

COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT
Division of Workers' Compensation

Work-Related Injuries in Colorado

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DEPARTMENT OF LABOR AND EMPLOYMENT
Division of Workers' Compensation

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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 1996.¹ 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.²

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 1996. This does not mean that the claim was filed in 1996. 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 the year immediately following the year of injury. Of the 34,784 lost-time claims included in this report, approximately 80% were filed in 1996. The remaining 20% were filed through December 23, 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.³ 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 report is dedicated to the Colorado workers who suffered work-related injuries, illnesses and fatalities during calendar year 1996.

¹ 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 26. The hearing data are based on applications received, hearings held, or orders issued in 1996, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 1996. However, the claim itself may have initially been filed in 1996 or a prior year.

² 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.

³ The statistics reported in sections I through VII 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 1996
State of Colorado

County	Average Annual Employment ¹	Percent of Work Force	Number of Lost-Time Claims ²	Percent of Lost-Time Claims	Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims ²
Adams	120,931	6.5	2,567	7.4	2.1	2
Alamosa	6,748	0.4	131	0.4	1.9	1
Arapahoe	236,184	12.6	3,295	9.5	1.4	8
Archuleta	2,278	0.1	52	0.1	2.3	
Baca	1,203	0.1	27	0.1	2.2	
Bent	1,535	0.1	32	0.1	2.1	
Boulder	146,180	7.8	2,093	6.0	1.4	3
Chaffee	5,457	0.3	117	0.3	2.1	2
Cheyenne	705	*	25	0.1	3.5	
Clear Creek	2,796	0.1	46	0.1	1.6	1
Conejos	1,486	0.1	31	0.1	2.1	
Costilla	886	*	17	*	1.9	
Crowley	815	*	19	0.1	2.3	
Custer	679	*	13	*	1.9	
Delta	6,406	0.3	154	0.4	2.4	
Denver	418,299	22.3	8,006	23.0	1.9	10
Dolores	361	*	11	*	3.0	
Douglas	30,362	1.6	464	1.3	1.5	2
Eagle	22,612	1.2	554	1.6	2.5	1
Elbert	1,997	0.1	43	0.1	2.2	1
El Paso	203,582	10.9	3,611	10.4	1.8	11
Fremont	11,695	0.6	309	0.9	2.6	
Garfield	15,487	0.8	412	1.2	2.7	2
Gilpin	4,710	0.3	140	0.4	3.0	1
Grand	5,724	0.3	142	0.4	2.5	1
Gunnison	6,765	0.4	130	0.4	1.9	
Hinsdale	249	*	3	*	1.2	
Huerfano	1,742	0.1	70	0.2	4.0	
Jackson	440	*	12	*	2.7	
Jefferson	190,403	10.2	2,465	7.1	1.3	6
Kiowa	446	*	11	*	2.5	
Kit Carson	2,680	0.1	53	0.2	2.0	
Lake	2,083	0.1	47	0.1	2.3	1
La Plata	19,222	1.0	376	1.1	2.0	2
Larimer	101,795	5.4	1,685	4.8	1.7	4

Table 1 (continued)

Lost-Time and Fatal Claims Compared to Employment by County

Date of Injury—Calendar Year 1996
State of Colorado

County	Average Annual Employment ¹	Percent of Work Force	Number of Lost-Time Claims ²	Percent of Lost-Time Claims	Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims ²
Las Animas	4,124	0.2	110	0.3	2.7	2
Lincoln	1,829	0.1	40	0.1	2.2	
Logan	7,658	0.4	147	0.4	1.9	1
Mesa	43,170	2.3	1,091	3.1	2.5	6
Mineral	363	*	8	*	2.2	
Moffat	4,796	0.3	93	0.3	1.9	
Montezuma	8,352	0.4	162	0.5	1.9	1
Montrose	11,025	0.6	265	0.8	2.4	1
Morgan	10,514	0.6	286	0.8	2.7	
Otero	7,420	0.4	194	0.6	2.6	1
Ouray	1,131	0.1	18	0.1	1.6	
Park	1,638	0.1	43	0.1	2.6	1
Phillips	1,481	0.1	40	0.1	2.7	1
Pitkin	14,929	0.8	298	0.9	2.0	1
Prowers	5,440	0.3	147	0.4	2.7	
Pueblo	49,908	2.7	1,279	3.7	2.6	9
Rio Blanco	2,514	0.1	79	0.2	3.1	2
Rio Grande	4,194	0.2	99	0.3	2.4	
Routt	11,107	0.6	252	0.7	2.3	
Saguache	1,399	0.1	37	0.1	2.6	1
San Juan	245	*	6	*	2.4	
San Miguel	4,021	0.2	78	0.2	1.9	1
Sedgwick	840	*	14	*	1.7	
Summit	16,499	0.9	314	0.9	1.9	1
Teller	5,809	0.3	121	0.3	2.1	1
Washington	1,210	0.1	33	0.1	2.7	2
Weld	59,085	3.2	1,466	4.2	2.5	6
Yuma	3,186	0.2	103	0.3	3.2	1
Other ³	14,895	0.8	798	2.3	5.4	10
Group Total	1,873,725	100**	34,784	100%**	1.9%	108

Notes:

* Value is less than .05%

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

¹ Source: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 1996*.

² Fatal claims are included in count of lost-time claims.

³ Other includes place unknown, out of state and missing data.

Table 2

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

Date of Injury—Calendar Year 1996
State of Colorado

Part of Body	Count	Percent
Back	6,782	19.5
Multiple Body Parts	3,883	11.2
Knee	3,170	9.1
Upper Arm Including Shoulder	2,379	6.8
Finger(s)	2,305	6.6
Nonclassifiable	1,879	5.4
Wrist	1,821	5.2
Multiple Upper Extremities	1,574	4.5
Internal Organs	1,511	4.3
Ankle	1,304	3.7
Foot/Feet	1,257	3.6
Hand	1,201	3.5
Death	108	0.3
All Other Classified Injuries ¹	5,610	16.1
Totals	34,784	100%*

NOTES:

