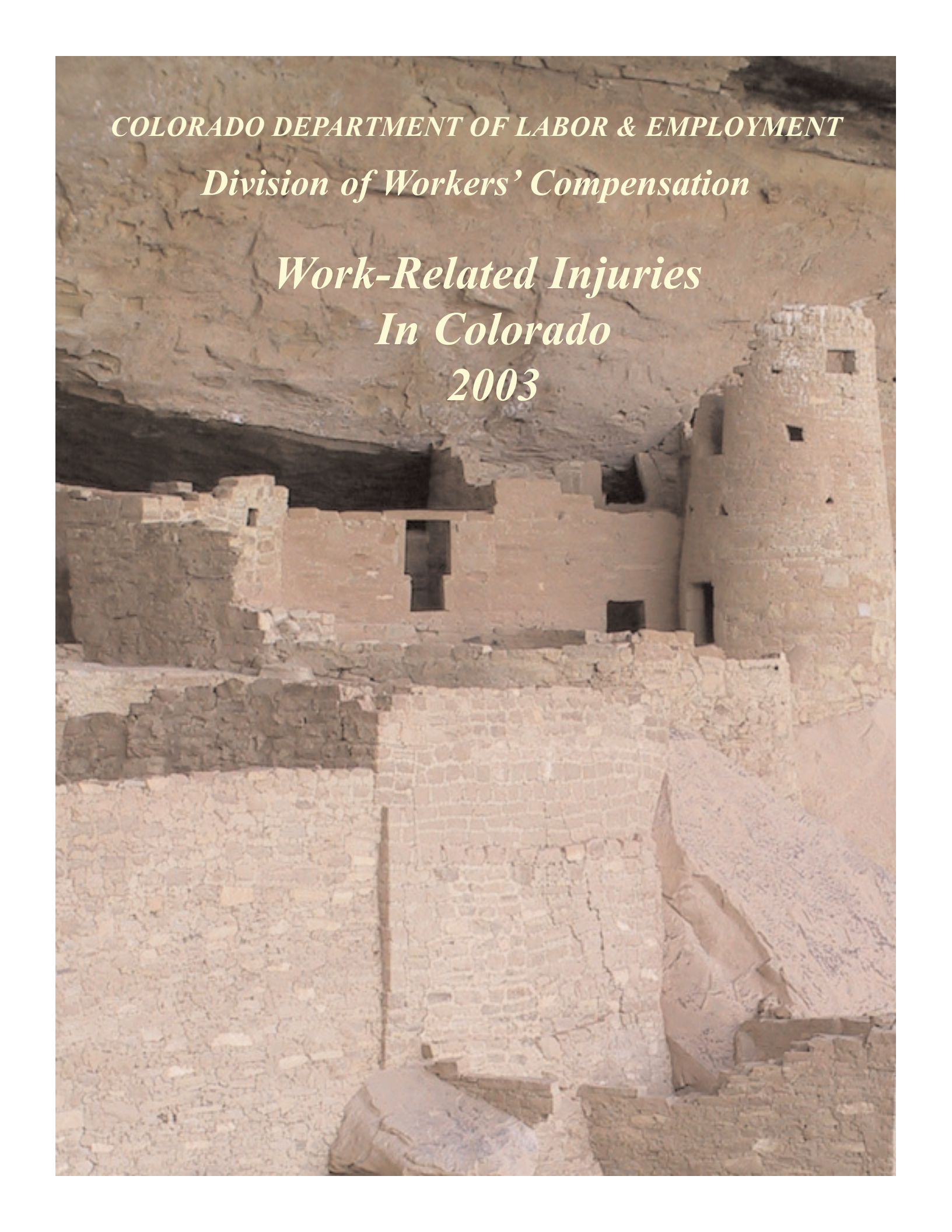


The background of the entire page is a photograph of ancient stone ruins built into a cliff face. The ruins consist of several levels of stone walls and a prominent cylindrical tower on the right side. The stone is a light tan color, and the cliff face is rugged and textured. The text is overlaid on the upper portion of the image.

COLORADO DEPARTMENT OF LABOR & EMPLOYMENT

Division of Workers' Compensation

*Work-Related Injuries
In Colorado
2003*

Work-Related Injuries In Colorado 2003

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Cover Picture: Cliff Palace at Mesa Verde National Park

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From 1994 to 2003, Colorado's average annual employment grew by 21.8%, yet the number of lost-time claims filed has dropped by 21.2%.

INTRODUCTION

The Division of Workers' Compensation prepared this report to provide information on work-related injuries, occupational illnesses, and fatalities that occurred in Colorado during calendar year 2003.¹ It will help to answer some of the most frequently asked questions about work-related injuries.

Lost-time claims², claims with a permanent disability rating and denied claims are included.³ 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 generally tracks only claims involving lost-time.

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 2003. This does not mean that the claim was filed in 2003. There is a lag in the reporting of some claims. Generally, about 80% of claims are filed in the year in which the injury, illness, or fatality occurs. The remaining 20% 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 28,752 lost-time claims included in this report, approximately 82% were filed in 2003. The remaining 18% were filed through December 28, 2004, the closing date of the database for this report.

The characteristics of the injury or illness are 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.^{4,5} 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 tables with longitudinal data. Trends in the number of claims received and lost-time claims filed for injuries and fatalities, the number and rate of injuries by part of body, nature of injury, and cause of injury, and settlements, are available for 1994-2003. Additionally, this year's report incorporates new methods of analysis to allow a more meaningful interpretation of gender data. In Section VI, rates of injuries (by gender) compared to employment (by gender) have been calculated.

Information about the development and use of the North American Industry Classification System (NAICS) can be found at website of the U.S. Census Bureau, <http://www.census.gov/epcd/www/naics.html>.

1 The only exception to this statement is the information on hearings reported in Tables 29 and 30 and the information on settlements reported in Tables 31 and 32. The hearing data are based on applications received, hearings held, or orders issued in 2003, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 2003. However, the claim itself may have initially been filed in 2003 or a prior year.

2 The Division receives some reports on claims that involve only medical benefits. 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.

3 Information on the reason for a denial is no longer collected with implementation of Electronic Data Interchange (EDI). Therefore, some tables from prior years with denial data do not appear in this report.

4 The statistics reported in sections I through VII, Tables 21-26 and Table 28 refer to claims *filed*, without regard to whether the claims were admitted or denied.

5 The source of the codes for part of body, nature of injury, and cause of injury, in Tables 3-8, 11, 12, 21 and 22, 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 2003
State of Colorado

County	Average Annual Employment ^{1,2}	Percent of Employment	Lost-Time Claims Count ³	Percent	Percent of Employment Filing Lost- Time Claims	Number of Fatal Claims
Adams	139,987	6.6	1,920	6.7	1.4	7
Alamosa	7,683	0.4	126	0.4	1.6	1
Arapahoe	270,461	12.8	2,380	8.3	0.9	5
Archuleta	3,193	0.2	60	0.2	1.9	0
Baca	1,233	0.1	16	0.1	1.3	0
Bent	1,312	0.1	24	0.1	1.8	0
Boulder	150,580	7.1	1,456	5.1	1.0	3
Broomfield	25,852	1.2	123	0.4	0.5	0
Chaffee	6,328	0.3	82	0.3	1.3	2
Cheyenne	754	*	9	*	1.2	0
Clear Creek	3,068	0.1	34	0.1	1.1	1
Conejos	1,453	0.1	33	0.1	2.3	2
Costilla	813	*	17	0.1	2.1	0
Crowley	1,033	*	10	*	1.0	0
Custer	954	*	18	0.1	1.9	0
Delta	7,698	0.4	145	0.5	1.9	2
Denver	425,692	20.1	5,556	19.3	1.3	14
Dolores	447	*	7	*	1.6	0
Douglas	65,000	3.1	679	2.4	1.0	1
Eagle	26,842	1.3	460	1.6	1.7	2
Elbert	3,506	0.2	42	0.1	1.2	0
El Paso	232,505	11.0	2,977	10.4	1.3	10
Fremont	12,995	0.6	270	0.9	2.1	0
Garfield	20,055	0.9	364	1.3	1.8	3
Gilpin	5,314	0.3	125	0.4	2.4	0
Grand	6,864	0.3	131	0.5	1.9	2
Gunnison	7,266	0.3	139	0.5	1.9	0
Hinsdale	287	*	5	*	1.7	0
Huerfano	2,007	0.1	29	0.1	1.4	0
Jackson	579	*	14	*	2.4	0
Jefferson	203,155	9.6	2,158	7.5	1.1	8
Kiowa	402	*	13	*	3.2	0
Kit Carson	2,850	0.1	49	0.2	1.7	1
Lake	1,923	0.1	32	0.1	1.7	0
La Plata	21,904	1.0	350	1.2	1.6	0
Larimer	120,046	5.7	1,447	5.0	1.2	2
Las Animas	5,355	0.3	124	0.4	2.3	1
Lincoln	2,146	0.1	22	0.1	1.0	0
Logan	8,424	0.4	123	0.4	1.5	1

Table 1 (Continued)

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

Date of Injury-Calendar Year 2003
State of Colorado

County	Average Annual Employment ^{1,2}	Percent of Employment	Lost-Time Claims Count ³	Percent	Percent of Employment Filing Lost- Time Claims	Number of Fatal Claims
Mesa	52,287	2.5	1,049	3.6	2.0	2
Mineral	472	*	14	*	3.0	0
Moffat	4,689	0.2	85	0.3	1.8	1
Montezuma	8,910	0.4	122	0.4	1.4	0
Montrose	13,425	0.6	211	0.7	1.6	1
Morgan	11,369	0.5	249	0.9	2.2	3
Otero	6,932	0.3	94	0.3	1.4	0
Ouray	1,393	0.1	20	0.1	1.4	0
Park	1,990	0.1	40	0.1	2.0	0
Phillips	1,625	0.1	38	0.1	2.3	0
Pitkin	15,506	0.7	226	0.8	1.5	1
Prowers	5,599	0.3	114	0.4	2.0	1
Pueblo	53,534	2.5	851	3.0	1.6	6
Rio Blanco	2,690	0.1	41	0.1	1.5	0
Rio Grande	4,459	0.2	101	0.4	2.3	1
Routt	13,339	0.6	199	0.7	1.5	0
Saguache	1,630	0.1	13	*	0.8	0
San Juan	315	*	7	*	2.2	0
San Miguel	4,533	0.2	88	0.3	1.9	0
Sedgwick	832	*	12	*	1.4	0
Summit	17,703	0.8	261	0.9	1.5	3
Teller	6,275	0.3	84	0.3	1.3	0
Washington	1,140	0.1	28	0.1	2.5	1
Weld	72,650	3.4	1,164	4.0	1.6	2
Yuma	3,650	0.2	83	0.3	2.3	0
Other ⁴	12,862	0.6	1,989	6.9	15.5	3
Totals	2,117,775	100%	28,752	100%**	n/a	93
Percent Overall					1.4%	

Notes:

* Value is less than .05%.

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

1 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW (ES-202), *Colorado Employment and Wages: Average Annual Employment 2003*. An employed person is 16 years and over in the civilian noninstitutional population who, during the reference week, (a) did any work at all; and, (b) who were not working but were temporarily absent.

2 Statewide total on QCEW (ES-202) differs due to rounding.

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

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

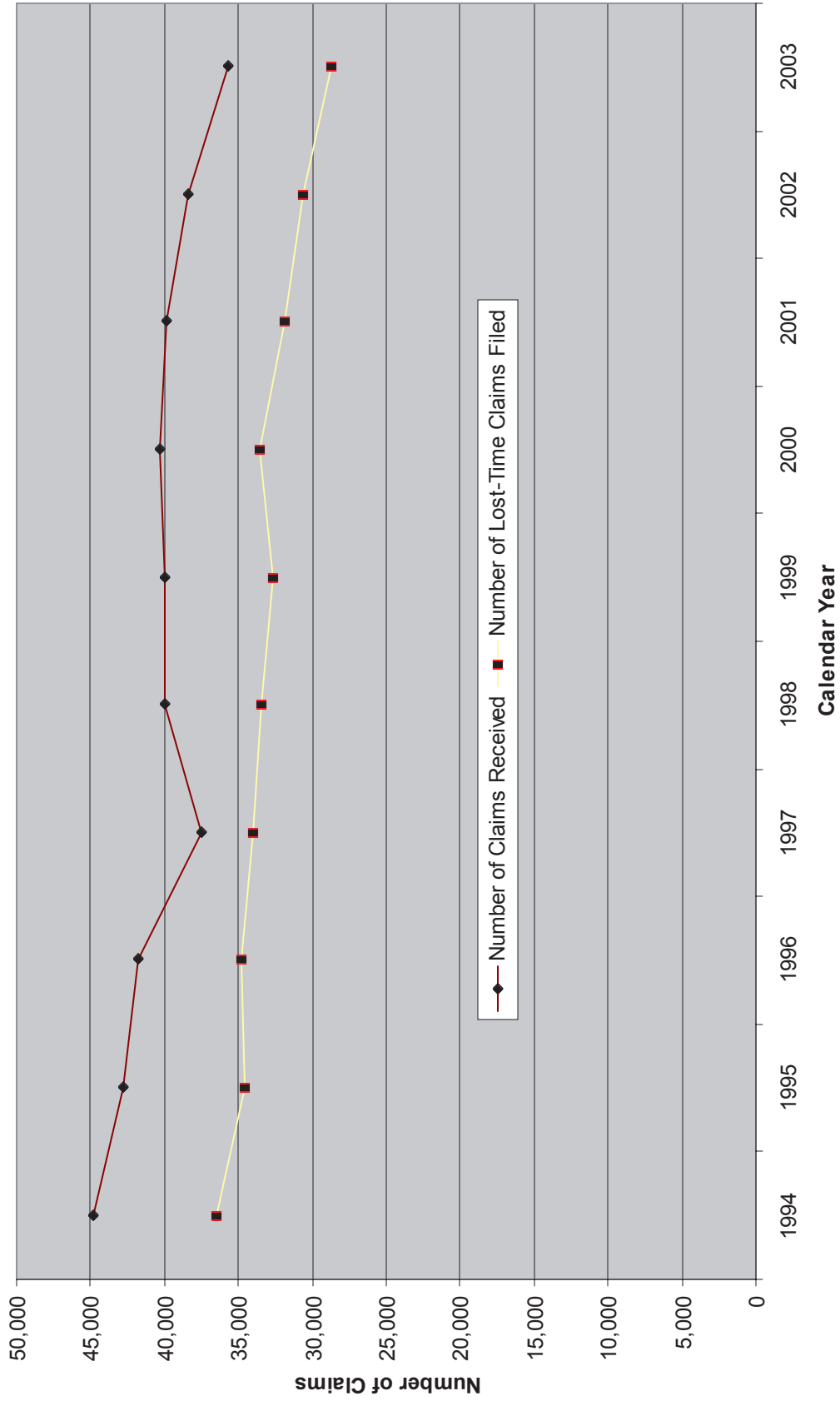
Table 2
Claims Received and Lost-Time Claims Filed: 1984-2003
State of Colorado

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
2001	39,900	31,896
2002	38,355	30,607
2003	35,739	28,752

Notes:

