



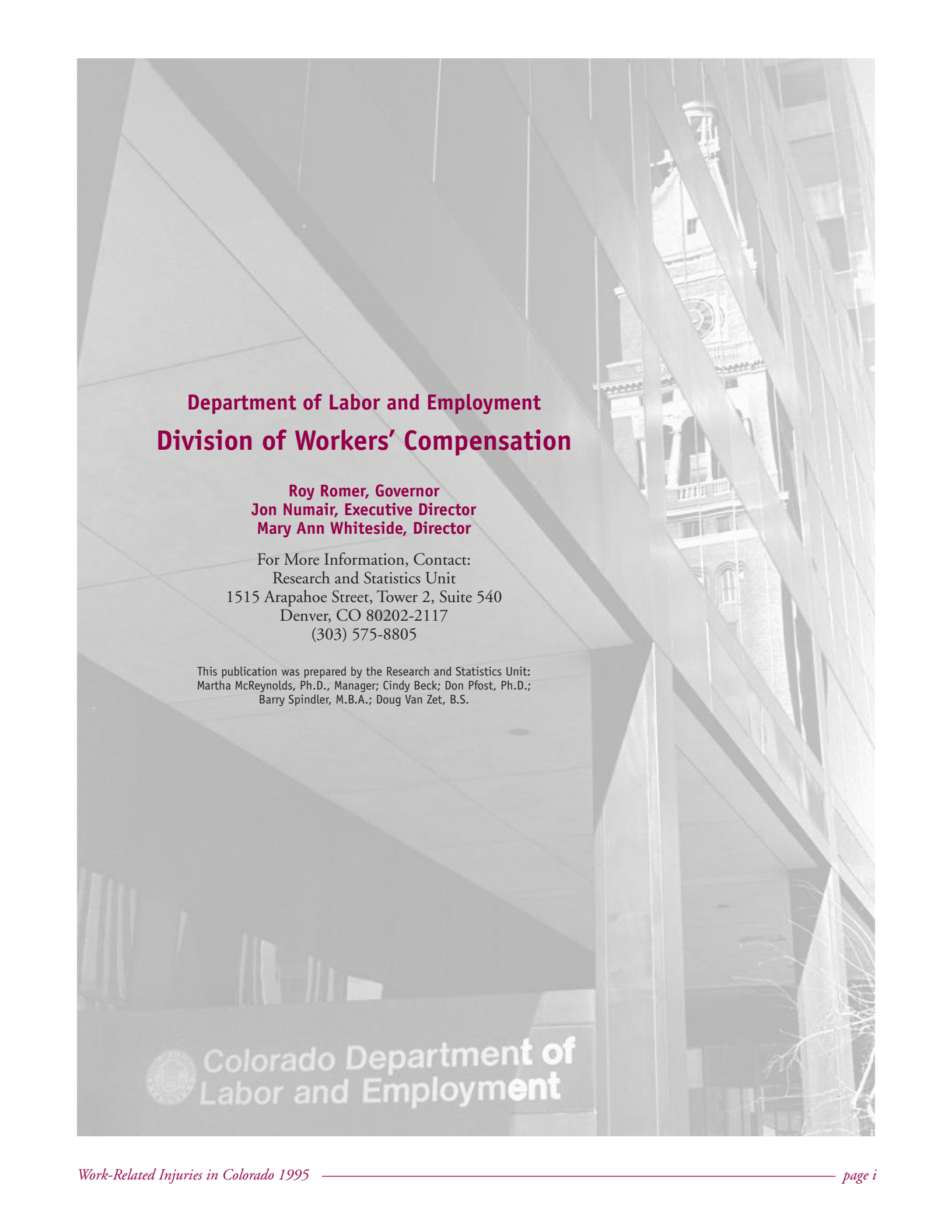
Colorado Department of  
Labor and Employment

Division of  
Workers' Compensation

# Work-Related Injuries in Colorado 1995



Colorado Department of  
Labor and Employment



## **Department of Labor and Employment Division of Workers' Compensation**

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**Colorado Department of  
Labor and Employment**

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## Introduction

The Division of Workers' Compensation prepared this report for the purpose of providing information on work-related injuries, occupational illnesses, and fatalities that occurred in Colorado during calendar year 1995.<sup>1</sup> We believe this information will help to answer some of the most frequently asked questions about work-related injuries.

The information is for *lost-time* claims. A lost-time claim is one in which the worker misses more than three shifts of work because of the work-related injury or illness. The Division of Workers' Compensation generally tracks only claims involving lost-time.<sup>2</sup>

The information in this report is derived from documents filed by the employer, worker, or the dependents of a deceased worker for an injury, illness or fatality which *occurred* during calendar year 1995. This does not mean that the claim was filed in 1995. There is a lag in the reporting of some claims. Generally, about 85% of claims are filed in the year in which the injury, illness, or fatality occurs. The remaining 15% of the claims are filed over the next several years. Most of these are filed in the year immediately following the year of injury. Of the 34,581 lost-time claims included in this report, approximately 81% were filed in 1995. The remaining 19% were filed through December 5, 1996, the date of the computer download which pulled from the data base the information for this report

The filing of a claim is the first step in a process that generally results in an admission or denial by the insurance carrier or self-insured employer that the worker's injury, illness or fatality is work-related.<sup>3</sup> If the claim is admitted, medical care is paid by the carrier or the self-insured employer. The worker also receives compensation benefits to partially replace the wages which would have otherwise been lost because of the disabling injury or illness. In other cases, the claim may be denied by the insurer or self-insured employer on the grounds that the injury, illness, or fatality is not work-related. Claims involving a dispute over whether or not the injury, illness or fatality is work-related may end up in a hearing.

This year's report includes a new section on admissions and denials, as well as a new section on administrative hearings.

This report is dedicated to the Colorado workers who suffered work-related injuries, illnesses and fatalities during calendar year 1995.

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<sup>1</sup> The only exception to this statement is the information on hearings reported in Tables 24 and 25 and the information on settlements reported in Table 27. The hearing data are based on applications received, hearings held, or orders issued in 1995, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 1995. However, the claim itself may have been filed in 1995 or a prior year.

<sup>2</sup> The Division receives some reports on claims that involve medical only benefits, or so-called "med-only" claims. In such claims, the worker receives medical care but does not lose more than three shifts of work. The "med-only" claims that are filed with the Division are neither representative nor a complete count of all claims of this type. Therefore, information on "med-only" claims is excluded from this report.

<sup>3</sup> The statistics reported in Sections I through VII and Table 26 are referring to claims *filed*, without regard to whether the claims were admitted or denied.

Table 1

## Lost-Time and Fatal Claims Compared to Employment by County

Date of Injury—Calendar Year 1995  
State of Colorado

County	Average Annual Employment <sup>1</sup>	Percent of Work Force	Number of Lost-Time Claims <sup>2</sup>	Percent of Lost-Time Claims	Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims <sup>2</sup>
Adams	118,258	6.5	2,424	7.0	2.0	8
Alamosa	6,359	0.4	119	0.3	1.9	1
Arapahoe	222,081	12.2	3,201	9.3	1.4	11
Archuleta	2,093	0.1	54	0.2	2.6	
Baca	1,158	0.1	24	0.1	2.1	1
Bent	1,586	0.1	26	0.1	1.6	1
Boulder	145,898	8.0	2,267	6.6	1.6	7
Chaffee	5,193	0.3	112	0.3	2.2	
Cheyenne	685	*	25	0.1	3.6	
Clear Creek	2,752	0.2	54	0.2	2.0	1
Conejos	1,476	0.1	43	0.1	2.9	
Costilla	867	*	29	0.1	3.3	
Crowley	829	*	16	*	1.9	
Custer	604	*	15	*	2.5	
Delta	6,227	0.3	193	0.6	3.1	
Denver	411,706	22.7	8,110	23.5	2.0	15
Dolores	372	*	9	*	2.4	1
Douglas	25,921	1.4	421	1.2	1.6	1
Eagle	21,077	1.2	546	1.6	2.6	6
Elbert	1,816	0.1	33	0.1	1.8	
El Paso	193,286	10.7	3,836	11.1	2.0	3
Fremont	11,235	0.6	395	1.1	3.5	3
Garfield	14,997	0.8	395	1.1	2.6	3
Gilpin	5,087	0.3	138	0.4	2.7	
Grand	5,441	0.3	123	0.4	2.3	
Gunnison	6,689	0.4	117	0.3	1.7	1
Hinsdale	253	*	7	*	2.8	
Huerfano	1,590	0.1	66	0.2	4.2	
Jackson	450	*	6	*	1.3	
Jefferson	187,519	10.3	2,441	7.1	1.3	10
Kiowa	474	*	19	0.1	4.0	
Kit Carson	2,614	0.1	40	0.1	1.5	1
Lake	2,035	0.1	44	0.1	2.2	1
La Plata	18,364	1.0	349	1.0	1.9	4
Larimer	95,312	5.3	1,632	4.7	1.7	7

Table 1 (continued)

## Lost-Time and Fatal Claims Compared to Employment by County

Date of Injury—Calendar Year 1995  
State of Colorado

County	Average Annual Employment <sup>1</sup>	Percent of Work Force	Number of Lost-Time Claims <sup>2</sup>	Percent of Lost-Time Claims	Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims <sup>2</sup>
Las Animas	4,188	0.2	151	0.4	3.6	2
Lincoln	1,828	0.1	36	0.1	2.0	
Logan	7,571	0.4	165	0.5	2.2	
Mesa	40,979	2.3	993	2.9	2.4	6
Mineral	347	*	7	*	2.0	
Moffat	4,828	0.3	141	0.4	2.9	1
Montezuma	8,098	0.4	151	0.4	1.9	1
Montrose	10,876	0.6	291	0.8	2.7	2
Morgan	10,361	0.6	293	0.8	2.8	2
Otero	7,195	0.4	181	0.5	2.5	2
Ouray	1,120	0.1	23	0.1	2.1	
Park	1,622	0.1	37	0.1	2.3	
Phillips	1,421	0.1	33	0.1	2.3	
Pitkin	14,486	0.8	278	0.8	1.9	2
Prowers	5,344	0.3	161	0.5	3.0	2
Pueblo	48,165	2.7	1,256	3.6	2.6	3
Rio Blanco	2,552	0.1	72	0.2	2.8	1
Rio Grande	4,213	0.2	90	0.3	2.1	1
Routt	10,609	0.6	249	0.7	2.3	
Saguache	1,382	0.1	34	0.1	2.5	
San Juan	244	*	5	*	2.0	1
San Miguel	4,114	0.2	105	0.3	2.6	2
Sedgwick	848	*	27	0.1	3.2	
Summit	15,826	0.9	294	0.9	1.9	2
Teller	5,631	0.3	128	0.4	2.3	2
Washington	1,205	0.1	20	0.1	1.7	
Weld	57,979	3.2	1,446	4.2	2.5	5
Yuma	2,989	0.2	95	0.3	3.2	
Other	15,009	0.8	490	*		
<b>Group Total</b>	<b>1,813,334</b>	<b>100%**</b>	<b>34,581</b>	<b>100%**</b>	<b>1.9%</b>	<b>126</b>

**Notes:**

\* Value is less than .05%.

\*\* Column may not sum to 100% due to rounding.