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

¹ 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 1996
State of Colorado

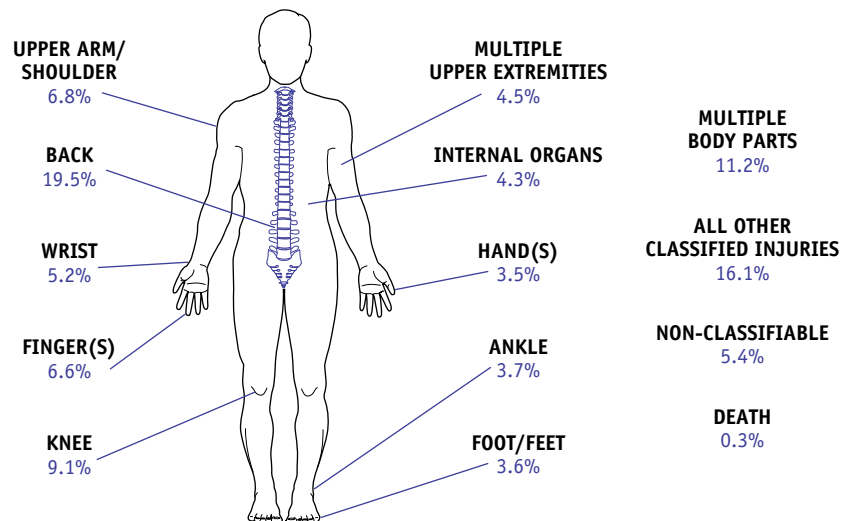


Table 3

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

Date of Injury—Calendar Year 1996
State of Colorado

Part of Body	Count	Percent
HEAD		
Multiple Head Injury	384	1.1
Skull	65	0.2
Brain	53	0.2
Ear(s)	112	0.3
Eye(s)	342	1.0
Nose	73	0.2
Teeth	34	0.1
Mouth	21	0.1
Other Facial Soft Tissue	180	0.5
Facial Bones	41	0.1
<i>Sub Totals</i>	<i>1,305</i>	<i>3.8</i>
NECK		
Multiple Neck Injuries	293	0.8
Neck Vertebrae	53	0.2
Neck Disc	61	0.2
(Neck) Spinal Cord	7	*
Larynx	6	*
Neck Soft Tissue	102	0.3
<i>Sub Totals</i>	<i>522</i>	<i>1.5</i>
UPPER EXTREMITIES		
Multiple Upper Extremities	1,568	4.5
Upper Arm (incl. Clavicle & Scapula)	2,340	6.7
Elbow	634	1.8
Lower Arm	573	1.6
Wrist	1,821	5.2
Hand	1,201	3.5
Finger(s)	1,700	4.9
Thumb	605	1.7
Shoulder(s)	39	0.1
Wrist(s) & Hand(s)	6	*
<i>Sub Totals</i>	<i>10,487</i>	<i>30.1</i>
TRUNK		
Trunk	470	1.4
Upper Back Area (Thoracic)	309	0.9
Lower Back Area (Lumbar & Lumbo-Sacral)	6,194	17.8
Disc	159	0.5
Chest (incl. Ribs, Sternum & Soft Tissue)	493	1.4
Sacrum & Coccyx	104	0.3

Table 3 (continued)

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

Date of Injury—Calendar Year 1996
State of Colorado

Part of Body	Count	Percent
TRUNK (continued)		
Pelvis	62	0.2
Spinal Cord	16	*
Internal Organs	1,427	4.1
Heart	76	0.2
Lungs	8	*
Abdomen including groin	17	*
Buttocks	4	*
<i>Sub Totals</i>	<i>9,339</i>	<i>26.8</i>
LOWER EXTREMITIES		
Multiple Lower Extremities	517	1.5
Hip	276	0.8
Thigh	188	0.5
Knee	3,170	9.1
Lower Leg	549	1.6
Ankle	1,304	3.7
Foot	1,002	2.9
Toe(s)	255	0.7
<i>Sub Totals</i>	<i>7,261</i>	<i>20.9</i>
MULTIPLE BODY PARTS		
Multiple Body Parts	3,862	11.1
Body Systems and Multiple Body Systems	21	0.1
<i>Sub Totals</i>	<i>3,883</i>	<i>11.2</i>
NONCLASSIFIABLE		
Unclassified—insufficient information	55	0.2
No physical injury	7	*
Body	1,531	4.4
Missing	286	0.8
<i>Sub Totals</i>	<i>1,879</i>	<i>5.4</i>
DEATH		
Death	108	0.3
<i>Sub Totals</i>	<i>108</i>	<i>0.3</i>
Totals	34,784	100.0%**

Notes:

* Value is 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 1996
State of Colorado

Nature of Injury	Count	Percent
Strains, Sprains	12,330	35.4
Contusion, Crushing	2,810	8.1
Fracture	2,441	7.0
Laceration, Puncture	2,066	5.9
Cumulative Injury, NOC	900	2.6
Inflammation, including Tendinitis, Tenosynovitis	765	2.2
Hernia	656	1.9
Dislocation	441	1.3
Carpal Tunnel Syndrome	432	1.2
Mental Stress/Mental Disorder	407	1.2
Burn	384	1.1
Other ¹	1,902	5.5
All Other Specific Injuries, NOC	9,250	26.6
Totals	34,784	100%*

Notes:

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

¹ Other includes categories in Table 5 with counts < 1% of total, as well as Missing.
NOC means Not Otherwise Classified.

Figure 2

Percent Distribution of Lost-Time Claims by Nature of Injury

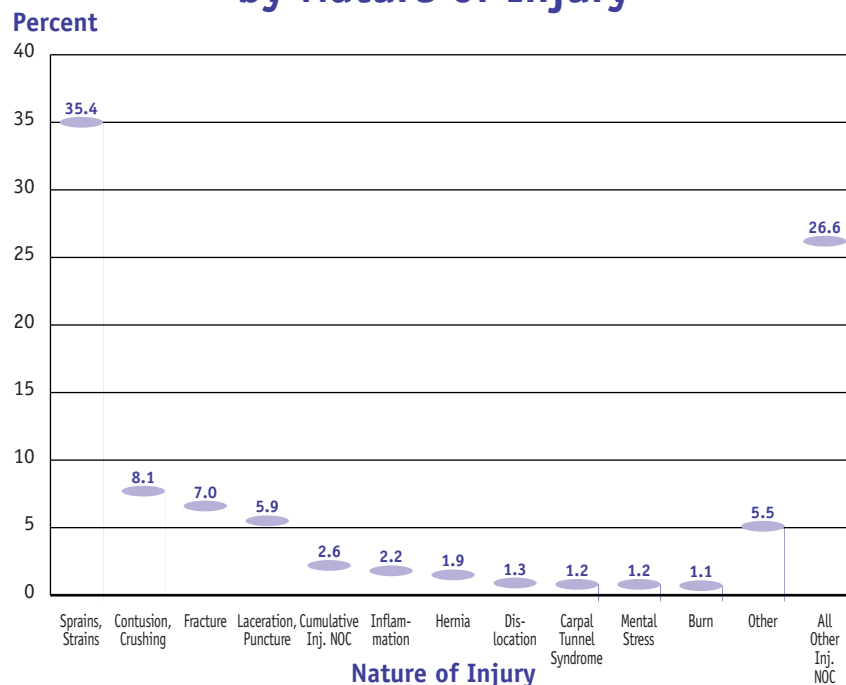


Table 5

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

Date of Injury—Calendar Year 1996
State of Colorado

Nature of Injury	Count	Percent
SPECIFIC INJURY		
No Physical Injury	114	0.3
Amputation	109	0.3
Angina Pectoris	7	*
Burn	384	1.1
Concussion	95	0.3
Contusion	2,532	7.3
Crushing	278	0.8
Dislocation	441	1.3
Fainting	94	0.3
Electric Shock	35	0.1
Foreign Body	162	0.5
Fracture	2,441	7.0
Freezing	11	*
Hearing Loss or Impairment	18	0.1
Heat Prostration	8	*
Hernia	656	1.9
Infection	81	0.2
Inflammation	450	1.3
Laceration	1,602	4.6
Myocardial Infarction (Heart Attack)	79	0.2
Poisoning-general	3	*
Puncture	464	1.3
Rupture	32	0.1
Severance	92	0.3
Sprain	1,581	4.5
Strain	10,749	30.9
Vascular	5	*
Vision Loss	10	*
All Other Specific Injuries, NOC	9,250	26.6
<i>Sub Totals</i>	<i>31,783</i>	<i>91.4</i>

Table 5 (continued)

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

Date of Injury—Calendar Year 1996
State of Colorado

OCCUPATIONAL DISEASE OR CUMULATIVE INJURY

Dust Disease, NOC	3	*
Asbestosis	23	0.1
Black Lung	6	*
Silicosis	3	*
Respiratory (fumes)	261	0.8
Poisoning (chemical)	26	0.1
Poisoning (metal)	1	*
Dermatitis	118	0.3
Mental Disorder	5	*
Radiation	4	*
Occupational Disease, NOC	16	*
Loss of hearing	46	0.1
Contagious Disease	68	0.2
Cancer	7	*
AIDS	2	*
VDT-Related Disease	5	*
Mental Stress	402	1.2
Carpal Tunnel Syndrome	432	1.2
Tendinitis or Tenosynovitis	315	0.9
Cumulative Injury, NOC	900	2.6
Arthritis	17	*
<i>Sub Totals</i>	<i>2,660</i>	<i>7.6</i>

MULTIPLE INJURIES

Multiple Physical Injuries Only	39	0.1
Multiple Physical and Psychological Injuries	12	*
<i>Sub Totals</i>	<i>51</i>	<i>0.1</i>

MISSING

Missing	290	0.8
<i>Sub Totals</i>	<i>290</i>	<i>0.8</i>
Totals	34,784	100%**

Notes:

* Value less than .05%.

