

Workers' Compensation Claim Determinations

**Workers' Compensation Division
Evaluation Unit & by Insurers, 1998**

**Research & Analysis Section
Oregon Department of Consumer
& Business Services**



September 1999

Workers' Compensation Claim Determinations by Workers' Compensation Division Evaluation Unit & by Insurers, 1998

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Highlights

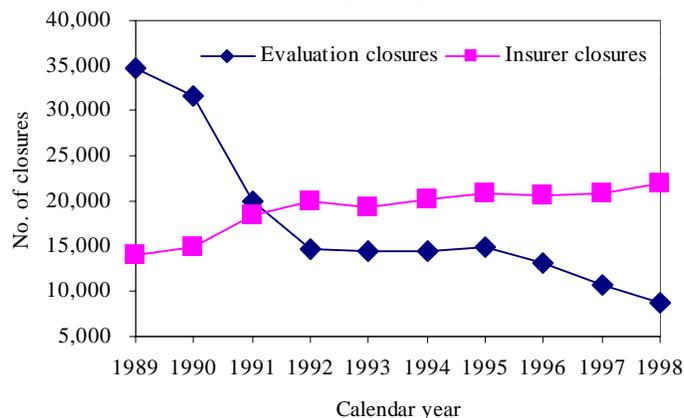
- In 1998, there were 30,789 claim closures of which 8,738 (28.4 percent) were by the Evaluation Unit, and 22,051 (71.6 percent) by insurers.
- Insurer closures ranged between 28 and 37 percent of the total in the period 1985-1990; thereafter, the proportion of insurer closures rose rapidly to reach 72 percent in 1998.
- In 1998, permanent partial disability (PPD) orders were 25.1 percent of all orders, while temporary total disability (TTD) orders were 66.2 percent.
- There were 43 fatality awards by Evaluation for 1998, 13 less than in 1997.
- The net permanent total disability (PTD) award by Evaluation for 1998 was five, one more than in 1997.
- PPD dollar awards (by Evaluation and insurers together) reached \$48.8 million in 1998, a decrease of 2.4 percent over 1997.
- The number of PPD awards for 1998 was 7,601; this was 4.5 percent less than in 1997.
- 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 12.95 in 1998. The average award per unscheduled body part of 44.02 degrees in 1998 was slightly less than last year.
- Awards for lower back injuries were 42.2 percent of all unscheduled awards, while those for the shoulder constituted 33.6 percent. The knee (27.5 percent), the wrist (11.4 percent) and the arm (11.2 percent) were the most frequent scheduled parts injured.
- For 1998, the bulk of scheduled PPD awards (96 percent for insurers, and almost 95 percent for Evaluation) was 48 degrees or less. For unscheduled awards, 90 percent of Evaluation awards and 92 percent of insurer awards were 96 degrees or less.
- The insurers' share of PPD awards continued to increase and reached 75.6 percent of all PPD awards, from 63.3 percent in 1997, with a corresponding decrease in the Evaluation share.
- For scheduled PPD, the average Evaluation award in 1998 was 16.26 degrees, and the average insurer award was 13.96 degrees. For unscheduled PPD, the Evaluation award was 44.21 degrees (3.4 percent less than 1997), while the insurer award was 44.11 degrees, a 0.8 percent increase from 1997.
- Evaluation TTD closures at 5,607 in 1998 were 14.7 percent less than in 1997. 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. It increased to 14,765 in 1998.
- 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 1998, there were 30,789 claim closures, of which 8,738 (28.4 percent) were by Evaluation, and 22,051 (71.6 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, 1989 - 1998

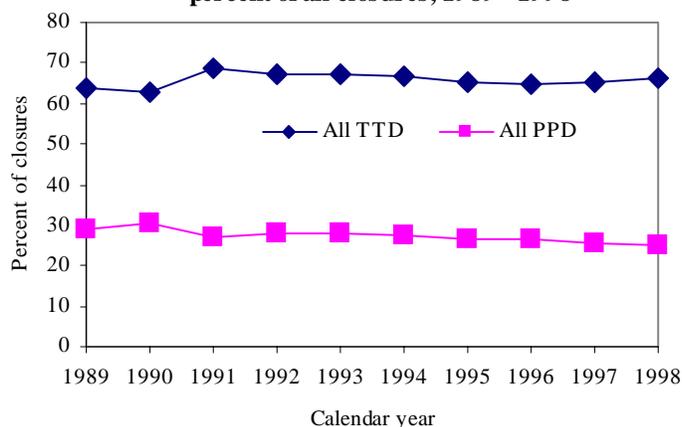


Claim Determinations By Benefit Types

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 1998, PPD orders (Evaluation and insurer NOCs taken together) were 25.1 percent of all orders while TTD orders were 66.2 percent. Figure 2 shows the respective percentages over the last 10 years.

Figure 2. All TTD and PPD closures as percent of all closures, 1989 - 1998



Within each category of closing authority, the proportions are quite different. Evaluation PPD closures as a proportion of all Evaluation closures decreased from a high of 40 percent

in 1989 and 1990, to a low of 21.2 percent in 1998, while the corresponding proportion of insurer PPD closures reached a high of 26.7 percent in 1998 (Table 1 and Figures 3 and 4).

