The background of the cover features an abstract graphic composed of several overlapping rectangular blocks in light blue, dark blue, and black. These blocks are arranged in a way that creates a sense of depth and structure, with some blocks appearing to be in front of others. The overall color palette is primarily blue and black, with white text providing high contrast.

COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT
Division of Workers' Compensation

Work-Related Injuries In Colorado 1998

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COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT

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This report, and those for 1995, 1996 and 1997,
can be accessed through the Division's homepage at
www.coworkforce.com/DWC/

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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 1998.¹ 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 days or 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 that *occurred* during calendar year 1998. This does not mean that the claim was filed in 1998. There is a lag in the reporting of some claims. Generally, about 82% of claims are filed in the year in which the injury, illness, or fatality occurs. The remaining 18% of the claims are filed over the next several years. Most of these are filed in the year immediately following the year of injury. Of the 33,441 lost-time claims included in this report, approximately 81% were filed in 1998. The remaining 19% were filed through December 29, 1999, the date of the download from the database that extracted the information for this report.

In addition, because the information on the characteristics of the injury or illness is derived from the first report of injury filed by the employer or worker, it is not, in most cases, based on a medical diagnosis.

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.^{3,4} 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 that would have otherwise been lost because of the disabling injury or illness. In other cases, the claim may be denied by the insurer or self-insured employer on the grounds that the injury, illness, or fatality is not work-related. Claims involving a dispute over whether or not the injury, illness or fatality is work related may end up in a hearing.

This year's report includes a new section on fatal claims.

This report is dedicated to the Colorado workers who suffered work-related injuries, illnesses and fatalities during calendar year 1998.

¹ The only exception to this statement is the information on hearings reported in Tables 26 and 27 and the information on settlements reported in Table 28. The hearing data are based on applications received, hearings held, or orders issued in 1998, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 1998. However, the claim itself may have initially been filed in 1998 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 days or three shifts of work. Because the "med-only" claims that are filed with the Division are neither representative nor a complete count of all claims of this type, information on indisputably "med-only" claims is, as it has been in previous years, excluded from this report. However, this year's report contains information on 706 claims for which the most recent admission was "med-only." Close examination of these claims revealed they had one or more benefits that suggested they actually involved lost-time. These benefits included payments for temporary partial, temporary total or permanent partial disability, a disfigurement award, or a stipulated settlement. These 706 claims are 2.1% of the total 33,441 lost-time claims that serve as the basis for most exhibits in this report. Five hundred twenty-two, or 73.9%, of these 706 claims had a stipulated settlement only. The amount of the settlement ranged from \$0 to \$120,000, with a mean of \$11,267. Thus, even though these claims involved only a stipulated settlement, the average amount of the settlement suggests significant medical costs and, at least eventually, some lost time.

³ The statistics reported in sections I through VII and Tables 21-24 refer to claims *filed*, without regard to whether the claims were admitted or denied.

⁴ The source of the codes for part of body, nature of injury, and cause of injury, Tables 2-7, 10, 11, 21, and 22, 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 1998
State of Colorado

County	Average Annual Employment ¹	Percent of Work Force	Lost-Time Claims ²		Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims ²
			Count	Percent		
Adams	130,291	6.4	2,624	7.8	2.0	7
Alamosa	7,006	0.3	149	0.4	2.1	0
Arapahoe	260,960	12.9	3,007	9.0	1.2	10
Archuleta	2,671	0.1	58	0.2	2.2	0
Baca	1,302	0.1	18	0.1	1.4	0
Bent	1,646	0.1	23	0.1	1.4	0
Boulder	158,853	7.8	1,942	5.8	1.2	5
Chaffee	5,835	0.3	90	0.3	1.5	2
Cheyenne	797	*	12	*	1.5	0
Clear Creek	3,012	0.1	64	0.2	2.1	0
Conejos	1,497	0.1	39	0.1	2.6	0
Costilla	797	*	13	*	1.6	0
Crowley	868	*	23	0.1	2.6	0
Custer	761	*	20	0.1	2.6	0
Delta	7,114	0.4	162	0.5	2.3	2
Denver	446,364	22.0	7,972	23.8	1.8	20
Dolores	380	*	7	*	1.8	0
Douglas	44,122	2.2	501	1.5	1.1	3
Eagle	26,292	1.3	645	1.9	2.5	1
Elbert	2,383	0.1	29	0.1	1.2	0
El Paso	220,310	10.8	3,309	9.9	1.5	8
Fremont	12,798	0.6	290	0.9	2.3	1
Garfield	17,091	0.8	373	1.1	2.2	5
Gilpin	4,531	0.2	107	0.3	2.4	1
Grand	6,279	0.3	148	0.4	2.4	0
Gunnison	7,430	0.4	100	0.3	1.3	0
Hinsdale	279	*	6	*	2.2	0
Huerfano	2,159	0.1	55	0.2	2.5	1
Jackson	474	*	13	*	2.7	0
Jefferson	199,726	9.8	2,203	6.6	1.1	4
Kiowa	486	*	13	*	2.7	0
Kit Carson	2,912	0.1	75	0.2	2.6	1
Lake	2,113	0.1	44	0.1	2.1	0
La Plata	20,115	1.0	338	1.0	1.7	1
Larimer	110,447	5.4	1,598	4.8	1.4	1

Table 1 (Continued)

Lost-Time and Fatal Claims Compared to Employment by County

Date of Injury-Calendar Year 1998
State of Colorado

County	Average Annual Employment ¹	Percent of Work Force	Lost-Time Claims ²		Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims ²
			Count	Percent		
Las Animas	4,618	0.2	137	0.4	3.0	1
Lincoln	1,894	0.1	28	0.1	1.5	0
Logan	7,592	0.4	121	0.4	1.6	1
Mesa	46,880	2.3	1,083	3.2	2.3	5
Mineral	426	*	9	*	2.1	0
Moffat	4,732	0.2	96	0.3	2.0	0
Montezuma	8,864	0.4	155	0.5	1.7	4
Montrose	11,932	0.6	304	0.9	2.5	2
Morgan	10,906	0.5	342	1.0	3.1	1
Otero	7,428	0.4	143	0.4	1.9	1
Ouray	1,192	0.1	25	0.1	2.1	0
Park	1,818	0.1	24	0.1	1.3	0
Phillips	1,596	0.1	38	0.1	2.4	0
Pitkin	15,822	0.8	249	0.7	1.6	1
Prowers	6,155	0.3	159	0.5	2.6	0
Pueblo	54,096	2.7	1,017	3.0	1.9	1
Rio Blanco	2,494	0.1	71	0.2	2.8	0
Rio Grande	4,236	0.2	110	0.3	2.6	1
Routt	12,158	0.6	231	0.7	1.9	0
Saguache	1,639	0.1	12	*	0.7	0
San Juan	281	*	1	*	0.4	0
San Miguel	4,241	0.2	90	0.3	2.1	1
Sedgwick	864	0.0	15	*	1.7	0
Summit	17,835	0.9	258	0.8	1.4	1
Teller	6,456	0.3	106	0.3	1.6	0
Washington	1,233	0.1	53	0.2	4.3	0
Weld	64,282	3.2	1,397	4.2	2.2	6
Yuma	3,371	0.2	94	0.3	2.8	0
Other ³	15,554	0.8	1,003	3.0	6.4	11
Totals	2,030,696	100%**	33,441	100%**	1.6%	110

Notes:

* Value is less than .05%

** Columns 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 1998*.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 1998
State of Colorado

Part of Body ¹	Count	Percent
Back	6,548	19.6
Multiple Body Parts	3,736	11.2
Knee	3,244	9.7
Upper Arm (Including Shoulder)	2,645	7.9
Finger(s)	2,196	6.6
Wrist	1,714	5.1
Head	1,454	4.4
Multiple Upper Extremities	1,381	4.1
Ankle	1,319	3.9
Hand	1,272	3.8
Foot / Feet	1,203	3.6
Non-classifiable	1,048	3.1
Internal Organs	502	1.5
Death	110	0.3
All Other Classified Injuries ²	5,069	15.2
Totals	33,441	100%*

Notes:

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

¹ 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).

² 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 1998
State of Colorado

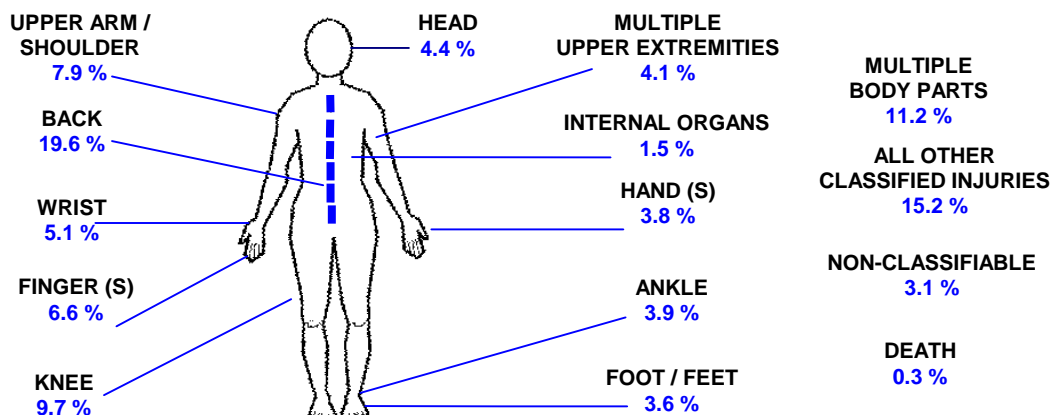


Table 3

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

Date of Injury-Calendar Year 1998
State of Colorado

Part of Body	Count	Percent
HEAD		
Multiple Head Injuries	438	1.3
Skull	121	0.4
Brain	49	0.1
Ear(s)	135	0.4
Eye(s)	345	1.0
Nose	70	0.2
Teeth	37	0.1
Mouth	29	0.1
Other Facial Soft Tissue	191	0.6
Facial Bones	39	0.1
<i>Subtotals</i>	<i>1,454</i>	<i>4.4</i>
NECK		
Multiple Neck Injuries	299	0.9
Neck Vertebrae	82	0.2
Neck Disc	55	0.2
(Neck) Spinal Cord	23	0.1
Larynx	12	*
Neck Soft Tissue	125	0.4
Trachea	7	*
<i>Subtotals</i>	<i>603</i>	<i>1.8</i>
UPPER EXTREMITIES		
Multiple Upper Extremities	1,272	3.8
Upper Arm (Including Clavicle & Scapula)	703	2.1
Elbow	608	1.8
Lower Arm	535	1.6
Wrist	1,714	5.1
Hand	1,272	3.8
Finger(s)	1,670	5.0
Thumb	526	1.6
Shoulder(s)	1,942	5.8
Wrist(s) & Hand(s)	109	0.3
<i>Subtotals</i>	<i>10,351</i>	<i>31.0</i>
TRUNK		
Trunk	366	1.1
Upper Back Area (Thoracic)	353	1.1
Lower Back Area (Lumbar & Lumbo-Sacral)	5,982	17.9
Disc	134	0.4
Chest (Including Ribs, Sternum & Soft Tissue)	487	1.5
Sacrum & Coccyx	75	0.2