<sup>1</sup> Source: Colorado Department of Labor and Employment, Labor Market Information (ES-202), *Colorado Employment and Wages: Annual Average 1995*.

<sup>2</sup> Fatal claims are included in count of lost-time claims.

<sup>3</sup> Other includes out-of-state and missing data.



Table 2

## Rank-Order Distribution of Lost-Time Claims by Part of Body

Date of Injury—Calendar Year 1995  
State of Colorado

Part of Body	Count	Percent
Back	6,951	20.1
Multiple Body Parts	3,692	10.7
Knee	3,056	8.8
Upper Arm/Shoulder	2,268	6.6
Wrist	1,998	5.8
Finger(s)	1,740	5.0
Multiple Upper Extremities	1,650	4.8
Nonclassifiable	1,630	4.7
Internal Organs	1,507	4.4
Hand(s)	1,362	3.9
Ankle	1,246	3.6
Foot/Feet	1,021	3.0
Death	126	0.4
All other Classified injuries <sup>1</sup>	6,334	18.3
<b>Totals</b>	<b>34,581</b>	<b>100.0%*</b>

**Notes:**

\* Column may not sum to 100% due to rounding.

<sup>1</sup> This category combines categories shown in Table 3 having low counts.

Figure 1

## Percent Distribution of Lost-Time Claims by Part of Body

Date of Injury—Calendar Year 1995  
State of Colorado

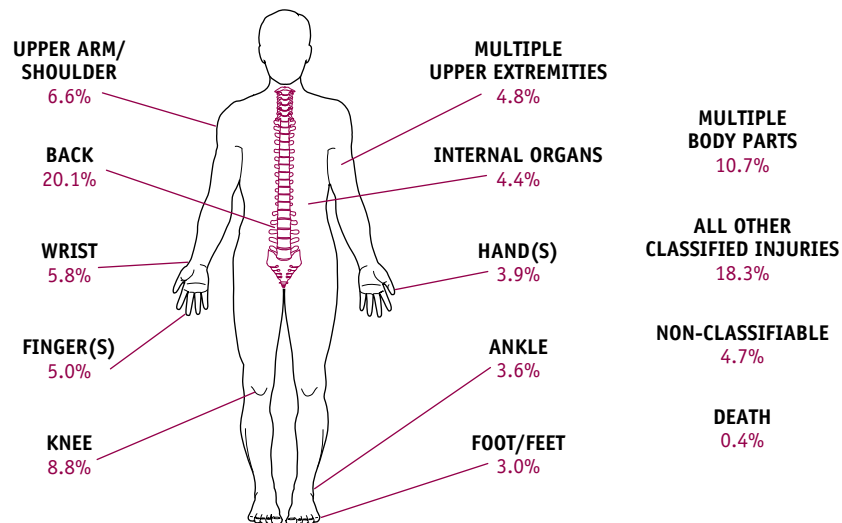


Table 3

## Distribution of Lost-Time Claims by Part of Body (Detail)

Date of Injury—Calendar Year 1995  
State of Colorado

Part of Body	Count	Percent
<b>HEAD</b>		
Multiple Head Injury	398	1.2
Skull	38	0.1
Brain	27	0.1
Ear(s)	133	0.4
Eye(s)	327	0.9
Nose	73	0.2
Teeth	36	0.1
Mouth	43	0.1
Other Facial Soft Tissue	215	0.6
Facial Bones	43	0.1
<i>Sub Total</i>	<i>1,333</i>	<i>3.9</i>
<b>NECK</b>		
Multiple Injury	306	0.9
Vertebrae	78	0.2
Disc	48	0.1
Spinal Cord	14	*
Larynx	10	*
Soft Tissue	94	0.3
Trachea	1	*
<i>Sub Total</i>	<i>551</i>	<i>1.6</i>
<b>UPPER EXTREMITIES</b>		
Multiple Upper Extremities	1,650	4.8
Upper Arm (incl. Clavicle & Scapula)	2,268	6.6
Elbow	639	1.8
Lower Arm	591	1.7
Wrist	1,998	5.8
Hand	1,362	3.9
Finger(s)	1,740	5.0
Thumb	605	1.7
<i>Sub Total</i>	<i>10,853</i>	<i>31.4%</i>



Table 3 (continued)

## Distribution of Lost-Time Claims by Part of Body (Detail)

Date of Injury—Calendar Year 1995  
State of Colorado

Part of Body	Count	Percent
<b>TRUNK</b>		
Trunk	472	1.4
Upper Back Area (Thoracic)	338	1.0
Lower Back Area (Lumbar & Lumbo-Sacral)	6,233	18.0
Disc	160	0.5
Chest (incl. Ribs, Sternum & Soft Tissue)	449	1.3
Sacrum & Coccyx	94	0.3
Pelvis	64	0.2
Spinal Cord	8	*
Internal Organs	1,507	4.4
Heart	67	0.2
<i>Sub Total</i>	<i>9,392</i>	<i>27.2</i>
<b>LOWER EXTREMITIES</b>		
Multiple Lower Extremities	520	1.5
Hip	269	0.8
Thigh	174	0.5
Knee	3,056	8.8
Lower Leg	438	1.3
Ankle	1,246	3.6
Foot	1,021	3.0
Toe(s)	279	0.8
<i>Sub Total</i>	<i>7,003</i>	<i>20.3</i>
<b>MULTIPLE BODY PARTS</b>		
Multiple Body Parts	3,692	10.7
<i>Sub Total</i>	<i>3,692</i>	<i>10.7</i>
<b>OTHER</b>		
Body	1,631	4.7
<i>Sub Total</i>	<i>1,631</i>	<i>4.7</i>
<b>DEATH</b>		
Death	126	0.4
<i>Sub Total</i>	<i>126</i>	<i>0.4</i>
<b>Totals</b>	<b>34,581</b>	<b>100.0%**</b>

**Notes:**

\* Value less than .05%

\*\* Column may not sum to 100% due to rounding.

Table 4

## Rank-Order Distribution of Lost-Time Claims by Nature of Injury

Date of Injury—Calendar Year 1995  
State of Colorado

Nature of Injury	Count	Percent
Sprains/Strains	11,670	33.7
Contusion, Crushing	2,441	7.1
Fracture	2,403	6.9
Laceration or Puncture	2,146	6.2
Inflammation <sup>1</sup>	1,015	2.9
Hernia/Rupture	734	2.1
Dislocation	565	1.6
Carpal Tunnel Syndrome	551	1.6
Burn	456	1.3
All Other Classified Injuries <sup>2</sup>	2,581	7.5
Other Injuries, NEC <sup>3</sup>	10,019	29.0
<b>Totals</b>	<b>34,581</b>	<b>100.0%*</b>

**Notes:**

\* Column may not sum to 100% because of rounding.

<sup>1</sup> Inflammation includes tendinitis and tenosynovitis.

<sup>2</sup> This category combines categories shown in Table 5 having low counts.

<sup>3</sup> NEC means Not Elsewhere Classified.

Figure 2

## Percent Distribution of Lost-Time Claims by Nature of Injury

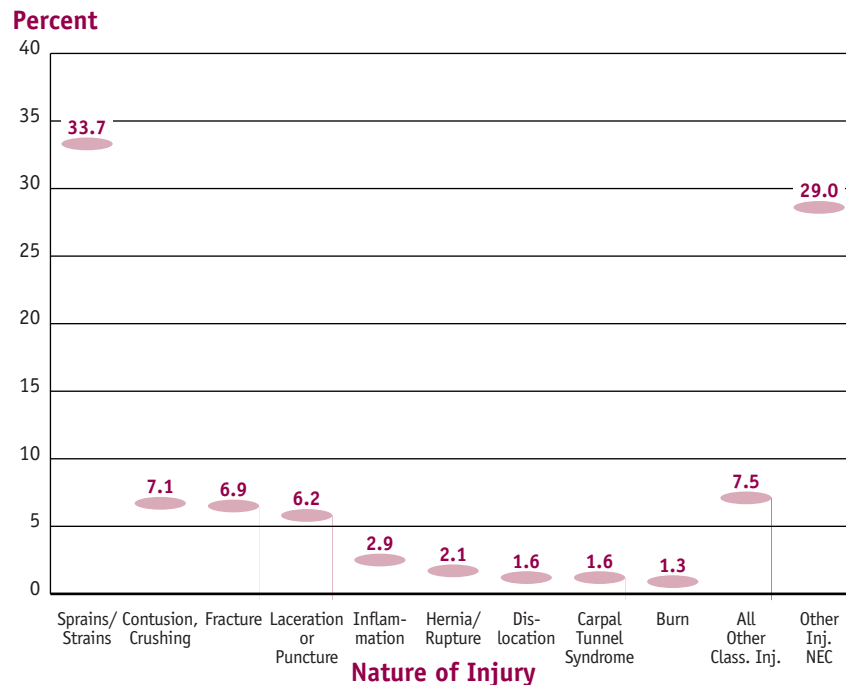


Table 5

## Rank-Order Distribution of Lost-Time Claims by Nature of Injury (Detail)

Date of Injury—Calendar Year 1995  
State of Colorado

Nature of Injury	Count	Percent
Strain	9,879	28.6
Fracture	2,403	6.9
Contusion	2,103	6.1
Sprain	1,791	5.2
Laceration	1,648	4.8
Hernia	685	2.0
Cumulative Injury, NEC	616	1.8
Dislocation	565	1.6
Carpal Tunnel Syndrome	551	1.6
Inflammation	516	1.5
Tendinitis or Tenosynovitis	499	1.4
Puncture	498	1.4
Burn	456	1.3
Mental Stress	389	1.1
Crushing	338	1.0
Respiratory (fumes)	270	0.8
Foreign Body	161	0.5
Concussion	128	0.4
Abrasion	112	0.3
Dermatitis	111	0.3
Severance	109	0.3
Amputation	100	0.3
Fainting	88	0.3
Infection	85	0.2
Myocardial Infarction	79	0.2
Loss of Hearing	70	0.2
Rupture	49	0.1
Contagious Disease	48	0.1
Electric Shock	40	0.1
Hearing Loss: Traumatic	20	0.1

Table 5 (continued)

## Rank-Order Distribution of Lost-Time Claims by Nature of Injury (Detail)

Date of Injury—Calendar Year 1995  
State of Colorado

Nature of Injury	Count	Percent
Arthritis	19	0.1
Heat Prostration	13	*
Occupational Disease, NEC	12	*
Black Lung	10	*
Cancer	9	*
AIDS or Exposure to HIV Virus	9	*
Degenerative Disease	9	*
Angina Pectoris	8	*
Asphyxiation	8	*
Poisoning (metal)	8	*
Freezing	7	*
Vascular Loss	7	*
Vision Loss	6	*
Poisoning (chemical)	6	*
Video Display Terminal Related Disease	5	*
Asbestosis	4	*
Silicosis	4	*
Dust Disease, NEC	3	*
Mental Disorder	3	*
Drowning	2	*
Radiation	2	*
Byssinosis	1	*
All Other Injuries, NEC	10,019	29.0
<b>Totals</b>	<b>34,581</b>	<b>100.0%**</b>

**Notes:**

\* Value is less than .05%.

\*\* Column may not sum to 100% due to rounding.

