

Table 3. Average time loss days and claim costs for accepted disabling claims by nature of injury or disease, Oregon 2007

Nature of injury or disease	Claims resolved	Median time loss days paid	Mean time loss days paid	Average claim costs	Medical costs paid	Indemnity	Time loss dollars paid	PPD	CDA	DCS	Vocational assistance
Total	24,331	21	70	\$18,710	\$8,130	\$10,590	\$4,710	\$3,210	\$2,040	\$460	\$170
0 Traumatic injuries	20,121	17	61	16,150	7,230	8,910	4,040	2,660	1,690	410	130
01 Trauma to bones, nerves, spinal cord	2,492	42	94	27,020	12,530	14,480	6,260	5,350	2,350	250	270
011 Dislocations	913	62	130	38,410	16,250	22,170	9,490	8,140	3,520	490	530
012 Fractures	1,575	36	73	20,410	10,420	9,990	4,380	3,720	1,670	90	120
01- Other, uns. trauma to bones, nerves	4	77	108	56,640	25,370	31,270	10,470	12,870	2,930	5,000	0
02 Sprains, strains	10,075	15	54	12,200	5,140	7,050	3,520	1,630	1,320	480	90
03 Open wounds	1,524	6	27	8,750	4,980	3,770	1,590	1,610	460	70	60
031 Amputations	182	17	52	22,080	10,020	12,070	3,730	5,870	1,820	180	470
033 Avulsions	56	7	17	4,860	2,700	2,160	1,210	950	0	0	0
034 Cuts, lacerations	996	6	24	7,100	4,340	2,770	1,310	1,050	340	60	0
037 Punctures, except bites	240	5	13	4,690	3,340	1,350	780	480	80	20	0
03- Other, uns. open wounds	50	15	60	17,440	10,360	7,090	3,630	3,420	30	0	0
04 Surface wounds and bruises	1,496	7	26	5,420	2,500	2,930	1,590	450	690	180	20
041 Abrasions, scratches	80	5	16	4,530	2,130	2,400	1,080	1,140	180	0	0
043 Bruises, contusions	1,357	7	27	5,530	2,530	3,000	1,640	400	750	200	20
044 Foreign bodies	40	2	21	4,850	2,480	2,360	1,310	1,000	50	0	0
04- Other, uns. surface wounds	19	7	15	2,670	1,620	1,060	980	80	0	0	0
05 Burns	244	7	23	7,290	4,440	2,850	2,000	490	330	30	10
051 Chemical burns	41	6	12	5,140	4,050	1,090	680	160	200	60	0
053 Heat burns, scalds	181	7	17	4,900	3,580	1,320	880	290	130	20	0
05- Other, uns. burns	22	10	101	31,810	13,150	18,660	13,650	2,770	2,180	0	60
06 Intracranial injuries	49	6	50	16,330	9,590	6,740	2,660	2,000	1,790	290	0
062 Concussions	39	6	60	17,740	9,880	7,860	3,110	2,150	2,240	360	0
06- Other, uns. intracranial injuries	10	5	11	10,840	8,480	2,360	930	1,430	0	0	0
07 Effects of environmental conditions	8	3	11	5,910	4,890	1,020	650	0	0	380	0
08 Multiple traumatic injuries	4,070	32	87	26,350	11,720	14,630	5,920	4,870	3,090	550	200
09 Other traumatic injuries	163	12	62	19,650	10,320	9,330	3,960	3,160	1,960	240	10
093 Electrocutions, electric shock	12	6	41	10,620	5,930	4,700	3,120	1,360	170	40	0
095 Poisonings, toxic effects	41	4	14	4,770	2,300	2,470	940	350	720	460	0
0971 Crushing injuries	64	17	72	19,630	11,600	8,040	4,190	3,500	350	0	0
0- Other, uns. traumatic injuries	46	28	96	36,400	17,940	18,460	6,540	5,650	5,790	440	40
Total disease claims	2,697	28	74	19,670	8,380	11,290	5,240	3,420	2,050	390	180
1 Systemic diseases and disorders	2,522	27	69	18,470	8,180	10,290	4,830	3,230	1,720	330	180
12 Nervous system, sense organ diseases	574	31	71	19,090	7,350	11,730	5,350	4,490	1,390	280	220
124 Dis. of the peripheral nervous system	448	46	87	20,670	8,610	12,060	6,620	3,170	1,680	310	280
1241 Carpal tunnel syndrome	403	48	83	19,070	8,360	10,710	6,170	2,790	1,260	290	200
124- Other dis. of the per. nervous system	45	42	128	35,090	10,940	24,160	10,650	6,630	5,470	410	1,000
125 Diseases of the eye, adnexa, vision	27	3	9	2,750	2,050	700	480	30	100	100	0
126 Diseases of the ear, hearing	97	0	8	15,020	2,160	12,860	600	11,930	230	90	0
12- Other, uns. nervous system diseases	2	233	233	\$61,410	\$27,750	\$33,660	\$16,540	\$0	\$10,580	\$6,550	\$0