Table 3 (Continued)

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

Date of Injury-Calendar Year 1998
State of Colorado

Part of Body	Count	Percent
TRUNK (continued)		
Pelvis	161	0.5
Spinal Cord	4	*
Internal Organs	285	0.9
Heart	86	0.3
Lungs	131	0.4
Abdomen (Including groin)	875	2.6
Buttocks	31	0.1
Lumbar and/or Sacral Vertebrae	12	*
<i>Subtotals</i>	<i>8,982</i>	<i>26.9</i>
LOWER EXTREMITIES		
Multiple Lower Extremities	427	1.3
Hip	279	0.8
Upper Leg	198	0.6
Knee	3,244	9.7
Lower Leg	487	1.5
Ankle	1,319	3.9
Foot	991	3.0
Toe(s)	157	0.5
Great Toe	55	0.2
<i>Subtotals</i>	<i>7,157</i>	<i>21.4</i>
MULTIPLE BODY PARTS		
Artificial Appliance	3	*
Multiple Body Parts	3,443	10.3
Body Systems and Multiple Body Systems	290	0.9
<i>Subtotals</i>	<i>3,736</i>	<i>11.2</i>
NONCLASSIFIABLE		
Unclassified - Insufficient Information	740	2.2
No Physical Injury	227	0.7
Body	81	0.2
<i>Subtotals</i>	<i>1,048</i>	<i>3.1</i>
DEATH		
Death	110	0.3
<i>Subtotals</i>	<i>110</i>	<i>0.3</i>
TOTALS	33,441	100%**

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 1998
State of Colorado

Nature of Injury ¹	Count	Percent
Strains, Sprains	12,096	36.2
Contusion, Crushing	2,726	8.2
Fracture	2,280	6.8
Laceration, Puncture	2,122	6.3
Cumulative Injury, NOC	756	2.3
Inflammation (Including Tendinitis/Tenosynovitis)	659	2.0
Hernia	589	1.8
Carpal Tunnel Syndrome	427	1.3
Multiple Physical Injury Only	397	1.2
Burn	323	1.0
Dislocation	318	1.0
Mental Stress/Mental Disorder	307	0.9
Other ²	1,758	5.3
All Other Specific Injuries, NOC	8,683	26.0
Totals	33,441	100%*

Notes:

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

¹ NOC means Not Otherwise Classified.

² "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

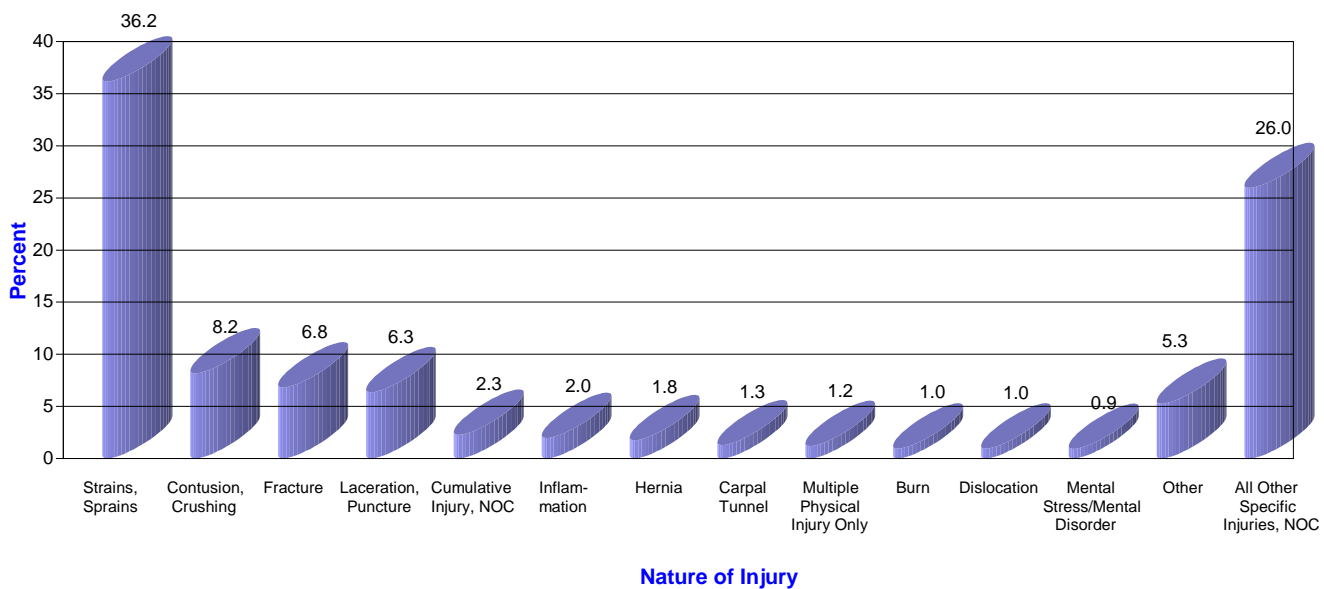


Table 5

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

Date of Injury-Calendar Year 1998
State of Colorado

Nature of Injury ¹	Count	Percent
SPECIFIC INJURY		
No Physical Injury	105	0.3
Amputation	123	0.4
Angina Pectoris	8	*
Burn	323	1.0
Concussion	118	0.4
Contusion	2,420	7.2
Crushing	306	0.9
Dislocation	318	1.0
Fainting	94	0.3
Electric Shock	48	0.1
Enucleation	5	*
Foreign Body	195	0.6
Fracture	2,280	6.8
Freezing	4	*
Hearing Loss or Impairment	41	0.1
Heat Prostration	8	*
Hernia	589	1.8
Infection	96	0.3
Inflammation	598	1.8
Laceration	1,612	4.8
Myocardial Infarction (Heart Attack)	73	0.2
Poisoning-General	11	*
Puncture	510	1.5
Rupture	214	0.6
Severance	85	0.3
Sprain	2,062	6.2
Strain	10,034	30.0
Vascular	16	*
Vision Loss	9	*
All Other Specific Injuries, NOC	8,683	26.0
<i>Subtotals</i>	<i>30,988</i>	<i>92.7</i>

Table 5 (Continued)

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

Date of Injury-Calendar Year 1998
State of Colorado

Nature of Injury ¹	Count	Percent
OCCUPATIONAL DISEASE OR CUMULATIVE INJURY		
Dust Disease, NOC	6	*
Asbestosis	21	0.1
Black Lung	3	*
Silicosis	2	*
Respiratory (Fumes)	170	0.5
Poisoning (Chemical)	12	*
Poisoning (Metal)	1	*
Dermatitis	106	0.3
Mental Disorder	24	0.1
Radiation	2	*
Occupational Disease, NOC	32	0.1
Loss of Hearing	47	0.1
Contagious Disease	59	0.2
Cancer	1	*
AIDS	3	*
Video Display Terminal(VDT)-Related Disease	6	*
Mental Stress	283	0.8
Carpal Tunnel Syndrome	427	1.3
Tendinitis or Tenosynovitis	61	0.2
Cumulative Injury, NOC	756	2.3
<i>Subtotals</i>	<i>2,022</i>	<i>6.0</i>
MULTIPLE INJURIES		
Multiple Physical Injuries Only	397	1.2
Multiple Physical and Psychological Injuries	34	0.1
<i>Subtotals</i>	<i>431</i>	<i>1.3</i>
TOTALS	33,441	100%**

Notes:

* Value is less than .05%.

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

¹ NOC means Not Otherwise Classified.

Table 6

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

Date of Injury-Calendar Year 1998
State of Colorado

Cause of Injury	Count	Percent
Strained or Injured By	13,222	39.5
Fell or Slipped	6,702	20.0
Miscellaneous	5,301	15.9
Struck or Injured By	3,033	9.1
Cut, Punctured, or Scraped By	1,505	4.5
Motor Vehicle	1,145	3.4
Caught In or Between	1,046	3.1
Struck Against or Stepped On	998	3.0
Burned or Scalded-Heat or Cold	412	1.2
Rubbed or Abraded By	77	0.2
Totals	33,441	100%*

Notes:

