

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2022

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	29,103	17	62	\$11,550	\$4,640	\$6,910	\$3,030	\$2,010	\$1,210	\$380	\$280
	SAIF	9,079	18	65	\$12,430	\$5,090	\$7,340	\$3,100	\$2,160	\$1,370	\$350	\$360
	Private insurer	14,063	18	63	\$11,510	\$4,540	\$6,970	\$3,080	\$1,980	\$1,300	\$350	\$260
	Self-insured employer	5,784	16	51	\$10,130	\$4,130	\$5,990	\$2,740	\$1,820	\$740	\$480	\$220
	Non-complying employer	177	61	118	\$16,820	\$5,830	\$10,990	\$4,970	\$3,110	\$1,830	\$790	\$290
1997	TOTAL	27,868	17	58	\$11,360	\$4,510	\$6,850	\$2,940	\$2,010	\$1,330	\$300	\$270
	SAIF	8,638	17	59	\$11,590	\$4,630	\$6,960	\$2,850	\$2,120	\$1,480	\$220	\$300
	Private insurer	13,641	17	60	\$11,580	\$4,470	\$7,110	\$3,060	\$1,970	\$1,450	\$350	\$290
	Self-insured employer	5,473	15	50	\$10,230	\$4,350	\$5,890	\$2,730	\$1,900	\$780	\$280	\$190
	Non-complying employer	116	54	134	\$21,110	\$7,800	\$13,300	\$5,180	\$3,680	\$2,960	\$500	\$990
1998	TOTAL	27,136	18	57	\$11,570	\$4,730	\$6,850	\$3,000	\$2,020	\$1,240	\$340	\$240
	SAIF	8,224	19	60	\$12,480	\$5,070	\$7,410	\$3,110	\$2,240	\$1,460	\$280	\$310
	Private insurer	13,713	18	58	\$11,450	\$4,600	\$6,860	\$3,060	\$1,920	\$1,270	\$380	\$220
	Self-insured employer	5,110	17	47	\$10,230	\$4,440	\$5,790	\$2,590	\$1,920	\$760	\$350	\$170
	Non-complying employer	89	68	136	\$24,210	\$9,080	\$15,130	\$6,730	\$3,580	\$3,640	\$450	\$730
1999	TOTAL	25,707	19	57	\$12,400	\$5,160	\$7,240	\$3,120	\$2,090	\$1,390	\$410	\$230
	SAIF	7,766	19	56	\$11,870	\$4,880	\$6,990	\$2,920	\$2,120	\$1,440	\$290	\$240
	Private insurer	13,044	19	60	\$12,830	\$5,280	\$7,550	\$3,290	\$2,060	\$1,460	\$490	\$240
	Self-insured employer	4,817	17	50	\$11,720	\$5,120	\$6,590	\$2,950	\$2,040	\$1,070	\$340	\$190
	Non-complying employer	80	70	142	\$34,200	\$13,660	\$20,540	\$5,090	\$6,170	\$5,980	\$2,690	\$600
2000	TOTAL	24,925	18	56	\$12,950	\$5,570	\$7,380	\$3,180	\$2,160	\$1,410	\$380	\$240
	SAIF	8,045	19	55	\$12,640	\$5,350	\$7,290	\$2,990	\$2,270	\$1,520	\$280	\$230

