



COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT

Division of Workers' Compensation

# Work-Related Injuries In Colorado

## 1999

**COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT**

**Division of Workers' Compensation**

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This report, and those for 1995, 1996, 1997, and 1998  
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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 1999.<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 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.<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 that *occurred* during calendar year 1999. This does not mean that the claim was filed in 1999. 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 32,706 lost-time claims included in this report, approximately 81% were filed in 1999. The remaining 19% were filed through December 28, 2000, the date of the download from the database that extracted from the database 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, in most cases it is not 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.<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 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 new exhibits on admissions/denials (Table 21), fatal claims (Table 25 and Figure 15), and the number of claims received and lost-time claims filed, 1984-1999 (Table 31).

This report is dedicated to the Colorado workers who suffered work-related injuries, illnesses, and fatalities during calendar year 1999.

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<sup>1</sup> The only exception to this statement is the information on hearings reported in Tables 28 and 29 and the information on settlements reported in Table 30. The hearing data are based on applications received, hearings held, or orders issued in 1999, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 1999. However, the claim itself may have initially been filed in 1999 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 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 84 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 84 claims are .3% of the total 32,706 lost-time claims that serve as the basis for most exhibits in this report. In addition, there were 629 med-only claims that had a stipulated settlement. The amount of the settlement ranged from \$.01 to \$95,000, with a mean of \$11,112. Unlike last year, these med-only claims with a stipulated settlement were not included among the lost-time claims that form the basis for most exhibits in this report.

<sup>3</sup> The statistics reported in sections I through VII and Tables 22-26 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, 11, 22, and 23, 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 1999  
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	138,758	6.6	2,479	7.6	1.8	4
Alamosa	7,043	0.3	147	0.4	2.1	1
Arapahoe	274,430	13.0	2,949	9.0	1.1	6
Archuleta	2,954	0.1	44	0.1	1.5	1
Baca	1,292	0.1	18	0.1	1.4	1
Bent	1,604	0.1	26	0.1	1.6	1
Boulder	166,736	7.9	1,882	5.8	1.1	7
Chaffee	6,099	0.3	93	0.3	1.5	0
Cheyenne	731	*	20	*	2.7	0
Clear Creek	2,998	0.1	51	0.2	1.7	0
Conejos	1,548	0.1	40	0.1	2.6	0
Costilla	814	*	13	*	1.6	0
Crowley	1,105	*	21	0.1	1.9	0
Custer	765	*	21	0.1	2.7	1
Delta	7,191	0.3	146	0.4	2.0	0
Denver	455,642	21.6	7,736	23.7	1.7	27
Dolores	435	*	3	*	0.7	0
Douglas	49,188	2.3	602	1.8	1.2	2
Eagle	27,307	1.3	620	1.9	2.3	0
Elbert	2,748	0.1	46	0.1	1.7	0
El Paso	229,845	10.9	3,440	10.5	1.5	11
Fremont	13,124	0.6	343	1.0	2.6	1
Garfield	18,162	0.9	366	1.1	2.0	0
Gilpin	4,920	0.2	133	0.4	2.7	0
Grand	6,452	0.3	123	0.4	1.9	1
Gunnison	7,498	0.4	119	0.4	1.6	1
Hinsdale	281	*	7	*	2.5	0
Huerfano	2,047	0.1	60	0.2	2.9	1
Jackson	507	*	9	*	1.8	0
Jefferson	204,812	9.7	2,251	6.9	1.1	7
Kiowa	463	*	5	*	1.1	0
Kit Carson	3,020	0.1	63	0.2	2.1	0
Lake	2,032	0.1	35	0.1	1.7	0
La Plata	20,528	1.0	372	1.1	1.8	1
Larimer	113,355	5.4	1,420	4.3	1.3	1
Las Animas	4,705	0.2	98	0.3	2.1	0

Table 1 (Continued)

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

Date of Injury-Calendar Year 1999  
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		
Lincoln	1,989	0.1	26	0.1	1.3	0
Logan	7,958	0.4	118	0.4	1.5	5
Mesa	48,724	2.3	1,028	3.1	2.1	6
Mineral	424	*	9	*	2.1	0
Moffat	4,732	0.2	75	0.2	1.6	2
Montezuma	9,160	0.4	170	0.5	1.9	1
Montrose	12,279	0.6	255	0.8	2.1	1
Morgan	10,823	0.5	322	1.0	3.0	2
Otero	7,286	0.3	138	0.4	1.9	0
Ouray	1,217	0.1	20	0.1	1.6	1
Park	1,877	0.1	36	0.1	1.9	0
Phillips	1,593	0.1	36	0.1	2.3	0
Pitkin	15,582	0.7	257	0.8	1.6	2
Prowers	6,361	0.3	127	0.4	2.0	0
Pueblo	54,537	2.6	1,036	3.2	1.9	3
Rio Blanco	2,477	0.1	53	0.2	2.1	2
Rio Grande	4,294	0.2	98	0.3	2.3	0
Routt	12,544	0.6	221	0.7	1.8	0
Saguache	1,674	0.1	13	*	0.8	0
San Juan	289	*	0	*	0.0	0
San Miguel	4,585	0.2	111	0.3	2.4	1
Sedgwick	855	0.0	13	*	1.5	0
Summit	18,446	0.9	260	0.8	1.4	0
Teller	6,569	0.3	106	0.3	1.6	0
Washington	1,249	0.1	36	0.1	2.9	0
Weld	66,809	3.2	1,266	3.9	1.9	4
Yuma	3,434	0.2	93	0.3	2.7	0
Other <sup>3</sup>	16,380	0.8	982	3.0	6.0	4
<b>Totals</b>	<b>2,105,286</b>	<b>100%**</b>	<b>32,706</b>	<b>100%**</b>	<b>1.6%</b>	<b>109</b>

**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 1999*.

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

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

Table 2

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

Date of Injury-Calendar Year 1999  
State of Colorado

Part of Body <sup>1</sup>	Count	Percent
Back	5,835	17.8
Knee	3,286	10.0
Multiple Body Parts	3,212	9.8
Upper Arm (Including Shoulder(s))	2,627	8.0
Finger(s)	2,162	6.6
Nonclassifiable	1,649	5.0
Wrist	1,469	4.5
Head	1,461	4.5
Hand	1,395	4.3
Multiple Upper Extremities	1,290	3.9
Ankle	1,249	3.8
Foot/Feet	1,199	3.7
Internal Organs	422	1.3
Death	109	0.3
All Other Classified Injuries <sup>2</sup>	5,341	16.3
<b>Totals</b>	<b>32,706</b>	<b>100% *</b>

## 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

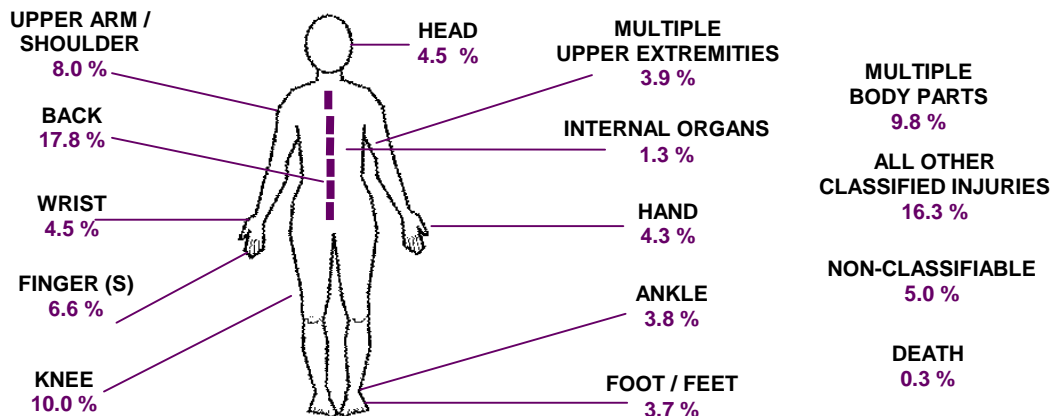




Table 3

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

Date Of Injury-Calendar Year 1999  
State of Colorado

Part of Body	Count	Percent
<b>HEAD</b>		
Multiple Head Injuries	393	1.2
Skull	172	0.5
Brain	75	0.2
Ear(s)	146	0.4
Eye(s)	322	1.0
Nose	74	0.2
Teeth	39	0.1
Mouth	55	0.2
Other Facial Soft Tissue	140	0.4
Facial Bones	45	0.1
<i>Subtotals</i>	<i>1,461</i>	<i>4.5</i>
<b>NECK</b>		
Multiple Neck Injuries	229	0.7
Neck Vertebrae	102	0.3
Neck Disc	60	0.2
(Neck) Spinal Cord	16	*
Larynx	12	*
Neck Soft Tissue	166	0.5
Trachea	4	*
<i>Subtotals</i>	<i>589</i>	<i>1.8</i>
<b>UPPER EXTREMITIES</b>		
Multiple Upper Extremities	1,141	3.5
Upper Arm(s) (Including Clavicle & Scapula)	911	2.8
Elbow	610	1.9
Lower Arm	542	1.7
Wrist	1,469	4.5
Hand	1,395	4.3
Finger(s)	1,606	4.9
Thumb	556	1.7
Shoulder(s)	1,716	5.2
Wrist(s) & Hand(s)	149	0.5
<i>Subtotals</i>	<i>10,095</i>	<i>30.9</i>
<b>TRUNK</b>		
Trunk	495	1.5
Upper Back Area (Thoracic)	313	1.0
Lower Back Area (Lumbar & Lumbo-Sacral)	5,315	16.3
Disc	113	0.3

Table 3 (Continued)

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

Date Of Injury-Calendar Year 1999  
State of Colorado

Part of Body	Count	Percent
<b>TRUNK (Continued)</b>		
Chest (Including Ribs, Sternum & Soft Tissue)	515	1.6
Sacrum & Coccyx	77	0.2
Pelvis	158	0.5
Spinal Cord	17	0.1
Internal Organs	206	0.6
Heart	63	0.2
Lungs	153	0.5
Abdomen (Including groin)	952	2.9
Buttocks	48	0.1
Lumbar and/or Sacral Vertebrae	27	0.1
<i>Subtotals</i>	8,452	25.8
<b>LOWER EXTREMITIES</b>		
Multiple Lower Extremities	436	1.3
Hip	284	0.9
Upper Leg	203	0.6
Knee	3,286	10.0
Lower Leg	482	1.5
Ankle	1,249	3.8
Foot/Feet	990	3.0
Toe(s)	146	0.4
Great Toe	63	0.2
<i>Subtotals</i>	7,139	21.8
<b>MULTIPLE BODY PARTS</b>		
Artificial Appliance	5	*
Multiple Body Parts	2,929	9.0
Body Systems and Multiple Body Systems	278	0.8
<i>Subtotals</i>	3,212	9.8
<b>NONCLASSIFIABLE</b>		
Unclassified - Insufficient Information	1311	4.0
No Physical Injury	336	1.0
Body	2	*
<i>Subtotals</i>	1,649	5.0
<b>DEATH</b>		
Death	109	0.3
<i>Subtotals</i>	109	0.3
<b>TOTALS</b>	<b>32,706</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 1999  
State of Colorado

Nature of Injury <sup>1</sup>	Count	Percent
Strain, Sprain	12,395	37.9
Contusion, Crushing	3,012	9.2
Laceration, Puncture	2,214	6.8
Fracture	2,115	6.5
Inflammation (Including Tendinitis/Tenosynovitis)	629	1.9
Cumulative Injury, NOC	613	1.9
Hernia	568	1.7
Multiple Physical Injury Only	453	1.4
Carpal Tunnel Syndrome	387	1.2
Mental Stress/Mental Disorder	349	1.1
Burn	344	1.1
Other <sup>2</sup>	1,992	6.1
All Other Specific Injuries, NOC	7,635	23.3
<b>Totals</b>	<b>32,706</b>	<b>100% *</b>

**Notes:**

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

1 NOC means Not Otherwise Classified.

2 "Other" includes those categories in Table 5, with counts less than 1% of total, not already counted in other categories here.