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

Figure 3

Percent Distribution of Lost-Time Claims By Cause of Injury

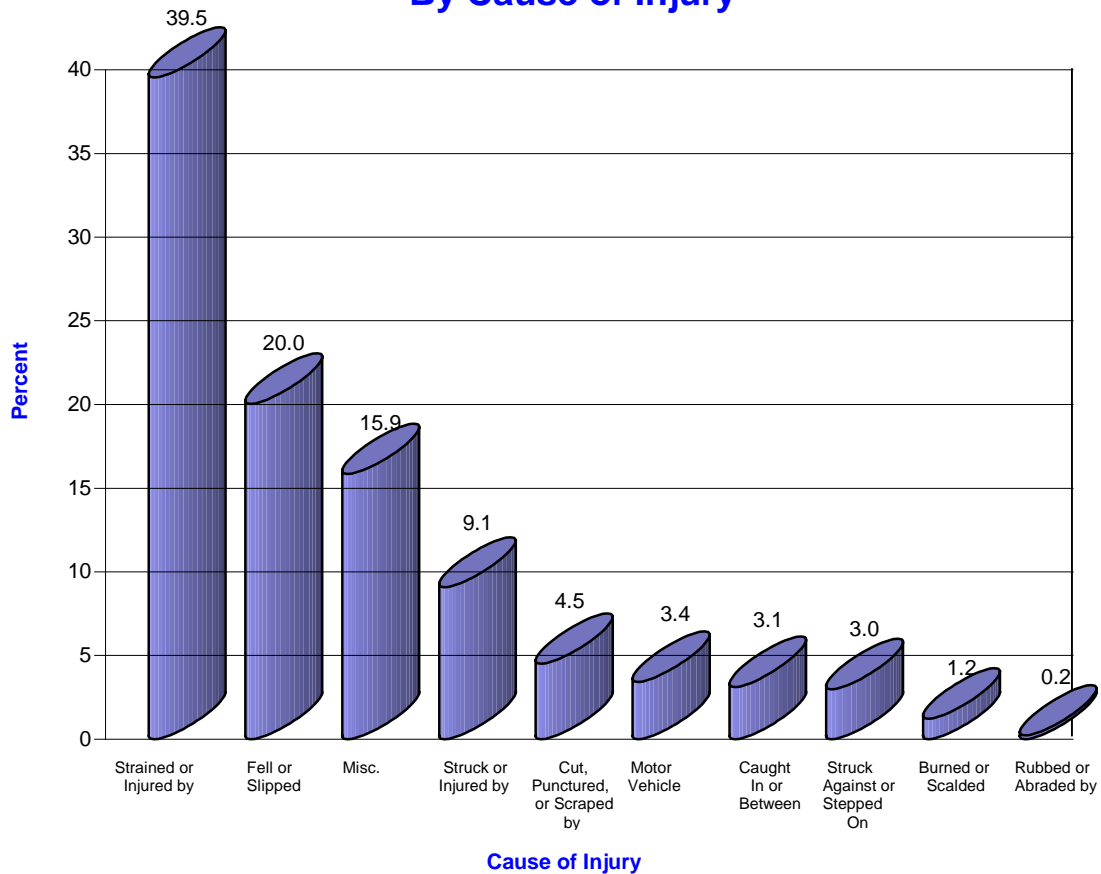


Table 7

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

Date of Injury-Calendar Year 1998
State of Colorado

Cause of Injury¹	Count	Percent
BURNED or SCALDED-HEAT or COLD EXPOSURE		
Chemicals	61	0.2
Hot Objects or Substances	62	0.2
Temperature Extremes	15	*
Fire or Flame	38	0.1
Steam or Hot Fluids	103	0.3
Dust, Fumes, Gas or Vapors	31	0.1
Welding Operations	17	0.1
Radiation	5	*
Contact with, NOC	31	0.1
Cold Objects or Substances	3	*
Contact with Electric Current	46	0.1
<i>Subtotals</i>	<i>412</i>	<i>1.2</i>
CAUGHT IN or BETWEEN		
Machine or Machinery	335	1.0
Object Handled	189	0.6
Caught In or Between, NOC	502	1.5
Collapsing Materials	20	0.1
<i>Subtotals</i>	<i>1,046</i>	<i>3.1</i>
CUT, PUNCTURED, SCRAPED BY		
Broken Glass	98	0.3
Hand Tool or Utensil: Not Powered	389	1.2
Object Being Lifted or Handled	216	0.6
Powered Hand Tool	342	1.0
Cut, Puncture, Scrape, NOC	460	1.4
<i>Subtotals</i>	<i>1,505</i>	<i>4.5</i>
FELL or SLIPPED		
From a Different Level	1,175	3.5
From a Ladder or Scaffolding	749	2.2
From Liquid or Grease Spills	673	2.0
Into Openings	127	0.4
On Same Level	1,346	4.0
Slipped, Did Not Fall	397	1.2
Fall, Slip, Trip, NOC	1,209	3.6
On Ice or Snow	660	2.0
On Stairs	366	1.1
<i>Subtotals</i>	<i>6,702</i>	<i>20.0</i>
MOTOR VEHICLE		
Crash of Water Vehicle	1	*
Crash of Rail Vehicle	3	*
Collision with Another Vehicle	584	1.7
Collision with a Fixed Object	44	0.1
Crash of Airplane	6	*
Vehicle Upset	135	0.4
Motor Vehicle, NOC	372	1.1
<i>Subtotals</i>	<i>1,145</i>	<i>3.4</i>
STRAINED or INJURED BY		
Continual Noise	74	0.2
Twisting	796	2.4
Jumping	142	0.4
Holding or Carrying	751	2.2

Table 7 (Continued)

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

Date of Injury-Calendar Year 1998
State of Colorado

Cause of Injury¹	Count	Percent
STRAINED or INJURED BY (continued)		
Lifting	4,436	13.3
Pushing or Pulling	1,194	3.6
Reaching	344	1.0
Using Tool or Machine	498	1.5
Strain or Injury by, NOC	3,900	11.7
Welding or Throwing	29	0.1
Repetitive Motion	1,058	3.2
<i>Subtotals</i>	13,222	39.5
STRUCK AGAINST or STEPPED ON		
Moving Parts of Machine	49	0.1
Object Being Lifted or Handled	125	0.4
Sanding, Scraping, Cleaning Operations	9	*
Stationary Object	506	1.5
Stepping on Sharp Object	49	0.1
Striking Against or Stepping On, NOC	260	0.8
<i>Subtotals</i>	998	3.0
STRUCK or INJURED BY		
Fellow Worker, Patient	245	0.7
Falling or Flying Object	1,011	3.0
Hand Tool or Machine in Use	206	0.6
Motor Vehicle	174	0.5
Moving Parts of Machine	119	0.4
Object Being Lifted or Handled	429	1.3
Object Handled by Others	143	0.4
Struck or Injured, NOC	506	1.5
Animal or Insect	186	0.6
Explosion or Flare Back	14	*
<i>Subtotals</i>	3,033	9.1
RUBBED or ABRADED BY		
Repetitive Motion	63	0.2
Rubbed or Abraded, NOC	14	*
<i>Subtotals</i>	77	0.2
MISCELLANEOUS		
Absorbed, Ingested, Inhaled, NOC	271	0.8
Foreign Matter in Eye	197	0.6
Person in Act of a Crime	163	0.5
Other than Physical Cause	197	0.6
Cumulative, NOC	1,134	3.4
Other - Miscellaneous, NOC	3,330	10.0
Allergen	2	*
Indoor Fumes	3	*
Noise	2	*
Other Chemicals	2	*
<i>Subtotals</i>	5,301	15.9
TOTALS	33,441	100%**

Notes:

* Value is less than .05%.

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

¹ 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 1998

State of Colorado

Standard Industrial Classification ¹	Average Annual Employment ²	Percent of Work Force Employed in SIC	Lost-Time Claims ³		Percent of Work Force in SIC Filing Lost-Time Claims	Number of Fatal Claims ³
			Count	Percent		
Agriculture, Forestry & Fishing	29,457	1.5	696	2.1	2.4	3
Mining	13,992	0.7	333	1.0	2.4	5
Construction	132,543	6.5	4,265	12.8	3.2	25
Manufacturing	207,328	10.2	3,663	11.0	1.8	8
Transportation, Communications & Public Utilities	124,899	6.2	3,458	10.3	2.8	10
Wholesale Trade	105,113	5.2	2,180	6.5	2.1	7
Retail Trade	387,563	19.1	4,868	14.6	1.3	13
Finance, Insurance & Real Estate	131,680	6.5	1,014	3.0	0.8	2
Services	593,098	29.2	9,207	27.5	1.6	19
Public Administration	304,844	15.0	2,204	6.6	0.7	8
Other ⁴	179	n/a	1,553	4.6	n/a	10
Totals	2,030,696	100%*	33,441	100%	1.6%	110

Notes:

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

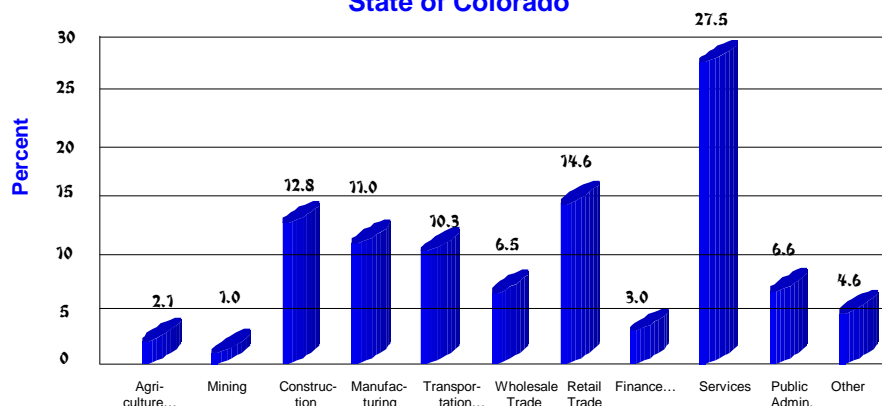
¹ Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.² Source: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 1998*.³ Fatal claims are included in count of lost-time claims.⁴ "Other" 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 1998

State of Colorado



Standard Industrial Classification

From 1992 to 1998, Colorado's average annual employment grew by 28.6 %, yet the number of lost-time claims filed has dropped by 6%. 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 1998
State of Colorado

