

The cover features a central diamond shape composed of several concentric, slightly offset orange outlines. This central diamond is surrounded by four orange triangles, one in each corner, pointing towards the center. The background is white.

**COLORADO DEPARTMENT OF
LABOR AND EMPLOYMENT**

Division of Workers' Compensation

**Work-Related Injuries
In Colorado
2000**

Bill Owens, Governor

Jeffrey M. Wells, Executive Director

MaryAnn Whiteside, Director



COLORADO DEPARTMENT OF LABOR AND EMPLOYMENT

Division of Workers' Compensation

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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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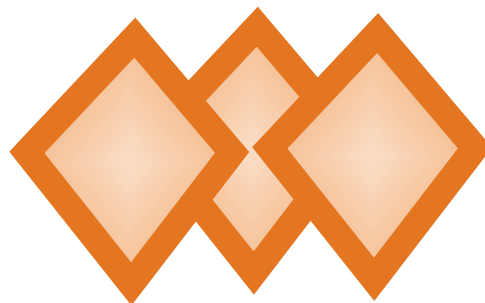
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INTRODUCTION

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.

Table 1
Lost-Time and Fatal Claims
Compared to Employment by County

Date of Injury-Calendar Year 2000
State of Colorado

County	Average Annual Employment¹	Percent of Work Force	Lost-Time Claims²	Percent	Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims²
Adams	144,829	6.6	2,617	7.8	1.8	6
Alamosa	7,180	0.3	134	0.4	1.9	0
Arapahoe	284,222	13.0	2,922	8.7	1.0	9
Archuleta	3,085	0.1	61	0.2	2.0	1
Baca	1,266	0.1	31	0.1	2.4	0
Bent	1,563	0.1	16	*	1.0	1
Boulder	179,727	8.2	1,848	*	1.0	2
Chaffee	6,363	0.3	96	0.3	1.5	3
Cheyenne	737	*	16	*	2.2	0
Clear Creek	2,901	0.1	53	0.2	1.8	1
Conejos	1,596	0.1	27	0.1	1.7	0
Costilla	841	*	24	0.1	2.9	0
Crowley	1,130	0.1	14	*	1.2	0
Custer	851	*	7	*	0.8	0
Delta	7,383	0.3	169	0.5	2.3	0
Denver	469,140	21.5	7,860	23.4	1.7	24
Dolores	444	*	7	*	1.6	0
Douglas	56,656	2.6	725	2.2	1.3	2
Eagle	28,206	1.3	565	1.7	2.0	3
Elbert	3,035	0.1	45	0.1	1.5	1
El Paso	237,740	10.9	3,402	10.1	1.4	8
Fremont	13,609	0.6	366	1.1	2.7	1
Garfield	19,329	0.9	413	1.2	2.1	2
Gilpin	5,456	0.2	136	0.4	2.5	0
Grand	6,574	0.3	130	0.4	2.0	1
Gunnison	7,602	0.3	180	0.5	2.4	2
Hinsdale	329	*	3	*	0.9	0
Huerfano	2,019	0.1	52	0.2	2.6	0
Jackson	543	*	15	*	2.8	0
Jefferson	210,527	9.6	2,302	6.9	1.1	8
Kiowa	465	*	12	*	2.6	0
Kit Carson	2,985	0.1	70	0.2	2.3	0
Lake	1,910	0.1	31	0.1	1.6	0
La Plata	21,231	1.0	364	1.1	1.7	3
Larimer	119,157	5.4	1,541	4.6	1.3	3
Las Animas	4,894	0.2	107	0.3	2.2	0
Lincoln	2,066	0.1	33	0.1	1.6	1
Logan	8,393	0.4	155	0.5	1.8	0
Mesa	49,951	2.3	1,085	3.2	2.2	1

Table 1 (Continued)
Lost-Time and Fatal Claims
Compared to Employment by County

Date of Injury-Calendar Year 2000
State of Colorado

County	Average Annual Employment¹	Percent of Work Force	Lost-Time Claims²	Percent	Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims²
Mineral	463	*	21	0.1	4.5	0
Moffat	4,728	0.2	89	0.3	1.9	0
Montezuma	9,233	0.4	144	0.4	1.6	0
Montrose	12,746	0.6	293	0.9	2.3	2
Morgan	10,823	0.5	263	0.8	2.4	3
Otero	7,280	0.3	142	0.4	2.0	0
Ouray	1,337	0.1	23	0.1	1.7	0
Park	2,054	0.1	32	0.1	1.6	0
Phillips	1,617	0.1	31	0.1	1.9	0
Pitkin	15,924	0.7	249	0.7	1.6	0
Prowers	6,267	0.3	127	0.4	2.0	0
Pueblo	54,929	2.5	1,072	3.2	2.0	8
Rio Blanco	2,608	0.1	58	0.2	2.2	0
Rio Grande	4,263	0.2	109	0.3	2.6	1
Routt	12,910	0.6	250	0.7	1.9	0
Saguache	1,666	0.1	10	*	0.6	0
San Juan	281	*	2	*	0.7	1
San Miguel	4,653	0.2	108	0.3	2.3	0
Sedgwick	856	*	20	0.1	2.3	0
Summit	19,223	0.9	355	1.1	1.8	1
Teller	6,710	0.3	109	0.3	1.6	0
Washington	1,209	0.1	28	0.1	2.3	0
Weld	69,391	3.2	1,275	3.8	1.8	5
Yuma	3,526	0.2	66	0.2	1.9	2
Other ³	16,133	0.7	1,010	3.0	6.3	8
Totals	2,186,765	100%**	33,520	100%**	1.5 %	114

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 2000*.

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

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

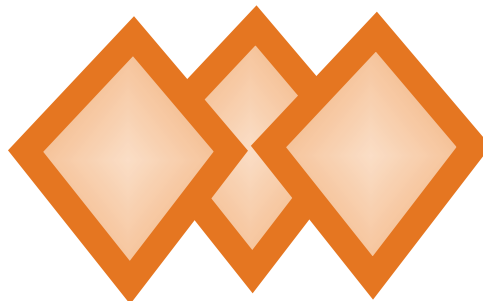


Table 2
Rank-Order Distribution of
Lost-Time Claims by Part of Body

Date of Injury-Calendar Year 2000
State of Colorado

Part of Body ¹	Count	Percent
Back	5,948	17.7
Multiple Body Parts	3,565	10.6
Knee	3,216	9.6
Upper Arm (Including Shoulder(s))	2,809	8.4
Finger(s)	2,157	6.4
Head	1,587	4.7
Nonclassifiable	1,535	4.6
Wrist	1,524	4.5
Hand	1,448	4.3
Ankle	1,308	3.9
Foot/Feet	1,232	3.7
Multiple Upper Extremities	1,212	3.6
Internal Organs	470	1.4
Death	114	0.3
All Other Classified Injuries ²	5,395	16.1
Totals	33,520	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

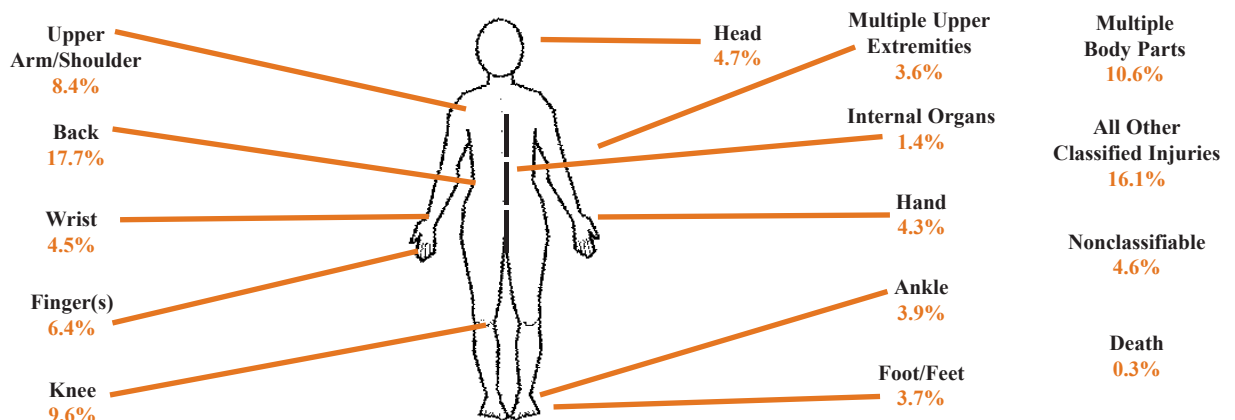


Table 3
Distribution of Lost-Time Claims
by Part of Body (Detail)

Date of Injury-Calendar Year 2000
State of Colorado

Part of Body	Count	Percent
HEAD		
Multiple Head Injuries	336	1.0
Skull	300	0.9
Brain	68	0.2
Ear(s)	156	0.5
Eye(s)	368	1.1
Nose	61	0.2
Teeth	49	0.1
Mouth	28	0.1
Other Facial Soft Tissue	184	0.5
Facial Bones	37	0.1
<i>Subtotals</i>	<i>1,587</i>	<i>4.7</i>
NECK		
Multiple Neck Injuries	195	0.6
Neck Vertebrae	46	0.1
Neck Disc	49	0.1
(Neck) Spinal Cord	13	*
Larynx	8	*
Neck Soft Tissue	264	0.8
Trachea	14	*
<i>Subtotals</i>	<i>589</i>	<i>1.8</i>
UPPER EXTREMITIES		
Multiple Upper Extremities	1,057	3.2
Upper Arm(s) (Including Clavicle & Scapula)	908	2.7
Elbow	581	1.7
Lower Arm	601	1.8
Wrist	1,524	4.5
Hand	1,448	4.3
Finger(s)	1,635	4.9
Thumb	522	1.6
Shoulder(s)	1,901	5.7
Wrist(s) & Hand(s)	155	0.5
<i>Subtotals</i>	<i>10,332</i>	<i>30.8</i>
TRUNK		
Trunk	483	1.4
Upper Back Area (Thoracic)	290	0.9
Lower Back Area (Lumbar & Lumbo-Sacral)	5,440	16.2
Disc	123	0.4
Chest (Including Ribs, Sternum & Soft Tissue)	501	1.5
Sacrum & Coccyx	84	0.3
Pelvis	98	0.3
Spinal Cord	11	*
Internal Organs	176	0.5
Heart	64	0.2
Lungs	230	0.7
Abdomen (Including groin)	1,075	3.2
Buttocks	47	0.1
Lumbar and/or Sacral Vertebrae	21	0.1
<i>Subtotals</i>	<i>8,643</i>	<i>25.8</i>

Table 3 (Continued)
Distribution of Lost-Time Claims
by Part of Body (Detail)

Date of Injury-Calendar Year 2000
State of Colorado

Part of Body	Count	Percent
LOWER EXTREMITIES		
Multiple Lower Extremities	377	1.1
Hip	271	0.8
Upper Leg	202	0.6
Knee	3,216	9.6
Lower Leg	549	1.6
Ankle	1,308	3.9
Foot/Feet	1,058	3.2
Toe(s)	109	0.3
Great Toe	65	0.2
<i>Subtotals</i>	<i>7,155</i>	<i>21.3</i>
MULTIPLE BODY PARTS		
Artificial Appliance	3	*
Multiple Body Parts	3,176	9.5
Body Systems and Multiple Body Systems	386	1.2
<i>Subtotals</i>	<i>3,565</i>	<i>10.6</i>
NONCLASSIFIABLE		
Unclassified - Insufficient Information	1,116	3.3
No Physical Injury	417	1.2
Body	2	*
<i>Subtotals</i>	<i>1,535</i>	<i>4.6</i>
DEATH		
Death	114	0.3
<i>Subtotals</i>	<i>114</i>	<i>0.3</i>
TOTALS	33,520	100% **

Notes:

* Value is less than .05%.

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

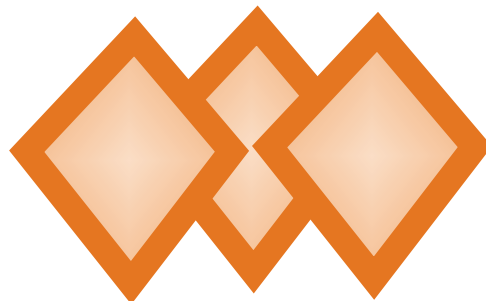


Table 4
Rank-Order Distribution of Lost-Time Claims by
Nature of Injury

Date of Injury-Calendar Year 2000
State of Colorado

Nature of Injury ¹	Count	Percent
Strain, Sprain	11,956	35.7
Contusion, Crushing	3,053	9.1
Laceration, Puncture	2,218	6.6
Fracture	2,054	6.1
Cumulative Injury, NOC	775	2.3
Multiple Physical Injuries Only	746	2.2
Inflammation (including Tendinitis/Tenosynovitis)	733	2.2
Hernia	535	1.6
Carpal Tunnel Syndrome	386	1.2
Burn	334	1.0
Mental Stress/Mental Disorder	293	0.9
Other ²	2,192	6.5
All Other Specific Injuries, NOC	8,245	24.6
Totals	33,520	100% *

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 included in other categories in this table.

