

Table 5d. Average time loss days and claim costs for accepted disabling claims by nature of injury or disease - trunk, 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	9,109	22	73	\$19,120	\$7,710	\$11,420	\$5,060	\$3,460	\$2,180	\$510	\$210
Traumatic injuries (0*)	7,614	18	67	17,040	6,850	10,190	4,560	2,990	1,980	490	170
Trauma to bones, nerves, spinal cord (01*)	527	82	159	48,750	19,180	29,560	11,140	11,100	6,230	450	650
Sprains, strains (02*)	6,016	15	54	12,570	5,180	7,390	3,620	1,790	1,370	490	110
Surface wounds and bruises (04*)	388	7	26	5,060	2,360	2,700	1,370	360	770	190	10
Multiple traumatic injuries (08*)	641	70	135	39,970	14,720	25,250	9,850	9,120	5,090	700	490
Other/unknown traumatic injuries	42	18	65	26,960	18,380	8,580	3,990	3,670	610	310	0
Systemic diseases and disorders (1*)	942	25	61	16,310	7,420	8,890	4,370	2,600	1,500	270	150
Digestive system diseases and disorders (15*)	627	21	33	8,480	5,570	2,910	2,360	180	280	30	60
Musculoskeletal, connective tissue diseases (17*)	291	67	118	32,760	11,460	21,300	8,460	7,580	4,200	780	280
Other/unknown systemic diseases and disorders	24	29	107	27,930	13,230	14,700	7,340	5,350	720	330	960
Multiple injuries, diseases and conditions (7,8,9)	545	128	176	53,870	21,150	32,720	13,190	11,490	6,090	1,200	750
Other/unknown diseases or conditions	8	63	164	\$30,870	\$9,490	\$21,380	\$17,000	\$1,400	\$980	\$1,190	\$810

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