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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
	Private insurer	12,384	18	57	\$13,300	\$5,670	\$7,630	\$3,340	\$2,060	\$1,530	\$450	\$260
	Self-insured employer	4,417	16	50	\$12,280	\$5,650	\$6,630	\$3,060	\$2,160	\$890	\$300	\$220
	Non-complying employer	79	40	97	\$26,860	\$8,660	\$18,200	\$5,360	\$7,350	\$890	\$4,010	\$590
2001	TOTAL	24,780	18	59	\$14,120	\$5,920	\$8,200	\$3,590	\$2,340	\$1,580	\$420	\$260
	SAIF	8,752	17	57	\$13,610	\$5,540	\$8,070	\$3,370	\$2,500	\$1,630	\$310	\$260
	Private insurer	11,553	20	64	\$15,020	\$6,360	\$8,660	\$3,850	\$2,230	\$1,770	\$540	\$270
	Self-insured employer	4,394	17	51	\$12,640	\$5,500	\$7,130	\$3,330	\$2,230	\$1,010	\$340	\$220
	Non-complying employer	81	45	98	\$21,840	\$8,200	\$13,630	\$5,080	\$6,310	\$1,160	\$450	\$630
2002	TOTAL	23,255	18	62	\$15,370	\$6,630	\$8,740	\$3,860	\$2,470	\$1,660	\$470	\$280
	SAIF	8,719	17	58	\$14,260	\$5,990	\$8,280	\$3,510	\$2,540	\$1,690	\$280	\$260
	Private insurer	10,091	19	70	\$17,300	\$7,440	\$9,870	\$4,420	\$2,550	\$1,890	\$670	\$330
	Self-insured employer	4,355	16	51	\$13,050	\$6,070	\$6,980	\$3,260	\$2,150	\$1,010	\$350	\$200
	Non-complying employer	90	20	74	\$18,510	\$6,400	\$12,100	\$4,160	\$3,070	\$3,040	\$1,350	\$490
2003	TOTAL	21,956	18	61	\$15,520	\$6,650	\$8,870	\$3,760	\$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	8,590	19	71	\$17,640	\$7,530	\$10,110	\$4,400	\$2,720	\$1,920	\$690	\$380
	Self-insured employer	4,153	17	52	\$13,620	\$5,960	\$7,660	\$3,280	\$2,290	\$1,480	\$430	\$180
	Non-complying employer	100	26	85	\$20,440	\$9,410	\$11,030	\$4,570	\$3,450	\$2,050	\$770	\$180
2004	TOTAL	21,992	19	63	\$16,940	\$7,570	\$9,370	\$4,050	\$2,720	\$1,810	\$510	\$280
	SAIF	9,645	17	59	\$16,060	\$7,060	\$9,010	\$3,760	\$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	3,917	18	57	\$14,700	\$6,720	\$7,970	\$3,810	\$2,230	\$1,240	\$420	\$270

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2022

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	94	37	69	\$19,220	\$7,610	\$11,610	\$3,750	\$4,790	\$1,630	\$950	\$480
2005	TOTAL	21,480	19	65	\$18,000	\$8,050	\$9,950	\$4,240	\$2,900	\$2,000	\$510	\$310
	SAIF	10,103	18	59	\$16,430	\$7,270	\$9,160	\$3,800	\$2,880	\$1,860	\$370	\$260
	Private insurer	7,585	20	78	\$21,120	\$9,500	\$11,620	\$5,060	\$3,020	\$2,480	\$660	\$400
	Self-insured employer	3,718	19	57	\$15,690	\$7,150	\$8,540	\$3,710	\$2,630	\$1,360	\$560	\$280
	Non-complying employer	74	54	117	\$28,710	\$10,580	\$18,140	\$5,920	\$6,460	\$2,920	\$2,020	\$820
2006	TOTAL	22,638	19	63	\$17,850	\$8,120	\$9,730	\$4,220	\$2,690	\$2,070	\$470	\$280
	SAIF	10,598	17	59	\$16,990	\$7,640	\$9,350	\$3,880	\$2,740	\$2,060	\$400	\$270
	Private insurer	7,920	21	71	\$20,100	\$9,290	\$10,810	\$4,820	\$2,680	\$2,380	\$610	\$330
	Self-insured employer	4,057	19	57	\$15,470	\$7,010	\$8,450	\$3,920	\$2,470	\$1,480	\$390	\$200
	Non-complying employer	63	65	126	\$31,820	\$12,090	\$19,730	\$7,000	\$8,110	\$3,040	\$590	\$990
2007	TOTAL	23,342	19	64	\$18,450	\$8,300	\$10,150	\$4,410	\$2,660	\$2,210	\$560	\$310
	SAIF	11,045	17	61	\$17,270	\$7,800	\$9,480	\$3,990	\$2,540	\$2,200	\$450	\$290
	Private insurer	8,024	21	72	\$20,840	\$9,530	\$11,310	\$4,920	\$2,940	\$2,410	\$700	\$350
	Self-insured employer	4,202	19	60	\$16,790	\$7,210	\$9,580	\$4,510	\$2,430	\$1,820	\$550	\$270
	Non-complying employer	71	43	120	\$29,240	\$12,210	\$17,030	\$5,890	\$4,700	\$3,100	\$2,800	\$550
2008	TOTAL	22,207	20	69	\$20,270	\$9,030	\$11,240	\$4,850	\$2,760	\$2,680	\$630	\$310
	SAIF	10,208	19	66	\$20,160	\$8,980	\$11,180	\$4,640	\$2,870	\$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	4,285	21	60	\$16,140	\$7,260	\$8,870	\$4,360	\$2,140	\$1,640	\$530	\$200
	Non-complying employer	77	105	166	\$30,590	\$13,200	\$17,380	\$8,540	\$3,070	\$2,020	\$3,450	\$300
2009	TOTAL	19,945	24	77	\$23,060	\$10,170	\$12,890	\$5,510	\$3,000	\$3,220	\$800	\$360

