\$6,920	\$3,040	\$2,010	\$1,210	\$380	\$280
	SAIF	9,077	18	65	\$12,460	\$5,110	\$7,350	\$3,110	\$2,160	\$1,360	\$350	\$360
	Private insurer	14,063	18	63	\$11,540	\$4,560	\$6,980	\$3,090	\$1,980	\$1,300	\$350	\$260
	Self-insured employer	5,784	16	51	\$10,130	\$4,130	\$6,000	\$2,750	\$1,820	\$740	\$480	\$220
	Non-complying employer	177	61	118	\$16,840	\$5,830	\$11,010	\$4,990	\$3,110	\$1,830	\$790	\$290
1997	TOTAL	27,869	17	58	\$11,390	\$4,520	\$6,860	\$2,950	\$2,010	\$1,330	\$300	\$270
	SAIF	8,638	17	59	\$11,630	\$4,650	\$6,980	\$2,870	\$2,120	\$1,480	\$220	\$300
	Private insurer	13,642	17	60	\$11,610	\$4,480	\$7,130	\$3,070	\$1,970	\$1,450	\$350	\$290
	Self-insured employer	5,473	15	50	\$10,240	\$4,350	\$5,890	\$2,740	\$1,900	\$770	\$280	\$190
	Non-complying employer	116	54	135	\$21,150	\$7,810	\$13,340	\$5,220	\$3,680	\$2,960	\$500	\$990
1998	TOTAL	27,136	18	57	\$11,600	\$4,740	\$6,860	\$3,010	\$2,020	\$1,240	\$340	\$240
	SAIF	8,224	19	60	\$12,510	\$5,090	\$7,420	\$3,130	\$2,240	\$1,460	\$280	\$310
	Private insurer	13,713	18	59	\$11,480	\$4,610	\$6,870	\$3,070	\$1,920	\$1,270	\$380	\$220
	Self-insured employer	5,110	17	47	\$10,240	\$4,440	\$5,800	\$2,590	\$1,920	\$760	\$350	\$170
	Non-complying employer	89	68	137	\$24,260	\$9,090	\$15,170	\$6,770	\$3,580	\$3,640	\$450	\$730
1999	TOTAL	25,706	19	57	\$12,430	\$5,170	\$7,260	\$3,140	\$2,090	\$1,390	\$410	\$230
	SAIF	7,765	19	56	\$11,910	\$4,900	\$7,010	\$2,940	\$2,120	\$1,440	\$290	\$240
	Private insurer	13,044	19	60	\$12,870	\$5,300	\$7,560	\$3,310	\$2,060	\$1,460	\$490	\$240
	Self-insured employer	4,817	17	50	\$11,730	\$5,120	\$6,610	\$2,960	\$2,040	\$1,070	\$340	\$190
	Non-complying employer	80	70	143	\$34,230	\$13,660	\$20,570	\$5,120	\$6,170	\$5,980	\$2,690	\$600
2000	TOTAL	24,924	18	56	\$12,980	\$5,590	\$7,390	\$3,200	\$2,160	\$1,410	\$380	\$240
	SAIF	8,044	19	55	\$12,670	\$5,370	\$7,300	\$3,010	\$2,270	\$1,510	\$280	\$230
	Private insurer	12,384	18	57	\$13,350	\$5,690	\$7,650	\$3,360	\$2,060	\$1,530	\$450	\$260
	Self-insured employer	4,417	16	50	\$12,290	\$5,650	\$6,640	\$3,080	\$2,160	\$890	\$300	\$220
	Non-complying employer	79	40	97	\$26,890	\$8,670	\$18,220	\$5,390	\$7,350	\$890	\$4,010	\$590
2001	TOTAL	24,780	18	59	\$14,150	\$5,940	\$8,210	\$3,610	\$2,340	\$1,580	\$420	\$260
	SAIF	8,752	17	57	\$13,640	\$5,550	\$8,090	\$3,390	\$2,500	\$1,630	\$310	\$260
	Private insurer	11,553	20	64	\$15,050	\$6,370	\$8,680	\$3,870	\$2,230	\$1,770	\$540	\$270
	Self-insured employer	4,394	17	51	\$12,650	\$5,510	\$7,140	\$3,340	\$2,230	\$1,010	\$340	\$220

