

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2023

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	29,102	17	61	\$11,540	\$4,640	\$6,910	\$3,020	\$2,010	\$1,210	\$380	\$280
	SAIF	9,077	18	65	\$12,400	\$5,070	\$7,320	\$3,090	\$2,160	\$1,370	\$350	\$360
	Private insurer	14,064	18	63	\$11,510	\$4,550	\$6,960	\$3,070	\$1,980	\$1,300	\$350	\$260
	Self-insured employer	5,784	16	51	\$10,120	\$4,130	\$5,990	\$2,740	\$1,820	\$740	\$480	\$220
	Non-complying employer	177	61	118	\$16,800	\$5,830	\$10,980	\$4,960	\$3,110	\$1,830	\$790	\$290
1997	TOTAL	27,868	17	58	\$11,350	\$4,500	\$6,850	\$2,930	\$2,010	\$1,330	\$300	\$270
	SAIF	8,638	17	59	\$11,570	\$4,620	\$6,950	\$2,840	\$2,120	\$1,480	\$220	\$300
	Private insurer	13,641	17	60	\$11,570	\$4,470	\$7,110	\$3,050	\$1,970	\$1,450	\$350	\$290
	Self-insured employer	5,473	15	50	\$10,230	\$4,340	\$5,880	\$2,730	\$1,900	\$780	\$280	\$190
	Non-complying employer	116	54	134	\$21,080	\$7,790	\$13,290	\$5,160	\$3,680	\$2,960	\$500	\$990
1998	TOTAL	27,136	18	57	\$11,560	\$4,720	\$6,840	\$2,990	\$2,020	\$1,240	\$340	\$240
	SAIF	8,224	19	60	\$12,460	\$5,060	\$7,400	\$3,100	\$2,240	\$1,460	\$280	\$310
	Private insurer	13,713	18	58	\$11,440	\$4,590	\$6,850	\$3,050	\$1,920	\$1,270	\$380	\$220
	Self-insured employer	5,110	17	47	\$10,230	\$4,440	\$5,790	\$2,580	\$1,920	\$760	\$350	\$170
	Non-complying employer	89	68	136	\$24,180	\$9,070	\$15,110	\$6,710	\$3,580	\$3,640	\$450	\$730
1999	TOTAL	25,707	19	57	\$12,380	\$5,150	\$7,240	\$3,110	\$2,090	\$1,390	\$410	\$230
	SAIF	7,766	19	56	\$11,840	\$4,860	\$6,980	\$2,910	\$2,120	\$1,440	\$290	\$240
	Private insurer	13,044	19	60	\$12,820	\$5,280	\$7,540	\$3,290	\$2,060	\$1,460	\$490	\$240
	Self-insured employer	4,817	17	50	\$11,710	\$5,120	\$6,590	\$2,940	\$2,040	\$1,070	\$340	\$190
	Non-complying employer	80	70	142	\$34,180	\$13,650	\$20,530	\$5,080	\$6,170	\$5,980	\$2,690	\$600
2000	TOTAL	24,924	18	56	\$12,930	\$5,560	\$7,370	\$3,180	\$2,160	\$1,410	\$380	\$240
	SAIF	8,045	19	55	\$12,610	\$5,330	\$7,280	\$2,980	\$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	\$13,290	\$5,660	\$7,630	\$3,330	\$2,060	\$1,530	\$450	\$260
	Self-insured employer	4,416	16	50	\$12,260	\$5,640	\$6,620	\$3,060	\$2,160	\$890	\$300	\$220
	Non-complying employer	79	40	97	\$26,840	\$8,650	\$18,190	\$5,350	\$7,350	\$890	\$4,010	\$590
2001	TOTAL	24,780	18	59	\$14,110	\$5,920	\$8,190	\$3,590	\$2,340	\$1,590	\$420	\$260
	SAIF	8,752	17	57	\$13,600	\$5,530	\$8,070	\$3,370	\$2,500	\$1,630	\$310	\$260
	Private insurer	11,553	20	64	\$15,010	\$6,350	\$8,660	\$3,850	\$2,230	\$1,770	\$540	\$270
	Self-insured employer	4,394	17	51	\$12,630	\$5,500	\$7,130	\$3,330	\$2,230	\$1,010	\$340	\$220
	Non-complying employer	81	45	98	\$21,820	\$8,200	\$13,620	\$5,070	\$6,310	\$1,160	\$450	\$630
2002	TOTAL	23,255	18	62	\$15,360	\$6,630	\$8,730	\$3,860	\$2,470	\$1,660	\$470	\$280
	SAIF	8,719	17	58	\$14,260	\$5,980	\$8,270	\$3,510	\$2,540	\$1,690	\$280	\$260
	Private insurer	10,091	19	70	\$17,290	\$7,430	\$9,860	\$4,420	\$2,550	\$1,890	\$670	\$330
	Self-insured employer	4,355	16	51	\$13,040	\$6,070	\$6,970	\$3,260	\$2,150	\$1,010	\$350	\$200
	Non-complying employer	90	20	74	\$18,490	\$6,400	\$12,090	\$4,140	\$3,070	\$3,040	\$1,350	\$490
2003	TOTAL	21,955	18	61	\$15,520	\$6,650	\$8,870	\$3,760	\$2,580	\$1,770	\$500	\$260
	SAIF	9,111	18	55	\$14,330	\$6,110	\$8,220	\$3,360	\$2,570	\$1,760	\$330	\$190
	Private insurer	8,591	19	71	\$17,650	\$7,530	\$10,120	\$4,400	\$2,730	\$1,920	\$700	\$380
	Self-insured employer	4,153	17	52	\$13,610	\$5,950	\$7,650	\$3,270	\$2,290	\$1,480	\$430	\$180
	Non-complying employer	100	26	85	\$20,420	\$9,410	\$11,020	\$4,570	\$3,450	\$2,050	\$770	\$180
2004	TOTAL	21,989	19	63	\$16,930	\$7,560	\$9,370	\$4,050	\$2,720	\$1,810	\$510	\$280
	SAIF	9,644	17	59	\$16,040	\$7,050	\$8,990	\$3,750	\$2,760	\$1,860	\$380	\$240
	Private insurer	8,335	20	69	\$18,990	\$8,560	\$10,430	\$4,510	\$2,870	\$2,030	\$700	\$330
	Self-insured employer	3,916	18	57	\$14,690	\$6,720	\$7,970	\$3,800	\$2,230	\$1,240	\$430	\$270