**Figure 2**  
**Percent Distribution of Lost-Time Claims**  
**By Nature of Injury**

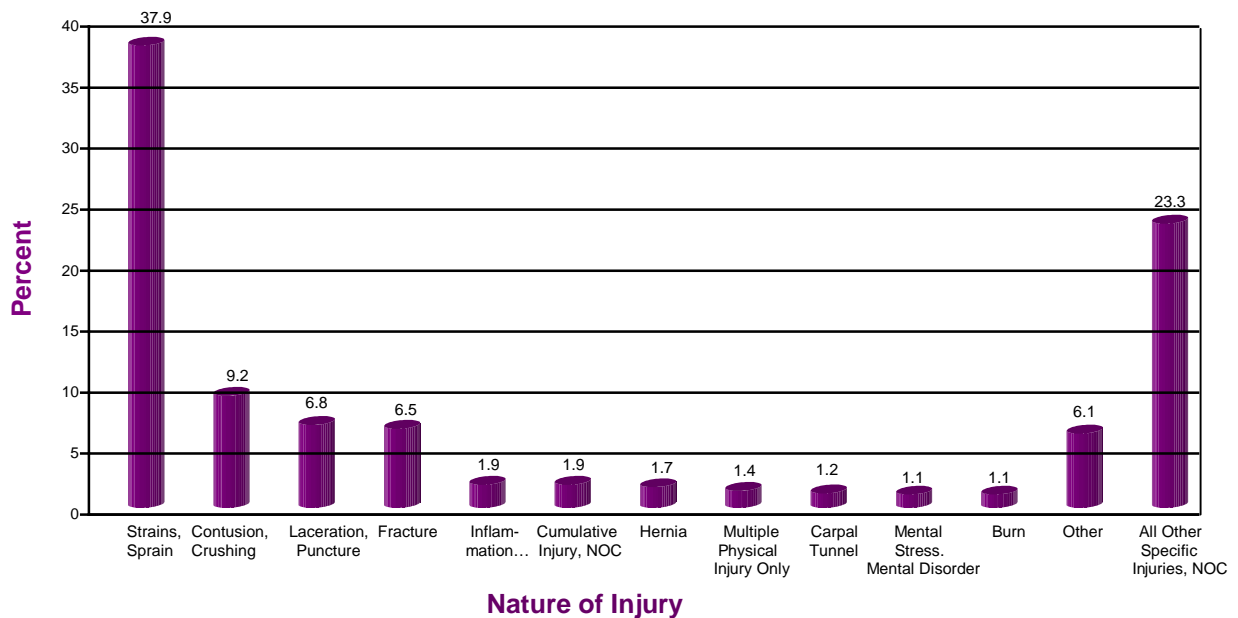


Table 5

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

Date of Injury-Calendar Year 1999  
State of Colorado

Nature of Injury <sup>1</sup>	Count	Percent
<b>SPECIFIC INJURY</b>		
No Physical Injury	133	0.4
Amputation	146	0.4
Angina Pectoris	4	*
Burn	344	1.1
Concussion	121	0.4
Contusion	2,767	8.5
Crushing	245	0.7
Dislocation	289	0.9
Fainting	114	0.3
Electric Shock	31	0.1
Enucleation	2	*
Foreign Body	158	0.5
Fracture	2,115	6.5
Freezing	4	*
Hearing Loss or Impairment	77	0.2
Heat Prostration	7	*
Hernia	568	1.7
Infection	75	0.2
Inflammation	622	1.9
Laceration	1,683	5.1
Myocardial Infarction (Heart Attack)	68	0.2
Poisoning-General	17	0.1
Puncture	531	1.6
Rupture	132	0.4
Severance	56	0.2
Sprain	1,726	5.3
Strain	10,669	32.6
Vascular	48	0.1
Vision Loss	8	*
All Other Specific Injuries, NOC	7,635	23.3
<i>Subtotals</i>	<i>30,395</i>	<i>92.9</i>

Table 5 (Continued)

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

Date of Injury-Calendar Year 1999  
State of Colorado

Nature of Injury <sup>1</sup>	Count	Percent
<b>OCCUPATIONAL DISEASE OR CUMULATIVE INJURY</b>		
Dust Disease, NOC	15	*
Asbestosis	12	*
Silicosis	2	*
Respiratory (Fumes)	179	0.5
Poisoning (Chemical)	25	0.1
Dermatitis	103	0.3
Mental Disorder	67	0.2
Occupational Disease, NOC	60	0.2
Loss of Hearing	31	0.1
Contagious Disease	43	0.1
Cancer	4	*
AIDS	3	*
Video Display Terminal(VDT)-Related Disease	6	*
Mental Stress	282	0.9
Carpal Tunnel Syndrome	387	1.2
Tendinitis or Tenosynovitis	7	*
Cumulative Injury, NOC	613	1.9
<i>Subtotals</i>	<i>1,839</i>	<i>5.6</i>
<b>MULTIPLE INJURIES</b>		
Multiple Physical Injuries Only	453	1.4
Multiple Physical and Psychological Injuries	19	0.1
<i>Subtotals</i>	<i>472</i>	<i>1.4</i>
<b>TOTALS</b>	<b>32,706</b>	<b>100% **</b>

**Notes:**

\* Value is less than .05%.

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

1 NOC means Not Otherwise Classified.

*Strains and sprains are over one-third of lost-time claims filed.*

Table 6

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

Date Of Injury-Calendar Year 1999  
State of Colorado

Cause of Injury	Count	Percent
Strained or Injured By	12,883	39.4
Fell or Slipped	6,722	20.6
Miscellaneous	4,918	15.0
Struck or Injured By	3,052	9.3
Cut, Punctured, or Scraped By	1,647	5.0
Motor Vehicle	1,131	3.5
Caught In or Between	992	3.0
Struck Against or Stepped On	866	2.6
Burned or Scalded-Heat or Cold	469	1.4
Rubbed or Abraded By	26	0.1
<b>Totals</b>	<b>32,706</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

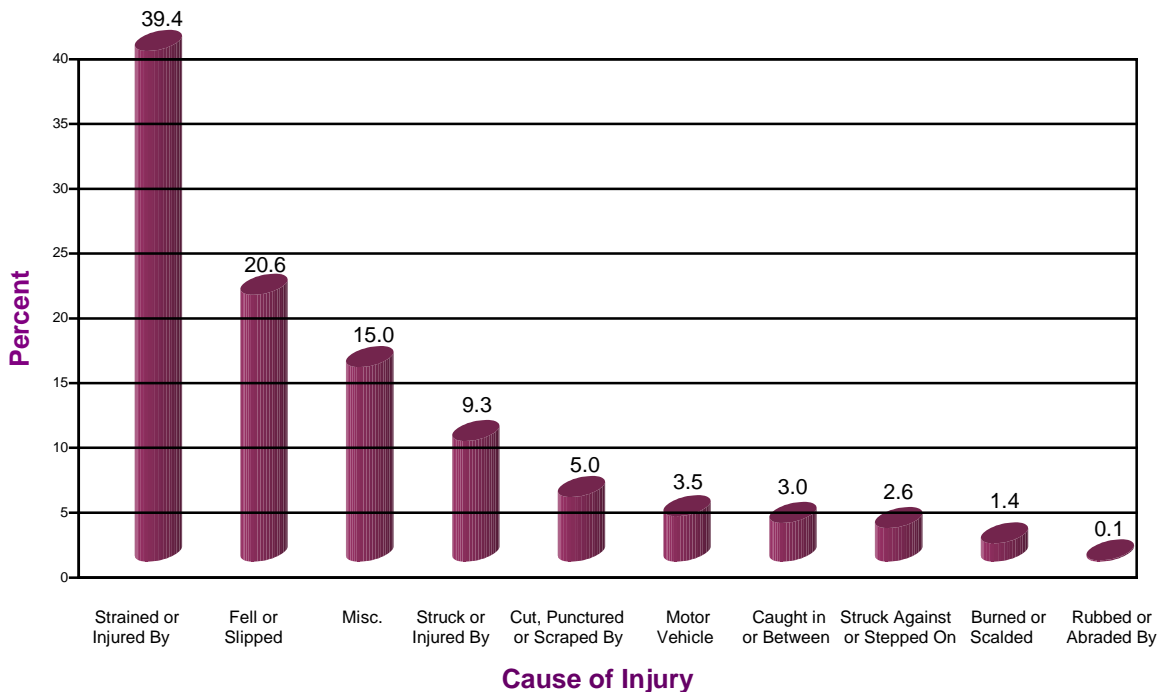


Table 7

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

Date of Injury-Calendar Year 1999  
State of Colorado

Cause of Injury <sup>1</sup>	Count	Percent
<b>BURNED or SCALDED-HEAT or COLD EXPOSURE</b>		
Chemicals	58	0.2
Hot Objects or Substances	76	0.2
Temperature Extremes	11	*
Fire or Flame	27	0.1
Steam or Hot Fluids	119	0.4
Dust, Fumes, Gas or Vapors	72	0.2
Welding Operations	7	*
Radiation	5	*
Contact with, NOC	48	0.1
Cold Objects or Substances	4	*
Contact with Electric Current	42	0.1
<i>Subtotals</i>	<i>469</i>	<i>1.4</i>
<b>CAUGHT IN or BETWEEN</b>		
Machine or Machinery	297	0.9
Object Handled	182	0.6
Caught In or Between, NOC	483	1.5
Abnormal Air Pressure	7	*
Collapsing Materials	23	0.1
<i>Subtotals</i>	<i>992</i>	<i>3.0</i>
<b>CUT, PUNCTURED, SCRAPED BY</b>		
Broken Glass	83	0.3
Hand Tool or Utensil: Not Powered	340	1.0
Object Being Lifted or Handled	336	1.0
Powered Hand Tool	410	1.3
Cut, Puncture, Scrape, NOC	478	1.5
<i>Subtotals</i>	<i>1,647</i>	<i>5.0</i>
<b>FELL or SLIPPED</b>		
From a Different Level	1,079	3.3
From a Ladder or Scaffolding	730	2.2
From Liquid or Grease Spills	646	2.0
Into Openings	177	0.5
On Same Level	1,366	4.2
Slipped, Did Not Fall	334	1.0
Fall, Slip, Trip, NOC	1,315	4.0
On Ice or Snow	658	2.0
On Stairs	417	1.3
<i>Subtotals</i>	<i>6,722</i>	<i>20.6</i>

Table 7 (Continued)

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

Date of Injury-Calendar Year 1999  
State of Colorado

Cause of Injury <sup>1</sup>	Count	Percent
<b>MOTOR VEHICLE</b>		
Crash of Water Vehicle	1	*
Collision with Another Vehicle	674	2.1
Collision with a Fixed Object	33	0.1
Crash of Airplane	6	*
Vehicle Upset	177	0.5
Motor Vehicle, NOC	240	0.7
<i>Subtotals</i>	<i>1,131</i>	<i>3.5</i>
<b>STRAINED or INJURED BY</b>		
Continual Noise	63	0.2
Twisting	702	2.1
Jumping	105	0.3
Holding or Carrying	674	2.1
Lifting	4,416	13.5
Pushing or Pulling	1,205	3.7
Reaching	317	1.0
Using Tool or Machine	408	1.2
Strain or Injury by, NOC	3,621	11.1
Wielding or Throwing	49	0.1
Repetitive Motion	1,323	4.0
<i>Subtotals</i>	<i>12,883</i>	<i>39.4</i>
<b>STRUCK AGAINST or STEPPED ON</b>		
Moving Parts of Machine	38	0.1
Object Being Lifted or Handled	113	0.3
Sanding, Scraping, Cleaning Operations	7	*
Stationary Object	424	1.3
Stepping on Sharp Object	57	0.2
Striking Against or Stepping On, NOC	227	0.7
<i>Subtotals</i>	<i>866</i>	<i>2.6</i>
<b>STRUCK or INJURED BY</b>		
Fellow Worker, Patient	303	0.9
Falling or Flying Object	969	3.0
Hand Tool or Machine in Use	188	0.6
Motor Vehicle	240	0.7
Moving Parts of Machine	121	0.4
Object Being Lifted or Handled	460	1.4
Object Handled by Others	143	0.4
Struck or Injured, NOC	443	1.4
Animal or Insect	172	0.5



Table 7 (Continued)

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

Date of Injury-Calendar Year 1999  
State of Colorado

Cause of Injury <sup>1</sup>	Count	Percent
<b>STRUCK or INJURED BY (continued)</b>		
Explosion or Flare Back	13	*
<i>Subtotals</i>	3,052	9.3
<b>RUBBED or ABRADED BY</b>		
Repetitive Motion	13	*
Rubbed or Abraded, NOC	13	*
<i>Subtotals</i>	26	0.1
<b>MISCELLANEOUS</b>		
Absorbed, Ingested, Inhaled, NOC	206	0.6
Foreign Matter in Eye	169	0.5
Person in Act of a Crime	129	0.4
Other than Physical Cause	268	0.8
Cumulative, NOC	881	2.7
Other - Miscellaneous, NOC	3,265	10.0
<i>Subtotals</i>	4,918	15.0
<b>TOTALS</b>	<b>32,706</b>	<b>100% **</b>

**Notes:**

\* Value is less than .05%.

