

COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT  
**Division of Workers' Compensation**

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# **Work-Related Injuries in Colorado**

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**DEPARTMENT OF LABOR AND EMPLOYMENT**  
**Division of Workers' Compensation**

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This report, and those for 1995 and 1996, can be  
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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 1997.<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 1997. This does not mean that the claim was filed in 1997. 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 34,063 lost-time claims included in this report, approximately 82% were filed in 1997. The remaining 18% were filed through December 23, 1998, the cutoff date for the receipt and entry of the claim establishing document into the division's data base, which makes this year's report comparable to those of the previous several years with regard to the "window" for the filing of claims.

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>3,4</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 report is dedicated to the Colorado workers who suffered work-related injuries, illnesses and fatalities during calendar year 1997.

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<sup>1</sup> The only exception to this statement is the information on hearings reported in Tables 21 and 22 and the information on settlements reported in Table 23. The hearing data are based on applications received, hearings held, or orders issued in 1997, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 1997. However, the claim itself may have initially been filed in 1997 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 refer to claims *filed*, without regard to whether the claims were admitted or denied.

<sup>4</sup> The source of the codes for part of body, nature of injury, and cause of injury, Tables 2-7, 10 and 11, is the National Council on Compensation Insurance, Inc., 750 Park of Commerce Drive, Boca Raton, FL 33487.



Table 1

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

Date of Injury—Calendar Year 1997  
State of Colorado

County	Average Annual Employment <sup>1</sup>	Percent of Work Force	Lost-Time Claims <sup>2</sup>		Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims <sup>2</sup>
			Count	Percent		
Adams	124,466	6.4	2,513	7.4	2.0	5
Alamosa	6,988	0.4	155	0.5	2.2	0
Arapahoe	250,110	12.8	3,255	9.6	1.3	10
Archuleta	2,433	0.1	48	0.1	2.0	1
Baca	1,261	0.1	55	0.2	4.4	0
Bent	1,589	0.1	50	0.1	3.1	0
Boulder	152,793	7.8	1,947	5.7	1.3	5
Chaffee	5,693	0.3	90	0.3	1.6	0
Cheyenne	751	*	27	0.1	3.6	1
Clear Creek	2,869	0.1	60	0.2	2.1	1
Conejos	1,489	0.1	40	0.1	2.7	0
Costilla	788	*	17	*	2.2	0
Crowley	807	*	6	*	0.7	0
Custer	726	*	17	*	2.3	0
Delta	6,695	0.3	141	0.4	2.1	0
Denver	431,229	22.1	7,610	22.3	1.8	21
Dolores	350	*	10	*	2.9	0
Douglas	37,267	1.9	449	1.3	1.2	2
Eagle	24,729	1.3	518	1.5	2.1	1
Elbert	2,168	0.1	35	0.1	1.6	0
El Paso	212,766	10.9	3,354	9.8	1.6	4
Fremont	12,187	0.6	196	0.6	1.6	2
Garfield	16,111	0.8	391	1.1	2.4	1
Gilpin	4,531	0.2	111	0.3	2.4	0
Grand	5,896	0.3	119	0.3	2.0	0
Gunnison	7,065	0.4	110	0.3	1.6	0
Hinsdale	261	*	1	*	0.4	0
Huerfano	1,980	0.1	71	0.2	3.6	0
Jackson	451	*	29	0.1	6.4	0
Jefferson	197,517	10.1	2,216	6.5	1.1	7
Kiowa	467	*	8	*	1.7	0
Kit Carson	2,749	0.1	47	0.1	1.7	0
Lake	2,057	0.1	32	0.1	1.6	2
La Plata	19,619	1.0	351	1.0	1.8	0
Larimer	105,079	5.4	1,564	4.6	1.5	3

Table 1 (continued)

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

Date of Injury—Calendar Year 1997  
State of Colorado

County	Average Annual Employment <sup>1</sup>	Percent of Work Force	Lost-Time Claims <sup>2</sup>		Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims <sup>2</sup>
			Count	Percent		
Las Animas	4,246	0.2	122	0.4	2.9	1
Lincoln	1,879	0.1	28	0.1	1.5	0
Logan	7,673	0.4	153	0.4	2.0	0
Mesa	45,214	2.3	1,058	3.1	2.3	4
Mineral	398	*	5	*	1.3	0
Moffat	4,831	0.2	91	0.3	1.9	0
Montezuma	8,345	0.4	109	0.3	1.3	0
Montrose	11,699	0.6	285	0.8	2.4	1
Morgan	10,979	0.6	313	0.9	2.9	1
Otero	7,434	0.4	149	0.4	2.0	0
Ouray	1,156	0.1	21	0.1	1.8	0
Park	1,702	0.1	32	0.1	1.9	0
Phillips	1,585	0.1	52	0.2	3.3	0
Pitkin	15,571	0.8	227	0.7	1.5	1
Prowers	5,750	0.3	149	0.4	2.6	0
Pueblo	52,456	2.7	1,095	3.2	2.1	6
Rio Blanco	2,554	0.1	66	0.2	2.6	0
Rio Grande	4,198	0.2	96	0.3	2.3	0
Routt	11,383	0.6	203	0.6	1.8	0
Saguache	1,450	0.1	81	0.2	5.6	0
San Juan	242	*	6	*	2.5	0
San Miguel	4,113	0.2	76	0.2	1.8	2
Sedgwick	890	*	8	*	0.9	1
Summit	17,216	0.9	280	0.8	1.6	1
Teller	6,296	0.3	131	0.4	2.1	2
Washington	1,227	0.1	59	0.2	4.8	0
Weld	61,043	3.1	1,314	3.9	2.2	4
Yuma	3,274	0.2	89	0.3	2.7	1
Other <sup>3</sup>	14,245	0.7	2,122	6.2	14.9	17
<b>Totals**</b>	<b>1,952,986</b>	<b>100%</b>	<b>34,063</b>	<b>100%</b>	<b>1.7%</b>	<b>108</b>

**Notes:**

\* Value is less than .05%

\*\* Percentages 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 1997*.

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

<sup>3</sup> 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 1997  
State of Colorado

Part of Body <sup>1</sup>	Count	Percent
Back	6,552	19.2
Multiple Body Parts	4,243	12.5
Knee	3,204	9.4
Upper Arm (Including Shoulder)	2,487	7.3
Finger(s)	2,279	6.7
Wrist	1,859	5.5
Multiple Upper Extremities	1,428	4.2
Head	1,423	4.2
Hand	1,353	4.0
Ankle	1,332	3.9
Foot/Feet	1,199	3.5
Internal Organs	972	2.9
Nonclassifiable	803	2.4
Death	108	0.3
All Other Classified Injuries <sup>2</sup>	4,821	14.2
<b>Totals*</b>	<b>34,063</b>	<b>100%</b>

**Notes:**

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

<sup>1</sup> Some of the part of body categories shown in this table incorporate related categories from Table 3 (e.g., fingers includes thumb(s), internal organs includes lungs and heart).

<sup>2</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 1997  
State of Colorado

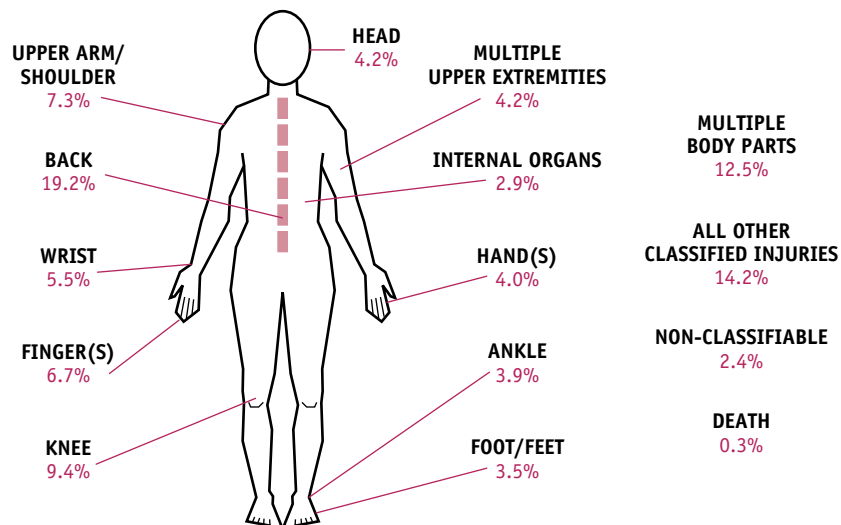


Table 3

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

Date of Injury—Calendar Year 1997  
State of Colorado

Part of Body	Count	Percent
<b>HEAD</b>		
Multiple Head Injuries	426	1.3
Skull	65	0.2
Brain	47	0.1
Ear(s)	121	0.4
Eye(s)	374	1.1
Nose	62	0.2
Teeth	50	0.1
Mouth	24	0.1
Other Facial Soft Tissue	214	0.6
Facial Bones	40	0.1
<i>Sub Totals</i>	<i>1,423</i>	<i>4.2</i>
<b>NECK</b>		
Multiple Neck Injuries	307	0.9
Neck Vertebrae	108	0.3
Neck Disc	35	0.1
(Neck) Spinal Cord	7	*
Larynx	8	*
Neck Soft Tissue	117	0.3
Trachea	2	*
<i>Sub Totals</i>	<i>584</i>	<i>1.6</i>
<b>UPPER EXTREMITIES</b>		
Multiple Upper Extremities	1,329	3.9
Upper Arm (Including Clavicle & Scapula)	1,484	4.4
Elbow	635	1.9
Lower Arm	584	1.7
Wrist	1,859	5.5
Hand	1,353	4.0
Finger(s)	1,740	5.1
Thumb	539	1.6
Shoulder(s)	1,003	2.9
Wrist(s) & Hand(s)	99	0.3
<i>Sub Totals</i>	<i>10,625</i>	<i>31.3</i>
<b>TRUNK</b>		
Trunk	448	1.3
Upper Back Area (Thoracic)	360	1.1
Lower Back Area (Lumbar & Lumbo-Sacral)	5,970	17.5
Disc	118	0.3
Chest (Including Ribs, Sternum & Soft Tissue)	469	1.4
Sacrum & Coccyx	96	0.3