NEC means Not Elsewhere Classified.

Table 6

## Rank-Order Distribution of Lost-Time Claims by Source of Injury

Date of Injury—Calendar Year 1995  
State of Colorado

Source of Injury <sup>1</sup>	Count	Percent
Strained by	12,885	37.3
Fell or Slipped	6,696	19.4
Miscellaneous	6,695	19.4
Struck by	2,934	8.5
Cut, Punctured, or Scraped by	1,399	4.0
Struck Against or Stepped on	1,222	3.5
Motor Vehicle	1,175	3.4
Caught In or Between	1,135	3.3
Burned or Scalded—Heat or Cold Exposure	440	1.3
<b>Totals</b>	<b>34,581</b>	<b>100.0%*</b>

**Notes:**

\* Column may not sum to 100% due to rounding.

<sup>1</sup> Source refers to the cause of injury, illness or fatality.

Figure 3

## Percent Distribution of Lost-Time Claims by Source of Injury

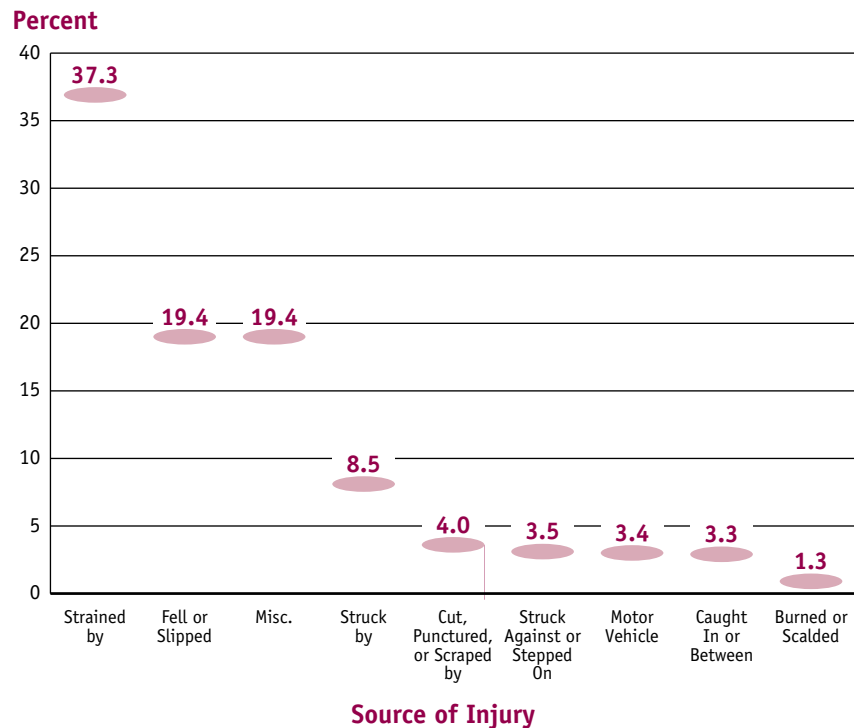


Table 7

## Distribution of Lost-Time Claims by Source of Injury (Detail)

Date of Injury—Calendar Year 1995  
State of Colorado

Source of Injury <sup>1</sup>	Count	Percent
<b>BURNED or SCALDED—HEAT or COLD EXPOSURE</b>		
Acid Chemicals	79	0.2
Contact with Hot Object	40	0.1
Temperature Extremes	11	0.0
Fire or Flame	45	0.1
Steam or Hot Fluids	183	0.5
Dust, Fumes, Gas or Vapors	8	0.0
Welding Operations	30	0.1
Radiation	1	0.0
Miscellaneous	43	0.1
<i>Sub Total</i>	<i>440</i>	<i>1.3</i>
<b>CAUGHT IN or BETWEEN</b>		
Machine or Machinery	390	1.1
Object Handled	316	0.9
Miscellaneous	429	1.2
<i>Sub Total</i>	<i>1,135</i>	<i>3.3</i>
<b>CUT, PUNCTURED, SCRAPPED BY</b>		
Broken Glass	109	0.3
Hand Tool or Utensil: Not Powered	398	1.2
Powered Hand Tool	358	1.0
Miscellaneous	534	1.5
<i>Sub Total</i>	<i>1,399</i>	<i>4.0</i>
<b>FELL or SLIPPED</b>		
From a Different Level	1,580	4.6
From a Ladder or Scaffolding	633	1.8
From Liquid or Grease Spills	829	2.4
On Same Level	2,047	5.9
Slipped, Did Not Fall	953	2.8
Miscellaneous	654	1.9
<i>Sub Total</i>	<i>6,696</i>	<i>19.4</i>
<b>MOTOR VEHICLE</b>		
Collision with Another Vehicle	745	2.2
Collision with a Fixed Object	50	0.1
Crash of Airplane	8	*
Vehicle Upset	137	0.4
Miscellaneous	235	0.7
<i>Sub Total</i>	<i>1,175</i>	<i>3.4</i>
<b>STRAINED BY</b>		
Jumping	187	0.5
Holding or Carrying	1,610	4.7
Lifting	4,358	12.6
Pushing or Pulling	1,242	3.6
Reaching	517	1.5
Using Tool or Machine	1,030	3.0
Miscellaneous	3,941	11.4
<i>Sub Total</i>	<i>12,885</i>	<i>37.3</i>

Table 7 (continued)

## Distribution of Lost-Time Claims by Source of Injury (Detail)

Date of Injury—Calendar Year 1995  
State of Colorado

Source of Injury <sup>1</sup>	Count	Percent
<b>STRUCK AGAINST or STEPPED ON</b>		
Moving Parts of Machine	19	0.1
Objects Being Lifted or Handled	54	0.2
Sanding, Scraping, Cleaning Operations	5	*
Stationary Object	716	2.1
Stepping on Sharp Object	103	0.3
Miscellaneous	325	0.9
<i>Sub Total</i>	<i>1,222</i>	<i>3.5</i>
<b>STRUCK BY</b>		
Falling or Flying Object	1,095	3.2
Hand Tool or Machine in Use	230	0.7
Motor Vehicle	183	0.5
Moving Parts of Machine	137	0.4
Objects Being Lifted or Handled	538	1.6
Objects Handled by Others	204	0.6
Miscellaneous	547	1.6
<i>Sub Total</i>	<i>2,934</i>	<i>8.5</i>
<b>MISCELLANEOUS</b>		
Contact with Electric Current	66	0.2
Animal or Insect	170	0.5
Explosion or Flare Back	15	*
Foreign Body in Eye	164	0.5
Robbery or Criminal Assault	220	0.6
Repetitive Motion	858	2.5
Cumulative (All Other)	1,155	3.3
Other—NEC	3,503	10.1
Allergen	71	0.2
Asbestos	10	*
Coal	1	*
Dust—NEC	30	0.1
Indoor Fumes	78	0.2
Metal Fumes	7	*
Noise	74	0.2
Other Chemicals	199	0.6
Poisoning by Ingestion	4	*
Silica	6	*
Skin Solvents	54	0.2
Solvents	8	*
Ionizing Radiation	2	*
<i>Sub Total</i>	<i>6,695</i>	<i>19.4</i>
<b>Totals</b>	<b>34,581</b>	<b>100.0%**</b>

**Notes:**

\* Value is less than .05%.

\*\* Column may not sum to 100% due to rounding.

<sup>1</sup> Source refers to the cause of the injury.  
NEC means Not Elsewhere Classified.



Table 8

## Standard Industrial Classification (SIC) by Lost-Time and Fatal Claims Compared to Employment

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Average Annual Employment <sup>2</sup>	Percent of Work Force Employed in SIC	Number of Lost-Time Claims <sup>3</sup>	Percent of Lost-Time Claims	Percent of Work Force in SIC Filing Lost-Time Claim	Number of Fatal Claims <sup>3</sup>
Agriculture, Forestry & Fishing	24,765	1.4	714	2.1	2.9	7
Mining	14,904	0.8	416	1.2	2.8	8
Construction	102,058	5.6	4,394	12.7	4.3	20
Manufacturing	191,725	10.6	4,297	12.4	2.2	11
Transportation & Communications & Public Utilities	112,090	6.2	3,307	9.6	3.0	15
Wholesale Trade	95,701	5.3	1,856	5.4	1.9	8
Retail Trade	359,083	19.8	5,835	16.9	1.6	9
Finance, Insurance & Real Estate	109,304	6.0	950	2.7	0.9	3
Services	509,243	28.1	9,598	27.8	1.9	20
Public Administration	294,055	16.2	2,196	6.4	0.7	15
Other <sup>4</sup>	406	n/a	1,018	2.9	n/a	10
<b>Totals</b>	<b>1,813,334</b>	<b>100.0%*</b>	<b>34,581</b>	<b>100.0%*</b>	<b>1.9</b>	<b>126</b>

### Notes:

\* Column may not sum to 100% due to rounding.

<sup>1</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

<sup>2</sup> Source: Colorado Department of Labor and Employment, Labor Market Information (ES-202), *Colorado Employment & Wages: Annual Average 1995*.

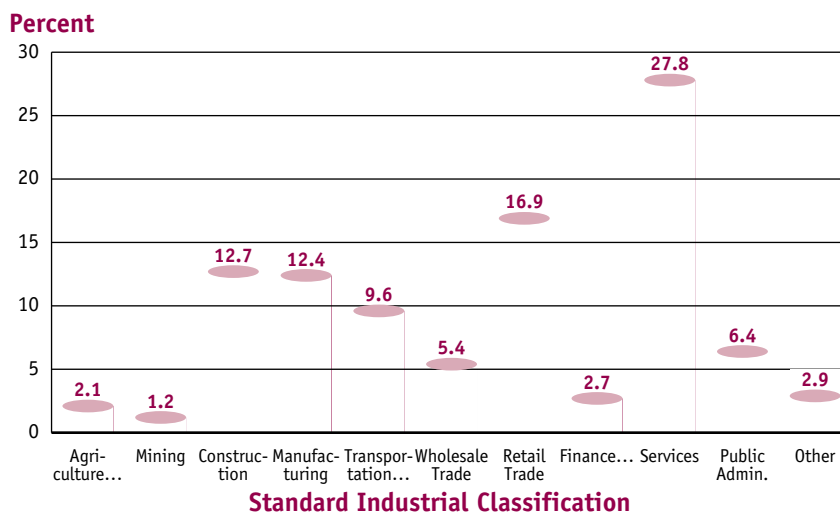
<sup>3</sup> Fatal claims are included in count of lost-time claims.

<sup>4</sup> Other includes nonclassified establishments, invalid SIC codes and disclosure suppression.

Figure 4

## Percent Distribution of Lost-Time Claims by Standard Industrial Classification

Date of Injury—Calendar Year 1995  
State of Colorado



From 1992 to 1995, Colorado's average annual employment grew by 14.7%, yet the number of lost-time claims filed has remained fairly constant at about 35,300 per year. While less than 6% of the work force is employed in construction, over 12% of the lost-time claims are filed by construction workers.