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

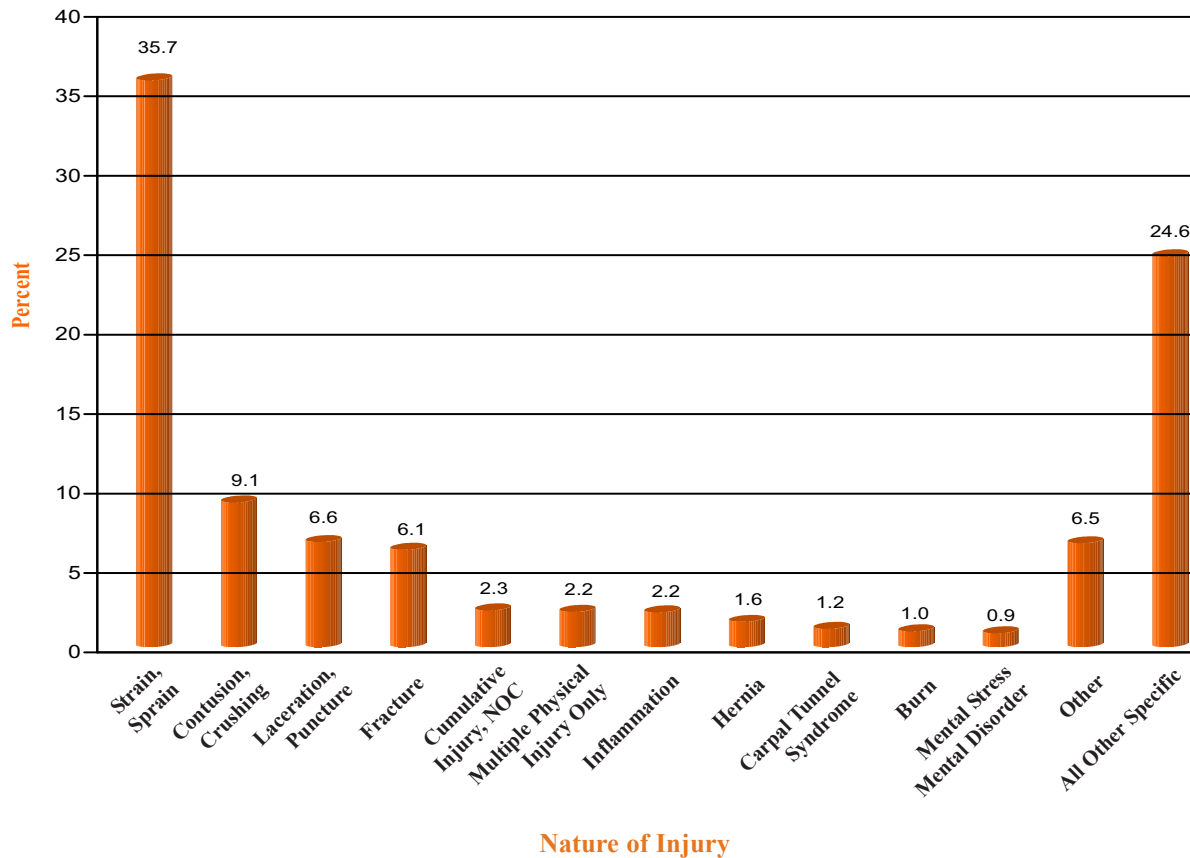


Table 5
Distribution of Lost-Time Claims by
Nature of Injury (Detail)

Date of Injury-Calendar Year 2000
State of Colorado

Nature of Injury¹	Count	Percent
SPECIFIC INJURY		
No Physical Injury	228	0.7
Amputation	130	0.4
Angina Pectoris	11	*
Burn	334	1.0
Concussion	92	0.3
Contusion	2,825	8.4
Crushing	228	0.7
Dislocation	303	0.9
Fainting	118	0.4
Electric Shock	35	0.1
Enucleation	1	*
Foreign Body	189	0.6
Fracture	2,054	6.1
Freezing	7	*
Hearing Loss or Impairment	64	0.2
Heat Prostration	14	*
Hernia	535	1.6
Infection	86	0.3
Inflammation	732	2.2
Laceration	1,668	5.0
Myocardial Infarction (Heart Attack)	63	0.2
Poisoning-General	15	*
Puncture	550	1.6
Rupture	88	0.3
Severance	47	0.1
Sprain	1,529	4.6
Strain	10,427	31.1
Vascular	42	0.1
Vision Loss	14	*
All Other Specific Injuries, NOC	8,245	24.6
<i>Subtotals</i>	<i>30,674</i>	<i>91.5</i>
OCCUPATIONAL DISEASE OR CUMULATIVE INJURY		
Dust Disease, NOC	3	*
Asbestosis	89	0.3
Byssinosis	1	*
Silicosis	2	*
Respiratory (Fumes)	156	0.5
Poisoning (Chemical)	15	*
Poisoning (Metal)	1	*
Dermatitis	99	0.3
Mental Disorder	32	0.1

Table 5 (Continued)
Distribution of Lost-Time Claims by
Nature of Injury (Detail)

Date of Injury-Calendar Year 2000
State of Colorado

Nature of Injury¹	Count	Percent
OCCUPATIONAL DISEASE OR CUMULATIVE INJURY (Continued)		
Radiation	4	*
Occupational Disease, NOC	97	0.3
Loss of Hearing	48	0.1
Contagious Disease	88	0.3
Cancer	8	*
AIDS	1	*
Video Display Terminal (VDT)-Related Stress	22	0.1
Mental Stress	261	0.8
Carpal Tunnel Syndrome	386	1.2
Tendinitis or Tenosynovitis	1	*
Cumulative Injury, NOC	775	2.3
<i>Subtotals</i>	<i>2,089</i>	<i>6.2</i>
MULTIPLE INJURIES		
Multiple Physical Injuries Only	746	2.2
Multiple Physical and Psychological Injuries	10	*
<i>Subtotals</i>	<i>756</i>	<i>2.3</i>
MISSING		
Missing	1	*
<i>Subtotals</i>	<i>1</i>	<i>*</i>
TOTALS	33,520	100% **

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.

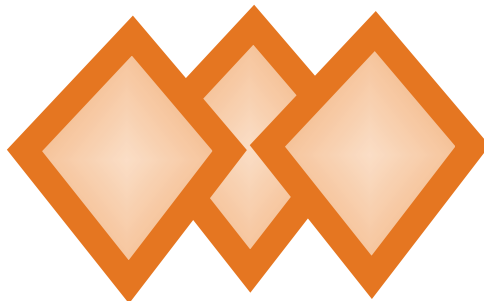


Table 6
Rank-Order Distribution of Lost-Time Claims by
Cause of Injury

Date of Injury-Calendar Year 2000
State of Colorado

Cause of Injury	Count	Percent
Strained or Injured By	13,209	39.4
Fell or Slipped	6,797	20.3
Miscellaneous	5,356	16.0
Struck or Injured By	2,940	8.8
Cut, Punctured, or Scraped By	1,635	4.9
Motor Vehicle	1,257	3.8
Caught In or Between	920	2.7
Struck Against or Stepped On	890	2.7
Burned or Scalded - Heat or Cold	486	1.4
Rubbed or Abraded By	30	0.1
Totals	33,520	100% *

Notes:

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

Figure 3
Percent Distribution of Lost-Time Claims
By Cause of Injury

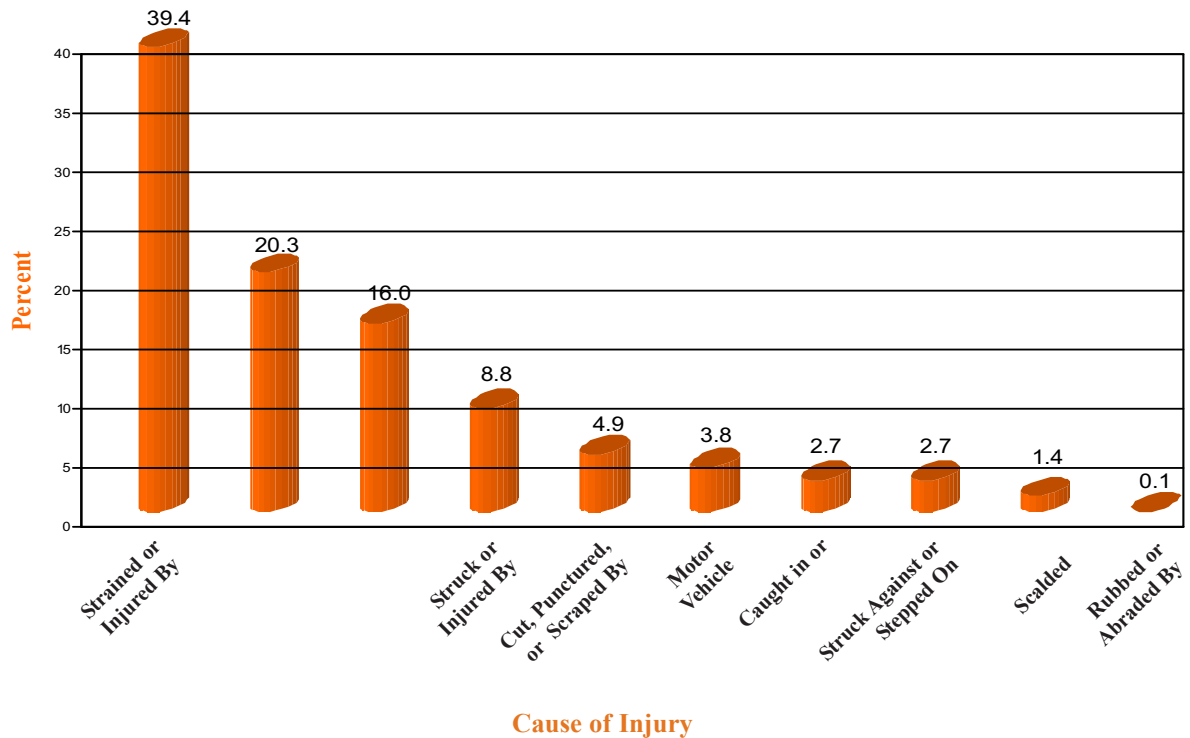


Table 7
Distribution of Lost-Time Claims by
Cause of Injury (Detail)

Date of Injury-Calendar Year 2000
State of Colorado

Cause of Injury ¹	Count	Percent
BURNED or SCALDED-HEAT or COLD EXPOSURE		
Chemicals	74	0.2
Hot Objects or Substances	63	0.2
Temperature Extremes	15	*
Fire or Flame	33	0.1
Steam or Hot Fluids	101	0.3
Dust, Fumes, Gas or Vapors	63	0.2
Welding Operations	15	*
Radiation	6	*
Contact with, NOC	66	0.2
Cold Objects or Substances	2	*
Contact with Electric Current	48	0.1
<i>Subtotals</i>	<i>486</i>	<i>1.5</i>
CAUGHT IN or BETWEEN		
Machine or Machinery	289	0.9
Object Handled	151	0.5
Caught In or Between, NOC	458	1.4
Abnormal Air Pressure	6	*
Collapsing Materials	16	*
<i>Subtotals</i>	<i>920</i>	<i>2.8</i>
CUT, PUNCTURED, OR SCRAPPED BY		
Broken Glass	86	0.3
Hand Tool or Utensil: Not Powered	301	0.9
Object Being Lifted or Handled	284	0.8
Powered Hand Tool	369	1.1
Cut, Puncture, Scrape, NOC	595	1.8
<i>Subtotals</i>	<i>1,635</i>	<i>4.9</i>
FELL or SLIPPED		
From a Different Level	988	2.9
From a Ladder or Scaffolding	727	2.2
From Liquid or Grease Spills	598	1.8
Into Openings	182	0.5
On Same Level	1,056	3.2
Slipped, Did Not Fall	387	1.2
Fall, Slip, Trip, NOC	1,497	4.5
On Ice or Snow	876	2.6
On Stairs	486	1.4
<i>Subtotals</i>	<i>6,797</i>	<i>20.3</i>
MOTOR VEHICLE		
Crash of Water Vehicle	2	*
Crash of Rail Vehicle	3	*
Collision with Another Vehicle	597	1.8
Collision with a Fixed Object	49	0.1
Crash of Airplane	10	*
Vehicle Upset	138	0.4
Motor Vehicle, NOC	458	1.4
<i>Subtotals</i>	<i>1,257</i>	<i>3.8</i>

Table 7 (Continued)
**Distribution of Lost-Time Claims by
Cause of Injury (Detail)**

Date of Injury-Calendar Year 2000
State of Colorado

Cause of Injury ¹	Count	Percent
STRAINED or INJURED BY		
Continual Noise	62	0.2
Twisting	656	2.0
Jumping	101	0.3
Holding or Carrying	658	2.0
Lifting	4,416	13.2
Pushing or Pulling	1,198	3.6
Reaching	297	0.9
Using Tool or Machine	415	1.2
Strain or Injury by, NOC	3,900	11.6
Welding or Throwing	38	0.1
Repetitive Motion	1,468	4.4
<i>Subtotals</i>	<i>13,209</i>	<i>39.4</i>
STRUCK AGAINST or STEPPED ON		
Moving Parts of Machine	36	0.1
Object Being Lifted or Handled	101	0.3
Sanding, Scraping, Cleaning Operations	17	0.1
Stationary Object	420	1.3
Stepping on Sharp Object	75	0.2
Striking Against or Stepping On, NOC	241	0.7
<i>Subtotals</i>	<i>890</i>	<i>2.7</i>
STRUCK or INJURED BY		
Fellow Worker, Patient	351	1.0
Falling or Flying Object	1,003	3.0
Hand Tool or Machine in Use	132	0.4
Motor Vehicle	205	0.6
Moving Parts of Machine	95	0.3
Object Being Lifted or Handled	386	1.2
Object Handled by Others	118	0.4
Struck or Injured, NOC	434	1.3
Animal or Insect	197	0.6
Explosion or Flare Back	19	0.1
<i>Subtotals</i>	<i>2,940</i>	<i>8.8</i>
RUBBED or ABRADED BY		
Repetitive Motion	18	0.1
Rubbed or Abraded, NOC	12	*
<i>Subtotals</i>	<i>30</i>	<i>0.1</i>
MISCELLANEOUS		
Absorbed, Ingested, Inhaled, NOC	208	0.6
Foreign Matter in Eye	200	0.6
Person in Act of a Crime	134	0.4
Other than Physical Cause	292	0.9
Cumulative, NOC	998	3.0
Other - Miscellaneous, NOC	3,524	10.5
<i>Subtotals</i>	<i>5,356</i>	<i>16.0</i>
TOTALS	33,520	100 %**

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 2000
State of Colorado

Standard Industrial Classification¹	Average Annual Employment²	Percent of Work Force Employed in SIC	Lost-Time Claims³		Percent of Work Force in SIC Filing Lost-Time Claims	Number of Fatal Claims³
			Count	Percent		
Agriculture, Forestry & Fishing	32,963	1.5	664	2.0	2.0	4
Mining	12,880	0.6	340	1.0	2.6	2
Construction	162,604	7.4	4,622	13.8	2.8	21
Manufacturing	205,640	9.4	3,408	10.2	1.7	14
Transportation, Communications & Public Utilities	140,674	6.4	3,569	10.6	2.5	13
Wholesale Trade	110,408	5.0	1,880	5.6	1.7	3
Retail Trade	414,558	19.0	4,961	14.8	1.2	8
Finance, Insurance & Real Estate	137,598	6.3	931	2.8	0.7	4
Services	650,169	29.7	9,169	27.4	1.4	25
Public Administration	319,140	14.6	2,338	7.0	0.7	7
Other ⁴	131	n/a	1,638	4.9	n/a	13
Totals	2,186,765	100%*	33,520	100%*	1.5%⁵	114

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 2000*.