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

NOC means Not Otherwise Classified.

Table 6

Rank-Order Distribution of Lost-Time Claims by Cause of Injury

Date of Injury—Calendar Year 1996
State of Colorado

Cause of Injury	Count	Percent
Strained or Injured By	13,567	39.0
Fell or Slipped	6,974	20.0
Miscellaneous	5,901	17.0
Struck or Injured By	3,153	9.1
Cut, Punctured, or Scraped By	1,444	4.2
Motor Vehicle	1,167	3.4
Caught In or Between	1,091	3.1
Struck Against or Stepped On	1,031	3.0
Burned or Scalded-Heat or Cold	438	1.3
Rubbed or Abraded By	18	0.1
Totals	34,784	100%*

Notes:

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

Figure 3

Percent Distribution of Lost-Time Claims by Cause of Injury

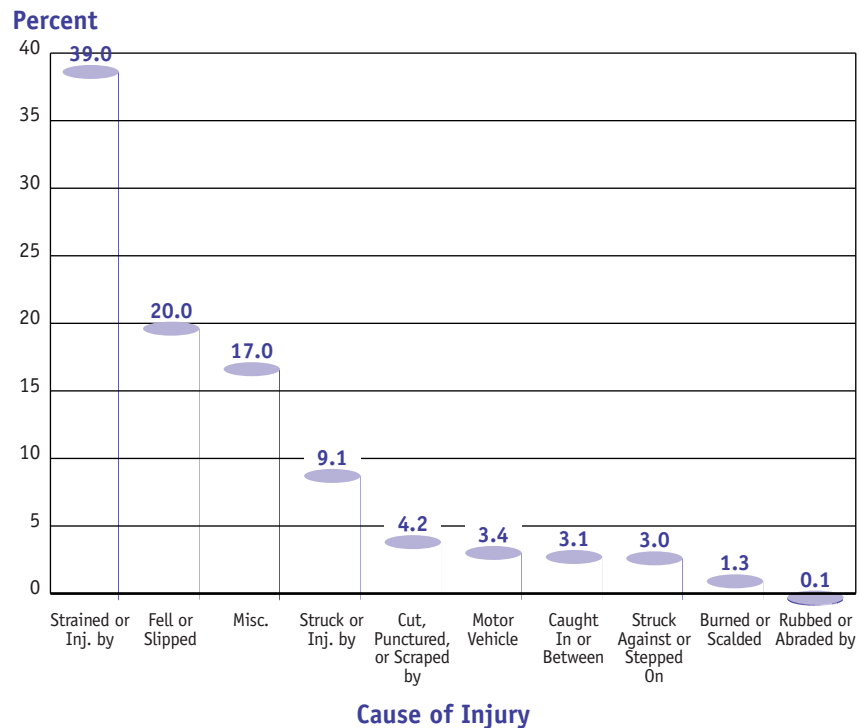


Table 7

Distribution of Lost-Time Claims by Cause of Injury (Detail)

Date of Injury—Calendar Year 1996
State of Colorado

Cause of Injury	Count	Percent
BURNED or SCALDED-HEAT or COLD EXPOSURE		
Chemicals	52	0.1
Hot Objects or Substances	46	0.1
Temperature Extremes	23	0.1
Fire or Flame	42	0.1
Steam or Hot Fluids	168	0.5
Dust, Fumes, Gas or Vapors	12	*
Welding Operations	13	*
Radiation	8	*
Contact with, NOC	30	0.1
Contact with Electric Current	44	0.1
<i>Sub Totals</i>	438	1.3
CAUGHT IN or BETWEEN		
Machine or Machinery	388	1.1
Object Handled	268	0.8
Caught In or Between, NOC	433	1.2
Abnormal Air Pressure	1	*
Collapsing Materials	1	*
<i>Sub Totals</i>	1,091	3.1
CUT, PUNCTURED, SCRAPPED BY		
Broken Glass	113	0.3
Hand Tool or Utensil: Not Powered	358	1.0
Object Being Lifted or Handled	9	*
Powered Hand Tool	408	1.2
Cut, Puncture, Scrape, NOC	556	1.6
<i>Sub Totals</i>	1,444	4.2
FELL or SLIPPED		
From a Different Level	1,611	4.6
From a Ladder or Scaffolding	620	1.8
From Liquid or Grease Spills	772	2.2
Into Openings	7	*
On Same Level	2,098	6.0
Slipped, Did Not Fall	1,021	2.9
Fall, Slip, Trip, NOC	812	2.3
On Ice or Snow	23	0.1
On Stairs	10	*
<i>Sub Totals</i>	6,974	20.0
MOTOR VEHICLE		
Collision with Another Vehicle	708	2.0
Collision with a Fixed Object	55	0.2
Crash of Airplane	4	*
Vehicle Upset	142	0.4
Motor Vehicle, NOC	258	0.7
<i>Sub Totals</i>	1,167	3.4
STRAINED or INJURED BY		
Continual Noise	4	*
Twisting	43	0.1
Jumping	163	0.5
Holding or Carrying	1,247	3.6
Lifting	4,337	12.5
Pushing or Pulling	1,069	3.1
Reaching	443	1.3
Using Tool or Machine	763	2.2
Strain or Injury by, NOC	4,725	13.6
Wielding or Throwing	3	*
Repetitive Motion	770	2.2
<i>Sub Totals</i>	13,567	39.0

Table 7 (continued)

Distribution of Lost-Time Claims by Cause of Injury (Detail)

Date of Injury—Calendar Year 1996
State of Colorado

Cause of Injury	Count	Percent
STRUCK AGAINST or STEPPED ON		
Moving Parts of Machine	20	0.1
Object Being Lifted or Handled	55	0.2
Sanding, Scraping, Cleaning Operations	7	*
Stationary Object	576	1.7
Stepping on Sharp Object	73	0.2
Striking Against or Stepping On, NOC	300	0.9
<i>Sub Totals</i>	<i>1,031</i>	<i>3.0</i>
STRUCK or INJURED BY		
Fellow Worker, Patient	16	*
Falling or Flying Object	1,043	3.0
Hand Tool or Machine in Use	216	0.6
Motor Vehicle	189	0.5
Moving Parts of Machine	136	0.4
Object Being Lifted or Handled	561	1.6
Object Handled by Others	224	0.6
Struck or Injured, NOC	511	1.5
Animal or Insect	237	0.7
Explosion or Flare Back	20	0.1
<i>Sub Totals</i>	<i>3,153</i>	<i>9.1</i>
RUBBED or ABRADED BY		
Repetitive Motion	17	*
Rubbed or Abraded, NOC	1	*
<i>Sub Totals</i>	<i>18</i>	<i>0.1</i>
MISCELLANEOUS		
Absorbed, Ingested, Inhaled, NOC	23	0.1
Foreign Matter in Eye	169	0.5
Person in Act of a Crime	249	0.7
Other than Physical Cause	11	*
Cumulative, NOC	1,447	4.2
Other—Miscellaneous, NOC	3,509	10.1
Allergen	63	0.2
Asbestos	37	0.1
Coal	2	*
Cotton	2	*
Dust—NOC	21	0.1
Indoor Fumes	65	0.2
Metal Fumes	11	*
Noise	54	0.2
Other Chemicals	176	0.5
Poisoning by Ingestion	8	*
Silica	7	*
Skin Solvents	34	0.1
Solvents	12	*
Ionizing Radiation	1	*
<i>Sub Totals</i>	<i>5,901</i>	<i>17.0</i>
Totals	34,784	100.0%**

Notes:

* Value is less than .05%.

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

NOC means Not Otherwise Classified.

