

Table 5b. Average temporary disability days and claim costs for accepted disabling claims by nature of injury or disease - head, Oregon, 2008

Nature of injury or disease	Claims resolved	Median temporary disability days paid	Mean temporary disability days paid	Average claim costs	Medical costs paid	Indemnity	Temporary disability dollars paid	PPD	CDA	DCS	Vocational assistance
Total	614	12	42	\$15,050	\$6,580	\$8,470	\$2,930	\$3,790	\$1,340	\$340	\$70
Traumatic injuries (0*)	441	16	41	13,730	7,330	6,400	3,000	1,820	1,060	440	90
Trauma to bones, nerves, spinal cord (01*)	38	16	31	11,650	8,780	2,870	2,310	380	10	160	0
Open wounds (03*)	43	16	27	10,490	5,990	4,500	1,820	2,400	260	20	0
Surface wounds and bruises (04*)	157	12	22	5,090	1,980	3,110	1,530	230	830	520	0
Burns (05*)	19	16	63	21,700	8,820	12,870	8,220	3,020	210	0	1,420
Intracranial injuries (06*)	57	16	60	15,300	7,650	7,640	3,560	1,490	980	1,610	0
Multiple traumatic injuries (08*)	121	16	60	24,860	13,760	11,100	4,530	4,180	2,190	100	100
Other/unknown traumatic injuries	6	16	22	3,540	2,180	1,350	1,350	0	0	0	0
Systemic diseases and disorders (1*)	143	0	30	14,270	3,090	11,180	1,920	8,600	650	20	0
Nervous system, sense organ diseases (12*)	134	0	29	14,590	3,120	11,470	1,850	9,100	510	10	0
Diseases of the skin, subcutaneous tissue (18*)	4	21	58	8,530	1,560	6,970	3,770	1,760	1,130	310	0
Other/unknown systemic diseases and disorders	5	12	36	10,360	3,760	6,600	2,190	610	3,800	0	0
Multiple injuries, diseases and conditions (7,8,9)	26	47	116	41,270	13,500	27,760	7,570	10,540	9,620	0	50
Other/unknown diseases or conditions	4	4	47	\$16,960	\$2,520	\$14,430	\$2,220	\$5,680	\$2,800	\$3,740	\$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.

Nature of injury and body part injured 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 temporary disability days and dollars include estimates of temporary disability 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 2009 are included in this table. This primarily includes permanent partial disability modified by dispute resolution, disputed claim settlements, 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 temporary disability costs and temporary disability 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, September 2009