

**Table 6a. Average time loss days and claim costs for accepted disabling claims by industry (NAICS), Oregon 2007**

Industry (NAICS)	Claims resolved	Median time loss days paid	Mean time loss days paid	Average claims costs	Medical costs paid	Indemnity	Time loss dollars paid	PPD	CDA	DCS	Vocational assistance
Total	24,331	21	70	\$18,710	\$8,130	\$10,590	\$4,710	\$3,210	\$2,040	\$460	\$170
Private sector total	21,694	21	72	18,990	8,220	10,770	4,770	3,260	2,100	470	180
Agriculture, forestry, fishing (NAICS 11)	1,237	25	79	22,000	10,300	11,700	4,860	3,690	2,550	330	270
Mining (NAICS 21)	57	41	86	29,300	12,070	17,220	6,940	6,940	2,880	90	380
Utilities (NAICS 22)	156	14	48	21,330	9,400	11,930	5,910	4,300	1,520	170	40
Construction (NAICS 23)	2,962	27	82	23,690	8,930	14,750	6,740	4,050	3,170	540	260
Manufacturing (NAICS 31-33)	3,960	21	73	21,020	9,090	11,930	5,010	3,940	2,260	510	220
Wholesale trade (NAICS 42)	1,056	18	72	20,560	8,610	11,950	5,070	3,680	2,390	570	240
Retail trade (NAICS 44-45)	2,878	20	71	16,760	8,010	8,760	3,780	2,890	1,510	430	150
Transportation and warehousing (NAICS 48-49)	1,928	33	93	23,900	9,680	14,220	6,620	3,690	3,020	720	180
Information (NAICS 51)	240	24	65	18,500	9,080	9,420	4,890	3,340	710	480	0
Finance and insurance (NAICS 52)	144	31	87	18,430	8,510	9,910	5,660	2,760	1,040	330	120
Real estate, rental, leasing (NAICS 53)	265	24	73	17,810	7,050	10,760	4,290	3,460	2,270	630	120
Professional and technical services (NAICS 54)	248	22	70	20,280	9,810	10,480	4,990	3,750	1,290	440	10
Management of companies (NAICS 55)	23	22	65	16,220	8,250	7,970	3,920	3,560	430	0	50
Administrative and waste services (NAICS 56)	1,749	17	57	13,620	6,310	7,310	3,150	2,240	1,500	340	80
Educational services (NAICS 61)	87	10	57	14,930	8,160	6,770	2,720	2,420	1,350	290	0
Health care and social assistance (NAICS 62)	2,428	20	64	15,230	6,700	8,540	4,030	2,510	1,480	400	120
Arts, entertainment, recreation (NAICS 71)	211	18	52	16,110	7,990	8,120	2,810	2,880	2,000	320	110
Accommodation and food services (NAICS 72)	1,418	13	49	10,320	5,090	5,220	2,380	1,550	900	270	110
Other services (NAICS 81)	620	20	73	18,320	7,810	10,520	4,770	2,970	2,170	460	140
Industry unknown	27	123	406	60,720	22,760	37,960	15,340	6,610	11,720	3,980	310
Public sector total	2,637	15	54	16,470	7,380	9,090	4,230	2,790	1,580	370	130
State government (OWN 20)	686	17	57	16,590	7,340	9,260	4,190	2,940	1,740	270	110
Local government (OWN 30)	1,951	15	53	\$16,430	\$7,390	\$9,040	\$4,250	\$2,730	\$1,530	\$400	\$130

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.

Industry is classified according to the North American Industrial Classification System (NAICS), 2002 edition.

Employees of client leasing firms are reported by the industry in which they were working at the time of injury.

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