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

1 NOC means Not Otherwise Classified.

*Lifting is the leading cause of  
work-related injuries.*

Table 8

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

Date of Injury-Calendar Year 1999  
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>		Percent of Work Force in SIC Filing Lost-Time Claims	Number of Fatal Claims <sup>3</sup>
			Count	Percent		
Agriculture, Forestry & Fishing	31,367	1.5	706	2.2	2.3	5
Mining	13,007	0.6	347	1.1	2.7	5
Construction	146,810	7.0	4,392	13.4	3.0	18
Manufacturing	204,120	9.7	3,245	9.9	1.6	11
Transportation, Communications & Public Utilities	136,322	6.5	3,348	10.2	2.5	13
Wholesale Trade	105,954	5.0	2,002	6.1	1.9	8
Retail Trade	401,201	19.1	5,029	15.4	1.3	13
Finance, Insurance & Real Estate	136,333	6.5	886	2.7	0.6	3
Services	618,572	29.4	8,918	27.3	1.4	15
Public Administration	311,499	14.8	2,224	6.8	0.7	9
Other <sup>4</sup>	101	n/a	1,609	4.9	n/a	9
<b>Totals</b>	<b>2,105,286</b>	<b>100%*</b>	<b>32,706</b>	<b>100%*</b>	<b>1.6%<sup>5</sup></b>	<b>109</b>

**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 1999*.

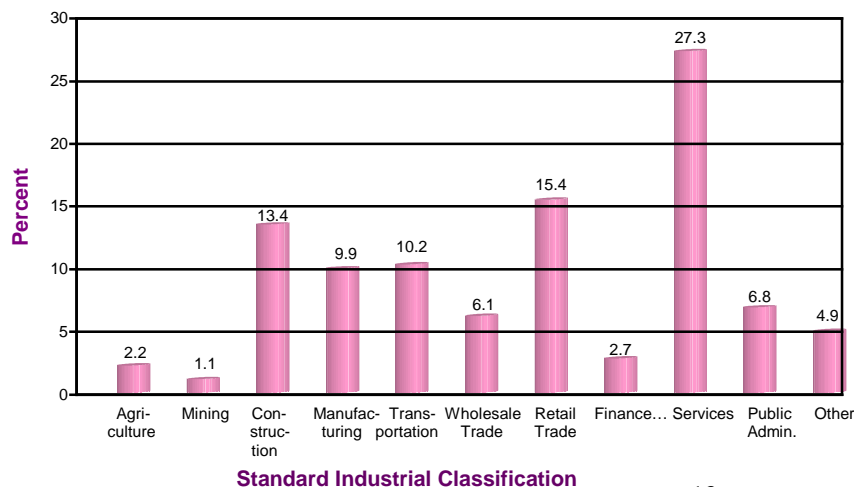
3 Fatal claims are included in count of lost-time claims.

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

5 Percent of overall work force filing lost-time claims.

Figure 4

### Percent Distribution of Lost-Time Claims By Standard Industrial Classification (SIC)



*From 1992 to 1999, Colorado's average annual employment grew by 33.3%, yet the number of lost-time claims filed has dropped by 8.1%. While 7% of the work force is employed in construction, over 13% of the lost-time claims are filed by construction workers.*

Table 9

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

Date of Injury-Calendar Year 1999  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Count	Percent
<b>AGRICULTURE, FORESTRY &amp; FISHING</b>		
01 Agricultural Products-Crops	156	0.5
02 Agricultural Products-Livestock	185	0.6
07 Agricultural Services	361	1.1
08 Forestry	1	*
09 Fishing, Hunting and Trapping	3	*
<i>Subtotals</i>	706	2.2
<b>MINING</b>		
10 Metal Mining	35	0.1
12 Coal Mining	78	0.2
13 Oil & Gas Extraction	134	0.4
14 Nonmetallic Minerals	100	0.3
<i>Subtotals</i>	347	1.1
<b>CONSTRUCTION</b>		
15 General Building Contractors	831	2.5
16 Heavy Construction	536	1.6
17 Specialty Trade Contractors	3,025	9.2
<i>Subtotals</i>	4,392	13.4
<b>MANUFACTURING</b>		
20 Food & Kindred Products	579	1.8
22 Textile Mill Products	6	*
23 Apparel & Other Textile Products	40	0.1
24 Lumber & Wood Products	177	0.5
25 Furniture & Fixtures	130	0.4
26 Paper & Allied Products	50	0.2
27 Printing & Publishing	307	0.9
28 Chemicals & Allied Products	68	0.2
29 Petroleum & Coal Products	5	*
30 Rubber & Misc. Plastics Products	128	0.4
31 Leather & Leather Goods	46	0.1
32 Stone, Clay, Glass & Concrete	285	0.9
33 Primary Metal Industries	65	0.2
34 Fabricated Metal Products	330	1.0
35 Industrial & Commercial Machinery and Computer Equipment	323	1.0
36 Electronic & Other Electrical Equipment	215	0.7
37 Transportation Equipment	194	0.6
38 Measuring, Analyzing & Controlling Instruments	213	0.7
39 Miscellaneous Manufacturing Industries	84	0.3
<i>Subtotals</i>	3,245	9.9

Table 9 (Continued)

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

Date of Injury-Calendar Year 1999  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Count	Percent
41 Local & Suburban Passenger Transportation	385	1.2
42 Motor Freight Transportation	1,045	3.2
44 Water Transportation	2	*
45 Transportation by Air	1,288	3.9
47 Transportation Services	61	0.2
48 Communications	263	0.8
49 Electrical, Gas & Sanitary Services	304	0.9
<i>Subtotals</i>	<i>3,348</i>	<i>10.2</i>
<b>WHOLESALE TRADE</b>		
50 Wholesale Trade: Durable Goods	967	3.0
51 Wholesale Trade: Nondurable Goods	1,035	3.2
<i>Subtotals</i>	<i>2,002</i>	<i>6.1</i>
<b>RETAIL TRADE</b>		
52 Building Materials, Hardware & Mobile Home Dealers	390	1.2
53 General Merchandise Stores	759	2.3
54 Food Stores	1,120	3.4
55 Automotive Dealers & Gasoline Service Stations	560	1.7
56 Apparel & Accessory Stores	81	0.2
57 Home Furniture, Furnishings, & Equipment Stores	259	0.8
58 Eating & Drinking Places	1,451	4.4
59 Miscellaneous Retail	409	1.3
<i>Subtotals</i>	<i>5,029</i>	<i>15.4</i>
<b>FINANCE, INSURANCE &amp; REAL ESTATE</b>		
60 Depository Institutions	142	0.4
61 Nondepository Credit Institutions	66	0.2
62 Security & Commodity Brokers	23	0.1
63 Insurance Carriers	146	0.4
64 Insurance Agents	65	0.2
65 Real Estate	373	1.1
67 Holding & Other Investment Offices	71	0.2
<i>Subtotals</i>	<i>886</i>	<i>2.7</i>
<b>SERVICES</b>		
70 Hotels, Rooming Houses, Camps & Other Lodging	667	2.0
72 Personal Services	219	0.7
73 Business Services	2,147	6.6
75 Automotive Repair, Services & Parking	414	1.3
76 Miscellaneous Repair Services	132	0.4

Table 9 (Continued)

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

Date of Injury-Calendar Year 1999  
State of Colorado

Standard Industrial Classification <sup>1</sup>	Count	Percent
<b>SERVICES (Continued)</b>		
78 Motion Pictures	33	0.1
79 Amusement & Recreational Services	827	2.5
80 Health Services	1,943	5.9
81 Legal Services	50	0.2
82 Educational Services	1,339	4.1
83 Social Services	551	1.7
84 Museums, Art Galleries and Botanical Gardens	18	*
86 Membership Organizations	172	0.5
87 Engineering, Accounting, Research, Management	368	1.1
88 Private Households	31	0.1
89 Services - Not Elsewhere Classified	7	*
<i>Subtotals</i>	<i>8,918</i>	<i>27.3</i>
<b>PUBLIC ADMINISTRATION</b>		
91 Executive, Legislative, and General Government	1,507	4.6
92 Justice, Public Order and Safety	423	1.3
94 Admin. Of Human Resource Programs	215	0.7
95 Admin. Of Environmental Quality and Housing	70	0.2
96 Admin. Of Economic Programs	9	*
<i>Subtotals</i>	<i>2,224</i>	<i>6.8</i>
<b>OTHER</b>		
Nonclassifiable Establishments	1,466	4.5
Invalid SIC Code	12	n/a
Disclosure Suppression	131	0.4
<i>Subtotals</i>	<i>1,609</i>	<i>4.9</i>
<b>TOTALS</b>	<b>32,706</b>	<b>100%</b>

**Notes:**

\* Value is less than 0.05 %.

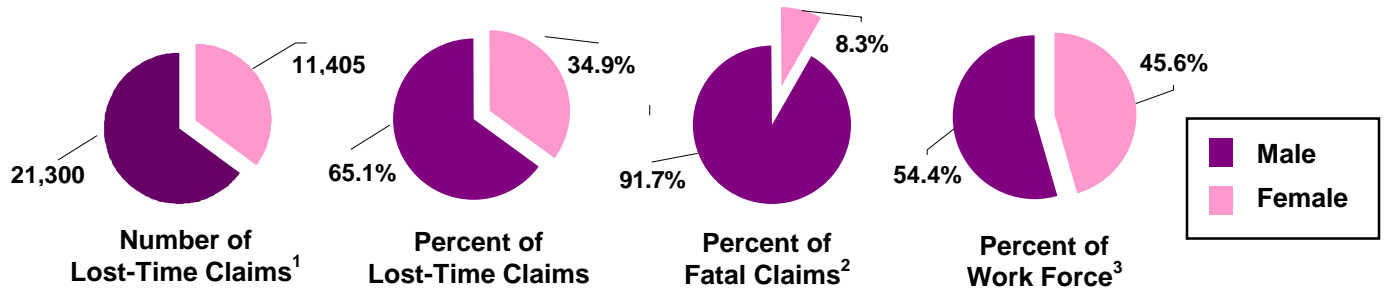
\*\* Column may not sum to 100% due to rounding.