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2023

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	\$19,200	\$7,600	\$11,590	\$3,730	\$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	10,103	18	59	\$16,430	\$7,270	\$9,160	\$3,800	\$2,880	\$1,860	\$370	\$260
	Private insurer	7,584	20	78	\$21,120	\$9,500	\$11,620	\$5,060	\$3,020	\$2,480	\$660	\$400
	Self-insured employer	3,718	19	57	\$15,680	\$7,140	\$8,530	\$3,710	\$2,630	\$1,360	\$560	\$280
	Non-complying employer	74	54	117	\$28,690	\$10,560	\$18,120	\$5,900	\$6,460	\$2,920	\$2,020	\$820
2006	TOTAL	22,639	19	63	\$17,850	\$8,120	\$9,730	\$4,230	\$2,690	\$2,070	\$470	\$280
	SAIF	10,599	17	60	\$17,010	\$7,640	\$9,360	\$3,890	\$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	\$15,460	\$7,010	\$8,450	\$3,910	\$2,470	\$1,480	\$390	\$200
	Non-complying employer	63	65	126	\$31,800	\$12,090	\$19,720	\$6,990	\$8,110	\$3,040	\$590	\$990
2007	TOTAL	23,343	19	64	\$18,450	\$8,300	\$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	\$20,840	\$9,530	\$11,310	\$4,920	\$2,940	\$2,410	\$700	\$350
	Self-insured employer	4,202	19	60	\$16,780	\$7,210	\$9,570	\$4,500	\$2,430	\$1,820	\$550	\$270
	Non-complying employer	71	43	120	\$29,210	\$12,200	\$17,010	\$5,870	\$4,700	\$3,100	\$2,800	\$550
2008	TOTAL	22,206	20	69	\$20,260	\$9,030	\$11,230	\$4,850	\$2,760	\$2,690	\$630	\$310
	SAIF	10,207	19	66	\$20,150	\$8,980	\$11,170	\$4,630	\$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	\$16,120	\$7,260	\$8,860	\$4,350	\$2,140	\$1,640	\$530	\$200
	Non-complying employer	77	105	166	\$30,530	\$13,180	\$17,350	\$8,510	\$3,070	\$2,020	\$3,450	\$300
2009	TOTAL	19,945	24	77	\$23,070	\$10,170	\$12,900	\$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, 1996-2023

