

Table 5g. Average temporary disability days and claim costs for accepted disabling claims by nature of injury or disease - multiple 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	3,459	39	107	\$34,220	\$14,350	\$19,870	\$7,350	\$5,970	\$5,210	\$920	\$420
Traumatic injuries (0*)	2,833	24	85	26,870	12,040	14,830	5,690	4,450	3,610	770	310
Trauma to bones, nerves, spinal cord (01*)	28	107	213	78,050	36,200	41,840	17,930	16,750	4,220	230	2,700
Sprains, strains (02*)	1,080	19	69	16,680	7,200	9,480	4,370	2,360	1,820	850	80
Open wounds (03*)	8	8	18	9,630	3,080	6,550	1,190	360	5,000	0	0
Surface wounds and bruises (04*)	113	16	32	7,710	3,900	3,810	1,890	1,120	650	140	0
Burns (05*)	56	16	66	26,600	13,770	12,830	6,390	1,700	4,220	180	340
Multiple traumatic injuries (08*)	1,542	37	98	34,770	15,760	19,020	6,670	6,070	5,020	800	450
Other/unknown traumatic injuries	6	39	63	16,950	2,430	14,520	2,740	960	9,150	1,670	0
Systemic diseases and disorders (1*)	59	45	146	35,940	11,620	24,320	9,990	9,220	4,300	310	490
Musculoskeletal, connective tissue diseases (17*)	23	105	208	50,830	15,670	35,160	14,570	14,850	3,780	780	1,190
Diseases of the skin, subcutaneous tissue (18*)	22	16	27	7,220	510	6,710	1,960	1,950	2,730	0	70
Other/unknown systemic diseases and disorders	14	178	229	57,250	23,090	34,160	15,090	11,400	7,640	20	0
Multiple injuries, diseases and conditions (7,8,9)	561	142	214	73,720	28,730	44,990	15,530	13,350	13,410	1,720	990
Other/unknown diseases or conditions	6	11	36	\$5,960	\$2,190	\$3,770	\$2,240	\$530	\$830	\$170	\$0

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