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 (7.8%), local passenger transportation (7.0%), and transportation by air (5.1%). 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



**Notes:**

- 1 Total number of lost-time claims is 32,706; one claim had missing data for gender.
- 2 Total number of fatal claims is 109.
- 3 Source: U.S. Dept. of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 1999: Table 12*, "Employment by Status of the Civilian Non-Institutional Population in States by Sex, Age, Race and Hispanic origin, 1999 Averages."

Table 10

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

Date of Injury-Calendar Year 1999  
State of Colorado

Part of Body <sup>3</sup>	Gender				Totals	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Back	1,880	5.7	3,955	12.1	5,835	17.8
Knee(s)	1,013	3.1	2,273	7.0	3,286	10.0
Multiple Body Parts	1,462	4.5	1,750	5.4	3,212	9.8
Upper Arm (Including Shoulder)(s)	880	2.7	1,747	5.3	2,627	8.0
Finger(s)	534	1.6	1,628	5.0	2,162	6.6
Nonclassifiable	793	2.4	856	2.6	1,649	5.0
Wrist(s)	769	2.4	700	2.1	1,469	4.5
Head	448	1.4	1,013	3.1	1,461	4.5
Hand(s)	461	1.4	934	2.9	1,395	4.3
Multiple Upper Extremities	746	2.3	544	1.7	1,290	3.9
Ankle(s)	385	1.2	864	2.6	1,249	3.8
Foot/Feet	314	1.0	885	2.7	1,199	3.7
Internal Organs	135	0.4	287	0.9	422	1.3
Death	9	*	100	0.3	109	0.3
All Other Classified Injuries	1,576	4.8	3,764	11.5	5,340	16.3
Totals	11,405	34.9%	21,300	65.1%	32,705	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 32,706; one claim 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<sup>1,2</sup>

Date of Injury-Calendar Year 1999  
State of Colorado

Nature of Injury <sup>3</sup>	Gender				Totals	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Strain, Sprain	4,197	12.8	8,198	25.1	12,395	37.9
Contusion, Crushing	962	2.9	2,050	6.3	3,012	9.2
Laceration, Puncture	462	1.4	1,752	5.4	2,214	6.8
Fracture	505	1.5	1,610	4.9	2,115	6.5
Inflammation, Including Tendinitis/Tenosynovitis	282	0.9	347	1.1	629	1.9
Cumulative Injury, NOC	407	1.2	206	0.6	613	1.9
Hernia	44	0.1	524	1.6	568	1.7
Multiple Physical Injuries Only	156	0.5	297	0.9	453	1.4
Carpal Tunnel Syndrome	277	0.8	110	0.3	387	1.2
Mental Stress/Mental Disorder	224	0.7	125	0.4	349	1.1
Burn	83	0.3	261	0.8	344	1.1
Other	634	1.9	1,357	4.1	1,991	6.1
All Other Specific Injuries, NOC	3,172	9.7	4,463	13.6	7,635	23.3
Totals	11,405	34.9%	21,300	65.1%	32,705	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 32,706; one claim 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 work force.*

Table 12

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

Date of Injury-Calendar Year 1999  
State of Colorado

Standard Industrial Classification <sup>3</sup>	Gender				Totals	
	Female		Male		Count	Percent *
	Count	Percent	Count	Percent	Count	Percent *
Agriculture, Forestry & Fishing	157	0.5	549	1.7	706	2.2
Mining	19	0.1	328	1.0	347	1.1
Construction	156	0.5	4,236	13.0	4,392	13.4
Manufacturing	1,002	3.1	2,243	6.9	3,245	9.9
Transportation, Communications & Public Utilities	745	2.3	2,603	8.0	3,348	10.2
Wholesale Trade	419	1.3	1,583	4.8	2,002	6.1
Retail Trade	2,328	7.1	2,701	8.3	5,029	15.4
Finance, Insurance & Real Estate	535	1.6	351	1.1	886	2.7
Services	4,854	14.8	4,064	12.4	8,918	27.3
Public Administration	748	2.3	1,476	4.5	2,224	6.8
Other <sup>4</sup>	442	1.4	1,166	3.6	1,608	4.9
<b>Totals</b>	<b>11,405</b>	<b>34.9</b>	<b>21,300</b>	<b>65.1</b>	<b>32,705</b>	<b>100%</b>

**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 32,706; one claim 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.

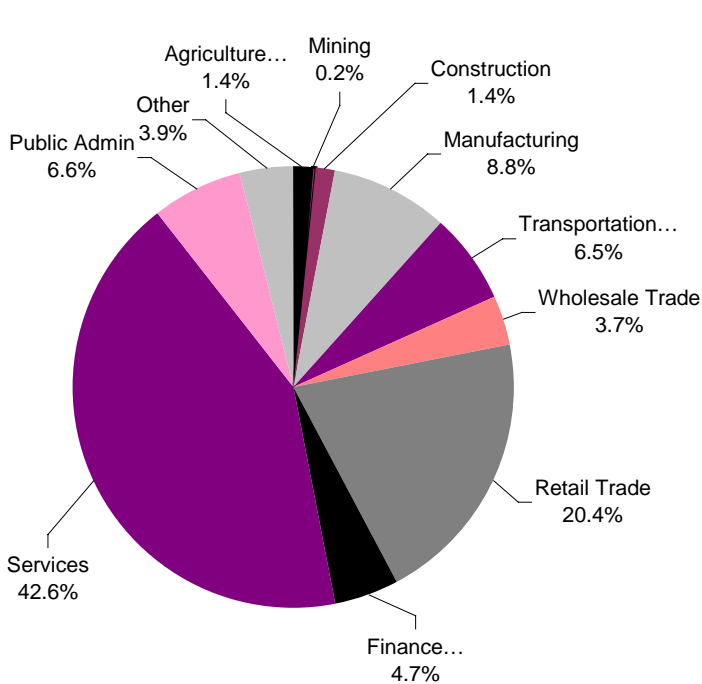
*Males file more lost-time claims than females, except in  
finance and services. These differences may merely reflect  
the gender distribution of the workforce.*



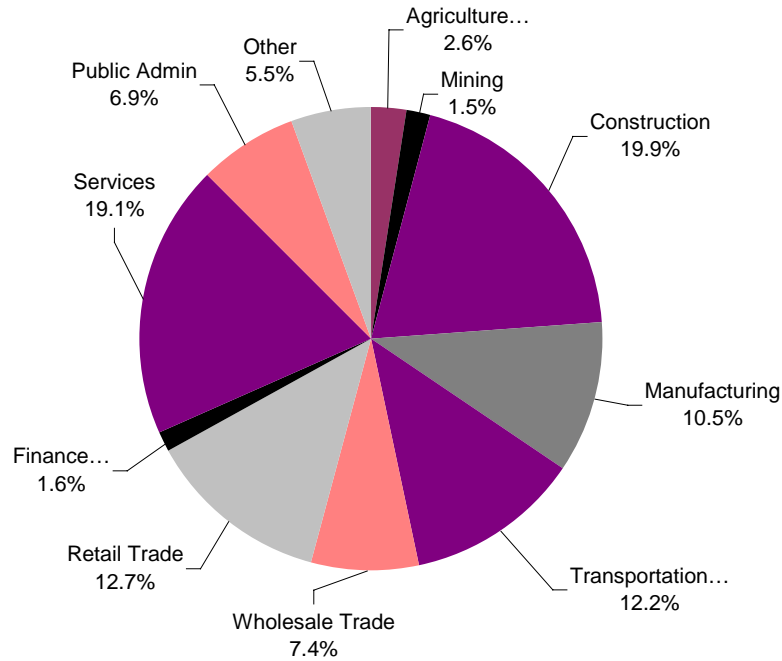
Figure 6

## Gender by Standard Industrial Classification (SIC) Lost-Time Claims

Date of Injury-Calendar Year 1999  
State of Colorado



Female = 100%



Male = 100%

*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 (SIC)<sup>1,2</sup>

Date of Injury-Calendar Year 1999  
State of Colorado

Standard Industrial Classification <sup>4</sup>	Age Group <sup>3</sup>							Missing		Totals	
	Under 18	18-29	30-39	40-49	50-59	60-65	Over 65	Ages	Percent	Count	
Agriculture, Forestry & Fishing	0.0	0.8	0.7	0.4	0.2	0.0	0.0	0.0	2.2	706	
Mining	*	0.2	0.3	0.3	0.1	0.0	0.0	0.0	1.1	347	
Construction	0.1	4.2	4.2	3.3	1.2	0.2	0.1	0.0	13.4	4,392	
Manufacturing	0.0	2.2	2.8	2.8	1.7	0.3	0.1	0.0	9.9	3,245	
Transportation, Communications, & Public Utilities	0.1	1.8	3.3	2.9	1.8	0.3	0.1	0.0	10.2	3,348	
Wholesale Trade	0.0	1.6	1.9	1.6	0.8	0.2	0.1	0.0	6.1	2,002	
Retail Trade	0.6	5.0	3.9	3.3	1.9	0.4	0.2	0.1	15.4	5,029	
Finance, Insurance & Real Estate	0.0	0.6	0.7	0.7	0.5	0.1	0.0	0.0	2.7	886	
Services	0.3	6.8	7.1	7.4	4.3	0.8	0.4	0.1	27.3	8,918	
Public Administration	0.0	0.8	1.7	2.5	1.4	0.2	0.1	0.0	6.8	2,224	
Other <sup>5</sup>	0.1	1.4	1.3	1.3	0.6	0.2	0.1	0.0	4.9	1,609	
<b>Totals</b>	<b>Percent</b>	<b>Count</b>	<b>1.2</b>	<b>25.4</b>	<b>27.9</b>	<b>26.6</b>	<b>14.5</b>	<b>2.9</b>	<b>1.2</b>	<b>0.3</b>	<b>100% **</b>
			<b>405</b>	<b>8,309</b>	<b>9,111</b>	<b>8,707</b>	<b>4,731</b>	<b>941</b>	<b>394</b>	<b>108</b>	<b>32,706</b>

**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 32,706.

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  
percent of lost-time claims.*

Table 14

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

Date of Injury-Calendar Year 1999  
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		Percent of Male Workers Filing L-T Claims	Females		
				Number in Labor Force <sup>2,3</sup>	Number of Lost-Time Claims <sup>4</sup>		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.	221	3,350	1.52	120	2,389	1.99	101	961	0.95
25-34 yrs.	588	8,255	1.40	324	5,687	1.76	264	2,568	0.97
35-44 yrs.	624	9,704	1.56	345	6,160	1.79	279	3,544	1.27
45-54 yrs.	434	6,768	1.56	225	4,138	1.84	209	2,630	1.26
55-64 yrs.	214	2,749	1.28	114	1,703	1.49	100	1,046	1.05
<b>Totals<sup>5</sup></b>	<b>2,081</b>	<b>30,826</b>	<b>1.48</b>	<b>1,128</b>	<b>20,077</b>	<b>1.78</b>	<b>953</b>	<b>10,749</b>	<b>1.13</b>

**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, 1999*, Table 1. (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. Sums 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 32,706; 1,772 claims are excluded from this analysis because they fall outside the age categories used in this table; one claim had 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, workers 35-44 and 45-54 years of age file the highest percent of lost-time claims. For males, workers 20-24 years of age file the highest percent of claims; for females, the highest percent of claims is filed by workers 35-44 years of age. 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<sup>1,2</sup>