Table 9

## Distribution of Lost-Time Claims by Standard Industrial Classification Major Groups

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Count	Percent
<b>Agriculture, Forestry, &amp; Fishing</b>		
01 Agricultural Production—Crops	157	0.5
02 Agricultural Production—Livestock	180	0.5
07 Agricultural Services	366	1.1
08 Forestry	10	*
<i>Sub Total</i>	<i>713<sup>2</sup></i>	<i>2.1</i>
<b>Mining</b>		
10 Metal Mining	30	0.1
12 Coal Mining	137	0.4
13 Oil & Gas Extraction	175	0.5
14 Nonmetallic Minerals	74	0.2
<i>Sub Total</i>	<i>416</i>	<i>1.2</i>
<b>Construction</b>		
15 General Building Contractors	728	2.1
16 Heavy Construction	725	2.1
17 Special Trade Contractors	2,941	8.5
<i>Sub Total</i>	<i>4,394</i>	<i>12.7</i>
<b>Manufacturing</b>		
20 Food & Kindred Products	871	2.5
22 Textile Mill Products	10	*
23 Apparel & Other Textile Products	68	0.2
24 Lumber & Wood Products	253	0.7
25 Furniture & Fixtures	131	0.4
26 Paper & Allied Products	68	0.2
27 Printing & Publishing	387	1.1
28 Chemicals & Allied Products	86	0.2
29 Petroleum & Coal Products	18	0.1
30 Rubber & Misc. Plastics Products	173	0.5
31 Leather & Leather Goods	69	0.2
32 Stone, Clay, Glass & Concrete	324	0.9
33 Primary Metal Industries	80	0.2
34 Fabricated Metal Products	356	1.0
35 Industrial & Commercial Machinery & Computer	428	1.2
36 Electronic & Other Electrical Equipment	233	0.7
37 Transportation Equipment	230	0.7
38 Measuring, Analyzing, & Controlling Instruments	391	1.1
39 Misc. Manufacturing Industries	121	0.3
<i>Sub Total</i>	<i>4,297</i>	<i>12.2</i>

Table 9 (continued)

## Distribution of Lost-Time Claims by Standard Industrial Classification Major Groups

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Count	Percent
<b>Transportation, Communications, &amp; Public Utilities</b>		
41 Local & Suburban Passenger Transportation	311	0.9
42 Motor Freight Transportation	1,747	5.1
44 Water Transportation	2	*
45 Transportation by Air	516	1.5
47 Transportation Services	54	0.2
48 Communications	312	0.9
49 Electrical, Gas, & Sanitary Services	365	1.1
<i>Sub Total</i>	<i>3,307</i>	<i>9.7</i>
<b>Wholesale Trade</b>		
50 Wholesale Trade—Durable Goods	957	2.8
51 Wholesale Trade—Nondurable Goods	899	2.6
<i>Sub Total</i>	<i>1,856</i>	<i>5.4</i>
<b>Retail Trade</b>		
52 Building Materials, Hardware & Mobile Home	371	1.1
53 General Merchandise Stores	690	2.0
54 Food Stores	1,472	4.3
55 Automotive Dealers & Gasoline Service Stations	693	2.0
56 Apparel & Accessory Stores	106	0.3
57 Home Furniture, Furnishings, & Equipment Stores	223	0.6
58 Eating & Drinking Places	1,809	5.2
59 Fuel Dealers	471	1.4
<i>Sub Total</i>	<i>5,835</i>	<i>16.9</i>
<b>Finance, Insurance &amp; Real Estate</b>		
60 Depository Institutions	178	0.5
61 Depository Banking	34	0.1
62 Security & Commodity Brokers	18	0.1
63 Insurance Carriers	160	0.5
64 Insurance Agents	63	0.2
65 Real Estate	454	1.3
67 Holding & Other Investment Offices	43	0.1
<i>Sub Total</i>	<i>950</i>	<i>2.8</i>
<b>Services</b>		
70 Hotels, Rooming Houses, Camps & Other Lodging	650	1.9
72 Personnel Services	243	0.7
73 Business Services	2,316	6.7
75 Automotive Repair, Services & Parking	434	1.3

Table 9 (continued)

## Distribution of Lost-Time Claims by Standard Industrial Classification Major Groups

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Count	Percent
76 Misc. Repair Services	114	0.3
78 Motion Pictures	24	0.1
79 Amusement & Recreational Services	835	2.4
80 Health Services	2,470	7.1
81 Legal Services	59	0.2
82 Educational Services	1,273	3.7
83 Social Services	572	1.7
84 Museums, Art Galleries, and Botanical Gardens	6	*
86 Membership Organizations	184	0.5
87 Engineering, Accounting, Research, Management	384	1.1
88 Private Households	29	0.1
89 Services, Not Elsewhere Classified	5	*
<i>Sub Total</i>	<i>9,598</i>	<i>27.8</i>
<b>Public Administration</b>		
91 Executive, Legislative, and General Government	1,508	4.4
92 Justice, Public Order, and Safety	422	1.2
93 Public Finance, Taxation, and Monetary Policy	18	0.1
94 Admin. Of Human Resource Programs	107	0.3
95 Admin. Of Environmental Quality and Housing	49	0.1
96 Admin. Of Economic Programs	92	0.3
<i>Sub Total</i>	<i>2,196</i>	<i>6.0</i>
<b>Other</b>		
Nonclassifiable establishments	960	2.7
Invalid SIC code	58	0.1
Disclosure Suppression	1	*
<i>Sub Total</i>	<i>1,019</i>	<i>2.9</i>
<b>Totals</b>	<b>34,581</b>	<b>100.0%**</b>

**Notes:**

\* Value is less than 0.05 %.

\*\* Percentages may not sum to 100% due to rounding.

<sup>1</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.<sup>2</sup> Sub total for this SIC category does not equal count of lost-time claims for the same category in Table 8 because of disclosure suppression.

Table 10

## Standard Industrial Classification by Gender Lost-Time Claims <sup>1</sup>

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>2</sup>	Gender				Totals	
	Count	Female Percent	Count	Male Percent	Count	Percent *
Agriculture, Forestry & Fishing	133	18.6	581	81.4	714	100.0
Mining	34	8.2	382	91.8	416	100.0
Construction	182	4.1	4,212	95.9	4,394	100.0
Manufacturing	1,361	31.7	2,936	68.3	4,297	100.0
Transportation, Communications & Public Utilities	694	21.0	2,613	79.0	3,307	100.0
Wholesale Trade	330	17.8	1,526	82.2	1,856	100.0
Retail Trade	2,754	47.2	3,081	52.8	5,835	100.0
Finance, Insurance & Real Estate	560	58.9	390	41.1	950	100.0
Services	5,313	55.4	4,285	44.6	9,598	100.0
Public Administration	823	37.5	1,373	62.5	2,196	100.0
Other <sup>3</sup>	271	26.6	747	73.4	1,018	100.0

### Notes:

\* Row may not sum to 100% due to rounding.

<sup>1</sup> Total number of lost-time claims is 34,581.

<sup>2</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*

<sup>3</sup> Other includes nonclassified establishments, invalid SIC codes, and disclosure suppression.

▼  
*Only in finance and services are  
more lost-time claims filed by  
females than males.*  
▲

Table 11  
**Standard Industrial Classification by Age  
Lost-Time Claims <sup>1</sup>**

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>3</sup>	Age Group <sup>2</sup>								Totals	
	Under 18	18–29	30–39	40–49	50–59	60–65	Over 65	Missing Ages	Count	Percent <sup>**</sup>
Agriculture, Forestry & Fishing	1.8	39.6	31.1	17.4	6.9	2.0	1.1	0.1	<b>714</b>	<b>100.0</b>
Mining	0.2	20.9	33.7	26.4	15.4	2.2	1.2	*	<b>416</b>	<b>100.0</b>
Construction	0.5	30.2	35.6	22.8	8.9	1.7	0.3	*	<b>4,394</b>	<b>100.0</b>
Manufacturing	0.3	24.5	33.0	24.6	14.1	2.8	0.7	*	<b>4,297</b>	<b>100.0</b>
Transportation, Communications & Public Utilities	0.2	20.6	33.9	28.4	14.7	1.9	0.4	*	<b>3,307</b>	<b>100.0</b>
Wholesale Trade	0.5	28.9	33.0	23.1	10.7	2.7	1.0	0.1	<b>1,856</b>	<b>100.0</b>
Retail Trade	3.7	33.9	29.7	18.8	10.0	2.5	1.4	0.1	<b>5,835</b>	<b>100.0</b>
Finance, Insurance & Real Estate	0.5	19.6	31.2	29.9	13.4	3.7	1.7	*	<b>950</b>	<b>100.0</b>
Services	1.1	27.2	30.5	24.7	12.4	2.9	1.2	0.1	<b>9,598</b>	<b>100.0</b>
Public Administration	0.9	13.9	28.9	33.3	18.7	3.7	0.6	*	<b>2,196</b>	<b>100.0</b>
Other <sup>4</sup>	1.0	29.8	33.4	23.1	10.2	1.2	1.4	*	<b>1,018</b>	<b>100.0%</b>

**Notes:**

\* Value is less than .05%.

\*\* Rows may not sum to 100% due to rounding.

<sup>1</sup> Total number of lost-time claims is 34,581.

<sup>2</sup> Widths of age group categories vary.

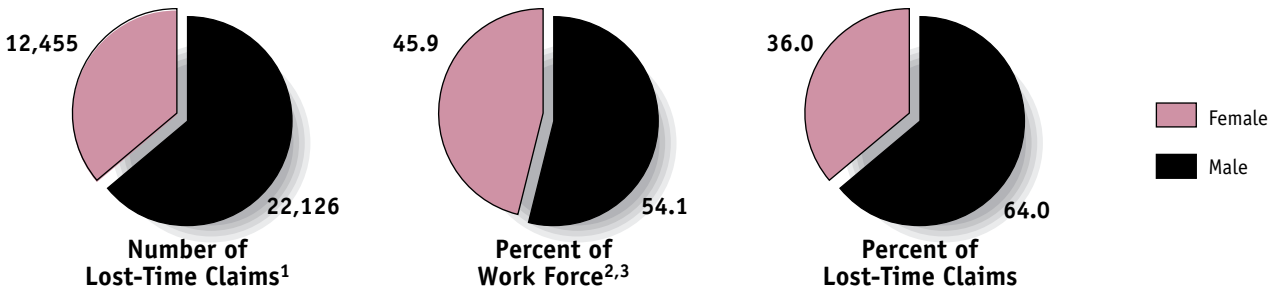
<sup>3</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

<sup>4</sup> Other includes nonclassified establishments, invalid SIC codes and disclosure suppression.

Figure 5

## Distribution of Lost-Time Claims and Work Force by Gender

Date of Injury—Calendar Year 1995  
State of Colorado



### Notes:

<sup>1</sup> Total number of lost-time claims is 34,581.

<sup>2</sup> These are the most recent statistics available at the time this publication went to press.

<sup>3</sup> Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 1994*: Table 12.