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	8,925	24	75	\$23,130	\$10,300	\$12,830	\$5,220	\$3,120	\$3,430	\$670	\$390
	Private insurer	6,771	26	85	\$25,430	\$11,110	\$14,320	\$6,290	\$3,100	\$3,560	\$980	\$410
	Self-insured employer	4,188	21	67	\$18,750	\$8,210	\$10,540	\$4,800	\$2,580	\$2,160	\$760	\$240
	Non-complying employer	61	130	179	\$49,270	\$22,330	\$26,940	\$9,830	\$4,330	\$9,080	\$3,210	\$490
2010	TOTAL	18,373	23	76	\$23,390	\$10,460	\$12,920	\$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	\$19,250	\$8,900	\$10,350	\$4,910	\$2,490	\$2,050	\$700	\$190
	Non-complying employer	53	96	169	\$47,430	\$20,600	\$26,830	\$11,170	\$5,770	\$4,910	\$3,960	\$1,010
2011	TOTAL	18,287	23	74	\$23,040	\$10,550	\$12,490	\$5,370	\$2,820	\$3,160	\$800	\$330
	SAIF	8,253	22	72	\$22,230	\$10,340	\$11,890	\$4,930	\$2,700	\$3,240	\$700	\$330
	Private insurer	5,970	25	82	\$26,170	\$11,700	\$14,470	\$6,190	\$3,060	\$3,840	\$980	\$400
	Self-insured employer	4,008	22	65	\$19,730	\$9,170	\$10,560	\$4,990	\$2,710	\$1,950	\$690	\$230
	Non-complying employer	56	67	154	\$45,240	\$18,430	\$26,810	\$9,720	\$3,560	\$6,380	\$6,380	\$780
2012	TOTAL	18,516	23	70	\$21,890	\$10,070	\$11,820	\$5,110	\$2,620	\$3,020	\$780	\$290
	SAIF	8,838	22	68	\$20,810	\$9,800	\$11,010	\$4,610	\$2,390	\$3,040	\$660	\$320
	Private insurer	5,577	26	76	\$25,320	\$11,290	\$14,030	\$6,020	\$3,010	\$3,650	\$1,030	\$320
	Self-insured employer	4,043	21	62	\$19,240	\$8,900	\$10,340	\$4,890	\$2,590	\$2,010	\$670	\$180
	Non-complying employer	58	63	139	\$41,290	\$16,410	\$24,880	\$8,680	\$4,870	\$8,670	\$2,310	\$350
2013	TOTAL	18,645	24	71	\$22,360	\$10,340	\$12,020	\$5,300	\$2,590	\$2,980	\$870	\$280
	SAIF	9,326	22	69	\$21,130	\$10,020	\$11,110	\$4,630	\$2,370	\$2,950	\$840	\$320
	Private insurer	5,364	29	79	\$26,820	\$11,860	\$14,950	\$6,600	\$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, 1996-2023