Standard Industrial Classification ¹	Count	Percent
AGRICULTURE, FORESTRY & FISHING		
01 Agricultural Products-Crops	138	0.4
02 Agricultural Products-Livestock	210	0.6
07 Agricultural Services	344	1.0
08 Forestry	1	*
09 Fishing, Hunting and Trapping	3	*
<i>Subtotals</i>	696	2.1
MINING		
10 Metal Mining	55	0.2
12 Coal Mining	63	0.2
13 Oil & Gas Extraction	148	0.4
14 Nonmetallic Minerals	67	0.2
<i>Subtotals</i>	333	1.0
CONSTRUCTION		
15 General Building Contractors	717	2.1
16 Heavy Construction	568	1.7
17 Specialty Trade Contractors	2,980	8.9
<i>Subtotals</i>	4,265	12.8
MANUFACTURING		
20 Food & Kindred Products	660	2.0
21 Tobacco Products	1	*
22 Textile Mill Products	4	*
23 Apparel & Other Textile Products	59	0.2
24 Lumber & Wood Products	217	0.6
25 Furniture & Fixtures	124	0.4
26 Paper & Allied Products	69	0.2
27 Printing & Publishing	326	1.0
28 Chemicals & Allied Products	61	0.2
29 Petroleum & Coal Products	9	*
30 Rubber & Misc. Plastics Products	143	0.4
31 Leather & Leather Goods	44	0.1
32 Stone, Clay, Glass & Concrete	263	0.8
33 Primary Metal Industries	96	0.3
34 Fabricated Metal Products	332	1.0
35 Industrial & Commercial Machinery and Computer Equipment	386	1.2
36 Electronic & Other Electrical Equipment	239	0.7
37 Transportation Equipment	266	0.8
38 Measuring, Analyzing & Controlling Instruments	283	0.8
39 Miscellaneous Manufacturing Industries	81	0.2
<i>Subtotals</i>	3,663	11.0

Table 9 (Continued)

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

Date of Injury-Calendar Year 1998
State of Colorado

Standard Industrial Classification ¹	Count	Percent
TRANSPORTATION, COMMUNICATIONS & PUBLIC UTILITIES		
41 Local & Suburban Passenger Transportation	367	1.1
42 Motor Freight Transportation	1,060	3.2
44 Water Transportation	3	*
45 Transportation by Air	1,347	4.0
47 Transportation Services	69	0.2
48 Communications	310	0.9
49 Electrical, Gas & Sanitary Services	302	0.9
<i>Subtotals</i>	<i>3,458</i>	<i>10.3</i>
WHOLESALE TRADE		
50 Wholesale Trade: Durable Goods	1,024	3.1
51 Wholesale Trade: Nondurable Goods	1,156	3.5
<i>Subtotals</i>	<i>2,180</i>	<i>6.5</i>
RETAIL TRADE		
52 Building Materials, Hardware & Mobile Home Dealers	331	1.0
53 General Merchandise Stores	699	2.1
54 Food Stores	1,006	3.0
55 Automotive Dealers & Gasoline Service Stations	608	1.8
56 Apparel & Accessory Stores	77	0.2
57 Home Furniture, Furnishings, & Equipment Stores	253	0.8
58 Eating & Drinking Places	1,441	4.3
59 Miscellaneous Retail	453	1.4
<i>Subtotals</i>	<i>4,868</i>	<i>14.6</i>
FINANCE, INSURANCE & REAL ESTATE		
60 Depository Institutions	155	0.5
61 Nondepository Credit Institutions	68	0.2
62 Security & Commodity Brokers	17	0.1
63 Insurance Carriers	159	0.5
64 Insurance Agents	84	0.3
65 Real Estate	477	1.4
67 Holding & Other Investment Offices	54	0.2
<i>Subtotals</i>	<i>1,014</i>	<i>3.0</i>
SERVICES		
70 Hotels, Rooming Houses, Camps & Other Lodging	687	2.1
72 Personal Services	270	0.8
73 Business Services	2,189	6.5
75 Automotive Repair, Services & Parking	416	1.2
76 Miscellaneous Repair Services	121	0.4
78 Motion Pictures	43	0.1
79 Amusement & Recreational Services	762	2.3
80 Health Services	2,043	6.1
81 Legal Services	48	0.1

Table 9 (Continued)

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

Date of Injury-Calendar Year 1998
State of Colorado

Standard Industrial Classification ¹	Count	Percent
SERVICES (continued)		
82 Educational Services	1,353	4.0
83 Social Services	538	1.6
84 Museums, Art Galleries and Botanical Gardens	13	*
86 Membership Organizations	181	0.5
87 Engineering, Accounting, Research, Management	448	1.3
88 Private Households	89	0.3
89 Services - Not Elsewhere Classified	6	*
<i>Subtotals</i>	<i>9,207</i>	<i>27.5</i>
PUBLIC ADMINISTRATION		
91 Executive, Legislative, and General Government	1,638	4.9
92 Justice, Public Order and Safety	360	1.1
93 Public Finance, Taxation and Monetary Policy	2	*
94 Admin. Of Human Resource Programs	94	0.3
95 Admin. Of Environmental Quality and Housing	101	0.3
96 Admin. Of Economic Programs	9	*
<i>Subtotals</i>	<i>2,204</i>	<i>6.6</i>
OTHER		
Nonclassifiable Establishments	1,416	4.2
Invalid SIC Code	24	0.1
Disclosure Suppression	113	0.3
<i>Subtotals</i>	<i>1,553</i>	<i>4.6</i>
Totals	33,441	100%**

Notes:

* Value is less than 0.05 %.

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

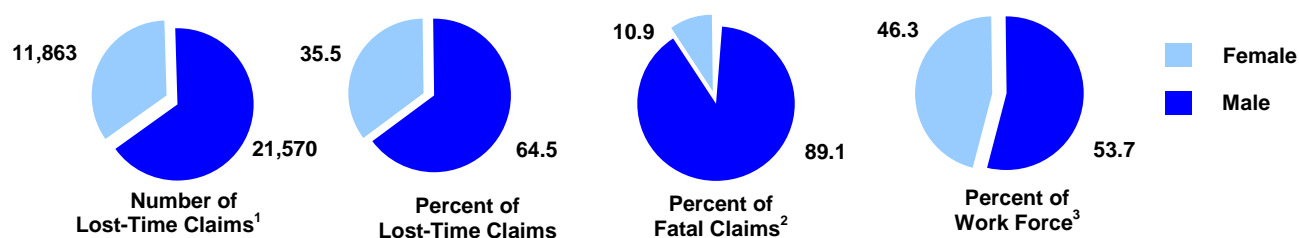
¹ Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.

The major groups listed in Table 9 having the highest percent of lost-time claims filed per number of employees include educational services (8.4%), local passenger transportation (6.6%), and transportation by air (5.7%). This differs from the picture painted by Table 8, which shows that, at the most general level of industrial classification, construction has the highest percent of lost-time claims filed per number of employees.

Figure 5

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

Date of Injury–Calendar Year 1998
State of Colorado



Notes:

¹ Total number of lost-time claims is 33,441, eight claims had missing data for gender.

² Total number of fatal claims is 110.

³ Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 1998*: Table 12.

Table 10

Distribution of Lost-Time Claims by Gender and Part of Body^{1,2}

Date of Injury–Calendar Year 1998
State of Colorado
Gender

Part of Body ³	Female		Male		Row Totals	
	Count	Percent	Count	Percent	Count	Percent
Back	2,151	6.4	4,394	13.1	6,545	19.6
Multiple Body Parts	1,714	5.1	2,020	6.0	3,734	11.2
Knee	1,045	3.1	2,199	6.6	3,244	9.7
Upper Arm (Including Shoulder)	851	2.5	1,793	5.4	2,644	7.9
Finger(s)	509	1.5	1,687	5.0	2,196	6.6
Wrist	888	2.7	826	2.5	1,714	5.1
Head	449	1.3	1,005	3.0	1,454	4.4
Multiple Upper Extremities	829	2.5	552	1.7	1,381	4.1
Ankle	427	1.3	892	2.7	1,319	3.9
Hand	473	1.4	799	2.4	1,272	3.8
Foot/Feet	347	1.0	856	2.6	1,203	3.6
Nonclassifiable	525	1.6	523	1.6	1,048	3.1
Internal Organs	159	0.5	343	1.0	502	1.5
Death	12	*	98	0.3	110	0.3
All Other Classified Injuries	1,484	4.4	3,583	10.7	5,067	15.2
Column Totals	11,863	35.5%	21,570	64.5%	33,433	100%**

Notes:

* Value is less than .05%.

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

¹ 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.

² Total number of lost-time claims is 33,441; eight claims had missing data for gender.

³ 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).

Table 11

Distribution of Lost-Time Claims by Gender and Nature of Injury^{1,2}

Date of Injury-Calendar Year 1998
State of Colorado

Nature of Injury ³	Female		Male		Row Totals	
	Count	Percent	Count	Percent	Count	Percent
Strain, Sprain	4,198	12.6	7,896	23.6	12,094	36.2
Contusion, Crushing	860	2.6	1,863	5.6	2,723	8.1
Fracture	542	1.6	1,738	5.2	2,280	6.8
Laceration, Puncture	434	1.3	1,688	5.0	2,122	6.3
Cumulative Injury, NOC	498	1.5	258	0.8	756	2.3
Inflammation, including Tendinitis/Tenosynovitis	304	0.9	355	1.1	659	2.0
Hernia	46	0.1	543	1.6	589	1.8
Carpal Tunnel Syndrome	303	0.9	124	0.4	427	1.3
Multiple Physical Injuries Only	130	0.4	267	0.8	397	1.2
Burn	90	0.3	233	0.7	323	1.0
Dislocation	75	0.2	243	0.7	318	1.0
Mental Stress/Mental Disorder	183	0.5	123	0.4	306	0.9
Other	583	1.7	1,175	3.5	1,758	5.3
All Other Specific Injuries, NOC	3,617	10.8	5,064	15.1	8,681	26.0
Column Totals	11,863	35.5%	21,570	64.5%	33,433	100%*

Notes:

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

¹ 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.

² Total number of lost-time claims is 33,441; eight claims had missing data for gender.

³ NOC means Not Otherwise Classified.

As shown in Table 10, injuries to males outnumber those to females for all classifiable 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 carpal tunnel syndrome, cumulative injuries and mental stress/mental disorder. These differences may merely reflect the gender distribution of the workforce.

