

Table 5e. Average time loss days and claim costs for accepted disabling claims by nature of injury or disease - upper extremities, 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	5,377	16	52	\$14,090	\$6,890	\$7,200	\$3,310	\$2,490	\$1,090	\$190	\$120
Traumatic injuries (0*)	3,901	11	39	11,100	5,840	5,270	2,320	2,040	730	120	50
Trauma to bones, nerves, spinal cord (01*)	710	22	49	14,200	7,850	6,350	2,830	2,900	520	40	60
Sprains, strains (02*)	765	18	56	11,610	4,980	6,640	3,450	1,680	1,030	400	70
Open wounds (03*)	1,238	7	26	9,080	5,160	3,920	1,590	1,800	420	40	70
Surface wounds and bruises (04*)	293	7	22	4,180	1,930	2,250	1,230	210	670	140	10
Burns (05*)	106	6	16	3,690	2,570	1,120	680	330	70	30	0
Multiple traumatic injuries (08*)	721	15	41	13,870	7,470	6,400	2,480	2,840	1,000	60	10
Other/unknown traumatic injuries	68	12	59	20,000	9,410	10,590	3,330	3,630	3,560	40	20
Systemic diseases and disorders (1*)	1,201	35	80	20,230	9,400	10,830	5,460	2,990	1,800	360	230
Nervous system, sense organ diseases (12*)	440	47	86	20,180	8,490	11,700	6,520	2,960	1,680	300	230
Musculoskeletal, connective tissue diseases (17*)	646	31	77	21,090	10,670	10,420	4,870	2,970	1,890	450	250
Diseases of the skin, subcutaneous tissue (18*)	62	6	24	8,110	3,760	4,350	1,670	2,220	470	0	0
Other/unknown systemic diseases and disorders	53	70	123	25,360	9,160	16,200	8,230	4,260	3,260	150	300
Multiple injuries, diseases and conditions (7,8,9)	272	67	119	30,880	12,040	18,840	8,070	6,570	3,080	430	680
Other/unknown diseases or conditions	3	17	38	\$12,370	\$1,020	\$11,350	\$1,980	\$9,120	\$170	\$80	\$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