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	3,906	24	67	\$19,040	\$8,950	\$10,090	\$5,060	\$2,200	\$2,030	\$670	\$140
	Non-complying employer	49	65	134	\$34,540	\$15,350	\$19,190	\$9,640	\$3,310	\$4,040	\$2,200	\$0
2014	TOTAL	19,189	24	68	\$21,130	\$9,490	\$11,650	\$5,080	\$2,250	\$3,230	\$880	\$210
	SAIF	9,866	21	61	\$18,620	\$8,570	\$10,060	\$4,030	\$1,880	\$3,120	\$860	\$170
	Private insurer	5,331	28	81	\$26,120	\$11,430	\$14,690	\$6,630	\$2,870	\$3,920	\$1,000	\$270
	Self-insured employer	3,954	25	66	\$20,350	\$9,110	\$11,240	\$5,490	\$2,310	\$2,490	\$740	\$210
	Non-complying employer	38	61	210	\$55,390	\$16,720	\$38,670	\$15,950	\$6,610	\$11,660	\$3,110	\$1,340
2015	TOTAL	19,016	23	67	\$20,540	\$9,320	\$11,220	\$4,980	\$2,000	\$3,250	\$820	\$170
	SAIF	10,407	21	64	\$18,740	\$8,640	\$10,100	\$4,320	\$1,640	\$3,270	\$720	\$140
	Private insurer	4,988	29	79	\$25,560	\$11,140	\$14,420	\$6,520	\$2,790	\$3,800	\$1,070	\$240
	Self-insured employer	3,585	24	59	\$18,700	\$8,700	\$10,000	\$4,770	\$1,920	\$2,440	\$740	\$140
	Non-complying employer	36	39	95	\$28,110	\$14,180	\$13,940	\$5,170	\$1,720	\$2,910	\$4,130	\$0
2016	TOTAL	19,666	23	65	\$19,660	\$8,880	\$10,780	\$4,990	\$2,010	\$2,850	\$790	\$140
	SAIF	10,796	21	61	\$18,120	\$8,450	\$9,660	\$4,280	\$1,730	\$2,810	\$720	\$120
	Private insurer	4,985	26	78	\$24,440	\$10,520	\$13,920	\$6,340	\$2,650	\$3,600	\$1,120	\$200
	Self-insured employer	3,846	24	60	\$17,470	\$7,840	\$9,630	\$5,130	\$1,920	\$1,880	\$570	\$130
	Non-complying employer	39	110	182	\$52,990	\$19,980	\$33,010	\$13,210	\$6,540	\$11,200	\$1,030	\$1,030
2017	TOTAL	20,841	23	67	\$20,920	\$9,350	\$11,570	\$5,360	\$2,210	\$2,890	\$960	\$160
	SAIF	11,340	21	62	\$19,020	\$8,740	\$10,280	\$4,500	\$1,930	\$2,920	\$810	\$130
	Private insurer	5,406	28	78	\$25,880	\$11,370	\$14,510	\$6,960	\$2,860	\$3,310	\$1,160	\$220
	Self-insured employer	4,055	24	65	\$19,460	\$8,290	\$11,170	\$5,620	\$2,120	\$2,170	\$1,100	\$160
	Non-complying employer	40	66	101	\$36,400	\$16,410	\$19,990	\$6,670	\$2,990	\$8,480	\$1,850	\$0