Table 12

Distribution of Lost-Time Claims by Gender and Standard Industrial Classification^{1,2}

Date of Injury-Calendar Year 1998
State of Colorado

Standard Industrial Classification ³	Gender				Totals	
	Female		Male		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry & Fishing	138	0.4	558	1.7	696	2.1
Mining	32	0.1	301	0.9	333	1.0
Construction	168	0.5	4,095	12.2	4,263	12.8
Manufacturing	1,174	3.5	2,489	7.4	3,663	11.0
Transportation, Communications & Public Utilities	832	2.5	2,625	7.9	3,457	10.3
Wholesale Trade	458	1.4	1,722	5.2	2,180	6.5
Retail Trade	2,294	6.9	2,574	7.7	4,868	14.6
Finance, Insurance & Real Estate	559	1.7	454	1.4	1,013	3.0
Services	4,963	14.8	4,241	12.7	9,204	27.5
Public Administration	775	2.3	1,428	4.3	2,203	6.6
Other ⁴	470	1.4	1,083	3.2	1,553	4.6
Totals	11,863	35.5	21,570	64.5	33,433	100%*

Notes:

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

¹ 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.

² Total number of lost-time claims is 33,441; eight claims had missing data for gender.

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

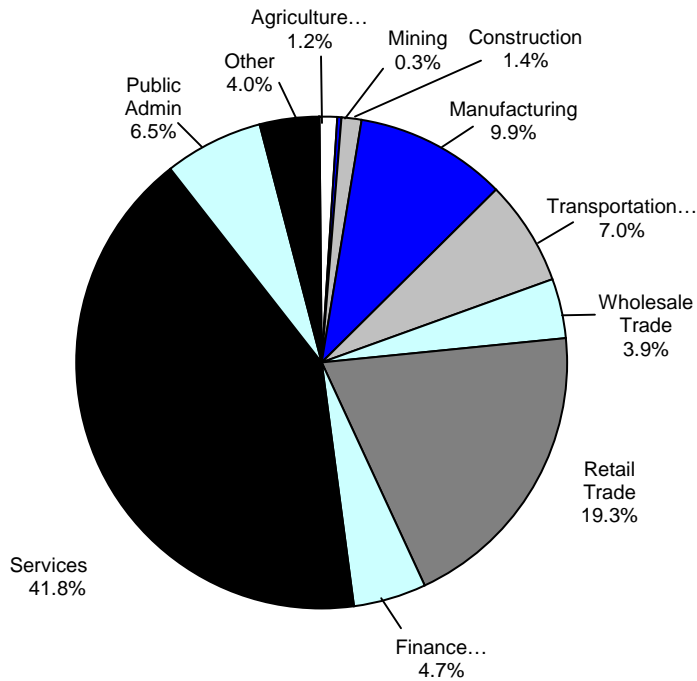
⁴ "Other" includes nonclassified establishments, invalid SIC codes, and disclosure suppression.

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

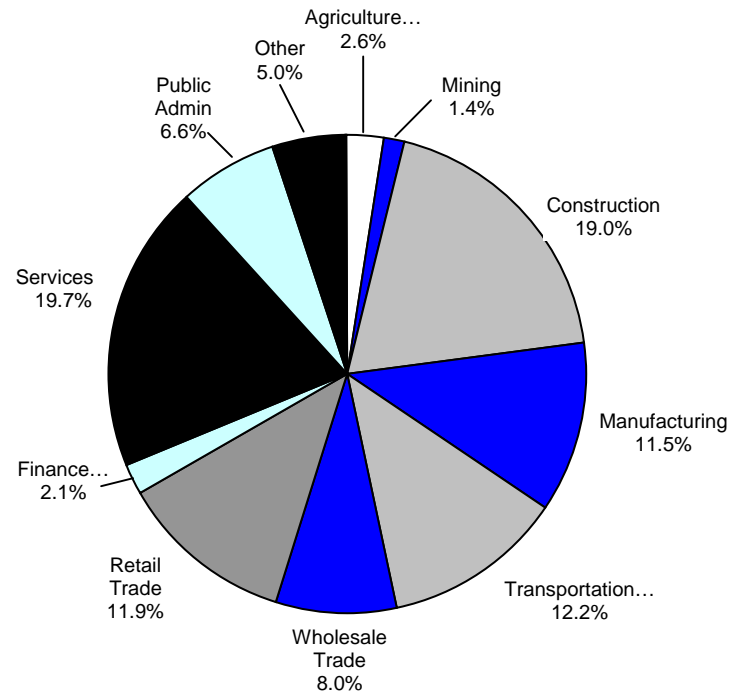
Figure 6

Gender by Standard Industrial Classification Lost-Time Claims

Date of Injury—Calendar Year 1998
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.

Nearly two-thirds of the injuries to females occur in services and retail trade, whereas one-third of the injuries to males 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 trade than a similar percentage of men who work.

Table 13

Percent Distribution of Lost-Time Claims by Age and Standard Industrial Classification^{1,2}

Date of Injury-Calendar Year 1998
State of Colorado

Standard Industrial Classification ⁴	Age Group ³							Missing	Totals	
	Under 18	18-29	30-39	40-49	50-59	60-65	Over 65	Ages	Percent	Count
Agriculture, Forestry & Fishing	*	0.7	0.6	0.5	0.2	0.1	*	0.1	2.1	696
Mining	*	0.2	0.3	0.3	0.1	*	*	*	1.0	333
Construction	0.1	3.9	4.3	2.7	1.1	0.2	*	0.3	12.8	4,265
Manufacturing	*	2.4	3.3	3.0	1.6	0.4	0.1	0.1	11.0	3,663
Transportation, Communications & Public Utilities	*	2.1	3.2	2.9	1.6	0.3	0.1	0.1	10.3	3,458
Wholesale Trade	0.1	1.7	2.0	1.6	0.8	0.2	0.1	0.1	6.5	2,180
Retail Trade	0.5	4.8	3.8	3.0	1.6	0.4	0.3	0.1	14.6	4,868
Finance, Insurance & Real Estate	*	0.6	0.8	0.9	0.5	0.1	*	*	3.0	1,014
Services	0.2	7.0	7.5	7.4	4.0	0.8	0.4	0.2	27.5	9,207
Public Administration	*	0.9	1.6	2.3	1.4	0.3	0.1	*	6.6	2,204
Other ⁵	0.1	1.2	1.2	1.3	0.6	0.1	0.1	0.1	4.6	1,553
Totals	Percent	1.1	25.5	28.7	26.0	13.7	2.9	1.2	1.1	100.0**
	Count	363	8,521	9,586	8,684	4,568	962	394	363	33,441

Notes:

* Value is less than .05%.

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

¹ 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.² Total number of lost time claims is 33,441.³ Widths of age group categories vary.⁴ Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.⁵ "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 ¹

Date of Injury-Calendar Year 1998
State of Colorado

Age				Age and Gender					
Age Group				Males			Females		
	Number in Labor Force ^{2,3}	Number of Lost-Time Claims ⁴	Percent of Labor Force Filing L-T Claims	Number in Labor Force ^{2,3}	Number of Lost-Time Claims ⁴	Percent of Male Workers Filing L-T Claims	Number in Labor Force ^{2,3}	Number of Lost-Time Claims ⁴	Percent of Female Workers Filing L-T Claims
20-24 yrs.	247	3,347	1.36	133	2,320	1.74	114	1,027	0.90
25-34 yrs.	561	8,643	1.54	310	5,881	1.90	251	2,760	1.10
35-44 yrs.	619	9,984	1.61	343	6,301	1.84	276	3,680	1.33
45-54 yrs.	446	6,673	1.50	226	4,008	1.77	220	2,665	1.21
55-64 yrs.	191	2,702	1.41	98	1,677	1.71	94	1,022	1.09
Totals ⁵	2,064	31,349	1.52	1,110	20,187	1.82	955	11,154	1.17

Notes:

- ¹ 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.
- ² Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 1998*, 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.)
- ³ Counts are in thousands. Sum of individual items for age and gender may not equal total for age due to rounding.
- ⁴ 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 33,441; 2,092 claims are excluded from this analysis because they fall outside the age categories used in this table; eight claims were missing data for gender.
- ⁵ 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 females, workers 35–44 years of age file the highest percent of lost-time claims. For males, workers 25–34 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 distributions of the workforce.

Table 15

Distribution of Lost-Time Claims by Age and Gender^{1,2}

Date of Injury-Calendar Year 1998
State of Colorado

Age Group ³	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent*
Under 18 Yrs.	142	0.4	221	0.7	363	1.1
18 - 29	2,655	7.9	5,864	17.5	8,519	25.5
30 - 39	3,317	9.9	6,266	18.7	9,583	28.7
40 - 49	3,351	10.0	5,333	16.0	8,684	26.0
50 - 59	1,824	5.5	2,741	8.2	4,565	13.7
60 - 65	335	1.0	627	1.9	962	2.9
Over 65	147	0.4	247	0.7	394	1.2
Missing Ages	92	0.3	271	0.8	363	1.1
Totals	11,863	35.5%	21,570	64.5%	33,433	100%*

Notes:

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

¹ 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.

² Total number of lost-time claims is 33,441; eight claims had missing data for gender.

³ Widths of age group categories vary.

