

Workers' Compensation Claim Determinations



by Workers' Compensation Division
Evaluation Unit & by Insurers, 1997

Research & Analysis Section
Oregon Department of Consumer
& Business Services



December 1998

Workers' Compensation Claim Determinations by Workers' Compensation Division Evaluation Unit & by Insurers, 1997

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Highlights

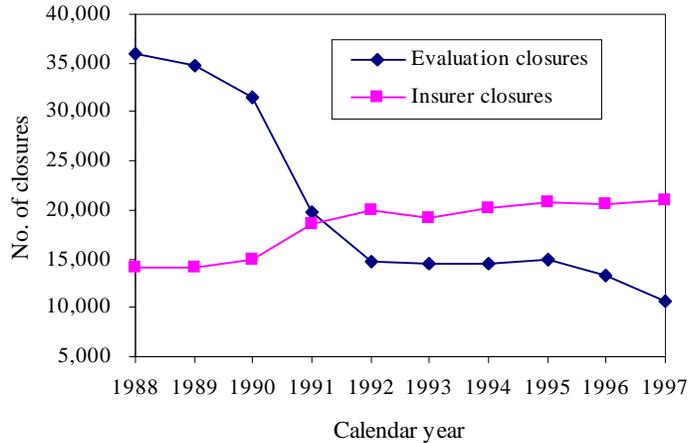
- In 1997, there were 31,649 claim closures of which 10,725 (33.9 percent) were by the Evaluation Unit, and 20,924 (66.1 percent) by insurers.
- Insurer closures ranged between 28 and 37 percent of the total in the period 1985-1990; thereafter, the proportion of insurer closures rose rapidly to reach 66 percent in 1997.
- In 1997, permanent partial disability (PPD) orders were 25.5 percent of all orders, while temporary total disability (TTD) orders were 65.2 percent.
- There were 56 fatality awards by Evaluation for 1997, eight more than in 1996.
- The net permanent total disability (PTD) award by Evaluation for 1997 was four, four more than in 1996.
- PPD dollar awards (by Evaluation and insurers together) reached \$50.0 million in 1997, a decrease of 3.6 percent over 1996.
- The number of PPD awards for 1997 was 7,963; this was 8.2 percent less than in 1996.
- The average degree award per scheduled body part dropped steadily from 16.84 degrees in 1985 to 14.27 degrees in 1994. It rose very slightly to 14.31 degrees in 1995 and dropped to 13.58 in 1997. The average unscheduled award of 44.51 degrees in 1997 was less than in the past years.
- Awards for lower back injuries were 45 percent of all unscheduled awards, while those for the shoulder constituted 31 percent. The knee (26 percent), the arm (12 percent) and the wrist (12 percent) were the most frequent scheduled parts injured.
- For 1997, the bulk of scheduled PPD awards (96 percent for insurers, and almost 94 percent for Evaluation) was 48 degrees or less. For unscheduled awards, 92 percent of Evaluation awards and 93 percent of insurer awards were 96 degrees or less.
- The insurers' share of PPD awards continued to increase and reached 63.3 percent of all PPD awards, from 55.5 percent in 1996, with a corresponding decrease in the Evaluation share.
- For scheduled PPD, the average Evaluation award in 1997 was 16.87 degrees, and the average insurer award was 14.56 degrees. For unscheduled PPD, the Evaluation award was 45.77 degrees (4.8 percent less than 1996), while the insurer award was 43.74 degrees, a 7.4 percent decrease from 1996.
- Evaluation TTD closures at 6,573 in 1997 were 13.8 percent less than in 1996. Insurer TTD closures held steady at a little over 15,000 from 1991 through 1994, dropped to 14,548 in 1995, 14,235 in 1996 and 14,048 in 1997.
- The median time lag between the injury and first closure remained almost stationary at five months since 1992.

Introduction

Oregon workers who suffer an occupational injury or disease may receive workers' compensation benefits by filing a claim with their workers' compensation insurer or self-insured employer. If the insurer finds the claim to be compensable, the insurer will accept the claim and pay related medical expenses and benefits for time lost from work, if any. These "temporary disability" benefits generally continue until the worker either returns to work or is declared "medically stationary," i.e. no further improvement in the worker's medical condition is expected. At this point the "claim closure" process begins, which ends the payment of temporary disability and determines the extent of permanent disability, if any. To close the claim, the insurer may issue a notice of closure (NOC) directly to the worker, or request closure by the Evaluation Unit of the Workers' Compensation Division (WCD), which closes the claim by issuing a determination order (DO). Prior to 1980, Evaluation had sole authority to close claims. In 1980, insurers were authorized to close claims involving only temporary disability. In 1987, insurer closure authority was expanded to include closure of all claims where the worker's condition was medically stationary and the worker had returned to work. In 1990, the legislature further expanded the insurer's authority to include those accepted disabling cases where the worker's condition had become medically stationary and the attending physician had released the worker to return to regular or modified employment (ORS 656.268).

In 1997, there were 31,649 claim closures, of which 10,725 (33.9 percent) were by Evaluation, and 20,924 (66.1 percent) by insurers. Historically, Evaluation closed around 63 to 72 percent of claims until 1991 when insurer closures increased to 48 percent of all closures. Since 1992, insurers have been closing more claims than Evaluation, and insurer closures as a proportion of all closures have been gradually increasing with time (Table 1 and Figure 1.)

Figure 1. All Evaluation Unit and insurer closures, 1988 - 1997

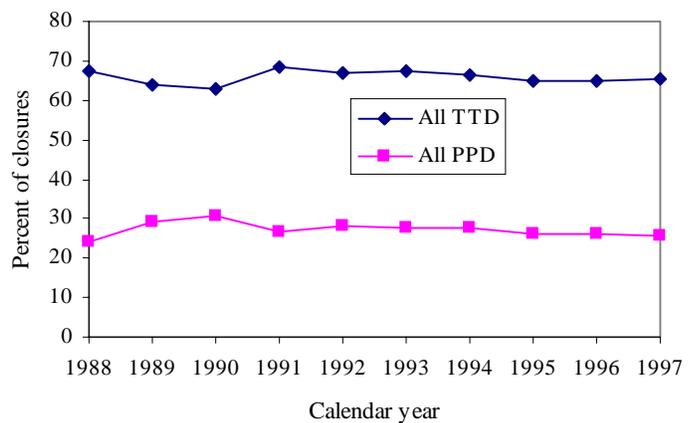


Claim Determinations by Benefit Types

There are four main types of workers' compensation indemnity (cash) benefits awarded by the Evaluation Unit to claimants on claim closure: temporary total disability (TTD), permanent partial disability (PPD), permanent total disability (PTD) and fatality awards. Currently, insurers are also authorized to award the first two types of benefits by a notice of closure (NOC). A claim may receive multiple benefit types, but is classified by the highest received.

In 1997, PPD orders (Evaluation and insurer NOCs taken together) were 25.5 percent of all orders while TTD orders were 65.2 percent. Figure 2 shows the respective percentages over the last 10 years.

Figure 2. All TTD and PPD closures as percent of all closures, 1988 - 1997



Within each category of closing authority, the proportions are quite different. Evaluation PPD closures as a proportion of all Evaluation closures had decreased from a high of 40 percent in 1989 and 1990, to a low of 28.4 percent in 1995, while the corresponding proportion of insurer PPD closures reached a high of 24.9 percent in 1995 (Table 1 and Figures 3 and 4). For 1997, Evaluation PPD closures were 27.3 percent of its closures, a new low, while insurer PPD closures were 24.5 percent, same as in 1996.

Fatalities

In 1997, there were 56 claim determinations by Evaluation with a fatality award, eight more than the previous year. Figure 5 shows fatality awards by Evaluation for the last 10 years.

Figure 3. Evaluation TTD and PPD closures as percent of all Evaluation closures, 1988 - 1997

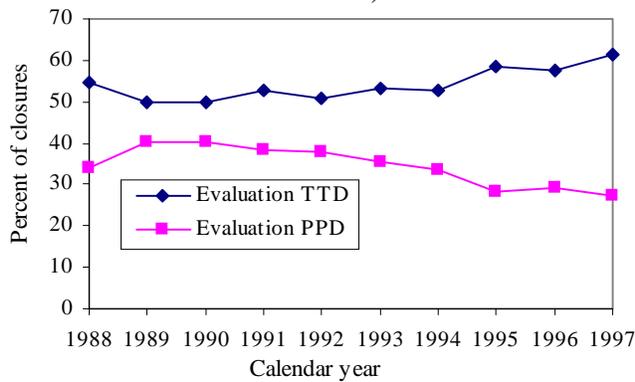
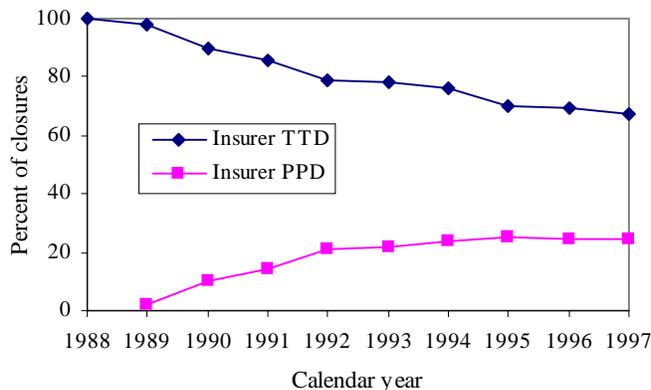


Figure 4. Insurer TTD and PPD closures as percent of all insurer closures, 1988 - 1997



Permanent total disability (PTD) awards

Eleven PTD awards were granted by Evaluation this year, with seven rescissions and one affirmation for a net award of four PTDs. See Figure 6 for Evaluation PTD awards for the last 10 years.