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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
2018	TOTAL	20,508	23	65	\$20,500	\$9,300	\$11,200	\$5,290	\$2,070	\$2,780	\$910	\$150
	SAIF	11,107	21	60	\$19,180	\$9,100	\$10,080	\$4,510	\$1,850	\$2,750	\$850	\$120
	Private insurer	5,416	28	76	\$24,630	\$10,470	\$14,160	\$6,750	\$2,630	\$3,400	\$1,170	\$200
	Self-insured employer	3,943	24	63	\$18,470	\$8,200	\$10,280	\$5,500	\$1,920	\$2,030	\$700	\$130
	Non-complying employer	42	49	73	\$24,330	\$12,140	\$12,190	\$5,150	\$1,890	\$3,010	\$1,660	\$480
2019	TOTAL	21,477	24	64	\$20,010	\$8,910	\$11,110	\$5,300	\$1,860	\$2,840	\$980	\$120
	SAIF	11,332	21	58	\$18,920	\$8,810	\$10,110	\$4,550	\$1,750	\$2,860	\$820	\$120
	Private insurer	5,995	29	73	\$23,600	\$9,870	\$13,730	\$6,540	\$2,220	\$3,370	\$1,450	\$150
	Self-insured employer	4,108	27	65	\$17,480	\$7,680	\$9,800	\$5,430	\$1,620	\$1,940	\$720	\$90
	Non-complying employer	42	111	143	\$51,070	\$17,400	\$33,670	\$14,980	\$4,410	\$12,210	\$2,060	\$10
2020	TOTAL	21,261	23	68	\$20,830	\$8,950	\$11,880	\$5,800	\$1,830	\$3,220	\$900	\$130
	SAIF	11,647	20	62	\$20,080	\$8,900	\$11,170	\$5,180	\$1,730	\$3,360	\$770	\$130
	Private insurer	5,802	30	77	\$23,340	\$9,560	\$13,790	\$6,970	\$1,940	\$3,530	\$1,220	\$130
	Self-insured employer	3,778	27	70	\$18,910	\$8,070	\$10,850	\$5,870	\$1,960	\$2,110	\$790	\$110
	Non-complying employer	34	123	184	\$63,210	\$18,820	\$44,390	\$12,350	\$3,120	\$24,870	\$3,130	\$910
2021	TOTAL	23,295	20	64	\$19,690	\$8,550	\$11,140	\$5,880	\$1,410	\$2,870	\$900	\$90
	SAIF	12,819	14	56	\$18,190	\$8,180	\$10,010	\$4,990	\$1,270	\$2,880	\$800	\$80
	Private insurer	6,250	30	76	\$23,320	\$9,860	\$13,460	\$7,350	\$1,620	\$3,260	\$1,130	\$100
	Self-insured employer	4,194	27	73	\$18,790	\$7,680	\$11,110	\$6,400	\$1,540	\$2,230	\$850	\$90
	Non-complying employer	32	26	90	\$27,970	\$14,140	\$13,830	\$6,510	\$1,450	\$4,280	\$1,560	\$30
2022	TOTAL	24,391	19	63	\$20,010	\$8,350	\$11,660	\$6,220	\$1,430	\$2,970	\$930	\$100
	SAIF	13,460	13	53	\$18,420	\$8,160	\$10,260	\$5,110	\$1,320	\$2,880	\$820	\$120

Table 2. Average temporary disability days and claim costs paid for resolved accepted disabling claims by resolution year and insurer type, Oregon, 1996-2023

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	6,471	27	79	\$24,370	\$9,380	\$14,990	\$8,130	\$1,720	\$3,760	\$1,280	\$90
	Self-insured employer	4,419	27	72	\$18,230	\$7,370	\$10,860	\$6,710	\$1,320	\$2,030	\$720	\$70
	Non-complying employer	41	66	119	\$46,880	\$15,030	\$31,850	\$12,830	\$3,660	\$9,490	\$4,400	\$1,460
2023	TOTAL	22,653	22	69	\$23,500	\$10,150	\$13,350	\$7,240	\$1,710	\$3,290	\$1,030	\$80
	SAIF	12,311	17	59	\$21,890	\$9,970	\$11,910	\$6,100	\$1,590	\$3,280	\$860	\$80
	Private insurer	6,536	29	79	\$27,320	\$11,270	\$16,050	\$8,840	\$1,880	\$3,790	\$1,460	\$80
	Self-insured employer	3,759	31	82	\$21,990	\$8,730	\$13,260	\$8,170	\$1,790	\$2,380	\$810	\$100
	Non-complying employer	47	61	117	\$37,670	\$13,970	\$23,700	\$11,880	\$1,930	\$7,850	\$1,920	\$110

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.