

Table 5d. Average temporary disability days and claim costs for accepted disabling claims by nature of injury or disease - trunk, 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	8,621	16	71	\$19,570	\$7,890	\$11,680	\$4,830	\$3,510	\$2,490	\$620	\$230
Traumatic injuries (0*)	7,178	16	63	17,020	6,960	10,050	4,140	3,050	2,100	580	180
Trauma to bones, nerves, spinal cord (01*)	485	63	126	46,560	18,140	28,420	9,130	11,100	6,830	860	500
Sprains, strains (02*)	5,631	16	53	12,570	5,350	7,210	3,400	1,820	1,350	520	130
Surface wounds and bruises (04*)	334	16	25	5,400	2,260	3,150	1,590	240	1,000	320	0
Multiple traumatic injuries (08*)	680	52	119	39,490	15,460	24,020	8,080	9,010	5,440	990	510
Other/unknown traumatic injuries	48	16	54	14,370	6,730	7,630	3,530	1,150	2,330	620	0
Systemic diseases and disorders (1*)	817	21	68	18,690	8,760	9,930	4,920	2,880	1,450	340	340
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*)	239	54	136	39,110	14,430	24,680	10,420	8,170	4,110	840	1,140
Other/unknown systemic diseases and disorders	39	16	55	22,600	10,990	11,620	3,640	7,970	0	0	0
Multiple injuries, diseases and conditions (7,8,9)	615	114	166	51,570	18,780	32,790	12,660	9,700	8,260	1,490	680
Other/unknown diseases or conditions	11	63	155	\$29,030	\$7,760	\$21,270	\$9,340	\$1,690	\$9,180	\$820	\$240

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.

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