Figure 5. Fatality awards by Evaluation Unit, 1988 - 1997

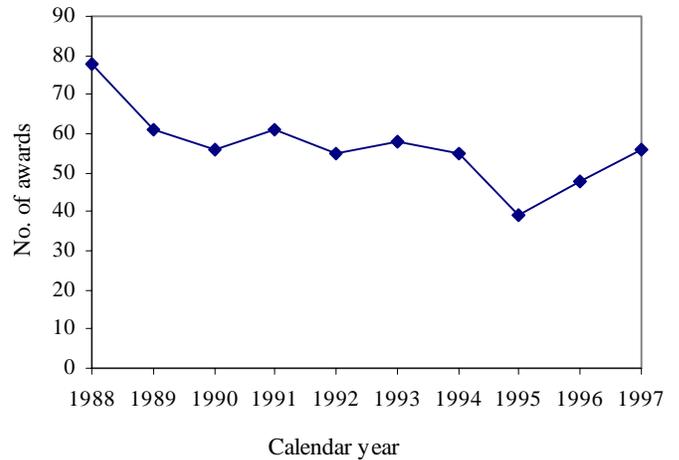
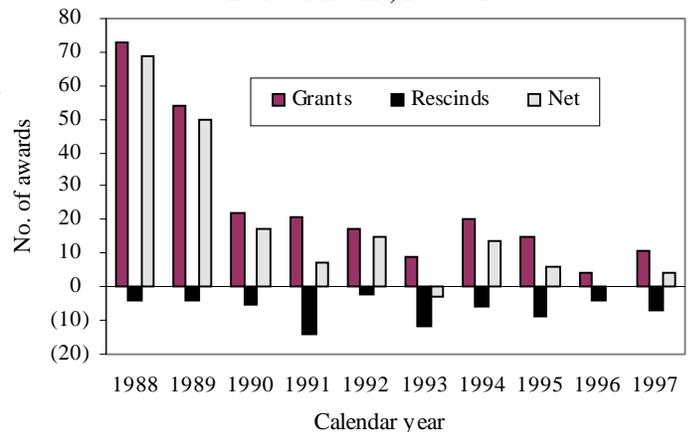


Figure 6. Permanent total disability awards by Evaluation Unit, 1988 - 1997



Permanent Partial Disability (PPD) Awards

PPD awards are broadly categorized into scheduled or unscheduled awards. Scheduled awards are those listed (or scheduled) in ORS 656.214, setting the maximum degree award possible for each scheduled part. Most of these are parts of the arms and legs. Maximum scheduled awards for loss of function of a body part range from four degrees for a toe to 192 degrees for an arm. Those parts not listed are unscheduled (e.g. back, neck, chest, abdomen, shoulder, hips), and an injury to any of these parts has a potential extent of permanent disability of 320 degrees. In this report, we look at the two categories separately.

The dollar value of a degree, assigned by ORS 656.214, has increased progressively with time. For unscheduled degrees it changed from \$85 for a 1980 injury, to \$100 for an injury in or after November 1981. For injuries since 1992, the value has a three-tiered rate structure. Through the end of calendar year 1995, this value was based on the State Average Weekly Wage (SAWW), the rate being controlled by the date of injury. For the first 96 degrees the rate was 24 percent of the SAWW; for the next 96 (to a total of 192) it was 28 percent of the SAWW; and, for the third tier of 128 degrees (to the maximum of 320 degrees) the rate was 71 percent of the SAWW. For example, for an FY 1994 injury, the three tiers were valued at \$112.03, \$130.70, and \$331.41 respectively. An amendment to ORS 656.214 effective June 7, 1995 changed the rate for pre-1992 injuries to the post-1992 three-tiered structure, with values \$117.47, \$317.05 and \$347.52 respectively **for awards made from the effective date of the amendment.** This amendment by Senate Bill 369 also changed both the tier structure and the rate for injuries from January 1, 1996 through December 31, 2000 as follows: first 64 degrees at \$130 per degree; the next 96 degrees at \$230 per degree and the final 160 degrees at \$625 per degree, reverting to the FY 1995 structure and values at the beginning of CY 2001. House Bill 2549 of 1997 made a further amendment, changing the values of the three tiers for unscheduled PPD to \$137.80, \$243.80 and \$662.50 respectively, for injuries from January 1, 1998 through December 31, 2000.

For scheduled degrees, the value per degree rose from \$100 for a mid-1979 injury to \$305 for a May 1990 injury. From 1992, it was 71 percent of the SAWW, later amended by Senate Bill 369 of 1995 to \$420 per degree for injuries from January 1996 through December 2000. SB 369 also changed the dollar value for pre-1992 injuries to 71 percent of the SAAW. In 1997, House Bill 2549 further raised the value of a scheduled degree to \$454 for injuries from January 1998 through December 2000.

PPD awards have been on a downward trend since 1991 (with the sole exception of 1994) reaching a record low of 7,963 in 1997, only a little more than half (56.7 percent) of the 1990 peak of 14,047. (Table 4C). Figure 7 shows the

PPD awards over the last 10 years. Looking at the count of accepted disabling claims (ADCs) displayed in the same chart one would see that the trend in PPD awards follows to some extent that in ADCs lagged by one year (Figure 7). Of the 7,963 PPD awards, 4,984 (62.6 percent) were scheduled awards, and 3,356 (42.1 percent) were unscheduled. (This adds up to more than 100 percent, as some determinations have both scheduled and unscheduled awards.) Before 1986, scheduled awards outnumbered unscheduled awards. This was reversed between 1986 and 1990; again, since 1991, there have been more scheduled awards than unscheduled (Figure 8). The dollar value of awards increased from \$34.7 million in 1985 to a high of \$58.1 million in 1989, and

Figure 7. All PPD awards and accepted disabling claims, 1988 - 1997

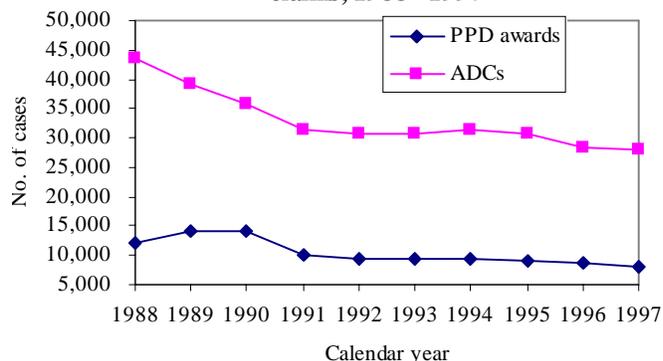


Figure 8. All PPD awards, scheduled and unscheduled, 1988 - 1997

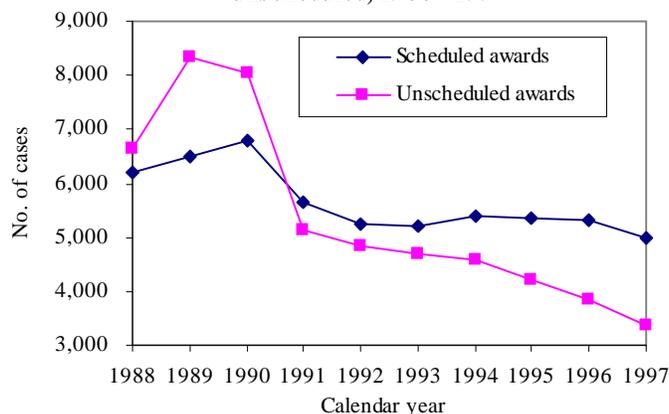
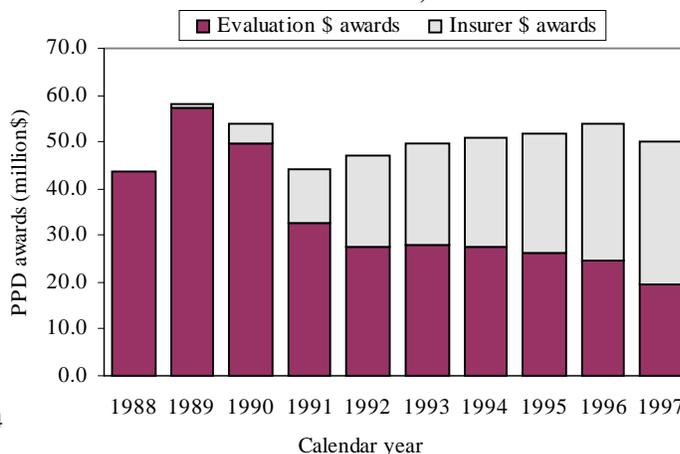


Figure 9. PPD dollar awards, Evaluation Unit and insurers, 1988 - 1997



decreased to \$44.1 million in 1991; it then increased steadily to \$51.8 million in 1996 and dropped to \$50 million in 1997 (Table 4C and Figure 9).

PPD awards by body part

Table 2 gives details of PPD awarded for each body part by Evaluation and insurers combined for the years 1995, 1996 and 1997. The counts are more than those by order (Tables 4A, 4B & 4C) because some orders deal with more than one body part. This is evident mostly for scheduled awards. The difference in counts is small in the case of unscheduled awards, as multiple body parts are rarely involved.

The average degree award per **scheduled** body part which dropped steadily (except for a slight increase from 1994 to 1995) from 16.84 degrees in 1985, reached a new low of 13.58 degrees in 1997. As has been seen every year, the average award by each body part has changed since last year, some much more than others. The average scheduled award increases over one degree from 1996 to 1997 were: sight, 3.41; leg, 2.53; hand, 1.87; wrist, 1.16; and, forearm 1.07. The larger degree decreases were: lower leg, -14.61; thigh, -9.42; hip, -7.42; and, hearing, -2.58.