Date of Injury-Calendar Year 1999  
State of Colorado

Age Group <sup>3</sup>	Gender				Totals	
	Female		Male		Count	Percent*
	Count	Percent	Count	Percent		
Under 18 yrs.	160	0.5	245	0.7	405	1.2
18 - 29	2,490	7.6	5,818	17.8	8,308	25.4
30 - 39	3,099	9.5	6,012	18.4	9,111	27.9
40 - 49	3,269	10.0	5,438	16.6	8,707	26.6
50 - 59	1,888	5.8	2,843	8.7	4,731	14.5
60 - 65	331	1.0	610	1.9	941	2.9
Over 65	135	0.4	259	0.8	394	1.2
Missing Ages	33	0.1	75	0.2	108	0.3
<b>Totals</b>	<b>11,405</b>	<b>34.9%</b>	<b>21,300</b>	<b>65.1%</b>	<b>32,705</b>	<b>100%*</b>

## 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 32,706; one claim had missing data for gender.

3 Widths of age group categories vary.

Figure 7

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

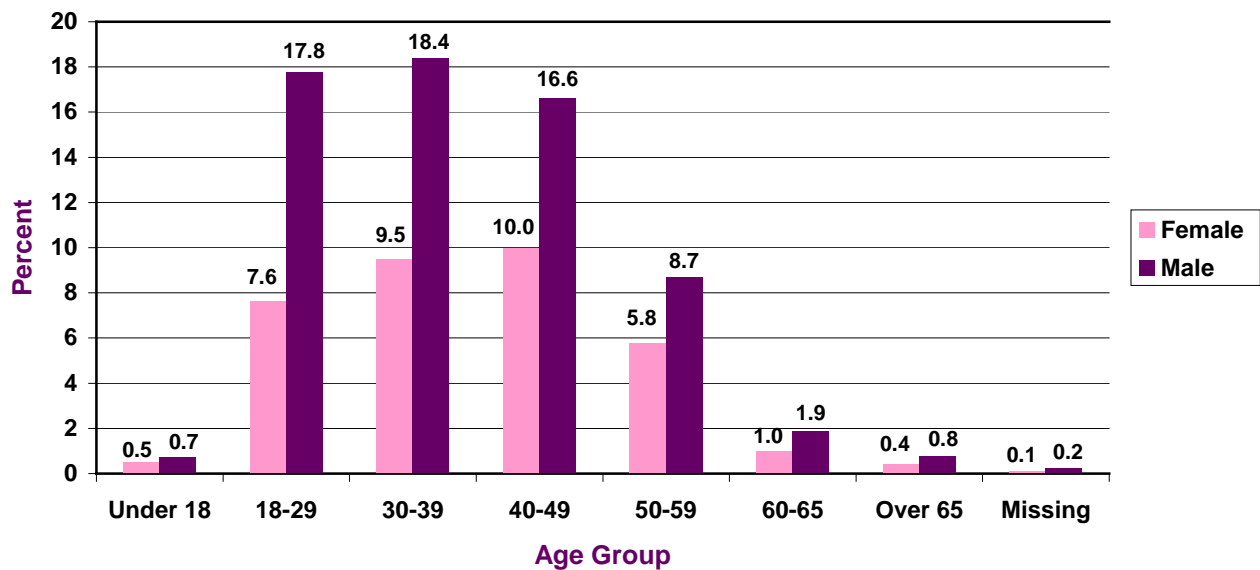
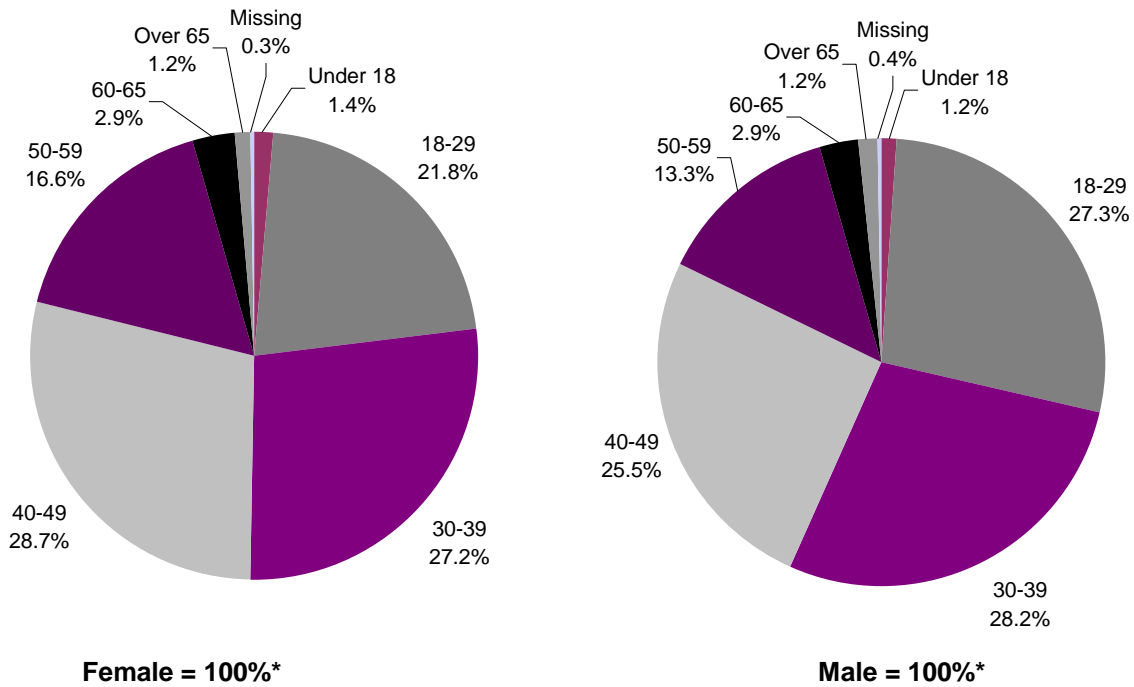


Figure 8

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

Date of Injury-Calendar Year 1999  
State of Colorado



**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 1999  
State of Colorado

Claim Status <sup>1</sup>	Count	Percent
Admitted	24,832	75.9
Denied	7,043	21.5
Indeterminate	831	2.5
<b>Totals</b>	<b>32,706</b>	<b>100%*</b>

**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 database, December 28, 2000. 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, 51 or 6.1% of these claims have been resolved with a settlement, and an additional 46 or 5.5% have had some type of hearing activity.)

Figure 9

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

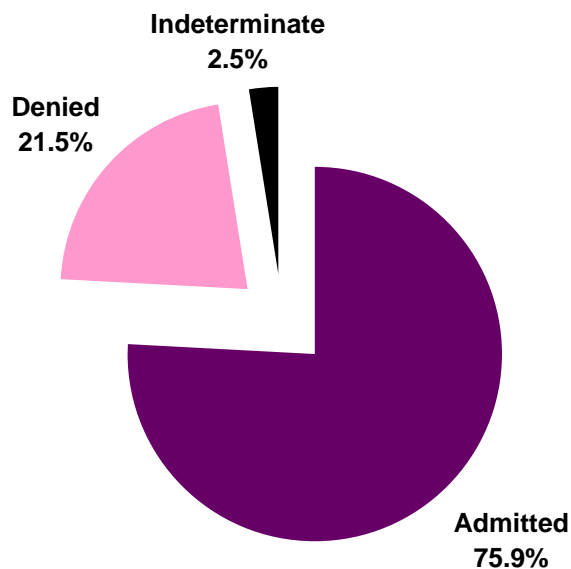


Table 17

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

Date of Injury-Calendar Year 1999  
State of Colorado

Claim Status <sup>1</sup>	Count	Percent	Count	Percent	Totals	
					Count	Percent
<b>Admitted Claims with No Denial</b>					<b>23,099</b>	<b>70.6%</b>
Admission Type:						
General			3,607	15.6		
Final			18,146	78.6		
Fatal			33	0.1		
Final Pay Notice			1,313	5.7		
Subtotals			23,099	100%		
<b>Denied Claims</b>						
Claims Initially Denied:	8,776	26.8				
Current Status of Claims Initially Denied:						
Admitted	1,733	19.7			1,733	5.3%
Denied	7,043	80.3			7,043	21.5%
Subtotals	8,776	100%				
Denied Claims Later Admitted						
by Admission Type:						
General			483	27.9		
Final			1,008	58.2		
Fatal			6	0.3		
Final Pay Notice			236	13.6		
Subtotals			1,733	100%		
<b>Indeterminate Claims</b>					<b>831</b>	<b>2.5%</b>
Carrier Type <sup>2</sup> :						
Commercial	608	73.2				
Self Insured Employer	92	11.1				
Non-Insured Employer	131	15.8				
Subtotals	831	100%				
<b>Totals</b>					<b>32,706</b>	<b>100%*</b>

## 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 28, 2000. 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, 51 or 6.1% of these claims have been resolved with a settlement, and an additional 46 or 5.5% have had some type of hearing activity.)

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

Table 18

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

Date of Injury-Calendar Year 1999  
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	25,008	79.1	6,193	24.8	1,208	19.5	4,985	19.9
Self-Insured Employer	6,442	20.4	2,057	31.9	285	13.9	1,772	27.5
Non-Insured Employer <sup>3</sup>	162	0.5	23	14.2	2	8.7	21	13.0
<b>Totals<sup>4</sup></b>	<b>31,612</b>	<b>100% *</b>	<b>8,273</b>	<b>26.2%</b>	<b>1,495</b>	<b>18.1%</b>	<b>6,778</b>	<b>21.4%</b>

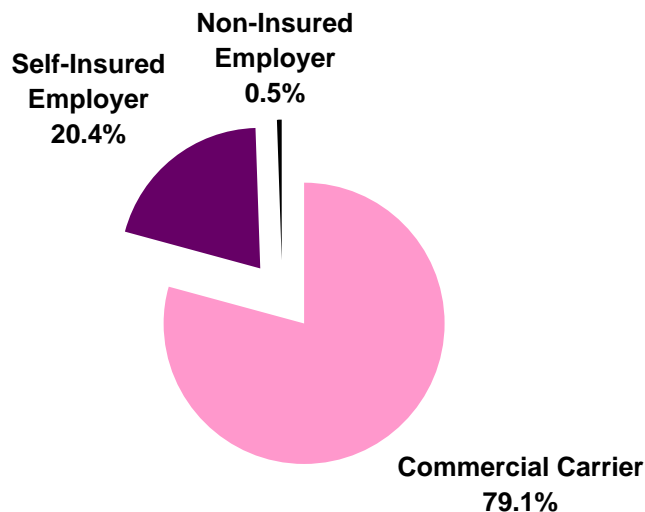
**Notes:**

\* 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 admitting. That is, the carrier against whom the claim was initially filed was also the carrier who responded with one or more denials, and who, in some instances, later admitted a claim it had initially denied. Furthermore, because there are hundreds of commercial carriers and self-insured employers, the results are presented by carrier type, rather by specific commercial carrier or self-insured employer.
- 2 A "Denied" claim is one for which a "Notice of Contest" is the most recent position document filed by the carrier with the Division of Workers' Compensation, as of the date of the download, December 28, 2000.
- 3 The count and percent of claims denied by non-insured employers is somewhat misleading, as 113 or 34.7% of the 326 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 28, 2000, neither an admission nor a denial had been filed in 131 of the 326 claims filed against non-insured employers.
- 4 Of the 32,706 lost-time claims filed, 1,094 or 3.3% involved multiple carriers and are excluded from this analysis. Further, of the 32,702 claims filed, 8,776 or 26.5% were initially denied. Multiple carriers were involved on 503 or 5.7% of these claims. These 503 claims with multiple-carrier involvement are excluded from the analysis reported in this table.