Table 8

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

Date of Injury—Calendar Year 1996
State of Colorado

Standard Industrial Classification ¹	Average Annual Employment ²	Percent of Work Force Employed in SIC	Number of Lost-Time Claims ³	Percent of Lost-Time Claims	Percent of Work Force in SIC Filing Lost-Time Claim	Number of Fatal Claims ³
Agriculture, Forestry & Fishing	26,134	1.4	662	1.9	2.5	5
Mining	13,619	0.7	345	1.0	2.5	9
Construction	111,064	5.9	4,559	13.1	4.1	21
Manufacturing	196,547	10.5	4,139	11.9	2.1	7
Transportation & Communications & Public Utilities	115,345	6.2	3,600	10.3	3.1	6
Wholesale Trade	98,337	5.2	2,050	5.9	2.1	8
Retail Trade	368,074	19.6	5,739	16.5	1.6	5
Finance, Insurance & Real Estate	114,561	6.1	1,013	2.9	0.9	0
Services	536,084	28.6	9,351	26.9	1.7	21
Public Administration	293,698	15.7	2,141	6.2	0.7	12
Other ⁴	262	n/a	1,185	3.4	n/a	14
Totals	1,873,725	100.0%*	34,784	100.0%*	1.9%	108

Notes:

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

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

² Source: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 1996*.

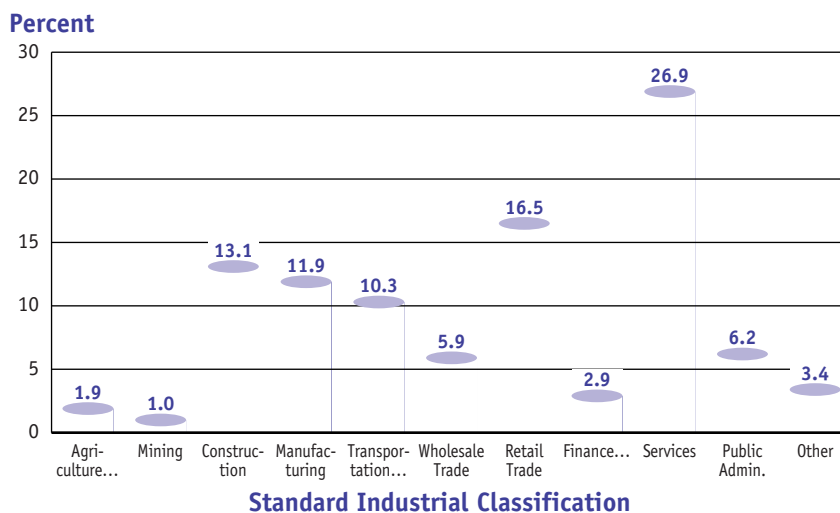
³ Fatal claims are included in count of lost-time claims.

⁴ 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 1996
State of Colorado



From 1992 to 1996, Colorado's average annual employment grew by 18.6%, yet the number of lost-time claims filed has dropped by 5%.

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 1996
State of Colorado

Standard Industrial Classification ¹	Count	Percent
Agriculture, Forestry, & Fishing		
01 Agricultural Products-Crops	132	0.4
02 Agricultural Products-Livestock	186	0.5
07 Agricultural Services	338	1.0
08 Forestry	5	*
<i>Sub Totals ²</i>	<i>661</i>	<i>1.9</i>
Mining		
10 Metal Mining	32	0.1
12 Coal Mining	126	0.4
13 Oil & Gas Extraction	143	0.4
14 Nonmetallic Minerals	44	0.1
<i>Sub Totals</i>	<i>345</i>	<i>1.0</i>
Construction		
15 General Building Contractors	750	2.2
16 Heavy Construction	726	2.1
17 Specialty Trade Contractors	3,083	8.9
<i>Sub Totals</i>	<i>4,559</i>	<i>13.1</i>
Manufacturing		
20 Food & Kindred Products	924	2.7
22 Textile Mill Products	5	*
23 Apparel & Other Textile Products	78	0.2
24 Lumber & Wood Products	197	0.6
25 Furniture & Fixtures	130	0.4
26 Paper & Allied Products	82	0.2
27 Printing & Publishing	389	1.1
28 Chemicals & Allied Products	55	0.2
29 Petroleum & Coal Products	13	*
30 Rubber & Misc. Plastics Products	181	0.5
31 Leather & Leather Goods	61	0.2
32 Stone, Clay, Glass & Concrete	348	1.0
33 Primary Metal Industries	65	0.2
34 Fabricated Metal Products	316	0.9
35 Industrial & Commercial Machinery and Computer Equipment	361	1.0
36 Electronic & Other Electrical Equipment	281	0.8
37 Transportation Equipment	211	0.6
38 Measuring, Analyzing & Controlling Instruments	369	1.1
39 Miscellaneous Manufacturing Industries	73	0.2
<i>Sub Totals</i>	<i>4,139</i>	<i>11.9</i>

Table 9 (continued)

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

Date of Injury—Calendar Year 1996
State of Colorado

Standard Industrial Classification ¹	Count	Percent
Transportation, Communications, & Public Utilities		
41 Local & Suburban Passenger Transportation	318	0.9
42 Motor Freight Transportation	1,523	4.4
44 Water Transportation	5	*
45 Transportation by Air	997	2.9
47 Transportation Services	46	0.1
48 Communications	353	1.0
49 Electrical, Gas & Sanitary Services	358	1.0
<i>Sub Totals</i>	<i>3,600</i>	<i>10.3</i>
Wholesale Trade		
50 Wholesale Trade: Durable Goods	1,043	3.0
51 Wholesale Trade: Nondurable Goods	1,007	2.9
<i>Sub Totals</i>	<i>2,050</i>	<i>5.9</i>
Retail Trade		
52 Building Materials, Hardware & Mobile Home Dealers	417	1.2
53 General Merchandise Stores	629	1.8
54 Food Stores	1,374	4.0
55 Automotive Dealers & Gasoline Service Stations	668	1.9
56 Apparel & Accessory Stores	79	0.2
57 Home Furniture, Furnishings, & Equipment Stores	264	0.8
58 Eating & Drinking Places	1,850	5.3
59 Miscellaneous Retail	458	1.3
<i>Sub Totals</i>	<i>5,739</i>	<i>16.5</i>
Finance, Insurance & Real Estate		
60 Depository Institutions	182	0.5
61 Nondepository Credit Institutions	50	0.1
62 Security & Commodity Brokers	24	0.1
63 Insurance Carriers	173	0.5
64 Insurance Agents	65	0.2
65 Real Estate	455	1.3
67 Holding & Other Investment Offices	64	0.2
<i>Sub Totals</i>	<i>1,013</i>	<i>2.9</i>

Table 9 (continued)

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

Date of Injury—Calendar Year 1996
State of Colorado

Standard Industrial Classification ¹	Count	Percent
Services		
70 Hotels, Rooming Houses, Camps & Other Lodging	693	2.0
72 Personal Services	260	0.7
73 Business Services	2,276	6.5
75 Automotive Repair, Services & Parking	501	1.4
76 Miscellaneous Repair Services	137	0.4
78 Motion Pictures	30	0.1
79 Amusement & Recreational Services	839	2.4
80 Health Services	2,168	6.2
81 Legal Services	59	0.2
82 Educational Services	1,214	3.5
83 Social Services	600	1.7
84 Museums, Art Galleries and Botanical Gardens	14	*
86 Membership Organizations	175	0.5
87 Engineering, Accounting, Research, Management	358	1.0
88 Private Households	19	0.1
89 Services—Not Elsewhere Classified	8	*
<i>Sub Totals</i>	<i>9,351</i>	<i>26.9</i>
Public Administration		
91 Executive, Legislative, and General Government	1,547	4.4
92 Justice, Public Order and Safety	394	1.1
94 Admin. Of Human Resource Programs	119	0.3
95 Admin. Of Environmental Quality and Housing	73	0.2
96 Admin. Of Economic Programs	8	*
<i>Sub Totals</i>	<i>2,141</i>	<i>6.2</i>
Other		
Nonclassifiable establishments	1,183	3.4
Invalid SIC code	2	*
Disclosure Suppression	1	*
<i>Sub Totals</i>	<i>1,186</i>	<i>3.4</i>
Totals	34,784	100%**

Notes:

* Value is less than 0.05 %.