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2022

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	8,926	24	75	\$23,120	\$10,300	\$12,820	\$5,220	\$3,120	\$3,430	\$670	\$390
	Private insurer	6,772	26	85	\$25,410	\$11,110	\$14,300	\$6,280	\$3,100	\$3,550	\$970	\$410
	Self-insured employer	4,186	21	67	\$18,750	\$8,210	\$10,540	\$4,810	\$2,570	\$2,160	\$760	\$240
	Non-complying employer	61	131	179	\$49,420	\$22,400	\$27,030	\$9,920	\$4,330	\$9,080	\$3,210	\$490
2010	TOTAL	18,373	23	76	\$23,390	\$10,460	\$12,930	\$5,570	\$2,920	\$3,220	\$860	\$360
	SAIF	8,104	22	74	\$23,330	\$10,350	\$12,990	\$5,310	\$2,990	\$3,540	\$750	\$400
	Private insurer	6,298	25	83	\$25,830	\$11,490	\$14,330	\$6,260	\$3,070	\$3,530	\$1,070	\$390
	Self-insured employer	3,918	21	65	\$19,270	\$8,910	\$10,360	\$4,920	\$2,490	\$2,050	\$700	\$190
	Non-complying employer	53	96	169	\$47,550	\$20,650	\$26,900	\$11,240	\$5,770	\$4,910	\$3,960	\$1,010
2011	TOTAL	18,287	23	74	\$23,080	\$10,580	\$12,510	\$5,380	\$2,820	\$3,160	\$800	\$330
	SAIF	8,254	22	72	\$22,310	\$10,390	\$11,920	\$4,950	\$2,700	\$3,240	\$700	\$330
	Private insurer	5,970	25	82	\$26,190	\$11,710	\$14,480	\$6,200	\$3,060	\$3,840	\$980	\$400
	Self-insured employer	4,007	22	65	\$19,740	\$9,170	\$10,570	\$4,990	\$2,710	\$1,950	\$690	\$230
	Non-complying employer	56	67	154	\$45,350	\$18,470	\$26,880	\$9,780	\$3,560	\$6,380	\$6,380	\$780
2012	TOTAL	18,516	23	70	\$21,930	\$10,100	\$11,830	\$5,130	\$2,620	\$3,020	\$780	\$290
	SAIF	8,838	22	68	\$20,880	\$9,850	\$11,040	\$4,630	\$2,390	\$3,040	\$660	\$320
	Private insurer	5,577	26	76	\$25,340	\$11,300	\$14,040	\$6,040	\$3,010	\$3,650	\$1,030	\$320
	Self-insured employer	4,043	21	62	\$19,250	\$8,910	\$10,340	\$4,900	\$2,580	\$2,010	\$670	\$180
	Non-complying employer	58	63	139	\$41,390	\$16,450	\$24,940	\$8,750	\$4,870	\$8,670	\$2,310	\$350
2013	TOTAL	18,643	24	72	\$22,400	\$10,370	\$12,030	\$5,320	\$2,580	\$2,980	\$870	\$280
	SAIF	9,326	22	69	\$21,190	\$10,070	\$11,120	\$4,650	\$2,360	\$2,950	\$840	\$320
	Private insurer	5,364	29	79	\$26,840	\$11,870	\$14,970	\$6,620	\$3,260	\$3,730	\$1,050	\$320