Figure 10

## Percent of Lost-Time Claims Filed by Carrier Type



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



Figure 11

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

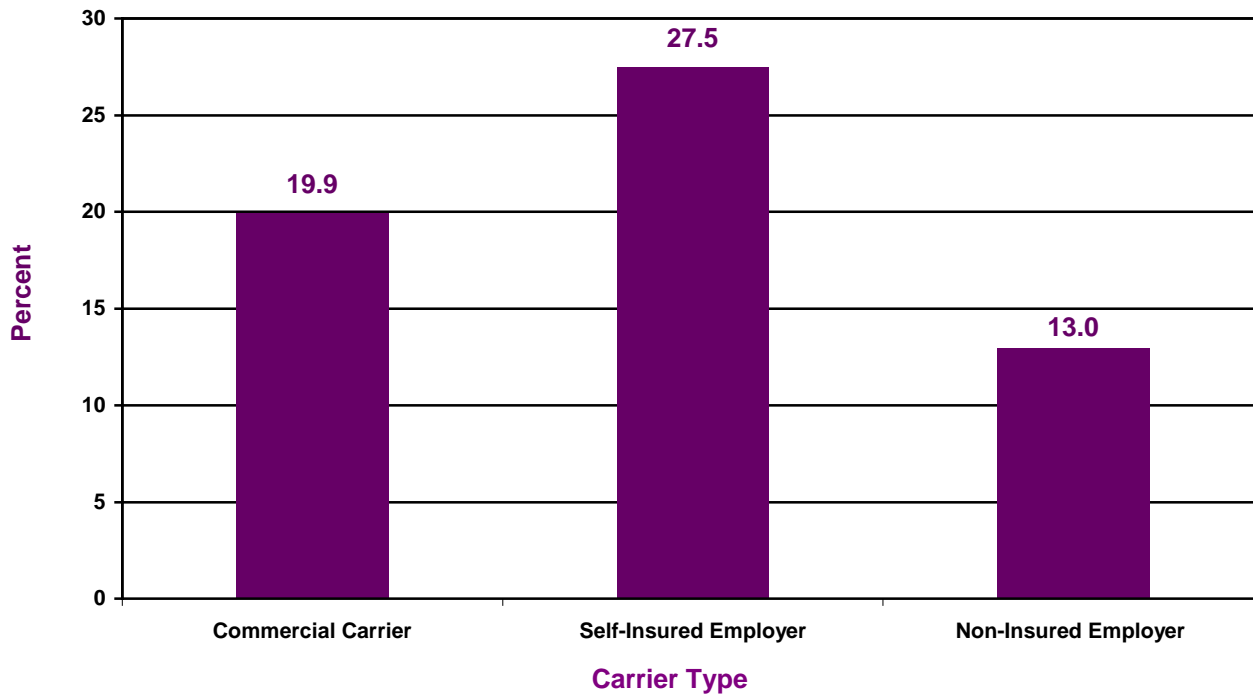


Table 19

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

Date of Injury-Calendar Year 1999  
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*
Commercial Carrier	2,497	40.3	3,348	54.1	316	5.1	32	0.5	6,193	100
Self-Insured Employer	757	36.8	1,076	52.3	2	0.1	222	10.8	2,057	100
Non-Insured Employer	10	43.5	6	26.1	6	26.1	1	4.3	23	100
<b>Totals</b>	<b>3,264</b>	<b>39.5</b>	<b>4,430</b>	<b>53.5</b>	<b>324</b>	<b>3.9</b>	<b>255</b>	<b>3.1</b>	<b>8,273</b>	<b>100%</b>

**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 28, 2000.

3 "Other" includes "Third Party Involvement."

Figure 12

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

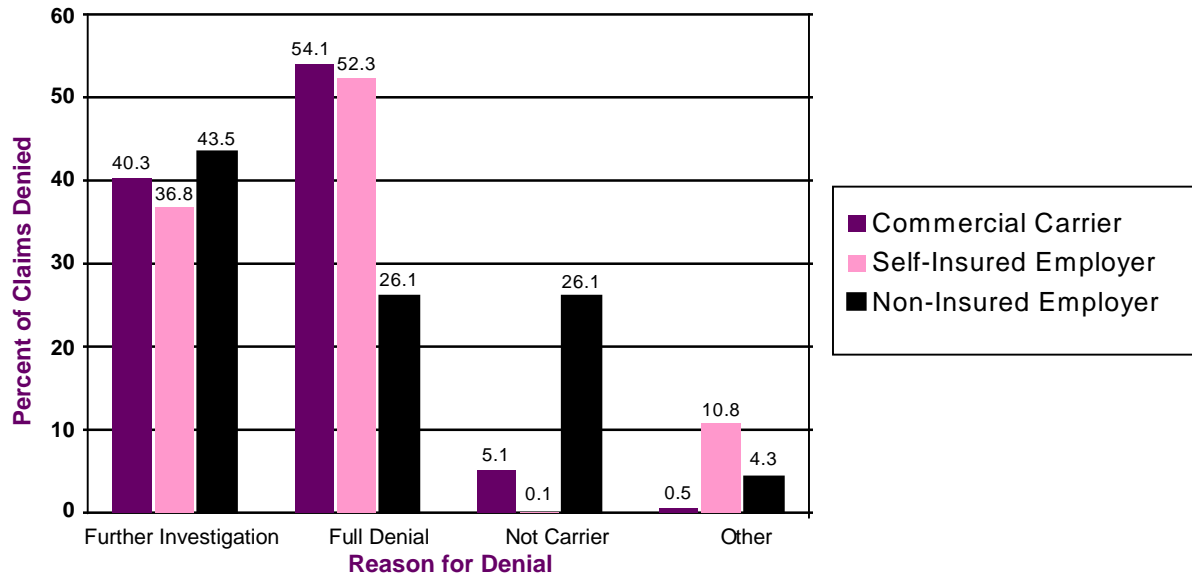


Table 20

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

Date of Injury-Calendar Year 1999  
State of Colorado

Carrier Type <sup>3</sup>	Claims Initially Denied for "Further	Denied Claims Later Admitted		Average Number of Days from Denial to	Claims Still Denied for "Further Investigation"		Days from Filing of Denial for "Further Investigation"
	Investigation" <sup>4</sup>	Count	Percent	Admission	Count	Percent	to Download <sup>5</sup>
Commercial Carrier	2,126	741	34.9	65.9	1,385	65.1	464.4
Self-Insured Employer	703	195	27.7	76.8	508	72.3	484.3
Non-Insured Employer	4	0	0.0	NA	4	100.0	287.0
Totals	2,833	936	33.0%	68.2*	1,897	67.0%	469.3

**Notes:**

\* This number is a weighted mean.

- 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 database, December 28, 2000. 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.
- 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.
- 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, 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.
- Four-hundred thirty-one of the 3,264 claims shown in Table 19 that were denied for further investigation have been excluded from the analysis reported in this table. Of these 431 claims, 239 were resolved with a settlement and the remaining 192 have had some type of hearing activity.
- Download date was December 28, 2000.

*Table 20 shows that of the 7,043 claims that were denied, 1,897 or slightly less than 27%, were denied for “further investigation” and there has been no further activity on the claim for over a year.*

**Table 21**

## **Distribution of Lost-Time Claims by Gender and Status of Claim<sup>1</sup>**

**Date of Injury-Calendar Year 1999  
State of Colorado**

<b>Gender</b>	<b>Admission Only</b>		<b>Denial &amp; Admission</b>		<b>Denial Only</b>		<b>Indeterminate</b>		<b>Totals<sup>2</sup></b>	
	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent*</b>
Female	7,285	63.9	624	5.5	3,181	27.9	315	2.8	<b>11,405</b>	<b>100</b>
Male	15,813	74.2	1,109	5.2	3,862	18.1	516	2.4	<b>21,300</b>	<b>100</b>
<b>Totals</b>	<b>23,098</b>	<b>70.6</b>	<b>1,733</b>	<b>5.3</b>	<b>7,043</b>	<b>21.5</b>	<b>831</b>	<b>2.5</b>	<b>32,705</b>	<b>100</b>

**Notes:**

\* Rows 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 database, December 28, 2000. 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 The total number of lost-time claims is 32,706; one claim had missing data for gender.

Table 22

## Distribution of Fatal Claims by Nature of Injury<sup>1</sup>

Date of Death-Calendar Year 1999  
State of Colorado

Nature of Injury <sup>2,3</sup>	Count	Percent
<b>Specific Injury</b>		
Burn	2	1.8
Blunt Force Trauma	11	10.1
Concussion	2	1.8
Contusion	1	0.9
Crushing	14	12.8
Electric Shock	1	0.9
Foreign Body	1	0.9
Fracture	2	1.8
Myocardial Infarction (Heart Attack)	17	15.6
Puncture	1	0.9
Rupture	1	0.9
Suffocation, Asphyxiation	4	3.7
All Other Specific Injuries, NOC	36	33.0
<i>Subtotals</i>	93	85.3
<b>Occupational Disease or Cumulative Injury</b>		
Asbestosis	1	0.9
Cancer	1	0.9
Contagious Disease	1	0.9
Dust Disease, NOC	1	0.9
Poisoning (chemical)	1	0.9
Respiratory (Fumes)	2	1.8
Silicosis	2	1.8
<i>Subtotals</i>	9	8.3
<b>Multiple Injuries</b>		
Multiple Physical Injuries Only	7	6.4
<i>Subtotals</i>	7	6.4
<b>Totals</b>	<b>109</b>	<b>100%*</b>

**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 75% of the fatal claims involving heart attacks and occupational disease or illness are denied.*

Table 23

## Distribution of Fatal Claims by Cause of Injury<sup>1</sup>

Date of Death-Calendar Year 1999  
State of Colorado

Cause of Injury <sup>2</sup>	Count	Percent
<b>Burned or Scalded</b>		
Contact with Electric Current	1	0.9
Dust, Fumes, Gas or Vapors	5	4.6
<i>Subtotals</i>	6	5.5
<b>Caught In or Between</b>		
Machine or Machinery	2	1.8
Caught In or Between, NOC	2	1.8
Collapsing Materials	3	2.8
<i>Subtotals</i>	7	6.4
<b>Cut, Punctured, or Scraped by</b>		
Cut, Puncture, Scrape, NOC	1	0.9
<i>Subtotals</i>	1	0.9
<b>Fell or Slipped</b>		
From a Different Level	2	1.8
From a Ladder or Scaffolding	2	1.8
<i>Subtotals</i>	4	3.7
<b>Motor Vehicle</b>		
Collision with Another Vehicle	15	13.8
Collision with a Fixed Object	1	0.9
Crash of Airplane	2	1.8
Vehicle Upset	7	6.4
Motor Vehicle, NOC	10	9.2
<i>Subtotals</i>	35	32.1
<b>Struck Against or Stepped on</b>		
Moving Parts of Machine	2	1.8
Object Being Lifted or Handled	1	0.9
<i>Subtotals</i>	3	2.8
<b>Struck or Injured by</b>		
Falling or Flying Object	2	1.8
Motor Vehicle	6	5.5
Moving Parts of Machine	2	1.8
Struck or Injured, NOC	1	0.9
Animal or Insect	1	0.9
Explosion or Flare Back	1	0.9
<i>Subtotals</i>	13	11.9
<b>Miscellaneous</b>		
Absorbed, Ingested, Inhaled, NOC	5	4.6
Person in Act of a Crime	6	5.5
Other than Physical Cause	3	2.8
Cumulative, NOC	1	0.9
Other - Miscellaneous, NOC	25	22.9
<i>Subtotals</i>	40	36.7
<b>Totals</b>	<b>109</b>	<b>100%*</b>

**Notes:**

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

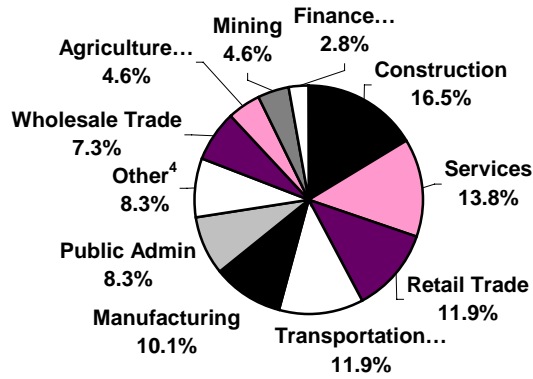
1 The statistics reported in this table refer to fatal claims *filed*, without regard to whether the claim was admitted or denied.

