

**Table 5b. Average time loss days and claim costs for accepted disabling claims by nature of injury or disease - head, 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	621	4	34	\$14,520	\$5,970	\$8,560	\$2,330	\$4,060	\$1,900	\$200	\$70
Traumatic injuries (0*)	448	6	39	13,950	6,800	7,150	2,640	2,280	1,980	210	40
Trauma to bones, nerves, spinal cord (01*)	23	14	62	16,620	8,570	8,050	4,310	850	2,780	110	0
Open wounds (03*)	67	5	20	9,710	5,690	4,020	1,300	1,380	970	370	0
Surface wounds and bruises (04*)	158	4	32	8,840	3,340	5,500	2,350	1,200	1,580	270	100
Burns (05*)	26	6	7	2,880	2,330	540	410	50	80	0	0
Intracranial injuries (06*)	49	6	50	16,330	9,590	6,740	2,660	2,000	1,790	290	0
Multiple traumatic injuries (08*)	123	11	56	24,180	11,710	12,470	3,940	5,050	3,400	90	0
Other/unknown traumatic injuries	2	2	2	900	660	240	240	0	0	0	0
Systemic diseases and disorders (1*)	142	0	13	11,940	2,160	9,780	890	8,390	330	170	0
Nervous system, sense organ diseases (12*)	125	0	12	12,780	2,130	10,650	810	9,270	370	200	0
Diseases of the skin, subcutaneous tissue (18*)	11	3	5	3,040	620	2,420	470	1,940	0	0	0
Other/unknown systemic diseases and disorders	6	4	43	10,370	5,210	5,160	3,300	1,860	0	0	0
Multiple injuries, diseases and conditions (7,8,9)	26	17	75	37,270	12,850	24,420	4,580	11,900	6,840	100	1,010
Other/unknown diseases or conditions	5	11	51	\$17,760	\$570	\$17,190	\$3,690	\$0	\$13,500	\$0	\$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.

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