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2022

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	3,904	24	67	\$19,030	\$8,950	\$10,070	\$5,060	\$2,170	\$2,030	\$670	\$140
	Non-complying employer	49	65	134	\$34,640	\$15,390	\$19,250	\$9,710	\$3,310	\$4,040	\$2,200	\$0
2014	TOTAL	19,190	24	68	\$21,190	\$9,520	\$11,670	\$5,100	\$2,250	\$3,230	\$880	\$210
	SAIF	9,867	21	61	\$18,700	\$8,610	\$10,090	\$4,060	\$1,880	\$3,120	\$860	\$170
	Private insurer	5,331	28	81	\$26,150	\$11,440	\$14,710	\$6,650	\$2,870	\$3,920	\$1,000	\$270
	Self-insured employer	3,954	25	66	\$20,370	\$9,120	\$11,250	\$5,500	\$2,310	\$2,490	\$740	\$210
	Non-complying employer	38	61	210	\$55,470	\$16,750	\$38,720	\$16,000	\$6,610	\$11,660	\$3,110	\$1,340
2015	TOTAL	19,019	23	67	\$20,600	\$9,360	\$11,250	\$5,010	\$2,000	\$3,250	\$820	\$170
	SAIF	10,408	21	64	\$18,820	\$8,700	\$10,130	\$4,350	\$1,640	\$3,270	\$720	\$140
	Private insurer	4,989	29	79	\$25,610	\$11,170	\$14,450	\$6,540	\$2,790	\$3,800	\$1,070	\$240
	Self-insured employer	3,586	24	59	\$18,720	\$8,710	\$10,010	\$4,780	\$1,920	\$2,430	\$730	\$140
	Non-complying employer	36	39	95	\$28,190	\$14,210	\$13,980	\$5,210	\$1,720	\$2,910	\$4,130	\$0
2016	TOTAL	19,667	23	66	\$19,710	\$8,910	\$10,800	\$5,010	\$2,010	\$2,850	\$790	\$140
	SAIF	10,797	21	61	\$18,190	\$8,500	\$9,700	\$4,310	\$1,730	\$2,810	\$720	\$120
	Private insurer	4,985	26	78	\$24,450	\$10,520	\$13,930	\$6,360	\$2,650	\$3,600	\$1,120	\$200
	Self-insured employer	3,846	24	60	\$17,480	\$7,850	\$9,630	\$5,140	\$1,920	\$1,880	\$570	\$130
	Non-complying employer	39	110	182	\$53,100	\$20,020	\$33,080	\$13,280	\$6,540	\$11,200	\$1,030	\$1,030
2017	TOTAL	20,840	23	67	\$20,950	\$9,370	\$11,580	\$5,380	\$2,210	\$2,880	\$950	\$160
	SAIF	11,338	21	62	\$19,060	\$8,770	\$10,290	\$4,530	\$1,920	\$2,910	\$810	\$130
	Private insurer	5,407	28	78	\$25,900	\$11,380	\$14,520	\$6,980	\$2,860	\$3,310	\$1,150	\$220
	Self-insured employer	4,055	24	65	\$19,480	\$8,290	\$11,190	\$5,640	\$2,120	\$2,170	\$1,100	\$160
	Non-complying employer	40	66	101	\$36,510	\$16,460	\$20,050	\$6,730	\$2,990	\$8,480	\$1,850	\$0

