

Table 5g. Average time loss days and claim costs for accepted disabling claims by nature of injury or disease - multiple 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	3,496	37	105	\$30,200	\$12,730	\$17,470	\$6,970	\$4,890	\$4,350	\$1,010	\$250
Traumatic injuries (0*)	2,908	27	84	24,080	10,570	13,520	5,570	3,630	3,310	840	160
Trauma to bones, nerves, spinal cord (01*)	42	105	211	65,240	30,010	35,220	15,950	14,170	3,740	50	1,320
Sprains, strains (02*)	1,148	25	69	16,490	6,930	9,560	4,220	2,050	2,320	870	110
Open wounds (03*)	11	5	38	11,130	4,880	6,250	2,100	970	1,590	1,590	0
Surface wounds and bruises (04*)	131	13	48	10,380	4,210	6,180	3,440	610	1,380	740	0
Burns (05*)	49	9	54	21,010	11,500	9,510	6,920	1,580	980	0	30
Multiple traumatic injuries (08*)	1,520	32	96	30,070	13,380	16,690	6,460	4,860	4,310	870	190
Other/unknown traumatic injuries	7	5	103	25,780	6,650	19,130	8,270	7,080	2,710	1,060	0
Systemic diseases and disorders (1*)	47	75	154	43,010	15,480	27,530	10,080	7,830	6,970	2,220	430
Musculoskeletal, connective tissue diseases (17*)	24	226	192	55,340	22,390	32,950	12,370	8,630	10,410	1,100	430
Diseases of the skin, subcutaneous tissue (18*)	14	4	29	7,970	2,280	5,680	2,560	3,120	0	0	0
Other/unknown systemic diseases and disorders	9	217	246	72,600	25,530	47,070	15,690	13,030	8,640	8,630	1,080
Multiple injuries, diseases and conditions (7,8,9)	537	138	208	63,550	25,880	37,670	14,270	11,470	9,430	1,790	730
Other/unknown diseases or conditions	4	143	601	\$108,320	\$46,560	\$61,760	\$7,530	\$8,610	\$44,690	\$940	\$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