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.

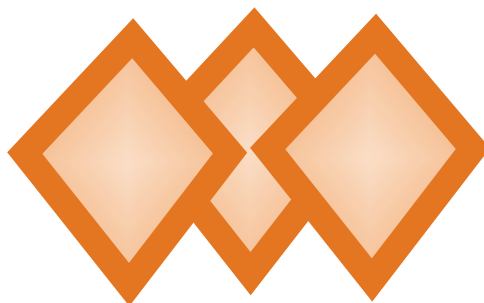
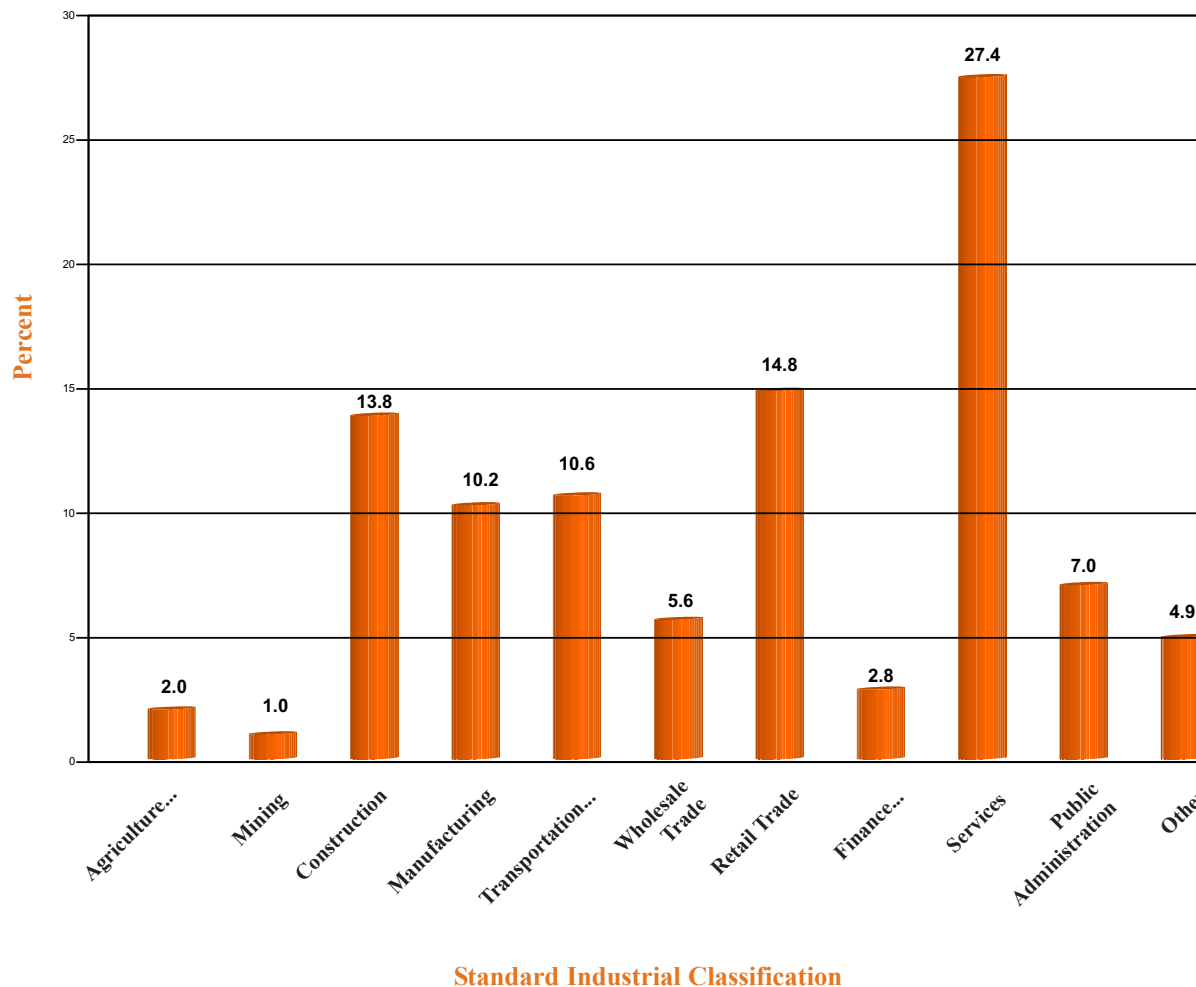


Figure 4
**Percent Distribution of Lost-Time Claims
 By Standard Industrial Classification (SIC)**
 Date of Injury-Calendar Year 2000
 State of Colorado



From 1992 to 2000, Colorado's average annual employment grew by 38.4%, yet the number of lost-time claims filed has dropped by 5.8%.

While 7.4% 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 2000
State of Colorado

Standard Industrial Classification¹	Count	Percent
AGRICULTURE, FORESTRY & FISHING		
01 Agricultural Products-Crops	138	0.4
02 Agricultural Products-Livestock	176	0.5
07 Agricultural Services	345	1.0
08 Forestry	4	*
09 Fishing, Hunting and Trapping	1	*
<i>Subtotals</i>	<i>664</i>	<i>2.0</i>
MINING		
10 Metal Mining	22	0.1
12 Coal Mining	91	0.3
13 Oil & Gas Extraction	168	0.5
14 Nonmetallic Minerals	59	0.2
<i>Subtotals</i>	<i>340</i>	<i>1.0</i>
CONSTRUCTION		
15 General Building Contractors	796	2.4
16 Heavy Construction	598	1.8
17 Specialty Trade Contractors	3,228	9.6
<i>Subtotals</i>	<i>4,622</i>	<i>13.8</i>
MANUFACTURING		
20 Food & Kindred Products	680	2.0
22 Textile Mill Products	6	*
23 Apparel & Other Textile Products	31	0.1
24 Lumber & Wood Products	187	0.6
25 Furniture & Fixtures	183	0.5
26 Paper & Allied Products	40	0.1
27 Printing & Publishing	318	0.9
28 Chemicals & Allied Products	50	0.1
29 Petroleum & Coal Products	14	*
30 Rubber & Misc. Plastics Products	163	0.5
31 Leather & Leather Goods	62	0.2
32 Stone, Clay, Glass & Concrete	263	0.8
33 Primary Metal Industries	76	0.2
34 Fabricated Metal Products	308	0.9
35 Industrial & Commercial Machinery and Computer Equipment	308	0.9
36 Electronic & Other Electrical Equipment	263	0.8
37 Transportation Equipment	191	0.6
38 Measuring, Analyzing & Controlling Instruments	195	0.6
39 Miscellaneous Manufacturing Industries	70	0.2
<i>Subtotals</i>	<i>3,408</i>	<i>10.2</i>

Table 9 (Continued)
Distribution of Lost-Time Claims by
Standard Industrial Classification (SIC) Major Groups

Date of Injury-Calendar Year 2000
State of Colorado

Standard Industrial Classification¹	Count	Percent
TRANSPORTATION, COMMUNICATIONS & PUBLIC UTILITIES		
41 Local & Suburban Passenger Transportation	422	1.3
42 Motor Freight Transportation	1,009	3.0
44 Water Transportation	3	*
45 Transportation by Air	1,499	4.5
47 Transportation Services	71	0.2
48 Communications	286	0.9
49 Electrical, Gas & Sanitary Services	279	0.8
<i>Subtotals</i>	<i>3,569</i>	<i>10.6</i>
WHOLESALE TRADE		
50 Wholesale Trade: Durable Goods	909	2.7
51 Wholesale Trade: Nondurable Goods	971	2.9
<i>Subtotals</i>	<i>1,880</i>	<i>5.6</i>
RETAIL TRADE		
52 Building Materials, Hardware & Mobile Home Dealers	435	1.3
53 General Merchandise Stores	692	2.1
54 Food Stores	1,020	3.0
55 Automotive Dealers & Gasoline Service Stations	603	1.8
56 Apparel & Accessory Stores	86	0.3
57 Home Furniture, Furnishings, & Equipment Stores	272	0.8
58 Eating & Drinking Places	1,435	4.3
59 Miscellaneous Retail	418	1.2
<i>Subtotals</i>	<i>4,961</i>	<i>14.8</i>
FINANCE, INSURANCE & REAL ESTATE		
60 Depository Institutions	145	0.4
61 Nondepository Credit Institutions	53	0.2
62 Security & Commodity Brokers	32	0.1
63 Insurance Carriers	213	0.6
64 Insurance Agents	49	0.1
65 Real Estate	356	1.1
67 Holding & Other Investment Offices	83	0.2
<i>Subtotals</i>	<i>931</i>	<i>2.8</i>
SERVICES		
70 Hotels, Rooming Houses, Camps & Other Lodging	644	1.9
72 Personal Services	228	0.7
73 Business Services	2,244	6.7
75 Automotive Repair, Services & Parking	432	1.3
76 Miscellaneous Repair Services	144	0.4
78 Motion Pictures	41	0.1
79 Amusement & Recreational Services	774	2.3
80 Health Services	1,954	5.8
81 Legal Services	60	0.2
82 Educational Services	1,480	4.4
83 Social Services	604	1.8
84 Museums, Art Galleries and Botanical Gardens	12	*
86 Membership Organizations	147	0.4
87 Engineering, Accounting, Research, Management	381	1.1
88 Private Households	20	0.1
89 Services - Not Elsewhere Classified	4	*
<i>Subtotals</i>	<i>9,169</i>	<i>27.4</i>

Table 9 (Continued)

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

Date of Injury-Calendar Year 2000
State of Colorado

Standard Industrial Classification ¹	Count	Percent
PUBLIC ADMINISTRATION		
91 Executive, Legislative, and General Gov.	1,491	4.4
92 Justice, Public Order and Safety	506	1.5
94 Admin. Of Human Resource Programs	245	0.7
95 Admin. Of Environmental Quality and Housing	89	0.3
96 Admin. Of Economic Programs	7	*
<i>Subtotals</i>	2,338	7.0
OTHER		
Nonclassifiable Establishments	1,466	4.4
Invalid SIC Code	20	n/a
Disclosure Suppression	152	0.5
<i>Subtotals</i>	1,638	4.9
TOTALS	33,520	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 (8.0%), local passenger transportation (7.6%), and manufacturing of leather goods (6.0%). 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.

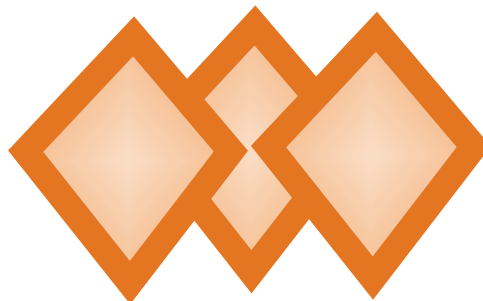
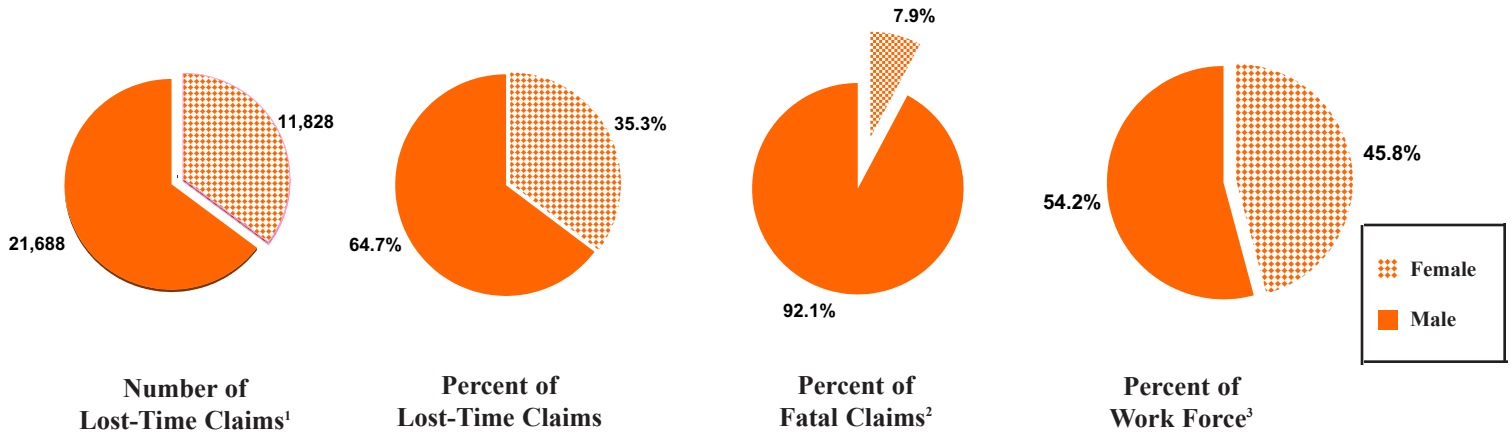


Figure 5

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



Notes:

1 Total number of lost-time claims is 33,520; four claims had missing data for gender.

2 Total number of fatal claims is 114.

3 Source: U.S. Dept. of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment 2000*:

Table 12, *Employment status of the civilian non-institutional population in states by sex, age, race and Hispanic origin, 2000 Averages*.