Table 3 (continued)

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

Date of Injury—Calendar Year 1997  
State of Colorado

Part of Body	Count	Percent
<b>TRUNK (continued)</b>		
Pelvis	151	0.4
Spinal Cord	8	*
Internal Organs	789	2.3
Heart	75	0.2
Lungs	108	0.3
Abdomen (Including groin)	524	1.5
Buttocks	24	0.1
Lumbar and/or Sacral Vertebrae	12	*
<i>Sub Totals</i>	<i>9,152</i>	<i>26.7</i>
<b>LOWER EXTREMITIES</b>		
Multiple Lower Extremities	460	1.4
Hip	295	0.9
Upper Leg	174	0.5
Knee	3,204	9.4
Lower Leg	461	1.4
Ankle	1,332	3.9
Foot	986	2.9
Toe(s)	176	0.5
Great Toe	37	0.1
<i>Sub Totals</i>	<i>7,125</i>	<i>21.0</i>
<b>MULTIPLE BODY PARTS</b>		
Artificial Appliance	4	*
Multiple Body Parts	4,017	11.8
Body Systems and Multiple Body Systems	222	0.7
<i>Sub Totals</i>	<i>4,243</i>	<i>12.5</i>
<b>NONCLASSIFIABLE</b>		
Unclassified—Insufficient Information	359	1.1
No Physical Injury	113	0.3
Body	328	1.0
Missing	3	*
<i>Sub Totals</i>	<i>803</i>	<i>2.4</i>
<b>DEATH</b>		
Death	108	0.3
<i>Sub Totals</i>	<i>108</i>	<i>0.3</i>
<b>Totals</b>	<b>34,063</b>	<b>100%**</b>

**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 1997  
State of Colorado

Nature of Injury <sup>1</sup>	Count	Percent
Strains, Sprains	12,077	35.5
Contusion, Crushing	2,787	8.2
Fracture	2,379	7.0
Laceration, Puncture	2,156	6.3
Cumulative Injury, NOC	850	2.5
Inflammation (Including Tendinitis/Tenosynovitis)	586	1.7
Hernia	576	1.7
Burn	390	1.1
Carpal Tunnel Syndrome	376	1.1
Dislocation	351	1.0
Mental Stress/Mental Disorder	346	1.0
Other <sup>2</sup>	1,883	5.5
All Other Specific Injuries, NOC	9,306	27.3
<b>Totals</b>	<b>34,063</b>	<b>100%*</b>

**Notes:**

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

<sup>1</sup> NOC means Not Otherwise Classified.

<sup>2</sup> Other includes categories in Table 5 with counts less than 1% of total, as well as Missing.

Figure 2

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

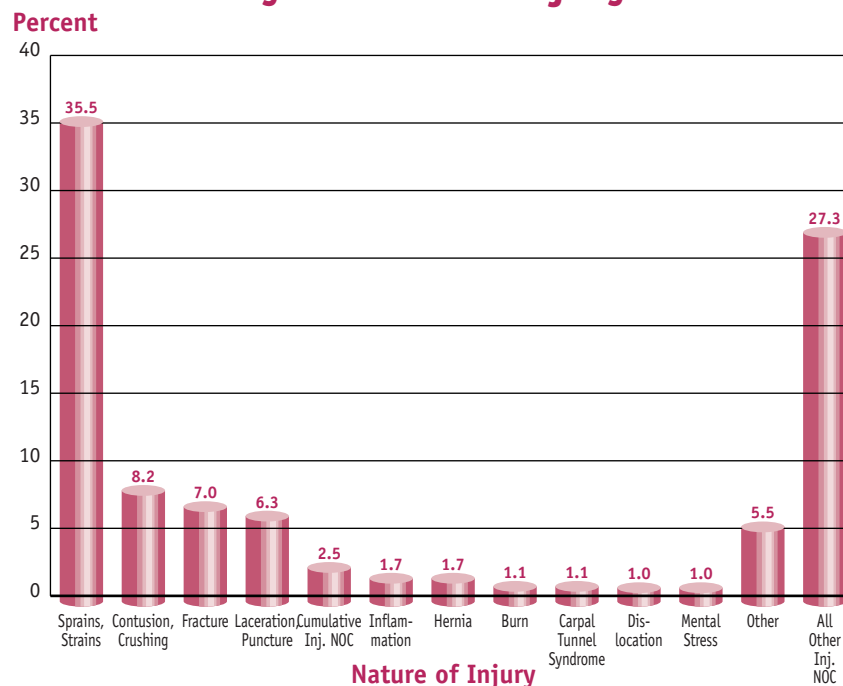


Table 5

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

Date of Injury—Calendar Year 1997  
State of Colorado

Nature of Injury <sup>1</sup>	Count	Percent
<b>SPECIFIC INJURY</b>		
No Physical Injury	63	0.2
Amputation	117	0.3
Angina Pectoris	8	*
Burn	390	1.1
Concussion	104	0.3
Contusion	2,523	7.4
Crushing	264	0.8
Dislocation	351	1.0
Fainting	75	0.2
Electric Shock	38	0.1
Enucleation	5	*
Foreign Body	216	0.6
Fracture	2,379	7.0
Freezing	4	*
Hearing Loss or Impairment	40	0.1
Heat Prostration	5	*
Hernia	576	1.7
Infection	85	0.2
Inflammation	475	1.4
Laceration	1,654	4.9
Myocardial Infarction (Heart Attack)	71	0.2
Poisoning—General	17	*
Puncture	502	1.5
Rupture	103	0.3
Severance	79	0.2
Sprain	1,899	5.6
Strain	10,178	29.9
Vascular	8	*
Vision Loss	6	*
All Other Specific Injuries, NOC	9,306	27.3
<i>Sub Totals</i>	<i>31,541</i>	<i>92.6</i>

Table 5 (continued)

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

Date of Injury—Calendar Year 1997  
State of Colorado

Nature of Injury <sup>1</sup>	Count	Percent
<b>OCCUPATIONAL DISEASE OR CUMULATIVE INJURY</b>		
Dust Disease, NOC	4	*
Asbestosis	10	*
Black Lung	7	*
Silicosis	4	*
Respiratory (Fumes)	221	0.6
Poisoning (Chemical)	22	0.1
Poisoning (Metal)	1	*
Dermatitis	106	0.3
Mental Disorder	9	*
Occupational Disease, NOC	30	0.1
Loss of Hearing	35	0.1
Contagious Disease	57	0.2
Cancer	5	*
AIDS	1	*
Mental Stress	337	1.0
Carpal Tunnel Syndrome	376	1.1
Tendinitis or Tenosynovitis	111	0.3
Cumulative Injury, NOC	850	2.5
<i>Sub Totals</i>	<i>2,186</i>	<i>6.3</i>
<b>MULTIPLE INJURIES</b>		
Multiple Physical Injuries Only	269	0.8
Multiple Physical and Psychological Injuries	64	0.2
<i>Sub Totals</i>	<i>333</i>	<i>1.0</i>
<b>MISSING</b>		
Missing	3	*
<i>Sub Totals</i>	<i>3</i>	<i>*</i>
<b>Totals</b>	<b>34,063</b>	<b>100%**</b>

**Notes:**

\* Value is less than .05%.

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

<sup>1</sup> NOC means Not Otherwise Classified.

Table 6

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

Date Of Injury—Calendar Year 1997  
State of Colorado

Cause of Injury	Count	Percent
Strained or Injured By	13,186	38.7
Fell or Slipped	6,917	20.3
Miscellaneous	5,589	16.4
Struck or Injured By	3,105	9.1
Cut, Punctured, or Scraped By	1,444	4.2
Motor Vehicle	1,217	3.6
Struck Against or Stepped On	1,027	3.0
Caught In or Between	1,011	3.0
Burned or Scalded—Heat or Cold	476	1.4
Rubbed or Abraded By	91	0.3
<b>Totals*</b>	<b>34,063</b>	<b>100%</b>