Figure 3. Evaluation TTD and PPD closures as percent of all Evaluation closures, 1989 - 1998

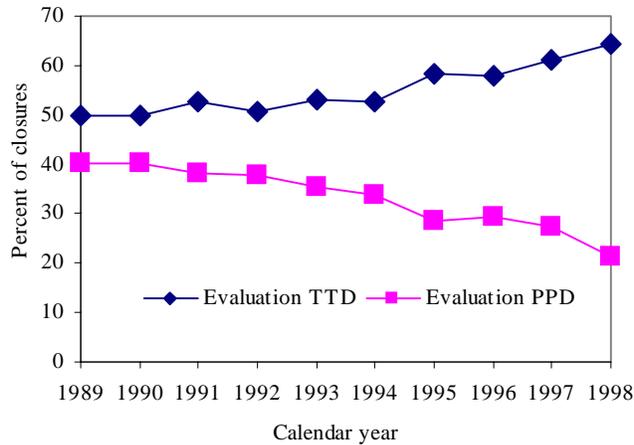
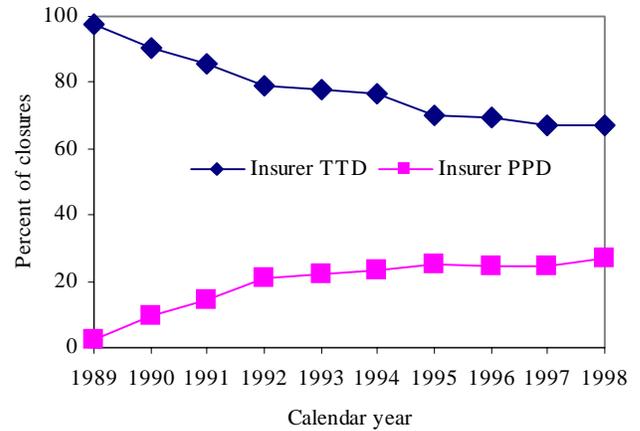


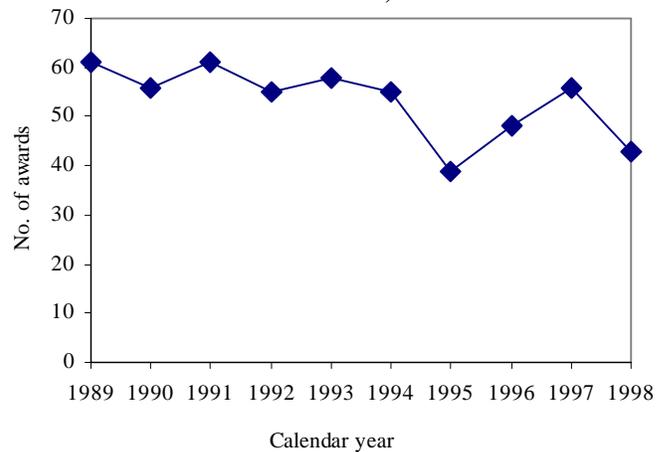
Figure 4. Insurer TTD and PPD closures as percent of all insurer closures, 1989 - 1998



Fatalities

In 1998, there were 43 claim determinations by Evaluation with a fatality award, 13 less than the previous year. Figure 5 shows fatality awards by Evaluation for the last 10 years.

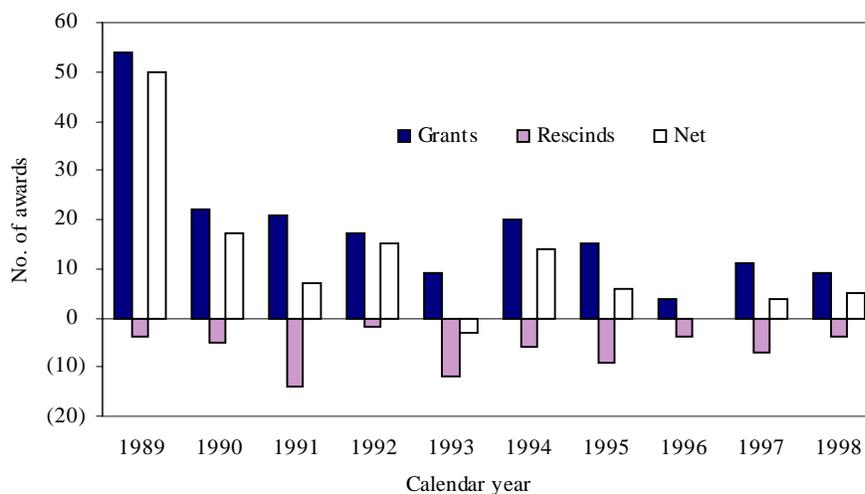
Figure 5. Fatality awards by Evaluation Unit, 1989 - 1998



Permanent total disability (PTD) awards

Nine PTD awards were granted by Evaluation this year, with four rescissions and eight affirmations for a net award of five PTDs. See Figure 6 for Evaluation PTD awards for the last 10 years.

Figure 6. Permanent total disability awards by Evaluation Unit, 1989 - 1998



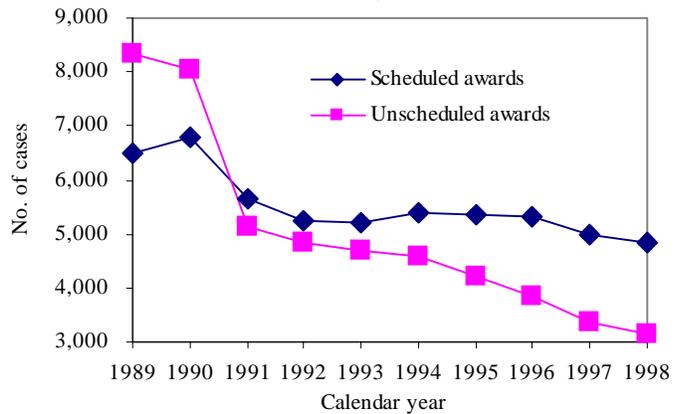
Permanent Partial Disability (PPD) Awards

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.