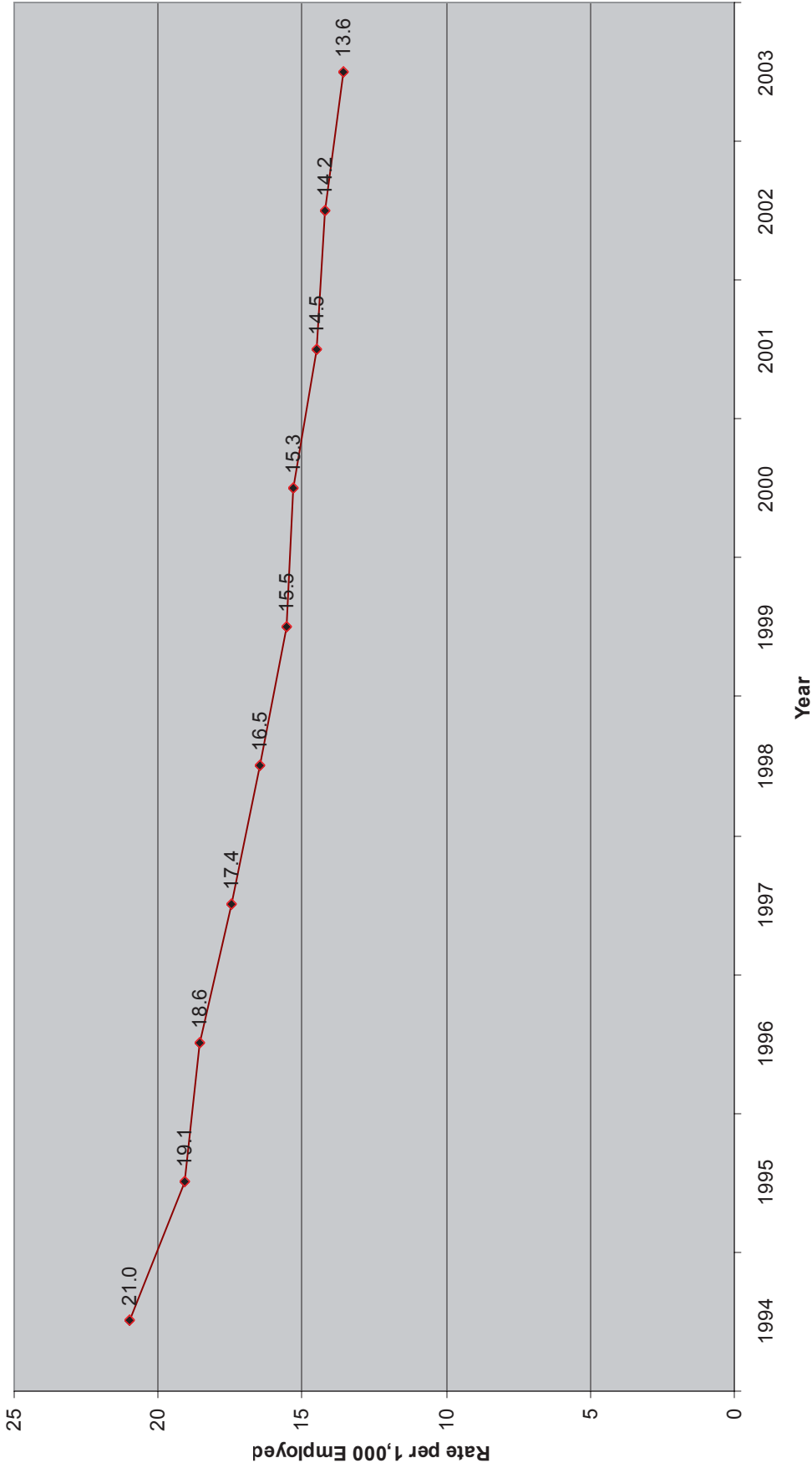
- 1 "Claims received" refers to claims that were filed with the Division of Workers' Compensation **during a given calendar year, without regard to the date of the injury** of the claim. Estimates for 1984-1990 are derived from the count of claim numbers assigned in Denver and Grand Junction. For 1991-2003, 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**, and are derived from the annual download of DOWC data. 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 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 2003 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 2003 are "lost-time" claims only.

Figure 1. Claims Received and Lost-Time Claims Filed: 1994-2003



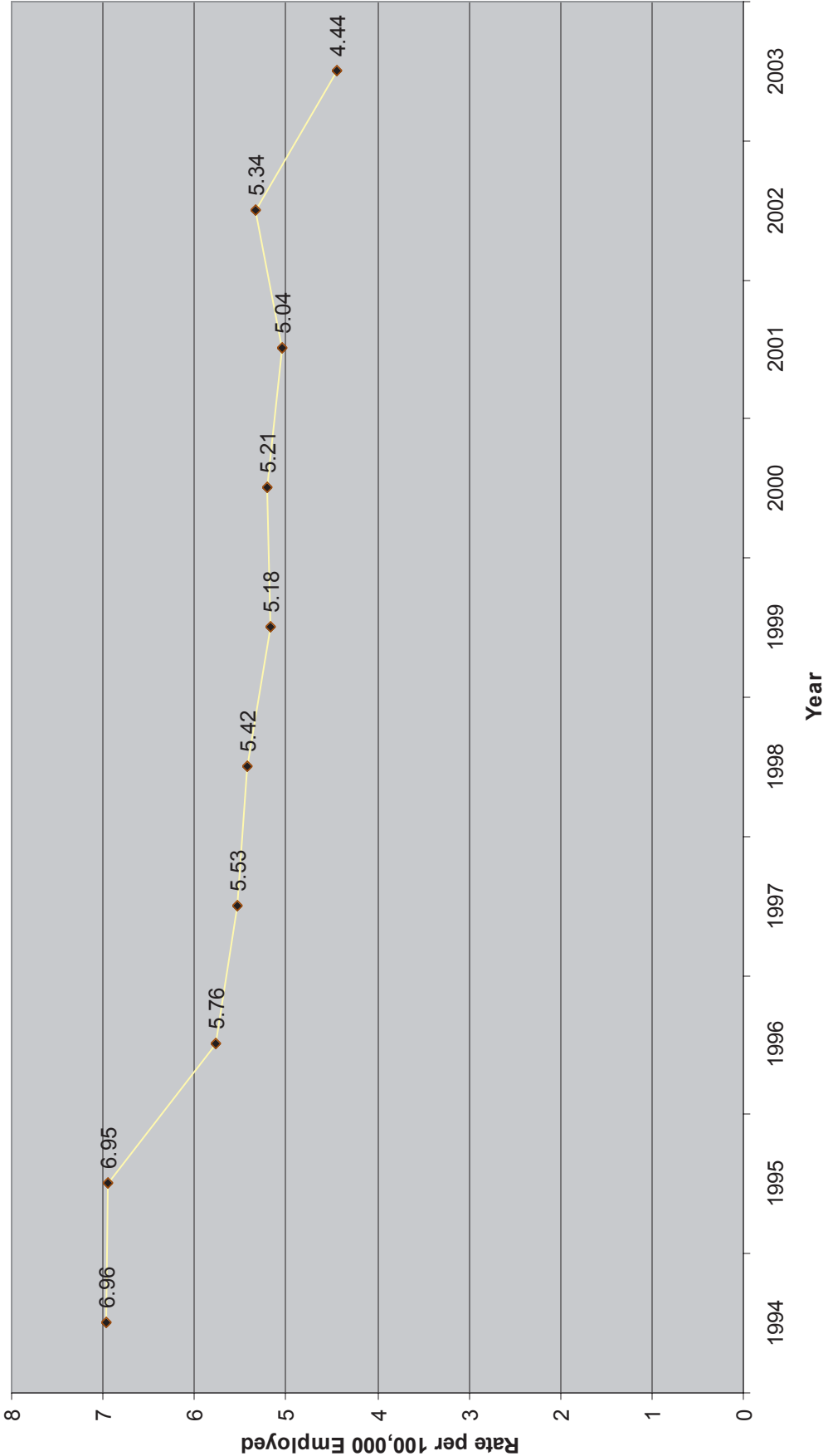
Source: Table 2, and Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1994-2002.

Figure 2. Rate of Lost-Time Claims Filed, per 1,000 Employed: 1994-2003



Source: Tables 1 & 2; Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1994-2002; and Labor Market Information, QCEW (ES-202) Colorado Employment and Wages: Annual Averages 1994-2002.

Figure 3. Rate of Fatal Claims Filed, per 100,000 Employed: 1994-2003



Source: Tables 1 and 23; Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1994-2002: and, Labor Market Information QCEW (ES-202) Colorado Employment and Wages: Annual Averages 1994-2002*.

Table 3

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

**Date of Injury-Calendar Year 2003
State of Colorado**

Part of Body	Count	Percent
Upper Extremities	9,095	31.6
Trunk	6,909	24.0
Lower Extremities	5,899	20.5
Multiple Body Parts	2,655	9.2
Head	1,469	5.1
Neck	583	2.0
Non-Classifiable ¹	2,142	7.4
Totals	28,752	100%*

Notes:

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

1 This category includes the 93 fatal cases, missing and no physical injury case.



Figure 4

Percent Distribution of Lost-Time Claims By Part of Body

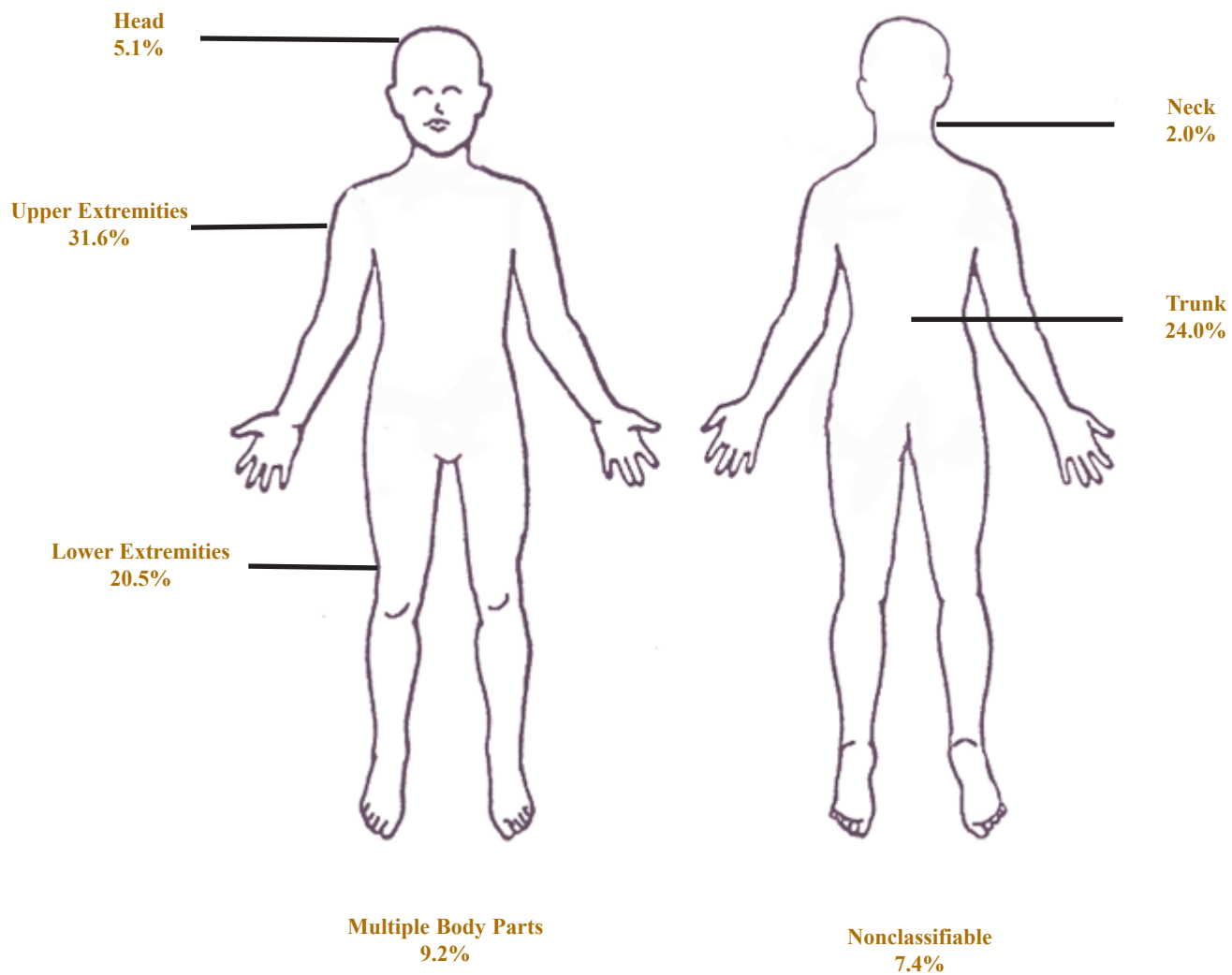


Table 4
Distribution of Lost-Time Claims by Part of Body (Detail)

Date of Injury-Calendar Year 2003
State of Colorado

Part of Body	Count	Percent
HEAD		
Multiple Head Injury ¹	282	1.0
Skull	275	1.0
Brain	83	0.3
Ear(s) (Includes Hearing)	168	0.6
Eye(s)	262	0.9
Nose	76	0.3
Teeth	33	0.1
Mouth	39	0.1
Soft Tissue	205	0.7
Facial Bones (Includes Jaw)	46	0.2
<i>Subtotal</i>	<i>1,469</i>	<i>5.1</i>
NECK		
Multiple Neck Injury ²	134	0.5
Neck Vertebrae	80	0.3
Neck Disc	39	0.1
(Neck) Spinal Cord	11	*
Larynx	5	*
Neck Soft Tissue (Other than Larynx or Trachea)	310	1.1
Trachea	4	*
<i>Subtotal</i>	<i>583</i>	<i>2.0</i>
UPPER EXTREMITIES		
Multiple Upper Extremities ³	886	3.1
Upper Arm(s) (Excludes Clavicle & Scapula)	511	1.8
Elbow	535	1.9
Lower Arm	580	2.0
Wrist (Carpals & Corresponding Muscles)	1,322	4.6
Hand (Excludes Wrist & Fingers)	1,140	4.0
Finger(s) (Other than Thumb)	1,374	4.8
Thumb	478	1.7
Shoulder(s) (Includes Clavicle & Scapula)	2,060	7.2
Wrist(s) & Hand(s)	209	0.7
<i>Subtotal</i>	<i>9,095</i>	<i>31.6</i>
TRUNK		
Multiple Trunk ⁴	429	1.5
Upper Back Area (Thoracic)	268	0.9
Lower Back Area (Lumbar & Lumbo-Sacral)	4,282	14.9
Disc	95	0.3
Chest (Includes Ribs, Sternum & Soft Tissue)	393	1.4
Sacrum & Coccyx	54	0.2
Pelvis	57	0.2

Table 4 (Continued)
Distribution of Lost-Time Claims by Part Of Body (Detail)

Date of Injury-Calendar Year 2003
State of Colorado

Part of Body	Count	Percent
TRUNK (Continued)		
Spinal Cord	5	*
Internal Organs (Other than Heart & Lungs)	150	0.5
Heart	69	0.2
Lungs	162	0.6
Abdomen (Includes Groin)	879	3.1
Buttocks (Soft Tissue)	48	0.2
Lumbar and/or Sacral Vertebrae	18	0.1
<i>Subtotal</i>	<i>6,909</i>	<i>24.0</i>
LOWER EXTREMITIES		
Multiple Lower Extremities ⁵	278	1.0
Hip	266	0.9
Upper Leg	162	0.6
Knee	2,776	9.7
Lower Leg	460	1.6
Ankle	1,068	3.7
Foot/Feet (Excludes Ankle or Toes)	764	2.7
Toe(s)	80	0.3
Great Toe	45	0.2
<i>Subtotal</i>	<i>5,899</i>	<i>20.5</i>
MULTIPLE BODY PARTS		
Artificial Appliance (Braces, Etc.)	2	*
Multiple Body Parts	2,360	8.2
Body Systems & Multiple Body Systems	293	1.0
<i>Subtotal</i>	<i>2,655</i>	<i>9.2</i>
NONCLASSIFIABLE		
Unclassified - Insufficient Information	1,718	6.0
No Physical Injury (Mental Disorder)	331	1.2
Death	93	0.3
<i>Subtotal</i>	<i>2,142</i>	<i>7.4</i>
TOTALS	28,752	100%**

Notes:

* Value is less than .05%.