Table 12

## Gender and Standard Industrial Classification Lost-Time Claims

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Female		Male		Row Totals	
	Count	Percent	Count	Percent	Count	Percent *
Agriculture, Forestry & Fishing	133	0.4	581	1.7	714	2.1
Mining	34	0.1	382	1.1	416	1.2
Construction	182	0.5	4,212	12.2	4,394	12.7
Manufacturing	1,361	3.9	2,936	8.5	4,297	12.4
Transportation, Communications & Public Utilities	694	2.0	2,613	7.6	3,307	9.6
Wholesale Trade	330	1.0	1,526	4.4	1,856	5.4
Retail Trade	2,754	8.0	3,081	8.9	5,835	16.9
Finance, Insurance & Real Estate	560	1.6	390	1.1	950	2.7
Services	5,313	15.4	4,285	12.4	9,598	27.8
Public Administration	823	2.4	1,373	4.0	2,196	6.4
Other <sup>2</sup>	271	0.8	747	2.2	1,018	2.9
<b>Column Totals*</b>	<b>12,455</b>	<b>36.0%</b>	<b>22,126</b>	<b>64.0%</b>	<b>34,581</b>	<b>100.0%</b>

### Notes:

\* Column and row totals may not sum to cell values due to rounding.

<sup>1</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

<sup>2</sup> Other includes nonclassified establishments, invalid SIC codes, and disclosure suppression.

▼  
*Very few lost-time claims in agriculture, mining and construction are filed by females.*  
▲



Table 13

## Gender by Standard Industrial Classification Lost-Time Claims

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Gender			
	Female	Male	Female	Male
	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	133	1.1	581	2.6
Mining	34	0.3	382	1.7
Construction	182	1.5	4,212	19.0
Manufacturing	1,361	10.9	2,936	13.3
Transportation, Communications & Public Utilities	694	5.6	2,613	11.8
Wholesale Trade	330	2.6	1,526	6.9
Retail Trade	2,754	22.1	3,081	13.9
Finance, Insurance & Real Estate	560	4.5	390	1.8
Services	5,313	42.7	4,285	19.4
Public Administration	823	6.6	1,373	6.2
Other <sup>2</sup>	271	2.2	747	3.4
<b>Totals</b>	<b>12,455</b>	<b>100.0% *</b>	<b>22,126</b>	<b>100.0% *</b>

**Notes:**

\* Column may not sum to 100% due to rounding.

<sup>1</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

<sup>2</sup> Other includes nonclassified establishments, invalid SIC codes, and disclosure suppression.

Figure 6

## Gender by Standard Industrial Classification Lost-Time Claims

Date of Injury—Calendar Year 1995  
State of Colorado

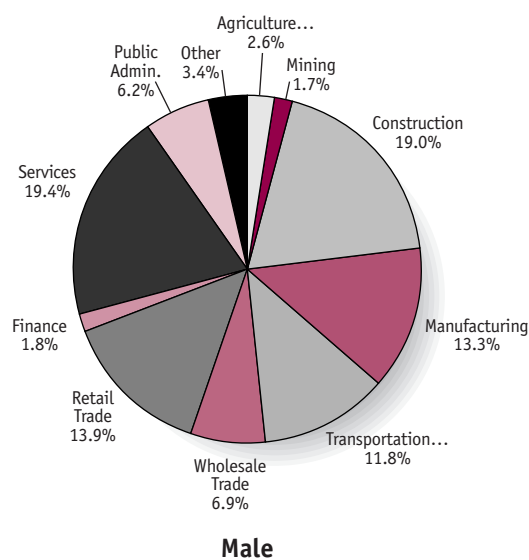
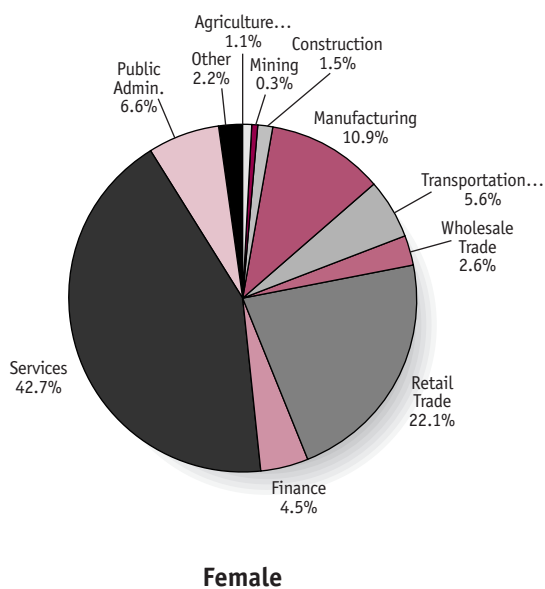


Table 14

## Gender by Age Lost-Time Claims <sup>1</sup>

Date of Injury—Calendar year 1995  
State of Colorado

Age Group <sup>2</sup>	Gender			
	Female		Male	
	Count	Percent	Count	Percent
Under 18	184	1.5	231	1.0
18–29	3,011	24.2	6,341	28.7
30–39	3,821	30.7	7,189	32.5
40–49	3,277	26.3	5,101	23.1
50–59	1,699	13.6	2,507	11.3
60–65	333	2.7	548	2.5
Over 65	125	1.0	202	0.9
Missing	5	*	7	*
<b>Totals</b>	<b>12,455</b>	<b>100.0% **</b>	<b>22,126</b>	<b>100.0% **</b>

**Notes:**

\* Value is less than .05%

\*\* Columns may not sum to 100% due to rounding.

<sup>1</sup> Total number of lost-time claims is 34,581.

<sup>2</sup> Widths of age group categories vary.

Figure 7

## Gender by Age Lost-Time Claims

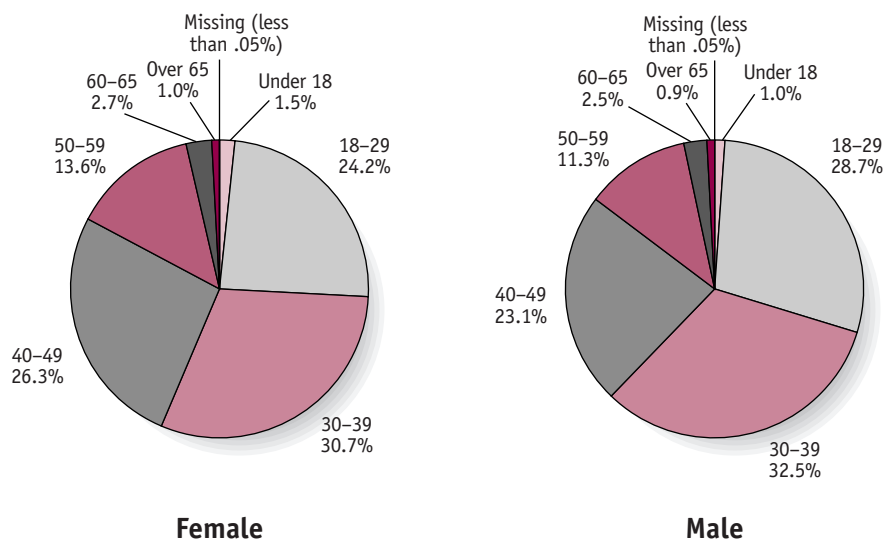


Table 15

## Age and Standard Industrial Classification Lost-Time Claims <sup>1</sup>

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>3</sup>	Age Group <sup>2</sup>							Missing Ages	Row Counts	Row Percent Totals
	Under 18	18–29	30–39	40–49	50–59	60–65	Over 65			
Agriculture, Forestry & Fishing	*	0.8	0.6	0.4	0.1	*	*	*	714	2.1
Mining	0.0	0.3	0.4	0.3	0.2	*	*	*	416	1.2
Construction	0.1	3.8	4.5	2.9	1.1	0.2	*	*	4,394	12.7
Manufacturing	*	3.0	4.1	3.1	1.8	0.4	0.1	*	4,297	12.4
Transportation, Communications & Public Utilities	*	2.0	3.2	2.7	1.4	0.2	*	*	3,307	9.6
Wholesale Trade	*	1.6	1.8	1.2	0.6	0.1	0.1	*	1,856	5.4
Retail Trade	0.6	5.7	5.0	3.2	1.7	0.4	0.2	*	5,835	16.9
Finance, Insurance & Real Estate	*	0.5	0.9	0.8	0.4	0.1	*	*	950	2.7
Services	0.3	7.5	8.5	6.9	3.4	0.8	0.3	*	9,598	27.8
Public Administration	0.1	0.9	1.8	2.1	1.2	0.2	*	*	2,196	6.4
Other <sup>4</sup>	*	0.9	1.0	0.7	0.3	*	*	*	1,018	2.9
<b>Totals</b>	<b>1.2</b>	<b>27.0</b>	<b>31.8</b>	<b>24.2</b>	<b>12.2</b>	<b>2.5</b>	<b>0.9</b>	<b>*</b>	<b>34,581</b>	<b>100.0% **</b>

**Notes:**

\* Value is less than .05%.

\*\* Row and column totals may not sum to 100% due to rounding.

<sup>1</sup> Total number of lost-time claims is 34,581.

<sup>2</sup> Widths of age group categories vary.

<sup>3</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

<sup>4</sup> Other includes nonclassified establishments, invalid SIC codes and disclosure suppression.

▼

*In virtually every age group,  
service workers file the highest  
number of lost-time claims.*

▲

Table 16

## Age by Standard Industrial Classification Lost-Time Claims <sup>1</sup>

Date of Injury—Calendar Year 1995  
State of Colorado

Standard Industrial Classification <sup>3</sup>	Percent in Age Group <sup>2</sup>							Missing Ages
	Under 18	18–29	30–39	40–49	50–59	60–65	over 65	
Agriculture, Forestry & Fishing	3.1	3.0	2.0	1.5	1.2	1.6	2.4	8.3
Mining	0.2	0.9	1.3	1.3	1.5	1.0	1.5	*
Construction	5.1	14.2	14.2	12.0	9.2	8.3	4.3	16.7
Manufacturing	2.7	11.3	12.9	12.6	14.4	13.8	8.9	*
Transportation, Communications & Public Utilities	1.4	7.3	10.2	11.2	11.5	7.0	4.3	*
Wholesale Trade	2.4	5.7	5.6	5.1	4.7	5.8	5.5	8.3
Retail Trade	51.6	21.2	15.8	13.1	13.8	16.5	25.1	25.0
Finance, Insurance & Real Estate	1.2	2.0	2.7	3.4	3.0	4.0	4.9	*
Services	25.3	27.9	26.6	28.3	28.3	31.4	34.6	41.7
Public Administration	4.6	3.3	5.8	8.7	9.8	9.2	4.3	*
Other <sup>4</sup>	2.4	3.2	3.1	2.8	2.5	1.4	4.3	*
<b>Column Counts</b>	<b>415</b>	<b>9,352</b>	<b>11,010</b>	<b>8,378</b>	<b>4,206</b>	<b>881</b>	<b>327</b>	<b>12</b>
<b>Totals**</b>	<b>100.0%</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0%</b>

**Notes:**

\* Value is less than .05%.

\*\* Columns may not sum to 100% due to rounding.

<sup>1</sup> Total number of lost-time claims is 34,581.

<sup>2</sup> Widths of age group categories vary.

<sup>3</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

<sup>4</sup> Other includes nonclassified establishments, invalid SIC codes and disclosure suppression.