Figure 8. All PPD awards, scheduled and unscheduled, 1989 - 1998



PPD awards have been on a downward trend since 1991 (with the sole exception of 1994) reaching a record low of 7,601 in 1998, about half (54.1 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 7,601 PPD awards, 4,842 (63.7 percent) were scheduled awards, and 3,142 (41.3 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 decreased to \$44.1 million in 1991; it then increased steadily to \$51.8 million in 1996 and dropped to \$48.8 million in 1998. (Table 4C and Figure 9).

Figure 7. All PPD awards and accepted disabling claims, 1989 - 1998

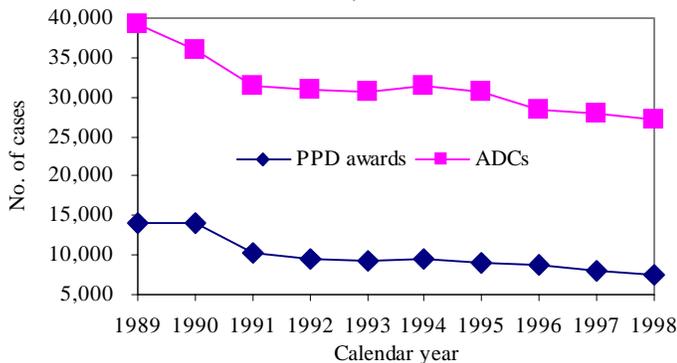
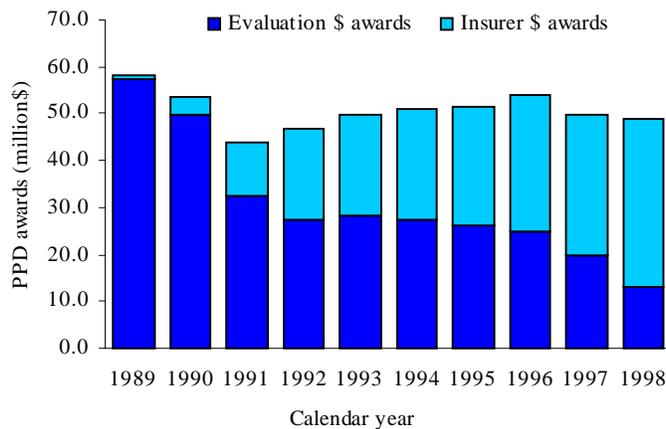


Figure 9. PPD dollar awards, Evaluation Unit and insurers, 1989 - 1998



PPD awards by body part

Table 2 gives details of PPD awarded for each body part by Evaluation and insurers combined for the years 1996, 1997 and 1998. The counts are more than those by order (Tables 4A, 4B & 4C) because some orders deal with more than one body part.

In the case of scheduled body parts, the criterion for rating of disability is the permanent loss of use or function (totally or partially) of that particular body part. There will therefore be separate awards for different scheduled body parts in an injury involving multiple body parts, resulting in the count of awards by body part yielding a much bigger number than a count by case. In the case of unscheduled awards the criterion for rating of disability is quite different. It is the permanent loss of earning capacity due to the injury. Here, in the case of multiple body parts the percent impairments of the different body parts are combined to give one number and then converted to degrees of disability. In recording these awards on the claims system these degrees are almost always associated with the unscheduled body part contributing the largest impairment. Therefore the number of unscheduled awards by body part will be very close to the number of awards by case.

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 12.95 degrees in 1998. 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 1997 to 1998 were: lower leg, 13.57; sight, 6.77; leg, 3.78; hip, 3.71; and thigh, 2.58. The larger degree decreases were: forearm, -2.83; hearing, -2.60; wrist, -1.69; and arm, -1.48.

The average degree award per unscheduled body part at 44.02 was 0.49 degree less than the 1997 average. In the case of many body parts the average unscheduled award changed considerably from 1997 to 1998. As might be expected, average awards for body parts with fewer awards generally display greater year-to-year volatility. The larger increases were: hip, 17.79; abdomen, 13.92; pelvis, 13.87; respiratory system, 12.40; excretory system, 8.32; other body systems, 3.95; and integumentary system, 2.53. The larger decreases were: psychological condition, -27.31; brain, -9.18; back (multiple), -6.93; head, -6.56; and upper/mid back, -5.26. (Those body parts with less than five awards were excluded from the average ranking.)

The percent distribution of awards by body part remained almost the same from 1997 to 1998 for both scheduled and unscheduled awards. The exceptions were the shoulder, and knee where the frequency increased a little, and the lower back, and hand which showed a decrease.

Just three body parts, lower back (42.2 percent), shoulder (33.6 percent) and neck (14.6 percent) constituted 90 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 (27.5 percent), the wrist (11.4 percent), and the arm (11.2 percent) were the most frequently injured scheduled parts.

PPD awards by degree intervals

Almost 95 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 (98.4 percent) and insurers (99.1 percent) were 96 degrees or less (Table 3).

In contrast, unscheduled awards were spread over a larger degree range; only 65.4 percent of Evaluation and 64.8 percent of insurer awards were 48 degrees or less. Ninety percent of Evaluation awards and 92 percent of insurer awards were 96 degrees or less.

In 1998 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 other scheduled degree awards of 300 degrees, one by insurers and one by Evaluation. The latter of these two cases also had an unscheduled award of over 300 degrees.

All PPD awards by type of insurer

Of the 7,601 PPD awards by Evaluation and insurers in 1998, 2,482 (32.7 percent) were for workers insured by SAIF, 3,641 (47.9 percent) by private insurers and 1,439 (18.9 percent) by self-insured employers for a mean dollar value of \$6,188, \$6,678 and \$6,161 respectively. See table 4D.

