

Table 5a. Average temporary disability days and claim costs for accepted disabling claims by nature of injury or disease - all body parts, Oregon, 2008

Nature of injury or disease	Claims resolved	Median temporary disability days paid	Mean temporary disability days paid	Average claim costs	Medical costs paid	Indemnity	Temporary disability dollars paid	PPD	CDA	DCS	Vocational assistance
Total	23,307	16	71	\$19,950	\$8,480	\$11,470	\$4,760	\$3,460	\$2,490	\$530	\$220
Traumatic injuries (0*)	19,237	16	60	16,840	7,550	9,290	3,930	2,820	1,920	460	170
Trauma to bones, nerves, spinal cord (01*)	2,366	37	82	25,890	11,750	14,140	5,640	5,000	2,840	390	270
Sprains, strains (02*)	9,567	16	53	12,370	5,330	7,030	3,400	1,730	1,300	500	120
Open wounds (03*)	1,314	16	25	8,050	4,460	3,590	1,450	1,470	600	40	30
Surface wounds and bruises (04*)	1,337	16	26	5,420	2,440	2,980	1,570	350	750	290	10
Burns (05*)	263	16	31	10,390	5,960	4,430	2,670	630	920	40	170
Intracranial injuries (06*)	57	16	60	15,300	7,650	7,640	3,560	1,490	980	1,610	0
Multiple traumatic injuries (08*)	4,157	33	87	29,050	13,030	16,010	5,830	5,540	3,700	610	330
Other/unknown traumatic injuries	176	16	47	12,810	6,280	6,540	3,010	1,560	1,510	310	150
Systemic diseases and disorders (1*)	2,235	26	74	19,010	7,530	11,480	5,170	3,610	2,030	420	250
Nervous system, sense organ diseases (12*)	478	39	67	18,890	6,870	12,020	4,720	5,250	1,860	140	50
Digestive system diseases and disorders (15*)	539	17	38	9,570	6,300	3,270	2,570	170	370	150	0
Musculoskeletal, connective tissue diseases (17*)	962	35	95	23,250	8,290	14,960	6,570	4,440	2,710	720	510
Diseases of the skin, subcutaneous tissue (18*)	114	16	30	7,590	2,350	5,240	2,100	1,530	1,280	30	290
Other/unknown systemic diseases and disorders	142	59	133	36,660	14,430	22,230	9,540	7,120	4,840	720	10
Infectious and parasitic diseases (2*)	6	11	23	6,390	5,440	950	950	0	0	0	0
Symptoms and ill-defined conditions (4*)	26	16	71	15,190	5,930	9,260	4,980	1,180	890	2,210	0
Mental disorders or syndromes (52*)	31	59	101	27,390	3,970	23,420	8,040	2,360	10,500	1,820	700
Multiple injuries, diseases and conditions (7,8,9)	1,757	114	184	56,840	21,750	35,090	13,330	10,370	9,230	1,420	750
Other/unknown diseases or conditions	15	16	123	\$28,640	\$7,970	\$20,670	\$9,930	\$2,670	\$7,120	\$770	\$180

Accepted disabling claims are claims, accepted by insurers, arising from occupational injuries or diseases that entitle workers to compensation for disability or death.

Claims are reported by the year of claim resolution, which is the year of latest claim closure or claim disposition agreement. Fatality and permanent total disability claims and their associated costs are excluded.

Nature of injury and body part injured are classified according to the Bureau of Labor Statistics' Occupational Injury and Illness Classification System (OIICS).

Claim cost figures have been rounded, thus component averages may not sum to composite averages. In addition, due to the estimation process, conclusions should not be drawn for rows with a small number of claims.

Average costs for the indemnity components are computed over all accepted disabling claims. The temporary disability days and dollars include estimates of temporary disability for claims with claim disposition agreements prior to claim closure. Insurers do not report this data to the department. Worker or employer reimbursements from the Workers' Benefit Fund are not included.

Indemnity costs incurred after claim closure that were paid through mid-May 2009 are included in this table. This primarily includes permanent partial disability modified by dispute resolution, disputed claim settlements, and vocational assistance costs. These costs after closure will increase over time.

Medical costs are reported at the time of claim closure for approximately 88 percent of claims. The average medical costs of claims without data (12 percent of claims) are assumed to be the same as those with reported data. Medical costs after claim resolution, which are often substantial, are not included in this report.

(continued)

PPD = Permanent partial disability; CDA = Claim disposition agreement; DCS = Disputed claim settlement.

Data in this table will change. The claim counts will change as claims are reopened and resolved. Also, as mentioned above, post-closure costs will increase over time. However, if past trends continue it is anticipated that the average temporary disability costs and temporary disability days for the most recent year will decline as claims are reopened and then closed in future years.

Source: Information Management Division, Oregon Department of Consumer and Business Services, September 2009