Table 17

## Age and Gender Lost-Time Claims

Date of Injury—Calendar year 1995  
State of Colorado

Age Group <sup>1</sup>	Gender				Row Totals**	
	Count	Percent	Count	Percent	Count	Percent
Under 18	184	0.5	231	0.7	415	1.2
18–29	3,011	8.7	6,341	18.3	9,352	27.0
30–39	3,821	11.0	7,189	20.8	11,010	31.8
40–49	3,277	9.5	5,101	14.8	8,378	24.2
50–59	1,699	4.9	2,507	7.2	4,206	12.2
60–65	333	1.0	548	1.6	881	2.5
Over 65	125	0.4	202	0.6	327	0.9
Missing	5	*	7	*	12	*
<b>Column Totals **</b>	<b>12,450</b>	<b>36.0%</b>	<b>22,119</b>	<b>64.0%</b>	<b>34,581</b>	<b>100.0%</b>

### Notes:

\* Value is less than .05%

\*\* Column and row totals may not sum to cell values due to rounding.

<sup>1</sup> Widths of age group categories vary.

Figure 8

## Percent Distribution of Lost-Time Claims by Age and Gender

Percent

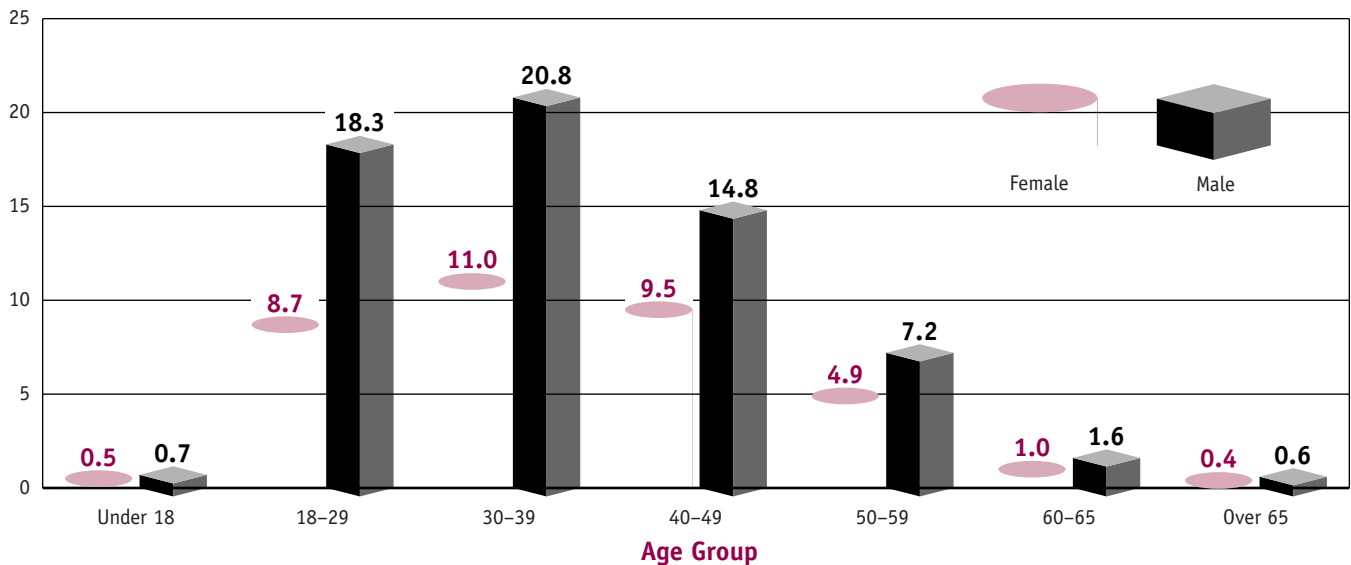


Table 18

## Age by Gender Lost-Time Claims <sup>1</sup>

Date of Injury—Calendar year 1995  
State of Colorado

Age Group <sup>2</sup>	Gender				Totals	
	Count	Female Percent	Count	Male Percent	Count	Percent
Under 18	184	44.3	231	55.7	415	100.0*
18–29	3,011	32.2	6,341	67.8	9,352	100.0
30–39	3,821	34.7	7,189	65.3	11,010	100.0
40–49	3,277	39.1	5,101	60.9	8,378	100.0
50–59	1,699	40.4	2,507	59.6	4,206	100.0
60–65	333	37.8	548	62.2	881	100.0
Over 65	125	38.2	202	61.8	327	100.0
Missing	5	41.7	7	58.3	12	100.0

**Notes:**

\* Rows may not sum to 100% due to rounding.

<sup>1</sup> Total number of lost-time claims is 34,581.

<sup>2</sup> Widths of age group categories vary.

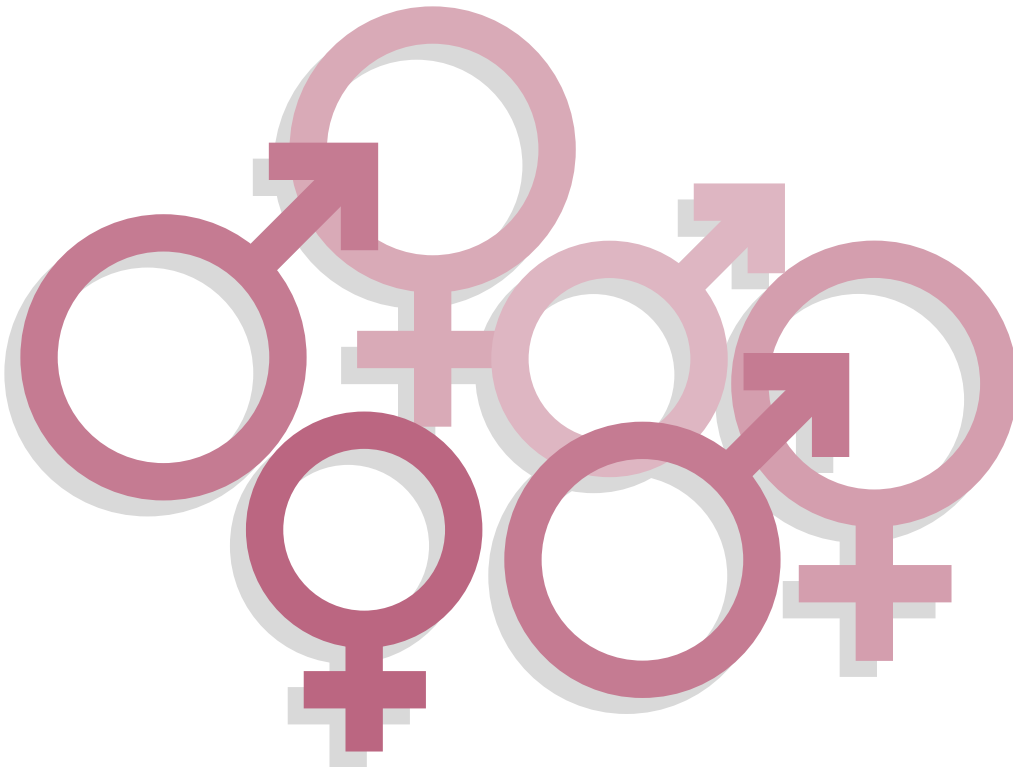


Table 19

## Distribution of Lost-Time Claims by Claim Status

Date of Injury—Calendar Year 1995  
State of Colorado

Claim Status <sup>1</sup>	Count	Percent
Admitted	28,337	81.9
Denied	5,692	16.5
Indeterminate	552	1.6
<b>Totals</b>	<b>34,581</b>	<b>100.0%</b>

**Notes:**

<sup>1</sup> The status of the claim is based on the most recent document, if any, filed with the Division of Workers' Compensation, as of the date of the download from the Division's data base, December 5, 1996. An "Admitted" claim is one for which an admission document, including a General Admission, Final Admission, Fatal Admission, or Final Pay Notice, is the most recent document filed. A "Denied" claim is one for which a "Notice of Contest" is the most recent document filed. An "Indeterminate" claim is one for which neither an admission nor a denial has been filed. (Although no admission or denial has been filed on the "indeterminate" claims, 47 or 8.5% of these claims have been resolved with a settlement, and an additional 65 or 11.8% have had some type of hearing activity.)

Figure 9

## Percent Distribution of Lost-Time Claims by Claim Status

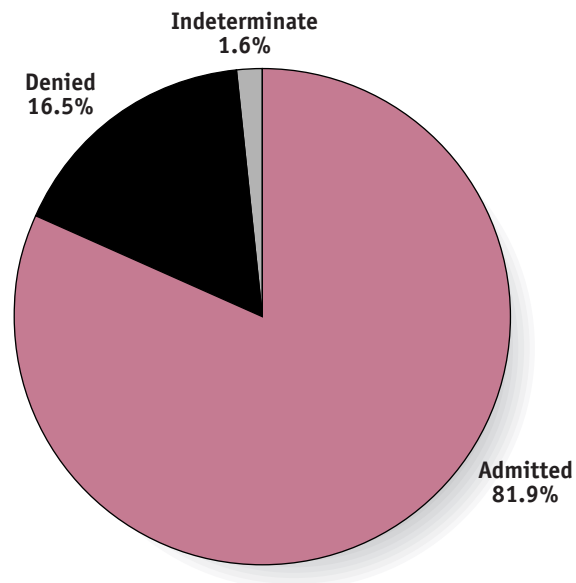




Table 20

## Distribution of Lost-Time Claims by Claim Status (Detail)

Date of Injury—Calendar Year 1995  
State of Colorado

Claim Status <sup>1</sup>	Count	Percent	Count	Percent	Count of L-T Claims Filed	Percent of L-T Claims Filed
<b>Admitted Claims with no Denial</b>					<b>25,780</b>	<b>74.5</b>
<b>Admission Type:</b>						
General			4,730	18.3		
Final			20,056	77.8		
Fatal			46	0.2		
Final Pay Notice			948	3.7		
<i>Subtotals</i>			25,780	100.0		
<b>Denied Claims</b>						
<b>Claims Initially Denied:</b>	<b>8,249</b>	<b>23.9</b>				
<b>Current Status of Claims Initially Denied:</b>						
Admitted	2,557	31.0			2,557	7.4
Denied	5,692	69.0			5,692	16.5
<i>Subtotals</i>	8,249	100.0				
<b>Denied Claims Later Admitted by Admission Type:</b>						
General			659	25.8		
Final			1,476	57.7		
Fatal			2	0.1		
Final Pay Notice			420	16.4		
<i>Subtotals</i>			2,557	100.0		
<b>Indeterminate Claims</b>					<b>552</b>	<b>1.6</b>
<b>Carrier Type <sup>2</sup></b>						
CCIA	99	17.9				
Commercial	169	30.6				
Self Insured Employer	61	11.1				
Non-Insured Employer	223	40.4				
<i>Subtotals</i>	552	100.0				
<b>Totals</b>					<b>34,581</b>	<b>100.0%</b>

**Notes:**

<sup>1</sup> The status of the claim is based on the most recent document, if any, filed with the Division of Workers' Compensation, as of the date of the download from the Division's data base, December 5, 1996. An "Admitted" claim is one for which an admission document, including a General Admission, Final Admission, Fatal Admission, or Final Pay Notice, is the most recent document filed. A "Denied" claim is one for which a "Notice of Contest" is the most recent document filed. An "Indeterminate" claim is one for which neither an admission nor a denial has been filed. (Although no admission or denial has been filed on the "indeterminate" claims, 47 or 8.5% of these claims have been resolved with a settlement, and an additional 65 or 11.8% have had some type of hearing activity.)