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

1 Any combination of brain, scalp, skull, with/out ears, eyes, nose, mouth, teeth, face, or neck. Also, Head-Not Otherwise Classified.

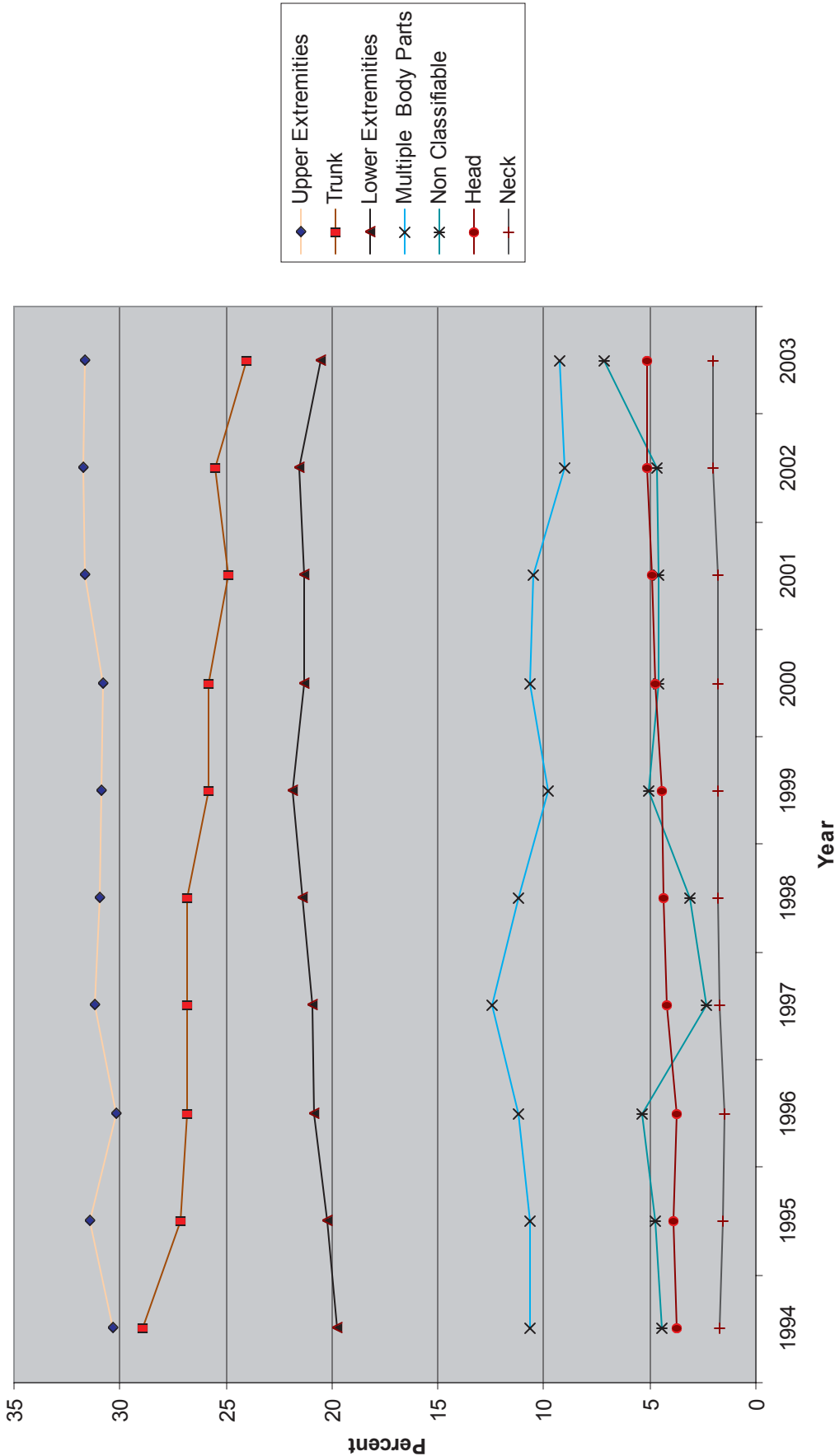
2 Any combination of vertebrae, disc, spinal cord, or soft tissue in neck. Also, Neck-Not Otherwise Classified.

3 Any combination of arm, elbow, or fingers. Also, Arm-Not Otherwise Classified.

4 Any combination of hip, abdomen, chest, back, and shoulder. Also, Trunk-Not Otherwise Classified.

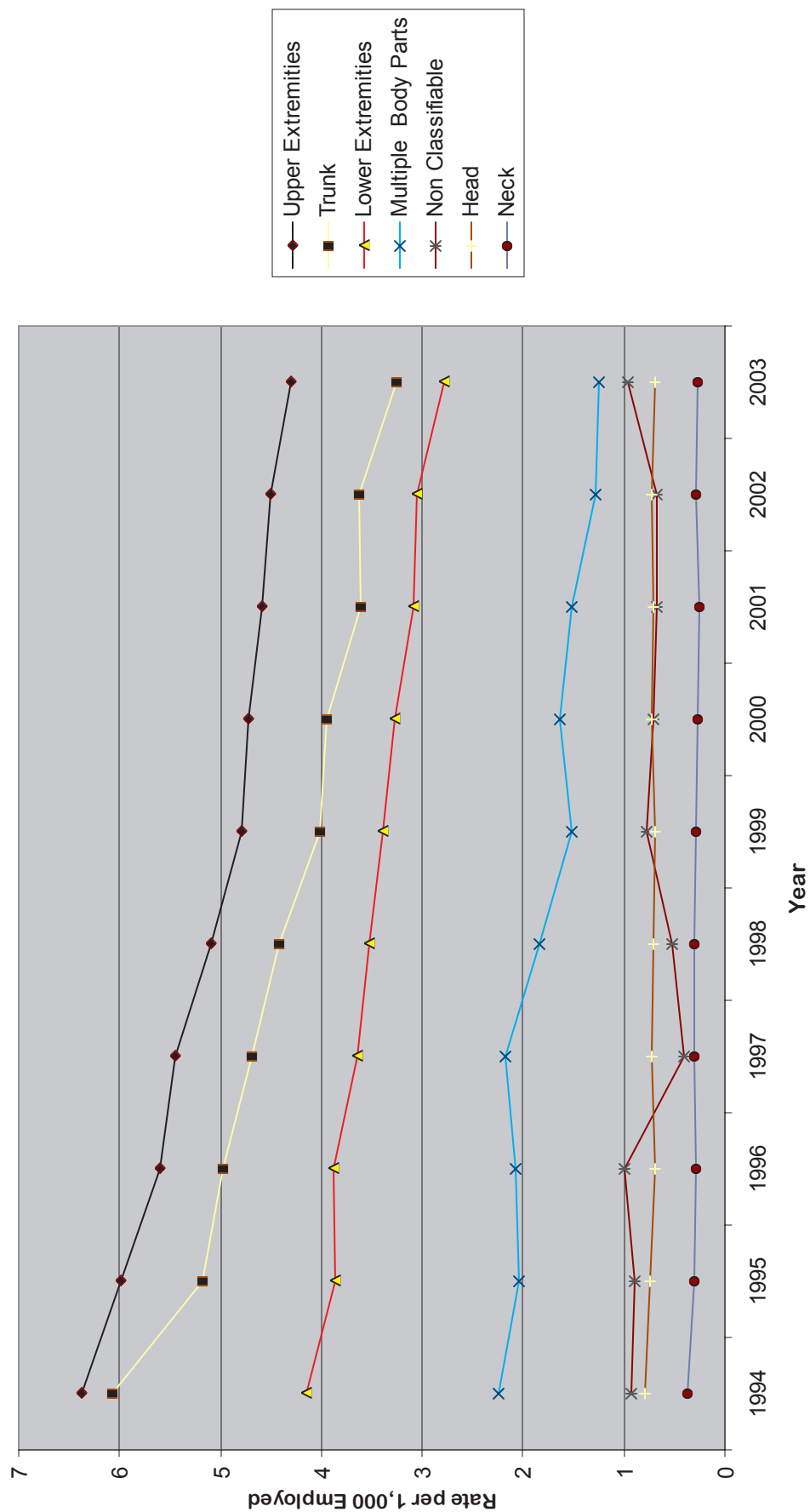
5 Any combination of leg, hip, thigh, knee, ankle, foot and toe. Also, Leg-Not Otherwise Classified.

Figure 5. Percent Distribution of Lost-Time Claims, Part of Body: 1994-2003



Source: Table 3, and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1994-2002*.

Figure 6. Rate of Lost-Time Claims Filed, Part of Body, per 1,000 Employed: 1994-2003



Source: Tables 1 & 3; Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1994-2002; and Labor Market Information, QCEW (ES202) Colorado Employment and Wages: Annual Averages 1994-2002.

Table 5

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

**Date of Injury-Calendar Year 2003
State of Colorado**

Nature of Injury	Count	Percent
Strain, Sprain	10,810	37.6
Contusion, Crushing	2,946	10.2
Laceration, Puncture	1,731	6.0
Fracture	1,673	5.8
Multiple Physical Injuries Only	779	2.7
Inflammation	694	2.4
Cumulative Injury, NOC ¹	460	1.6
Hernia	381	1.3
Carpal Tunnel Syndrome	302	1.1
Mental Stress/Mental Disorder	241	0.8
Other ²	2,838	9.9
All Other Specific Injuries, NOC ¹	5,897	20.5
Totals	28,752	100%*

Notes:

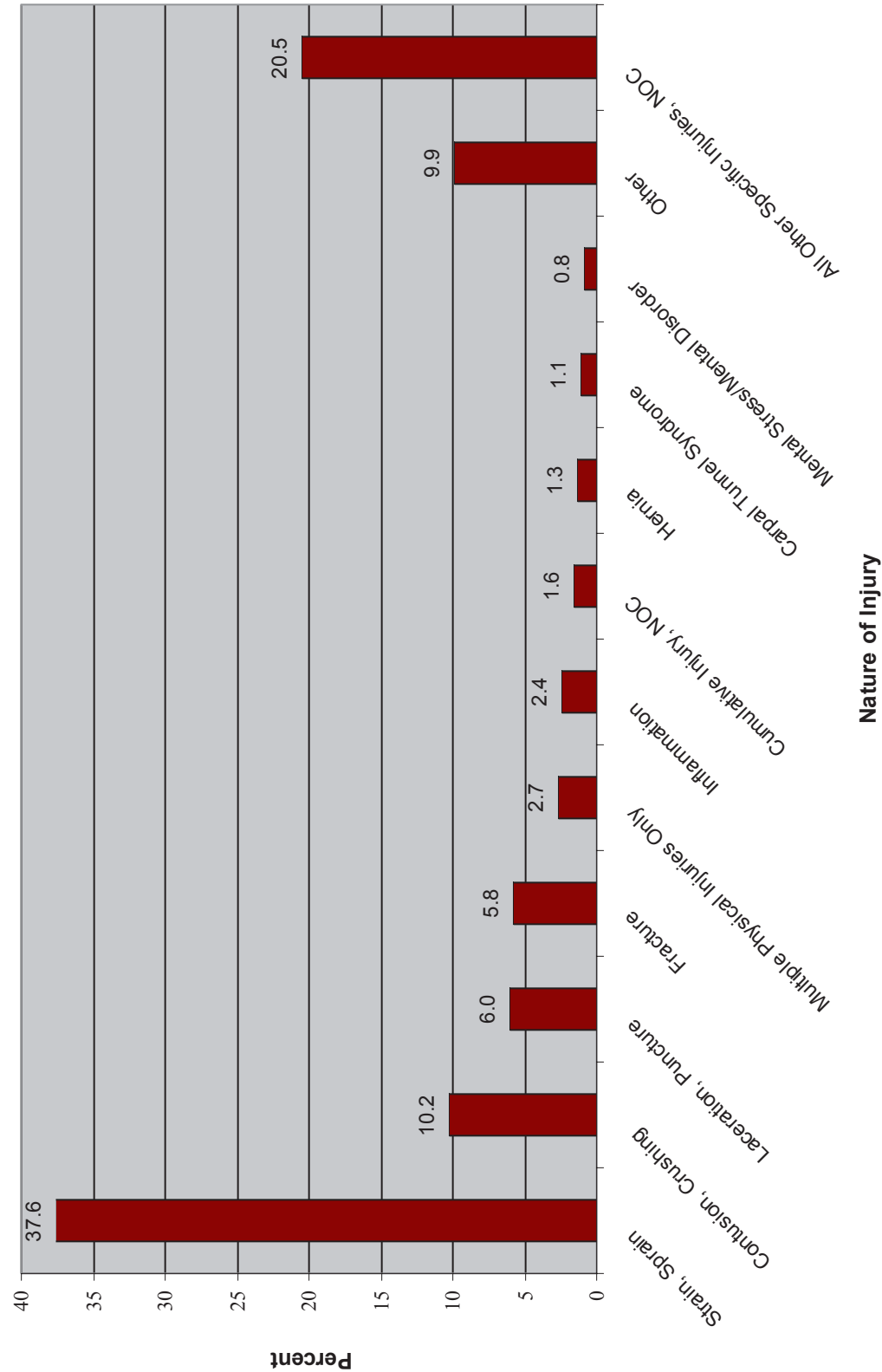
* Column does not sum to 100% due to rounding.

1 Not Otherwise Classified.

2 "Other" includes those categories in Table 6, with counts less than 1% of total, not already counted in other categories here. Even though "Mental Stress/Mental Disorder" is less than 1% of the total, it is reported separately because of the Legislature's past interest in these injuries.

Strains and sprains are almost 38% of lost-time claims filed.