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2021

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	\$21,870	\$8,200	\$13,660	\$5,110	\$6,310	\$1,160	\$450	\$630
2002	TOTAL	23,254	18	62	\$15,370	\$6,640	\$8,740	\$3,870	\$2,470	\$1,650	\$470	\$280
	SAIF	8,719	17	58	\$14,270	\$5,990	\$8,270	\$3,520	\$2,540	\$1,680	\$280	\$260
	Private insurer	10,090	19	70	\$17,300	\$7,430	\$9,860	\$4,420	\$2,550	\$1,890	\$670	\$330
	Self-insured employer	4,355	16	51	\$13,060	\$6,080	\$6,990	\$3,280	\$2,150	\$1,010	\$350	\$200
	Non-complying employer	90	20	74	\$18,540	\$6,410	\$12,140	\$4,190	\$3,070	\$3,040	\$1,350	\$490
2003	TOTAL	21,957	18	61	\$15,530	\$6,660	\$8,870	\$3,770	\$2,580	\$1,770	\$490	\$260
	SAIF	9,113	18	55	\$14,340	\$6,120	\$8,220	\$3,370	\$2,570	\$1,760	\$330	\$190
	Private insurer	8,591	19	71	\$17,650	\$7,530	\$10,120	\$4,410	\$2,730	\$1,920	\$690	\$380
	Self-insured employer	4,153	17	52	\$13,630	\$5,960	\$7,670	\$3,290	\$2,290	\$1,480	\$430	\$180
	Non-complying employer	100	26	85	\$20,460	\$9,410	\$11,050	\$4,600	\$3,450	\$2,050	\$770	\$180
2004	TOTAL	21,991	19	63	\$16,950	\$7,580	\$9,380	\$4,050	\$2,730	\$1,810	\$510	\$280
	SAIF	9,643	17	59	\$16,040	\$7,050	\$8,990	\$3,750	\$2,760	\$1,860	\$380	\$240
	Private insurer	8,336	20	69	\$18,990	\$8,560	\$10,430	\$4,510	\$2,870	\$2,030	\$700	\$330
	Self-insured employer	3,918	18	58	\$14,820	\$6,780	\$8,040	\$3,830	\$2,290	\$1,230	\$420	\$270
	Non-complying employer	94	37	69	\$19,270	\$7,620	\$11,650	\$3,790	\$4,790	\$1,630	\$950	\$480
2005	TOTAL	21,479	19	65	\$18,000	\$8,050	\$9,950	\$4,240	\$2,900	\$2,000	\$510	\$310
	SAIF	10,102	18	59	\$16,430	\$7,270	\$9,160	\$3,800	\$2,870	\$1,860	\$370	\$260
	Private insurer	7,585	20	78	\$21,120	\$9,500	\$11,620	\$5,070	\$3,020	\$2,480	\$660	\$400
	Self-insured employer	3,718	19	57	\$15,700	\$7,150	\$8,550	\$3,730	\$2,630	\$1,360	\$560	\$280
	Non-complying employer	74	54	117	\$28,750	\$10,580	\$18,170	\$5,950	\$6,460	\$2,920	\$2,020	\$820
2006	TOTAL	22,637	19	63	\$17,850	\$8,120	\$9,730	\$4,230	\$2,690	\$2,070	\$470	\$280
	SAIF	10,597	17	60	\$16,990	\$7,630	\$9,350	\$3,880	\$2,740	\$2,060	\$390	\$270
	Private insurer	7,920	21	71	\$20,100	\$9,290	\$10,800	\$4,820	\$2,680	\$2,380	\$600	\$330
	Self-insured employer	4,057	19	57	\$15,480	\$7,010	\$8,470	\$3,940	\$2,470	\$1,480	\$390	\$200
	Non-complying employer	63	65	126	\$31,840	\$12,100	\$19,750	\$7,020	\$8,110	\$3,040	\$590	\$990
2007	TOTAL	23,345	19	64	\$18,460	\$8,310	\$10,150	\$4,410	\$2,660	\$2,210	\$560	\$310
	SAIF	11,046	17	61	\$17,280	\$7,800	\$9,480	\$3,990	\$2,540	\$2,200	\$450	\$290
	Private insurer	8,024	21	72	\$20,810	\$9,520	\$11,290	\$4,910	\$2,930	\$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, 1996-2021