**Notes:**

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

Figure 3

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

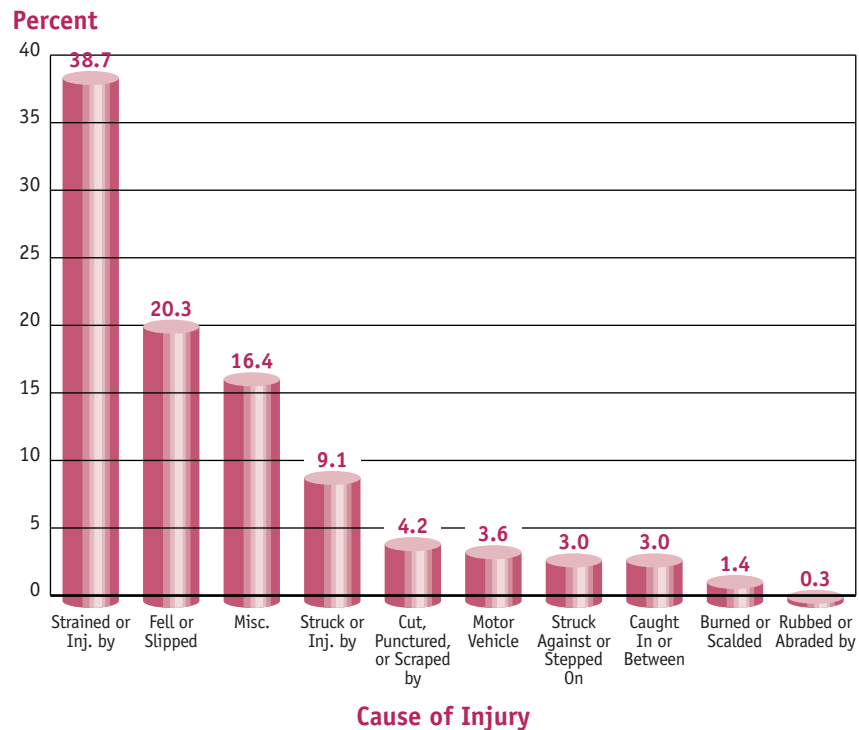


Table 7

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

Date of Injury—Calendar Year 1997  
State of Colorado

Cause of Injury <sup>1</sup>	Count	Percent
<b>BURNED or SCALDED—HEAT or COLD EXPOSURE</b>		
Chemicals	71	0.2
Hot Objects or Substances	58	0.2
Temperature Extremes	13	*
Fire or Flame	42	0.1
Steam or Hot Fluids	146	0.4
Dust, Fumes, Gas or Vapors	29	0.1
Welding Operations	10	*
Radiation	7	*
Contact with, NOC	47	0.1
Cold Objects or Substances	5	*
Contact with Electric Current	48	0.1
<i>Sub Totals</i>	<i>476</i>	<i>1.3</i>
<b>CAUGHT IN or BETWEEN</b>		
Machine or Machinery	376	1.1
Object Handled	178	0.5
Caught In or Between, NOC	449	1.3
Collapsing Materials	8	*
<i>Sub Totals</i>	<i>1,011</i>	<i>2.9</i>
<b>CUT, PUNCTURED, SCRAPED BY</b>		
Broken Glass	106	0.3
Hand Tool or Utensil: Not Powered	347	1.0
Object Being Lifted or Handled	94	0.3
Powered Hand Tool	373	1.1
Cut, Puncture, Scrape, NOC	524	1.5
<i>Sub Totals</i>	<i>1,444</i>	<i>4.2</i>
<b>FELL or SLIPPED</b>		
From a Different Level	1,219	3.6
From a Ladder or Scaffolding	646	1.9
From Liquid or Grease Spills	871	2.6
Into Openings	65	0.2
On Same Level	1,764	5.2
Slipped, Did Not Fall	519	1.5
Fall, Slip, Trip, NOC	1,149	3.4
On Ice or Snow	481	1.4
On Stairs	203	0.6
<i>Sub Totals</i>	<i>6,917</i>	<i>20.3</i>
<b>MOTOR VEHICLE</b>		
Crash of Rail Vehicle	1	*
Collision with Another Vehicle	714	2.1
Collision with a Fixed Object	44	0.1
Crash of Airplane	11	*
Vehicle Upset	160	0.5
Motor Vehicle, NOC	287	0.8
<i>Sub Totals</i>	<i>1,217</i>	<i>3.5</i>
<b>STRAINED or INJURED BY</b>		
Continual Noise	48	0.1
Twisting	545	1.6
Jumping	165	0.5
Holding or Carrying	917	2.7
Lifting	4,360	12.8
Pushing or Pulling	1,083	3.2
Reaching	345	1.0
Using Tool or Machine	628	1.8
Strain or Injury by, NOC	4,310	12.7
Welding or Throwing	28	0.1
Repetitive Motion	757	2.2
<i>Sub Totals</i>	<i>13,186</i>	<i>38.7</i>



Table 7 (continued)

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

Date of Injury—Calendar Year 1997  
State of Colorado

Cause of Injury <sup>1</sup>	Count	Percent
<b>STRUCK AGAINST or STEPPED ON</b>		
Moving Parts of Machine	29	0.1
Object Being Lifted or Handled	109	0.3
Sanding, Scraping, Cleaning Operations	7	*
Stationary Object	554	1.6
Stepping on Sharp Object	51	0.1
Striking Against or Stepping On, NOC	277	0.8
<i>Sub Totals</i>	<i>1,027</i>	<i>3.0</i>
<b>STRUCK or INJURED BY</b>		
Fellow Worker, Patient	194	0.6
Falling or Flying Object	1,088	3.2
Hand Tool or Machine in Use	203	0.6
Motor Vehicle	185	0.5
Moving Parts of Machine	104	0.3
Object Being Lifted or Handled	525	1.5
Object Handled by Others	137	0.4
Struck or Injured, NOC	475	1.4
Animal or Insect	174	0.5
Explosion or Flare Back	20	0.1
<i>Sub Totals</i>	<i>3,105</i>	<i>9.1</i>
<b>RUBBED or ABRADED BY</b>		
Repetitive Motion	76	0.2
Rubbed or Abraded, NOC	15	*
<i>Sub Totals</i>	<i>91</i>	<i>0.2</i>
<b>MISCELLANEOUS</b>		
Absorbed, Ingested, Inhaled, NOC	195	0.6
Foreign Matter in Eye	193	0.6
Person in Act of a Crime	179	0.5
Other than Physical Cause	109	0.3
Cumulative, NOC	1,284	3.8
Other—Miscellaneous, NOC	3,541	10.4
Allergen	24	0.1
Asbestos	2	*
Dust—NOC	4	*
Indoor Fumes	14	*
Metal Fumes	1	*
Noise	13	*
Other Chemicals	24	0.1
Poisoning by Ingestion	1	*
Skin Solvents	4	*
Solvents	1	*
<i>Sub Totals</i>	<i>5,589</i>	<i>16.3</i>
<b>Totals**</b>	<b>34,063</b>	<b>100%</b>

**Notes:**

\* Value is less than .05%.

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

<sup>1</sup> 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 1997  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Average Annual Employment <sup>2</sup>	Percent of Work Force Employed in SIC	Lost-Time Claims <sup>3</sup> Count	Percent	Percent of Work Force in SIC Filing Lost-Time Claims	Number of Fatal Claims <sup>3</sup>
Agriculture, Forestry & Fishing	27,691	1.4	655	1.9	2.4	3
Mining	13,906	0.7	377	1.1	2.7	7
Construction	118,944	6.1	4,135	12.1	3.5	21
Manufacturing	203,635	10.4	3,788	11.1	1.9	7
Transportation, Communications & Public Utilities	118,114	6.0	3,670	10.8	3.1	17
Wholesale Trade	102,940	5.3	2,058	6.0	2.0	5
Retail Trade	378,135	19.4	5,374	15.8	1.4	7
Finance, Insurance & Real Estate	123,137	6.3	1,018	3.0	0.8	3
Services	567,864	29.1	9,390	27.6	1.7	21
Public Administration	298,423	15.3	2,153	6.3	0.7	5
Other <sup>4</sup>	197	n/a	1,445	4.2	n/a	12
<b>Totals*</b>	<b>1,952,986</b>	<b>100%</b>	<b>34,063</b>	<b>100%</b>	<b>1.7%</b>	<b>108</b>

### Notes:

\* Columns 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 and Wages: Annual Average 1997*.

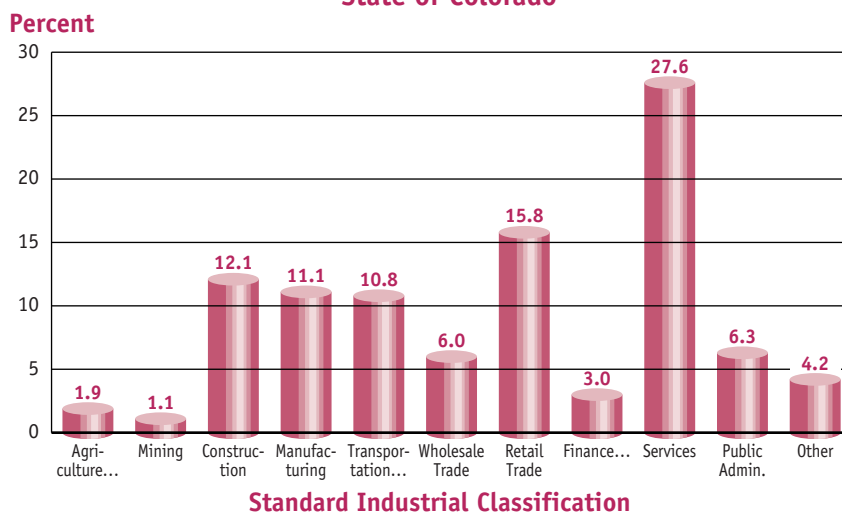
<sup>3</sup> Fatal claims are included in count of lost-time claims.