<sup>2</sup> Carrier Type refers to the type of carrier against whom the claim was initially filed.

Table 21

## Distribution of Denied Claims by Carrier Type Lost-Time Claims

Date of Injury—Calendar Year 1995  
State of Colorado

Carrier Type <sup>1</sup>	Count of L-T Claims Filed Against Carrier	Percent of L-T Claims Filed Against Carrier	Count of L-T Claims Initially Denied by Carrier	Percent of L-T Claims Initially Denied by Carrier	Count of Denied Claims Later Admitted by Carrier	Percent of Denied Claims Later Admitted by Carrier	Count of Claims Denied by Carrier	Percent of Claims Denied by Carrier <sup>2</sup>
CCIA	11,760	34.0	3,093	26.3	1,076	34.8	2,017	17.2
Commercial Carrier	15,008	43.4	2,936	19.6	810	27.6	2,126	14.2
Self-Insured Employer	7,225	20.9	1,780	24.6	389	21.9	1,391	19.3
Non-Insured Employer	588	1.7	53	9.0	12	22.6	41	7.0 <sup>3</sup>
<b>Totals</b>	<b>34,581</b>	<b>100.0%</b>	<b>7,862 <sup>4</sup></b>	<b>22.7%</b>	<b>2,287</b>	<b>29.1%</b>	<b>5,575</b>	<b>16.1%</b>

**Notes:**

- <sup>1</sup> The analysis is based on claims for which the same carrier was involved throughout the process of filing, denying, and, in some instances, later admitting. That is, the carrier against whom the claim was initially filed was also the carrier who responded with one or more denials, and who, in some instances, later admitted a claim it had initially denied. Furthermore, because there are hundreds of commercial carriers and self insured employers, the results are presented by carrier type, rather by specific commercial carrier or self-insured employer.
- <sup>2</sup> A "Denied" claim is one for which a "Notice of Contest" is the most recent position document filed by the carrier with the Division of Workers' Compensation, as of the date of the download, December 5, 1996.
- <sup>3</sup> The count and percent of claims denied by non-insured employers is somewhat misleading, as 223 or 37.9% of the 588 claims filed against non-insured employers are "indeterminate." That is, based on information in the Division's data base as of the date of the download, December 5, 1996, neither an admission nor a denial had been filed in 223 of the 588 claims filed against non-insured employers.
- <sup>4</sup> Of the 34,581 lost-time claims filed, 8,249 or 23.9% were initially denied. Multiple carriers were involved on 387 or 4.7% of these claims. These 387 claims with multiple-carrier involvement are excluded from the analysis reported in this table.

Table 22

## Reason for Denial by Carrier Type Lost-Time Claims

Date of Injury—Calendar Year 1995  
State of Colorado

Carrier Type <sup>1</sup>	Reason For Denial <sup>2</sup>									
	Further Investigation		Full Denial		Not Carrier		Other <sup>3</sup>		Totals	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
CCIA	980	31.7	1,698	54.9	356	11.5	59	1.9	3,093	100.0
Commercial Carrier	1,170	39.9	1,567	53.4	131	4.5	68	2.3	2,936	100.0
Self-Insured Employer	733	41.2	998	56.1	16	0.9	33	1.9	1,780	100.0
Non-Insured Employer	14	26.4	33	62.3	2	3.8	4	7.5	53	100.0%

### Notes:

- <sup>1</sup> The analysis is based on claims for which the same carrier was involved throughout the process of filing and denying. That is, the carrier against whom the claim was initially filed was also the carrier who responded with one or more denials. Furthermore, because there are hundreds of commercial carriers and self-insured employers, the results are presented by carrier type, rather than by specific commercial carrier or self-insured employer.
- <sup>2</sup> The "Reason for Denial," whether the carrier filed a single denial or multiple denials, is the reason reported on the most recent "Notice of Contest" filed with the Division of Workers' Compensation, as of the date of the download, December 5, 1996.
- <sup>3</sup> "Other" includes "Third Party Involvement."

Figure 10

## Percent Distribution of Reason for Denial on Denied Claims by Carrier Type

### Percent of Claims Denied

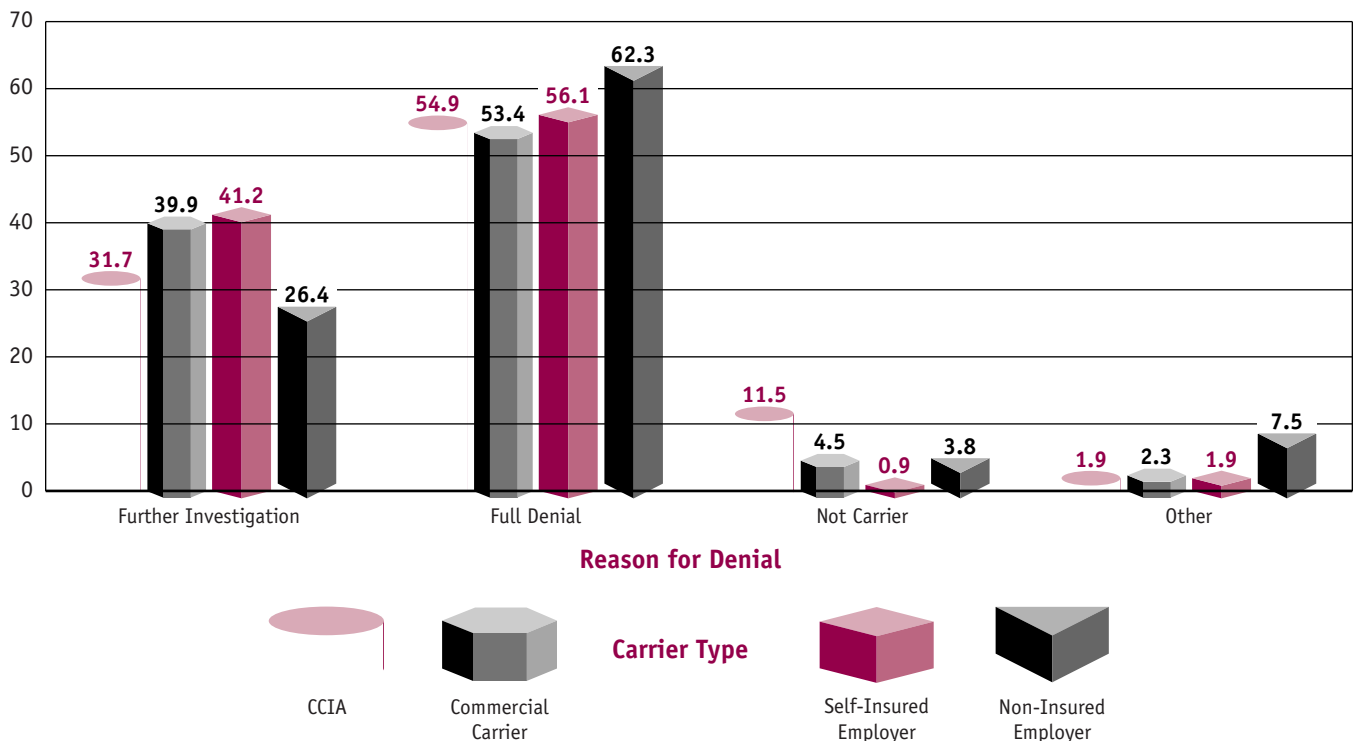


Table 23

## Status of Claims Denied for “Further Investigation” by Carrier Type <sup>1,2</sup> Lost-Time Claims

Date of Injury—Calendar Year 1995  
State of Colorado

Carrier Type <sup>3</sup>	Count of Claims Initially Denied for “Further Investigation” <sup>4</sup>	Count of Denied Claims Later Admitted	Percent of Denied Claims Later Admitted	Average Number of Days from Denial to Admission	Count of Claims Still Denied for “Further Investigation”	Percent of Claims Still Denied for “Further Investigation”	Average Number of Days From Filing of Denial for “Further Investigation” to Download Date
CCIA	936	868	92.7	46.2	68	7.3	366.8
Commercial Carrier	1,096	607	55.4	81.5	489	44.6	335.3
Self-Insured Employer	692	321	46.4	95.4	371	53.6	428.4
Non-Insured Employer	8	6	75.0	68.3	2	25.0	210.0
<b>Totals</b>	<b>2,732</b>	<b>1,802</b>	<b>66.0%</b>	<b>66.8 *</b>	<b>930</b>	<b>34.0%</b>	<b>432.3 *</b>

### Notes:

\* This number is the “overall average” or grand mean.

<sup>1</sup> The status of the claim is based on the most recent document, if any, filed with the Division of Workers’ Compensation, as of the date of the download from the Division’s data base, December 5, 1996. Thus, an “admitted” claim is one for which an admission document is the most recent document filed; a “denied” claim is one for which a “Notice of Contest” is the most recent document filed.

<sup>2</sup> The analysis focuses only on claims denied for “Further Investigation.” The number of claims involving non-insured employers is small; therefore, the findings for this carrier type should be interpreted with extreme caution.

<sup>3</sup> The analysis is based on claims for which the same carrier was involved throughout the process of filing, denying, and, in some instances, later admitting. That is, the carrier against whom the claim was initially filed was also the carrier who responded with one or more denials, and who, in some instances, later admitted a claim it had initially denied. Furthermore, because there are hundreds of commercial carriers and self-insured employers, the results are presented by carrier type, rather than by specific commercial carrier or self-insured employer.

<sup>4</sup> One-hundred sixty-five of the claims shown in Table 22 that were denied for further investigation have been excluded from the analysis reported in this table. Of these 165 claims, 68 were resolved with a settlement and the remaining 97 have had some type of hearing activity.

▼

*Of the 34,581 lost-time claims filed with 1995 dates of injury, about 82% have been admitted, while 16.5% were denied. Nine-hundred thirty, or slightly over 16%, of the denied claims were denied by the carrier for “further investigation” and there has been no further activity on the claim for over a year.*

▲

Table 24

## Distribution of Applications for Hearings & Merit Hearings Actually Held by Location <sup>1</sup>

Date of Application or Hearing—Calendar year 1995  
State of Colorado

Location	Applications Received	Merit Hearings Held <sup>2</sup>
Boulder	459	91
Colorado Springs	2,027	329
Durango	171	49
Denver	5,791	1,019
Fort Collins	392	97
Glenwood Springs	121	17
Grand Junction	463	146
Greeley	795	129
Pueblo	883	113
<b>Totals</b>	<b>11,102</b>	<b>1,990</b>

**Notes:**

<sup>1</sup> Source: Division of Workers' Compensation, Docket Activity by Hearing City Report (#661).

<sup>2</sup> A merit hearing is a hearing using a court reporter where issues of law or fact are tried and witnesses are heard. There were an additional 3,709 procedural hearings held (source: DOAH Billings & Case Status Reports).