Evaluation Unit PPD Activity

In 1998 there were 1,852 PPD awards by Evaluation, a 36.6 percent decrease from 1997. This was 24.4 percent of all PPD awards, as compared to 36.7 percent in 1997. 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 increases in the last two years. (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 then

dropped steadily to 16.26 degrees (a new low) in 1998. (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 1998 it dropped to \$7.7 million.

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 44.21 degrees in 1998. The dollar awards peaked at \$41.8 million in 1989 and dropped 87.3 percent to a low of \$5.3 million in 1998.

Insurer PPD Activity

Insurer PPD awards have increased rapidly since the first awards were made in 1989 (Table 4B and Figure 10). In 1998 insurers awarded PPD in 5,749 cases, 14.0 percent more than the previous year and 75.6 percent of all PPD awards, as compared with 63.3 percent in 1997.

Although SAIF Corporation was the insurer in only 32.7 percent of all 1998 PPD closures, it issued 42 percent of insurer closures with PPD. In fact SAIF is closing almost all its PPD cases (97.2 percent in 1998, up from 95.8 percent in 1997). See Table 5 and Figures 12, 13 and 14. The other 2.8 percent were closed by Evaluation. Private insurer closures accounted for 39.8 percent of insurer PPD closures, up from 30.3 percent in 1997. They were the insurers in 47.9 percent of all PPD closures. Private insurers did 62.8 percent of their own PPD closures (the other 37.2 percent was by Evaluation), up from 41.1 percent in 1997. Self-insured employer closures accounted for 17.5 percent of insurer PPD closures; they were the insurer in 18.9 percent of all PPD closures, and did 70 percent of their own PPD closures.

PPD awards by insurers

Insurers awarded scheduled PPD in 3,679 cases, 15.1 percent more than in 1997. The dollar value of these awards was \$21.3 million, 15.4 percent more than in 1997. 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, 14.56 degrees in 1997, and fell to a new low of 13.96 degrees in 1998. See Table 4B and Figure 11.

Unscheduled PPD awards by insurers, which reached a high of 2,227 in 1995, dropped to 2,052 in 1996 and 2,050 in 1997 and rose again to a new high of 2,329 in 1998. The dollar value of these awards reached a high of \$14.5 million in 1998. 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. It rose slightly to 44.1 degrees in 1998.

Figure 10. PPD awards by Evaluation Unit and insurers, 1989 - 1998

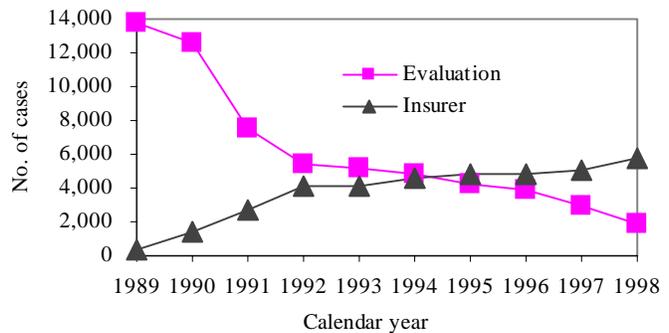


Figure 11. Average PPD degrees, Evaluation Unit and insurers, 1989 - 1998

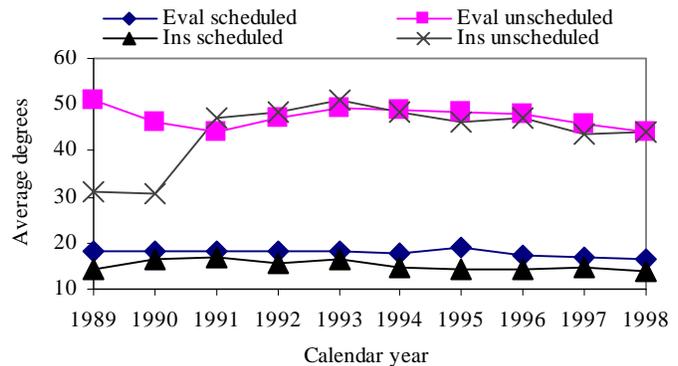
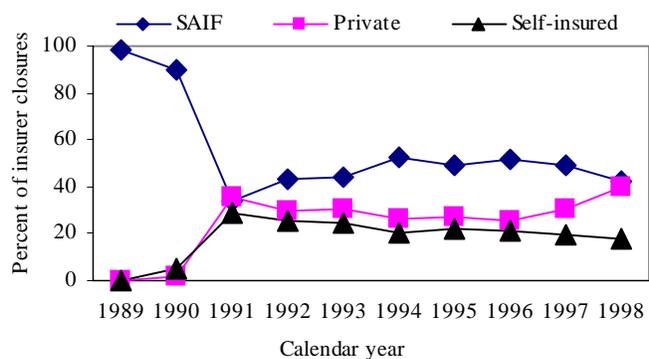
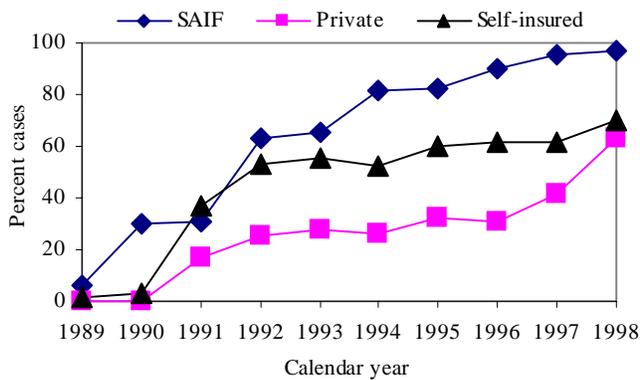


Figure 12. Insurer PPD closures, percent closed by insurer type, 1989 - 1998



Temporary Disability

Figure 13. Insurer PPD closures, percent of own claims closed by insurer type, 1989 - 1998

