

6—Accident Records and Injury Rates

existing physical deficiency)

- 4 Injury from an external event of such proportions and character as to be beyond the control of the employer, such as a tornado, twister, hurricane, earthquake, flood, conflagration, or explosion originating outside of employment, or from an immediate secondary event, such as a fire, boiler explosion, or falling electric wire (An injury would be reportable, though, if the victim were a policeman, fireman, member of a disaster or emergency squad, utility line-man, or other employee who is assigned duties in connection with such events. An injury also would be reportable if it arose out of activities necessitated by an external event, such as fighting a fire, cleaning up debris, or repairing equipment)

Days charged

Losses from work injuries are evaluated in terms of days of disability, or inability to produce, either actual or potential. These losses are referred to simply as "days charged." For the first three classes of injuries—death, permanent total disability, and permanent partial disability—the number of days charged is a predetermined total. For permanent partial disability, the predetermined total usually exceeds the actual time lost to reflect potential future losses of productive capacity. The predetermined totals are referred to as "scheduled charges."

This procedure is based on the philosophy of economic loss which reasons, for example, that a man who has a hand amputated will produce less during his remaining working years than a man who completely recovers from a hand injury, even though both injuries resulted in the same number of actual days lost at the time of the injury. If both injuries resulted in, say, 60 days lost at the time of the injury, the injury from which the victim completely recovers would be charged only the 60 days, whereas the amputation would be charged 3000 days, the scheduled charge for this kind of injury.

Death and permanent total disabilities. For death and permanent total disabilities, a scheduled charge of 6000 days is made in each case. There are no variations in this amount. If the injury is fatal, or if it results in any of the

TABLE 6-A * SCHEDULED CHARGES
(See Fig 6-6 for bone location)

A FOR LOSS OF MEMBER—TRAUMATIC OR SURGICAL (For loss of use of member, see footnote**)					
<i>Fingers, Thumb, and Hand</i>					
Amputation Involving All or Part of Bone**					
	Thumb	Fingers			
		Index	Middle	Ring	Little
Distal phalange	300	100	75	60	50
Middle phalange		200	150	120	100
Proximal phalange	600	400	300	240	200
Metacarpal	900	600	500	450	400
Hand at wrist	3000				
<i>Toe, Foot, and Ankle</i>					
Amputation Involving All or Part of Bone**		Great Toe	Each of Other Toes		
Distal phalange		150	35		
Middle phalange			75		
Proximal phalange		300	150		
Metatarsal		600	350		
Foot at ankle		2400			
<i>Arm</i>					
Any point above*** elbow, including shoulder joint					4500
Any point above wrist and at or below elbow					3600
<i>Leg</i>					
Any point above*** knee					4500
Any point above ankle and at or below knee					3000
B IMPAIRMENT OF FUNCTION					
One eye (loss of sight), whether or not there is sight in the other eye					1800
Both eyes (loss of sight), in one accident					6000
One ear (complete industrial loss of hearing), whether or not there is hearing in the other ear					600
Both ears (complete industrial loss of hearing), in one accident					3000
Unrepaired hernia (for repaired hernia, use actual days lost)					50
C FATAL OR PERMANENT TOTAL DISABILITY					
					6000