Table 10

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

**Date of Injury-Calendar Year 2000
State of Colorado**

Part of Body ³	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Back	1,970	5.9	3,977	11.9	5,947	17.7
Multiple Body Parts	1,634	4.9	1,931	5.8	3,565	10.6
Knee	993	3.0	2,223	6.6	3,216	9.6
Upper Arm (Including Shoulder(s))	902	2.7	1,907	5.7	2,809	8.4
Finger(s)	573	1.7	1,584	4.7	2,157	6.4
Head	478	1.4	1,109	3.3	1,587	4.7
Nonclassifiable	743	2.2	791	2.4	1,534	4.6
Wrist	781	2.3	743	2.2	1,524	4.5
Hand	521	1.6	927	2.8	1,448	4.3
Ankle	398	1.2	910	2.7	1,308	3.9
Foot/Feet	323	1.0	909	2.7	1,232	3.7
Multiple Upper Extremities	731	2.2	481	1.4	1,212	3.6
Internal Organs	166	0.5	304	0.9	470	1.4
Death	9	*	105	0.3	114	0.3
All Other Classified Injuries	1,606	4.8	3,787	11.3	5,393	16.1
Totals	11,828	35.3%	21,688	64.7%	33,516	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 33,520; four 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 2000
State of Colorado

Nature of Injury ³	Gender				Totals	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Strain, Sprain	4,135	12.3	7,821	23.3	11,956	35.7
Contusion, Crushing	938	2.8	2,114	6.3	3,052	9.1
Laceration, Puncture	476	1.4	1,742	5.2	2,218	6.6
Fracture	508	1.5	1,546	4.6	2,054	6.1
Cumulative Injury, NOC	457	1.4	318	0.9	775	2.3
Multiple Physical Injuries Only	278	0.8	468	1.4	746	2.2
Inflammation, including Tendinitis/Tenosynovitis	326	1.0	407	1.2	733	2.2
Hernia	46	0.1	489	1.5	535	1.6
Carpal Tunnel Syndrome	287	0.9	99	0.3	386	1.2
Burn	86	0.3	248	0.7	334	1.0
Mental Stress/Mental Disorder	188	0.6	105	0.3	293	0.9
Other	752	2.2	1,439	4.3	2,191	6.5
All Other Specific Injuries, NOC	3,351	10.0	4,892	14.6	8,243	24.6
Totals	11,828	35.3%	21,688	64.7%	33,516	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 33,520; four 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 work force.

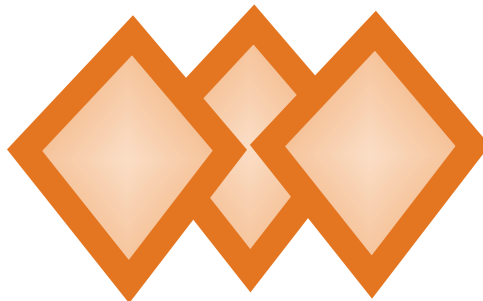


Table 12
Distribution of Lost-Time Claims by
Gender and Standard Industrial Classification (SIC)^{1,2}

Date of Injury-Calendar Year 2000
State of Colorado

Standard Industrial Classification ³	Gender		Gender		Totals	
	Female Count	Female Percent	Male Count	Male Percent	Count	Percent
Agriculture, Forestry & Fishing	136	0.4	528	1.6	664	2.0
Mining	17	0.1	323	1.0	340	1.0
Construction	160	0.5	4,462	13.3	4,622	13.8
Manufacturing	1,032	3.1	2,376	7.1	3,408	10.2
Transportation, Communications & Public Utilities	930	2.8	2,639	7.9	3,569	10.6
Wholesale Trade	375	1.1	1,505	4.5	1,880	5.6
Retail Trade	2,275	6.8	2,686	8.0	4,961	14.8
Finance, Insurance & Real Estate	585	1.7	346	1.0	931	2.8
Services	5,033	15.0	4,133	12.3	9,166	27.3
Public Administration	780	2.3	1,558	4.6	2,338	7.0
Other ⁴	505	1.5	1,132	3.4	1,637	4.9
Totals	11,828	35.3 %	21,688	64.7 %	33,516	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 33,520; four 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.*

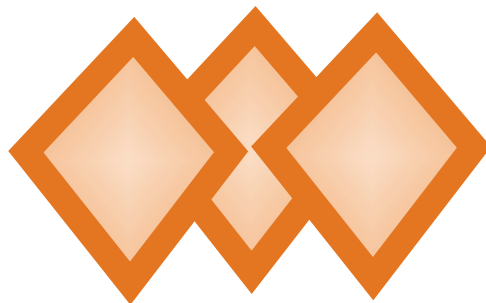
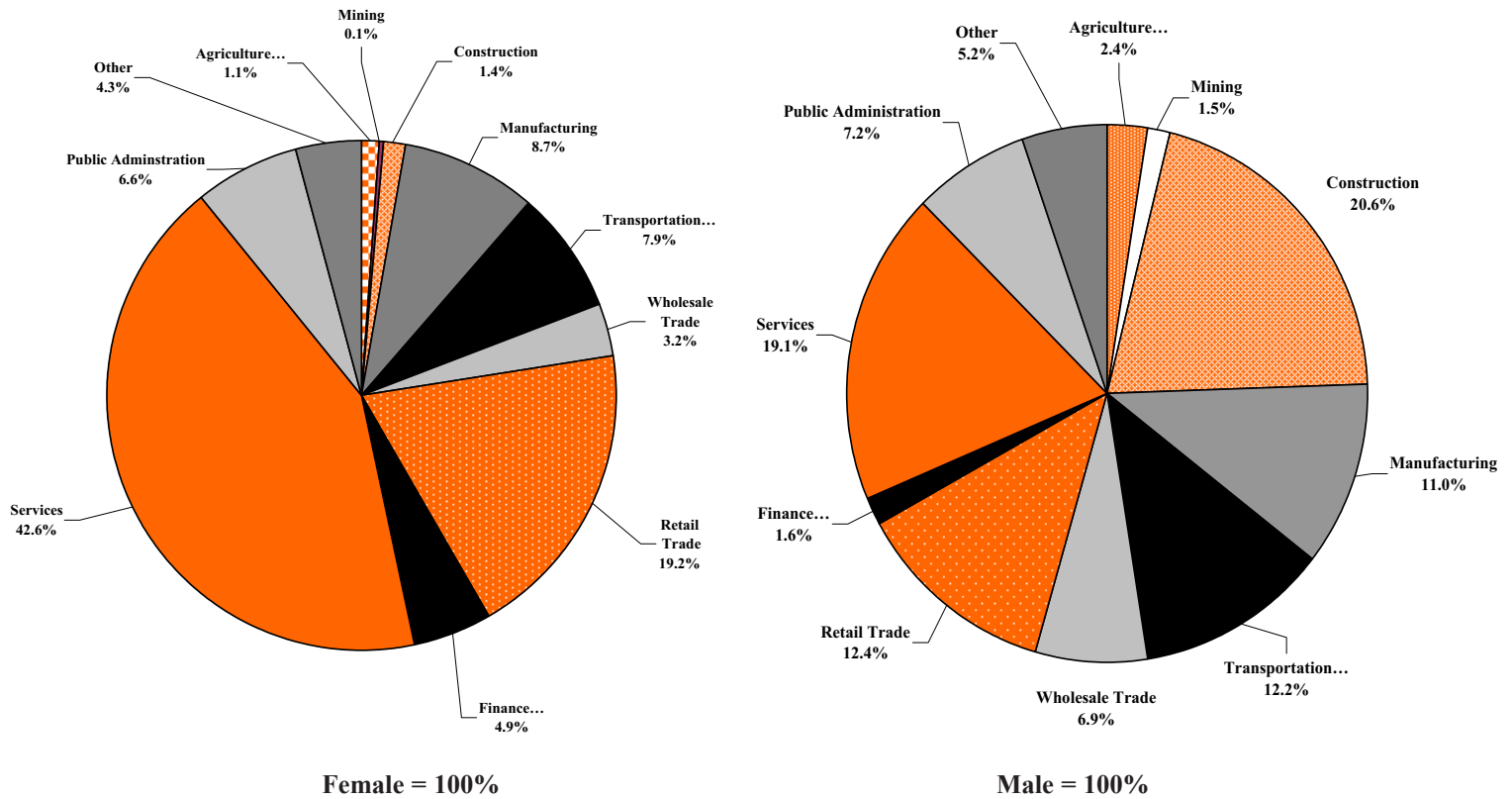


Figure 6
Gender by Standard Industrial Classification (SIC)
Lost-Time Claims

Date of Injury-Calendar Year 2000
State of Colorado



Nearly two-thirds of the injuries to females occur in services and retail trade whereas nearly 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)^{1,2}

Date of Injury-Calendar Year 2000
State of Colorado

Standard Industrial Classification ³		Age Group ⁴							Missing	Totals	
		Under 18	18-29	30-39	40-49	50-59	60-65	Over 65	Ages	Percent	Count
Agriculture, Forestry & Fishing		*	0.6	0.5	0.5	0.2	0.1	*	*	2.0	664
Mining		0.0	0.3	0.3	0.3	0.1	*	*	0.0	1.0	340
Construction		0.1	4.4	4.3	3.3	1.3	0.3	0.1	*	13.8	4,622
Manufacturing		*	2.2	2.8	2.9	1.9	0.4	0.1	*	10.2	3,408
Transportation, Communications, & Public Utilities		*	1.9	3.2	3.2	1.9	0.3	0.1	*	10.6	3,569
Wholesale Trade		0.0	1.4	1.6	1.5	0.8	0.1	0.1	*	5.6	1,880
Retail Trade		0.1	4.8	3.5	3.3	1.8	0.4	0.3	0.1	14.8	4,961
Finance, Insurance & Real Estate		*	0.6	0.8	0.7	0.5	0.1	*	*	2.8	931
Services		*	6.8	7.1	7.4	4.4	0.9	0.5	0.1	27.4	9,169
Public Administration		*	0.9	1.8	2.4	1.6	0.2	0.1	*	7.0	2,338
Other ⁵		0.6	1.2	1.3	1.2	0.8	0.1	0.1	*	4.9	1,638
Totals	Percent	*	25.1	27.2	26.6	15.4	3.0	1.3	0.3	100% **	
	Count	351	8,412	9,131	8,924	5,174	997	432	99		33,520

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 33,520.

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

4 Widths of age group categories vary.

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.***

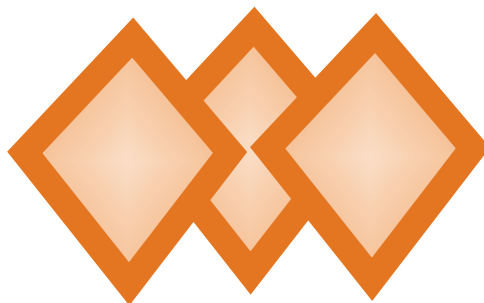


Table 14
Lost-Time Claims Compared to Employment
by Age and Gender¹

Date of Injury-Calendar Year 2000
State of Colorado

Age Group	Age			Age and Gender					
	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.	249	3,525	1.42	121	2,445	2.02	128	1,080	0.84
25-34 yrs.	545	8,250	1.51	311	5,672	1.82	234	2,578	1.10
35-44 yrs.	627	9,659	1.54	341	6,167	1.81	286	3,492	1.22
45-54 yrs.	488	7,338	1.50	260	4,442	1.71	228	2,896	1.27
55-64 yrs.	204	2,896	1.42	111	1,793	1.62	93	1,103	1.19
Totals⁵	2,113	31,668	1.50%	1,144	20,519	1.79%	969	11,149	1.15%

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, 2000; Table 12 : Employment status of the civilian noninstitutional population by sex, age, race, and Hispanic origin, 2000 annual averages.* (The 16-19 age category has been omitted because the data for males and females 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 33,520; 1,852 claims are excluded from this analysis because they fall outside the age categories used in this table or 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 work force overall, workers 35-44 years of age file the highest percent of lost-time claims. For males, workers 20-24 years old file the highest percent of claims; for females, the highest percent of claims is filed by workers 45-54 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 work force.

Table 15
Distribution of Lost-Time Claims by
by Age and Gender^{1,2}

Date of Injury-Calendar Year 2000
State of Colorado

Age Group ³	Gender		Gender		Totals	
	Female	Male	Female	Male	Count	Percent
	Count	Percent	Count	Percent	Count	Percent
Under 18 yrs.	142	0.4	209	0.6	351	1.0
18 - 29 yrs.	2,630	7.8	5,782	17.3	8,412	25.1
30 - 39 yrs.	3,078	9.2	6,052	18.1	9,130	27.2
40 - 49 yrs.	3,345	10.0	5,577	16.6	8,922	26.6
50 - 59 yrs.	2,091	6.2	3,083	9.2	5,174	15.4
60 - 65 yrs.	353	1.1	643	1.9	996	3.0
Over 65 yrs.	156	0.5	276	0.8	432	1.3
Missing Ages	33	0.1	66	0.2	99	0.3
Totals	11,828	35.3%	21,688	64.7%	33,516	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 33,520; four 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