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	4,204	19	60	\$16,880	\$7,250	\$9,630	\$4,550	\$2,440	\$1,820	\$550	\$270
	Non-complying employer	71	43	120	\$29,290	\$12,220	\$17,070	\$5,930	\$4,700	\$3,100	\$2,800	\$550
2008	TOTAL	22,201	20	69	\$20,260	\$9,030	\$11,230	\$4,850	\$2,750	\$2,680	\$620	\$310
	SAIF	10,204	19	66	\$20,130	\$8,970	\$11,160	\$4,630	\$2,860	\$2,780	\$530	\$360
	Private insurer	7,637	22	77	\$22,640	\$10,050	\$12,590	\$5,380	\$2,970	\$3,140	\$780	\$320
	Self-insured employer	4,283	21	60	\$16,110	\$7,250	\$8,850	\$4,370	\$2,130	\$1,640	\$520	\$200
	Non-complying employer	77	105	166	\$30,680	\$13,220	\$17,470	\$8,630	\$3,070	\$2,020	\$3,450	\$300
2009	TOTAL	19,947	24	77	\$23,070	\$10,180	\$12,900	\$5,520	\$3,000	\$3,220	\$790	\$360
	SAIF	8,927	24	75	\$23,130	\$10,310	\$12,820	\$5,220	\$3,120	\$3,430	\$670	\$390
	Private insurer	6,772	26	85	\$25,400	\$11,110	\$14,290	\$6,280	\$3,100	\$3,540	\$960	\$410
	Self-insured employer	4,187	21	67	\$18,790	\$8,210	\$10,580	\$4,840	\$2,580	\$2,160	\$760	\$240
	Non-complying employer	61	132	180	\$49,690	\$22,440	\$27,260	\$10,150	\$4,330	\$9,080	\$3,210	\$490
2010	TOTAL	18,373	23	76	\$23,400	\$10,470	\$12,930	\$5,580	\$2,920	\$3,220	\$850	\$360
	SAIF	8,105	22	74	\$23,370	\$10,360	\$13,000	\$5,320	\$3,000	\$3,540	\$750	\$410
	Private insurer	6,298	25	83	\$25,820	\$11,490	\$14,330	\$6,260	\$3,070	\$3,530	\$1,070	\$390
	Self-insured employer	3,917	21	65	\$19,230	\$8,890	\$10,340	\$4,950	\$2,480	\$2,040	\$690	\$190
	Non-complying employer	53	96	170	\$47,750	\$20,680	\$27,070	\$11,420	\$5,770	\$4,910	\$3,960	\$1,010
2011	TOTAL	18,288	23	74	\$23,170	\$10,620	\$12,550	\$5,430	\$2,820	\$3,160	\$800	\$330
	SAIF	8,255	22	73	\$22,430	\$10,450	\$11,980	\$5,010	\$2,700	\$3,240	\$690	\$330
	Private insurer	5,968	25	82	\$26,270	\$11,750	\$14,510	\$6,250	\$3,050	\$3,840	\$970	\$400
	Self-insured employer	4,009	22	65	\$19,780	\$9,180	\$10,600	\$5,030	\$2,710	\$1,950	\$690	\$230
	Non-complying employer	56	67	155	\$45,540	\$18,500	\$27,050	\$9,950	\$3,560	\$6,380	\$6,380	\$780
2012	TOTAL	18,513	23	70	\$22,000	\$10,140	\$11,850	\$5,170	\$2,610	\$3,020	\$780	\$290
	SAIF	8,837	22	68	\$20,990	\$9,910	\$11,080	\$4,690	\$2,380	\$3,040	\$660	\$320
	Private insurer	5,575	26	76	\$25,400	\$11,340	\$14,060	\$6,070	\$2,990	\$3,650	\$1,030	\$320
	Self-insured employer	4,043	21	63	\$19,230	\$8,910	\$10,320	\$4,920	\$2,540	\$2,000	\$670	\$180
	Non-complying employer	58	63	140	\$41,580	\$16,480	\$25,110	\$8,910	\$4,870	\$8,670	\$2,310	\$350
2013	TOTAL	18,644	24	72	\$22,500	\$10,420	\$12,080	\$5,370	\$2,580	\$2,980	\$860	\$280
	SAIF	9,327	22	69	\$21,320	\$10,140	\$11,180	\$4,710	\$2,370	\$2,950	\$830	\$320