Figure 7. Percent Distribution of Lost-Time Claims by Nature of Injury



Source: Table 5

Table 6
Distribution of Lost-Time Claims by Nature of Injury (Detail)
Date of Injury-Calendar Year 2003
State of Colorado

Nature of Injury	Count	Percent
SPECIFIC INJURY		
No Physical Injury	176	0.6
Amputation	110	0.4
Angina Pectoris	17	0.1
Asphyxiation	10	*
Burn	245	0.9
Concussion	93	0.3
Contusion	2,768	9.6
Crushing	178	0.6
Dislocation	267	0.9
Electric Shock	21	0.1
Enucleation	3	*
Foreign Body	121	0.4
Fracture	1,673	5.8
Freezing	23	0.1
Hearing Loss or Impairment (Traumatic Only)	55	0.2
Heat Prostration	15	0.1
Hernia	381	1.3
Infection	77	0.3
Inflammation	694	2.4
Laceration	1,300	4.5
Myocardial Infarction (Heart Attack)	56	0.2
Poisoning-General	21	0.1
Puncture	431	1.5
Rupture	43	0.1
Severance	41	0.1
Sprain	1,410	4.9
Strain	9,400	32.7
Syncope (Swooning, Fainting)	142	0.5
Vascular	11	*
Vision Loss	3	*
All Other Specific Injuries, NOC ¹	5,897	20.5
<i>Subtotal</i>	<i>25,682</i>	<i>89.3</i>

Table 6 (Continued)

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

Date of Injury-Calendar Year 2003
State of Colorado

Nature of Injury	Count	Percent
OCCUPATIONAL DISEASE OR CUMULATIVE INJURY		
Dust Disease, NOC ¹	7	*
Asbestosis	7	*
Black Lung	2	*
Silicosis	1	*
Respiratory (Fumes)	114	0.4
Poisoning (Chemical)	12	*
Dermatitis	95	0.3
Mental Disorder	10	*
Radiation	2	*
All Other Occupational Disease Injury, NOC ¹	131	0.5
Loss of Hearing (Cumulative Circumstances)	63	0.2
Contagious Disease	117	0.4
Cancer	2	*
Video Display Terminal (VDT)-Related Disease	1	*
Mental Stress	231	0.8
Carpal Tunnel Syndrome	302	1.1
All Other Cumulative Injuries, NOC ¹	460	1.6
<i>Subtotal</i>	<i>1,557</i>	<i>5.4</i>
MULTIPLE INJURIES		
Multiple Physical Injuries Only	779	2.7
Multiple Physical and Psychological Injuries	16	0.1
All Other Injuries, NOC ¹	3	*
<i>Subtotal</i>	<i>798</i>	<i>2.8</i>
MISSING		
Missing	715	2.5
<i>Subtotal</i>	<i>715</i>	<i>2.5</i>
TOTALS	28,752	100% **

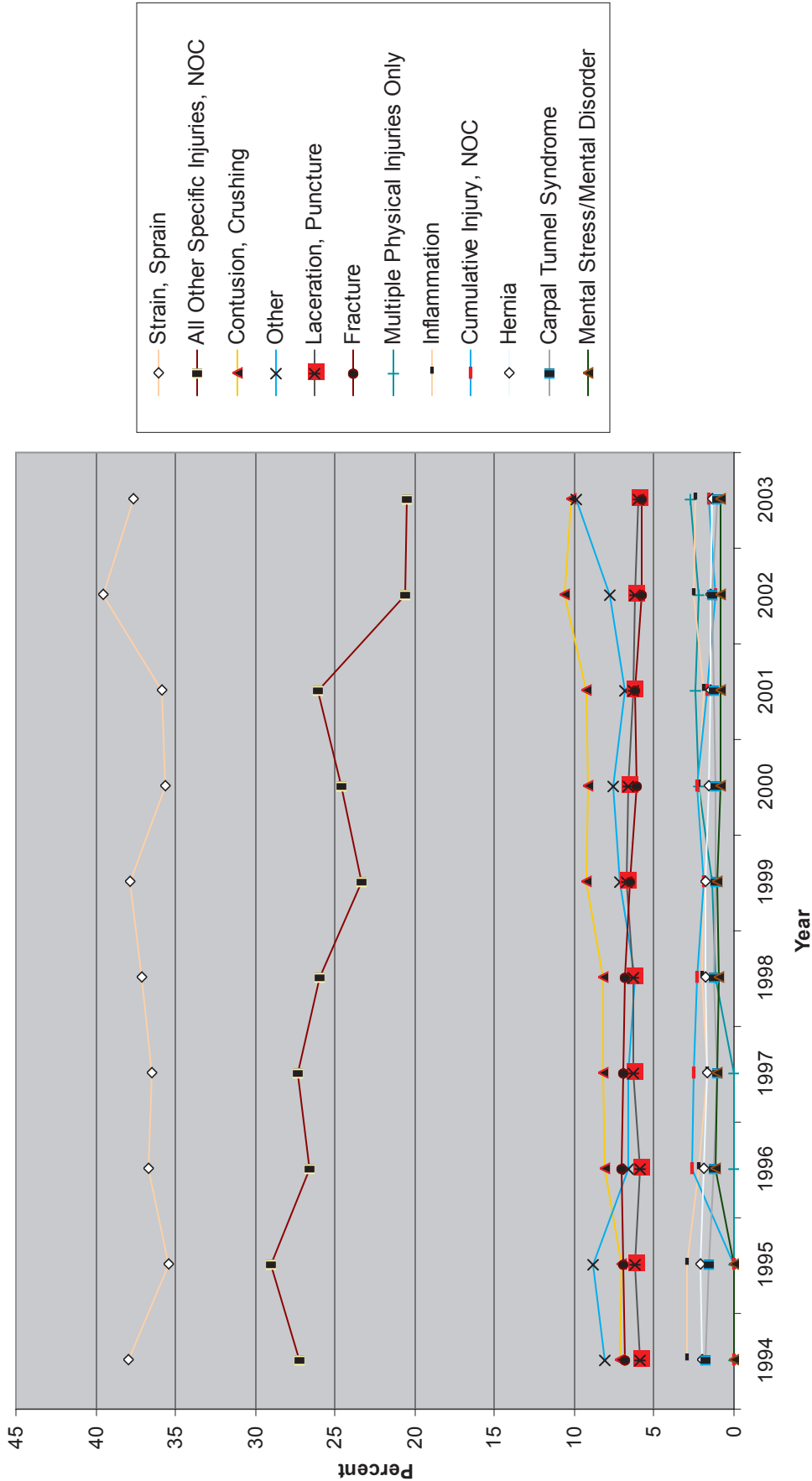
Notes:

* Value is less than .05%.

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

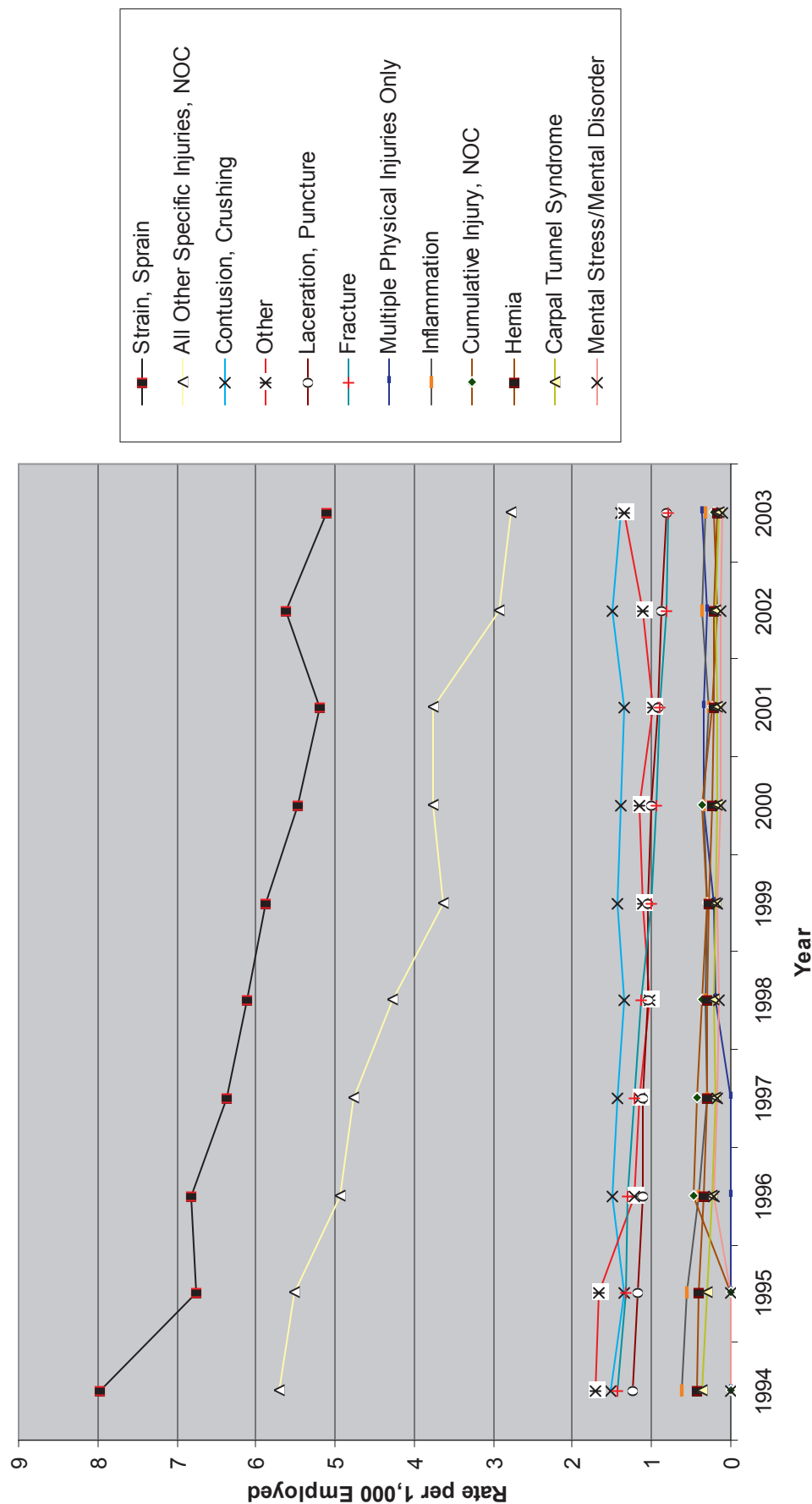
1 Not Otherwise Classified.

Figure 8. Percent Distribution of Lost-Time Claims, Nature of Injury: 1994-2003



Source: Table 5, and Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1994-2002 .

Figure 9. Rate of Lost-Time Claims Filed, Nature of Injury, per 1,000 Employed: 1994-2003



Source: Tables 1 & 5; Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1994-2002; and, Labor Market Information, QCEW (ES-202) Colorado Employment and Wages: Annual Averages 1994-2002.

Table 7

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

Date of Injury-Calendar Year 2003
State of Colorado

Cause of Injury	Count	Percent
Strained or Injured By	10,280	35.8
Fell or Slipped	5,320	18.5
Struck or Injured By	2,178	7.6
Cut, Punctured, or Scraped By	1,181	4.1
Motor Vehicle	973	3.4
Struck Against or Stepped On	764	2.7
Caught In or Between	709	2.5
Burned or Scalded-Heat or Cold Exposure	313	1.1
Rubbed or Abraded By	83	0.3
Miscellaneous, NOC ¹	6,951	24.2
Totals	28,752	100% *

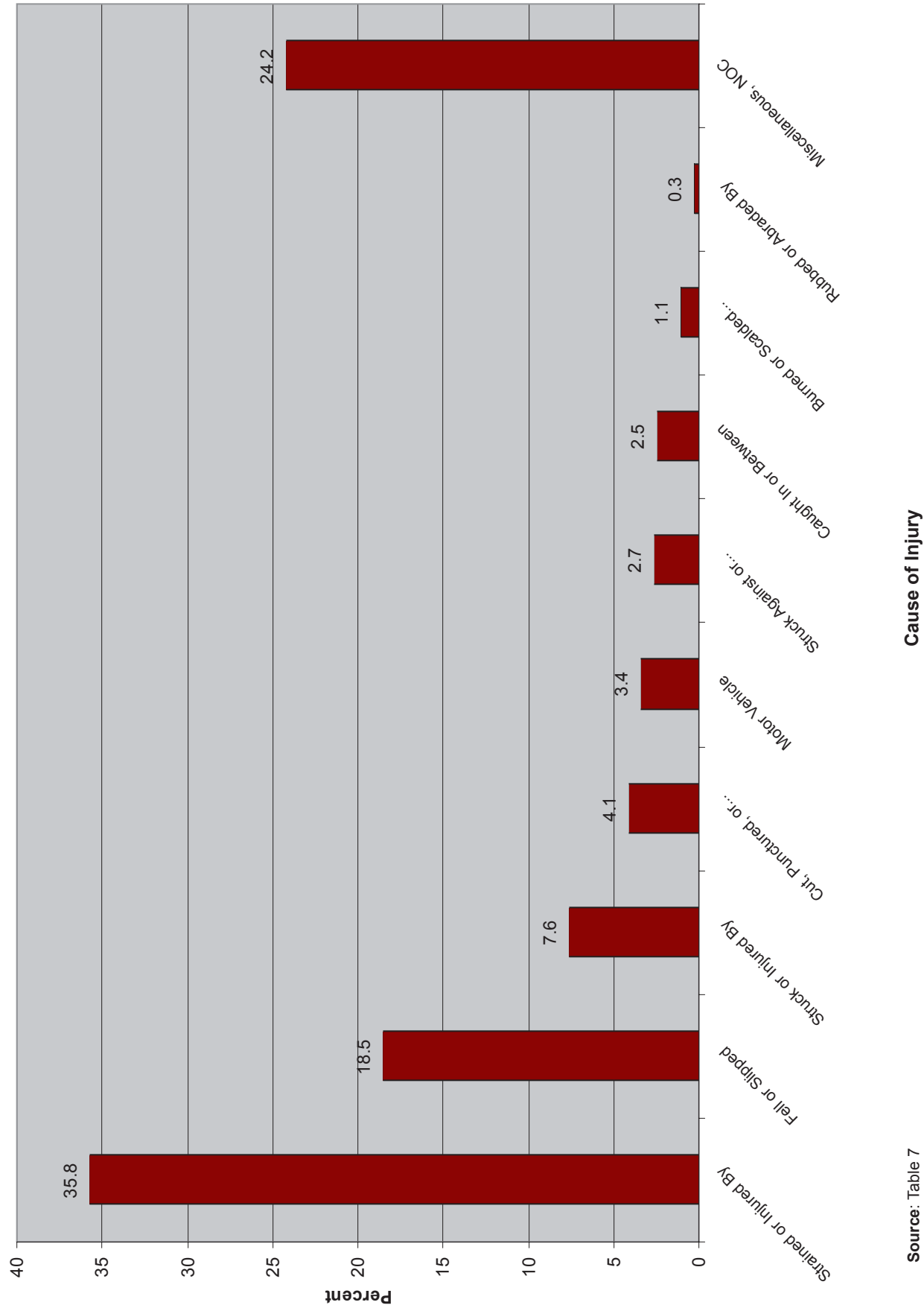
Notes:

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

1 Not otherwise classified; See Table 8 for details.

Motor vehicle accidents are the cause of injury in 3.4% of claims.