<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 1997  
State of Colorado



*From 1992 to 1997, Colorado's average annual employment grew by 23.6%, yet the number of lost-time claims filed has dropped by 4.3%.*

*While slightly more 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 1997  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Count	Percent
<b>AGRICULTURE, FORESTRY &amp; FISHING</b>		
01 Agricultural Products—Crops	153	0.4
02 Agricultural Products—Livestock	222	0.7
07 Agricultural Services	278	0.8
09 Fishing, Hunting and Trapping	2	*
<i>Sub Totals</i>	<i>655</i>	<i>1.9</i>
<b>MINING</b>		
10 Metal Mining	54	0.2
12 Coal Mining	90	0.3
13 Oil & Gas Extraction	167	0.5
14 Nonmetallic Minerals	66	0.2
<i>Sub Totals</i>	<i>377</i>	<i>1.1</i>
<b>CONSTRUCTION</b>		
15 General Building Contractors	757	2.2
16 Heavy Construction	463	1.4
17 Specialty Trade Contractors	2,915	8.6
<i>Sub Totals</i>	<i>4,135</i>	<i>12.1</i>
<b>MANUFACTURING</b>		
20 Food & Kindred Products	690	2.0
22 Textile Mill Products	12	*
23 Apparel & Other Textile Products	47	0.1
24 Lumber & Wood Products	216	0.6
25 Furniture & Fixtures	136	0.4
26 Paper & Allied Products	74	0.2
27 Printing & Publishing	365	1.1
28 Chemicals & Allied Products	61	0.2
29 Petroleum & Coal Products	6	*
30 Rubber & Misc. Plastics Products	174	0.5
31 Leather & Leather Goods	66	0.2
32 Stone, Clay, Glass & Concrete	295	0.9
33 Primary Metal Industries	64	0.2
34 Fabricated Metal Products	330	1.0
35 Industrial & Commercial Machinery and Computer Equipment	345	1.0
36 Electronic & Other Electrical Equipment	272	0.8
37 Transportation Equipment	225	0.7
38 Measuring, Analyzing & Controlling Instruments	320	0.9
39 Miscellaneous Manufacturing Industries	90	0.3
<i>Sub Totals</i>	<i>3,788</i>	<i>11.1</i>

Table 9 (continued)

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

Date of Injury—Calendar Year 1997  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Count	Percent
<b>TRANSPORTATION, COMMUNICATIONS &amp; PUBLIC UTILITIES</b>		
41 Local & Suburban Passenger Transportation	375	1.1
42 Motor Freight Transportation	1,223	3.6
45 Transportation by Air	1,377	4.0
46 Pipelines, Except Natural Gas	9	*
47 Transportation Services	41	0.1
48 Communications	359	1.1
49 Electrical, Gas & Sanitary Services	286	0.8
<i>Sub Totals</i>	<i>3,670</i>	<i>10.8</i>
<b>WHOLESALE TRADE</b>		
50 Wholesale Trade: Durable Goods	966	2.8
51 Wholesale Trade: Nondurable Goods	1,092	3.2
<i>Sub Totals</i>	<i>2,058</i>	<i>6.0</i>
<b>RETAIL TRADE</b>		
52 Building Materials, Hardware & Mobile Home Dealers	386	1.1
53 General Merchandise Stores	688	2.0
54 Food Stores	1,136	3.3
55 Automotive Dealers & Gasoline Service Stations	741	2.2
56 Apparel & Accessory Stores	78	0.2
57 Home Furniture, Furnishings, & Equipment Stores	299	0.9
58 Eating & Drinking Places	1,580	4.6
59 Miscellaneous Retail	466	1.4
<i>Sub Totals</i>	<i>5,374</i>	<i>15.8</i>
<b>FINANCE, INSURANCE &amp; REAL ESTATE</b>		
60 Depository Institutions	173	0.5
61 Nondepository Credit Institutions	50	0.1
62 Security & Commodity Brokers	16	*
63 Insurance Carriers	166	0.5
64 Insurance Agents	70	0.2
65 Real Estate	484	1.4
67 Holding & Other Investment Offices	59	0.2
<i>Sub Totals</i>	<i>1,018</i>	<i>3.0</i>
<b>SERVICES</b>		
70 Hotels, Rooming Houses, Camps & Other Lodging	792	2.3
72 Personal Services	237	0.7
73 Business Services	2,260	6.6
75 Automotive Repair, Services & Parking	420	1.2
76 Miscellaneous Repair Services	138	0.4

Table 9 (continued)

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

Date of Injury—Calendar Year 1997  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Count	Percent
<b>SERVICES (continued)</b>		
78 Motion Pictures	39	0.1
79 Amusement & Recreational Services	807	2.4
80 Health Services	2,050	6.0
81 Legal Services	57	0.2
82 Educational Services	1,434	4.2
83 Social Services	575	1.7
84 Museums, Art Galleries and Botanical Gardens	14	*
86 Membership Organizations	179	0.5
87 Engineering, Accounting, Research, Management	364	1.1
88 Private Households	22	0.1
89 Services—Not Elsewhere Classified	2	*
<i>Sub Totals</i>	<i>9,390</i>	<i>27.6</i>
<b>PUBLIC ADMINISTRATION</b>		
91 Executive, Legislative, and General Government	1,500	4.4
92 Justice, Public Order and Safety	434	1.3
93 Public Finance, Taxation and Monetary Policy	3	*
94 Admin. Of Human Resource Programs	78	0.2
95 Admin. Of Environmental Quality and Housing	103	0.3
96 Admin. Of Economic Programs	35	0.1
<i>Sub Totals</i>	<i>2,153</i>	<i>6.3</i>
<b>OTHER</b>		
Nonclassifiable Establishments	1,385	4.1
Invalid SIC Code	56	0.2
Disclosure Suppression	4	*
<i>Sub Totals</i>	<i>1,445</i>	<i>4.2</i>
<b>Totals</b>	<b>34,063</b>	<b>100%**</b>

**Notes:**

\* Value is less than 0.05 %.

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

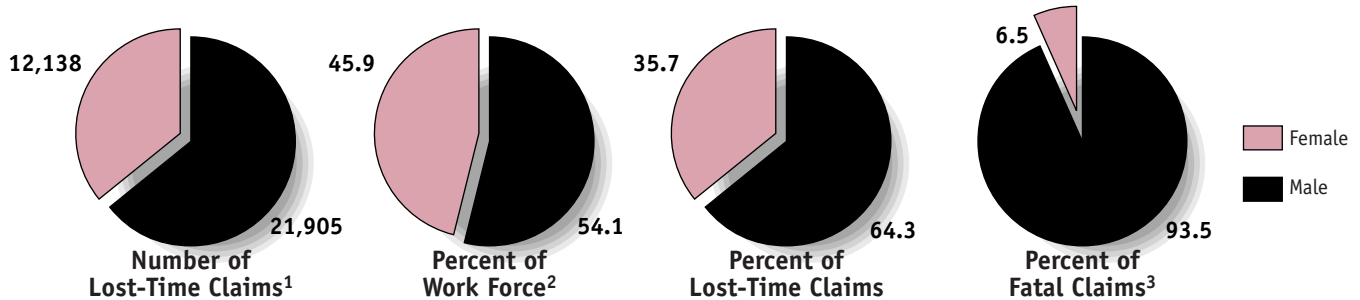
<sup>1</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual* 1987.

*Based on the number of workers employed within each group, the major groups listed in Table 9 having the highest percent of lost-time claims include educational services (9.4%), transportation by air (5.7%), and motor freight transportation (5.2%). This differs from the picture painted by Table 8, which shows that at the most general level of industrial classification, the highest percent of lost-time claims per level of employment is filed in construction.*

Figure 5

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

Date of Injury—Calendar Year 1997  
State of Colorado



### Notes:

<sup>1</sup> Total number of lost-time claims is 34,063; twenty claims had missing data for gender.

<sup>2</sup> Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 1997*: Table 12.

<sup>3</sup> Total number of fatal claims is 108.

Table 10

## Distribution of Lost-Time Claims by Gender and Part of Body<sup>1</sup>

Date of Injury—Calendar Year 1997  
State of Colorado

Part of Body <sup>2</sup>	Gender				Row Totals	
	Female Count	Female Percent	Male Count	Male Percent	Count	Percent
Back	2,182	6.4	4,368	12.8	6,550	19.2
Multiple body parts	1,976	5.8	2,266	6.7	4,242	12.5
Knee	992	2.9	2,210	6.5	3,202	9.4
Upper arm including clavicle	796	2.3	1,690	5.0	2,486	7.3
Finger(s)	564	1.7	1,713	5.0	2,277	6.7
Wrist	976	2.9	883	2.6	1,859	5.5
Multiple Upper Extremities	867	2.5	561	1.6	1,428	4.2
Head	439	1.3	984	2.9	1,423	4.2
Hand	446	1.3	906	2.7	1,352	4.0
Ankle	454	1.3	875	2.6	1,329	3.9
Foot/Feet	349	1.0	849	2.5	1,198	3.5
Internal Organs	220	0.6	752	2.2	972	2.9
Nonclassifiable	359	1.1	442	1.3	801	2.4
Death	7	*	101	0.3	108	0.3
All Other Classified Injuries	1,511	4.4	3,305	9.7	4,816	14.1
<b>Column Totals</b>	<b>12,138</b>	<b>35.7%</b>	<b>21,905</b>	<b>64.3%</b>	<b>34,043<sup>3</sup></b>	<b>100%</b>

### Notes:

\* Value is less than .05%.

<sup>1</sup> The findings reported in this table must be interpreted in light of the gender distribution of the work force, though an analysis to clarify this relationship is beyond the scope of this report.

<sup>2</sup> Some of the part of body categories shown in this table incorporate related categories from Table 3 (e.g., fingers includes thumbs, internal organs includes lungs and heart).

<sup>3</sup> Total number of lost-time claims is 34,063; twenty claims had missing data for gender.