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2021

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	5,364	29	79	\$26,950	\$11,930	\$15,020	\$6,670	\$3,260	\$3,730	\$1,050	\$320
	Self-insured employer	3,904	24	67	\$19,050	\$8,950	\$10,100	\$5,090	\$2,160	\$2,030	\$670	\$140
	Non-complying employer	49	65	135	\$34,830	\$15,420	\$19,410	\$9,870	\$3,310	\$4,040	\$2,200	\$0
2014	TOTAL	19,192	24	68	\$21,270	\$9,570	\$11,710	\$5,150	\$2,250	\$3,220	\$880	\$210
	SAIF	9,867	21	61	\$18,810	\$8,670	\$10,140	\$4,110	\$1,880	\$3,120	\$860	\$170
	Private insurer	5,331	29	81	\$26,280	\$11,510	\$14,770	\$6,710	\$2,870	\$3,920	\$1,000	\$270
	Self-insured employer	3,956	25	66	\$20,350	\$9,120	\$11,220	\$5,530	\$2,310	\$2,430	\$740	\$210
	Non-complying employer	38	61	211	\$55,630	\$16,770	\$38,860	\$16,130	\$6,610	\$11,660	\$3,110	\$1,340
2015	TOTAL	19,018	23	67	\$20,700	\$9,420	\$11,280	\$5,070	\$2,000	\$3,240	\$810	\$160
	SAIF	10,409	21	64	\$19,000	\$8,790	\$10,210	\$4,430	\$1,650	\$3,270	\$720	\$140
	Private insurer	4,988	29	79	\$25,580	\$11,210	\$14,370	\$6,580	\$2,770	\$3,750	\$1,040	\$230
	Self-insured employer	3,585	24	59	\$18,760	\$8,710	\$10,050	\$4,810	\$1,930	\$2,430	\$730	\$140
	Non-complying employer	36	39	95	\$28,310	\$14,220	\$14,090	\$5,330	\$1,720	\$2,910	\$4,130	\$0
2016	TOTAL	19,665	23	66	\$19,800	\$8,960	\$10,840	\$5,070	\$2,010	\$2,830	\$790	\$140
	SAIF	10,796	21	61	\$18,310	\$8,570	\$9,740	\$4,370	\$1,730	\$2,810	\$720	\$120
	Private insurer	4,984	26	78	\$24,540	\$10,570	\$13,970	\$6,430	\$2,650	\$3,580	\$1,110	\$200
	Self-insured employer	3,846	24	60	\$17,490	\$7,850	\$9,640	\$5,170	\$1,920	\$1,860	\$560	\$130
	Non-complying employer	39	110	182	\$53,310	\$20,040	\$33,260	\$13,470	\$6,540	\$11,200	\$1,030	\$1,020
2017	TOTAL	20,842	23	67	\$21,070	\$9,440	\$11,630	\$5,450	\$2,210	\$2,870	\$940	\$160
	SAIF	11,338	21	62	\$19,210	\$8,850	\$10,350	\$4,600	\$1,930	\$2,900	\$790	\$130
	Private insurer	5,407	28	78	\$26,000	\$11,460	\$14,550	\$7,050	\$2,860	\$3,280	\$1,140	\$220
	Self-insured employer	4,057	24	65	\$19,550	\$8,320	\$11,230	\$5,700	\$2,120	\$2,160	\$1,090	\$160
	Non-complying employer	40	66	102	\$36,710	\$16,480	\$20,230	\$6,900	\$2,990	\$8,480	\$1,850	\$0
2018	TOTAL	20,518	23	65	\$20,610	\$9,380	\$11,220	\$5,370	\$2,070	\$2,740	\$900	\$140
	SAIF	11,112	21	60	\$19,380	\$9,230	\$10,150	\$4,600	\$1,850	\$2,730	\$840	\$120
	Private insurer	5,418	28	76	\$24,670	\$10,540	\$14,130	\$6,810	\$2,630	\$3,340	\$1,150	\$200
	Self-insured employer	3,946	24	63	\$18,470	\$8,220	\$10,250	\$5,550	\$1,930	\$1,950	\$690	\$130
	Non-complying employer	42	49	73	\$24,420	\$12,160	\$12,260	\$5,220	\$1,890	\$3,010	\$1,660	\$480
2019	TOTAL	21,494	24	64	\$20,030	\$8,950	\$11,080	\$5,370	\$1,870	\$2,760	\$960	\$120