Figure 10. Percent Distribution of Lost-Time Claims by Cause of Injury



Source: Table 7

Table 8

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

Date of Injury-Calendar Year 2003
State of Colorado

Cause of Injury	Count	Percent
STRAINED or INJURED BY		
Continual Noise	46	0.2
Twisting	807	2.8
Jumping	96	0.3
Holding or Carrying	437	1.5
Lifting	3,121	10.9
Pushing or Pulling	896	3.1
Reaching	260	0.9
Using Tool or Machine	292	1.0
Strain or Injury by, NOC ¹	3,081	10.7
Welding or Throwing	22	0.1
Repetitive Motion-Carpal Tunnel Syndrome	1,222	4.3
<i>Subtotal</i>	<i>10,280</i>	<i>35.8</i>
FELL or SLIPPED		
From a Different Level (Elevation)-Off Wall, Catwalk, Bridge	631	2.2
From a Ladder or Scaffolding	497	1.7
From Liquid or Grease Spills	486	1.7
Into Openings-Shafts, Excavations, Floor Openings, Etc.	115	0.4
On Same Level	905	3.1
Slipped, Did Not Fall	278	1.0
Fall, Slip, Trip, NOC ¹	1,177	4.1
On Ice or Snow	835	2.9
On Stairs	396	1.4
<i>Subtotal</i>	<i>5,320</i>	<i>18.5</i>
STRUCK or INJURED BY		
Fellow Worker, Patient	299	1.0
Falling or Flying Object	643	2.2
Hand Tool or Machine in Use	98	0.3
Motor Vehicle	145	0.5
Moving Parts of Machine	73	0.3
Object Being Lifted or Handled	280	1.0
Object Handled by Others	106	0.4
Struck or Injured, NOC ¹ -Includes Kicked, Stabbed, Bit, Etc.	339	1.2
Animal or Insect	189	0.7
Explosion or Flare Back	6	*
<i>Subtotal</i>	<i>2,178</i>	<i>7.6</i>

Table 8 (Continued)

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

Date of Injury-Calendar Year 2003

State of Colorado

Cause of Injury	Count	Percent
CUT, PUNCTURED, or SCRAPED BY		
Broken Glass	66	0.2
Hand Tool or Utensil: Not Powered	235	0.8
Object Being Lifted or Handled	206	0.7
Powered Hand Tool, Appliance	234	0.8
Cut, Puncture, Scrape, NOC ¹	440	1.5
<i>Subtotal</i>	<i>1,181</i>	<i>4.1</i>
MOTOR VEHICLE		
Crash of Water Vehicle	1	*
Crash of Rail Vehicle	2	*
Collision or Sideswipe with Another Vehicle	561	2.0
Collision with a Fixed Object-Vehicle or Object	35	0.1
Crash of Airplane	7	*
Vehicle Upset-Overturned or Jackknifed	124	0.4
Motor Vehicle, NOC ¹	243	0.8
<i>Subtotal</i>	<i>973</i>	<i>3.4</i>
STRUCK AGAINST or STEPPED ON		
Moving Parts of Machine	28	0.1
Object Being Lifted or Handled	79	0.3
Sanding, Scraping, Cleaning Operations	6	*
Stationary Object	382	1.3
Stepping on Sharp Object	51	0.2
Striking Against or Stepping On, NOC ¹	218	0.8
<i>Subtotal</i>	<i>764</i>	<i>2.7</i>
CAUGHT IN or BETWEEN		
Machine or Machinery	187	0.7
Object Handled	193	0.7
Caught In or Between, NOC ¹	325	1.1
Collapsing Materials (Slides of Earth)-Man-made or Natural	4	*
<i>Subtotal</i>	<i>709</i>	<i>2.5</i>

Table 8 (Continued)

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

Date of Injury-Calendar Year 2003
State of Colorado

Cause of Injury	Count	Percent
BURNED or SCALDED-HEAT or COLD EXPOSURE		
Chemicals	39	0.1
Hot Objects or Substances	46	0.2
Temperature Extremes	13	*
Fire or Flame	23	0.1
Steam or Hot Fluids	71	0.2
Dust, Gases, Fumes or Vapors	18	0.1
Welding Operations	9	*
Radiation	10	*
Contact with, NOC ¹	35	0.1
Cold Objects or Substances	19	0.1
Abnormal Air Pressure	2	*
Contact with Electric Current	28	0.1
<i>Subtotal</i>	<i>313</i>	<i>1.1</i>
RUBBED or ABRADED BY		
		*
Repetitive Motion-Callous, Blister, Etc.	73	0.3
Rubbed or Abraded, NOC ¹	10	*
<i>Subtotal</i>	<i>83</i>	<i>0.3</i>
MISCELLANEOUS		
Absorption, Ingestion, Inhalation, NOC ¹	279	1.0
Foreign Matter (Body) in Eye(s)	121	0.4
Person in Act of a Crime-Robbery or Criminal Assault	150	0.5
Other than Physical Cause of Injury	249	0.9
Cumulative, NOC ¹ -All Other	679	2.4
Other-Miscellaneous, NOC ¹	5,473	19.0
<i>Subtotal</i>	<i>6,951</i>	<i>24.2</i>
TOTALS	28,752	100% **

Notes:

* Value is less than .05%.

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

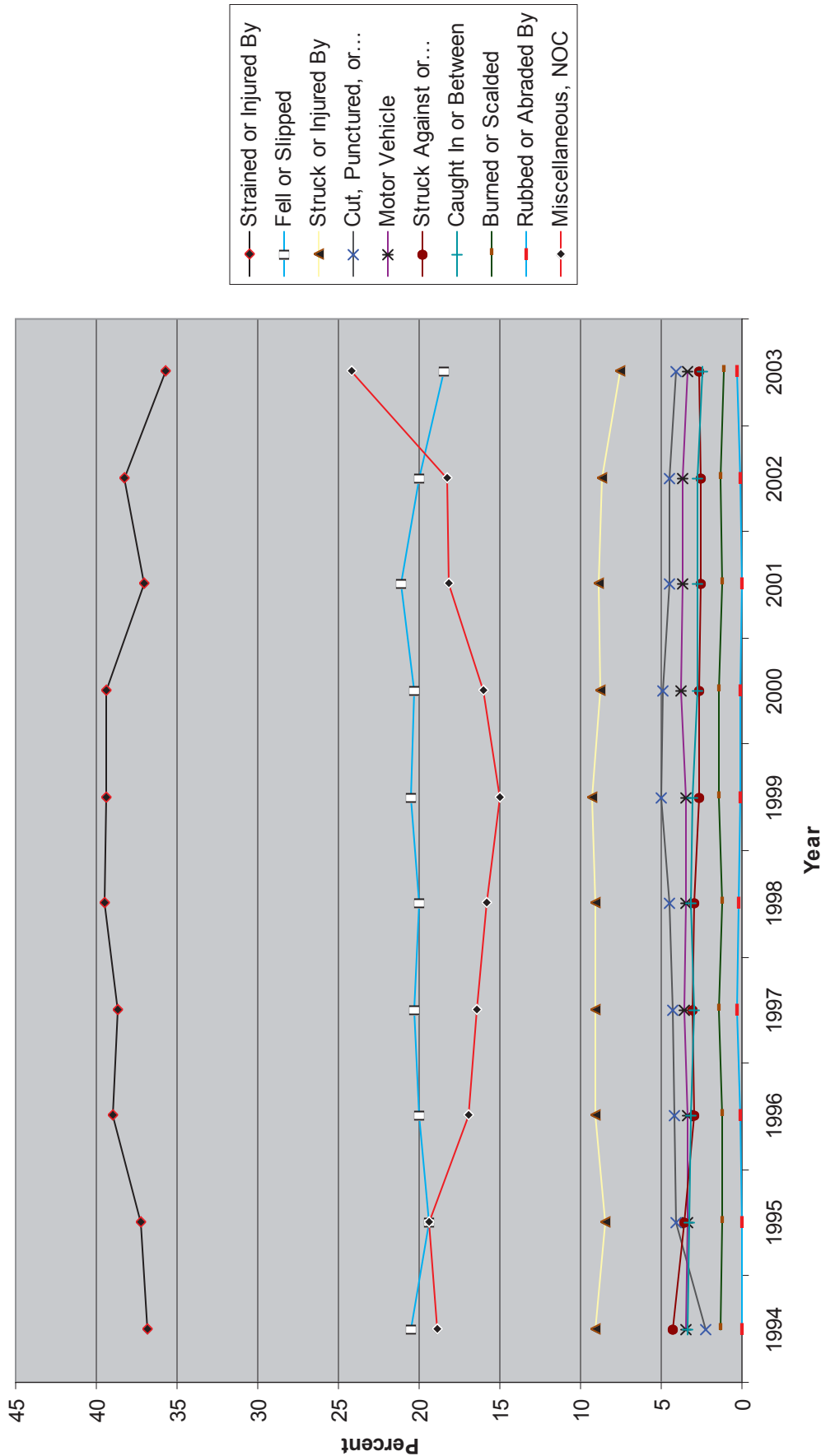
1 Not Otherwise Classified.

Lifting causes strain or injury in the greatest number of claims.

*The percentage of claims for strains has remained fairly constant over the past ten years,
while the rate of claims for strains has declined.*

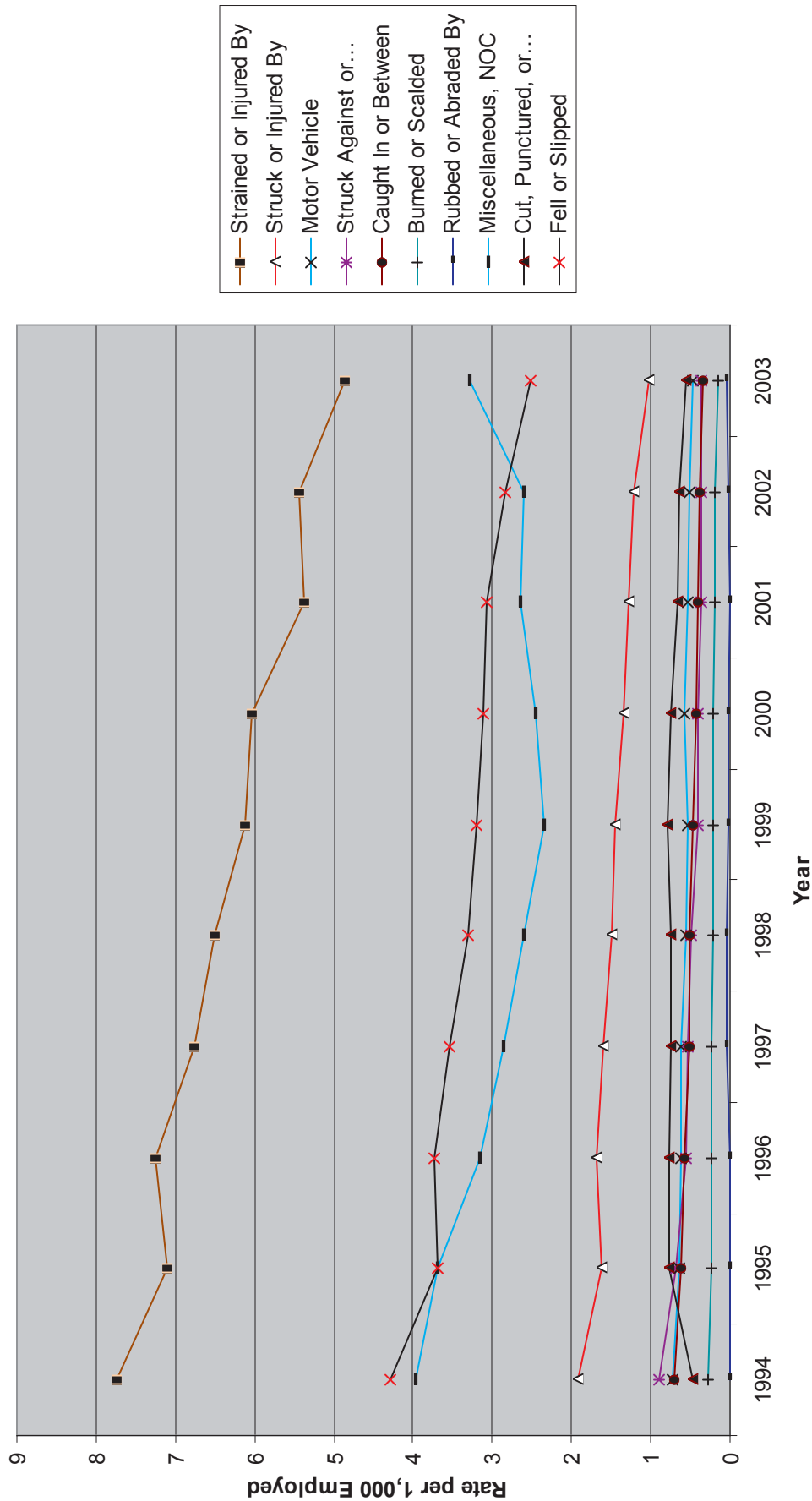


Figure 11. Percent Distribution of Lost-Time Claims, Cause of Injury: 1994-2003



Source: Table 7, and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1994-2002*.

Figure 12. Rate of Lost-Time Claims Filed, Cause of Injury, per 1,000 Employed: 1994-2003



Source: Tables 1 & 7; Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1994-2002; and, Labor Market Information, QCEW (ES-202) Colorado Employment and Wages: Annual Averages 1994-2002.

Table 9

**North American Industry Classification System (NAICS) Sectors
by Lost-Time and Fatal Claims Compared to Employment**

Date of Injury-Calendar Year 2003
State of Colorado

NAICS Sectors ¹	Average Annual Employment ²	Percent Employed in Sector	Lost-Time Claims ³		Percent Employed in Sector Filing Lost-Time Claims
			Count	Percent	
Agriculture, Forestry, Fishing & Hunting	14,092	0.7	303	1.1	2.2
Mining	13,109	0.6	344	1.2	2.6
Utilities	7,871	0.4	169	0.6	2.1
Construction	149,923	7.1	3,191	11.1	2.1
Manufacturing	156,048	7.4	2,089	7.3	1.3
Wholesale Trade	92,352	4.4	1,363	4.7	1.5
Retail Trade	239,820	11.3	3,077	10.7	1.3
Transportation & Warehousing	60,611	2.9	1,987	6.9	3.3
Information	84,857	4.0	487	1.7	0.6
Finance & Insurance	103,665	4.9	407	1.4	0.4
Real Estate, Rental & Leasing	45,802	2.2	516	1.8	1.1
Professional & Technical Services	139,336	6.6	530	1.8	0.4
Management of Companies & Enterprises	20,206	1.0	52	0.2	0.3
Administrative & Waste Services	127,619	6.0	1,762	6.1	1.4
Educational Services	22,452	1.1	1,290	4.5	5.7
Health Care & Social Assistance	188,101	8.9	2,424	8.4	1.3
Arts, Entertainment & Recreation	39,978	1.9	662	2.3	1.7
Accommodation & Food Services	205,036	9.7	1,511	5.3	0.7
Other Services, Except Public Administration	65,693	3.1	617	2.1	0.9
Public Administration	341,050	16.1	2,613	9.1	0.8
Other ⁴	150	0.0	3,358	11.7	n/a
Totals	2,117,771	100%*	28,752	100%	n/a
Percent of Total Employed					1.4%

Notes:

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

1 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2002*.