Table 11

## Distribution of Lost-Time Claims by Gender and Nature of Injury<sup>1</sup>

Date of Injury—Calendar Year 1997

State of Colorado

Nature of Injury <sup>2</sup>	Gender				Row Totals	
	Female Count	Female Percent	Male Count	Male Percent	Count	Percent
Strain, Sprain	4,121	12.1	7,949	23.3	12,070	35.5
Contusion, Crushing	915	2.7	1,870	5.5	2,785	8.2
Fracture	614	1.8	1,760	5.2	2,374	7.0
Laceration, Puncture	449	1.3	1,705	5.0	2,154	6.3
Cumulative Injury, NOC	589	1.7	261	0.8	850	2.5
Inflammation, including Tendinitis/Tenosynovitis	277	0.8	309	0.9	586	1.7
Hernia	39	0.1	536	1.6	575	1.7
Burn	111	0.3	279	0.8	390	1.1
Carpal Tunnel Syndrome	260	0.8	116	0.3	376	1.1
Dislocation	84	0.2	267	0.8	351	1.0
Mental Stress/Mental Disorder	219	0.6	127	0.4	346	1.0
Other	602	1.8	1,281	3.8	1,883	5.5
All Other Specific Injuries, NOC	3,858	11.3	5,445	16.0	9,303	27.3
<b>Column Totals</b>	<b>12,138</b>	<b>35.7%</b>	<b>21,905</b>	<b>64.3%</b>	<b>34,043<sup>3</sup></b>	<b>100%</b>

**Notes:**

<sup>1</sup> The findings reported in this table must be interpreted in light of the gender distribution of the work force, though an analysis to clarify this relationship is beyond the scope of this report.

<sup>2</sup> NOC means Not Otherwise Classified.

<sup>3</sup> Total number of lost-time claims is 34,063; twenty claims had missing data for gender.



*As shown in Table 10, injuries to males outnumber those to females for all parts of body, except for injuries to the wrist and multiple upper extremities. Table 11 shows that males have higher numbers of injuries than females in all nature of injury categories, except for carpal tunnel syndrome, cumulative injuries and mental stress/mental disorder. These differences may merely reflect the gender differences in the workforce.*

Table 12

## Distribution of Lost-Time Claims by Gender and Standard Industrial Classification<sup>1,2</sup>

Date of Injury—Calendar Year 1997  
State of Colorado

Standard Industrial Classification <sup>3</sup>	Gender				Totals	
	Female Count	Female Percent	Male Count	Male Percent	Count	Percent*
Agriculture, Forestry & Fishing	132	0.4	522	1.5	654	1.9
Mining	24	0.1	353	1.0	377	1.1
Construction	153	0.4	3,977	11.7	4,130	12.1
Manufacturing	1,215	3.6	2,571	7.6	3,786	11.1
Transportation, Communications & Public Utilities	912	2.7	2,758	8.1	3,670	10.8
Wholesale Trade	435	1.3	1,623	4.8	2,058	6.0
Retail Trade	2,452	7.2	2,918	8.6	5,370	15.8
Finance, Insurance & Real Estate	603	1.8	415	1.2	1,018	3.0
Services	5,093	15.0	4,290	12.6	9,383	27.6
Public Administration	711	2.1	1,442	4.2	2,153	6.3
Other <sup>4</sup>	408	1.2	1,036	3.0	1,444	4.2
<b>Totals*</b>	<b>12,138</b>	<b>35.7%</b>	<b>21,905</b>	<b>64.3%</b>	<b>34,043</b>	<b>100%</b>

**Notes:**

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

<sup>1</sup> The findings reported in this table must be interpreted in light of the gender distribution of the work force, though an analysis to clarify this relationship is beyond the scope of this report.

<sup>2</sup> Total number of lost-time claims is 34,063; twenty claims had missing data for gender.

<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.

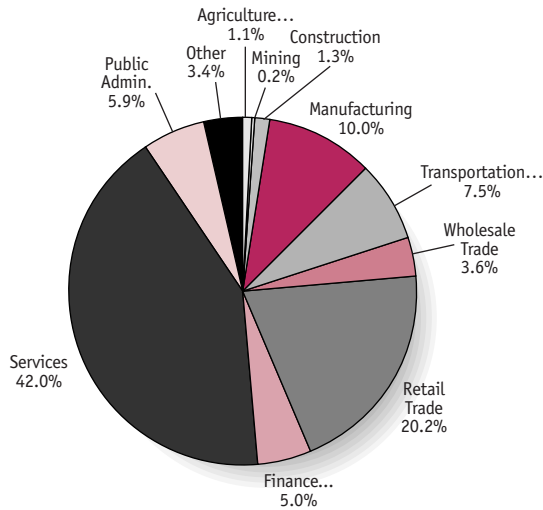


*Males file more lost-time claims than females,  
except in finance and services. These  
differences may merely reflect the gender  
differences in the workforce.*

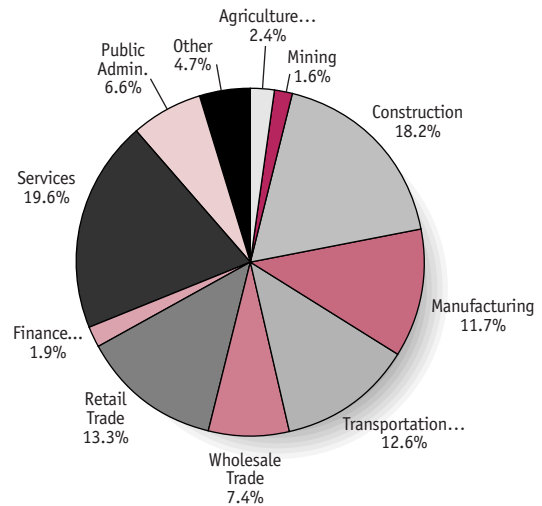
Figure 6

## Gender by Standard Industrial Classification Lost-Time Claims

Date of Injury—Calendar Year 1997  
State of Colorado



Female=100%



Male=100%

**Note:**

These differences must be interpreted in light of the gender distribution of the work force, though the data to make this interpretation are not available.



*One-third of the injuries to males occur in services and retail trade, whereas nearly two-thirds of the injuries to females occur in services and retail trade. These differences may merely reflect a workforce where a higher percentage of women who work are working in the services and retail trades than a similar percentage of men who work.*

Table 13

## Percent Distribution of Lost-Time Claims by Age and Standard Industrial Classification<sup>1,2</sup>

Date of Injury—Calendar Year 1997  
State of Colorado

Standard Industrial Classification <sup>4</sup>	Age Group <sup>3</sup>							Missing Ages	Totals**	
	Under 21	21–29	30–39	40–49	50–59	60–65	Over 65		Percent	Count
Agriculture, Forestry & Fishing	0.2	0.5	0.5	0.4	0.2	*	*	0.1	1.9	655
Mining	0.1	0.2	0.4	0.3	0.1	*	*	*	1.1	377
Construction	0.7	3.0	4.1	2.7	1.1	0.2	*	0.3	12.1	4,135
Manufacturing	0.4	2.0	3.5	3.1	1.6	0.3	0.1	0.1	11.1	3,788
Transportation, Communications & Public Utilities	0.3	2.0	3.3	3.1	1.6	0.3	0.1	*	10.8	3,670
Wholesale Trade	0.3	1.5	2.0	1.4	0.7	0.1	*	*	6.0	2,058
Retail Trade	1.7	3.9	4.5	3.2	1.7	0.4	0.2	0.2	15.8	5,374
Finance, Insurance & Real Estate	0.1	0.6	0.8	0.9	0.4	0.1	*	*	3.0	1,018
Services	1.4	5.9	7.8	7.2	3.9	0.7	0.5	0.3	27.6	9,390
Public Administration	0.1	0.7	1.7	2.3	1.3	0.2	0.1	*	6.3	2,153
Other <sup>5</sup>	0.3	0.9	1.2	0.9	0.5	0.1	0.1	0.2	4.2	1,445
<b>Totals**</b>	<b>Percent Count</b>	<b>5.5</b>	<b>21.1</b>	<b>29.8</b>	<b>25.6</b>	<b>13.2</b>	<b>2.5</b>	<b>1.1</b>	<b>1.2</b>	<b>100%</b>
		<b>1,859</b>	<b>7,203</b>	<b>10,144</b>	<b>8,712</b>	<b>4,494</b>	<b>857</b>	<b>372</b>	<b>422</b>	<b>34,063</b>

### Notes:

\* Value is less than .05%.

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

<sup>1</sup> The findings reported in this table must be interpreted in light of the age distribution of the work force, though an analysis to clarify this relationship is beyond the scope of this report.

<sup>2</sup> Total number of lost time claims is 34,063.

<sup>3</sup> Widths of age group categories vary.

<sup>4</sup> Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

<sup>5</sup> Other includes nonclassified establishments, invalid SIC codes and disclosure suppression.



