

**Table 5a. Average time loss days and claim costs for accepted disabling claims by nature of injury or disease - all body parts, 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
Traumatic injuries (0*)	20,121	17	61	16,150	7,230	8,910	4,040	2,660	1,690	410	130
Trauma to bones, nerves, spinal cord (01*)	2,492	42	94	27,020	12,530	14,480	6,260	5,350	2,350	250	270
Sprains, strains (02*)	10,075	15	54	12,200	5,140	7,050	3,520	1,630	1,320	480	90
Open wounds (03*)	1,524	6	27	8,750	4,980	3,770	1,590	1,610	460	70	60
Surface wounds and bruises (04*)	1,496	7	26	5,420	2,500	2,930	1,590	450	690	180	20
Burns (05*)	244	7	23	7,290	4,440	2,850	2,000	490	330	30	10
Intracranial injuries (06*)	49	6	50	16,330	9,590	6,740	2,660	2,000	1,790	290	0
Multiple traumatic injuries (08*)	4,070	32	87	26,350	11,720	14,630	5,920	4,870	3,090	550	200
Other/unknown traumatic injuries	171	11	60	18,990	10,050	8,940	3,800	3,010	1,870	250	10
Systemic diseases and disorders (1*)	2,522	27	69	18,470	8,180	10,290	4,830	3,230	1,720	330	180
Nervous system, sense organ diseases (12*)	574	31	71	19,090	7,350	11,730	5,350	4,490	1,390	280	220
Digestive system diseases and disorders (15*)	628	21	33	8,480	5,570	2,910	2,360	180	280	30	60
Musculoskeletal, connective tissue diseases (17*)	1,107	37	90	24,630	10,690	13,940	6,080	4,360	2,740	520	240
Diseases of the skin, subcutaneous tissue (18*)	120	6	21	6,360	2,960	3,410	1,480	1,690	240	0	0
Other/unknown systemic diseases and disorders	93	64	120	27,490	10,850	16,640	7,750	4,490	3,120	1,010	280
Infectious and parasitic diseases (2*)	15	15	39	5,430	1,140	4,290	4,290	0	0	0	0
Symptoms and ill-defined conditions (4*)	16	5	16	10,900	4,430	6,470	1,250	2,080	310	2,820	0
Mental disorders or syndromes (52*)	32	123	150	33,990	4,990	29,000	11,310	3,890	10,750	2,830	220
Multiple injuries, diseases and conditions (7,8,9)	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.

Body part and nature of injury 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 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