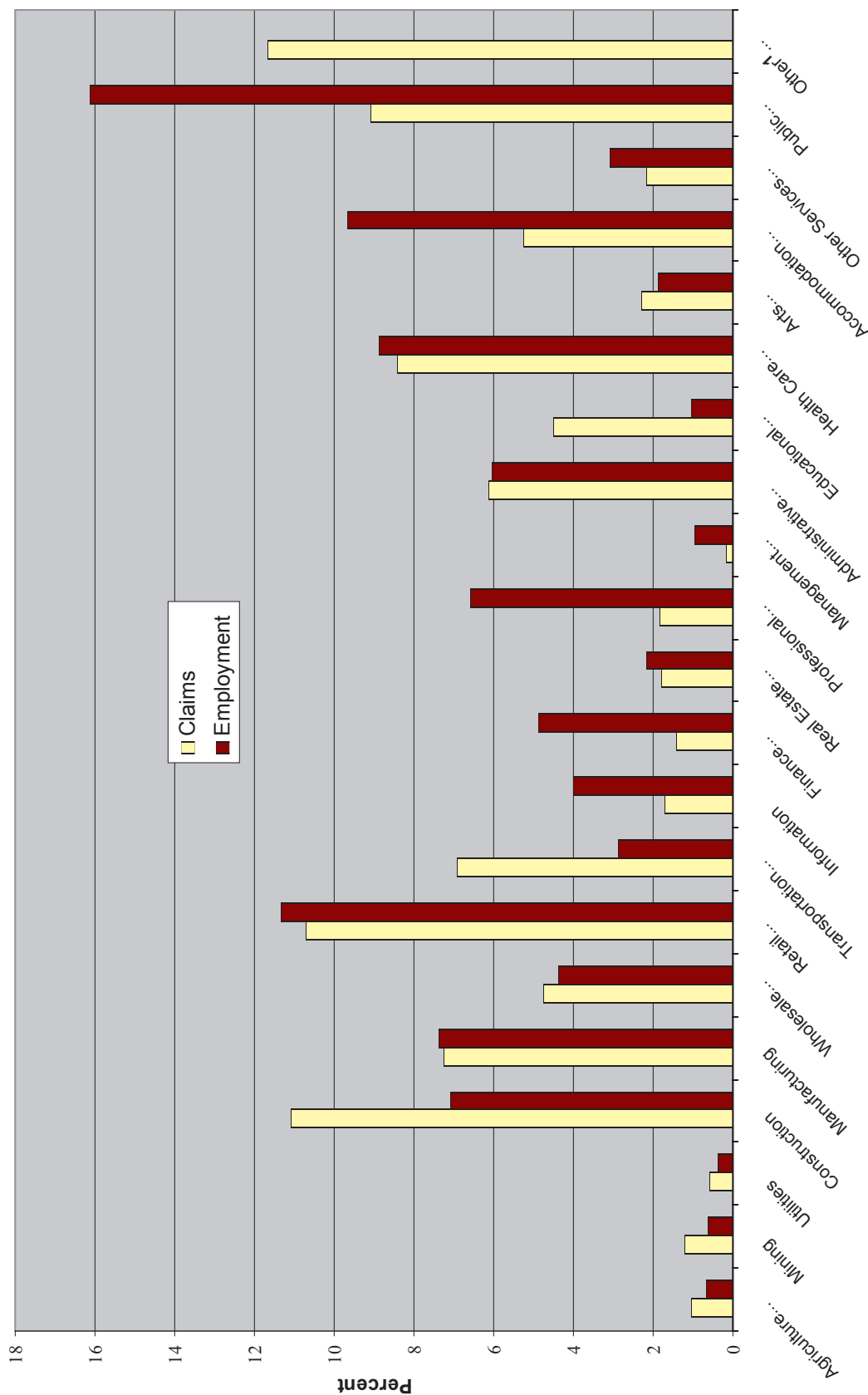
2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW (ES-202), *Colorado Employment and Wages: Annual Average 2003*. Statewide total on QCEW (ES-202) differs due to rounding. An employed person is 16 years or over in the civilian noninstitutional who, during the reference week, (a) did any work at all; and, (b) who were not working but were temporarily absent.

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

4 "Other" includes nonclassified establishments and invalid NAICS codes.

*While 7.1% of the work force is employed in construction,
11.1% of the lost-time claims are filed by construction workers.*

Figure 13. Percent Distribution of Lost-Time Claims and Employment, by North American Industry Classification System (NAICS) Sectors



NAICS Sectors

Notes: Table 9
Source: Table 9
1. The employment numbers in "Other" are too small to include.

Table 10
Distribution of Lost-Time Claims by
North American Industry Classification System (NAICS) Sub-Sectors

Date of Injury-Calendar Year 2003
State of Colorado

NAICS Sub-Sectors ¹	Count	Percent
AGRICULTURE, FORESTRY, FISHING AND HUNTING		
111 Crop Production	103	0.4
112 Animal Production	159	0.6
115 Agriculture & Forestry Support Activities	37	0.1
<i>Subtotal</i> ²	299	1.0
MINING		
211 Oil & Gas Extraction	38	0.1
212 Mining (except Oil & Gas)	151	0.5
213 Support Activities for Mining	155	0.5
<i>Subtotal</i>	344	1.2
UTILITIES		
221 Utilities	169	0.6
<i>Subtotal</i>	169	0.6
CONSTRUCTION		
236 Construction of Buildings	480	1.7
237 Heavy & Civil Engineering Construction	454	1.6
238 Specialty Trade Contractors	2,257	7.8
<i>Subtotal</i>	3,191	11.1
MANUFACTURING		
311 Food Manufacturing	344	1.2
312 Beverage & Tobacco Product Manufacturing	140	0.5
313 Textile Mills	9	*
314 Textile Product Mills	21	0.1
315 Apparel Manufacturing	7	*
316 Leather & Allied Product Manufacturing	16	0.1
321 Wood Product Manufacturing	99	0.3
322 Paper Manufacturing	37	0.1
323 Printing & Related Support Activities	59	0.2
324 Petroleum & Coal Products Manufacturing	1	*
325 Chemical Manufacturing	77	0.3
326 Plastics & Rubber Products Manufacturing	66	0.2
327 Nonmetallic Mineral Product Manufacturing	202	0.7
331 Primary Metal Manufacturing	39	0.1
332 Fabricated Metal Product Manufacturing	291	1.0
333 Machinery Manufacturing	140	0.5
334 Computer & Electronic Product Manufacturing	205	0.7
335 Electrical Equipment & Appliance Manufacturing	22	0.1
336 Transportation Equipment Manufacturing	79	0.3
337 Furniture & Related Product Manufacturing	130	0.5
339 Miscellaneous Manufacturing	105	0.4
<i>Subtotal</i>	2,089	7.3

Table 10 (Continued)

**Distribution of Lost-Time Claims by
North American Industry Classification System (NAICS) Sub-Sectors**

Date of Injury-Calendar Year 2003
State of Colorado

NAICS Sub-Sectors ¹	Count	Percent
WHOLESALE TRADE		
423 Merchant Wholesalers, Durable Goods	630	2.2
424 Merchant Wholesalers, Nondurable Goods	639	2.2
425 Wholesale Electronic Markets & Agents & Brokers	94	0.3
<i>Subtotal</i>	<i>1,363</i>	<i>4.7</i>
RETAIL TRADE		
441 Motor Vehicle & Parts Dealers	369	1.3
442 Furniture & Home Furnishings Stores	130	0.5
443 Electronics & Appliance Stores	59	0.2
444 Building Material & Garden Supply Stores	355	1.2
445 Food & Beverage Stores	777	2.7
446 Health & Personal Care Stores	60	0.2
447 Gasoline Stations	223	0.8
448 Clothing & Clothing Accessories Stores	68	0.2
451 Sporting Goods, Hobby, Book & Music Stores	93	0.3
452 General Merchandise Stores	719	2.5
453 Miscellaneous Store Retailers	170	0.6
454 Nonstore Retailers	54	0.2
<i>Subtotal</i>	<i>3,077</i>	<i>10.7</i>
TRANSPORTATION AND LODGING		
481 Air Transportation	434	1.5
484 Truck Transportation	569	2.0
485 Transit & Ground Passenger Transportation	351	1.2
486 Pipeline Transportation	10	*
487 Scenic & Sightseeing Transportation	4	*
488 Support Activities for Transportation	147	0.5
491 Postal Service	1	*
492 Couriers & Messengers	442	1.5
493 Warehousing & Storage	29	0.1
<i>Subtotal</i>	<i>1,987</i>	<i>6.9</i>
INFORMATION		
511 Publishing Industries (except Internet)	179	0.6
512 Motion Picture & Sound Recording Industries	19	0.1
515 Broadcasting (except Internet)	14	*
517 Telecommunications	229	0.8
518 ISPs, Web Search Portals & Data Processing	32	0.1
519 Other Information Services	14	*
<i>Subtotal</i>	<i>487</i>	<i>1.7</i>

Table 10 (Continued)

**Distribution of Lost-Time Claims by
North American Industry Classification System (NAICS) Sub-Sectors**

Date of Injury-Calendar Year 2003
State of Colorado

NAICS Sub-Sectors ¹	Count	Percent
FINANCE AND INSURANCE		
522 Credit Intermediation & Related Activities	198	0.7
523 Financial Investment & Related Activities	15	0.1
524 Insurance Carriers & Related Activities	177	0.6
<i>Subtotal</i> ²	<i>390</i>	<i>1.4</i>
REAL ESTATE AND RENTAL AND LEASING		
531 Real Estate	309	1.1
532 Rental & Leasing Services	175	0.6
533 Lessors of Nonfinancial Intangible Assets	32	0.1
<i>Subtotal</i>	<i>516</i>	<i>1.8</i>
PROFESSIONAL AND TECHNICAL SERVICES		
541 Professional & Technical Services	530	1.8
<i>Subtotal</i>	<i>530</i>	<i>1.8</i>
MANAGEMENT OF COMPANIES AND ENTERPRISES		
551 Management of Companies & Enterprises	52	0.2
<i>Subtotal</i>	<i>52</i>	<i>0.2</i>
ADMINISTRATIVE AND WASTE SERVICES		
561 Administrative & Support Services	1,556	5.4
562 Waste Management & Remediation Services	206	0.7
<i>Subtotal</i>	<i>1,762</i>	<i>6.1</i>
EDUCATIONAL SERVICES		
611 Educational Services	1,290	4.5
<i>Subtotal</i>	<i>1,290</i>	<i>4.5</i>
HEALTH CARE AND SOCIAL ASSISTANCE		
621 Ambulatory Health Care Services	615	2.1
622 Hospitals	917	3.2
623 Nursing & Residential Care Facilities	553	1.9
624 Social Assistance	339	1.2
<i>Subtotal</i>	<i>2,424</i>	<i>8.4</i>
ARTS, ENTERTAINMENT AND RECREATION		
711 Performing Arts & Spectator Sports	64	0.2
712 Museums, Parks & Historical Sites	16	0.1
713 Gambling, Recreation & Amusement Industries	582	2.0
<i>Subtotal</i>	<i>662</i>	<i>2.3</i>

Table 10 (Continued)

**Distribution of Lost-Time Claims by
North American Industry Classification System (NAICS) Sub-Sectors**

Date of Injury-Calendar Year 2003
State of Colorado

NAICS Sub-Sectors ¹	Count	Percent
ACCOMMODATION AND FOOD SERVICES		
721 Accommodation	486	1.7
722 Food Services & Drinking Places	1,025	3.6
<i>Subtotal</i>	<i>1,511</i>	<i>5.3</i>
OTHER SERVICES EXCEPT PUBLIC ADMINISTRATION		
811 Repair & Maintenance	285	1.0
812 Personal & Laundry Services	153	0.5
813 Membership Associations & Organizations	175	0.6
814 Private Households	4	*
<i>Subtotal</i>	<i>617</i>	<i>2.1</i>
PUBLIC ADMINISTRATION		
921 Executive, Legislative & General Government	1,614	5.6
922 Justice, Public Order & Safety Activities	761	2.6
923 Administration of Human Resource Programs	215	0.7
924 Administration of Environmental Programs	11	*
925 Community & Housing Program Administration	7	*
926 Administration of Economic Programs	5	*
<i>Subtotal</i>	<i>2,613</i>	<i>9.1</i>
OTHER		
Disclosure Suppression	21	0.1
Invalid NAICS Codes	56	0.2
Nonclassifiable Establishments	3,302	11.5
<i>Subtotal</i>	<i>3,379</i>	<i>11.8</i>
TOTALS	28,752	100%**

Notes:

* Value is less than .05%.

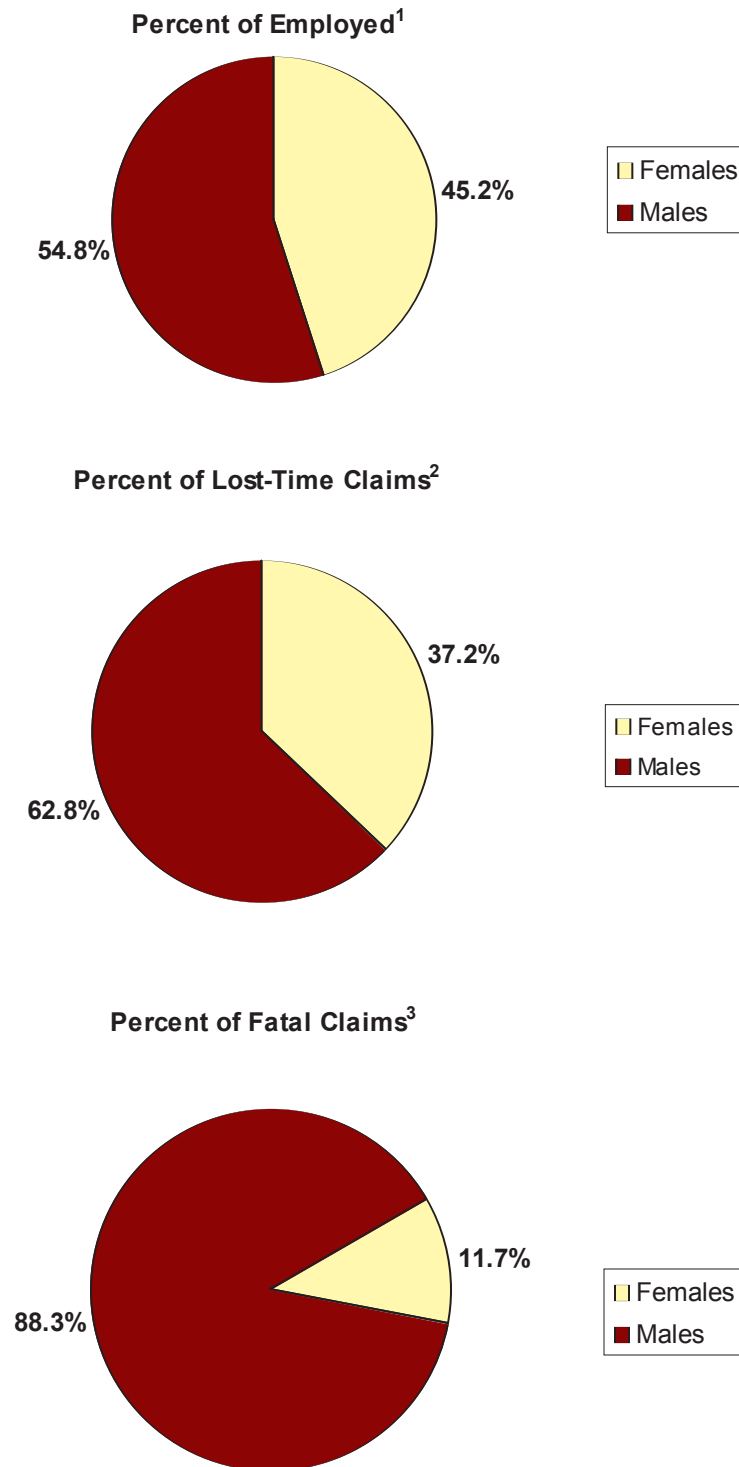
** Column does not sum to 100% due to rounding.

