

Table 5f. Average time loss days and claim costs for accepted disabling claims by nature of injury or disease - lower 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	5,196	21	63	\$15,080	\$7,330	\$7,760	\$4,110	\$2,190	\$1,130	\$210	\$110
Traumatic injuries (0*)	4,832	20	58	13,920	6,940	6,980	3,710	2,000	960	210	100
Trauma to bones, nerves, spinal cord (01*)	1,145	44	84	22,240	11,300	10,940	5,500	3,560	1,510	190	170
Sprains, strains (02*)	1,838	12	44	8,710	4,130	4,580	2,730	940	660	210	40
Open wounds (03*)	197	6	30	5,760	3,170	2,580	1,580	510	450	50	0
Surface wounds and bruises (04*)	523	7	22	3,820	2,090	1,730	1,240	290	160	40	0
Burns (05*)	56	8	20	4,350	2,770	1,580	1,090	50	390	40	0
Multiple traumatic injuries (08*)	1,043	38	80	21,110	10,430	10,680	5,250	3,440	1,430	370	190
Other/unknown traumatic injuries	30	17	61	10,190	5,040	5,150	4,420	660	80	0	0
Systemic diseases and disorders (1*)	162	21	55	11,680	5,480	6,210	3,690	1,520	920	70	0
Musculoskeletal, connective tissue diseases (17*)	125	26	63	12,720	5,770	6,950	4,270	1,550	1,090	40	0
Diseases of the skin, subcutaneous tissue (18*)	28	7	15	2,850	1,930	930	930	0	0	0	0
Other/unknown systemic diseases and disorders	9	49	69	26,020	13,780	12,240	4,310	5,760	1,480	690	0
Multiple injuries, diseases and conditions (7,8,9)	198	128	197	47,440	19,490	27,950	14,320	7,220	5,590	360	460
Other/unknown diseases or conditions	4	25	70	\$8,330	\$5,280	\$3,060	\$2,430	\$0	\$130	\$500	\$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