Figure 7
**Percent Distribution of Lost-Time Claims
by Age and Gender**

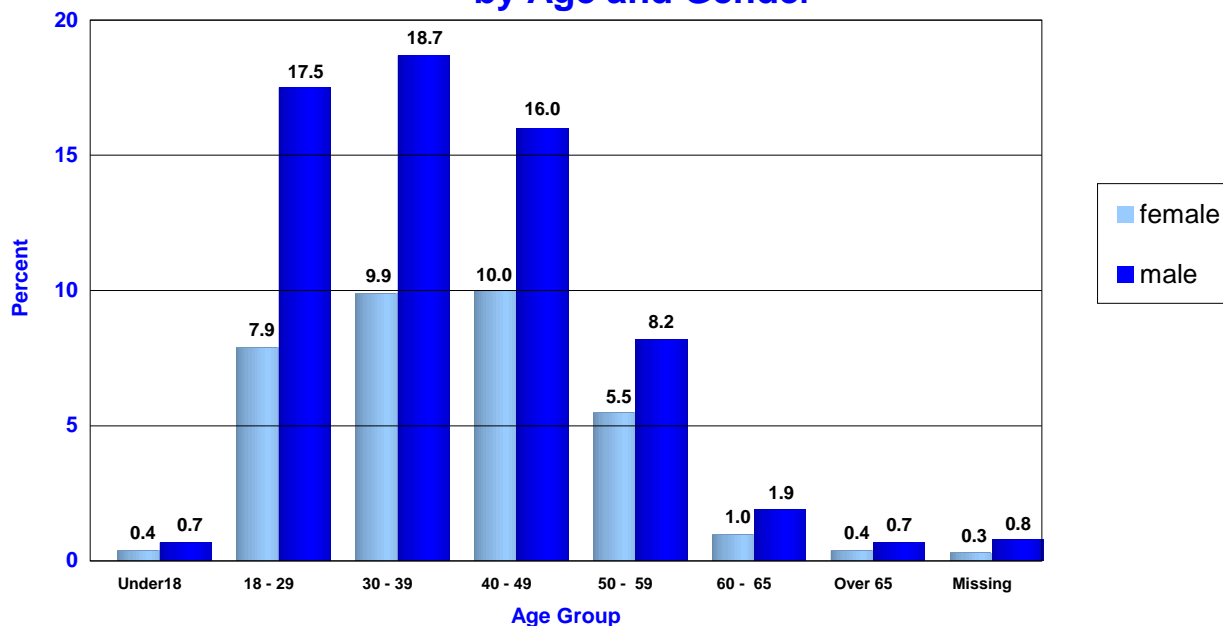
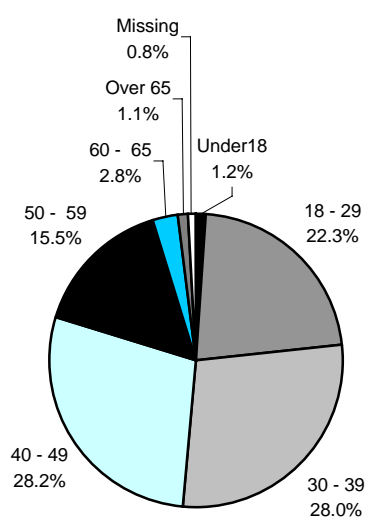


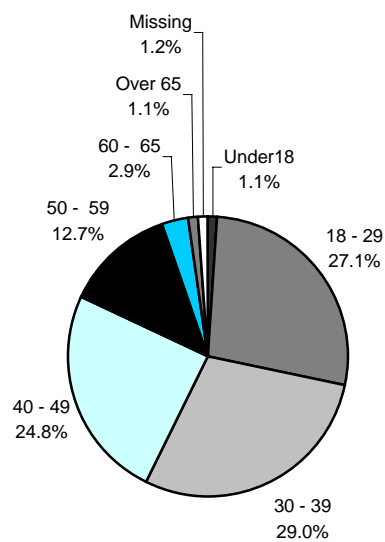
Figure 8

Gender by Age¹ Lost-Time Claims

Date of Injury-Calendar Year 1998
State of Colorado



Female = 100%*



Male = 100%*

Notes:

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

¹ These differences 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.

Table 16

Distribution of Lost-Time Claims by Claim Status

Date of Injury-Calendar Year 1998
State of Colorado

Claim Status ¹	Count	Percent
Admitted	26,053	77.9
Denied	6,622	19.8
Indeterminate	766	2.3
Totals	33,441	100%*

Notes:

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

¹ The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of the date of the download from the Division's data base, December 29, 1999. An "Admitted" claim is one for which an admission document, including a Fatal Admission or Final Pay Notice, has been filed. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no admission document has been 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, 40 or 5.2% of these claims have been resolved with a settlement, and an additional 59 or 7.7% have had some type of hearing activity.)

Figure 9

Percent Distribution of Lost-Time Claims By Claim Status

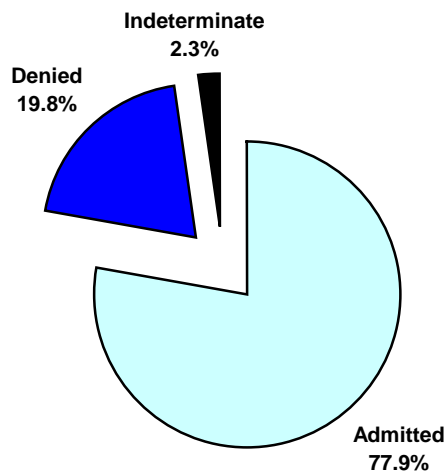


Table 17

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

Date of Injury-Calendar Year 1998
State of Colorado

Claim Status ¹					Lost-Time Claims Filed	
	Count	Percent	Count	Percent	Count	Percent
Admitted Claims with No Denial					23,899	71.5%
Admission Type:						
General			3,494	14.6		
Final			18,873	79.0		
Fatal			33	0.1		
Final Pay Notice			1,499	6.3		
<i>Subtotals</i>			23,899	100%		
Denied Claims						
Claims Initially Denied:	8,776	26.2				
Current Status of Claims Initially Denied:						
Admitted	2,154	24.5			2,154	6.4%
Denied	6,622	75.5			6,622	19.8%
<i>Subtotals</i>	8,776	100%				
Denied Claims Later Admitted by Admission Type:						
General			449	20.8		
Final			1,020	47.4		
Fatal			9	0.4		
Final Pay Notice			676	31.4		
<i>Subtotals</i>			2,154	100%		
Indeterminate Claims					766	2.3%
Carrier Type²:						
Commercial	509	66.4				
Self Insured Employer	104	13.6				
Non-Insured Employer	153	20.0				
<i>Subtotals</i>	766	100%				
Totals					33,441	100%*

Notes:

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

¹ The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of the date of the download from the Division's data base, December 29, 1999. An "Admitted" claim is one for which an admission document, including a Fatal Admission or Final Pay Notice, has been filed. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no admission document has been 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, 40 or 5.2% of these claims have been resolved with a settlement, and an additional 59 or 7.7% have had some type of hearing activity.)

² "Carrier Type" refers to the type of insurer against whom the claim was initially filed.

Nearly 20% of all lost-time claims end up being denied.

Table 18
Distribution of Denied Claims by Carrier Type
Lost-Type Claims ^{1,2}

Date of Injury-Calendar Year 1998
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
Commercial Carrier	25,280	77.9	5,952	23.5	1,475	24.8	4,477	17.7
Self-Insured Employer	6,981	21.5	2,234	32.0	373	16.7	1,861	26.7
Non-Insured Employer	196	0.6	22	11.2	6	27.3	16³	8.2³
Totals	32,457	100%*	8,208⁴	25.3%	1,854	22.6%	6,354⁴	19.6%⁴

Notes:

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

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

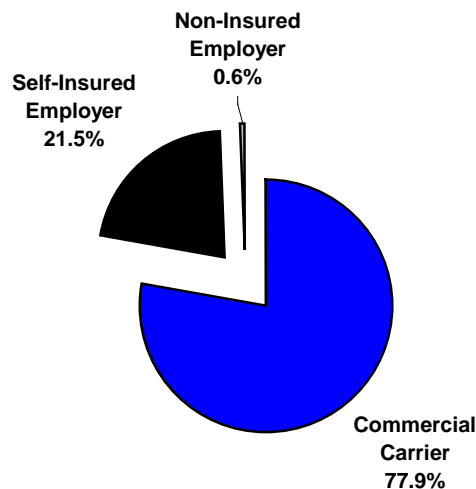
employers, the results are presented by carrier type, rather by specific commercial carrier or self-insured employer.

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 29, 1999.

³ The count and percent of claims denied by non-insured employers is somewhat misleading, as 153 or 40.9% of the 374 claims filed against non-insured employers are "Indeterminate." That is, based on information in the Division's database as of the date of the download, December 29, 1999, neither an admission nor a denial had been filed in 153 of the 374 claims filed against non-insured employers.

⁴ Of the 33,441 lost-time claims filed, 8,776 or 26.2% were initially denied. Multiple carriers were involved on 568 or 6.5% of these claims. These 568 claims with multiple-carrier involvement are excluded from the analysis reported in this table.

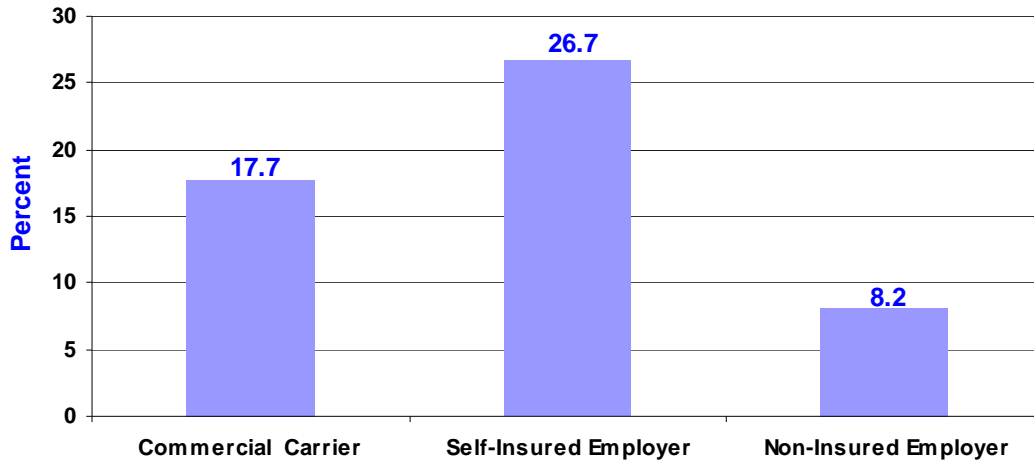
Figure 10
Percent of Claims Filed by Carrier Type



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 1998
State of Colorado

Carrier Type ¹	Reason For Denial ²									Totals
	Further Investigation		Full Denial		Not Carrier		Other ³			
	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
Commercial Carrier	2,385	40.1	3,179	53.4	306	5.1	82	1.4	5,952	100
Self-Insured Employer	838	37.5	1,263	56.5	11	0.5	122	5.5	2,234	100
Non-Insured Employer	11	50.0	9	40.9	1	4.5	1	4.5	22	100
Totals	3,234	39.4	4,451	54.2	318	3.9	205	2.5	8,208	100%

Notes:

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

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 29, 1999.

³ "Other" includes "Third Party Involvement."