*For all but the youngest age group,  
service workers file the highest  
number of lost-time claims.*

Table 14

## Lost-Time Claims Compared to Employment by Age and Gender<sup>1</sup>

Date of Injury—Calendar Year 1997  
State of Colorado

Age Group	Age			Age and Gender					
	Number in Labor Force <sup>2,3</sup>	Number of Lost-Time Claims <sup>4</sup>	Percent of Labor Force Filing L-T Claims	Males			Females		
				Number in Labor Force <sup>2,3</sup>	Number of Lost-Time Claims <sup>4</sup>	Percent of Male Workers Filing L-T Claims	Number in Labor Force <sup>2,3</sup>	Number of Lost-Time Claims <sup>4</sup>	Percent of Female Workers Filing L-T Claims
20–24 yrs.	254	3,473	1.37	140	2,383	1.70	114	1,085	0.95
25–34 yrs.	497	9,090	1.83	275	6,110	2.22	222	2,974	1.34
35–44 yrs.	617	10,248	1.66	339	6,491	1.91	278	3,751	1.35
45–54 yrs.	435	6,625	1.52	229	3,944	1.72	206	2,681	1.30
55–64 yrs.	177	2,884	1.63	90	1,854	2.06	87	1,027	1.18
<b>Totals<sup>5</sup></b>	<b>1,980</b>	<b>32,320</b>	<b>1.63</b>	<b>1,073</b>	<b>20,782</b>	<b>1.94</b>	<b>907</b>	<b>11,518</b>	<b>1.27</b>

### Notes:

- <sup>1</sup> The findings reported in this table must be interpreted in light of the age and gender distribution of the work force, though an analysis to clarify this relationship is beyond the scope of this report.
- <sup>2</sup> Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 1997*, Table 12. (The 16–19 age category has been omitted because the data for males do not meet Bureau of Labor Standards publication standards for reliability.)
- <sup>3</sup> Counts are in thousands.
- <sup>4</sup> The distribution of lost-time claims has been adjusted to make possible comparisons with the Colorado labor force. The total number of lost-time claims is 34,063; 1,743 claims are excluded from this analysis because they fall outside the age categories used in this table; twenty claims were missing data for gender.
- <sup>5</sup> The estimated size of the labor force shown in this table differs from that in Table 1 because different sources of information were used, each using different methods of estimation.



*For the workforce overall and for males, workers 25–34 years of age file the highest percent of lost-time claims. For females, workers 35–44 years of age file the highest percent of claims. In every age category, males file a higher percentage of claims than females. These differences may merely reflect the age and gender differences in the workforce.*

Table 15

## Distribution of Lost-Time Claims by Age and Gender<sup>1,2</sup>

Date of Injury—Calendar Year 1997  
State of Colorado

Age Group <sup>3</sup>	Female		Male		Totals*	
	Count	Percent	Count	Percent	Count	Percent
Under 21Yrs.	634	1.9	1,225	3.6	1,859	5.5
21–29	2,273	6.7	4,921	14.5	7,194	21.1
30–39	3,523	10.3	6,617	19.4	10,140	29.8
40–49	3,374	9.9	5,334	15.7	8,708	25.6
50–59	1,778	5.2	2,715	8.0	4,493	13.2
60–65	312	0.9	544	1.6	856	2.5
Over 65	149	0.4	223	0.7	372	1.1
Missing Ages	95	0.3	326	1.0	421	1.2
<b>Totals*</b>	<b>12,138</b>	<b>35.7%</b>	<b>21,905</b>	<b>64.3%</b>	<b>34,043</b>	<b>100%</b>

### Notes:

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

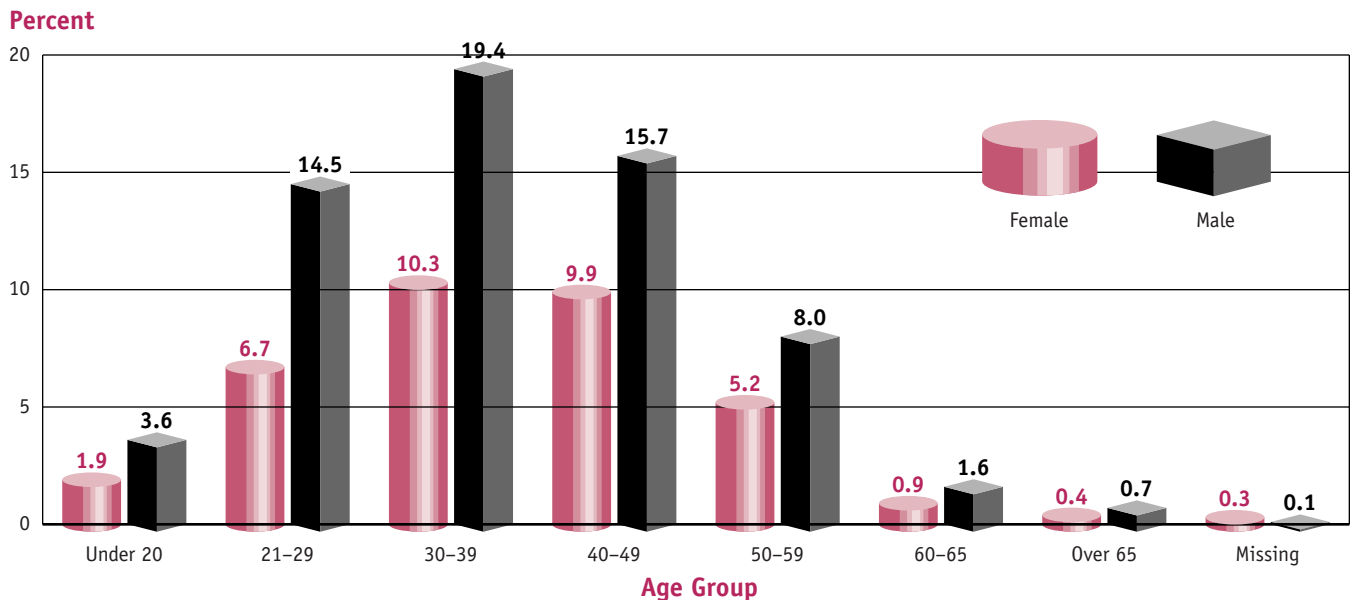
<sup>1</sup> The findings reported in this table must be interpreted in light of the age and gender distribution of the work force, though an analysis to clarify this relationship is beyond the scope of this report.

<sup>2</sup> Total number of lost-time claims is 34,063; twenty claims had missing data for gender.

<sup>3</sup> Widths of age group categories vary.

Figure 7

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

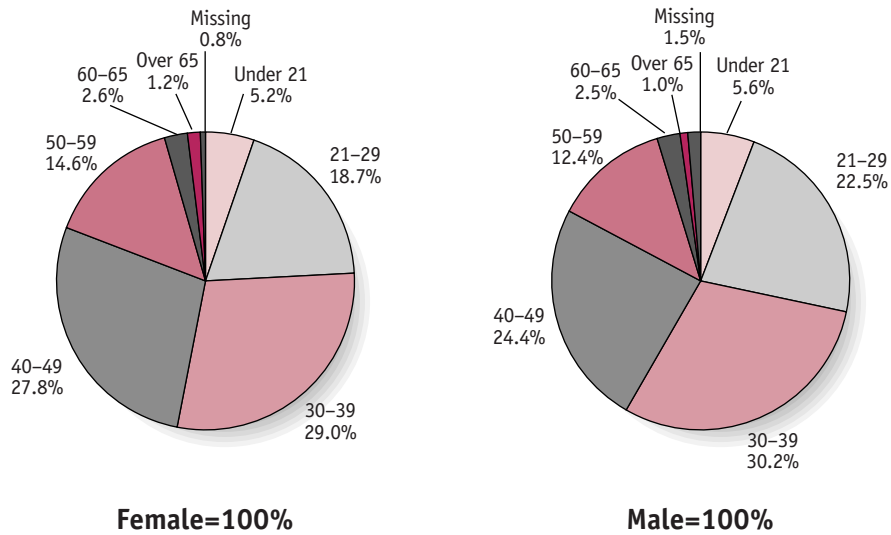




## Figure 8

# Gender by Age Lost-Time Claims

Date of Injury—Calendar Year 1997  
State of Colorado



**Note:**

These differences must be interpreted in light of the age and gender distribution of the work force, though the data to make this interpretation are not available.

Table 16

## Distribution of Lost-Time Claims by Claim Status

Date of Injury—Calendar Year 1997  
State of Colorado

Claim Status <sup>1</sup>	Count	Percent
Admitted	26,883	78.9
Denied	6,450	18.9
Indeterminate	730	2.1
<b>Totals*</b>	<b>34,063</b>	<b>100%</b>

**Notes:**

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

<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 23, 1998. 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, 37 or 5.1% of these claims have been resolved with a settlement, and an additional 63 or 8.6% have had some type of hearing activity.)

Figure 9

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

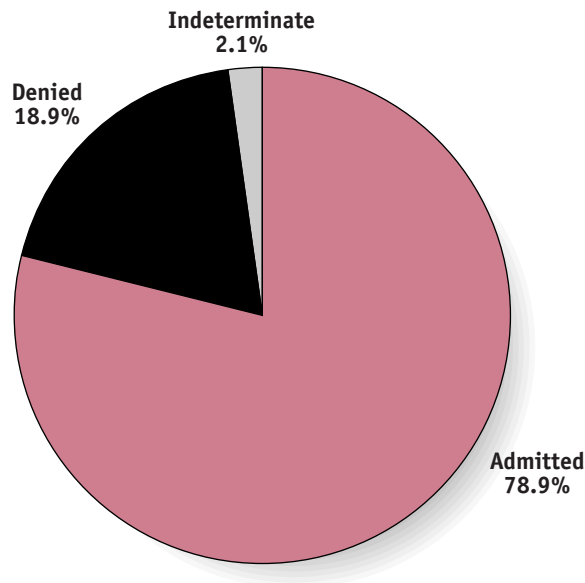


Table 17

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

Date of Injury—Calendar Year 1997  
State of Colorado

Claim Status <sup>1</sup>	Count	Percent	Count	Percent	Lost-Time Claims Filed Count	Percent
<b>Admitted Claims with No Denial</b>					<b>24,804</b>	<b>72.8%</b>
<b>Admission Type:</b>						
General			3,264	13.2		
Final			20,223	81.5		
Fatal			41	0.2		
Final Pay Notice			1,276	5.1		
<i>Subtotals</i>			24,804	100.0		
<b>Denied Claims</b>						
<b>Claims Initially Denied:</b>	<b>8,539</b>	<b>25.1</b>				
<b>Current Status of Claims Initially Denied:</b>						
Admitted	2,079	24.4			2,079	6.1%
Denied	6,450	75.6			6,450	18.9%
<i>Subtotals</i>	8,529	100.0				
<b>Denied Claims Later Admitted by Admission Type:</b>						
General			416	20.0		
Final			1,187	57.1		
Fatal			8	0.4		
Final Pay Notice			468	22.5		
<i>Subtotals</i>			2,079	100.0		
<b>Indeterminate Claims</b>					<b>730</b>	<b>2.1%</b>
<b>Carrier Type<sup>2</sup>:</b>						
CCIA	66	9.0				
Commercial	468	64.1				
Self Insured Employer	52	7.1				
Non-Insured Employer	144	19.7				
<i>Subtotals</i>	730	100.0				
<b>Totals*</b>					<b>34,063</b>	<b>100%</b>

**Notes:**

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

<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 23, 1998. 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, 37 or 5.1% of these claims have been resolved with a settlement, and an additional 63 or 8.6% have had some type of hearing activity.)