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

¹ Source: Office of management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

² Subtotal 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 ¹

Date of Injury—Calendar Year 1996
State of Colorado

Standard Industrial Classification ²	Gender				Totals	
	Female Count	Female Percent	Male Count	Male Percent	Count	Percent *
Agriculture, Forestry & Fishing	114	17.2	548	82.8	662	100.0
Mining	26	7.5	319	92.5	345	100.0
Construction	163	3.6	4,396	96.4	4,559	100.0
Manufacturing	1,300	31.4	2,839	68.6	4,139	100.0
Transportation, Communications & Public Utilities	838	23.3	2,762	76.7	3,600	100.0
Wholesale Trade	392	19.1	1,658	80.9	2,050	100.0
Retail Trade	2,688	46.8	3,051	53.2	5,739	100.0
Finance, Insurance & Real Estate	599	59.1	414	40.9	1,013	100.0
Services	5,132	54.9	4,219	45.1	9,351	100.0
Public Administration	755	35.3	1,386	64.7	2,141	100.0
Other ³	390	32.9	795	67.1	1,185	100.0

Notes:

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

¹ Total number of lost-time claims is 34,784.

² Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

³ 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 ¹**

Date of Injury—Calendar Year 1996
State of Colorado

Standard Industrial Classification ³	Age Group ²								Totals	
	Under 18	18–29	30–39	40–49	50–59	60–65	Over 65	Missing Ages	Count	Percent ^{**}
Agriculture, Forestry & Fishing	1.1	33.5	29.8	17.1	10.3	3.3	1.7	3.3	662	100.0
Mining	*	20.3	33.3	25.8	16.2	2.0	1.2	1.2	345	100.0
Construction	0.6	31.2	34.9	22.3	8.2	1.4	0.2	1.1	4,559	100.0
Manufacturing	0.2	25.5	31.5	25.6	13.8	2.6	0.5	0.2	4,139	100.0
Transportation, Communications & Public Utilities	0.1	21.8	33.1	27.9	14.1	2.2	0.4	0.2	3,600	100.0
Wholesale Trade	0.3	26.9	35.8	24.0	9.6	2.0	0.8	0.6	2,050	100.0
Retail Trade	3.4	34.6	28.6	19.5	9.6	1.8	1.5	0.9	5,739	100.0
Finance, Insurance & Real Estate	0.4	22.0	31.6	27.3	13.8	3.3	1.1	0.5	1,013	100.0
Services	0.9	26.8	29.0	26.0	12.0	3.2	1.5	0.6	9,351	100.0
Public Administration	0.6	12.7	29.3	36.2	16.3	3.6	1.0	0.2	2,141	100.0
Other ⁴	1.0	25.4	29.4	23.8	12.7	3.5	1.8	2.5	1,185	100.0

Notes:

* Value is less than .05%.

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

¹ Total number of lost time claims is 34,784.

² Widths of age group categories vary.

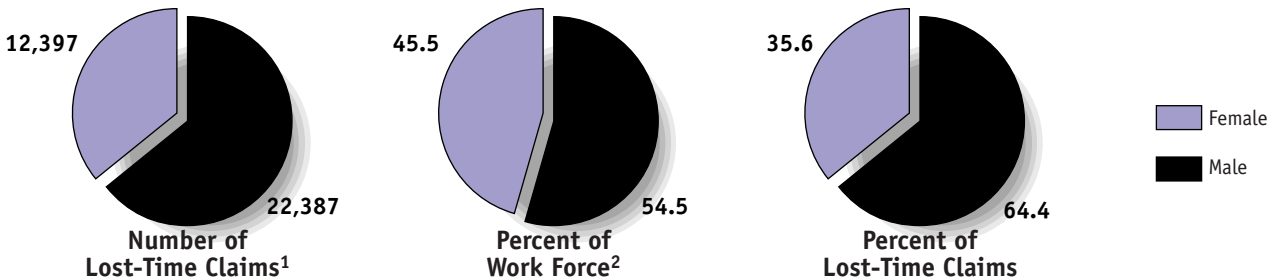
³ Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

⁴ 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 1996
State of Colorado



Notes:

¹ Total number of lost-time claims is 34,784.

² Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 1996*: Table 12.

Table 12

Gender and Standard Industrial Classification Lost-Time Claims

Date of Injury—Calendar Year 1996
State of Colorado

Standard Industrial Classification ¹	Gender				Row Totals	
	Count	Female Percent	Count	Male Percent	Count	Percent *
Agriculture, Forestry & Fishing	114	0.3	548	1.6	662	1.9
Mining	26	0.1	319	0.9	345	1.0
Construction	163	0.5	4,396	12.6	4,559	13.1
Manufacturing	1,300	3.7	2,839	8.2	4,139	11.9
Transportation, Communications & Public Utilities	838	2.4	2,762	7.9	3,600	10.3
Wholesale Trade	392	1.1	1,658	4.8	2,050	5.9
Retail Trade	2,688	7.7	3,051	8.8	5,739	16.5
Finance, Insurance & Real Estate	599	1.7	414	1.2	1,013	2.9
Services	5,132	14.8	4,219	12.1	9,351	26.9
Public Administration	755	2.2	1,386	4.0	2,141	6.2
Other ²	390	1.1	795	2.3	1,185	3.4
Column Totals*	12,397	35.6%	22,387	64.4%	34,784	100.0%

Notes:

* Row and column totals may not sum to cell values due to rounding.

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

² 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 ¹

Date of Injury—Calendar Year 1996
State of Colorado

Standard Industrial Classification ²	Gender			
	Female		Male	
	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	114	0.9	548	2.4
Mining	26	0.2	319	1.4
Construction	163	1.3	4,396	19.6
Manufacturing	1,300	10.5	2,839	12.7
Transportation, Communications & Public Utilities	838	6.8	2,762	12.3
Wholesale Trade	392	3.2	1,658	7.4
Retail Trade	2,688	21.7	3,051	13.6
Finance, Insurance & Real Estate	599	4.8	414	1.8
Services	5,132	41.4	4,219	18.8
Public Administration	755	6.1	1,386	6.2
Other ³	390	3.1	795	3.6
Column Totals	12,397	100.0% *	22,387	100.0% *

Notes:

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

¹ Total number of lost-time claims is 34,784.

² Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

³ 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 1996
State of Colorado

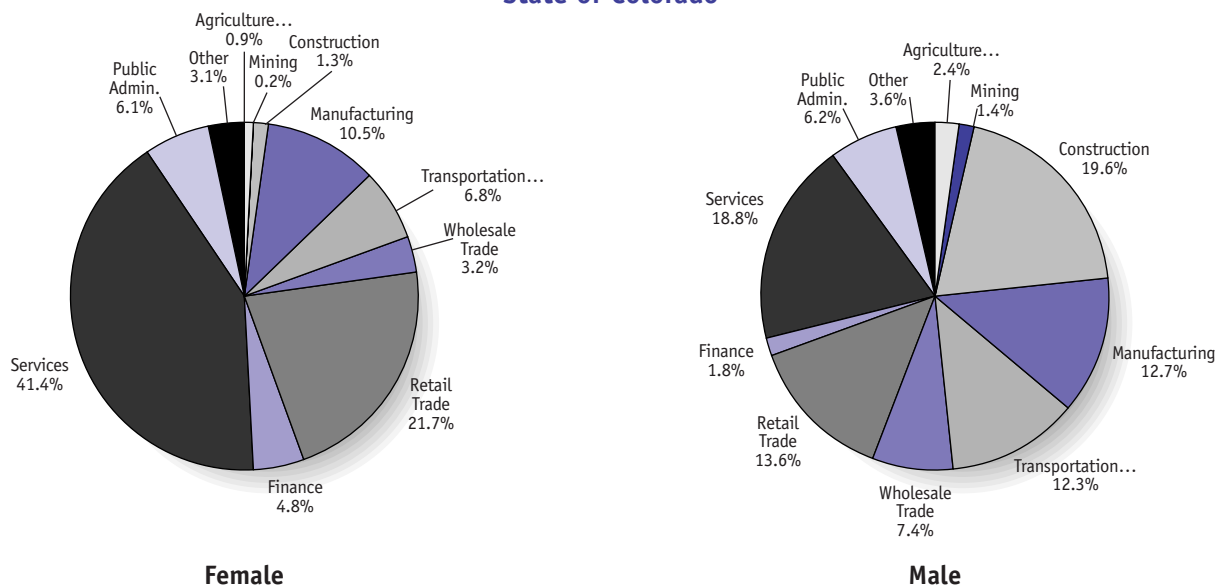


Table 14

Gender by Age Lost-Time Claims ¹

Date of Injury—Calendar year 1996
State of Colorado

Age Group ²	Gender			
	Female		Male	
	Count	Percent	Count	Percent
Under 18	151	1.2	210	0.9
18–29	3,032	24.5	6,360	28.4
30–39	3,687	29.7	7,099	31.7
40–49	3,394	27.4	5,266	23.5
50–59	1,605	12.9	2,485	11.1
60–65	315	2.5	566	2.5
Over 65	135	1.1	222	1.0
Missing	78	0.6	179	0.8
Totals	12,397	100.0% *	22,387	100.0% *

Notes:

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

¹ Total number of lost-time claims is 34,784.

² Widths of age group categories vary.

Figure 7

Gender by Age Lost-Time Claims

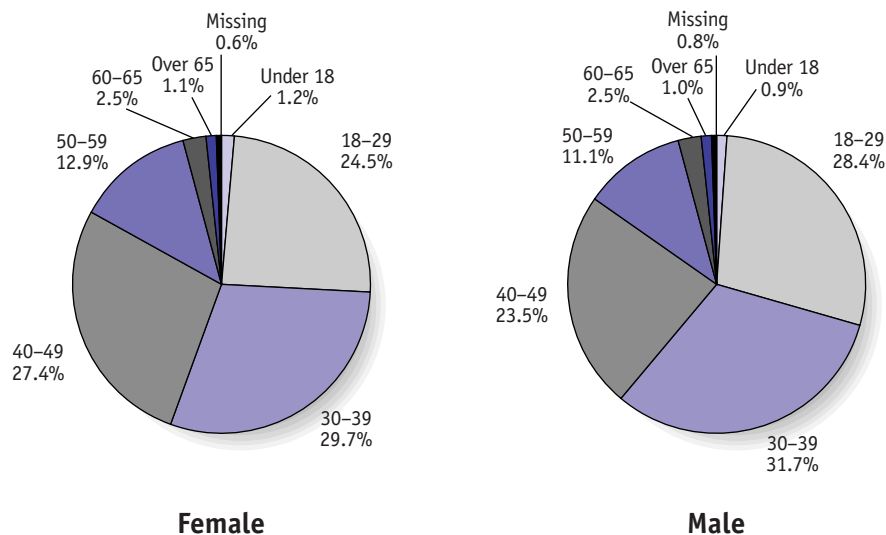


Table 15

Age and Standard Industrial Classification Lost-Time Claims ¹

Date of Injury—Calendar Year 1996
State of Colorado

Standard Industrial Classification ³	Age Group ²							Missing Ages	Row Percent Totals	Row Counts
	Under 18	18–29	30–39	40–49	50–59	60–65	Over 65			
Agriculture, Forestry & Fishing	*	0.6	0.6	0.3	0.2	0.1	*	0.1	1.9	662
Mining	*	0.2	0.3	0.3	0.2	*	*	*	1.0	345
Construction	0.1	4.1	4.6	2.9	1.1	0.2	*	0.1	13.1	4,559
Manufacturing	*	3.0	3.8	3.0	1.6	0.3	0.1	*	11.9	4,139
Transportation, Communications & Public Utilities	*	2.3	3.4	2.9	1.5	0.2	*	*	10.3	3,600
Wholesale Trade	*	1.6	2.1	1.4	0.6	0.1	*	*	5.9	2,050
Retail Trade	0.6	5.7	4.7	3.2	1.6	0.3	0.3	0.1	16.5	5,739
Finance, Insurance & Real Estate	*	0.6	0.9	0.8	0.4	0.1	*	*	2.9	1,013
Services	0.3	7.2	7.8	7.0	3.2	0.9	0.4	0.2	26.9	9,351
Public Administration	*	0.8	1.8	2.2	1.0	0.2	0.1	*	6.2	2,141
Other ⁴	*	0.9	1.0	0.8	0.4	0.1	0.1	0.1	3.4	1,185
Column Percent Totals	1.0	27.0	31.0	24.9	11.8	2.5	1.0	0.7	100.0**	
Column Counts	361	9,392	10,786	8,660	4,090	881	357	257		34,784

Notes:

* Value is less than .05%.

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

¹ Total number of lost time claims is 34,784.

² Widths of age group categories vary.

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

⁴ 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 ¹

Date of Injury—Calendar Year 1996
State of Colorado

Standard Industrial Classification ³	Percent in Age Group ²							Missing Ages
	Under 18	18–29	30–39	40–49	50–59	60–65	over 65	
Agriculture, Forestry & Fishing	1.9	2.4	1.8	1.3	1.7	2.5	3.1	8.6
Mining	*	0.7	1.1	1.0	1.4	0.8	1.1	1.6
Construction	7.2	15.2	14.8	11.7	9.2	7.5	3.1	19.8
Manufacturing	1.9	11.2	12.1	12.2	14.0	12.4	6.2	3.9
Transportation, Communications & Public Utilities	1.1	8.3	11.1	11.6	12.4	9.2	4.5	3.5
Wholesale Trade	1.9	5.9	6.8	5.7	4.8	4.8	4.5	4.7
Retail Trade	53.7	21.2	15.2	12.9	13.5	12.0	24.4	19.1
Finance, Insurance & Real Estate	1.1	2.4	3.0	3.2	3.4	3.7	3.1	1.9
Services	24.1	26.7	25.2	28.1	27.4	33.7	38.1	23.3
Public Administration	3.6	2.9	5.8	9.0	8.5	8.7	6.2	1.9
Other ⁴	3.3	3.2	3.2	3.3	3.7	4.7	5.9	11.7
Column Counts	361	9,392	10,786	8,660	4,090	881	357	257
Totals**	100.0%	100.0	100.0	100.0	100.0	100.0	100.0	100.0%

Notes:

* Value is less than .05%.

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

¹ Total number of lost time claims is 34,784.

² Widths of age group categories vary.

³ Source: Office of Management and Budget (OMB), Standard Industrial Classification Manual 1987.

⁴ Other includes nonclassified establishments, invalid SIC codes and disclosure suppression.

Table 17

Age and Gender Lost-Time Claims ¹

Date of Injury—Calendar year 1996
State of Colorado

Age Group ²	Gender				Row Totals*	
	Female Count	Female Percent	Male Count	Male Percent	Count	Percent
Under 18	151	0.4	210	0.6	361	1.0
18–29	3,032	8.7	6,360	18.3	9,392	27.0
30–39	3,687	10.6	7,099	20.4	10,786	31.0
40–49	3,394	9.8	5,266	15.1	8,660	24.9
50–59	1,605	4.6	2,485	7.1	4,090	11.8
60–65	315	0.9	566	1.6	881	2.5
Over 65	135	0.4	222	0.6	357	1.0
Missing	78	0.2	179	0.5	257	0.7
Column Totals *	12,397	35.6%	22,387	64.4%	34,784	100.0%

Notes:

* Row and column totals may not sum to cell values due to rounding.

¹ Total number of lost-time claims is 34,784.

² Widths of age group categories vary.