2 NOC means Not Otherwise Classified.

*Nearly 38% of fatal claims involve a motor vehicle accident.*

Figure 13

### Percent Distribution of Fatal Claims by Standard Industrial Classification (SIC)



Note: Total number of fatal claims is 109

Source: Table 24, column "Fatal Claims, Percent"

Table 24

### Rank-Order Distribution of Fatal Claims by Standard Industrial Classification (SIC) and Rate of Fatal Claims by Employment in SIC<sup>1</sup>

Date of Death-Calendar Year 1999  
State of Colorado

Standard Industrial Classification <sup>2</sup>	Fatal Claims		Fatal Claims per 10,000 Employed in SIC <sup>3</sup>
	Count	Percent	
Construction	18	16.5	1.2
Services	15	13.8	0.2
Retail Trade	13	11.9	0.3
Transportation, Communications & Public Utilities	13	11.9	1.0
Manufacturing	11	10.1	0.5
Public Administration	9	8.3	0.3
Other <sup>4</sup>	9	8.3	n/a
Wholesale Trade	8	7.3	0.8
Agriculture, Forestry & Fishing	5	4.6	1.6
Mining	5	4.6	3.8
Finance, Insurance & Real Estate	3	2.8	0.2
<b>Totals</b>	<b>109</b>	<b>100%*</b>	<b>0.5</b>

**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 1999*.

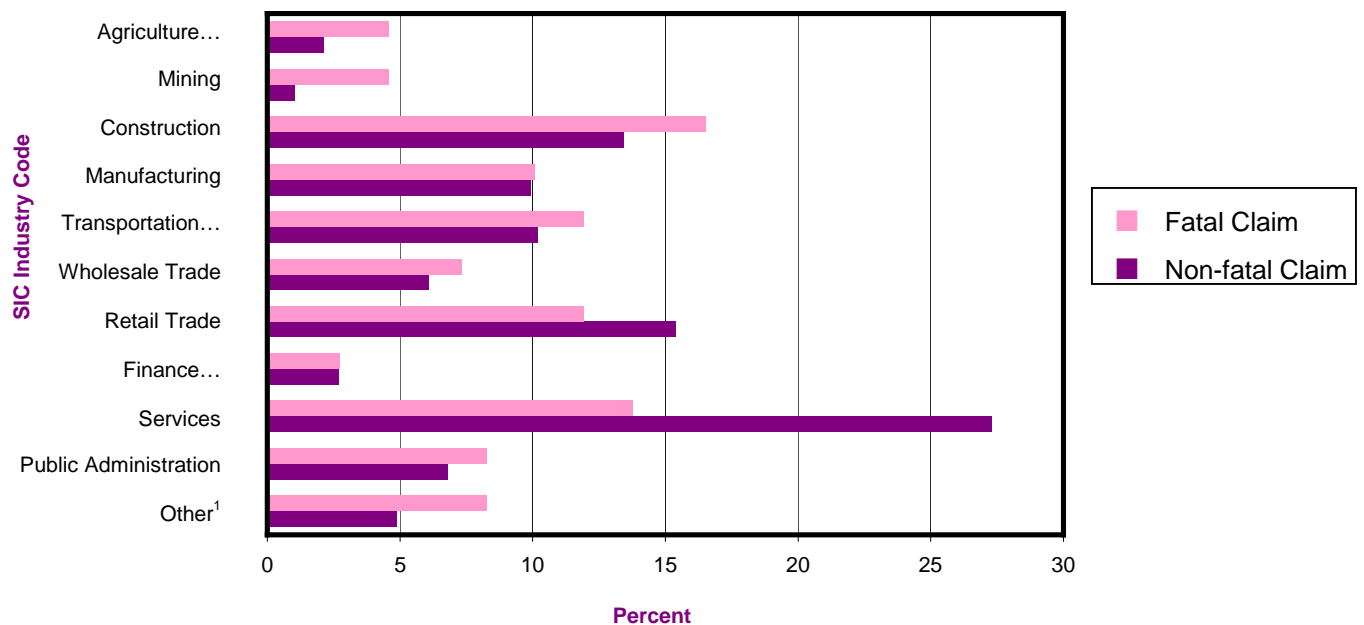
4 "Other" includes nonclassified establishments, invalid SIC codes and disclosure suppression.

*As shown in table 24, the three industries with the highest rates of fatal claims per 10,000 workers are mining (3.8), agriculture, forestry and fishing (1.6), and construction (1.2). The industries with the lowest rate of fatal claims per 10,000 workers are real estate and services (.2), followed by retail trade and public administration, each with .3 fatal claims per 10,000 workers.*

Figure 14

### Percent of Fatal and Non-Fatal Claims by Standard Industrial Classification (SIC)

Date of Claim – Calendar Year 1999  
State of Colorado



**Notes:**

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

**Source:** Tables 8 and 24.

*The highest percent of fatal claims is filed in construction (16.5%), whereas the highest percent of non-fatal claims is filed in services (27.3%).*

Table 25

## Distribution of Fatal Claims by Standard Industrial Classification (SIC) and Rate of Fatal Claims by Employment in SIC<sup>1</sup> : 1992-1999

### State of Colorado

Year																								
1992				1993			1994			1995			1996			1997			1998			1999		
Standard Industrial Classification <sup>2</sup>	Number of Fatal Claims		Rate per 10,000	Number of Fatal Claims		Rate per 10,000	Number of Fatal Claims		Rate per 10,000	Number of Fatal Claims		Rate per 10,000	Number of Fatal Claims		Rate per 10,000	Number of Fatal Claims		Rate per 10,000	Number of Fatal Claims		Rate per 10,000	Number of Fatal Claims		Rate per 10,000
	AAE <sup>3</sup>			AAE <sup>3</sup>			AAE <sup>3</sup>			AAE <sup>3</sup>			AAE <sup>3</sup>			AAE <sup>3</sup>			AAE <sup>3</sup>			AAE <sup>3</sup>		
Ag,For & Fishing	4	19,686	2.0	3	21,521	1.4	6	23,396	2.6	7	24,765	2.8	5	26,134	1.9	3	27,691	1.1	3	29,457	1.0	5	31,367	1.6
Mining	10	16,555	6.0	10	16,053	6.2	8	15,658	5.1	8	14,904	5.4	9	13,619	6.6	7	13,906	5.0	5	13,992	3.6	5	13,007	3.8
Construction	25	74,698	3.3	19	85,906	2.2	14	97,081	1.4	20	102,058	2.0	21	111,064	1.9	21	118,944	1.8	25	132,543	1.9	18	146,810	1.2
Manufacturing	10	184,286	0.5	15	187,098	0.8	10	190,825	0.5	11	191,725	0.6	7	196,547	0.4	7	203,635	0.3	8	207,328	0.4	11	204,120	0.5
Trans, Comm & PU	14	94,958	1.5	14	99,060	1.4	23	103,004	2.2	15	112,090	1.3	6	115,345	0.5	17	118,114	1.4	10	124,899	0.8	13	136,322	1.0
Wholesale Trade	7	84,619	0.8	3	86,374	0.3	5	91,239	0.5	8	95,701	0.8	8	98,337	0.8	5	102,940	0.5	7	105,113	0.7	8	105,954	0.8
Retail Trade	1	301,895	0.0	10	317,412	0.3	10	338,178	0.3	9	359,083	0.3	5	368,074	0.1	7	378,135	0.2	13	387,563	0.3	13	401,201	0.3
Fin, Insur & Real Est	4	98,197	0.4	2	104,393	0.2	2	108,470	0.2	3	109,304	0.3	0	114,561	0.0	3	123,137	0.2	2	131,680	0.2	3	136,333	0.2
Services	13	423,677	0.3	26	448,663	0.6	21	480,477	0.4	20	509,243	0.4	21	536,084	0.4	21	567,864	0.4	19	593,098	0.3	15	618,572	0.2
Public Admin	9	280,579	0.3	10	286,806	0.3	10	289,588	0.3	15	294,055	0.5	12	293,698	0.4	5	298,423	0.2	8	304,844	0.3	9	311,499	0.3
Other <sup>4</sup>	15	484	NA	17	714	NA	12	515	NA	10	406	NA	14	262	NA	12	197	NA	10	179	NA	9	101	NA
Totals	112	1,579,634	0.7	129	1,654,000	0.8	121	1,738,431	0.7	126	1,813,334	0.7	108	1,873,725	0.6	108	1,952,986	0.6	110	2,030,696	0.5	109	2,105,286	0.5

## Notes:

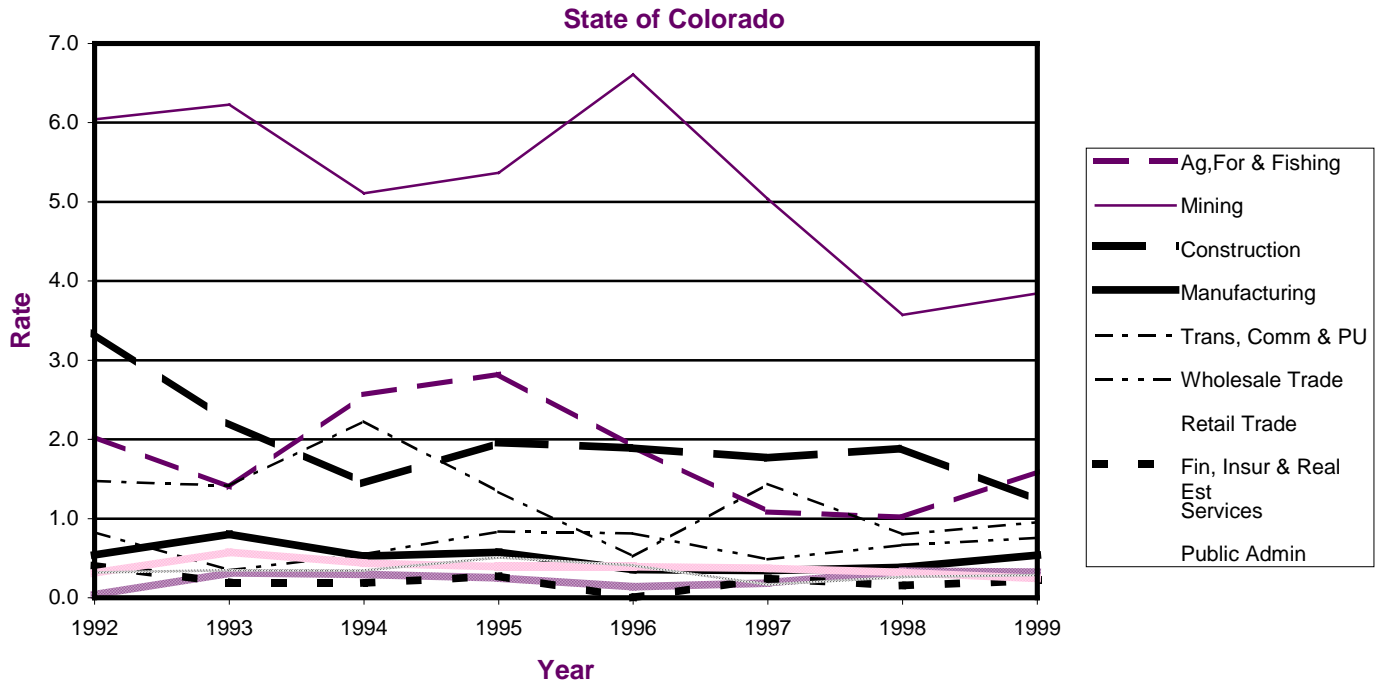
- 1 The statistics reported in this table refer to fatal claims *filed*, without regard to whether the claims was admitted or denied.
- 2 Source: Office of Management and Budget (OMB), *Standard Industrial Classification Manual 1987*.
- 3 "AAE" means Average Annual Employment. Source: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 1992-1999*.
- 4 "Other" includes nonclassified establishments, invalid SIC codes and disclosure suppression.