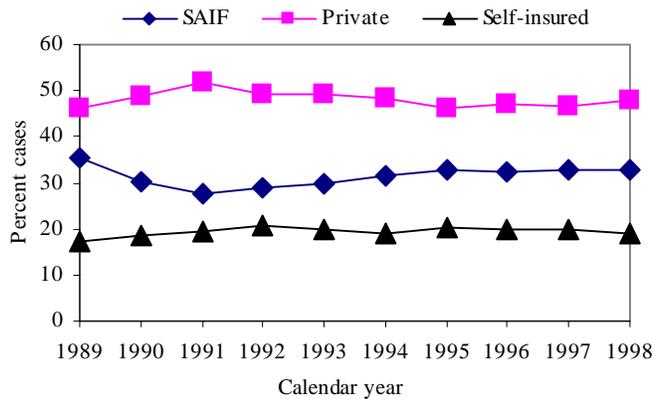


Temporary disability closures by Evaluation peaked at 19,712 in 1988 and thereafter decreased steadily to 7,441 in 1992, remaining almost static through 1994, increasing to 8,714 in 1995, an increase of 14.5 percent over 1994. It dropped steadily to 5,607 in 1998. Insurer TTD closures that had almost leveled off at a little over 15,000 dropped steadily to 14,048 in 1997 and rose to 14,765 in 1998. (Table 1 and Figure 15).

TTD closures by insurer type

In 1998 SAIF closed practically all of its claims with TTD only. This was 39.3 percent of all insurer TTD closures; SAIF was the insurer in 28.6 percent of all TTD closures (Table 6 and Figures 16, 17 and 18). Private insurers closed 54.4 percent of their TTD claims, which was 38.8 percent of all insurer TTD closures. Private insurers appeared 51.6 percent of the time in all TTD closures.

Figure 14. All PPD closures by insurer type, 1989 - 1998



Self-insured employers closed 79.9 percent of their TTD claims in 1998, which was 21.5 percent of all insurer TTD closures. Self-insured employers were the insurers in 19.5 percent of all TTD closures.

Figure 16. Insurer TTD closures, percent of own claims closed by insurer type, 1989 - 1998

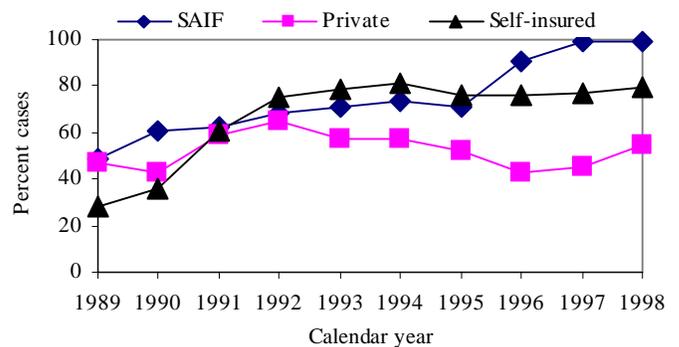


Figure 15. Temporary disability closures, 1989 - 1998

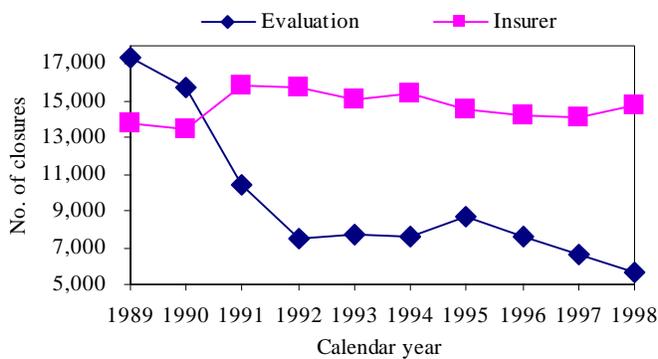
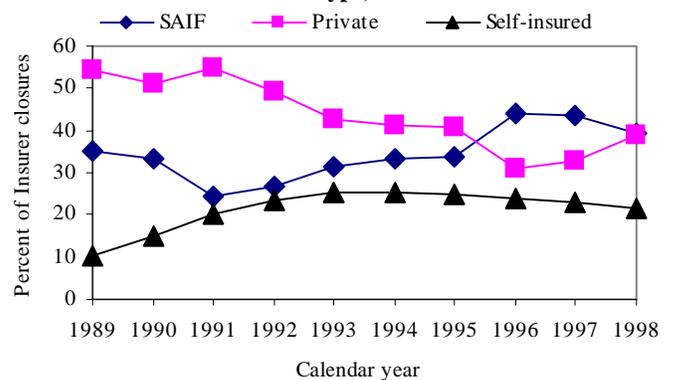


Figure 17. Insurer TTD closures, percent closed by insurer type, 1989 - 1998



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 1998. 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, and rose very slightly to 10 months in 1998. Taking all cases together, the time lag peaked at six months in 1990, and dropped to five months in 1992 through 1998.