Figure 8

Percent Distribution of Lost-Time Claims by Age and Gender

Percent

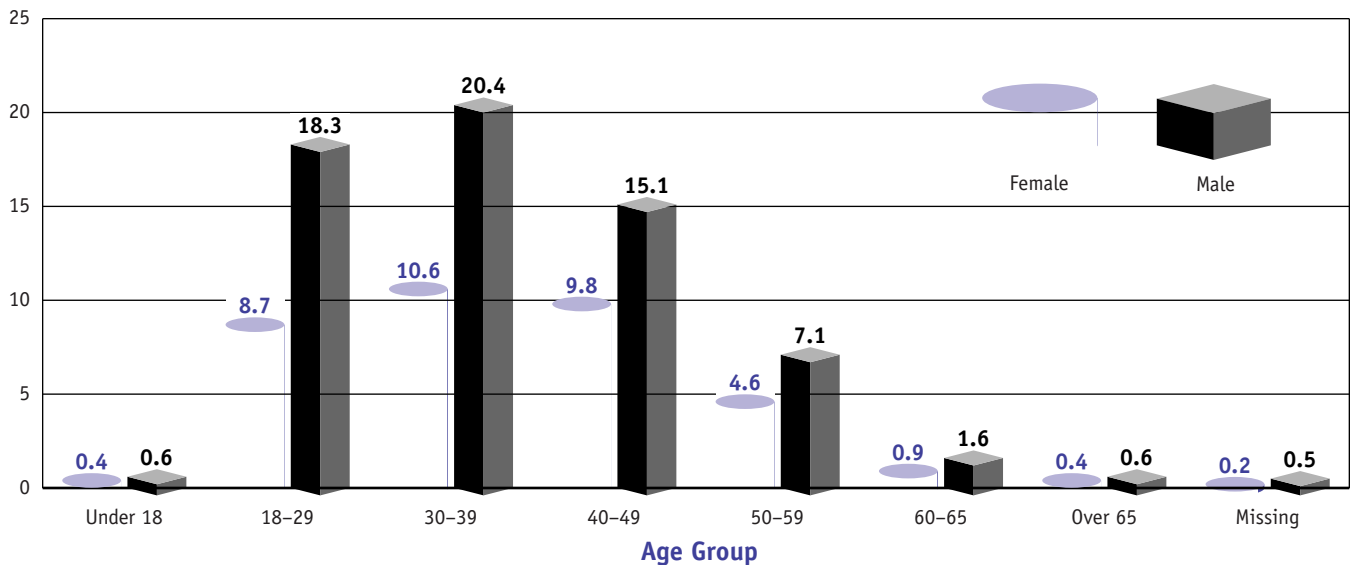


Table 18

Age by Gender Lost-Time Claims ¹

Date of Injury—Calendar year 1996
State of Colorado

Age Group ²	Gender				Totals	
	Female		Male		Count	Percent *
	Count	Percent	Count	Percent	Count	Percent *
Under 18	151	41.8	210	58.2	361	100.0
18-29	3,032	32.3	6,360	67.7	9,392	100.0
30-39	3,687	34.2	7,099	65.8	10,786	100.0
40-49	3,394	39.2	5,266	60.8	8,660	100.0
50-59	1,605	39.2	2,485	60.8	4,090	100.0
60-65	315	35.8	566	64.2	881	100.0
Over 65	135	37.8	222	62.2	357	100.0
Missing	78	30.4	179	69.6	257	100.0

Notes:

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

¹ Total number of lost-time claims is 34,784.

² Widths of age group categories vary.

Table 19

Distribution of Lost-Time Claims by Claim Status

Date of Injury—Calendar Year 1996
State of Colorado

Claim Status ¹	Count	Percent
Admitted	27,999	80.5
Denied	6,062	17.4
Indeterminate	723	2.1
Totals	34,784	100.0%

Notes:

¹ 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 23, 1997. 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, 31 or 4.3% of these claims have been resolved with a settlement, and an additional 94 or 13.0% have had some type of hearing activity.)

Figure 9

Percent Distribution of Lost-Time Claims by Claim Status

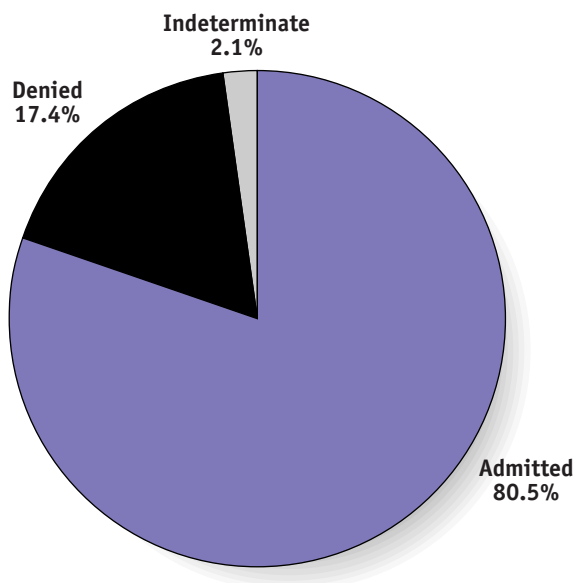


Table 20

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

Date of Injury—Calendar Year 1996
State of Colorado

Claim Status ¹	Count	Percent	Count	Percent	Count of L-T Claims Filed	Percent of L-T Claims Filed
Admitted Claims with No Denial					25,585	73.6
Admission Type:						
General			4,216	16.5		
Final			20,202	79.0		
Fatal			39	0.2		
Final Pay Notice			1,128	4.4		
<i>Subtotals</i>			<i>25,585</i>	<i>100.0</i>		
Denied Claims						
Claims Initially Denied:	8,476	24.4				
Current Status of Claims Initially Denied:						
Admitted	2,414	28.5			2,414	6.9
Denied	6,062	71.5			6,062	17.4
<i>Subtotals</i>	<i>8,476</i>	<i>100.0</i>				
Denied Claims Later Admitted by Admission Type:						
General			584	24.2		
Final			1,357	56.2		
Fatal			5	0.2		
Final Pay Notice			468	19.4		
<i>Subtotals</i>			<i>2,414</i>	<i>100.0</i>		
Indeterminate Claims					723	2.1
Carrier Type ²:						
CCIA	78	10.8				
Commercial	350	48.4				
Self Insured Employer	66	9.1				
Non-Insured Employer	229	31.7				
<i>Subtotals</i>	<i>723</i>	<i>100.0</i>				
Totals					34,784	100.0

Notes:

¹ 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 23, 1997. 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, 31 or 4.3% of these claims have been resolved with a settlement, and an additional 94 or 13.0% have had some type of hearing activity.)

² 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 1996
State of Colorado

Carrier Type ¹	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 ²
CCIA	9,826	28.2	2,487	25.3	800	32.2	1,687	17.2
Commercial Carrier	17,112	49.2	3,397	19.9	902	26.6	2,495	14.6
Self-Insured Employer	7,305	21.0	2,034	27.8	413	20.3	1,621	22.2
Non-Insured Employer	541	1.6	41	7.6	8	19.5	33	6.1 ³
Totals	34,784	100.0	7,959⁴	22.9	2,123	26.7	5,836⁴	16.8⁴

Notes:

- ¹ 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.
- ² 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 23, 1997.
- ³ The count and per cent of claims denied by non-insured employers is somewhat misleading, as 229 or 42.3% of the 541 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 23, 1997, neither an admission nor a denial had been filed in 229 of the 541 claims filed against non-insured employers.
- ⁴ Of the 34,784 lost-time claims filed, 8,476 or 24.4% were initially denied. Multiple carriers were involved on 517 or 6.1% of these claims. These 517 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 1996
State of Colorado

Carrier Type ¹	Reason For Denial ²									
	Further Investigation		Full Denial		Not Carrier		Other ³		Totals	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
CCIA	729	29.3	1,488	59.8	249	10.0	21	0.8	2,487	100.0
Commercial Carrier	1,465	43.1	1,721	50.7	94	2.8	117	3.4	3,397	100.0
Self-Insured Employer	850	41.8	1,086	53.4	9	0.4	89	4.4	2,034	100.0
Non-Insured Employer	15	36.6	24	58.5	2	4.9	0	0.0	41	100.0
Totals	3,059	38.4	4,319	54.3	354	4.4	227	2.9	7,959	100.0

Notes:

- ¹ 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.
- ² 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 23, 1997.
- ³ "Other" includes "Third Party Involvement."