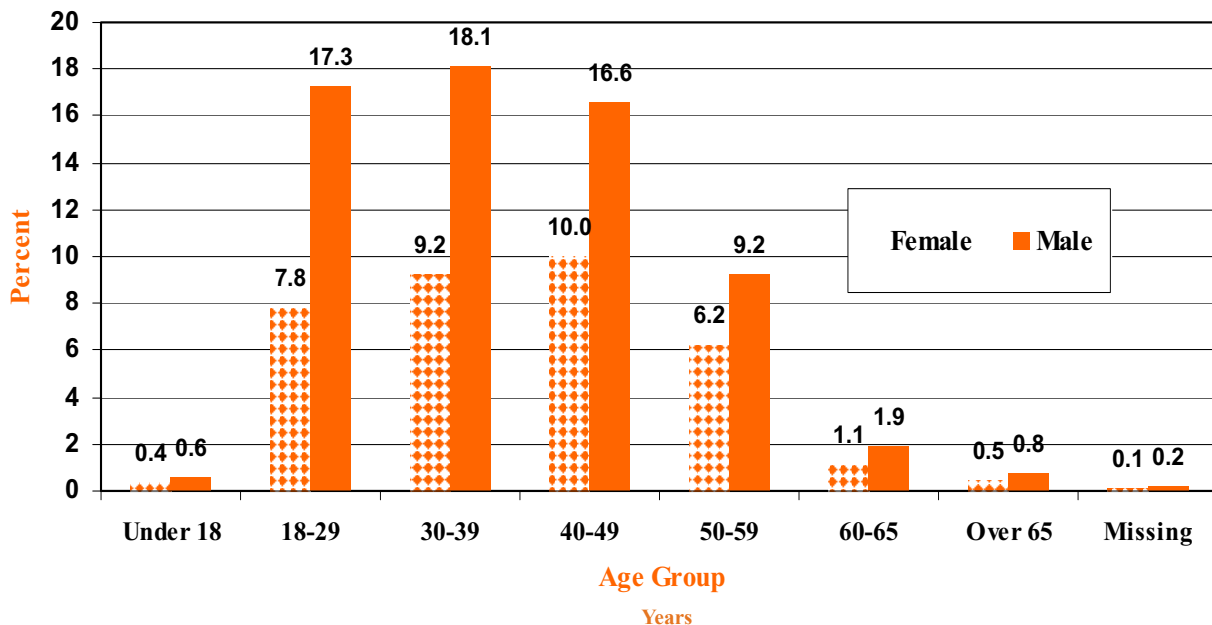
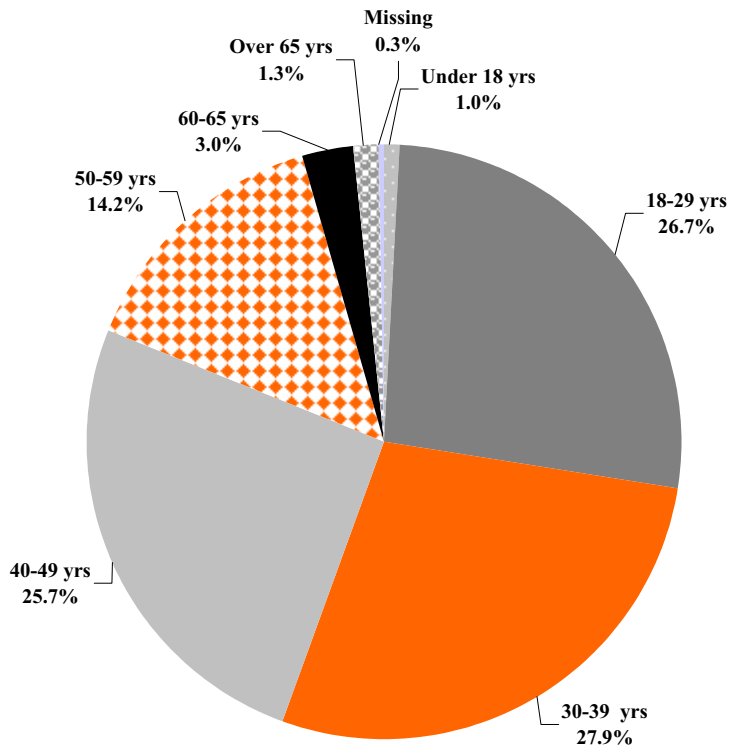
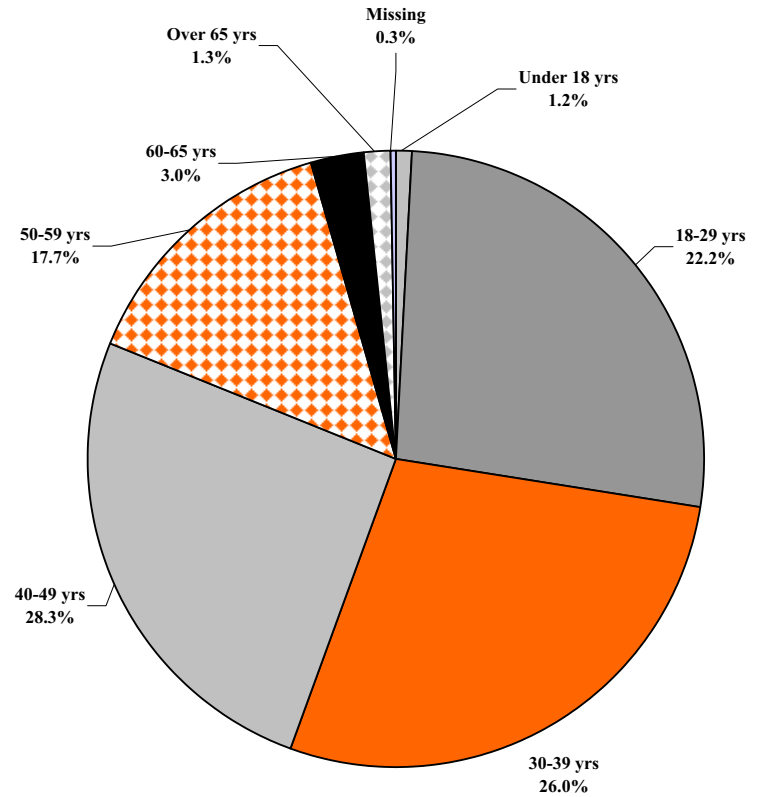


Figure 8
Gender by Age¹
Lost-Time Claims
Date of Injury-Calendar Year 2000
State of Colorado



Male = 100%*



Female = 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.

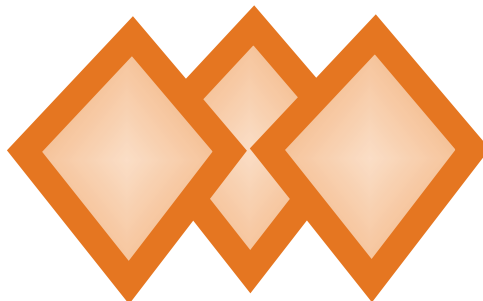


Table 16
Distribution of Lost-Time Claims by Claim Status

Date of Injury-Calendar Year 2000
State of Colorado

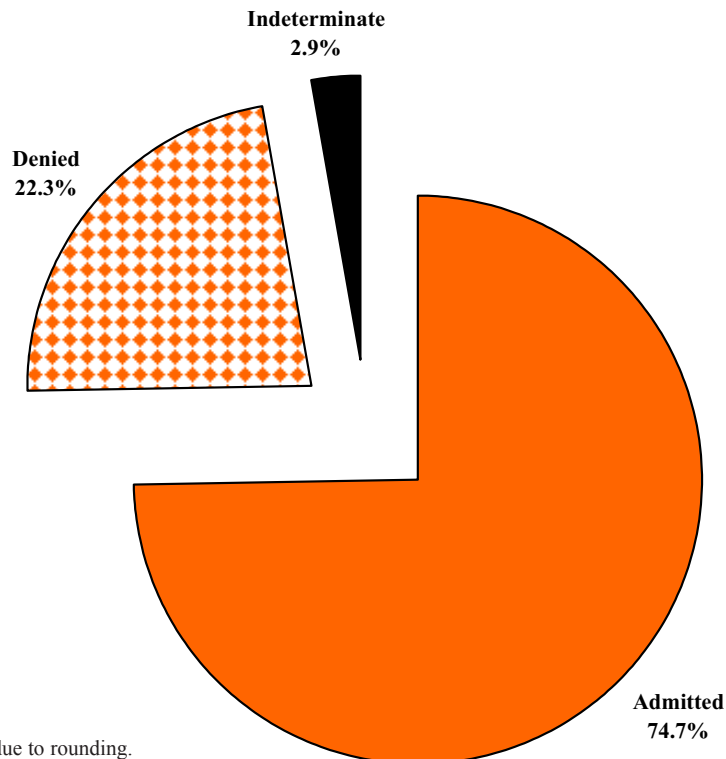
Claim Status¹	Count	Percent
Admitted	25,043	74.7
Denied	7,490	22.3
Indeterminate	987	2.9
Totals	33,520	100% *

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 database, December 28, 2001. 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 5.2% of these claims have been resolved with a settlement, and an additional 58 or 5.9% have had some type of hearing activity.)

Figure 9
Percent Distribution of Lost-Time Claims by Claim Status*



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

Table 17
Distribution of Lost-Time Claims by Claim Status (Detail)

Date of Injury-Calendar Year 2000
State of Colorado

Claim Status ¹	Count	Percent	Count	Percent	Totals	
					Count	Percent
ADMITTED CLAIMS WITH NO DENIAL					23,135	69.0%
Admission Type:						
General			3,660	15.8		
Final			17,912	77.4		
Fatal			36	0.2		
Final Pay Notice			1,527	6.6		
Subtotals			23,135	100%		
DENIED CLAIMS, LATER ADMITTED					1,908	5.7%
Admission Type:						
General			471	24.7		
Final			905	47.4		
Fatal			5	0.3		
Final Pay Notice			527	27.6		
Subtotals			1,908	100%		
DENIED CLAIMS, NEVER ADMITTED					7,490	22.3%
INDETERMINATE CLAIMS					987	2.9%
Carrier Type ² :						
Commercial Carrier	754	76.4				
Self Insured Employer	84	8.5				
Non-Insured Employer	149	15.1				
Subtotals	987	100%				
Totals					33,520	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 28, 2001. 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 5.2% of these claims have been resolved with a settlement, and an additional 58 or 5.9% have had some type of hearing activity.)

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

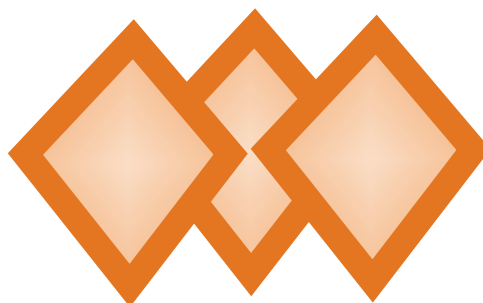


Table 18
Distribution of Denied Claims by Carrier Type
Lost-Time Claims^{1,2}

Date of Injury-Calendar Year 2000
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	25,430	78.6	6,577	25.9	1,359	20.7	5,218	20.5
Self-Insured Employer	6,760	20.9	2,259	33.4	313	13.9	1,946	28.9
Non-Insured Employer ³	183	0.6	23	12.6	1	4.3	22	12.0
Totals⁴	32,373	100%*	8,859	27.4%	1,673	18.9%	7,186	22.2%

Notes:

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

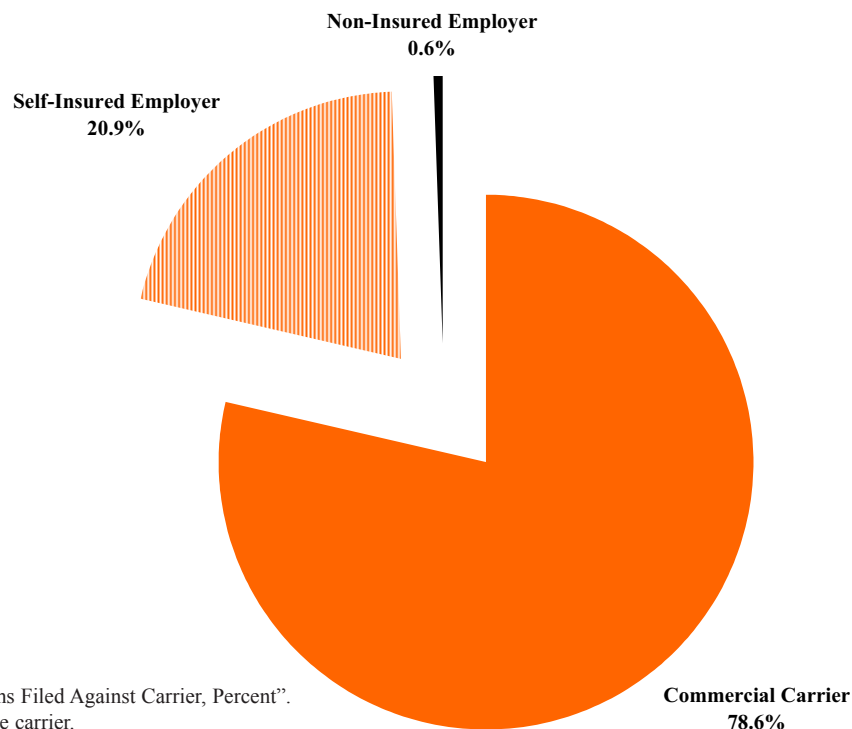
1 The analysis is based on claims for which the same carrier was involved throughout the process of filing, denying, and, in some instances, later admitting. That is, the carrier against whom the claim was initially filed was also the carrier who responded with one or more denials, and who, in some instances, 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 than by specific commercial carrier or self-insured employer.

2 A "Denied" claims 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, 2001.

3 The count and percent of claims denied by non-insured employers is somewhat misleading, as 149 or 45.2% of the 330 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, 2001, neither an admission nor a denial had been filed in 149 of the 330 claims filed against non-insured employers.

4 Of the 33,520 lost-time claims filed, 1,147 or 3.4% involved multiple carriers and are excluded from this analysis. Further, of the 33,520 claims filed, 9,398 or 28.0% were initially denied. Multiple carriers were involved on 539 or 5.7% of these claims. These 539 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

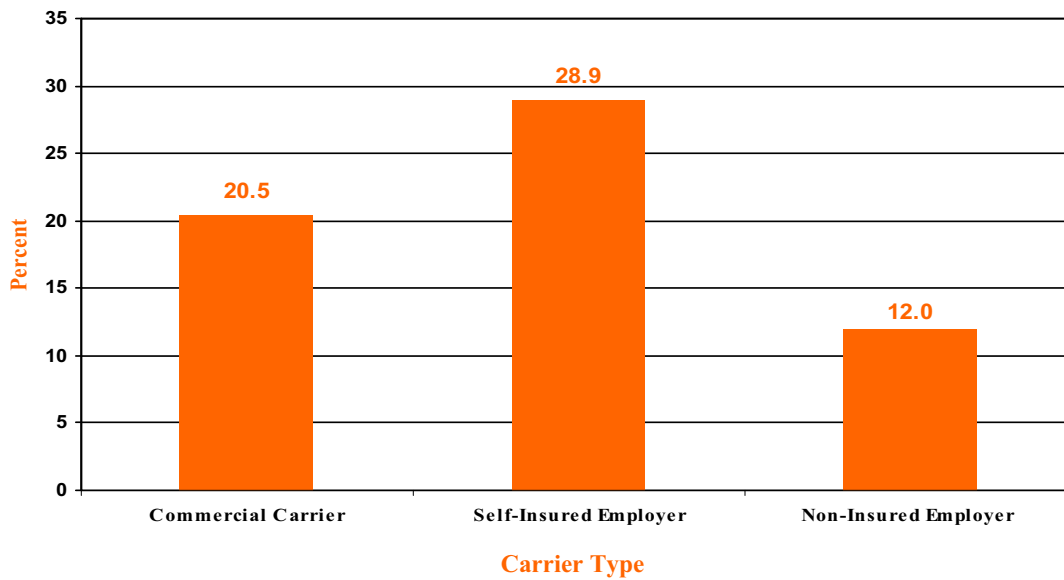


Notes:

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

2 Based on claims involving a single carrier.

Figure 11
Percent of Lost-Time Claims Denied by Carrier Type



Notes:

- 1 Based on claims involving a single carrier.
- 2 Source: Table 18, column "Claims Denied by Carrier".