Figure 18. All TTD closures by insurer type, 1989 - 1998

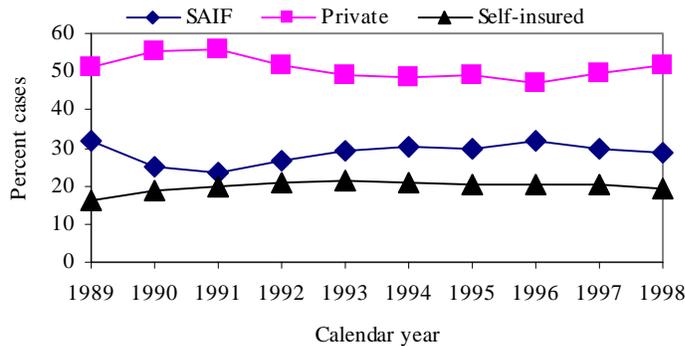
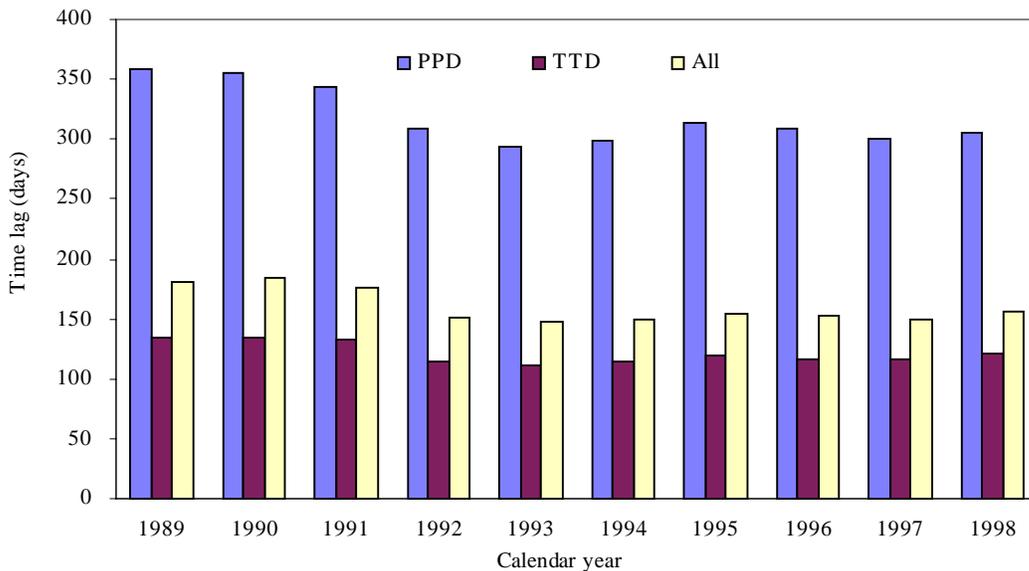


Figure 19. Median time lag from injury to first closure for PPD, TTD and all cases, 1989 - 1998



Tables

Table 1. Claim determinations by order category, 1989-1998

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
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%
1998	5,606	1	5,607	14,163	540	62	14,765	1,818	34	1,852	4	5,685	64	5,749	129
			18.2%				48.0%			6.0%	0.0%			18.7%	0.4%

Calendar year	Permanent total disability			Fatals	Handi-capped worker orders	PPD affirm after voc rehab		Other orders		All evaluation orders	All insurer closures	Total
	Grant	Rescind	Affirm			Eval	Insurer	Eval	Insurer			
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%
1998	9	4	8	43	0	43	88	1,168	1,320	8,738	22,051	30,789
	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.3%	3.8%	4.3%	28.4%	71.6%	100.0%