Figure 10

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

Percent of Claims Denied

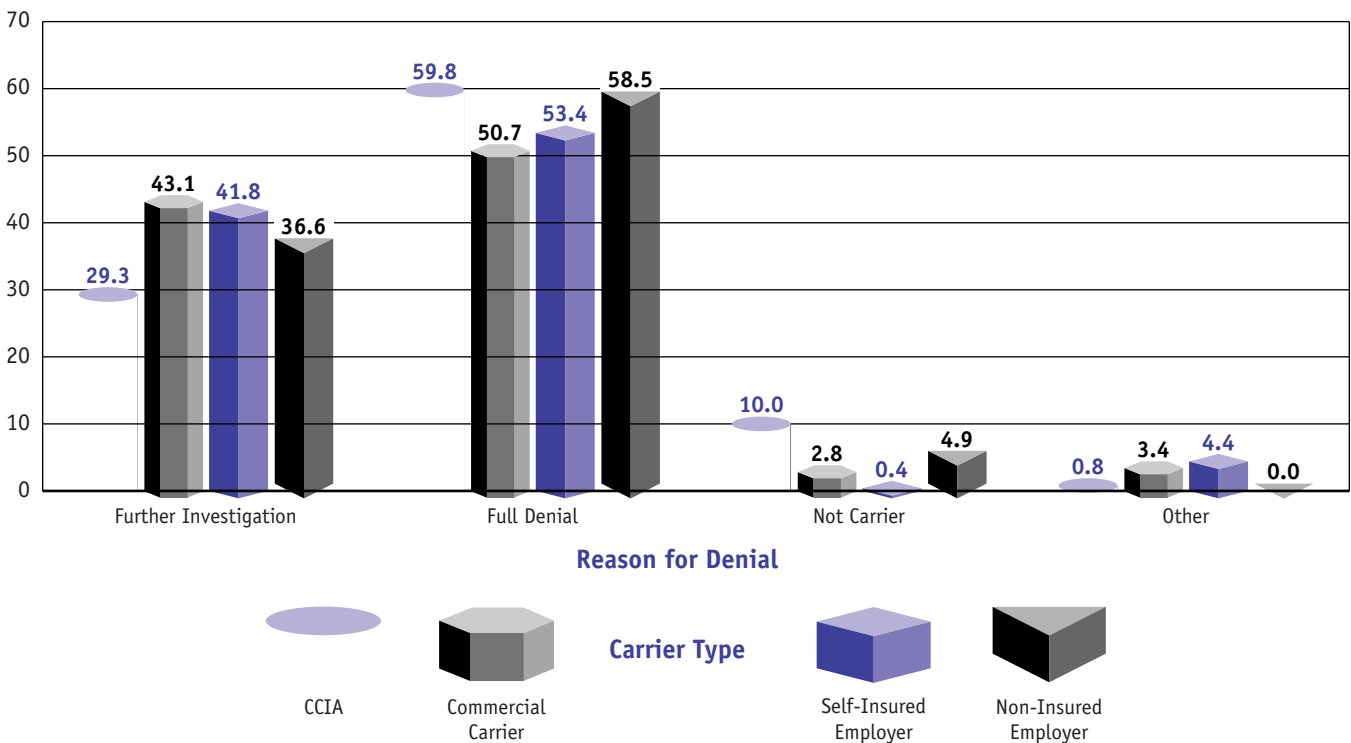


Table 23

Status of Claims Denied for “Further Investigation” by Carrier Type ^{1,2} Lost-Time Claims

Date of Injury—Calendar Year 1996
State of Colorado

Carrier Type ³	Count of Claims Initially Denied for “Further Investigation” ⁴	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	693	619	89.3	53.8	74	10.7	346.2
Commercial Carrier	1,389	695	50.0	82.9	694	50.0	444.3
Self-Insured Employer	813	331	40.7	98.4	482	59.3	469.6
Non-Insured Employer	8	4	50.0	218.2	4	50.0	397.2
Totals	2,903	1,649	56.8	75.4 *	1254	43.2	448.1 *

Notes:

* This number is the “overall average.”

¹ 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 23, 1997. 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.

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

³ 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.

⁴ One-hundred fifty-six of the 3,059 claims shown in Table 22 that were denied for further investigation have been excluded from the analysis reported in this table. Of these 156 claims, 41 were resolved with a settlement and the remaining 115 have had some type of hearing activity.

▼

Of the 34,784 lost-time claims filed with 1996 dates of injury, about 81% have been admitted, while 17.4% were denied. Twelve-hundred fifty-four, or nearly 21%, 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 Held by Location ¹

Date of Application or Hearing—Calendar year 1996
State of Colorado

Location	Applications Received	Merit Hearings Held ²
Boulder	364	74
Colorado Springs	1,943	321
Durango	206	68
Denver	5,858	1,010
Fort Collins	370	79
Glenwood Springs	129	16
Grand Junction	531	165
Greeley	841	125
Pueblo	1,032	111
Totals	11,274	1,969

Notes:

¹ Source: Division of Workers' Compensation, Docket Activity by City (Report #661).

² A merit hearing is a hearing using a court reporter where issues of law or fact are tried and witnesses heard. There were an additional 2,826 procedural hearings held (Source: DOAH Billings and Case Status Reports).



Table 25

Rank-Order Distribution of Issues from Orders ¹

Date of Order—Calendar year 1996
State of Colorado

Issue	Count	Percent of All Issues
Disfigurement order	1,902	21.6
Temporary total	952	10.8
Medical benefits	918	10.4
Compensability	904	10.3
Settled/Pro se	713	8.1
Permanent partial	379	4.3
Wage rate	305	3.5
Permanent total	258	2.9
Reasonable/necessary	240	2.7
Summary order	215	2.4
Temporary partial	211	2.4
For offset	182	2.1
Reopen	175	2.0
Authorized medical benefits	155	1.8
Penalty—against the employer	144	1.6
Related to injury	139	1.6
Show cause	117	1.3
Penalty—violation of the Act	82	0.9
Grover meds	81	0.9
Maximum medical improvement (MMI)	71	0.8
Subsequent injury involvement	58	0.7
Insurer liability	58	0.7
Related condition	52	0.6
Change of physician	49	0.6
Safety rule violation	40	0.5
Penalty—against the claimant	40	0.5
Non-insured	40	0.5
All Other Issues	325	3.7
Totals	8,805	100.0%

Notes:

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

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

² "All Other Issues" contains categories with less than .5% of all issues.

Table 26

Settlements by Type of Representation ¹

Date of Settlement—Calendar Year 1996
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	105	1,060,567	393	10,051,588	498	11,112,155
February	92	1,077,713	402	12,658,601	494	13,736,314
March	94	807,663	400	11,815,140	494	12,622,803
April	55	828,889	406	12,319,378	461	13,148,267
May	91	1,053,813	465	18,896,827	556	19,950,640
June	94	994,642	384	12,960,645	478	13,955,287
July	73	1,104,208	428	14,080,222	501	15,184,430
August	84	853,506	442	13,627,510	526	14,481,016
September	66	701,734	368	11,313,318	434	12,015,052
October	79	1,105,496	415	13,698,920	494	14,804,416
November	62	735,335	428	13,903,969	490	14,639,304
December	74	1,074,364	426	11,854,263	500	12,928,627
Totals ²	969	\$11,397,931	4,957	\$157,180,379	5,926	\$168,578,310

Settlements by Type of Representation—1996 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
1996 Annual Averages	81	\$11,763	413	\$31,709	494	\$28,447

Notes:

¹ Settlement information is based on claims that were settled during calendar year 1996. The claim itself may have been initially filed in 1996 or a prior calendar year. Source: Division of Workers' Compensation, Stipulation Activity Report (#862).

² Totals for settlement amounts may not equal sum of monthly settlement amounts because of rounding.