

Table 6a. Average temporary disability days and claim costs paid for resolved accepted disabling claims by industry (NAICS), Oregon, 2010

| Industry (NAICS)                               | Claims resolved | Median temporary disability days | Mean temporary disability days | Average claim costs | Medical services | Indemnity | Temporary disability costs | PPD     | CDA     | DCS   | Vocational assistance |
|--|-----------------|----------------------------------|--------------------------------|---------------------|------------------|-----------|----------------------------|---------|---------|-------|-----------------------|
| Total  | 18,526          | 24                               | 77                             | \$22,720            | \$10,540         | \$12,180  | \$5,690                    | \$3,110 | \$2,520 | \$570 | \$280                 |
| Private sector total                           | 15,856          | 25                               | 81                             | 23,520              | 10,770           | 12,750    | 5,950                      | 3,210   | 2,690   | 610   | 310                   |
| Agriculture, forestry, fishing (NAICS 11)      | 994             | 29                               | 81                             | 25,630              | 12,860           | 12,770    | 5,340                      | 3,450   | 3,250   | 440   | 300                   |
| Mining (NAICS 21)                              | 25              | 75                               | 166                            | 59,070              | 24,780           | 34,290    | 16,980                     | 10,830  | 4,850   | 0     | 1,630                 |
| Utilities (NAICS 22)                           | 118             | 16                               | 62                             | 23,520              | 11,390           | 12,130    | 7,600                      | 3,870   | 250     | 50    | 360                   |
| Construction (NAICS 23)                        | 1,445           | 45                               | 117                            | 36,300              | 14,080           | 22,220    | 10,290                     | 5,620   | 4,850   | 750   | 710                   |
| Manufacturing (NAICS 31-33)                    | 2,437           | 24                               | 90                             | 26,540              | 11,340           | 15,200    | 6,640                      | 4,400   | 3,190   | 520   | 450                   |
| Wholesale trade (NAICS 42)                     | 789             | 25                               | 75                             | 25,910              | 11,670           | 14,240    | 6,760                      | 3,190   | 2,840   | 1,100 | 360                   |
| Retail trade (NAICS 44-45)                     | 2,257           | 22                               | 78                             | 20,150              | 9,840            | 10,310    | 4,570                      | 2,800   | 2,140   | 530   | 260                   |
| Transportation and warehousing (NAICS 48-49)   | 1,446           | 35                               | 87                             | 27,040              | 11,940           | 15,110    | 7,280                      | 3,250   | 3,620   | 670   | 290                   |
| Information (NAICS 51)                         | 177             | 25                               | 74                             | 25,990              | 11,300           | 14,690    | 7,560                      | 3,590   | 2,760   | 470   | 300                   |
| Finance and insurance (NAICS 52)               | 116             | 20                               | 83                             | 25,070              | 12,440           | 12,630    | 5,880                      | 3,110   | 2,620   | 840   | 180                   |
| Real estate, rental, leasing (NAICS 53)        | 238             | 36                               | 86                             | 26,190              | 12,210           | 13,980    | 5,980                      | 4,000   | 2,730   | 1,190 | 90                    |
| Professional and technical services (NAICS 54) | 203             | 26                               | 82                             | 24,270              | 11,780           | 12,490    | 6,110                      | 2,040   | 3,430   | 550   | 370                   |
| Management of companies (NAICS 55)             | 17              | 23                               | 92                             | 28,250              | 12,390           | 15,860    | 7,020                      | 1,830   | 2,590   | 350   | 4,080                 |
| Administrative and waste services (NAICS 56)   | 1,132           | 26                               | 81                             | 22,130              | 10,610           | 11,520    | 5,510                      | 2,770   | 2,250   | 760   | 220                   |
| Educational services (NAICS 61)                | 108             | 15                               | 43                             | 17,470              | 9,450            | 8,020     | 2,810                      | 2,580   | 2,440   | 140   | 40                    |
| Health care and social assistance (NAICS 62)   | 2,452           | 22                               | 68                             | 17,190              | 8,430            | 8,760     | 4,760                      | 1,880   | 1,390   | 580   | 150                   |
| Arts, entertainment, recreation (NAICS 71)     | 191             | 36                               | 74                             | 20,060              | 10,370           | 9,690     | 4,490                      | 2,530   | 1,950   | 710   | 0                     |
| Accommodation and food services (NAICS 72)     | 1,196           | 17                               | 60                             | 14,080              | 7,680            | 6,400     | 3,130                      | 1,350   | 1,390   | 450   | 90                    |
| Other services (NAICS 81)                      | 493             | 25                               | 71                             | 22,640              | 10,070           | 12,570    | 5,150                      | 3,400   | 3,320   | 440   | 260                   |
| Industry unknown                               | 22              | 13                               | 199                            | 44,170              | 22,940           | 21,230    | 12,010                     | 5,260   | 980     | 970   | 2,020                 |
| Public sector total                            | 2,670           | 15                               | 53                             | 17,940              | 9,180            | 8,760     | 4,180                      | 2,560   | 1,570   | 330   | 120                   |
| State government (OWN 20)                      | 708             | 16                               | 57                             | 18,620              | 9,590            | 9,030     | 4,260                      | 2,760   | 1,500   | 260   | 240                   |
| Local government (OWN 30)                      | 1,962           | 15                               | 52                             | \$17,700            | \$9,030          | \$8,670   | \$4,150                    | \$2,490 | \$1,590 | \$350 | \$80                  |

Footnotes on following page

Table 6a. Average temporary disability days and claim costs paid for resolved accepted disabling claims by industry (NAICS), Oregon, 2010

Footnotes:

Accepted disabling claims are claims, accepted by insurers, arising from occupational injuries or diseases that entitle workers to compensation for disability or death. Fatality claims, permanent total disability (PTD) claims, claims with no indemnity, and claims with unreasonably high indemnity, as well as their associated costs, are excluded from this analysis.

Claims are reported by the year of claim resolution, which is the year of the latest notice of claim closure, determination order, or claim disposition agreement for initial claim openings. This may be different than the year of injury or year of claim acceptance.

Industry is classified according to the North American Industrial Classification System (NAICS), 2002 edition. Employees of client leasing companies are reported by the industry in which they were working at the time of injury.

PPD = Permanent partial disability; CDA = Claim disposition agreement; DCS = Disputed claim settlement.

Claim cost is the composite of medical and indemnity costs. The components of indemnity are temporary disability, PPD, CDA, DCS, and vocational assistance. Cost statistics are means, unless otherwise specified. Costs have been rounded, and components 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 the total claims resolved. The temporary disability days and dollars include estimates of temporary disability for initial claims resolved by claim disposition agreements rather than claim closure. Insurers do not report this data to the department. Indemnity costs incurred after claim closure that were paid through mid-April 2011 are also included in this table. This primarily includes permanent partial disability modified by dispute resolution, disputed claim settlements, and vocational assistance costs. These costs after resolution generally increase over time. Worker, employer, and insurer reimbursements from the Workers' Benefit Fund are also excluded.

Medical costs include estimates for initial claims resolved by claim disposition agreement rather than claim closure. Medical costs after claim resolution, which are often substantial, are not included in this report.

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, then the temporary disability days and costs 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, July 2011