Table 2. Permanent partial disability awards by body part, 1996, 1997 and 1998

Body part	1996				1997				1998			
	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	81	1.33%	21.42	\$7,454.95	91	1.61%	18.84	\$7,034.06	65	1.20%	16.24	\$6,329.85
130 Sight	62	1.02%	32.67	\$11,523.48	50	0.89%	36.08	\$13,881.01	63	1.16%	42.85	\$12,648.91
311 Arm	791	12.98%	19.87	\$6,992.70	677	11.99%	19.44	\$7,515.27	606	11.16%	17.96	\$7,396.46
315 Forearm	164	2.69%	18.32	\$6,523.87	119	2.11%	19.39	\$7,465.36	109	2.01%	16.56	\$6,806.42
320 Wrist	786	12.90%	11.21	\$3,910.73	669	11.85%	12.37	\$4,780.91	618	11.39%	10.68	\$4,395.06
330 Hand	405	6.65%	20.61	\$7,414.14	438	7.76%	22.48	\$9,045.23	310	5.71%	22.40	\$9,460.66
341 Thumb	385	6.32%	9.65	\$3,609.16	369	6.53%	9.57	\$3,987.67	356	6.56%	9.52	\$4,125.02
342 Index finger	316	5.19%	6.96	\$2,642.89	316	5.60%	6.99	\$2,910.76	329	6.06%	6.52	\$2,820.66
343 Middle finger	282	4.63%	5.21	\$1,983.70	258	4.57%	5.41	\$2,269.72	244	4.50%	5.58	\$2,434.68
344 Ring finger	138	2.26%	2.34	\$884.62	160	2.83%	2.24	\$936.39	177	3.26%	2.55	\$1,095.46
345 Little finger	171	2.81%	1.83	\$696.78	175	3.10%	1.59	\$658.47	206	3.80%	1.72	\$740.04
441 Hip	52	0.85%	20.48	\$7,154.14	24	0.43%	13.06	\$5,016.73	28	0.52%	16.77	\$7,239.45
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	252	4.14%	21.98	\$7,559.18	195	3.45%	24.51	\$8,962.45	200	3.68%	28.29	\$11,232.83
511 Thigh	28	0.46%	23.25	\$8,092.26	18	0.32%	13.83	\$5,672.10	16	0.29%	16.41	\$6,485.21
513 Knee	1,471	24.14%	14.09	\$5,055.92	1,456	25.78%	13.21	\$5,249.65	1,490	27.45%	12.87	\$5,385.50
515 Lower leg	23	0.38%	28.82	\$10,466.51	40	0.71%	14.21	\$5,742.00	19	0.35%	27.78	\$10,615.92
520 Ankle	388	6.37%	12.50	\$4,435.16	358	6.34%	12.67	\$4,993.41	341	6.28%	12.68	\$5,232.90
530 Foot	174	2.86%	12.45	\$4,538.19	153	2.71%	12.40	\$4,850.32	153	2.82%	11.82	\$4,804.24
541 Great toe	63	1.03%	5.61	\$2,090.14	39	0.69%	5.02	\$2,084.13	51	0.94%	5.97	\$2,534.63
542-545 Other toes	61	1.00%	1.52	\$563.52	42	0.74%	1.24	\$496.52	47	0.87%	1.28	\$544.97
Total sched body parts	6,093	100.00%	13.75	\$4,898.74	5,647	100.00%	13.58	\$5,345.80	5,428	100.00%	12.95	\$5,319.05
Unscheduled body parts												
110 Brain	44	1.14%	89.96	\$11,017.54	22	0.66%	85.67	\$10,802.76	31	0.98%	76.49	\$11,494.46
126 Auditory system	7	0.18%	30.17	\$3,457.69	2	0.06%	33.60	\$4,114.21	4	0.13%	63.20	\$7,849.52
132 Visual system	1	0.03%	9.60	\$1,127.71	0	0.00%	N/A	N/A	1	0.03%	9.60	\$1,248.00
198 Head	5	0.13%	10.24	\$1,251.01	4	0.12%	47.20	\$5,794.57	10	0.32%	40.64	\$4,926.29
200 Neck	566	14.71%	42.54	\$5,052.55	492	14.66%	42.52	\$5,718.51	461	14.63%	42.51	\$5,944.30
410 Abdomen	4	0.10%	70.40	\$8,269.71	7	0.21%	30.17	\$3,668.52	9	0.29%	44.09	\$6,006.54
415 Groin	3	0.08%	34.13	\$3,972.70	2	0.06%	20.80	\$2,503.52	3	0.10%	40.53	\$4,741.08
420 Back (multiple)	127	3.30%	60.93	\$7,381.25	98	2.92%	53.58	\$7,498.67	76	2.41%	46.65	\$6,871.96
422 Upper/m back	101	2.62%	28.67	\$3,397.2	90	2.68%	31.93	\$4,152.51	81	2.57%	26.67	\$3,674.38
423 Lower back	1,848	48.02%	50.26	\$6,015.84	1,506	44.86%	45.51	\$6,028.26	1,328	42.16%	46.09	\$6,519.28
430 Chest	3	0.08%	77.87	\$9,207.77	1	0.03%	9.60	\$1,248.00	1	0.03%	16.00	\$2,080.00
440 Hip	29	0.75%	63.45	\$7,446.94	19	0.57%	50.86	\$6,851.62	22	0.70%	68.65	\$9,822.49
445 Pelvis	8	0.21%	58.00	\$6,944.47	9	0.27%	59.73	\$7,622.61	9	0.29%	73.60	\$11,523.56
450 Shoulder	1,018	26.46%	40.75	\$4,824.82	1,043	31.07%	42.09	\$5,511.22	1,058	33.59%	41.04	\$5,880.17
600 Integumentary sys	11	0.29%	16.29	\$1,927.58	8	0.24%	25.20	\$4,140.96	6	0.19%	27.73	\$4,122.77
801 Circulatory system	1	0.03%	92.80	\$10,901.22	1	0.03%	166.40	\$20,925.44	0	0.00%	N/A	N/A
802 Heart (only)	0	0.00%	N/A	N/A	1	0.03%	64.00	\$7,594.88	1	0.03%	-64.00	(\$7,594.88)
803 Hematopoietic	0	0.00%	N/A	N/A	4	0.12%	16.00	\$2,080.00	4	0.13%	16.00	\$2,111.20
820 Excretory system	8	0.21%	100.40	\$13,291.36	5	0.15%	33.28	\$4,798.71	7	0.22%	41.60	\$6,270.51
840 CNS (spine)	4	0.10%	244.80	\$44,576.61	2	0.06%	264.00	\$47,858.32	3	0.10%	224.0	\$32,718.93
850 Respiratory system	5	0.13%	56.32	\$6,682.41	8	0.24%	56.80	\$6,675.78	8	0.25%	69.20	\$12,775.86
880 Other body systems	23	0.60%	42.30	\$5,238.27	12	0.36%	36.80	\$4,462.63	15	0.48%	40.75	\$5,503.78
881 Psyche condition	32	0.83%	109.50	\$15,672.65	16	0.48%	109.60	\$14,364.03	7	0.22%	82.29	\$15,595.73
900 Other parts/cond	0	00.0%	N/A	N/A	5	0.15%	40.96	\$4,858.28	5	0.16%	23.04	\$2,995.20
Total unsched body parts	3,848	100.00%	47.57	\$5,717.74	3,357	100.00%	44.51	\$5,987.95	3,150	100.00%	44.02	\$6,267.93