Table 19
Reason for Denial by Carrier Type
Lost-Time Claims

Date of Injury-Calendar Year 2000
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	Count	Percent*
Commercial Carrier	2,617	39.8	3,515	53.4	399	6.1	46	0.7	6,577	100
Self-Insured Employer	782	34.6	1,415	62.6	10	0.4	52	2.3	2,259	100
Non-Insured Employer	9	39.1	10	43.5	4	17.4	0	0.0	23	100
Totals	3,408	38.5%	4,940	55.8%	413	4.7%	98	1.1%	8,859	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 28, 2001.
 - 3 "Other" includes "Third Party Involvement".

Figure 12

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

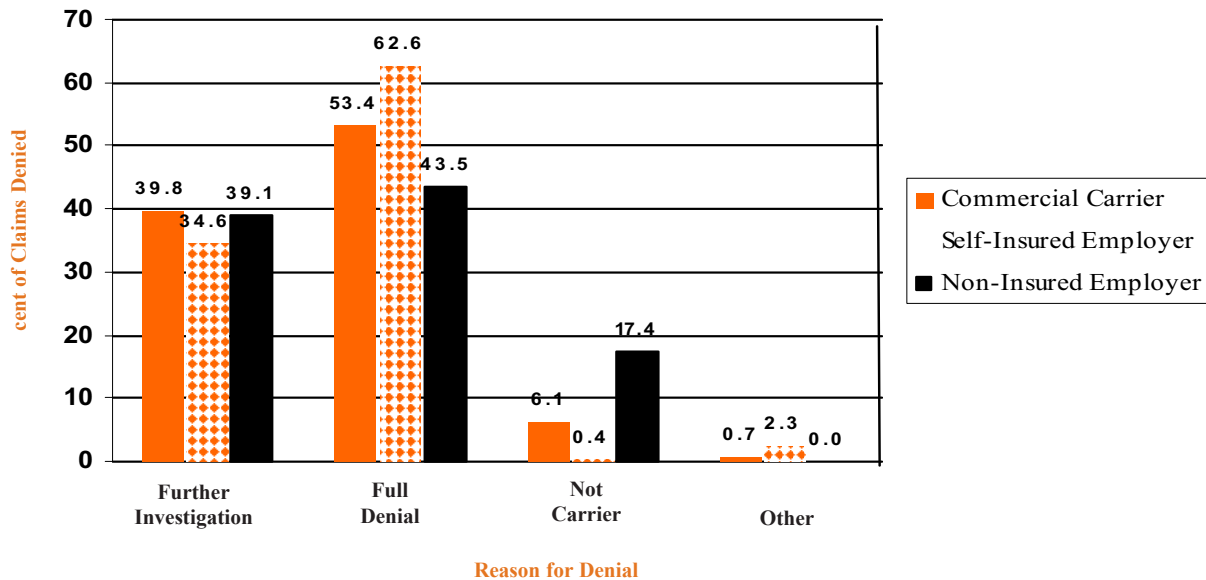


Table 20

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

Date of Injury-Calendar Year 2000
State of Colorado

Carrier Type ³	Claims Initially Denied for "Further Investigation" ⁴		Denied Claims Later Admitted		Average Number of Days from Denial to Admission	Claims Still Denied for "Further Investigation"		Days from Filing of Denial for "Further Investigation" to Download ⁵
	Count	Percent	Count	Percent		Count	Percent	
Commercial Carrier	2,424	41.4	1,004	41.4	87.2	1,420	58.6	447.4
Self-Insured Employer	735	31.3	230	31.3	101.5	505	68.7	491.4
Non-Insured Employer	3	33.3	1	33.3	56.0	2	66.7	350.0
Totals	3,162	39.1%	1,235	39.1%	89.8*	1,927	60.9%	458.8*

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, 2001. 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, 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.
- Two-hundred-forty-six of the 3,408 claims shown in Table 19 that were denied for further investigation have been excluded from the analysis reported in this table. Of these 246 claims, 96 were resolved with a settlement and the remaining 150 have had some type of hearing activity.
- Download date was December 28, 2001.

Table 20 shows that of the 7,490 claims that were denied, 1,927 or slightly less than 26% 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 Claim Status¹
Lost-Time Claims

Date of Injury-Calendar Year 2000
State of Colorado

Gender	Claim Status								Totals²	
	Admission Only		Denial & Admission		Denial Only		Indeterminate		Count	Percent*
	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
Female	7,261	61.4	715	6.0	3,466	29.3	386	3.3	11,828	100
Male	15,872	73.2	1,193	5.5	4,022	18.5	601	2.8	21,688	100
Totals	23,133	69.0%	1,908	5.7%	7,488	22.3%	987	2.9%	33,516	100%

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, 2001. An "Admitted" claim is one for which an admission document, including a Fatal Admission of 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 33,520; four claims had missing data for gender.

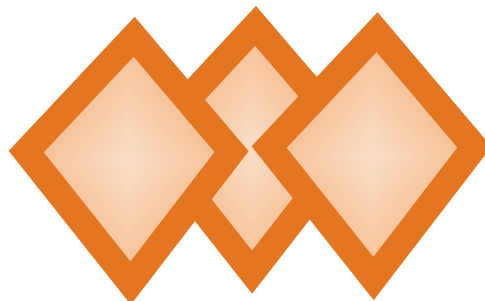


Table 22
Distribution of Fatal Claims by Nature of Injury

Date of Injury-Calendar Year 2000
State of Colorado

Nature of Injury^{1,2}	Count	Percent
SPECIFIC INJURY		
Burn	1	0.9
Concussion	1	0.9
Crushing	4	3.5
Electric Shock	3	2.6
Infection	1	0.9
Myocardial Infarction (Heart Attack)	22	19.3
Poisoning-general	1	0.9
Rupture	1	0.9
Asphyxiation	7	6.1
All Other Specific Injuries, NOC	24	21.1
<i>Subtotals</i>	<i>65</i>	<i>57.0</i>
OCCUPATIONAL DISEASE OR CUMULATIVE INJURY		
Asbestosis	1	0.9
Cancer	1	0.9
Occupational Disease, NOC	1	0.9
Respiratory (Fumes)	1	0.9
<i>Subtotals</i>	<i>4</i>	<i>3.5</i>
MULTIPLE INJURIES		
Multiple Physical Injuries Only	45	39.5
<i>Subtotals</i>	<i>45</i>	<i>39.5</i>
Totals	114	100%*

Notes:

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

1 The nature of injury was derived from a review of information, including death certificates, contained in the files of the fatal claims.

2 NOC means Not Otherwise Classified.

Nearly 78% of the fatal claims involving heart attacks are denied.

Table 23
Distribution of Fatal Claims by Cause of Injury

Date of Injury-Calendar Year 2000
State of Colorado

Cause of Injury ^{1,2}	Count	Percent
BURNED OR SCALDED		
Fire or Flame	1	0.9
Cold Objects or Substances	1	0.9
Contact with Electric Current	3	2.6
<i>Subtotals</i>	<i>5</i>	<i>4.4</i>
CAUGHT IN OR BETWEEN		
Machine or Machinery	2	1.8
Caught In or Between, NOC	1	0.9
<i>Subtotals</i>	<i>3</i>	<i>2.6</i>
FELL OR SLIPPED		
From a Different Level	5	4.4
From a Ladder or Scaffolding	4	3.5
Fall, Slip, Trip, NOC	1	0.9
On Stairs	1	0.9
<i>Subtotals</i>	<i>11</i>	<i>9.6</i>
MOTOR VEHICLE		
Collision with Another Vehicle	9	7.9
Collision with a Fixed Object	4	3.5
Crash of Airplane	5	4.4
Vehicle Upset	10	8.8
Motor Vehicle, NOC	10	8.8
<i>Subtotals</i>	<i>38</i>	<i>33.3</i>
STRAINED OR INJURED BY		
Lifting	1	0.9
Using Tool or Machine	2	1.8
<i>Subtotals</i>	<i>3</i>	<i>2.6</i>
STRUCK OR INJURED BY		
Falling or Flying Object	1	0.9
Motor Vehicle	16	14.0
Object Handled by Others	1	0.9
Struck or Injured, NOC	1	0.9
<i>Subtotals</i>	<i>19</i>	<i>16.7</i>
MISCELLANEOUS		
Absorbed, Ingested, Inhaled, NOC	7	6.1
Person in Act of a Crime	5	4.4
Cumulative, NOC	1	0.9
Other - Miscellaneous, NOC	22	19.3
<i>Subtotals</i>	<i>35</i>	<i>30.7</i>
Totals	114	100%*

Notes:

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

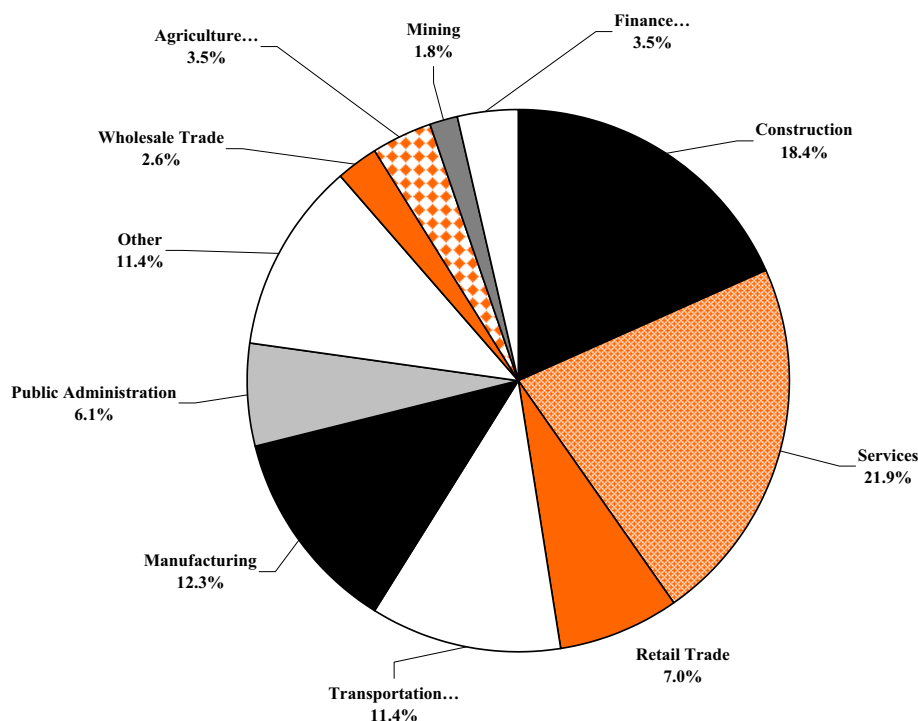
1 The cause of injury was derived from a review of information, including death certificates, contained in the files of the fatal claims.

2 NOC means Not Otherwise Classified.

Nearly one-half of fatal claims involve a motor vehicle accident.

Figure 13

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



Notes:

1 Total number of fatal claims is 114.

2 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 SIC²**

**Date of Death-Calendar Year 2000
State of Colorado**

Standard Industrial Classification ¹	Fatal Claims		Fatal Claims per 10,000 Employed in SIC ²
	Count	Percent	
Services	25	21.9	0.4
Construction	21	18.4	1.3
Manufacturing	14	12.3	0.7
Transportation, Communications & Public Utilities	13	11.4	0.9
Other ³	13	11.4	n/a
Retail Trade	8	7.0	0.2
Public Administration	7	6.1	0.2
Agriculture, Forestry & Fishing	4	3.5	1.2
Finance, Insurance & Real Estate	4	3.5	0.3
Wholesale Trade	3	2.6	0.3
Mining	2	1.8	1.6
Totals	114	100%*	0.5

Notes:

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

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

2 Source of employment data: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 2000*.

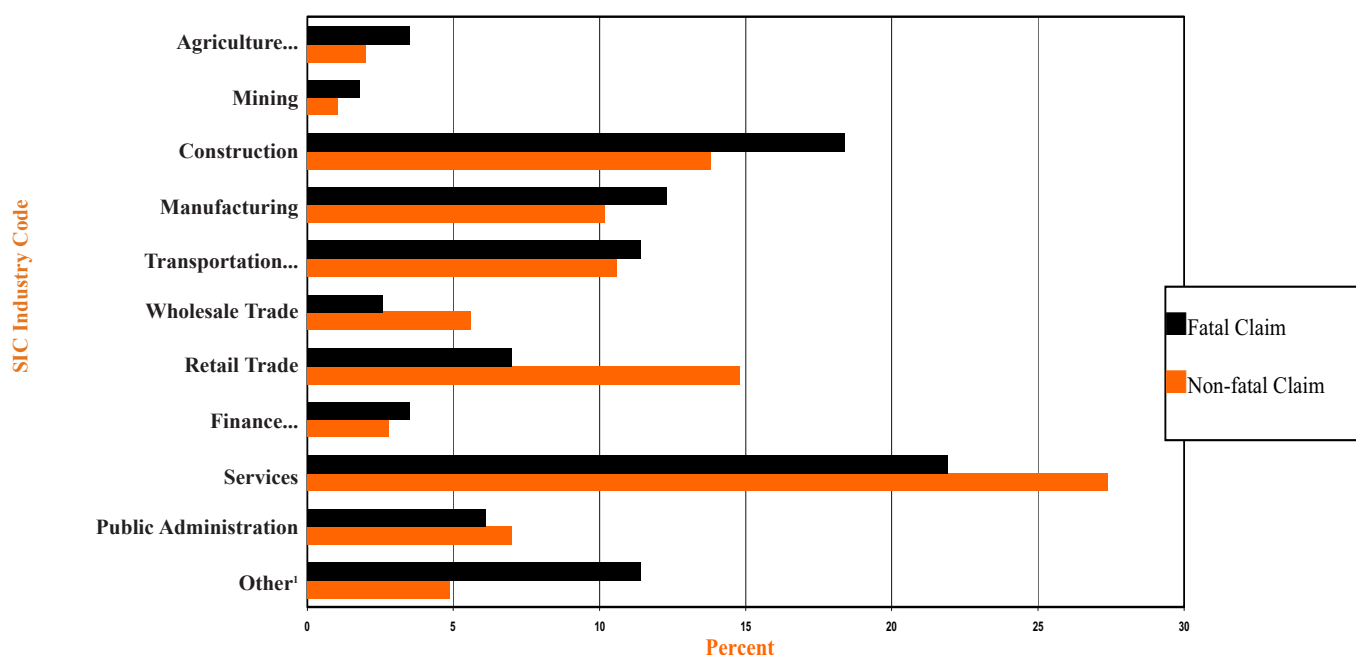
3 "Other" includes nonclassified establishments, invalid SIC codes, and disclosure suppression.