1 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2002*.

2 The subtotal for this NAICS category is less than the count of lost-time claims for the same category in Table 8 because of the need for disclosure suppression at this data level.

The NAICS sub-sector with the highest percentage of lost-time claims is Specialty Trade Contractors (7.8%).

Figure 14. Percent Distribution of Employed, Lost-Time Claims, and Fatal Claims, by Gender



Notes:

1 Source: U.S. Dept. of Labor, Bureau of Labor Statistics, Geographic Profile of Employment and Unemployment, 2003: Table 14, Employment by Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2003 Annual Averages-Colorado.

2 Total number of lost-time claims is 28,752; ten claims were missing data for gender.

3 Total number of fatal claims is 93.

Table 11

Distribution and Rate of Lost-Time Claims by Gender and Part of Body¹Date of Injury-Calendar Year 2003
State of Colorado

Part of Body ¹	Gender			Totals		
	Female		Male	Male		Rate Ratio (CI) ⁴
	Count	Percent	Rate ²	Count	Percent	Rate ³
Back	1,607	5.6	1.52	3,096	10.8	2.43
Knee	898	3.1	0.85	1,877	6.5	1.47
Multiple Body Parts	1,324	4.6	1.25	1,329	4.6	1.04
Upper Arm (Including Shoulder(s))	875	3.0	0.83	1,895	5.9	1.33
Nonclassifiable	817	2.8	0.77	1,191	4.1	0.94
Finger(s)	559	1.9	0.53	1,293	4.5	1.02
Head	505	1.8	0.48	964	3.4	0.76
Wrist	687	2.4	0.65	635	2.2	0.50
Hand	439	1.5	0.42	701	2.4	0.55
Multiple Upper Extremities	691	2.4	0.65	404	1.4	0.32
Ankle	372	1.3	0.35	696	2.4	0.55
Foot/Feet	249	0.9	0.24	640	2.2	0.50
Internal Organs	130	0.5	0.12	251	0.9	0.20
All Other Classified Injuries	1,523	5.3	1.44	3,200	11.1	2.51
(Death)	11	0.0	0.01	83	0.3	0.07
Totals⁵	10,687	37.2%	n/a	18,055	62.8%	n/a

Notes:

* Column does 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 Rate is the number of injuries calculated per 1000 females employed in Colorado (the population-at-risk).

3 Rate is the number of injuries calculated per 1000 males employed in Colorado (the population-at-risk).

4 Rate ratio is the rate for males/rate for females. A rate ratio greater than 1 means males had a higher rate than females; a ratio less than 1 means males had a lower rate than females. (CI = 95% Confidence Interval)

5 Total number of lost-time claims for 2003 is 28,752; ten claims were missing data for gender.

Table 12

Distribution and Rate of Lost-Time Claims by Gender and Nature of Injury¹Date of Injury-Calendar Year 2003
State of Colorado

Nature of Injury	Female			Male			Totals		Rate Ratio (CI) ³
	Count	Percent	Rate ¹	Count	Percent	Rate ²	Count	Percent	
Strain, Sprain	3,883	13.5	3.68	6,925	24.1	5.44	10,808	37.6	1.48 (1.42,1.54)
Contusion, Crushing	982	3.4	0.93	1,963	6.8	1.54	2,945	10.2	1.66 (1.53,1.79)
Laceration, Puncture	426	1.5	0.40	1,305	4.5	1.03	1,731	6.0	2.54 (2.28,2.83)
Fracture	446	1.6	0.42	1,227	4.3	0.96	1,673	5.8	2.28 (2.05,2.54)
Multiple Physical Injuries Only	348	1.2	0.33	430	1.5	0.34	778	2.7	1.02 (0.89,1.18)
Inflammation	332	1.2	0.31	362	1.3	0.28	694	2.4	0.9 (0.78,1.05)
Cumulative Injury, NOC ⁴	309	1.1	a	151	0.5	0.12	460	1.6	0.4 (0.33,0.49)
Hernia	41	0.1	0.04	339	1.2	0.27	380	1.3	6.85 (4.96,9.48)
Carpal Tunnel Syndrome	213	0.7	0.20	89	0.3	0.07	302	1.1	0.35 (0.27,0.44)
Mental Stress/Mental Disorder	158	0.5	0.15	83	0.3	0.07	241	0.8	0.44 (0.33,0.57)
Other ⁵	917	3.2	0.87	1,919	6.7	1.51	2,836	9.9	1.73 (1.6,1.88)
All Other Specific Injuries, NOC ⁴	2,632	9.2	2.49	3,262	11.3	2.56	5,894	20.5	1.03 (0.98,1.08)
Totals ⁶	10,687	37.2%	n/a	18,055	62.8%	n/a	28,742	100% [*]	n/a

Notes:

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

1 Rate is the number of injuries calculated per 1000 females employed in Colorado (the population-at-risk).

2 Rate is the number of injuries calculated per 1000 males employed in Colorado (the population-at-risk).

3 Rate ratio is the rate for males/rate for females. A rate ratio greater than 1 means males had a higher rate than females; a ratio less than 1 means males had a lower rate than females. (CI = 95% Confidence Interval)

4 Not Otherwise Classified.

5 "Other" includes those categories in Table 6, with counts less than 1% of total, not already counted in other categories here. Even though "Mental Stress/Mental Disorder" is less than 1% of the total, it is reported separately because of the Legislature's past interest in these injuries.

6 Total number of lost-time claims for 2003 is 28,752; ten claims were missing data for gender.

Both males and females injure their back more than any other body part.



Strains and sprains far outnumber other injuries for both males and females.

Table 13
Distribution of Lost-Time Claims by Gender and
North American Industry Classification System (NAICS) Sectors¹

Date of Injury-Calendar Year 2003
State of Colorado

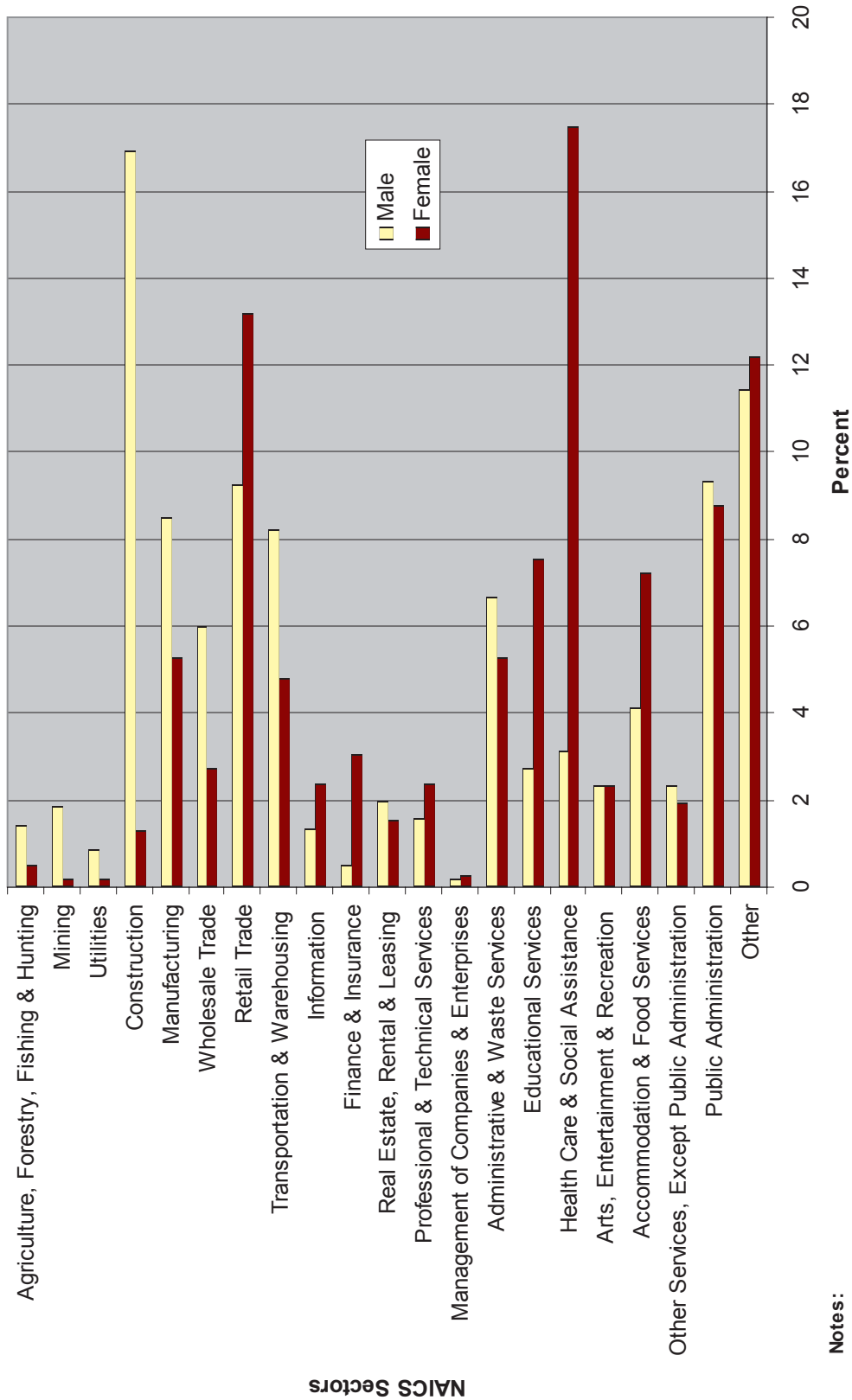
NAICS Sectors ²	Gender				Totals	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry, Fishing & Hunting	53	0.2	249	0.9	302	1.1
Mining	16	0.1	328	1.1	344	1.2
Utilities	19	0.1	150	0.5	169	0.6
Construction	137	0.5	3,053	10.6	3,190	11.1
Manufacturing	562	2.0	1,527	5.3	2,089	7.3
Wholesale Trade	287	1.0	1,076	3.7	1,363	4.7
Retail Trade	1,407	4.9	1,669	5.8	3,076	10.7
Transportation & Warehousing	510	1.8	1,477	5.1	1,987	6.9
Information	252	0.9	234	0.8	486	1.7
Finance & Insurance	323	1.1	84	0.3	407	1.4
Real Estate, Rental & Leasing	163	0.6	353	1.2	516	1.8
Professional & Technical Services	252	0.9	278	1.0	530	1.8
Management of Companies & Enterprises	25	0.1	27	0.1	52	0.2
Administrative & Waste Services	560	1.9	1,201	4.2	1,761	6.1
Educational Services	805	2.8	485	1.7	1,290	4.5
Health Care & Social Assistance	1,864	6.5	560	1.9	2,424	8.4
Arts, Entertainment & Recreation	246	0.9	415	1.4	661	2.3
Accommodation & Food Services	770	2.7	740	2.6	1,510	5.3
Other Services, Except Public Administration	203	0.7	414	1.4	617	2.1
Public Administration	934	3.2	1,678	5.8	2,612	9.1
Other ³	1,299	4.5	2,057	7.2	3,356	11.7
Totals	10,687	37.2%	18,055	62.8%	28,742	100%

Notes:

- 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 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2002*.
- 3 "Other" includes nonclassified establishments and invalid NAICS codes.
- 4 Total number of lost-time claims for 2003 is 28,752; ten claims were missing data for gender.

Males file more lost-time claims than females, except in the Information, Finance and Insurance, Educational Services, Health Care and Social Assistance, and Accommodation and Food Services sectors. These differences may merely reflect the gender distribution of the workforce.

Figure 15. Percent Distribution of Lost-Time Claims, Gender¹ by North American Industry Classification System (NAICS) Sectors



Notes:

Source: Table 13

1. Males = 100%, Females = 100%.

The greatest percentage of lost-time claims for females is in the Health Care and Social Assistance sector (17.4%), while for males it is in the Construction sector (17.4%). These differences may merely reflect the gender distribution of the work force.

Table 14

Percent Distribution of Lost-Time Claims by Age and North American Industry Classification System (NAICS) Sectors¹Date of Injury-Calendar Year 2003
State of Colorado

NAICS Sectors ²	Age Group ³						Totals	
	Under 18	18-29	30-39	40-49	50-59	60-65	Over 65	Age Missing Count Percent
Agriculture, Forestry, Fishing & Hunting	*	0.2	0.3	0.3	0.2	*	*	303 1.1
Mining	*	0.3	0.4	0.3	0.2	*	*	344 1.2
Utilities	*	0.1	0.1	0.2	0.2	*	*	169 0.6
Construction	*	3.3	3.2	2.8	1.4	0.3	0.1	3191 11.1
Manufacturing	*	1.3	1.7	2.2	1.5	0.3	0.1	2089 7.3
Wholesale Trade	*	1.0	1.3	1.5	0.7	0.2	0.1	1363 4.7
Retail Trade	0.2	2.8	2.4	2.8	1.8	0.6	0.3	3077 10.7
Transportation & Warehousing	*	1.0	1.8	2.3	1.6	0.2	*	1987 6.9
Information	*	0.3	0.4	0.5	0.3	0.1	*	487 1.7
Finance & Insurance	*	0.3	0.4	0.4	0.3	0.1	*	407 1.4
Real Estate, Rental & Leasing	*	0.3	0.5	0.6	0.2	0.1	0.1	516 1.8
Professional & Technical Services	*	0.4	0.4	0.5	0.4	0.1	*	530 1.8
Management of Companies & Enterprises	*	*	*	0.1	*	*	*	52 0.2
Administrative & Waste Services	0.1	1.7	1.6	1.6	0.9	0.2	0.1	1762 6.1
Educational Services	*	0.7	0.9	1.3	1.2	0.3	0.1	1290 4.5
Health Care & Social Assistance	*	1.6	2.0	2.4	1.8	0.4	0.1	2424 8.4
Arts, Entertainment & Recreation	*	0.7	0.5	0.5	0.4	0.1	0.1	662 2.3
Accommodation & Food Services	0.2	1.8	1.3	1.1	0.6	0.1	0.1	1511 5.3
Other Services, Except Public Administration	*	0.5	0.6	0.5	0.4	0.1	*	617 2.1
Public Administration	*	1.0	2.1	2.8	2.5	0.5	0.1	2613 9.1
Other ⁴	0.1	3.0	2.9	3.1	1.7	0.5	0.2	3358 11.7
Totals	211	6,453	7,083	7,975	5,306	1,228	440	56.0 28,752 n/a
Percent	0.7	22.4	24.6	27.7	18.5	4.3	1.5	0.2 100%

Notes:

* Value is less than .05%.