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



*Nearly 19% of all lost-time claims end up being denied.*

**Table 18**

## Distribution of Denied Claims by Carrier Type Lost-Time Claims<sup>1,2</sup>

Date of Injury—Calendar Year 1997  
State of Colorado

Carrier Type	Claims Filed Against Carrier		Claims Initially Denied by Carrier		Claims Initially Denied But Later Admitted by Carrier		Claims Denied by Carrier	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
CCIA	8,342	24.5	1,762	21.1	514	29.2	1,248	15.0
Commercial Carrier	18,063	53.0	4,161	23.0	988	23.7	3,173	17.6
Self-Insured Employer	7,385	21.7	2,233	30.2	405	18.1	1,828	24.8
Non-Insured Employer	273	0.8	26	9.5	8	30.8	18	6.6 <sup>3</sup>
<b>Totals*</b>	<b>34,063</b>	<b>100%</b>	<b>8,182<sup>4</sup></b>	<b>24.0%</b>	<b>1,915</b>	<b>23.4%</b>	<b>6,267<sup>4</sup></b>	<b>18.4%<sup>4</sup></b>

**Notes:**

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

<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 than by specific commercial carrier or self-insured employer.

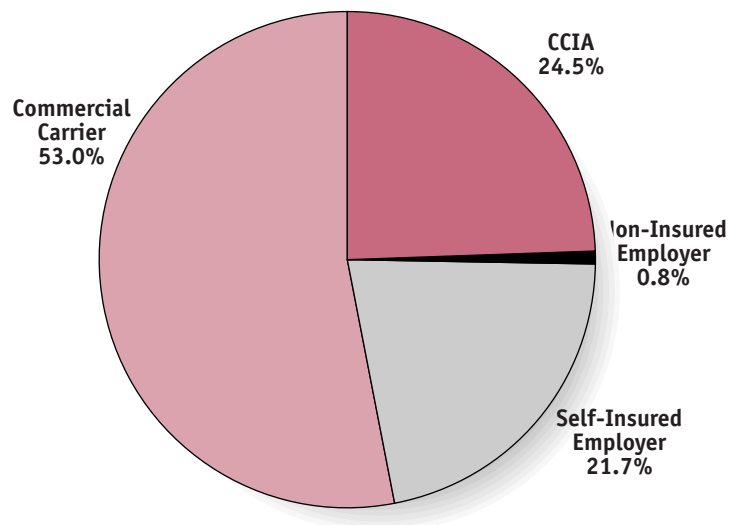
<sup>2</sup> A "Denied" claim is one for which a "Notice of Contest" is the most recent position document filed by the carrier with the Division of Workers' Compensation, as of the date of the download, December 23, 1998.

<sup>3</sup> The count and per cent of claims denied by non-insured employers is somewhat misleading, as 144 or 52.7% of the 273 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, 1998, neither an admission nor a denial had been filed in 144 of the 273 claims filed against non-insured employers.

<sup>4</sup> Of the 34,063 lost-time claims filed, 8,529 or 25.1% were initially denied. Multiple carriers were involved on 347 or 4.1% of these claims. These 347 claims with multiple-carrier involvement are excluded from the analysis reported in this table.

**Figure 10**

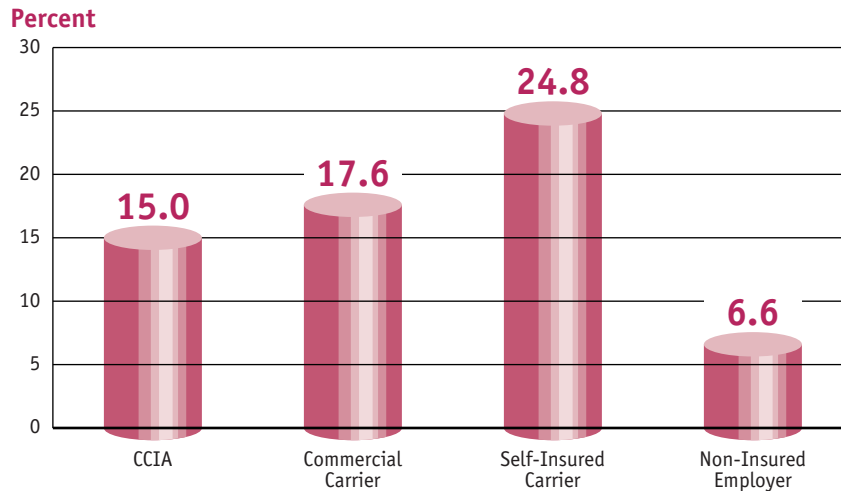
## Percent of Claims Filed by Carrier Type



Source: Table 18, Column "Claims Filed Against Carrier, Percent."

Figure 11

## Percent of Claims Denied by Carrier Type



Source: Table 18, Column "Claims Denied by Carrier, Percent."

Table 19

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

Date of Injury—Calendar Year 1997

State of Colorado

Reason For Denial<sup>2</sup>

Carrier Type <sup>1</sup>	Further Investigation		Full Denial		Not Carrier		Other <sup>3</sup>		Totals*	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
CCIA	490	27.8	1,092	62.0	174	9.9	6	0.3	1,762	100
Commercial Carrier	1,867	44.9	2,091	50.3	138	3.3	65	1.6	4,161	100
Self-Insured Employer	816	36.5	1,296	58.0	10	0.4	111	5.0	2,233	100
Non-Insured Employer	11	42.3	14	53.8	1	3.8	0	0.0	26	100
<b>Totals*</b>	<b>3,184</b>	<b>38.9</b>	<b>4,493</b>	<b>54.9</b>	<b>323</b>	<b>3.9</b>	<b>182</b>	<b>2.2</b>	<b>8,182</b>	<b>100%</b>

**Notes:**

\* Rows may not add up to 100% due to rounding.

<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 23, 1998.

<sup>3</sup> "Other" includes "Third Party Involvement."

Figure 12

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

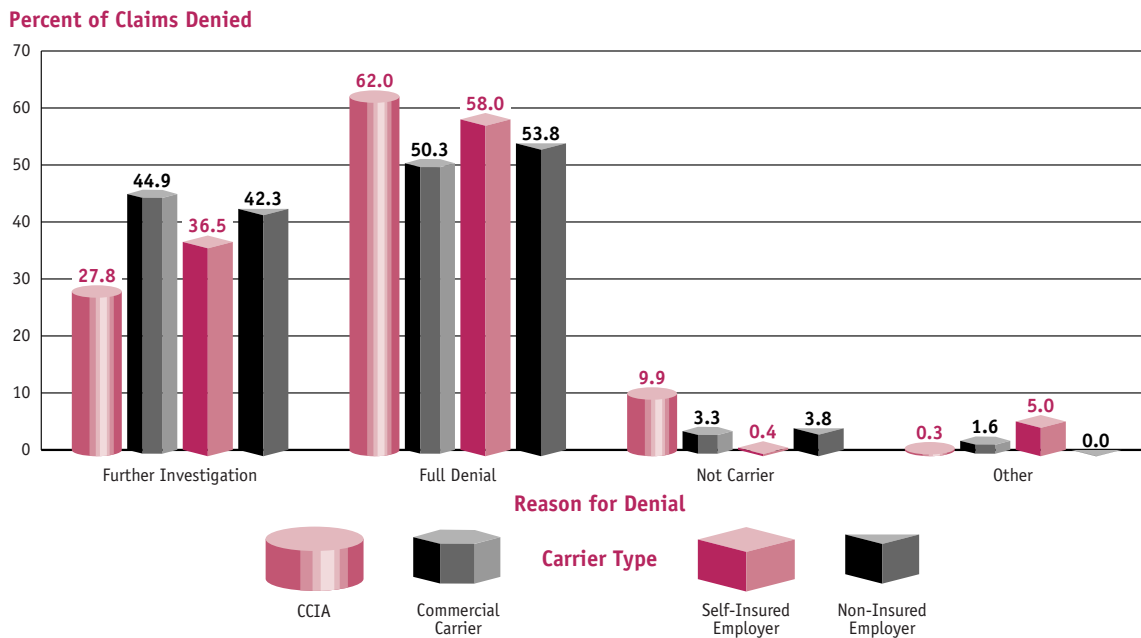


Table 20

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

Date of Injury—Calendar Year 1997  
State of Colorado

Carrier Type <sup>3</sup>	Claims Initially Denied for "Further Investigation" <sup>4</sup>	Denied Claims Later Admitted Count	Denied Claims Later Admitted Percent	Average Number of Days from Denial to Admission	Claims Still Denied for "Further Investigation" Count	Claims Still Denied for "Further Investigation" Percent	Average Number of Days from Filing of Denial for "Further Investigation" to Download
CCIA	346	261	75.4	46.4	85	24.6	381.7
Commercial Carrier	1,541	525	34.1	68.8	1,016	65.9	447.6
Self-Insured Employer	717	263	36.7	77.4	454	63.3	463.0
Non-Insured Employer	3	1	33.3	20.0	2	66.7	662.5
<b>Totals</b>	<b>2,607</b>	<b>1,050</b>	<b>40.3%</b>	<b>65.3*</b>	<b>1,557</b>	<b>59.7%</b>	<b>448.8*</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 23, 1998. 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." Also, 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> Five-hundred seventy-seven of the 3,184 claims shown in Table 19 that were denied for further investigation have been excluded from the analysis reported in this table. Of these 577 claims, 355 were resolved with a settlement and the remaining 222 have had some type of hearing activity.