Table 3. Percent PPD closures by degree intervals, 1994 - 1998

Degree range	Evaluation closures (percent)										Insurer closures (percent)									
	Scheduled					Unscheduled					Scheduled					Unscheduled				
	1994	1995	1996	1997	1998	1994	1995	1996	1997	1998	1994	1995	1996	1997	1998	1994	1995	1996	1997	1998
Negative	1.76	1.13	1.03	0.89	0.86	3.26	3.01	3.29	3.75	3.56	1.32	0.25	0.57	0.44	0.41	1.88	1.93	2.19	2.73	2.19
48 or less	91.48	92.52	92.78	92.73	93.82	55.92	57.57	58.19	57.61	61.84	95.19	96.79	96.04	95.71	96.06	55.27	58.98	57.63	60.91	62.64
>48 - 96	5.18	4.84	4.73	5.15	3.69	30.65	29.54	27.42	30.15	24.91	2.86	2.72	2.83	3.13	2.64	33.80	30.38	32.13	29.67	27.05
>96 - 144	1.03	1.05	0.99	0.95	1.03	7.29	7.74	8.64	6.20	7.36	0.23	0.12	0.43	0.47	0.63	7.92	7.57	6.58	5.81	6.66
>144 - 192	0.40	0.22	0.34	0.22	0.17	2.04	1.57	1.73	1.84	1.47	0.30	0.12	0.10	0.19	0.16	0.70	1.05	1.17	0.78	1.33
>192 - 240	0.11	0.11	0.09	0.00	0.17	0.65	0.27	0.50	0.15	0.61	0.00	0.00	0.00	0.00	0.05	0.14	0.08	0.24	0.10	0.09
>240 - 288	0.00	0.00	0.00	0.00	0.09	0.12	0.07	0.06	0.23	0.12	0.11	0.00	0.00	0.00	0.03	0.19	0.00	0.00	0.00	0.00
>288 - 320	0.04	0.05	0.00	0.06	0.17	0.08	0.23	0.17	0.08	0.12	0.00	0.00	0.03	0.06	0.03	0.09	0.00	0.05	0.00	0.04
>320	0.00	0.08	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

Table 4A . PPD awards at Evaluation, 1989 - 1998

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/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
1998	Grant/Incr	1,154	16.48	\$7,756,030.70	786	46.41	\$5,369,698.02	1,818	\$13,125,728.72
	Decrease	9	(12.19)	(\$43,187.53)	27	(19.91)	(\$70,423.82)	34	(\$113,611.35)
	All	1,163	16.26	\$7,712,843.17	813	44.21	\$5,299,274.20	1,852	\$13,012,117.37

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 -1998

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/incr	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/incr	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/incr	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/incr	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/incr	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/incr	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/incr	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/incr	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/incr	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
1998	Grant/incr	3,661	14.11	\$21,319,975.27	2,279	45.77	\$14,742,279.11	5,685	\$36,062,254.38
	Decrease	18	(14.80)	(\$61,006.12)	50	(31.58)	(\$197,564.58)	64	(\$258,570.70)
	All	3,679	13.96	\$21,258,969.15	2,329	44.11	\$14,544,714.53	5,749	\$35,803,683.68

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, 1989-1998

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
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
1998	Grant/incr	1,818	\$13,125,728.72	5,685	\$36,062,254.38	7,503	\$49,187,983.10
	Decrease	34	(\$113,611.35)	64	(\$258,570.70)	98	(\$372,182.05)
	All	1,852	\$13,012,117.37	5,749	\$35,803,638.68	7,601	\$48,815,801.05

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 - 1998

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
1998	SAIF	1,592	14.29	\$9,436,012	\$5,927	1,005	41.28	\$5,923,637	\$5,894	2,482	\$15,359,649	\$6,188
	Private	2,326	14.73	\$14,042,590	\$6,037	1,523	47.09	\$10,270,421	\$6,744	3,641	\$24,313,011	\$6,678
	Self-insured	895	14.28	\$5,285,650	\$5,906	603	41.29	\$3,580,475	\$5,938	1,439	\$8,866,125	\$6,161
	Non-complying	29	17.19	\$207,561	\$7,157	11	50.62	\$69,455	\$6,314	39	\$277,016	\$7,103
	ALL	4,842	14.52	\$28,971,812	\$5,983	3,142	44.13	\$19,843,989	\$6,316	7,601	\$48,815,801	\$6,422

Table 5. Percent permanent partial disability insurer closures by insurer type, 1989 - 1998

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			CY1998		
	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	Insurer in all PPD	Percent of PPD orders	Percent of Insurer closures	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	97.2	42.0	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	62.8	39.8	47.9
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	100.0	0.7	0.5
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	70.0	17.5	18.9

Table 6. Percent temporary total disability insurer closures by insurer type, 1989-1998

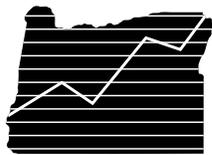
Insurer type	CY 1989			CY 1990			CY 1991			CY 1992			CY 1993		
	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent of TTD orders	Percent of insurer closures	Percent insurer in all TTD	Percent 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	48.4	35.0	32.0	60.9	33.5	25.3	62.6	24.4	23.5	68.4	26.6	26.4	70.7	31.2	29.1
Private	47.3	54.5	51.1	42.5	51.1	55.2	59.0	54.8	56.0	64.7	49.4	51.8	57.5	42.9	49.2
Non-complying	3.7	0.0	0.5	53.5	0.7	0.6	62.1	0.6	0.5	61.6	0.6	0.7	66.1	0.5	0.5
Self-insured	28.2	10.4	16.4	35.8	14.8	18.9	61.1	20.3	20.0	75.5	23.4	21.0	79.0	25.4	21.2

Insurer type	CY 1994			CY 1995			CY 1996			CY 1997			CY 1998		
	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	73.5	33.2	30.3	70.7	33.7	29.8	90.5	44.1	31.8	99.5	43.8	29.9	99.2	39.3	28.6
Private	56.8	41.1	48.5	51.9	40.9	49.3	43.0	31.1	47.2	45.0	32.7	49.5	54.4	38.8	51.6
Non-complying	59.4	0.6	0.6	60.5	0.4	0.4	87.1	0.8	0.6	98.4	0.4	0.3	100.0	0.4	0.3
Self-insured	81.5	25.1	20.6	76.4	25.0	20.5	76.2	24.0	20.5	77.0	23.0	20.3	79.9	21.5	19.5

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).



Oregon Workers' Compensation Benefits

Research & Analysis Section

Department of Consumer & Business Services

July 1998

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