The average degree award per unscheduled body part at 44.51 was 3.06 degrees less than the 1996 average. In the case of many body parts the average unscheduled award changed considerably from 1996 to 1997. As might be expected, average awards for body parts with fewer awards generally display greater year-to-year volatility. The larger degree increases were: head, 36.96; auditory system, 3.43; spine, 19.20; integumentary system, 8.91; and, upper/mid back, 3.26. The larger decreases were: excretory system, -67.12; abdomen, -40.23; groin, -13.33; hip, -12.59; back (multiple), -7.35; lower back, -4.75; brain, -4.29; and, other body systems, -5.50.

The percent distribution of awards by body part remained almost the same from 1996 to 1997 for both scheduled and unscheduled awards. The exceptions were the shoulder, knee

and hand where the frequency increased a little, and the lower back, and wrist which showed a decrease.

Just three body parts, lower back (44.9 percent), shoulder (31.1 percent) and neck (14.7 percent) constituted almost 91 percent of the unscheduled parts of the body injured; the lower back continues by far to be the most frequently injured part. The spread of injuries over scheduled body parts was greater than that for unscheduled parts. The knee (25.8 percent), the arm (12.0 percent), and the wrist (11.9 percent) were the most frequently injured scheduled parts.

PPD awards by degree intervals

Almost 94 percent of Evaluation Unit scheduled awards and 96 percent of insurer scheduled awards were 48 degrees or less, and almost all of scheduled awards both by Evaluation (98.8 percent) and insurers (99.3 percent) were 96 degrees or less (Table 3).

In contrast, unscheduled awards were spread over a larger degree range; only 61.4 percent of Evaluation and 63.6 percent of insurer awards were 48 degrees or less. Ninety two percent of Evaluation awards and 93 percent of insurer awards were 96 degrees or less.

In 1997 there was one unscheduled PPD award of 320 degrees by Evaluation and none by insurers. It had also an award of 300 degrees scheduled PPD. There were two scheduled degree awards of 300 degrees or more by insurers and none by Evaluation. These cases also had unscheduled awards of over 200 degrees.

All PPD awards by type of insurer

Of the 7,963 PPD awards by Evaluation and insurers in 1997, 2,602 (32.7 percent) were for workers insured by SAIF, 3,730 (46.8 percent) by private insurers and 1,578 (19.8 percent) by self-insured employers for a mean dollar value of \$6,107, \$6,680 and \$5,592 respectively. See table 4D.

Evaluation Unit PPD Activity

In 1997 there were 2,920 PPD awards by Evaluation, a 24.3 percent decrease from 1996. This was 36.7 percent of all PPD awards, as compared to 44.5 percent in 1996. The rest of the awards were handled by insurers. Insurers are handling a greater proportion of PPD awards each successive year since 1989 with an exceptionally large proportional increase from 1996 to 1997.(Figure 10).

The average degree award by Evaluation has changed very little over the years. For scheduled awards the net average award reached a high of 19.57 degrees in 1987. Then it hovered between 18 and 19 degrees through 1993. It dropped to 17.74 degrees in 1994, rose to 18.84 degrees in 1995 and dropped to 17.44 degrees in 1996 and 16.87 degrees (a new low) in 1997. (Table 4A and Figure 11). The dollar value of

these awards increased from a low of \$9.9 million in 1985 to a high of \$16.2 million in 1991. Thereafter it stayed between \$14.4 million and \$15 million through 1996, except for \$15.2 million in 1995. In 1997 it dropped to \$11.8 million. The annual rate of change of average dollar awards has been much larger than that of degree awards due to the several increases of the dollar value per degree over the last few years.

For Evaluation unscheduled awards the net average award ranged from a high of 50.97 degrees in 1989 to a low of 43.84 in 1991. It increased to 49.27 degrees in 1993 and decreased progressively to 45.77 degrees in 1997. The dollar awards peaked at \$41.8 million in 1989 and dropped 80.9 percent to a low of \$8.0 million in 1997.

Insurer PPD Activity

Insurer PPD awards have increased rapidly since the first awards were made in 1989 (Table 4B and Figure 10). In 1997 insurers awarded PPD in 5,043 cases, 4.7 percent more than the previous year and 63.3 percent of all PPD awards, as compared with 55.5 percent in 1996. This is the third consecutive year insurers awarded PPD in more claims than Evaluation.

Although SAIF Corporation was the insurer in only 32.6 percent of all 1997 PPD closures, it issued almost half of insurer closures with PPD. In fact SAIF is closing almost all its PPD cases (96 percent in 1997, up from 90 in 1996). See Table 5 and Figures 12, 13 and 14. The other four percent were closed by Evaluation. Private insurer closures accounted for 30 percent of insurer PPD closures, up from 25.5 percent in 1996. They were the insurers in 47 percent of all PPD closures. Private insurers did 41 percent of their own PPD closures (the other 59 percent was by Evaluation), up from 30 percent in 1996. Self-insured employer closures accounted for 19 percent of insurer PPD closures; they were the insurer in 20 percent of all PPD closures, and closed 61 percent of their own PPD closures.

PPD awards by insurers

Insurers awarded scheduled PPD in 3,196 cases, six percent more than in 1996. The dollar value of these awards was \$18.4 million, 18.9 percent more than in 1996. The average scheduled degree award ranged from a high of 16.84 degrees in 1991 to a low of 14.23 degrees in 1995. It went up slightly to 14.35 degrees in 1996 and 14.56 degrees in 1997. See Table 4B and Figure 11.

Unscheduled PPD awards by insurers, which reached a record high of 2,227 in 1995, dropped eight percent to 2,052 in 1996 and 2,050 in 1997. The dollar value of these awards dropped one percent from \$11.7 million in 1995 to \$11.6 million in 1996 and rose to \$11.8 million in 1997. The average unscheduled award rose from nearly 31 degrees in 1989 and 1990 to 50.87 degrees in 1993; thereafter it decreased progressively to 46.11 degrees in 1995. In 1996 there was a 2.4 percent increase to 47.22 degrees, and then a drop of 7.4 percent to 43.74 degrees in 1997.

Figure 10. PPD awards by Evaluation Unit and insurers, 1988 - 1997

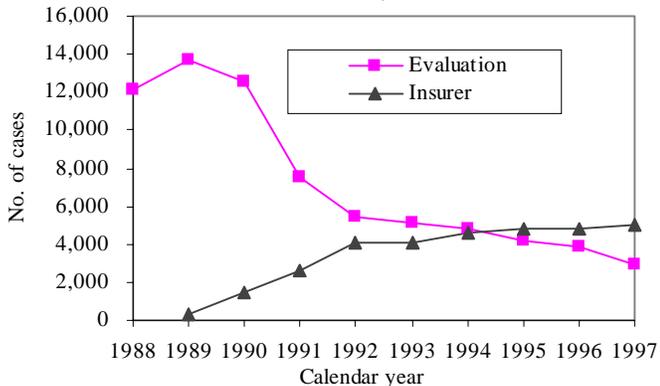


Figure 11. Average PPD degrees, Evaluation Unit and insurers, 1988 - 1997

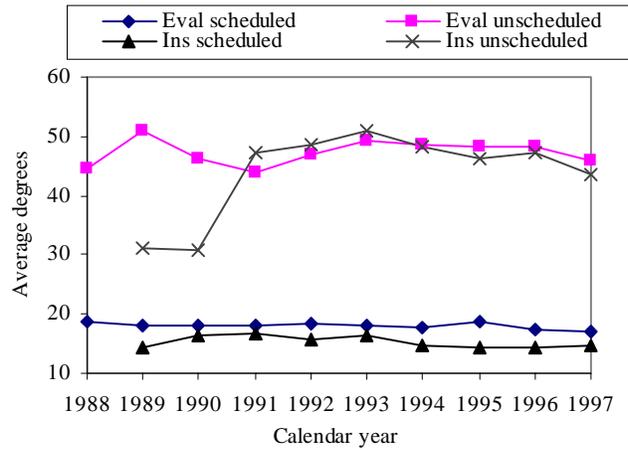


Figure 12. Insurer PPD closures, percent closed by insurer type, 1989 - 1997

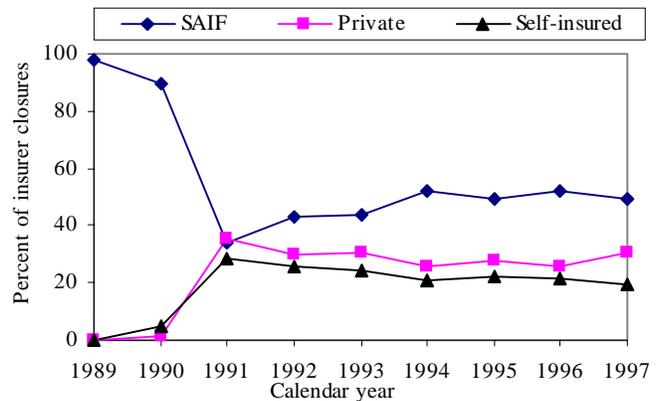


Figure 13. Insurer PPD closures, percent of own claims closed by insurer type, 1989 - 1997