Figure 12

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

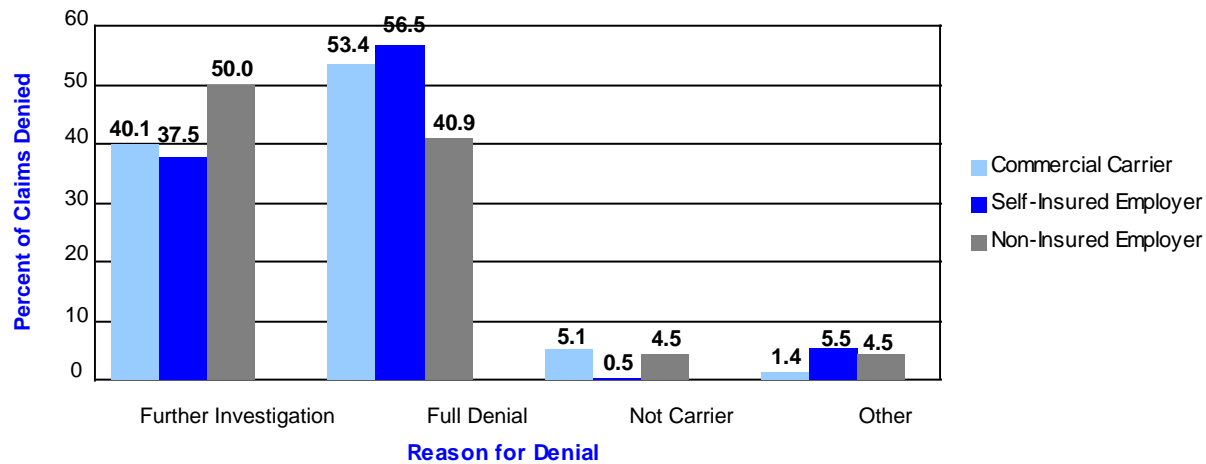


Table 20

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

Date of Injury-Calendar Year 1998
State of Colorado

Carrier Type ³	Claims Initially Denied for "Further Investigation" ⁴	Denied Claims Count	Denied Claims 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 ⁵
Commercial Carrier	1,812	660	36.4	65.2	1152	63.6	450.0
Self-Insured Employer	738	231	31.3	69.2	507	68.7	470.0
Non-Insured Employer	4	0	0.0	0.0	4	100.0	361.8
Totals	2,554	891	34.9%	66.3*	1,663	65.1%	455.9*

Notes:

* This number is a weighted mean.

¹ The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of the date of the download from the Division's data base, December 29, 1999. Thus, an "admitted" claim is one for which an admission document has been filed; a "denied" claim is one for which a "Notice of Contest" has been filed, but no admission document has been 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 Six-hundred eighty of the 3,234 claims shown in Table 19 that were denied for further investigation have been excluded from the analysis

⁵ Download date was December 29, 1999.

Table 20 shows that of the 6,622 claims that were denied, 1,663, or slightly more than 25%, were denied for "further investigation" and there has been no further activity on the claim for over a year.

Table 21

Distribution of Fatal Claims by Nature of Injury¹

**Date of Death-Calendar Year 1998
State of Colorado**

Nature of Injury^{2,3}	Count	Percent
Specific Injury		
Angina Pectoris	1	0.9
Burn	2	1.8
Blunt Force Trauma	11	10.0
Concussion	1	0.9
Contusion	3	2.7
Crushing	12	10.9
Electric Shock	4	3.6
Fracture	3	2.7
Myocardial Infarction (Heart Attack)	19	17.3
Puncture	1	0.9
Severance	1	0.9
Suffocation, Asphyxiation	2	1.8
All Other Specific Injuries, NOC	29	26.4
<i>Subtotals</i>	<i>89</i>	<i>80.9</i>
Occupational Disease or Cumulative Injury		
Respiratory (Fumes)	1	0.9
Occupational Disease, NOC	1	0.9
AIDS	1	0.9
Cumulative Injury, NOC	2	1.8
<i>Subtotals</i>	<i>5</i>	<i>4.5</i>
Multiple Injuries		
Multiple Physical Injuries Only	16	14.5
<i>Subtotals</i>	<i>16</i>	<i>14.5</i>
Totals	110	100%*

Notes:

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

¹ The statistics reported in this table refer to fatal claims *filed*, without regard to whether the claims were admitted or denied.

² NOC means Not Otherwise Classified.

³ The categories of "Blunt Force Trauma" and "Suffocation, Asphyxiation" are not included in the current version of NCCI's coding scheme for nature of injury. These categories were derived from a review of information, including death certificates, contained in the files of some of the fatal claims.

Over 80% of the fatal claims involving heart attacks and occupational disease or illness are denied.

Table 22

Distribution of Fatal Claims by Cause of Injury¹

Date of Death-Calendar Year 1998
State of Colorado

Cause of Injury ²	Count	Percent
Burned or Scalded		
Fire or Flame	1	0.9
Contact with Electric Current	1	0.9
<i>Subtotals</i>	2	1.8
Caught In or Between		
Machine or Machinery	3	2.7
Caught In or Between, NOC	3	2.7
<i>Subtotals</i>	6	5.5
Fell or Slipped		
From a Different Level	6	5.5
From a Ladder or Scaffolding	2	1.8
<i>Subtotals</i>	8	7.3
Motor Vehicle		
Crash of Rail Vehicle	1	0.9
Collision with Another Vehicle	8	7.3
Collision with a Fixed Object	1	0.9
Crash of Airplane	2	1.8
Vehicle Upset	7	6.4
Motor Vehicle, NOC	13	11.8
<i>Subtotals</i>	32	29.1
Strained or Injured by		
Using Tool or Machine	1	0.9
<i>Subtotals</i>	1	0.9
Struck or Injured by		
Fellow Worker, Patient	1	0.9
Falling or Flying Object	8	7.3
Hand Tool or Machine in Use	1	0.9
Motor Vehicle	3	2.7
Moving Parts of Machine	1	0.9
Object Handled by Others	1	0.9
<i>Subtotals</i>	15	13.6
Miscellaneous		
Absorbed, Ingested, Inhaled, NOC	1	0.9
Person in Act of a Crime	4	3.6
Other than Physical Cause	2	1.8
Cumulative, NOC	2	1.8
Other - Miscellaneous, NOC	37	33.6
<i>Subtotals</i>	46	41.8
Totals	110	100%*

Notes:

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

¹ The statistics reported in this table refer to fatal claims *filed*, without regard to whether the claim was admitted or denied.

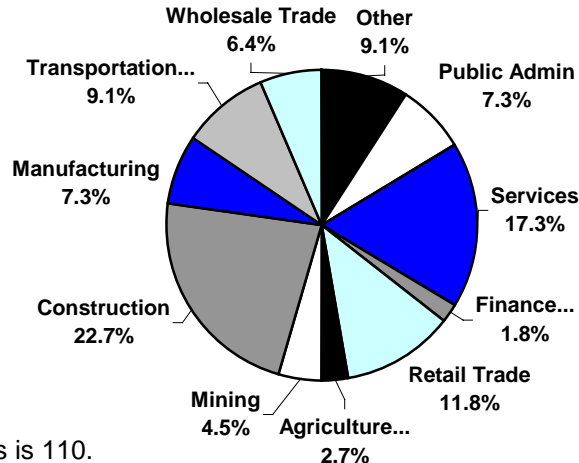
² NOC means Not Otherwise Classified.

Nearly 30% of fatal claims involve a motor vehicle accident.

Figure 13

Percent Distribution of Fatal Claims by Standard Industrial Classification

Date of Death—Calendar Year 1998
State of Colorado



Note: Total number of fatal claims is 110.

Table 23

Rank-Order Distribution of Fatal Claims by Standard Industrial Classification and Rate of Fatal Claims by Employment¹

Date of Death—Calendar Year 1998
State of Colorado

Standard Industrial Classification ²	Fatal Claims		Fatal Claims per 10,000 Employed in SIC ³
	Count	Percent	
Construction	25	22.7	1.9
Services	19	17.3	0.3
Retail Trade	13	11.8	0.3
Transportation, Communications & Public Utilities	10	9.1	0.8
Other ⁴	10	9.1	n/a
Manufacturing	8	7.3	0.4
Public Administration	8	7.3	0.3
Wholesale Trade	7	6.4	0.7
Mining	5	4.5	3.6
Agriculture, Forestry & Fishing	3	2.7	1.0
Finance, Insurance & Real Estate	2	1.8	0.2
Totals	110	100%*	0.5

Notes:

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

¹ The statistics reported in this table refer to fatal claims *filed*, without regard to whether the claim was admitted or denied.

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

³ Source of employment data: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 1998*.

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

The three industries with the highest rates of fatal claims per 10,000 workers are mining (3.6), construction (1.9), and agriculture, forestry and fishing (1.0). The industry with the lowest rate of fatal claims per 10,000 workers is real estate (.2), followed by services, retail trade, and public administration, all with .3 fatal claims per 10,000 workers.