As shown in Table 24, the three industries with the highest rates of fatal claims per 10,000 workers are mining (1.6), construction (1.3), and agriculture, forestry and fishing (1.2). The industries with the lowest rate of fatal claims per 10,000 workers are retail trade (.2) and public administration (.2).

Figure 14

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

Date of Claim-Calendar Year 2000
State of Colorado



Notes:

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

2 Source: Table 8 for non-fatal claims, and Table 24 for fatal claims.

The highest percent of fatal claims is filed in services (21.9%), and the highest percent of non-fatal claims is filed in services (27.4%).

Table 25

**Distribution of Fatal Claims by Standard Industrial Classification (SIC)
and Rate of Fatal Claims by Employment in SIC: 1992-2000¹**

State of Colorado

Standard Industrial Classification ²	1992			1993			Year 1994			1995			1996		
	Number of Fatal Claims	AAE ³	Rate per 10,000	Number of Fatal Claims	AAE ³	Rate per 10,000	Number of Fatal Claims	AAE ³	Rate per 10,000	Number of Fatal Claims	AAE ³	Rate per 10,000	Number of Fatal Claims	AAE ³	Rate per 10,000
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
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
Construction	25	74,698	3.3	19	85,906	2.2	14	97,018	1.4	20	102,058	2.0	21	111,064	1.9
Manufacturing	10	184,286	0.5	15	187,098	0.8	10	190,825	0.5	11	191,726	0.6	7	196,547	0.4
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
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
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
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
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
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
Other ⁴	15	484	NA	17	714	NA	12	515	NA	10	405	NA	14	262	NA
Totals	112	1,579,634	0.7	129	1,654,000	0.8	121	1,738,368	0.7	126	1,813,334	0.7	108	1,873,725	0.6

Table 25 (Continued)

**Distribution of Fatal Claims by Standard Industrial Classification (SIC)
and Rate of Fatal Claims by Employment in SIC: 1992-2000¹**

State of Colorado

Standard Industrial Classification ²	1997			1998			1999			2000		
	Number of Fatal Claims	AAE ³	Rate per 10,000	Number of Fatal Claims	AAE ³	Rate per 10,000	Number of Fatal Claims	AAE ³	Rate per 10,000	Number of Fatal Claims	AAE ³	Rate per 10,000
Ag, For & Fishing	3	27,691	1.1	3	29,457	1.0	5	31,367	1.6	4	32,963	1.2
Mining	7	13,906	5.0	5	13,992	3.6	5	13,007	3.8	2	12,880	1.6
Construction	21	118,944	1.8	25	132,543	1.9	18	146,810	1.2	21	162,604	1.3
Manufacturing	7	203,635	0.3	8	207,328	0.4	11	204,120	0.5	14	205,640	0.7
Trans, Comm & PU	17	118,114	1.4	10	124,899	0.8	13	136,322	1.0	13	140,674	0.9
Wholesale Trade	5	102,940	0.5	7	105,113	0.7	8	105,954	0.8	3	110,408	0.3
Retail Trade	7	378,135	0.2	13	387,563	0.3	13	401,201	0.3	8	414,558	0.2
Fin, Insur & Real Est	3	123,137	0.2	2	131,680	0.2	3	136,333	0.2	4	137,598	0.3
Services	21	567,864	0.4	19	593,098	0.3	15	618,572	0.2	25	650,169	0.4
Public Admin	5	298,423	0.2	8	304,844	0.3	9	311,499	0.3	7	319,140	0.2
Other ⁴	12	197	NA	10	179	NA	9	101	NA	13	131	NA
Totals	108	1,952,986	0.6	108	2,030,696	0.5	109	2,105,286	0.5	114	2,186,765	0.5

Notes:

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

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

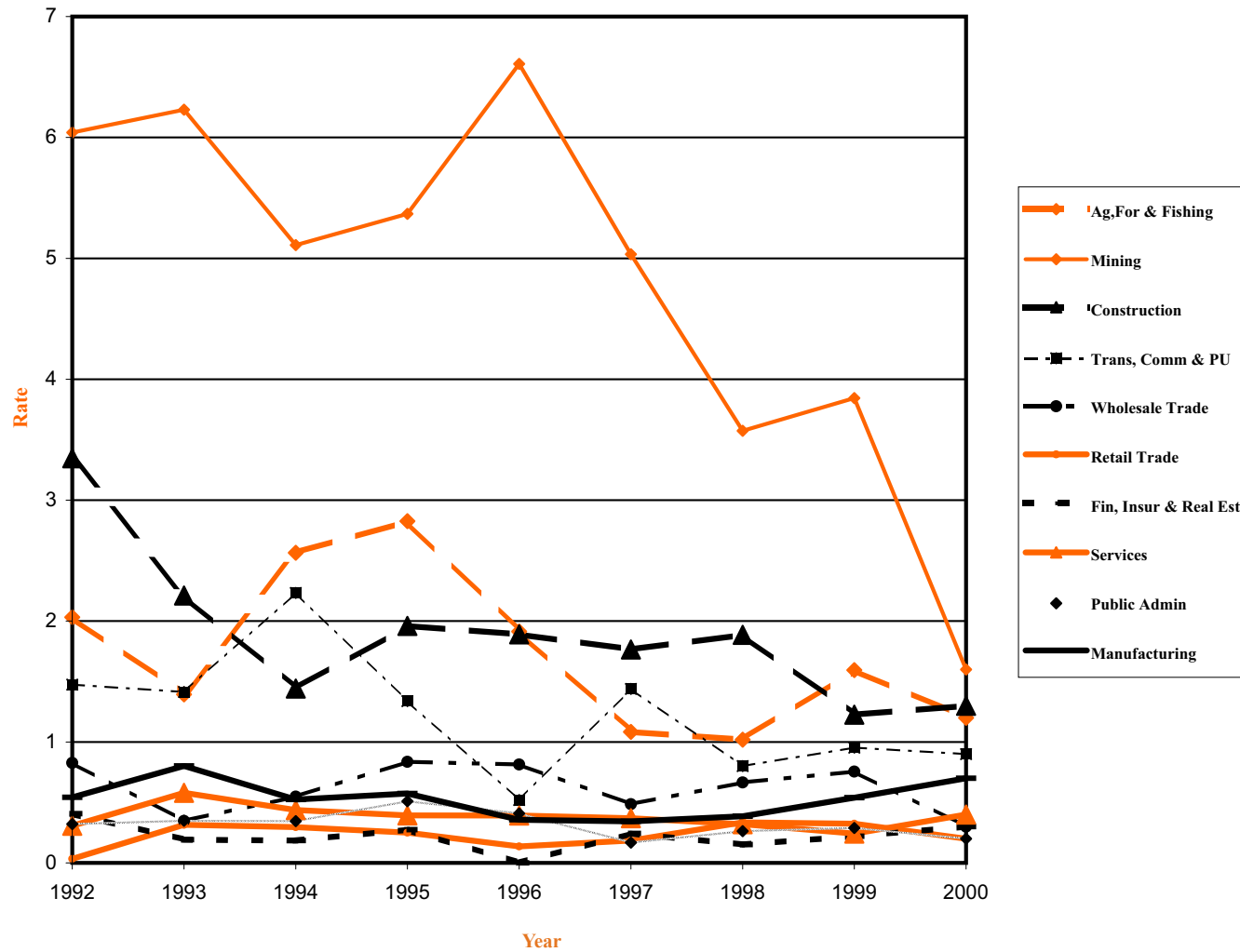
3 "AAE" means Average Annual Employment, Source: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 1992-2000*.

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

For the years 1992-2000, Table 25 shows that, generally, 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): 1992-2000

State of Colorado



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

Table 26
Distribution of Fatal Claims by Worker Characteristics

Date of Death-Calendar Year 2000
State of Colorado

Worker Characteristic ¹	Count	Percent
TOTAL	114	100%
GENDER		
Male	105	92.1
Female	9	7.9
AGE		
Under 18 Yrs.	2	1.8
18-29 Yrs.	24	21.1
30-39 Yrs.	23	20.2
40-49 Yrs.	22	19.3
50-59 Yrs.	23	20.2
60-65 Yrs.	13	11.4
Over 65 Yrs.	5	4.4
Missing Ages	2	1.8
MARITAL STATUS		
Married	74	64.9
Divorced	10	8.8
Widowed	1	0.9
Never Married	22	19.3
Missing	7	6.1
RACE		
White	100	87.7
Black	3	2.6
Asian-American	1	0.9
Missing ²	10	8.8
HISPANIC-ORIGIN		
Hispanic ²	22	19.3

Notes:

- 1 The information in this table is derived from death certificates, and is what was reported by a relative, or, in their absence, the coroner or physician who completed the death certificate. If there was no death certificate for a claim, the relevant information was derived from the first report of injury, if possible.
- 2 Seven cases had no death certificates. For the other three that did have death certificates, the decedents were reported to be of Hispanic-origin, but their race was not specified. Thus, these three cases are included in the "missing" category on race, both in this table and in Table 29; at the same time, they are included in the count of decedents of Hispanic-origin in this table.

As shown in Table 26, workers of Hispanic-origin are 19% of the total fatal cases. Of those identified as Hispanic-origin, 64% are Mexican/Mexican-American; for the rest, country of origin was not reported on the death certificates.

Table 27
Distribution of Fatal Claims by Age and Gender

Date of Death-Calendar Year 2000
State of Colorado

Age Group ¹	Gender				Totals	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Under 18 Yrs.	0	0.0	2	1.8	2	1.8
18-29 Yrs.	2	1.8	22	19.3	24	21.1
30-39 Yrs.	1	0.9	22	19.3	23	20.2
40-49 Yrs.	2	1.8	20	17.5	22	19.3
50-59 Yrs.	2	1.8	21	18.4	23	20.2
60-65 Yrs.	1	0.9	12	10.5	13	11.4
Over 65 Yrs.	0	0.0	5	4.4	5	4.4
Missing Ages	1	0.9	1	0.9	2	1.8
Totals	9	7.9 %	105	92.1 %	114	100%*

Notes:

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

1 Widths of age group categories vary.

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

Table 28
Distribution of Fatal Claims by Gender and Claim Status¹

Date of Death-Calendar Year 2000
State of Colorado

Gender	Admitted		Denied ²		Indeterminate ³		Totals	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent *
Female	4	44.4	4	44.4	1	11.1	9	100
Male	48	45.8	39	37.1	18	17.1	105	100
Totals	52	45.5%	43	37.7%	19	16.7%	114	100%

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, 2001. 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 four fatal claims involving females that were denied, none had a settlement but one had hearing activity. Of the thirty-nine fatal claims involving males that were denied, none had a settlement but two had hearing activity.

3 The one indeterminate fatal claim involving a female had no settlement but did have hearing activity. Of the eighteen indeterminate fatal claims involving males, one was later resolved by a settlement, and one other had hearing activity.

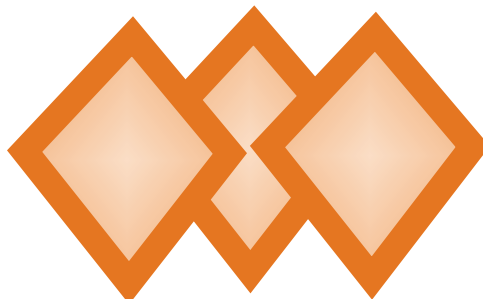


Table 29
Distribution of Fatal Claims by Race and Hispanic-Origin¹

Date of Death-Calendar Year 2000
State of Colorado

Race	Count	Percent
White, Non-Hispanic	81	71.1
White, Hispanic	19	16.7
<i>Subtotals</i>	<i>100</i>	<i>87.7</i>
Black ²	3	2.6
Asian-American ²	1	0.9
Missing ³	10	8.8
Total	114	100% *

Notes:

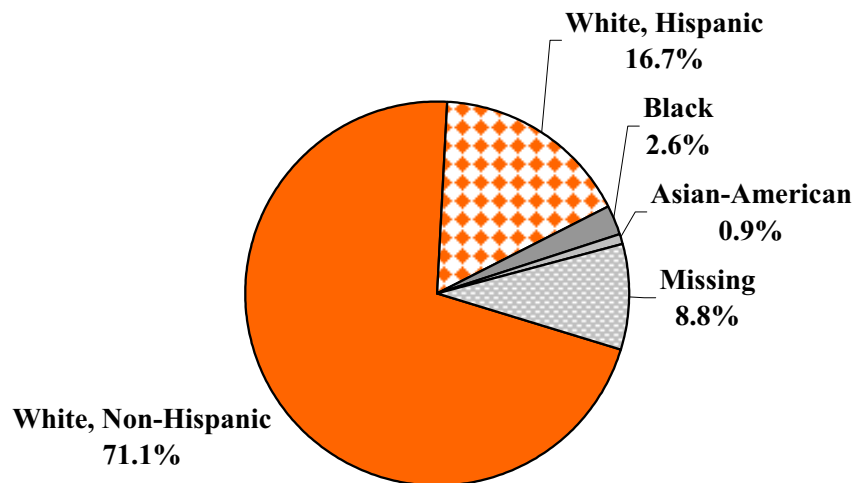
* Column may not sum to 100% due to rounding.