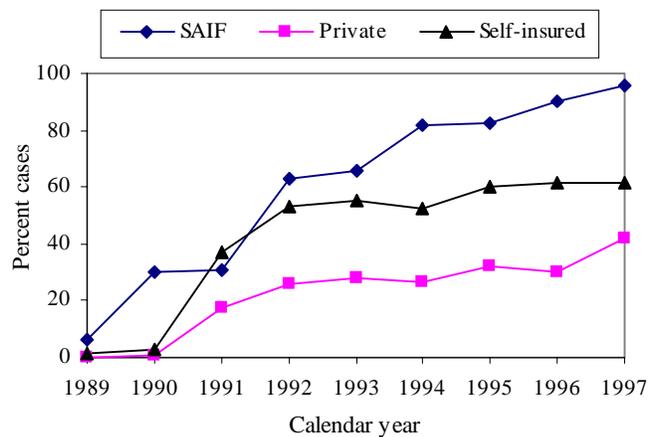
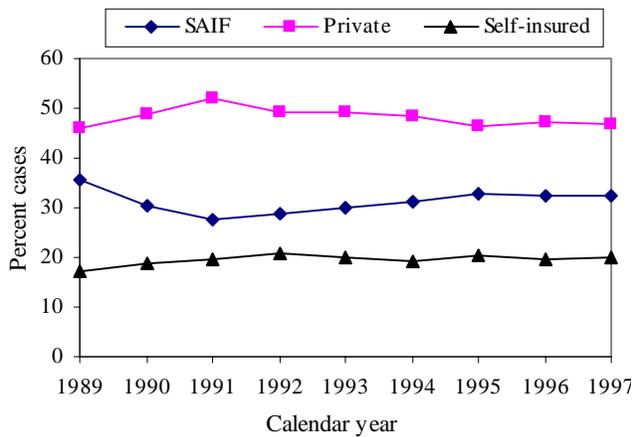


Figure 14. All PPD closures by insurer type, 1989 - 1997



Temporary Disability

Temporary disability closures by Evaluation peaked at 19,712 in 1988 and thereafter decreased steadily to 7,441 in 1992, remaining almost static through 1994, increasing to 8,714 in 1995, an increase of 14.5 percent over 1994. It dropped to 7,623 (12.5 percent drop) in 1996 and to 6,573 (13.8 percent drop) in 1997. Insurer TTD closures that had almost leveled off at a little over 15,000 dropped to 14,548 in 1995, 14,235 in 1996 and 14,048 in 1997.(Table 1 and Figure 15).

TTD closures by insurer type

In 1997 SAIF closed practically all of its claims with TTD only. This was 44 percent of all insurer TTD closures; SAIF was the insurer in 30 percent of all TTD closures (Table 6 and Figures 16, 17 and 18). Private insurers closed 45 percent of their TTD claims, which was 33 percent of all insurer TTD closures. Private insurers appeared 49 percent of the time in all TTD closures.

Self-insured employers closed 77 percent of their TTD claims in 1997, which was 23 percent of all insurer TTD closures. Self-insured employers were the insurers in 20 percent of all TTD closures.

Figure 15. Temporary disability closures, 1988 - 1997

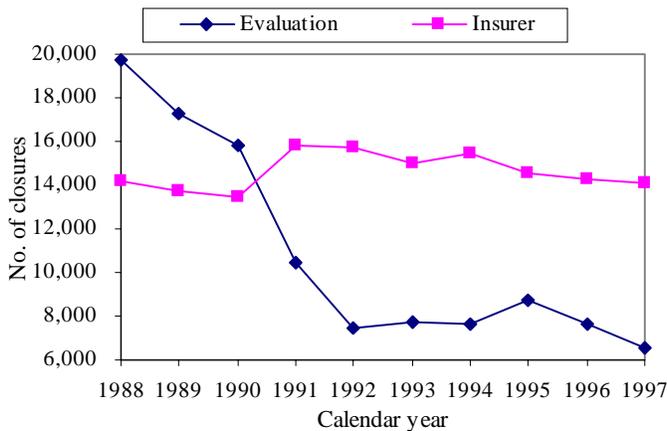


Figure 16. Insurer TTD closures, percent of own claims closed by insurer type, 1988 - 1997

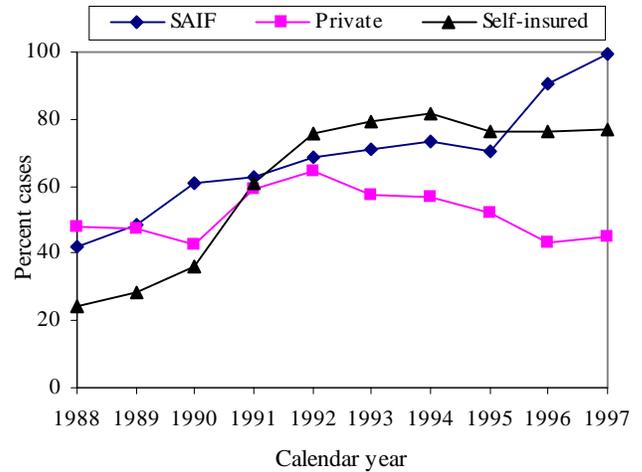


Figure 17. Insurer TTD closures, percent closed by insurer type, 1988 - 1997

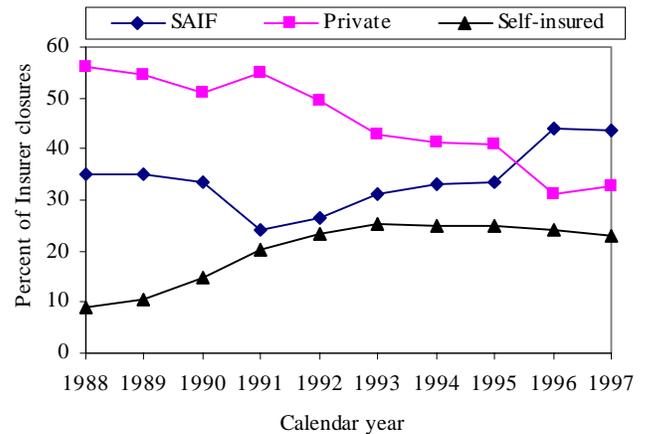
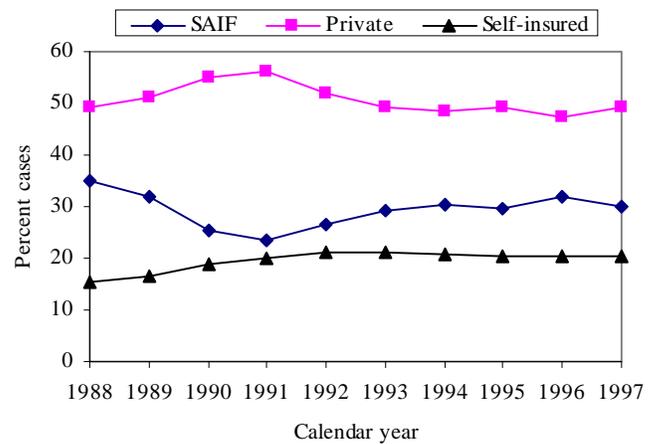


Figure 18. All TTD closures by insurer type, 1988 - 1997

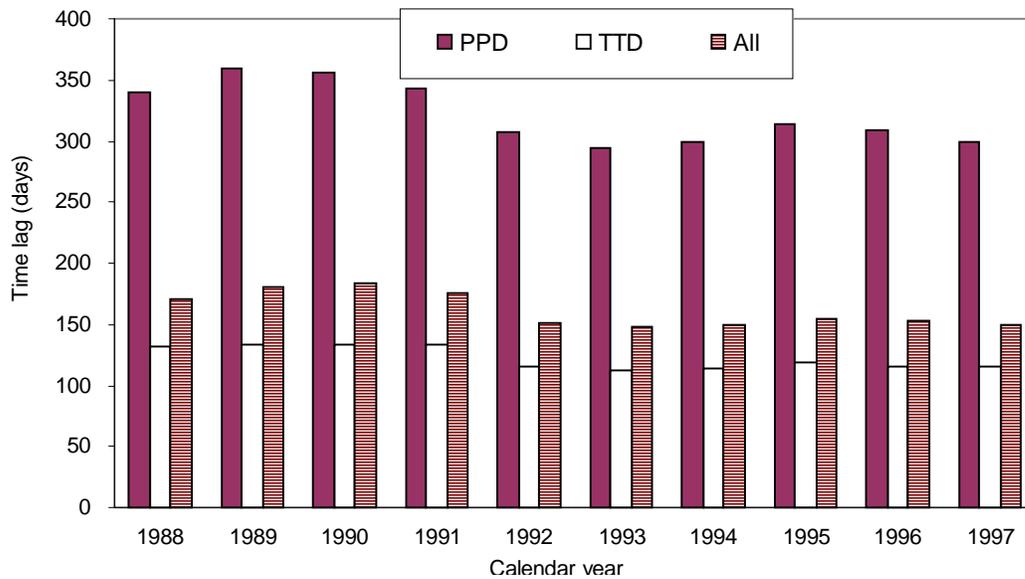


Time lags

For first closures with only temporary disability awards, the median time lag between injury and first closure date showed very little variation for the period 1986 to 1991, fluctuating between 4.1 and 4.4 months (Figure 19). Thereafter it dropped to a little less than four months in 1992 through 1997. For closures with PPD awards, there was greater variation. The time lag fluctuated between 11.2 months and 11.8 months

from 1987 through 1991 and dropped to a little above 10 months in 1992. In 1993 and 1994 it dropped further to just below 10 months, and rose again to a little above 10 months in 1995 and 1996. In 1997 it dropped to just below 10 months. Taking all cases together, the time lag peaked at six months in 1990, and dropped to five months in 1992 through 1997.

