

Table 6a. Average temporary disability days and claim costs for accepted disabling claims by industry (NAICS), Oregon, 2008

Industry (NAICS)	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
Private sector total	20,526	17	73	20,380	8,530	11,850	4,870	3,550	2,640	560	230
Agriculture, forestry, fishing (NAICS 11)	1,214	17	79	25,370	10,800	14,570	5,350	4,740	3,410	670	410
Mining (NAICS 21)	53	56	107	42,900	10,920	31,980	9,170	7,430	14,250	570	580
Utilities (NAICS 22)	170	16	57	23,960	11,660	12,300	6,690	4,530	930	90	50
Construction (NAICS 23)	2,640	26	89	27,410	10,210	17,200	7,210	4,890	4,100	560	430
Manufacturing (NAICS 31-33)	3,590	19	74	22,220	9,200	13,020	5,020	4,190	3,090	530	190
Wholesale trade (NAICS 42)	1,035	16	68	19,660	8,800	10,860	4,690	3,310	2,040	560	270
Retail trade (NAICS 44-45)	2,809	17	68	16,350	7,030	9,320	3,680	2,740	2,160	550	190
Transportation and warehousing (NAICS 48-49)	1,796	27	85	23,370	8,980	14,390	6,270	4,360	2,830	630	290
Information (NAICS 51)	212	16	65	20,550	9,170	11,380	4,500	3,290	2,840	650	100
Finance and insurance (NAICS 52)	135	33	77	18,920	9,750	9,170	4,840	2,060	1,460	820	0
Real estate, rental, leasing (NAICS 53)	272	27	84	22,670	8,950	13,720	4,590	4,110	3,640	1,180	210
Professional and technical services (NAICS 54)	257	17	76	20,060	9,150	10,910	5,530	3,030	1,650	390	300
Management of companies (NAICS 55)	20	15	52	10,500	5,020	5,470	3,030	1,850	100	500	0
Administrative and waste services (NAICS 56)	1,577	16	58	15,940	7,140	8,800	3,390	2,750	1,970	600	90
Educational services (NAICS 61)	90	16	64	17,850	8,560	9,280	3,690	2,800	1,610	840	340
Health care and social assistance (NAICS 62)	2,400	16	64	15,900	7,070	8,830	4,150	2,550	1,660	370	110
Arts, entertainment, recreation (NAICS 71)	208	16	58	17,520	8,660	8,860	3,550	2,690	2,330	250	40
Accommodation and food services (NAICS 72)	1,405	16	64	13,540	6,420	7,120	3,110	1,690	1,770	440	110
Other services (NAICS 81)	599	18	77	22,270	9,600	12,670	4,970	3,780	2,330	1,150	440
Industry unknown	44	16	125	28,930	11,850	17,080	7,410	3,600	2,590	2,960	530
Public sector total	2,781	16	53	16,800	8,150	8,650	3,960	2,850	1,400	300	140
State government (OWN 20)	740	16	54	17,920	8,430	9,500	3,760	3,180	2,080	370	110
Local government (OWN 30)	2,041	16	52	\$16,390	\$8,050	\$8,340	\$4,030	\$2,730	\$1,150	\$270	\$160

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.

Industry is classified according to the North American Industrial Classification System (NAICS), 2002 edition.

Employees of client leasing firms are reported in the industry in which they were working at the time of injury.

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