1 The information in this table is derived from death certificates, and is what was reported by a relative, or, in their absence, the coroner or physician who completed the death certificate.

2 There were no Hispanics in these groups.

3 Seven cases had no death certificate. For the other three that did have death certificates, the decedents were reported to be of Hispanic-origin, but their race was not specified. Thus, these three cases are included in the "missing" category on race, both in this table and in Table 26; at the same time, they are included in the count of decedents of Hispanic-origin in Table 26.

Figure 16
Percent of Fatal Claims by
Race and Hispanic-Origin



Note: Total number of fatalities is 114.

Table 30
Distribution of Fatal Claims by Occupation¹

Date of Death-Calendar Year 2000
State of Colorado

Occupation^{2,3}	Count	Percent
EXECUTIVES, ADMINISTRATORS, MANAGERS		
Other Executives, Admin. & Managers	6	5.3
Management Related Occupations	2	1.8
<i>Subtotals</i>	8	7.0
PROFESSIONAL SPECIALTIES		
Mathematical & Computer Scientists	1	0.9
Natural Scientists	1	0.9
Health Assessment & Treatment Occupations	1	0.9
Teachers, Except College and University	1	0.9
Other Professional Specialty Occupations	2	1.8
<i>Subtotals</i>	6	5.3
TECHNICIANS & RELATED SUPPORT		
Health Technicians	3	2.6
Airline Pilots & Telecommunication Technicians	6	5.3
<i>Subtotals</i>	9	7.9
SALES		
Sales Supervisors & Proprietors	3	2.6
Sales Reps, Commodities, Except Retail	1	0.9
Sales Workers, Retail & Personal Services	3	2.6
<i>Subtotals</i>	7	6.1
CLERICAL		
Supervisors, Administrative Support	1	0.9
Other Admin. Support, Including Clerical	1	0.9
<i>Subtotals</i>	2	1.8
SERVICE		
Private Household Service Occupations	1	0.9
Protective Service	3	2.6
Food Service	2	1.8
Health Service	1	0.9
Cleaning & Building Service	2	1.8
<i>Subtotals</i>	9	7.9

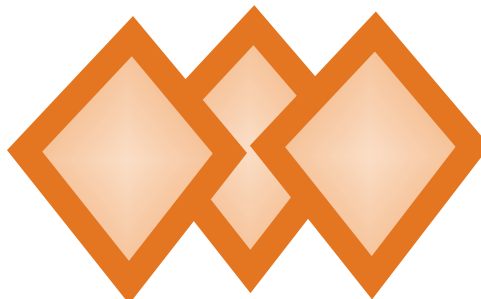


Table 30
Distribution of Fatal Claims by Occupation¹ (Continued)

Date of Death-Calendar Year 2000
State of Colorado

Occupation^{2,3}	Count	Percent
FARMING/FORESTRY/FISHING		
Farm Operators & Managers	4	3.5
Farm Workers & Related Occupations	5	4.4
Forestry & Fishing Occupations	1	0.9
<i>Subtotals</i>	<i>10</i>	<i>8.8</i>
CRAFTS		
Mechanics and Repairers	5	4.4
Construction Trades	13	11.4
Other Precision Production, Craft, Repair	7	6.1
<i>Subtotals</i>	<i>25</i>	<i>21.9</i>
MACHINE OPERATORS		
Machine Operators	3	2.6
Fabricators, Assemblers, Inspectors	1	0.9
<i>Subtotals</i>	<i>4</i>	<i>3.5</i>
TRANSPORTATION		
Motor Vehicle Operators	12	10.5
Other Transport & Material Moving Occupations	8	7.0
<i>Subtotals</i>	<i>20</i>	<i>17.5</i>
LABORERS		
Construction Laborers	3	2.6
Freight, Stock & Materials Handlers	1	0.9
Other Handlers, Helpers, Laborers	2	1.8
<i>Subtotals</i>	<i>6</i>	<i>5.3</i>
MISSING		
Missing	8	7.0
<i>Subtotals</i>	<i>8</i>	<i>7.0</i>
Totals	114	100% *

Notes:

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

1 The information in this table is derived from death certificates, and is what was reported by a relative, or, in their absence, the coroner or physician who completed the death certificate.

2 The death certificate asks for the decedent's "usual occupation", or the "kind of work done during most of working life". This may not be the decedent's occupation at time of death.

3 Occupational classifications are based on the 1990 Occupational Classification System developed by the U.S. Bureau of Census.

Table 31
Distribution of Fatal Claims by Educational Level¹

Date of Death-Calendar Year 2000
State of Colorado

Education Level	Count	Percent
Some High School or Less	14	12.3
High School Graduate	47	41.2
Some College	24	21.1
College Graduate	13	11.4
Graduate Work/Degree	8	7.0
Missing ²	8	7.0
Total	114	100% *

Notes:

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

1 The information in this table is derived from death certificates, and is what was reported by a relative, or in their absence, the coroner or physician who completed the death certificate.

2 Seven cases had no death certificate; one case with a death certificate was missing data on education.

Table 32
Distribution of Applications for Hearing and Merit Hearings
Held by Location¹

Date of Application or Hearing-Calendar Year 2000
State of Colorado

Location	Applications Received	Merit Hearings Held²
Alamosa	37	0
Boulder	386	32
Colorado Springs	2,458	228
Durango	213	45
Denver	7,223	734
Fort Collins	551	51
Glenwood Springs	286	26
Grand Junction	779	145
Greeley	962	64
Pueblo	1,140	108
Totals	14,035	1,433

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.

Table 33
Rank-Order Distribution of Issues from Orders¹

Date of Order-Calendar Year 2000
State of Colorado

Issue	Count	Percent
Disfigurement	955	16.2
Temporary Total Disability	665	11.3
Compensability	620	10.5
Settled/Pro Se Claimant	520	8.8
Medical Benefits	491	8.3
Reasonable/Necessary	201	3.4
Average Weekly Wage	187	3.2
Authorized Medical Benefits	175	3.0
Grover Meds	168	2.8
Related to Injury	158	2.7
Temporary Partial Disability	151	2.6
Show Cause	139	2.4
Permanent Impairment/Whole Person	126	2.1
Reopen	114	1.9
Permanent Total Disability	112	1.9
Death Benefit Including Dependents	107	1.8
Independent Medical Exam	102	1.7
Penalty Vs. Employer	86	1.5
Change of Physician	84	1.4
Claim Closure/Dismissal	76	1.3
Penalty Vs. Claimant	70	1.2
Occupational Disease	57	1.0
Related Condition	50	0.8
Insurer Liability, Carrier or Self-Insured Employer	41	0.7
Add/Delete Issues	39	0.7
For Offset	39	0.7
DIME Procedure	35	0.6
Permanent Impairment/Scheduled Conversion to Whole Person	27	0.5
Permanent Impairment/Scheduled	27	0.5
All Other Issues ²	287	4.9
Totals	5,909	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.

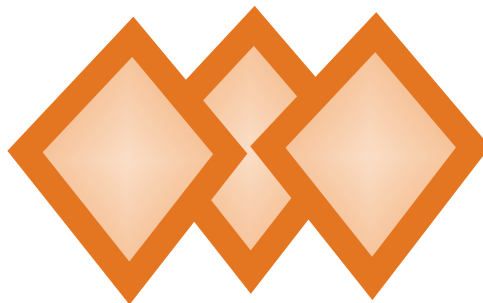


Table 34
Settlements by Type of Representation¹

Date of Settlement-Calendar Year 2000
State of Colorado

Month	Representation				Totals	
	Pro Se		By Counsel			
	Count	Amount	Count	Amount	Count	Amount
Jan	89	\$1,502,236	477	\$16,710,988	566	\$18,213,224
Feb	90	1,277,933	416	16,761,853	506	18,039,786
Mar	94	927,001	530	14,159,732	624	15,086,733
Apr	90	1,141,205	405	10,660,844	495	11,802,049
May	65	755,660	467	12,069,993	532	12,825,653
Jun	62	722,976	483	15,285,380	545	16,008,356
Jul	67	962,692	428	13,301,048	495	14,263,740
Aug	65	839,772	457	13,072,889	522	13,912,661
Sep	118	3,512,674	402	11,368,617	520	14,881,291
Oct	72	860,490	474	14,783,233	546	15,643,723
Nov	104	1,509,938	397	9,430,024	501	10,939,961
Dec	97	1,213,418	506	12,739,115	603	13,952,533
Totals²	1,013	\$15,225,995	5,442	\$160,343,714	6,455	\$175,569,709

Settlements by Type of Representation - 2000 Averages³

2000	Representation				Totals	
	Pro Se		By Counsel			
	Count	Amount	Count	Amount	Count	Amount
Annual Averages	1,013	15,031	5,216	27,844	6,229	25,760

Notes:

- 1 Settlement information is based on claims that were settled during calendar year 2000. The claim itself may have been initially filed in 2000 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.
- 3 The 2000 averages are based on full-and-final settlements only, whereas the detailed information includes all types of settlements.

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 35
Claims Received and Lost-Time Claims Filed: 1984-2000

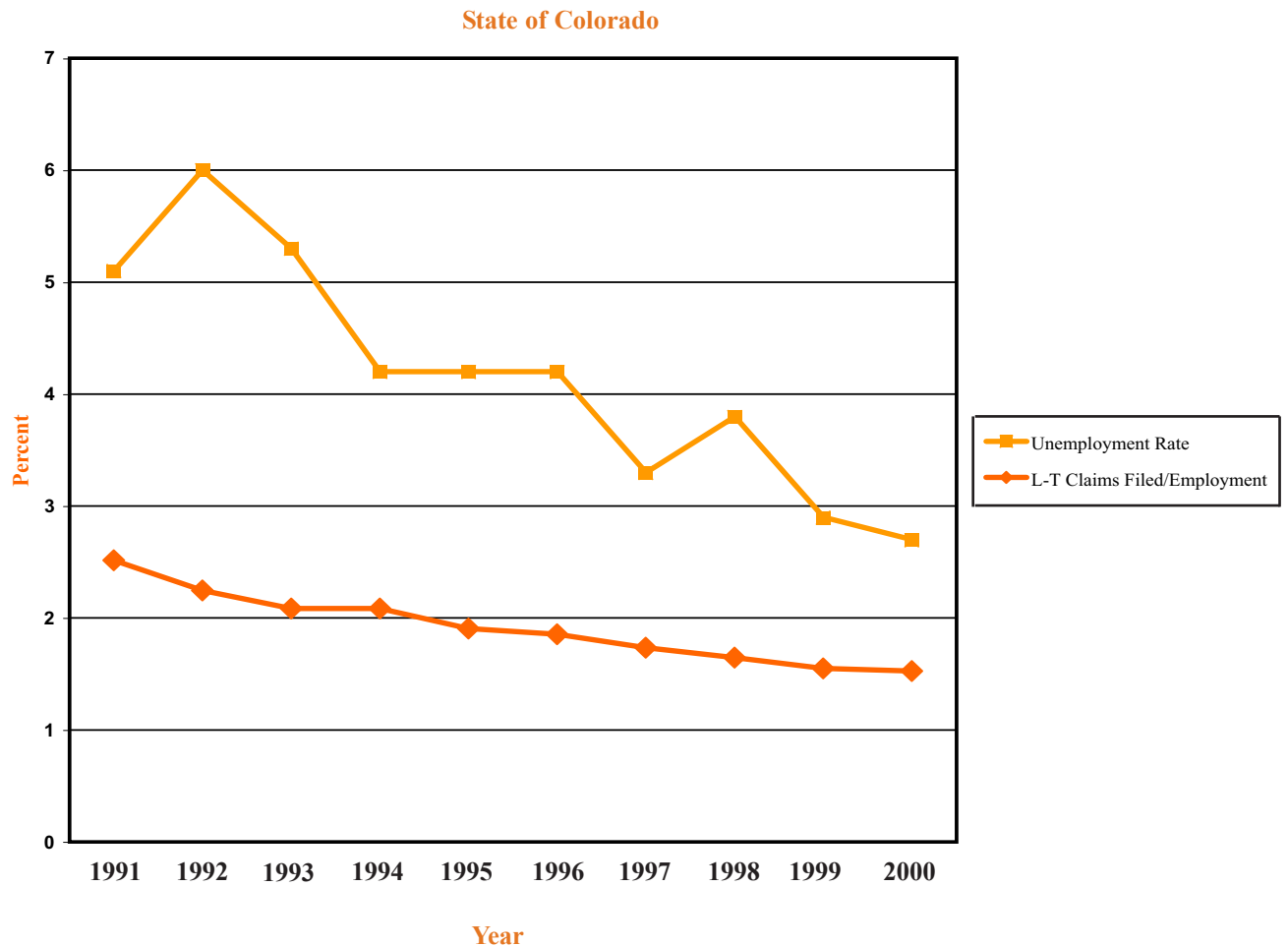
State of Colorado

Calendar Year	Number of Claims Received¹	Number of Lost-Time Claims Filed^{2,3}
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
2000	40,319	33,520

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 1991-2000, 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 2000 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 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 2000 are "lost-time" claims only.

Figure 17
Percent of Work Force Filing Lost-Time Claims
Compared to Unemployment Rate: 1991-2000



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 1991-2000*. Unemployment rate is from Bureau of Labor Statistics, "Local Area Unemployment Statistics: Colorado."

There are competing views about the relationship between the unemployment rate and the rate of lost-time claims filed. Both views assume that a drop in the unemployment rate signals an expanding economy and tight labor markets. However, one view holds that as the unemployment rate drops, the rate of claims filed will increase. This view assumes that as the economy expands, more inexperienced workers will be hired and that workers, both experienced and inexperienced, will get fatigued from working longer hours, leading to more work-related injuries and claims filed. The other view holds that as the unemployment rate drops, the rate of claims filed will also drop. This view assumes that in tight labor markets employers will be more willing to accommodate injured workers and that workers can more easily find alternate employment if they do get injured. Figure 17 displays the unemployment rate and the rate of lost-time claims filed for Colorado, 1991-2000.