Figure 19. Median time lag from injury to first closure for PPD, TTD and all cases, 1988 - 1997





Tables

Table 1. Claim determinations by order category, 1988-1997

Calendar year	Temporary disability orders							Permanent partial disability orders							
	Evaluation			Insurer				Evaluation				Insurer			
	Grant	Amend	Total	Grant	Amend	Rescind	Total	Grant increase	Rescind reduce	Total	Orders with no degrees	Grant increase	Rescind reduce	Total	Orders with no degrees
1988	18,939	773	19,712	13,740	287	167	14,194	11,833	310	12,143	102				
			39.2%				28.3%			24.2%	0.2%				
1989	16,836	462	17,298	12,648	855	239	13,742	13,417	311	13,728	170	307	3	310	1
			35.5%				28.2%			28.2%	0.3%			0.6%	0.0%
1990	15,444	332	15,776	12,301	968	146	13,415	12,271	315	12,586	183	1,449	12	1,461	8
			33.9%				28.9%			27.1%	0.4%			3.1%	0.0%
1991	10,416	19	10,435	14,092	1,587	148	15,827	7,397	156	7,553	60	2,616	32	2,648	8
			27.2%				41.3%			19.7%	0.2%			6.9%	0.0%
1992	7,432	9	7,441	14,229	1,339	163	15,731	5,352	111	5,463	47	4,054	43	4,097	48
			21.6%				45.6%			15.8%	0.1%			11.9%	0.1%
1993	7,750	8	7,758	13,658	1,264	99	15,021	5,023	141	5,164	9	4,055	51	4,106	129
			22.9%				44.4%			15.3%	0.0%			12.1%	0.4%
1994	7,604	5	7,609	13,943	1,415	90	15,448	4,712	111	4,823	36	4,513	76	4,589	155
			22.0%				44.6%			13.9%	0.1%			13.3%	0.4%
1995	8,712	2	8,714	12,913	1,531	104	14,548	4,113	96	4,209	24	4,808	47	4,855	311
			24.4%				40.8%			11.8%	0.1%			13.6%	0.9%
1996	7,604	19	7,623	13,100	1,056	79	14,235	3,777	81	3,858	11	4,755	61	4,816	217
			22.6%				42.1%			11.4%	0.0%			14.3%	0.6%
1997	6,573	0	6,573	13,579	395	74	14,048	2,858	62	2,920	6	4,974	69	5,043	88
			20.8%				44.4%			9.2%	0.0%			15.9%	0.3%

Calendar year	Permanent total disability			Fatals	Hand-capped worker orders	PPD affirm after voc rehab		Other orders		All evaluation orders	All insurer closures	Total
	Grant	Rescind	Affirm			Eval	Insurer	Eval	Insurer			
1988	73	4	5	78	603	482		2,827		36,029	14,194	50,223
	0.1%	0.0%	0.0%	0.2%	1.2%	1.0%		5.6%		71.7%	28.3%	100.0%
1989	54	4	3	61	465	374		2,522		34,679	14,053	48,732
	0.1%	0.0%	0.0%	0.1%	1.0%	0.8%		5.2%		71.2%	28.8%	100.0%
1990	22	5	2	56	412	359		2,203		31,604	14,884	46,488
	0.0%	0.0%	0.0%	0.1%	0.9%	0.8%		4.7%		68.0%	32.0%	100.0%
1991	21	14	1	61	23	332		1,368		19,868	18,483	38,351
	0.1%	0.0%	0.0%	0.2%	0.1%	0.9%		3.6%		51.8%	48.2%	100.0%
1992	17	2	3	55	13	131		1,458		14,630	19,876	34,506
	0.0%	0.0%	0.0%	0.2%	0.0%	0.4%		4.2%		42.4%	57.6%	100.0%
1993	9	12	4	58	2	70		1,481		14,567	19,256	33,823
	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%		4.4%		43.1%	56.9%	100.0%
1994	20	6	6	55	0	75		1,809		14,439	20,192	34,631
	0.1%	0.0%	0.0%	0.2%	0.0%	0.2%		5.2%		41.7%	58.3%	100.0%
1995	15	9	10	39	1	76	20	1,818	1,008	14,915	20,742	35,657
	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.1%	5.1%	2.8%	41.8%	58.2%	100.0%
1996	4	4	4	48	0	77	54	1,572	1,261	13,201	20,583	33,784
	0.0%	0.0%	0.0%	0.1%	0.0%	0.2%	0.2%	4.7%	3.7%	39.1%	60.9%	100.0%
1997	11	7	1	56	0	67	88	1,084	1,657	10,725	20,924	31,649
	0.0%	0.0%	0.0%	0.2%	0.0%	0.2%	0.3%	3.4%	5.2%	33.9%	66.1%	100.0%

Table 2. Permanent partial disability awards by body part, 1995, 1996 and 1997

Body part	1995				1996				1997			
	No. of awards	% of awards	Avg degree award	Avg dollar award	No. of awards	% of awards	Avg degree award	Avg dollar award	No. of awards	% of awards	Avg degree award	Avg dollar award
Scheduled body parts												
124 Hearing	103	1.69%	21.67	\$6,462.66	81	1.33%	21.42	\$7,454.95	91	1.61%	18.84	\$7,034.06
130 Sight	58	0.95%	31.48	\$9,404.61	62	1.02%	32.67	\$11,523.48	50	0.89%	36.08	\$13,881.01
311 Arm	752	12.31%	21.26	\$6,931.82	791	12.98%	19.87	\$6,992.70	677	11.99%	19.44	\$7,515.27
315 Forearm	187	3.06%	16.72	\$5,669.76	164	2.69%	18.32	\$6,523.87	119	2.11%	19.39	\$7,465.36
320 Wrist	813	13.31%	11.91	\$3,970.52	786	12.90%	11.21	\$3,910.73	669	11.85%	12.37	\$4,780.91
330 Hand	397	6.50%	19.04	\$6,426.43	405	6.65%	20.61	\$7,414.14	438	7.76%	22.48	\$9,045.23
341 Thumb	347	5.68%	10.61	\$3,620.61	385	6.32%	9.65	\$3,609.16	369	6.53%	9.57	\$3,987.67
342 Index finger	294	4.81%	6.54	\$2,249.08	316	5.19%	6.96	\$2,642.89	316	5.60%	6.99	\$2,910.76
343 Middle finger	264	4.32%	4.97	\$1,707.66	282	4.63%	5.21	\$1,983.70	258	4.57%	5.41	\$2,269.72
344 Ring finger	162	2.65%	2.59	\$889.90	138	2.26%	2.34	\$884.62	160	2.83%	2.24	\$936.39
345 Little finger	161	2.64%	1.89	\$647.42	171	2.81%	1.83	\$696.78	175	3.10%	1.59	\$658.47
441 Hip	42	0.69%	21.43	\$7,042.09	52	0.85%	20.48	\$7,154.14	24	0.43%	13.06	\$5,016.73
451 Shoulder	0	0.00%	N/A	N/A	0	0.00%	N/A	N/A	0	0.00%	N/A	N/A
500 Leg	300	4.91%	27.54	\$8,638.77	252	4.14%	21.98	\$7,559.18	195	3.45%	24.51	\$8,962.45
511 Thigh	23	0.38%	11.67	\$3,987.93	28	0.46%	23.25	\$8,092.26	18	0.32%	13.83	\$5,672.10
513 Knee	1,553	25.42%	13.77	\$4,600.51	1,471	24.14%	14.09	\$5,055.92	1,456	25.78%	13.21	\$5,249.65
515 Lower leg	34	0.56%	26.21	\$7,677.84	23	0.38%	28.82	\$10,466.51	40	0.71%	14.21	\$5,742.00
520 Ankle	368	6.02%	14.06	\$4,617.71	388	6.37%	12.50	\$4,435.16	358	6.34%	12.67	\$4,993.41
530 Foot	146	2.39%	14.17	\$4,551.65	174	2.86%	12.45	\$4,538.19	153	2.71%	12.40	\$4,850.32
541 Great toe	67	1.10%	5.52	\$1,834.17	63	1.03%	5.61	\$2,090.14	39	0.69%	5.02	\$2,084.13
542-545 Other toes	39	0.64%	1.00	\$342.87	61	1.00%	1.52	\$563.52	42	0.74%	1.24	\$496.52
Total sched body parts	6,110	100.00%	14.31	\$4,707.85	6,093	100.00%	13.75	\$4,898.74	5,647	100.00%	13.58	\$5,345.80
Unscheduled body parts												
110 Brain	35	0.83%	105.2	\$13,061.30	44	1.14%	89.96	\$11,017.54	22	0.66%	85.67	\$10,802.76
126 Auditory system	3	0.07%	23.47	\$2,453.18	7	0.18%	30.17	\$3,457.69	2	0.06%	33.60	\$4,114.21
132 Visual system	1	0.02%	9.60	\$1,127.71	1	0.03%	9.60	\$1,127.71	0	0.00%	N/A	N/A
198 Head	13	0.31%	41.11	\$4,675.22	5	0.13%	10.24	\$1,251.01	4	0.12%	47.20	\$5,794.57
200 Neck	664	15.73%	46.30	\$5,278.49	566	14.71%	42.54	\$5,052.55	492	14.66%	42.52	\$5,718.51
410 Abdomen	15	0.36%	37.76	\$4,288.45	4	0.10%	70.40	\$8,269.71	7	0.21%	30.17	\$3,668.52
415 Groin	3	0.07%	43.73	\$4,899.44	3	0.08%	34.13	\$3,972.70	2	0.06%	20.80	\$2,503.52
420 Back (multiple)	119	2.82%	59.78	\$6,918.87	127	3.30%	60.93	\$7,381.25	98	2.92%	53.58	\$7,498.67
422 Upper/m back	99	2.34%	28.70	\$3,216.39	101	2.62%	28.67	\$3,397.20	90	2.68%	31.93	\$4,152.51
423 Lower back	2,118	50.17%	48.56	\$5,517.81	1,848	48.02%	50.26	\$6,015.84	1,506	44.86%	45.51	\$6,028.26
430 Chest	2	0.05%	25.60	\$2,867.97	3	0.08%	77.87	\$9,207.77	1	0.03%	9.60	\$1,248.00
440 Hip	23	0.54%	63.30	\$6,812.76	29	0.75%	63.45	\$7,446.94	19	0.57%	50.86	\$6,851.62
445 Pelvis	11	0.26%	52.36	\$6,054.70	8	0.21%	58.00	\$6,944.47	9	0.27%	59.73	\$7,622.61
450 Shoulder	1,037	24.56%	41.50	\$4,720.56	1,018	26.46%	40.75	\$4,824.82	1,043	31.07%	42.09	\$5,511.22
600 Integumentary sys	12	0.28%	36.53	\$4,261.50	11	0.29%	16.29	\$1,927.58	8	0.24%	25.20	\$4,140.96
801 Circulatory system	1	0.02%	64.00	\$7,518.08	1	0.03%	92.80	\$10,901.22	1	0.03%	166.40	\$20,925.44
802 Heart (only)	1	0.02%	92.80	\$10,901.22	0	0.00%	N/A	N/A	1	0.03%	64.00	\$7,594.88
803 Hematopoietic	0	0.00%	N/A	N/A	0	0.00%	N/A	N/A	4	0.12%	16.00	\$2,080.00
820 Excretory system	4	0.09%	53.60	\$6,442.81	8	0.21%	100.40	\$13,291.36	5	0.15%	33.28	\$4,798.71
840 CNS (spine)	6	0.14%	209.11	\$37,526.42	4	0.10%	244.80	\$44,576.61	2	0.06%	264.00	\$47,858.32
850 Respiratory system	10	0.24%	67.84	\$8,293.06	5	0.13%	56.32	\$6,682.41	8	0.24%	56.80	\$6,675.78
880 Other body systems	29	0.69%	41.05	\$4,624.93	23	0.60%	42.30	\$5,238.27	12	0.36%	36.80	\$4,462.63
881 Psyche condition	12	0.28%	118.13	\$14,077.52	32	0.83%	109.50	\$15,672.65	16	0.48%	109.60	\$14,364.03
900 Other parts/cond	4	0.09%	12.80	\$1,503.62	0	0.00%	N/A	N/A	5	0.15%	40.96	\$4,858.28
Total unsched body parts	4,222	100.00%	47.15	\$5,394.50	3,848	100.00%	47.57	\$5,717.74	3,357	100.00%	44.51	\$5,987.95