Footnotes at end of table

(continued)

Table 3. Average time loss days and claim costs for accepted disabling claims by nature of injury or disease, Oregon 2007, continued

Nature of injury or disease	Claims resolved	Median time loss days paid	Mean time loss days paid	Average claim costs	Medical costs paid	Indemnity	Time loss dollars paid	PPD	CDA	DCS	Vocational assistance
15 Digestive system diseases and disorders	628	21	33	\$8,480	\$5,570	\$2,910	\$2,360	\$180	\$280	\$30	\$60
153 Hernias	623	21	33	8,520	5,590	2,930	2,380	180	280	30	60
15- Other, uns. digestive system diseases	5	2	10	\$3,090	\$2,480	\$610	\$610	\$0	\$0	\$0	\$0
17 Musculoskeletal, connective tissue diseases	1,107	37	90	24,630	10,690	13,940	6,080	4,360	2,740	520	240
172 Dorsopathies	93	103	176	49,550	17,100	32,450	12,500	12,260	6,110	1,160	420
173 Rheumatism, except the back	946	34	81	22,020	10,220	11,800	5,350	3,500	2,260	470	240
1731 Bursitis	101	11	43	10,640	4,670	5,970	2,860	1,470	1,440	210	0
1733 Tendonitis	307	32	85	17,990	6,600	11,390	5,390	2,940	2,110	620	320
1734 Tenosynovitis	93	17	47	8,970	3,340	5,630	3,240	670	1,620	90	10
173- Other rheumatism, except the back	445	53	94	30,160	15,460	14,700	6,320	4,930	2,670	490	280
17- Other musculoskeletal disorders	68	37	106	27,280	8,890	18,390	7,510	5,590	4,850	320	110
18 Diseases of the skin, subcutaneous tissue	120	6	21	6,360	2,960	3,410	1,480	1,690	240	0	0
182 Dermatitis	53	4	25	8,030	2,990	5,050	2,040	2,480	530	0	0
18- Other skin diseases	67	7	18	5,040	2,930	2,110	1,030	1,070	10	0	0
1- Other, uns. systemic diseases	93	64	120	27,490	10,850	16,640	7,750	4,490	3,120	1,010	280
2 Infectious and parasitic diseases	15	15	39	5,430	1,140	4,290	4,290	0	0	0	0
4 Symptoms and ill-defined conditions	16	5	16	10,900	4,430	6,470	1,250	2,080	310	2,820	0
52 Mental disorders or syndromes	32	123	150	33,990	4,990	29,000	11,310	3,890	10,750	2,830	220
Multiple injuries, diseases and conditions	1,602	114	179	52,320	20,750	31,560	12,770	10,130	6,740	1,230	690
Other/unknown diseases or conditions	23	27	193	\$39,730	\$14,240	\$25,490	\$9,350	\$3,670	\$11,310	\$880	\$280

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 or disease is 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 time loss days and dollars include estimates of time loss 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 2008 are included in this table. This primarily includes permanent partial disability and disputed claim settlements awarded at reconsideration or at hearings 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 time loss costs and time loss 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, January 2009