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2018	TOTAL	20,509	23	65	\$20,540	\$9,330	\$11,220	\$5,310	\$2,070	\$2,780	\$910	\$150
	SAIF	11,107	21	60	\$19,260	\$9,150	\$10,100	\$4,540	\$1,850	\$2,750	\$850	\$120
	Private insurer	5,417	28	76	\$24,660	\$10,480	\$14,180	\$6,760	\$2,630	\$3,400	\$1,170	\$200
	Self-insured employer	3,943	24	63	\$18,480	\$8,200	\$10,280	\$5,510	\$1,920	\$2,020	\$690	\$130
	Non-complying employer	42	49	73	\$24,370	\$12,160	\$12,210	\$5,170	\$1,890	\$3,010	\$1,660	\$480
2019	TOTAL	21,480	24	64	\$20,040	\$8,930	\$11,110	\$5,320	\$1,860	\$2,820	\$980	\$120
	SAIF	11,333	21	58	\$18,960	\$8,850	\$10,110	\$4,580	\$1,750	\$2,830	\$820	\$120
	Private insurer	5,998	29	73	\$23,670	\$9,900	\$13,770	\$6,570	\$2,240	\$3,360	\$1,450	\$150
	Self-insured employer	4,108	27	65	\$17,480	\$7,680	\$9,800	\$5,440	\$1,620	\$1,930	\$720	\$90
	Non-complying employer	41	104	139	\$45,550	\$14,920	\$30,630	\$13,710	\$2,900	\$12,020	\$1,990	\$10
2020	TOTAL	21,261	23	68	\$20,860	\$8,980	\$11,880	\$5,840	\$1,830	\$3,200	\$890	\$130
	SAIF	11,645	20	62	\$20,110	\$8,950	\$11,160	\$5,210	\$1,730	\$3,330	\$760	\$130
	Private insurer	5,804	30	78	\$23,380	\$9,580	\$13,800	\$7,000	\$1,950	\$3,510	\$1,220	\$130
	Self-insured employer	3,778	27	71	\$18,920	\$8,060	\$10,850	\$5,900	\$1,940	\$2,110	\$780	\$110
	Non-complying employer	34	124	185	\$63,410	\$18,870	\$44,530	\$12,500	\$3,120	\$24,870	\$3,130	\$910
2021	TOTAL	23,307	20	65	\$19,730	\$8,590	\$11,140	\$5,920	\$1,430	\$2,830	\$880	\$90
	SAIF	12,823	14	56	\$18,270	\$8,240	\$10,030	\$5,040	\$1,280	\$2,850	\$780	\$80
	Private insurer	6,256	30	77	\$23,380	\$9,890	\$13,490	\$7,390	\$1,640	\$3,240	\$1,110	\$100
	Self-insured employer	4,196	27	73	\$18,670	\$7,660	\$11,010	\$6,420	\$1,550	\$2,160	\$810	\$70
	Non-complying employer	32	26	91	\$28,050	\$14,160	\$13,890	\$6,570	\$1,450	\$4,280	\$1,560	\$30
2022	TOTAL	24,411	19	63	\$20,020	\$8,400	\$11,620	\$6,260	\$1,450	\$2,910	\$900	\$110
	SAIF	13,469	13	53	\$18,490	\$8,240	\$10,260	\$5,170	\$1,330	\$2,850	\$790	\$120

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	Private insurer	6,479	27	79	\$24,340	\$9,390	\$14,950	\$8,190	\$1,740	\$3,670	\$1,250	\$100
	Self-insured employer	4,422	27	72	\$18,090	\$7,380	\$10,710	\$6,720	\$1,330	\$1,910	\$670	\$70
	Non-complying employer	41	66	131	\$44,580	\$14,950	\$29,640	\$10,550	\$3,740	\$9,490	\$4,400	\$1,460