Table 3. Percent PPD closures by degree intervals, 1993 - 1997

Degree range	Evaluation closures (percent)										Insurer closures (percent)									
	Scheduled					Unscheduled					Scheduled					Unscheduled				
	1993	1994	1995	1996	1997	1993	1994	1995	1996	1997	1993	1994	1995	1996	1997	1993	1994	1995	1996	1997
Negative	2.08	1.76	1.13	1.03	0.89	3.97	3.26	3.01	3.29	3.75	0.82	1.32	0.25	0.57	0.44	1.52	1.88	1.93	2.19	2.73
48 or less	90.94	91.48	92.52	92.78	92.73	55.39	55.92	57.57	58.19	57.61	94.43	95.19	96.79	96.04	95.71	52.79	55.27	58.98	57.63	60.91
>48 - 96	5.07	5.18	4.84	4.73	5.15	29.53	30.65	29.54	27.42	30.15	4.06	2.86	2.72	2.83	3.13	36.69	33.80	30.38	32.13	29.67
>96 - 144	1.32	1.03	1.05	0.99	0.95	8.47	7.29	7.74	8.64	6.20	0.43	0.23	0.12	0.43	0.47	7.68	7.92	7.57	6.58	5.81
>144 - 192	0.28	0.40	0.22	0.34	0.22	1.59	2.04	1.57	1.73	1.84	0.09	0.30	0.12	0.10	0.19	0.88	0.70	1.05	1.17	0.78
>192 - 240	0.10	0.11	0.11	0.09	0.00	0.53	0.65	0.27	0.50	0.15	0.00	0.00	0.00	0.00	0.00	0.29	0.14	0.08	0.24	0.10
>240 - 288	0.00	0.00	0.00	0.00	0.00	0.30	0.12	0.07	0.06	0.23	0.00	0.11	0.00	0.00	0.00	0.10	0.19	0.00	0.00	0.00
>288 -320	0.10	0.04	0.05	0.00	0.06	0.23	0.08	0.23	0.17	0.08	0.09	0.00	0.00	0.03	0.06	0.05	0.09	0.00	0.05	0.00
>320	0.10	0.00	0.08	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.09	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 4A . PPD awards at Evaluation, 1988 - 1997

Calendar year	Disposition	Scheduled PPD			Unscheduled PPD			Sched & unsched PPD	
		No. of cases	Avg change degrees	Total dollar value	No. of cases	Avg change degrees	Total dollar value	No. of cases	Total dollar value
1988	Grant/incr	6,075	19.33	\$14,454,920.25	6,423	47.75	\$30,571,587.65	11,833	\$45,024,907.90
	Decrease	116	(21.85)	(\$294,682.75)	218	(44.60)	(\$965,840.00)	310	(\$1,258,922.75)
	All	6,191	18.56	\$14,160,237.50	6,641	44.72	\$29,605,747.65	12,143	\$43,765,985.15
1989	Grant/incr	6,229	18.77	\$15,723,645.00	7,996	53.59	\$42,755,421.50	13,417	\$58,475,691.50
	Decrease	95	(18.94)	(\$237,608.20)	221	(43.89)	(\$965,312.00)	311	(\$1,199,545.20)
	All	6,324	18.20	\$15,486,036.80	8,217	50.97	\$41,790,109.50	13,728	\$57,276,146.30
1990	Grant/incr	5,801	18.51	\$15,353,619.10	7,196	49.50	\$35,550,208.00	12,271	\$50,903,827.10
	Decrease	83	(18.26)	(\$203,280.65)	246	(44.60)	(\$1,089,008.00)	315	(\$1,292,288.65)
	All	5,884	18.00	\$15,150,338.45	7,442	46.39	\$34,461,200.00	12,586	\$49,611,538.45
1991	Grant/incr	4,212	18.43	\$16,318,036.50	3,615	46.59	\$16,825,232.00	7,397	\$33,136,548.50
	Decrease	49	(18.46)	(\$147,995.00)	115	(42.43)	(\$486,248.00)	156	(\$627,523.00)
	All	4,261	18.01	\$16,170,041.50	3,730	43.84	\$16,338,984.00	7,553	\$32,509,025.50
1992	Grant/incr	2,970	18.83	\$14,625,788.27	2,699	49.70	\$13,438,784.61	5,351	\$28,063,932.88
	Decrease	46	(16.47)	(\$139,164.07)	83	(39.94)	(\$331,909.85)	112	(\$470,433.92)
	All	3,016	18.29	\$14,486,624.20	2,782	47.03	\$13,106,874.76	5,463	\$27,593,498.96
1993	Grant/incr	2,825	18.87	\$14,948,685.18	2,537	52.58	\$13,801,116.53	5,023	\$28,744,041.71
	Decrease	57	(18.31)	(\$260,778.74)	99	(35.54)	(\$352,371.14)	141	(\$607,389.88)
	All	2,882	18.14	\$14,687,906.44	2,636	49.27	\$13,448,745.39	5,164	\$28,136,651.83
1994	Grant/incr	2,674	18.38	\$14,999,497.06	2,370	51.38	\$13,136,447.06	4,712	\$28,125,877.77
	Decrease	51	(15.98)	(\$215,674.14)	83	(30.44)	(\$259,288.39)	111	(\$464,896.18)
	All	2,725	17.74	\$14,783,822.92	2,453	48.61	\$12,877,158.67	4,823	\$27,660,981.59
1995	Grant/incr	2,439	19.44	\$15,395,183.10	1,925	51.02	\$11,288,556.63	4,113	\$26,666,231.60
	Decrease	39	(18.79)	(\$197,326.12)	68	(27.12)	(\$199,626.79)	96	(\$379,444.78)
	All	2,478	18.84	\$15,197,856.98	1,993	48.35	\$11,088,929.84	4,209	\$26,286,786.82
1996	Grant/incr	2,304	17.78	\$14,467,255.43	1,733	50.58	\$10,590,601.89	3,777	\$25,057,857.32
	Decrease	26	(13.11)	(\$117,070.40)	59	(25.48)	(\$172,006.03)	81	(\$289,076.43)
	All	2,330	17.44	\$14,350,185.03	1,792	48.07	\$10,418,595.86	3,858	\$24,768,780.89
1997	Grant/incr	1,769	17.17	\$11,835,678.72	1,258	48.47	\$8,138,553.73	2,858	\$19,974,232.45
	Decrease	19	(11.37)	(\$76,329.49)	48	(25.07)	(\$156,465.36)	62	(\$232,794.85)
	All	1,788	16.87	\$11,759,349.23	1,306	45.77	\$7,982,088.37	2,920	\$19,741,437.60

Notes: There may sometimes be a slight difference between the sum of the scheduled and unscheduled dollar values for grants and decreases, and the scheduled and unscheduled total dollar value. This is due to the handful of cases with an increase in the scheduled award and a decrease in the unscheduled award or vice versa.

