



**COLORADO DEPARTMENT OF
LABOR AND EMPLOYMENT**

Division of Workers' Compensation

**Work-Related Injuries
In Colorado
2000**

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COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT

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**This report, and those for 1995, 1996, 1997, 1998, and 1999,
can be accessed through the Division's homepage at
<http://www.coworkforce.com/DWC/pubs.asp>**

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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 2000.¹ 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 2000. This does not mean that the claim was filed in 2000. 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 33,520 lost-time claims included in this report, approximately 80% were filed in 2000. The remaining 20% were filed through December 28, 2001, the date of the download that extracted from the database the information for this report.

The information on the characteristics of the injury or illness is derived from the first report of injury filed by the employer or worker, and in most cases 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.^{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 new exhibits on fatal claims (Tables 26, 29-31 and Figure 16).

This report is dedicated to the Colorado workers who suffered work-related injuries, illnesses, and fatalities during calendar year 2000.

¹ The only exception to this statement is the information on hearings reported in Tables 32 and 33 and the information on settlements reported in Table 34. The hearing data are based on applications received, hearings held, or orders issued in 2000, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 2000. However, the claim itself may have initially been filed in 2000 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. There were 506 med-only claims that had a stipulated settlement. The amount of the settlement ranged from \$.00 to \$410,000, with a mean of \$10,862.19.

³ The statistics reported in Sections I through VII, Tables 22-27 and Tables 29-31 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, 22, and 23, is the National Council on Compensation Insurance, Inc., 901 Peninsula Corporate Circle, Boca Raton, FL 33487.