*Table 20 shows that 1,557—slightly more than 24%—of the denied claims were denied for “further investigation” and there has been no further activity on the claim for over a year.*

Table 21

## Distribution of Applications for Hearing and Merit Hearings Held by Location<sup>1</sup>

Date of Application or Hearing—Calendar Year 1997  
State of Colorado

Location	Applications Received	Merit Hearings Held <sup>2</sup>
Boulder	442	72
Colorado Springs	2,086	307
Durango	166	44
Denver	6,035	922
Fort Collins	413	86
Glenwood Springs	161	22
Grand Junction	585	147
Greeley	1,004	131
Pueblo	1,186	132
<b>Totals</b>	<b>12,078</b>	<b>1,863</b>

**Notes:**

<sup>1</sup> Source: Division of Workers' Compensation, *Docket Activity by 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 heard. There were an additional 2,218 procedural hearings held (Source: DOWC 1997 *Procedural Hearings Report*).

Table 22

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

Date of Order—Calendar Year 1997  
State of Colorado

Issue	Count	Percent
Disfigurement Order	2,017	23.5
Settled/Pro Se	1,143	13.3
Temporary Total	848	9.9
Compensability	818	9.5
Medical Benefits	761	8.9
Permanent Partial	344	4.0
Wage Rate	271	3.2
Reasonable/Necessary	227	2.6
Permanent Total	191	2.2
Reopen	187	2.2
Temporary Partial	169	2.0
For Offset	145	1.7
Penalty—Against the employer	135	1.6
Authorized Medical Benefits	129	1.5
Grover Meds	121	1.4
Related to Injury	117	1.4
Show Cause	94	1.1
Maximum Medical Improvement (MMI)	77	0.9
Penalty Violation of the Act	60	0.7
Independent Medical Exam	57	0.7
Change of Physician	55	0.6
Insurer Liability	53	0.6
Apportionment	48	0.6
Interest	46	0.5
Penalty Against the Claimant	42	0.5
Related Condition	41	0.5
Suspension of Benefit	39	0.5
All Other Issues <sup>2</sup>	356	4.1
<b>Totals*</b>	<b>8,591</b>	<b>100%</b>

**Notes:**

\* 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 23

## Settlements by Type of Representation<sup>1</sup>

Date of Settlement—Calendar Year 1997  
State of Colorado

Month	Representation		Representation		Totals	
	Pro Se	Amount	By Counsel	Amount	Count	Amount
Jan	77	855,670	382	9,833,124	459	10,688,794
Feb	73	796,673	420	12,626,937	493	13,423,610
Mar	73	1,070,823	397	14,329,259	470	15,400,081
Apr	79	742,563	444	14,824,492	523	15,567,055
May	58	979,099	446	14,210,600	504	15,189,699
Jun	88	875,320	392	13,002,100	480	13,877,420
Jul	77	837,830	438	12,689,013	515	13,526,843
Aug	70	1,206,575	411	14,264,334	481	15,470,909
Sep	60	696,961	419	13,044,296	479	13,741,256
Oct	79	1,088,969	486	15,385,679	565	16,474,647
Nov	63	748,023	417	13,046,581	480	13,794,604
Dec	126	1,678,852	465	17,104,513	591	18,783,365
<b>Totals<sup>2</sup></b>	<b>923</b>	<b>\$11,577,356</b>	<b>5,117</b>	<b>\$164,360,928</b>	<b>6,040</b>	<b>\$175,938,284</b>

### Settlements by Type of Representation—1997 Averages

Month	Representation		Representation		Totals	
	Pro Se	Amount	By Counsel	Amount	Count	Amount
1997 Annual Averages	77	\$12,543	426	\$32,121	503	\$29,129

**Notes:**

<sup>1</sup> Settlement information is based on claims that were settled during calendar year 1997. The claim itself may have been initially filed in 1997 or a prior calendar year. Source: *Stipulation Activity Report (#862)*.

<sup>2</sup> Totals for settlement amounts may not equal sum of monthly settlement amounts because of rounding.

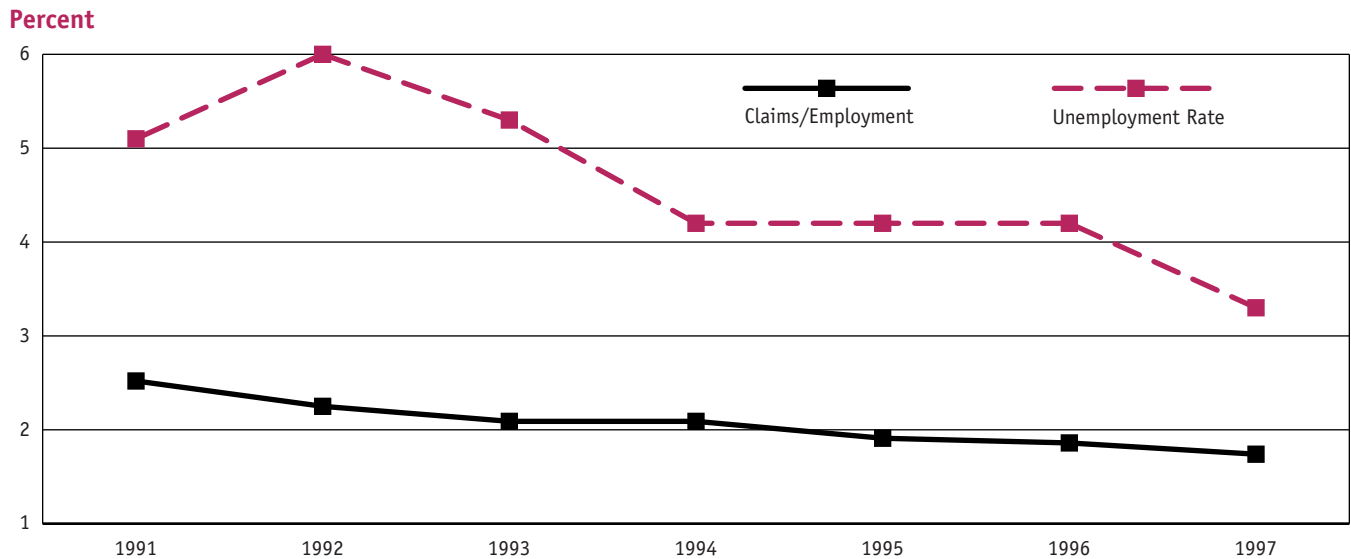


*Settlements are larger when there is attorney representation than when there is not. This difference is due to a number of factors, including the fact that workers with more serious injuries may be more likely to be represented by an attorney.*

Figure 13

## Percent Work Force Filing Lost-Time Claims Compared to Unemployment Rate: 1991–97

State of Colorado



Sources: Claims/Employment rate derived from Division of Workers' Compensation counts of lost-time claims filed and from Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 1991–1997*; unemployment rate is from Bureau of Labor Statistics, "Local Area Unemployment Statistics: Colorado."



*A common economic assumption is that the unemployment rate helps to explain variations in the workers' compensation injury rate. This assumption generally holds that as the unemployment rate decreases, the injury rate also decreases. Figure 13 displays these two rates for Colorado, 1991 through 1997.*

## Customer Survey of 1997 Report

Your opinion matters! To assist us in preparing future reports, please complete this survey. Be as specific as possible about subjects you believe deserved more attention or should be added. After completing this form, tape it closed, and drop it in the mail. No postage is necessary. If you prefer, you may file your response electronically on our website. The survey may be found under this publication on the Division of Workers' Compensation homepage at <http://workerscomp.cdle.state.co.us>. Thank you for your assistance.

1. What specific information was most useful to you? How did/will you use it?

2. What information would you like to see added? How would you use it?

3. How could this report be improved?

4. How did/will you use the information in this report? *(Please check all that apply.)*

☐ safety/risk management

☐ market research

☐ education

☐ policy and/or decision making

☐ academic research

☐ Other (please specify)

☐ legal research

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5. Which of the following best describes your position? *(Please check only one.)*

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☐ educator

☐ insurance company

☐ employer

☐ third party administrator

☐ employee

☐ labor union

☐ government agency, other than

☐ legislative office

workers' compensation

☐ news media

☐ workers' compensation agency in

☐ student

another state

☐ trade association

☐ health care manager

☐ Other (please specify)

\_\_\_\_\_

6. Comments *(you may insert additional pages, if necessary):*

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