The sum of the number of scheduled and unscheduled awards is greater than the total number of cases because some cases have both a scheduled and an unscheduled award.

Excludes PPD awarded on rescission of PTDs.

Table 4B. PPD awards by insurer, 1989 -1997

Calendar year	Disposition	Scheduled PPD			Unscheduled PPD			Sched & unsched PPD	
		No.of cases	Avg change degrees	Total dollar value	No.of cases	Avg change degrees	Total dollar value	No.of cases	Total dollar value
1989	Grant/inc	189	14.45	\$388,073.05	124	31.81	\$394,112.00	307	\$782,185.05
	Decrease	1	(15.00)	(\$2,175.00)	2	(40.00)	(\$4,000.00)	3	(\$6,175.00)
	All	190	14.30	\$385,898.05	126	30.98	\$390,112.00	310	\$776,010.05
1990	Grant/inc	913	16.49	\$2,264,970.55	583	31.66	\$1,845,568.00	1,449	\$4,110,538.55
	Decrease	6	(15.50)	(\$17,085.00)	7	(45.26)	(\$31,680.00)	12	(\$48,765.00)
	All	919	16.28	\$2,247,885.55	590	30.75	\$1,813,888.00	1,461	\$4,061,773.55
1991	Grant/inc	1,356	17.47	\$5,040,398.75	1,382	48.42	\$6,687,584.00	2,616	\$11,727,982.75
	Decrease	17	(33.13)	(\$83,006.75)	17	(58.26)	(\$99,040.00)	32	(\$182,046.75)
	All	1,373	16.84	\$4,957,392.00	1,399	47.13	\$6,588,544.00	2,648	\$11,545,936.00
1992	Grant/inc	2,217	15.97	\$9,408,880.37	2,029	49.89	\$10,160,814.62	4,055	\$19,569,694.99
	Decrease	11	(22.53)	(\$42,425.09)	32	(41.30)	(\$132,580.68)	42	(\$175,005.77)
	All	2,228	15.78	\$9,366,455.28	2,061	48.48	\$10,028,233.94	4,097	\$19,394,689.22
1993	Grant/inc	2,296	16.60	\$10,990,069.97	2,013	52.19	\$10,889,533.21	4,055	\$21,879,603.18
	Decrease	23	(12.79)	(\$77,377.12)	31	(34.84)	(\$108,738.27)	51	(\$186,115.39)
	All	2,319	16.30	\$10,912,692.85	2,044	50.87	\$10,780,794.94	4,106	\$21,693,487.79
1994	Grant/inc	2,625	15.23	\$12,397,662.09	2,093	50.06	\$11,395,027.87	4,513	\$23,792,689.96
	Decrease	38	(12.86)	(\$150,057.85)	43	(37.66)	(\$168,583.08)	76	(\$318,640.93)
	All	2,663	14.83	\$12,247,604.24	2,136	48.29	\$11,226,444.79	4,589	\$23,474,049.03
1995	Grant/inc	2,854	14.30	\$13,598,457.52	2,184	47.74	\$11,863,887.54	4,808	\$25,458,212.75
	Decrease	7	(13.46)	(\$31,351.58)	43	(36.75)	(\$177,236.43)	47	(\$204,455.70)
	All	2,861	14.23	\$13,567,105.94	2,227	46.11	\$11,686,651.11	4,855	\$25,253,757.05
1996	Grant/inc	2,987	14.50	\$15,550,110.00	2,006	49.07	\$11,764,250.67	4,755	\$27,314,360.67
	Decrease	19	(8.19)	(\$53,573.70)	46	(33.46)	(\$180,965.59)	61	(\$234,539.29)
	All	3,006	14.35	\$15,496,536.30	2,052	47.22	\$11,583,285.08	4,816	\$27,079,821.38
1997	Grant/inc	3,179	14.67	\$18,469,630.70	1,993	45.97	\$12,071,517.64	4,974	\$30,541,148.34
	Decrease	17	(6.02)	(\$41,234.11)	57	(34.08)	(\$254,201.96)	69	(\$295,436.07)
	All	3,196	14.56	\$18,428,396.59	2,050	43.74	\$11,817,315.68	5,043	\$30,245,712.27

Notes: There may sometimes be a slight difference between the sum of the scheduled and unscheduled dollar values for grants and decreases, and the scheduled and unscheduled total dollar value. This is due to the handful of cases with an increase in the scheduled award and a decrease in the unscheduled award or vice versa.

The sum of the number of scheduled and unscheduled awards is greater than the total number of cases because some cases have both a scheduled and an unscheduled award.

Excludes PPD awarded on rescission of PTDs.

Table 4C. All PPD awards, 1988-1997

Calendar year	Disposition	Evaluation closures		Insurer closures		All closures	
		Scheduled & unscheduled PPD No.of cases	Total dollar value	Scheduled & unscheduled PPD No.of cases	Total dollar value	Scheduled & unscheduled PPD No.of cases	Total dollar value
1988	Grant/incr	11,833	\$45,024,907.90	None	None	11,833	\$45,024,907.90
	Decrease	310	(\$1,258,922.75)	None	None	310	(\$1,258,922.75)
	All	12,143	\$43,765,985.15	None	None	12,143	\$43,765,985.15
1989	Grant/incr	13,417	\$58,475,691.50	307	\$782,185.05	13,724	\$59,257,876.55
	Decrease	311	(\$1,199,545.20)	3	(\$6,175.00)	314	(\$1,205,720.20)
	All	13,728	\$57,276,146.30	310	\$776,010.05	14,038	\$58,052,156.35
1990	Grant/incr	12,271	\$50,903,827.10	1,449	\$4,110,538.55	13,720	\$55,014,365.65
	Decrease	315	(\$1,292,288.65)	12	(\$48,765.00)	327	(\$1,341,053.65)
	All	12,586	\$49,611,538.45	1,461	\$4,061,773.55	14,047	\$53,673,312.00
1991	Grant/incr	7,397	\$33,136,548.50	2,616	\$11,727,982.75	10,013	\$44,864,531.25
	Decrease	156	(\$627,523.00)	32	(\$182,046.75)	188	(\$809,569.75)
	All	7,553	\$32,509,025.50	2,648	\$11,545,936.00	10,201	\$44,054,961.50
1992	Grant/incr	5,351	\$28,063,932.88	4,055	\$19,569,694.99	9,406	\$47,633,627.87
	Decrease	112	(\$470,433.92)	42	(\$175,005.77)	154	(\$645,439.69)
	All	5,463	\$27,593,498.96	4,097	\$19,394,689.22	9,560	\$46,988,188.18
1993	Grant/incr	5,023	\$28,744,041.71	4,055	\$21,879,603.18	9,078	\$50,623,644.89
	Decrease	141	(\$607,389.88)	51	(\$186,115.39)	192	(\$793,505.27)
	All	5,164	\$28,136,651.83	4,106	\$21,693,487.79	9,270	\$49,830,139.62
1994	Grant/incr	4,712	\$28,125,877.77	4,513	\$23,792,689.96	9,225	\$51,918,567.73
	Decrease	111	(\$464,896.18)	76	(\$318,640.93)	187	(\$783,537.11)
	All	4,823	\$27,660,981.59	4,589	\$23,474,049.03	9,412	\$51,135,030.62
1995	Grant/incr	4,113	\$26,666,231.60	4,808	\$25,458,212.75	8,921	\$52,124,444.35
	Decrease	96	(\$379,444.78)	47	(\$204,455.70)	143	(\$583,900.48)
	All	4,209	\$26,286,786.82	4,855	\$25,253,757.05	9,064	\$51,540,543.87
1996	Grant/incr	3,777	\$25,057,857.32	4,755	\$27,314,360.67	8,532	\$52,372,217.99
	Decrease	81	(\$289,076.43)	61	(\$234,539.29)	142	(\$523,615.72)
	All	3,858	\$24,768,780.89	4,816	\$27,079,821.38	8,674	\$51,848,602.27
1997	Grant/incr	2,858	\$19,974,232.45	4,974	\$30,541,148.34	7,832	\$50,515,380.79
	Decrease	62	(\$232,794.85)	69	(\$295,436.07)	131	(\$528,230.92)
	All	2,920	\$19,741,437.60	5,043	\$30,245,712.27	7,963	\$49,987,149.87

Note: There may sometimes be a slight difference between the sum of the scheduled and unscheduled dollar values for grants and decreases, and the scheduled and unscheduled total dollar value. This is due to the handful of cases with an increase in the scheduled award and a decrease in the unscheduled award or vice versa.