*For the years 1992-1999, Table 25 shows that construction and services have been the industries with the highest number of fatal claims. Figure 15 shows that, for the same period, mining has been the industry with the highest rate of fatal claims per 10,000 workers.*



Figure 15

## Rate of Fatal Claims by Employment in Standard Industrial Classification (SIC): 1992-1999



Source: Table 25, Columns "Rate per 10,000".

Table 26

## Distribution of Fatal Claims by Age and Gender<sup>1</sup>

Date of Death-Calendar Year 1999  
State of Colorado

Age Group <sup>2</sup>	Gender				Totals	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Under 18	0	0.0	3	2.8	3	2.8
18-29 yrs.	2	1.8	19	17.4	21	19.3
30-39 yrs.	2	1.8	15	13.8	17	15.6
40-49 yrs.	3	2.8	27	24.8	30	27.5
50-59 yrs.	0	0.0	19	17.4	19	17.4
60-65 yrs.	0	0.0	5	4.6	5	4.6
Over 65	2	1.8	11	10.1	13	11.9
Missing Ages	0	0.0	1	0.9	1	0.9
Totals	9	8.3	100	91.7	109	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, they account for nearly 92% of the fatal claims.*

Table 27

## Distribution of Fatal Claims by Gender and Status of Claims<sup>1</sup>

Date of Death-Calendar Year 1999  
State of Colorado

Gender	Admitted		Status Denied <sup>2</sup>		Indeterminate <sup>3</sup>		Totals	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent *
Female	4	44.4	5	55.6	0	0.0	9	100
Male	45	45.0	45	45.0	10	10.0	100	100
<b>Totals</b>	<b>49</b>	<b>45.0</b>	<b>50</b>	<b>45.9</b>	<b>10</b>	<b>9.2</b>	<b>109</b>	<b>100</b>

**Notes:**

\* Row 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 database, December 28, 2000. 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 five fatal claims involving a female that were denied, none was later resolved with a settlement, and two had hearing activity. Of the forty-five claims involving a male that were denied, four were later resolved with a settlement, and five of the other forty-one had hearing activity.
- 3 Of the ten indeterminate fatal claims involving a male, none was later resolved by a settlement, and one had hearing activity.

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

Table 28

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

Date of Application or Hearing-Calendar Year 1999  
State of Colorado

Location	Applications Received	Merit Hearings Held <sup>2</sup>
Alamosa	1	0
Boulder	341	46
Colorado Springs	1999	226
Durango	149	45
Denver	6266	727
Fort Collins	428	61
Glenwood Springs	240	35
Grand Junction	632	135
Greeley	748	98
Pueblo	1057	69
<b>Totals</b>	<b>11,861</b>	<b>1,442</b>

**Notes:**

- 1 Source: Division of Workers' Compensation, *Docket Activity by City* (Report #661) and *Procedural Orders-Hearings by ALJ* (Report #664).
- 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 1,888 procedural hearings held.

Table 29

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

Date of Order-Calendar Year 1999  
State of Colorado

Issue	Count	Percent
Settled / Pro se	1365	19.0
Disfigurement order	1142	15.9
Compensability	726	10.1
Temporary total	661	9.2
Medical benefits	449	6.2
Reasonable / necessary	285	4.0
Wage rate	231	3.2
Related to injury	231	3.2
Authorized medical benefits	193	2.7
Grover meds	190	2.6
Reopen	160	2.2
Temporary partial	152	2.1
Permanent total	150	2.1
Perm Impairment/whole person	127	1.8
Penalty - VS the employer	118	1.6
Change of physician	96	1.3
Occupational disease	81	1.1
For Offset	76	1.1
Independent medical exam	75	1.0
Apportionment	71	1.0
Penalty VS the claimant	69	1.0
Related condition	58	0.8
Show cause	58	0.8
Insurer liability	38	0.5
All Other Issues <sup>2</sup>	398	5.5
<b>Totals</b>	<b>7,200</b>	<b>100%*</b>

**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 30

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

Date of Settlement-Calendar Year 1999  
State of Colorado

Month	Representation				Totals	
	Pro Se Count	Pro Se Amount	By Counsel Count	By Counsel Amount	Count	Amount
Jan	83	\$1,691,621	444	\$12,881,384	527	\$14,573,005
Feb	92	1,371,337	489	17,220,520	581	18,591,857
Mar	116	1,703,373	531	17,640,111	647	19,343,484
Apr	101	1,520,056	451	13,495,975	552	15,016,031
May	92	3,839,961	467	12,283,222	559	16,123,183
Jun	110	1,502,140	477	14,371,970	587	15,874,110
Jul	93	1,655,580	428	10,880,060	521	12,535,640
Aug	82	1,365,173	462	15,484,749	544	16,849,922
Sep	108	1,101,112	422	12,613,911	530	13,715,023
Oct	83	1,491,566	445	13,539,666	528	15,031,232
Nov	119	1,771,667	455	11,904,114	574	13,675,781
Dec	113	1,936,480	509	14,040,743	622	15,977,223
<b>Totals<sup>2</sup></b>	<b>1,192</b>	<b>\$20,950,066</b>	<b>5,580</b>	<b>\$166,356,425</b>	<b>6,772</b>	<b>\$187,306,491</b>

## Settlements by Type of Representation - 1999 Averages

1999	Representation				Totals	
	Pro Se Count	Pro Se Amount	By Counsel Count	By Counsel Amount	Count	Amount
Annual Averages	1,192	\$17,576	5,580	\$29,812.98	6,772	\$27,659

**Notes:**

- 1 Settlement information is based on claims that were settled during calendar year 1999. The claim itself may have been initially filed in 1999 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.*

Table 31

## Claims Received and Lost-Time Claims Filed: 1984-1999

### State of Colorado

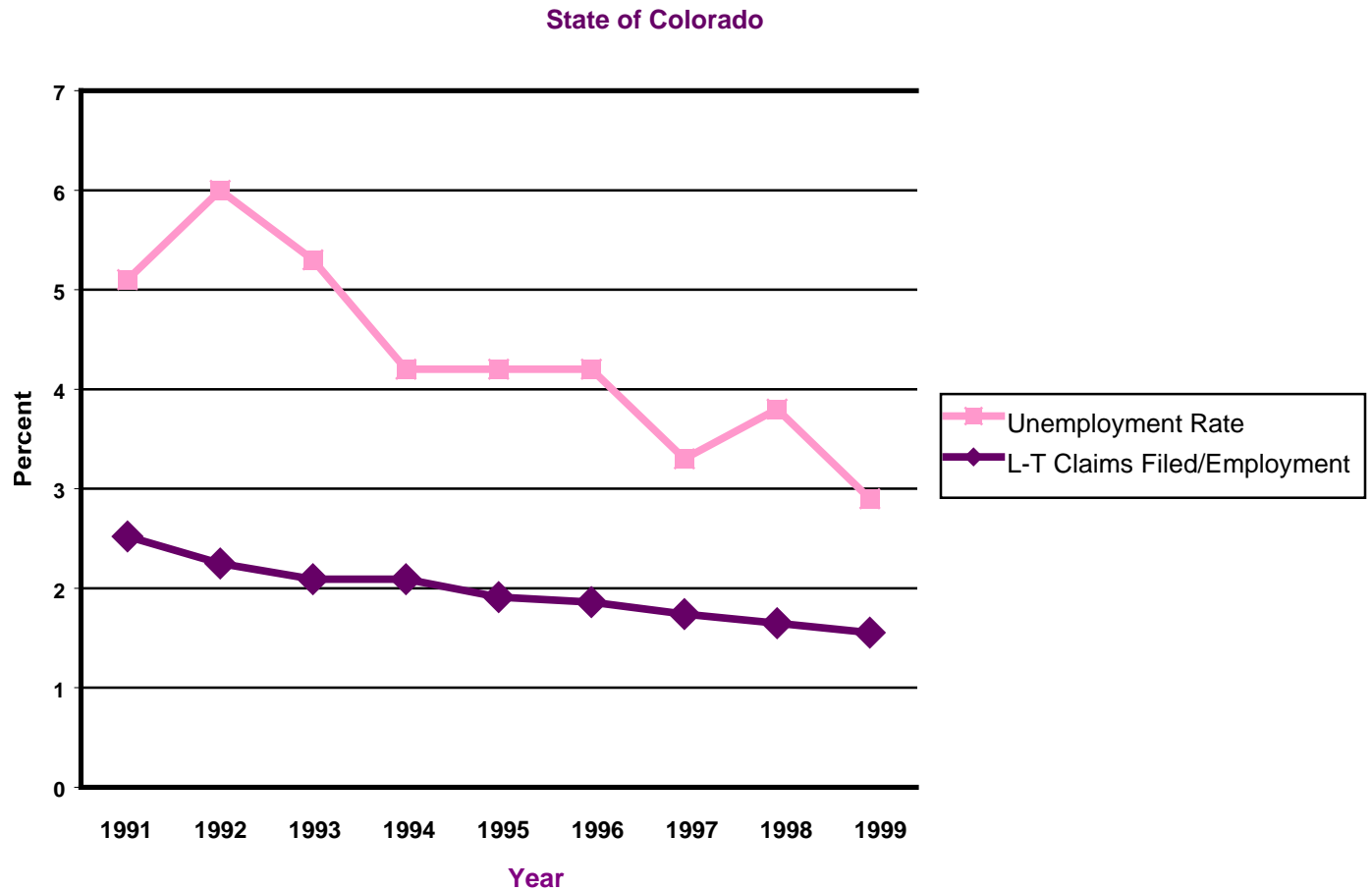
Calendar Year	Number of Claims Received <sup>1</sup>	Number of Lost-Time Claims Filed <sup>2, 3</sup>
1984	44,679	46,018
1985	46,248	46,708
1986	44,033	44,835
1987	44,150	44,362
1988	43,602	43,344
1989	45,403	44,477
1990	42,448	43,394
1991	43,026	38,427
1992	43,258	35,588
1993	43,018	34,605
1994	44,857	36,487
1995	42,842	34,581
1996	41,767	34,784
1997	37,470	34,063
1998	39,946	33,441
1999	39,979	32,706

#### Notes:

- 1 Claims received refers to **claims that were filed** with the Division of Workers' Compensation during a given calendar year, without regard to the date of the injury of the claim. Estimates for 1984-1990 are derived from the count of claim numbers assigned in Denver and Grand Junction. For 1991-1999, the counts are derived from a computer report, Report 874, New Claims Received.
- 2 The counts in this column are based on **claims with a date of injury** in the respective calendar year. In Colorado, the law requires that any claim involving lost-time must be filed with the Division of Workers' Compensation. A lost-time claim is one in which the worker misses more than three shifts or three days of work because of a work-related injury or illness. On the other hand, a very limited set of "medical-only" claims, such as those involving permanency, must be filed with the Division. For a variety of reasons, though, carriers and self-insured employers file a broader range of medical-only claims.
- 3 The apparent decrease in the number of lost-time claims filed between 1984 and 1999 is due, at least in part, to changes in the structure of the database. Before 1991, it is not possible to distinguish between "lost-time" and "medical-only" claims. Therefore, the totals of lost-time claims shown for the 1984 through 1990 undoubtedly contain some medical-only claims. However, there is no way of estimating the number. Starting in 1991, changes in the database make it possible to distinguish between "lost-time" and "medical-only" claims. Therefore, the total claims reported in this column for the years 1991 through 1999 are "lost-time" claims only.

Figure 16

## Percent of Workforce Filing Lost-Time Claims Compared to Unemployment Rate: 1991- 1999



**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 1991-1999. 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 16 displays these two rates for Colorado, 1991 through 1999.*