Table 25

## Rank-Order Distribution of Issues from Orders <sup>1</sup>

Date of Order—Calendar year 1995  
State of Colorado

Issue	Count	Percent of All Issues
Disfigurement order	1,951	25.2
Medical benefits	1,022	13.2
Temporary total	895	11.6
Compensability	859	11.1
Permanent partial	395	5.1
Wage rate	323	4.2
Permanent total	311	4.0
Summary order	270	3.5
Temporary partial	184	2.4
Reopen	171	2.2
Penalty—against the employer	170	2.2
For offset	168	2.2
Reasonable/necessary	93	1.2
Subsequent injury involvement	81	1.0
Related to injury	68	0.9
Authorized medical benefits	67	0.9
Insurer liability	57	0.7
Grover medical	57	0.7
Related condition	53	0.7
Settled/Pro se	49	0.6
Non-insured	47	0.6
Suspension of benefits	45	0.6
All other issues <sup>2</sup>	397	5.1
<b>Totals</b>	<b>7,733</b>	<b>100.0% *</b>

**Note:**

\* Column may not sum to 100% due to rounding.

<sup>1</sup> Source: Division of Workers' Compensation, Issues Decided Summary Report (#667).

<sup>2</sup> "All other issues" contains categories with less than .5% of all issues.

Table 26

## Rank-Order Distribution of Lost-Time Claims by Occupation <sup>1</sup>

Date of Injury—Calendar Year 1995  
State of Colorado

Occupation	Count	Percent
Restaurant, NEC	1,930	5.6
Clerical Office Employees, NEC	1,713	5.0
Hospital: Professional	1,269	3.7
Store: Meat, Grocery & Provisions	1,046	3.0
Trucking, NEC	952	2.8
Police Officers & Drivers	788	2.3
Convalescent or Nursing Home	771	2.2
Automobile Repair	765	2.2
Store: Retail, NEC	713	2.1
College: Non-professional	663	1.9
College: Professional & Clerical	655	1.9
Store: Department—Retail	558	1.6
Trucking: Parcel or Package Delivery	542	1.6
Hotel: All Other Employees	534	1.5
Building: Operations by Owner	496	1.4
Building: Operations by Contractor	459	1.3
Municipal, County or State Employees	409	1.2
Amusement Operation, NEC	407	1.2
Plumbing & Drivers, NEC	405	1.2
Carpentry: 1 or 2 Family Dwelling	402	1.2
Electrical Wiring	399	1.2
Trucking: Mail Parcel or Package Delivery	383	1.1
Street or Road Construction	382	1.1
Carpentry, NEC	381	1.1
Store: Wholesale, NEC	380	1.1
Hospital: Non-professional	360	1.0
Drivers: Chauffeurs & Helpers	347	1.0
Store: Grocery—Retail	326	0.9
Contractor: Executive	299	0.9
Physician & Clerical	294	0.9
Aircraft Operations: Crew	291	0.8
Stockyards	286	0.8
Roofing	275	0.8
Lumber Yard	260	0.8
Landscaping & Gardening	237	0.7
Printing	235	0.7
Public Health Nursing Association	227	0.7
Excavation & Drivers	222	0.6
Storage Warehouse, NEC	222	0.6
Painting or Paperhanging	214	0.6
Bus Companies	210	0.6

Table 26 (continued)

## Rank-Order Distribution of Lost-Time Claims by Occupation <sup>1</sup>

Date of Injury—Calendar Year 1995  
State of Colorado

Occupation	Count	Percent
Masonry, NEC	196	0.6
Concrete Construction	194	0.6
Telephone Company: Office Employees	190	0.5
Explosive & Ammunition Manufacturing	185	0.5
Telephone or Telecomm Device Mfg., NEC	181	0.5
Engineer or Architect	179	0.5
Concrete or Cement Work	170	0.5
Firefighters & Drivers	163	0.5
Welfare or Religious Organization	163	0.5
Salesperson, Collectors or Messengers	159	0.5
Electric Light or Power Company	152	0.4
Farm: Field Crops	145	0.4
Hotel: Restaurant Employees	141	0.4
Concrete Products Manufacturing	140	0.4
Wallboard: Installation	139	0.4
Heating & Air Conditioning Duct Work	135	0.4
Machine Shops, NEC	130	0.4
Bakery & Drivers	129	0.4
Electrical Apparatus Manufacturing	126	0.4
Plastics Manufacturing—Molded	120	0.3
Store: Hardware—Retail	118	0.3
Plastering & Drivers	115	0.3
Welding or Cutting, NEC	114	0.3
Newspaper Publishing	113	0.3
Brewery & Drivers	112	0.3
Park, NEC	112	0.3
Warehouse: Furniture	111	0.3
Packing House	109	0.3
Store: Furniture—Retail	105	0.3
Waterworks Operation & Drivers	98	0.3
Store: Clothing—Retail	98	0.3
Agriculture Machinery	96	0.3
Millwright Work, NEC	95	0.3
Bottling, NEC	94	0.3
Sheet Metal Work—Shop & Outside	89	0.3
Garbage, Ashes or Refuse Collection	89	0.3
Recycling Operations—All Employees	88	0.3
Pharmaceutical or Surgical Goods	87	0.3
Clothing Manufacturing	83	0.2
Conduit Construction—Cable	83	0.2
Barber Shop	83	0.2

Table 26 (continued)

## Rank-Order Distribution of Lost-Time Claims by Occupation <sup>1</sup>

Date of Injury—Calendar Year 1995  
State of Colorado

Occupation	Count	Percent
Gasoline Station—Retail	80	0.2
Photographic Supplies Manufacturing	79	0.2
Automobile Salesperson	78	0.2
Cabinet Works: with Power Machinery	76	0.2
Automobile Rental Company	74	0.2
Office Machine or Appliance Installation	73	0.2
Taxicab Company	71	0.2
Coal Mining, NEC	70	0.2
Carpentry: Shop Only	70	0.2
Club, NEC	70	0.2
Bag Manufacturing: Luggage	69	0.2
Sewer Construction	69	0.2
Instrument Manufacturing, NEC	68	0.2
Club: Country, Golf or Fishing	68	0.2
Farm: Cattle or Livestock Raising	67	0.2
Optical Goods Manufacturing, NEC	67	0.2
Telephone Co—All Other	67	0.2
Store: Automotive—Retail	67	0.2
Athletic Team or Park—Contact Sport	67	0.2
Automobile Body Repair	66	0.2
Attorney—All Employees & Clerical	66	0.2
Insulation Work & Drivers	65	0.2
Woodenware Manufacturing, NEC	64	0.2
Fireproof Equipment Manufacturing	64	0.2
Farm: Stock Sheep & Dairy—CO State Fund	63	0.2
Coal Mining: Underground—CO State Fund	63	0.2
House Furnishing Installation & Upholstering	62	0.2
Confection Manufacturing	61	0.2
Aircraft or Helicopter Operation	60	0.2
Building Material Dealers—New Materials	60	0.2
Livestock Dealer or Merchant	60	0.2
Bus Company: Garage Employees	60	0.2
Auditors, Accountant or Factory System	60	0.2
Farm: Dairy & Drivers	59	0.2
Electric Light or Power Cooperative	59	0.2
Machinery Dealer, NEC	57	0.2
Street Cleaning & Drivers	57	0.2
Oil or Gas Fields	56	0.2
Meat Products Manufacturing, NEC	55	0.2
Laundry & Route Supervisors, NEC	55	0.2



Table 26 (continued)

## Rank-Order Distribution of Lost-Time Claims by Occupation <sup>1</sup>

Date of Injury—Calendar Year 1995  
State of Colorado

Occupation	Count	Percent
Vegetable Packing & Drivers	53	0.2
Sheet Metal Work: Shop	52	0.2
Concrete Work: Private Residence	51	0.1
Hospital: Veterinary & Drivers	51	0.1
Metal Goods Manufacturing	50	0.1
Glazier: Installation & Delivery	50	0.1
Aircraft Manufacturing	49	0.1
Sand and Shell Recovery	49	0.1
Carpentry: Installation of Interior Trim	49	0.1
Gas Mains or Connections Construction	49	0.1
Laundry & Dry Cleaning	48	0.1
Hardware Manufacturing, NEC	46	0.1
Food Sundries Manufacturing	46	0.1
Amusement Park or Exhibition Operations	46	0.1
Creamery & Route Supervisors	45	0.1
Photographer—All Employees	45	0.1
Mailing or Addressing Company & Clerical	45	0.1
Milk Products Manufacturing, NEC	44	0.1
Iron & Steel: Steel Making	44	0.1
Tool Mfg.: Drop or Machine Forged, NEC	44	0.1
Automobile, Bus, Truck or Trailer Mfg., NEC	43	0.1
Oil or Gas Lease Operator	42	0.1
Furniture Manufacturing: Wood, NEC	42	0.1
Sporting Goods Manufacturing, NEC	42	0.1
Beer or Ale Dealers: Wholesale & Drivers	42	0.1
Precision Machined Parts Manufacturing	41	0.1
Carpentry: Installation	40	0.1
Store: Florist & Drivers	40	0.1
Automobile Manufacturing or Assembly	39	0.1
Carpentry: Short Dwelling	39	0.1
Burglar Alarm: Installation or Repair	39	0.1
Chemical and Dyestuff	38	0.1
Stores: Garden Supplies, NEC	36	0.1
Radio or Television Broadcasting Station	35	0.1
All Other Categories <sup>2</sup>	3,019	8.7
<b>Totals</b>	<b>34,158</b>	<b>100.0% *</b>

**Notes:**

\* Column may not sum to 100% due to rounding.

<sup>1</sup> Source for occupation codes: National Council on Compensation Insurance (NCCI), Inc., *Scopes of Basic Manual Classifications, 1994*.

<sup>2</sup> All other categories includes those occupations with less than 0.1%.  
NEC Means Not Elsewhere Classified.

Table 27

## Settlements by Type of Representation Lost-Time Claims <sup>1</sup>

Date of Settlement—Calendar Year 1995  
State of Colorado

Month	Not Represented by Counsel		Represented by Counsel		Totals	
	Number of Cases	Amount of Settlements	Number of Cases	Amount of Settlements	Number of Cases	Amount of Settlements
January	55	\$555,580	360	\$9,942,864	415	\$10,498,444
February	64	649,544	286	8,750,267	350	9,399,811
March	85	1,266,666	449	12,507,014	534	13,773,680
April	86	1,108,966	386	11,145,345	472	12,254,311
May	90	1,083,370	450	12,340,362	540	13,423,732
June	82	738,595	483	13,319,372	565	14,057,967
July	71	923,107	366	9,807,011	437	10,730,118
August	79	1,134,851	468	14,089,155	547	15,224,006
September	82	868,557	363	11,055,063	445	11,923,620
October	93	1,148,838	451	18,833,174	544	19,982,013
November	120	1,093,422	390	14,072,411	510	15,165,833
December	61	899,073	402	11,472,415	463	12,371,488
<b>Totals</b>	<b>968</b>	<b>\$11,470,570</b>	<b>4,854</b>	<b>\$147,334,452</b>	<b>5,822</b>	<b>\$158,805,021</b>

### Settlements by Type of Representation—1995 Averages

	Not Represented by Counsel		Represented by Counsel		Totals	
	Cases per Month	Dollars per Case	Cases per Month	Dollars per Case	Cases per Month	Dollars per Case
1995 Annual Averages	81	\$11,850	405	\$30,353	485	\$27,277

**Note:**

<sup>1</sup> Settlement information is based on claims that were settled during calendar year 1995. The claim itself may have been initially filed in 1995 or a prior calendar year.