Table 4D. PPD awards by insurer type for all closures, 1996 & 1997

Calendar Year	Insurer Type	SCHEDULED PPD				UNSCHEDULED PPD				SCHEDULED & UNSCHEDULED PPD		
		Number of Cases	Net Average Change Degrees	Total Dollar Value	Net Average Dollar Value	Number of Cases	Net Average Change Degrees	Total Dollar Value	Net Average Dollar Value	Number of Cases	Total Dollar Value	Net Average Dollar Value
1996	SAIF	1,754	15.69	\$9,878,635	\$5,632	1,201	47.39	\$6,864,481	\$5,716	2,786	\$16,743,116	\$6,010
	Private	2,520	16.34	\$14,604,275	\$5,795	1,869	48.30	\$10,867,946	\$5,815	4,124	\$25,472,221	\$6,177
	Self-insured	1,025	14.10	\$5,137,698	\$5,012	749	46.39	\$4,140,009	\$5,527	1,702	\$9,277,707	\$5,451
	Non-complying	37	17.23	\$226,113	\$6,111	25	32.00	\$129,445	\$5,178	62	\$355,558	\$5,735
	ALL	5,336	15.70	\$29,846,721	\$5,593	3,844	47.62	\$22,001,881	\$5,724	8,674	\$51,848,602	\$5,977
	SAIF + NCE	1,791	15.72	\$10,104,748	\$5,642	1,226	47.08	\$6,993,926	\$5,705	2,848	\$17,098,674	\$6,004
1997	SAIF	1,682	15.10	\$10,119,792	\$6,017	1,020	42.55	\$5,769,594	\$5,656	2,602	\$15,889,386	\$6,107
	Private	2,334	16.17	\$14,773,405	\$6,330	1,602	47.26	\$10,143,905	\$6,332	3,730	\$24,917,310	\$6,680
	Self-insured	932	13.88	\$5,043,359	\$5,411	714	41.38	\$3,781,591	\$5,296	1,578	\$8,824,950	\$5,592
	Non-complying	36	17.55	\$251,189	\$6,977	20	38.72	\$104,314	\$5,216	53	\$355,503	\$6,708
	ALL	4,984	15.39	\$30,187,745	\$6,057	3,356	44.53	\$19,799,404	\$5,900	7,963	\$49,987,149	\$6,277
	SAIF + NCE	1,718	15.15	\$10,370,981	\$6,037	1,040	42.48	\$5,873,908	\$5,648	2,655	\$16,244,889	\$6,119

Table 5. Percent permanent partial disability insurer closures by insurer type, 1989 - 1997

Insurer type	CY 1989			CY 1990			CY 1991			CY 1992			CY 1993		
	Percent of PPD orders	Percent of insurer closures	Percent insurer in all PPD	Percent of PPD orders	Percent of insurer closures	Percent insurer in all PPD	Percent of PPD orders	Percent of insurer closures	Percent insurer in all PPD	Percent of PPD orders	Percent of insurer closures	Percent insurer in all PPD	Percent of PPD orders	Percent of insurer Closures	Percent insurer in all PPD
SAIF	6.0	98.1	35.4	30.1	89.9	30.3	30.8	33.9	27.7	63.0	42.8	28.9	65.5	43.8	29.9
Private	0.0	0.3	46.2	0.3	1.7	49.9	17.2	35.3	51.8	25.7	29.9	49.3	27.8	30.7	49.3
Non-complying	0.0	0.0	1.2	29.2	3.2	1.1	54.5	2.1	1.0	53.5	1.5	1.2	55.0	1.2	1.0
Self-insured	1.6	0.2	17.1	2.8	5.2	18.6	37.3	28.8	19.5	53.1	25.8	20.6	55.1	24.4	19.8

Insurer type	CY 1994			CY 1995			CY 1996			CY1997		
	Percent of PPD orders	Percent of insurer closures	Percent insurer in all PPD	Percent of PPD orders	Percent of insurer closures	Percent insurer in all PPD	Percent of PPD orders	Percent of insurer closures	Percent insurer in all PPD	Percent of PPD Orders	Percent of Insurer Closures	Percent insurer in all PPD
SAIF	81.8	52.3	31.4	82.6	49.5	32.8	90.2	51.8	32.1	95.8	49.5	32.7
Private	26.3	26.0	48.5	32.5	27.5	46.3	30.4	25.5	47.5	41.1	30.3	46.8
Non-complying	59.8	1.2	1.0	59.7	0.8	0.8	92.7	1.2	0.8	94.3	1.0	0.7
Self-insured	52.7	20.6	19.1	60.4	22.2	20.1	61.5	21.5	19.6	61.1	19.1	19.8

Table 6. Percent temporary total disability insurer closures by insurer type, 1988-1997

Insurer type	CY 1988			CY 1989			CY 1990			CY 1991			CY 1992		
	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD
SAIF	41.8	35.1	35.1	48.4	35.0	32.0	60.9	33.5	25.3	62.6	24.4	23.5	68.4	26.6	26.4
Private	47.7	55.9	49.1	47.3	54.5	51.1	42.5	51.1	55.2	59.0	54.8	56.0	64.7	49.4	51.8
Non-complying	17.3	0.2	0.5	3.7	0.0	0.5	53.5	0.7	0.6	62.1	0.6	0.5	61.6	0.6	0.7
Self-insured	24.2	8.8	15.2	28.2	10.4	16.4	35.8	14.8	18.9	61.1	20.3	20.0	75.5	23.4	21.0

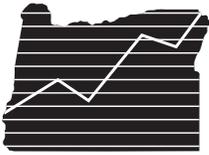
Insurer type	CY 1993			CY 1994			CY 1995			CY 1996			CY 1997		
	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD
SAIF	70.7	31.2	29.1	73.5	33.2	30.3	70.7	33.7	29.8	90.5	44.1	31.8	99.5	43.8	29.9
Private	57.5	42.9	49.2	56.8	41.1	48.5	51.9	40.9	49.3	43.0	31.1	47.2	45.0	32.7	49.5
Non-complying	66.1	0.5	0.5	59.4	0.6	0.6	60.5	0.4	0.4	87.1	0.8	0.6	98.4	0.4	0.3
Self-insured	79.0	25.4	21.2	81.5	25.1	20.6	76.4	25.0	20.5	76.2	24.0	20.5	77.0	23.0	20.3

Notes: Column 1 under each year gives PPD/TTD closures by each insurer type as a percent of all PPD/TTD closures (i.e. Evaluation and insurer closures) involving that insurer type.

Column 2 gives each insurer type closures as a percent of PPD/TTD closures by all insurers.

Column 3 gives the percent of each insurer type involvement in all PPD/TTD determinations (which includes all insurer and Evaluation PPD/TTD closures).

Non-complying employer closures too are handled by SAIF.



Oregon Workers' Compensation Benefits

Research & Analysis Section

Department of Consumer & Business Services

July 1998

Type of benefit	Fiscal year beginning July 1			1998
	1996	1997		
Examples of major benefit levels effective in year indicated.				
PTD Permanent total disability (ORS 656.206) subject to social security offset (ORS 656.209 & 656.727) Percent of wages	66 2/3%	66 2/3%	 	66 2/3%
To a maximum of 100% AWW	\$518.60/week	\$546.13/week		\$576.64/week
+ for beneficiaries (up to five)	\$5.00 ea/week	\$5.00 ea/week		\$5.00 ea/week
Total maximum	\$543.60/week	\$571.13/week		\$601.64/week
Minimum, lesser of	\$50/week or 90% wages	\$50/week or 90% wages		\$50/week or 90% wages
DEATH Survivors of fatality (ORS 656.204) or death during PTD (ORS 656.208) Spouse	\$1,504.02/month (4.35 x 66 2/3% AWW)	\$1,583.86/month (4.35 x 66 2/3% AWW)	<p>NOTE</p> <p>New \$ Values of PPD degrees are effective 1/1/98 thru 12/31/2000</p> 	\$1,672.34/month (4.35 x 66 2/3% AWW)
Children: If surviving spouse: each child	\$225.59/month (4.35 x 10% AWW)	\$237.57/month (4.35 x 10% AWW)		\$250.84/month (4.35 x 10% AWW)
If no surviving spouse: each child	\$563.98/month (4.35 x 25% AWW)	\$593.92/month (4.35 x 25% AWW)		\$627.10/month (4.35 x 25% AWW)
Maximum total benefits	\$3,007.80/month (4.35 x 133 1/3% AWW)	\$3,167.47/month (4.35 x 133 1/3% AWW)		\$3,344.43/month (4.35 x 133 1/3% AWW)
Burial allowance	\$5,186.00 (10 x AWW)	\$5,461.30 (10 x AWW)		\$5,766.40 (10 x AWW)
Spouse's remarriage allowance	24 x monthly benefit (in lump sum)	24 x monthly benefit (in lump sum)		24 x monthly benefit (in lump sum)
TTD Temporary total disability (ORS 656.210) Percent of wages	66 2/3%	66 2/3%		66 2/3%
To maximum of 100% AWW	\$518.60/week	\$546.13/week		\$576.64/week
Minimum, lesser of	\$50/week or 90% wages	\$50/week or 90% wages		\$50/week or 90% wages
PPD Permanent partial disability (ORS 656.214) dollars per degree	Unscheduled: 3-tier rate*# Scheduled: \$420.00	(July thru Dec '97) Unscheduled: 3-tier rate*# Scheduled: \$420.00	(Jan thru June '98) Unscheduled: 3-tier rate*+ Scheduled: \$454.00	Unscheduled: 3-tier rate*+ Scheduled: \$454.00
Max scheduled losses (examples) Arm above elbow: 192°	\$80,640.00	\$80,640.00	\$87,168.00	\$87,168.00
Leg above knee: 150°	\$63,000.00	\$63,000.00	\$68,100.00	\$68,100.00
Hearing one ear: 60°	\$25,200.00	\$25,200.00	\$27,240.00	\$27,240.00
Maximum unscheduled: 320°	\$130,400.00	\$130,400.00	\$138,224.00	\$138,224.00
Average weekly wage (AWW)	\$518.60	\$546.13	\$546.13	\$576.64

PTD maximum and survivors' benefits are based on average weekly wage (AWW) of injury year; TTD maximum applies to benefits paid during a fiscal year, thereby providing an escalator factor.

*The value of unscheduled degrees is applied in three successive tiers (each additive).

#From 1/1/96 thru 12/31/97, the first 64 unscheduled degrees are at \$130 per degree; the next 96 degrees are at \$230 per degree; above 160 degrees the value is \$625 per degree.

+From 1/1/98 thru 12/31/00, the first 64 unscheduled degrees are at \$137.80 per degree; the next 96 degrees are at \$243.80 per degree; above 160 degrees the value is \$662.50 per degree.