Figure 14

Percent of Fatal and Non-Fatal Claims by Standard Industrial Classification

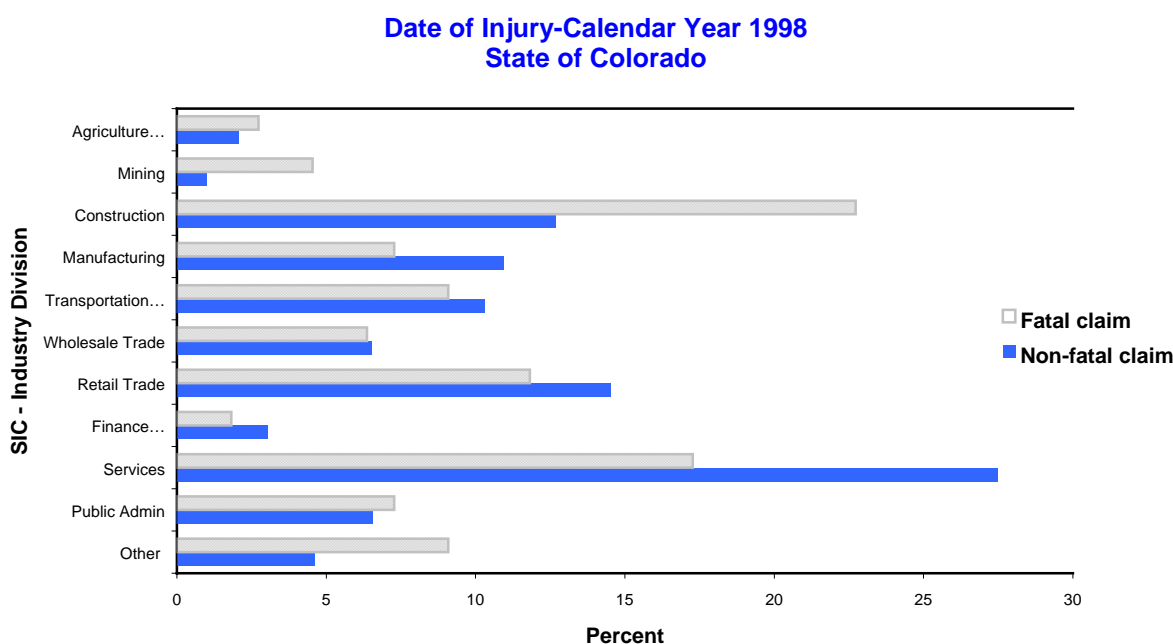


Table 24

Distribution of Fatal Claims by Age and Gender¹

Date of Death-Calendar Year 1998
State of Colorado

Age Group ²	Gender				Totals	
	Female		Male		Count	Percent
	Count	Percent	Count	Percent		
18-29 yrs.	0	0.0	21	19.1	21	19.1
30-39 yrs.	2	1.8	17	15.5	19	17.3
40-49 yrs.	6	5.5	28	25.5	34	30.9
50-59 yrs.	2	1.8	18	16.4	20	18.2
60-65 yrs.	2	1.8	5	4.5	7	6.4
Over 65	0	0.0	7	6.4	7	6.4
Missing Ages	0	0.0	2	1.8	2	1.8
Totals	12	10.9	98	89.1	110	100%*

Notes:

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

¹ The statistics reported in this table refer to fatal claims *filed*, without regard to whether the claim was admitted or denied.

² Widths of age group categories vary.

Although males are 54% of the workforce, males account for nearly 90% of the fatal claims.

Table 25

Distribution of Fatal Claims by Gender and Status of Claims¹

Date of Death-Calendar Year 1998
State of Colorado

Gender	Admitted		Status Denied ²		Indeterminate ³		Totals	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent*
Female	5	41.7	7	58.3	0	0.0	12	100
Male	50	51.0	40	40.8	8	8.2	98	100
Totals	55	50.0	47	42.7	8	7.3	110	100%

Notes:

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

¹ The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of the date of the download from the Division's data base, December 29, 1999. An "Admitted" claim is one for which an admission document, including a Fatal Admission or Final Pay Notice, has been filed. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no admission document has been filed. An "Indeterminate" claim is one for which neither an admission nor a denial has been filed.

² Of the seven fatal claims involving a female that were denied, one was later resolved with a settlement, and none of the other six had hearing activity. Of the forty claims involving a male that were denied, one was later resolved with a settlement, and four of the other thirty-nine had hearing activity.

³ Of the eight indeterminate fatal claims involving a male, one was later resolved by a settlement, and one of the other seven had hearing activity.

Fatal claims involving females are more likely to be denied than those involving males.

Table 26

Distribution of Applications for Hearing and Merit Hearings Held by Location¹

Date of Application or Hearing-Calendar Year 1998
State of Colorado

Location	Applications Received	Merit Hearings Held ²
Boulder	314	51
Colorado Springs	1,751	249
Durango	142	44
Denver	5,088	833
Fort Collins	362	80
Glenwood Springs	196	30
Grand Junction	596	125
Greeley	865	103
Pueblo	1,004	103
Totals	10,318	1,618

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 2,427 procedural hearings held (Source: Division of Workers' Compensation, *Docket Activity by City*, (Report #661), and *Procedural Orders –Hearings by ALJ* (Report # 664).

Table 27

Rank-Order Distribution of Issues from Orders¹

Date of Order-Calendar Year 1998
State of Colorado

Issue	Count	Percent
Settled / Pro se	1,734	19.7
Disfigurement	1,631	18.5
Compensability	877	10.0
Temporary total	783	8.9
Medical benefits	707	8.0
Permanent partial	253	2.9
Wage rate	246	2.8
Temporary partial	214	2.4
Reasonable / necessary	189	2.1
Reopen	186	2.1
Permanent total	184	2.1
Authorized medical benefits	143	1.6
Related to injury	135	1.5
Grover meds	132	1.5
For Offset	119	1.4
Independent medical exam	118	1.3
Penalty - VS the employer	113	1.3
Show cause	112	1.3
Apportionment	89	1.0
Maximum Medical Improvement (MMI)	78	0.9
Change of physician	77	0.9
Related condition	71	0.8
Penalty - violation of the Act	65	0.7
Occupational disease	47	0.5
Safety rule violation	44	0.5
All Other Issues ²	465	5.3
Totals	8,812	100%*

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 28

Settlements by Type of Representation¹

Date of Settlement-Calendar Year 1998
State of Colorado

Month	Representation				Totals	
	Count	Pro Se Amount	Count	By Counsel Amount	Count	Amount
Jan	78	\$777,654	348	\$10,560,177	426	\$11,337,832
Feb	81	849,894	404	12,611,627	485	13,461,521
Mar	109	1,692,907	390	13,850,617	499	15,543,524
Apr	103	1,545,367	463	15,754,247	566	17,299,614
May	90	1,917,158	431	14,260,322	521	16,177,481
Jun	116	2,071,698	512	17,006,262	628	19,077,960
Jul	124	2,705,451	446	12,991,160	570	15,696,612
Aug	98	1,763,426	451	15,550,951	549	17,314,378
Sep	135	2,702,034	516	19,593,652	651	22,295,686
Oct	96	1,563,040	507	14,872,072	603	16,435,113
Nov	101	1,452,844	463	14,334,748	564	15,787,592
Dec	120	1,820,800	588	22,446,697	708	24,267,497
Totals²	1,251	\$20,862,275	5,519	\$183,832,533	6,770	\$204,694,808

Settlements by Type of Representation - 1998 Averages

1998	Representation				Totals	
	Count	Pro Se Amount	Count	By Counsel Amount	Count	Amount
Annual Averages	1,251	\$16,676	5,519	\$33,309	6,770	\$30,236

Notes:

¹ Settlement information is based on claims that were settled during calendar year 1998. The claim itself may have been initially filed in 1998 or a prior calendar year. Source: *Stipulation Activity Report* (#862).

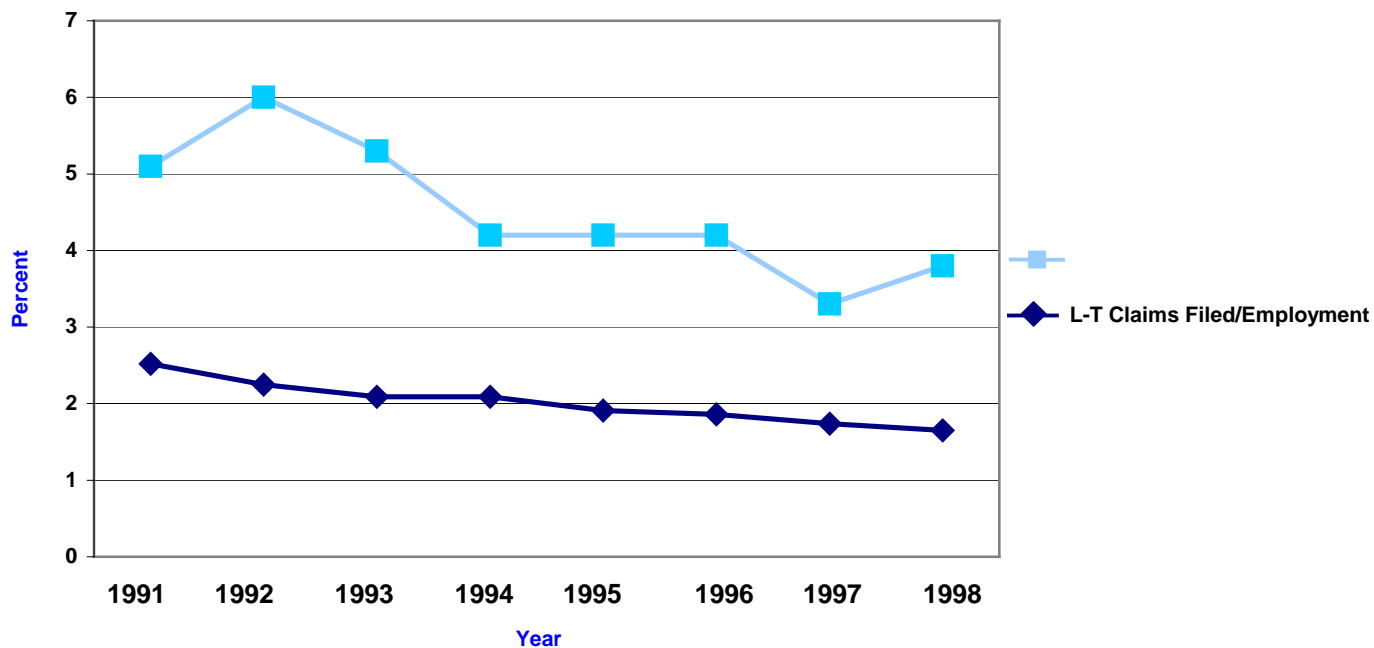
² Totals for settlement amounts may not equal sum of monthly settlement amounts because of rounding.

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 15

Percent Workforce Filing Lost-Time Claim Compared to Unemployment Rate: 1991 - 1998

State of Colorado



Sources: L-T Claims Filed/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 – 1998*. 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 willingness of workers to file claims for workers' compensation. This assumption generally holds that as the unemployment rate decreases, the claims-filed rate also decreases. Figure 15 displays these two rates for Colorado, 1991 through 1998.