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2021

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
	SAIF	11,338	21	58	\$19,030	\$8,910	\$10,130	\$4,640	\$1,760	\$2,790	\$810	\$120
	Private insurer	6,002	29	73	\$23,520	\$9,870	\$13,650	\$6,620	\$2,230	\$3,240	\$1,410	\$150
	Self-insured employer	4,113	27	65	\$17,450	\$7,680	\$9,770	\$5,470	\$1,620	\$1,900	\$690	\$90
	Non-complying employer	41	104	140	\$45,790	\$14,940	\$30,850	\$13,930	\$2,900	\$12,020	\$1,990	\$10
2020	TOTAL	21,288	23	68	\$20,930	\$9,060	\$11,870	\$5,920	\$1,850	\$3,130	\$850	\$120
	SAIF	11,666	20	62	\$20,240	\$9,040	\$11,200	\$5,300	\$1,740	\$3,300	\$740	\$120
	Private insurer	5,803	30	78	\$23,340	\$9,640	\$13,700	\$7,080	\$1,980	\$3,380	\$1,140	\$110
	Self-insured employer	3,785	27	71	\$18,950	\$8,110	\$10,840	\$6,000	\$1,990	\$2,030	\$730	\$100
	Non-complying employer	34	125	186	\$63,810	\$18,910	\$44,900	\$12,860	\$3,120	\$24,870	\$3,130	\$910
2021	TOTAL	23,382	20	65	\$19,670	\$8,690	\$10,980	\$6,000	\$1,450	\$2,680	\$780	\$70
	SAIF	12,853	14	56	\$18,340	\$8,390	\$9,950	\$5,150	\$1,320	\$2,740	\$670	\$70
	Private insurer	6,274	30	77	\$23,180	\$9,950	\$13,230	\$7,430	\$1,640	\$3,070	\$1,020	\$80
	Self-insured employer	4,224	28	73	\$18,450	\$7,690	\$10,770	\$6,450	\$1,570	\$1,940	\$740	\$70
	Non-complying employer	31	23	91	\$26,910	\$14,610	\$12,300	\$6,640	\$760	\$3,290	\$1,610	\$0

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2021

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 as of the report date 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 and Business Services, December 2022**

**(CCRA074 / 440-4863)**