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 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2002*.

3 Widths of age group categories vary.

4 "Other" includes nonclassified establishments and invalid NAICS codes.

Table 15

Distribution of Lost-Time Claims Compared to Employment by Age and Gender¹Date of Injury-Calendar Year 2003
State of Colorado

Age Group	Female			Male			Totals		
	Number Employed ^{2,3}	Number of Lost- Time Claims ⁴	Percent Female Workers Filing L-T Claims	Number Employed ^{2,3}	Number of Lost- Time Claims ⁴	Percent Male Workers Filing L-T Claims	Number Employed ^{2,3}	Number of Lost- Time Claims ⁴	Percent of Workers Filing L-T Claims
16-19 yrs.	49	342	0.70	52	462	0.89	100	804	0.80
20-24 yrs.	101	944	0.93	130	1,828	1.41	231	2,772	1.20
25-34 yrs.	241	2,105	0.87	303	4,483	1.48	544	6,588	1.21
35-44 yrs.	248	2,860	1.15	315	4,849	1.54	563	7,709	1.37
45-54 yrs.	260	2,923	1.12	291	4,130	1.42	551	7,053	1.28
55-64 yrs.	128	1,295	1.01	150	1,899	1.27	279	3,194	1.14
Totals⁵	1,027	10,469	n/a	1,241	17,651	n/a	2,268	28,120	n/a
Percent of Total Employed			1.02%			1.42%			1.24%

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, 2003*; *Table 14, Employment Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2003 Annual Averages*. An employed person is 16 years and over, in the civilian noninstitutional population, who, during the reference week, (a) did any work at all, and (b) who were not working, but temporarily absent. Counts are in thousands. Sums of individual items for age and gender may not equal total for age due to rounding.
- 3 The distribution of lost-time claims has been adjusted to make possible comparisons with the Colorado labor force. The total of lost-time claims is 28,752; 632 claims are excluded from this analysis because they fall outside the age categories used in this table or had missing data for age or gender.
- 5 The number of employed shown in this table differs from that in Table 1 because the sources of information used different methods of estimation.

For the employed overall, and for both males and females, workers 35-44 years of age file the highest percentage of lost-time claims. In every age category males file a higher percentage of claims than females. These differences may merely reflect the age and gender distributions of the work force.

Table 16
Distribution of Lost-Time Claims by Age and Gender¹

Date of Injury-Calendar Year 2003
State of Colorado

Age Group ²	Gender				Totals	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Under 18 yrs.	103	0.4	108	0.4	211	0.7
18 - 29 yrs.	2,138	7.4	4,314	15.0	6,452	22.4
30 - 39 yrs.	2,441	8.5	4,637	16.1	7,078	24.6
40 - 49 yrs.	3,148	11.0	4,825	16.8	7,973	27.7
50 - 59 yrs.	2,193	7.6	3,111	10.8	5,304	18.5
60 - 65 yrs.	486	1.7	742	2.6	1,228	4.3
Over 65 yrs.	153	0.5	287	1.0	440	1.5
Age Missing	25	0.1	31	0.1	56	0.2
Totals ³	10,687	37.2%	18,055	62.8%	28,742	100% *

Notes:

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

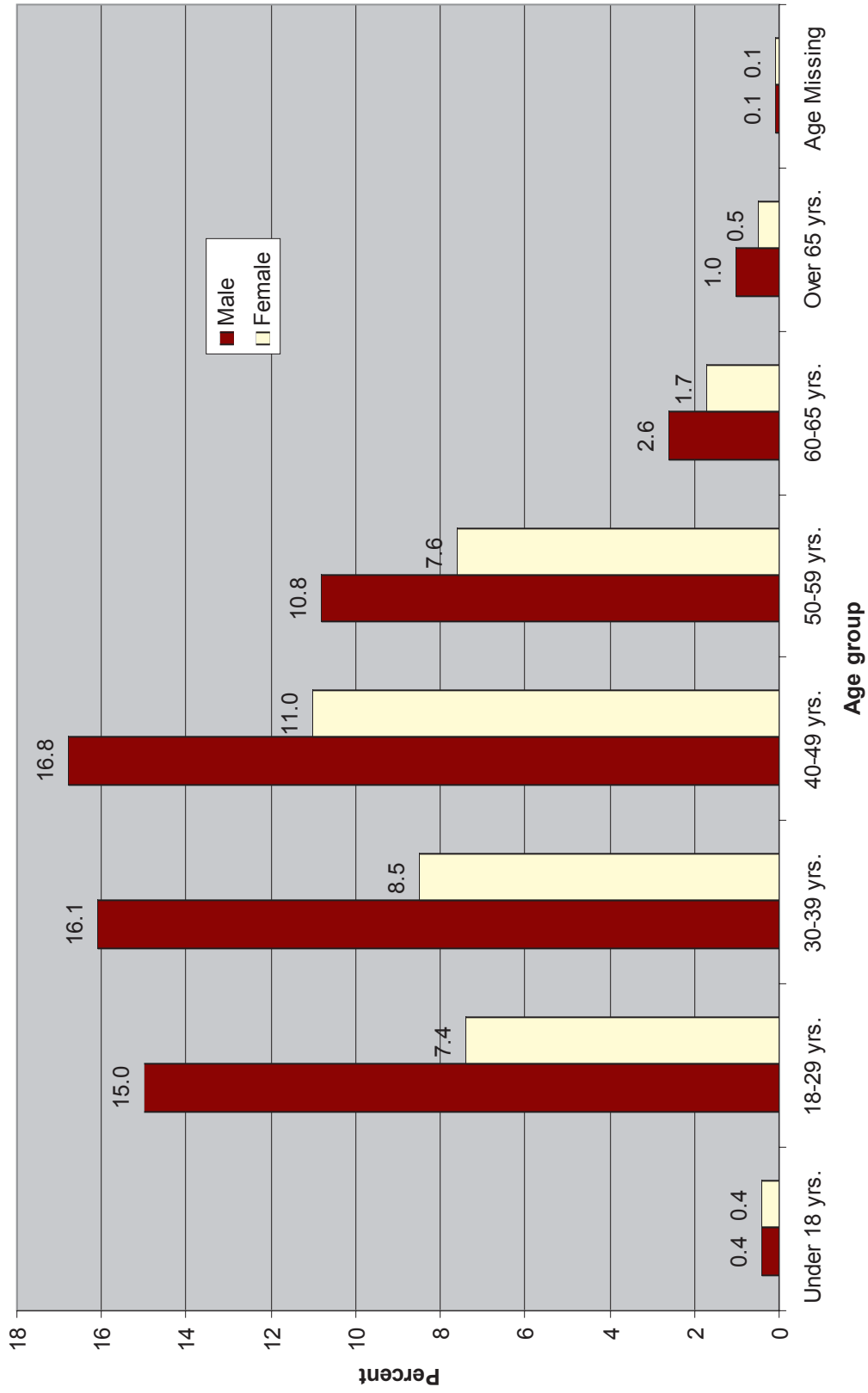
1 The findings reported in this table must be interpreted in light of the age and gender distribution of the work force, though an analysis to clarify this relationship is beyond the scope of this report.

2 Widths of age group categories vary from those in Table 15. These groupings reflect those used by DOWC.

3 Total number of lost-time claims is 28,752; ten claims were missing data for gender.

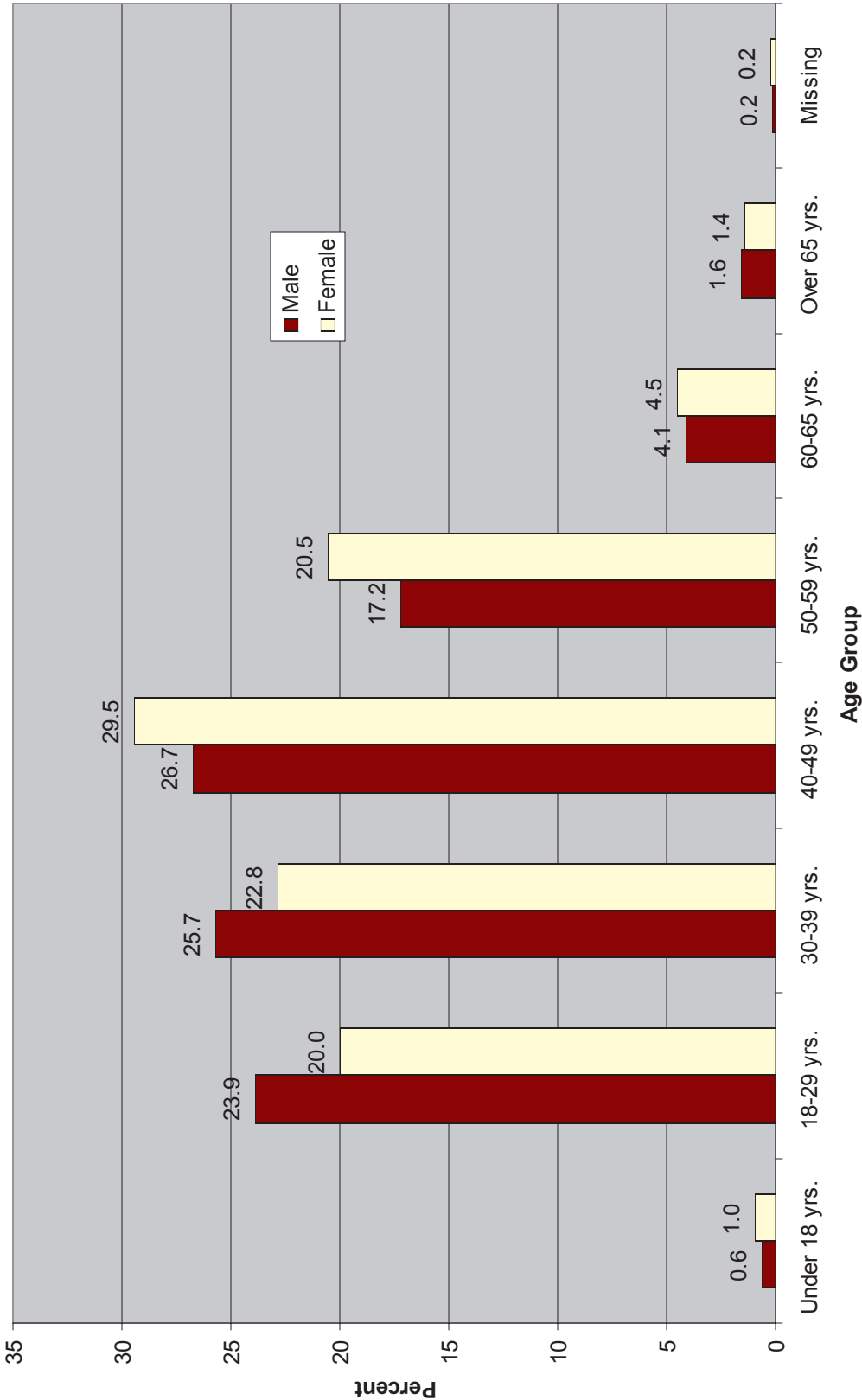


Figure 16. Percent Distribution of Lost-Time Claims by Age and Gender



Source: Table 16

Figure 17. Percent Distribution of Lost-Time Claims, Gender by Age



Notes:
Source: Table 16
1. Males = 100%, Females = 100%

Males file the greatest percentage of lost-time claims in every age group over 18 years.



For both males and females, the greatest percentage of lost-time claims are filed in the 40-49 year group.

Table 17
Distribution of Lost-Time Claims by Claim Status
Date of Injury-Calendar Year 2003
State of Colorado

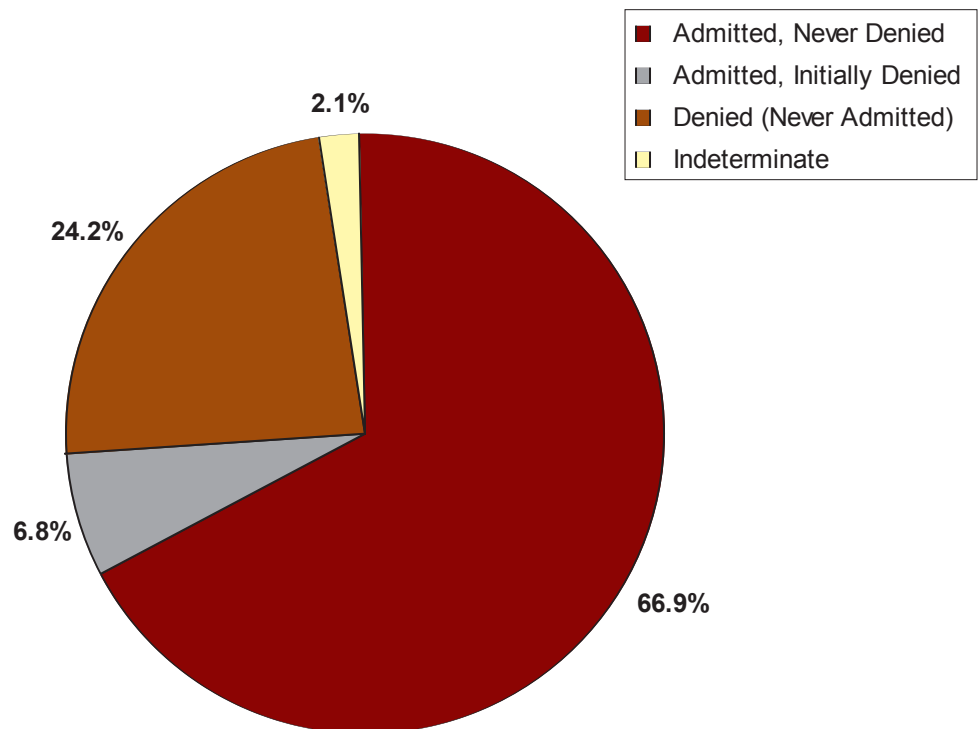
Claim Status ¹	Count	Percent
Admitted		
Never Denied	19,235	66.9
Initially Denied	1,967	6.8
Denied (Never Admitted)	6,944	24.2
Indeterminate ²	606	2.1
Totals	28,752	100%

Notes:

- 1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2004. 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.
- 2 An "Indeterminate" claim is one for which neither an admission nor a denial has been filed. Of the "Indeterminate" claims, 48, or 7.9%, have been resolved with a settlement, and an additional 34, or 6.1%, had a hearing.

Nearly one-quarter (24.2%) of lost-time claims are denied and never admitted.

Figure 18. Percent Distribution of Lost-Time Claims by Claim Status



Source: Table 17

Table 18

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

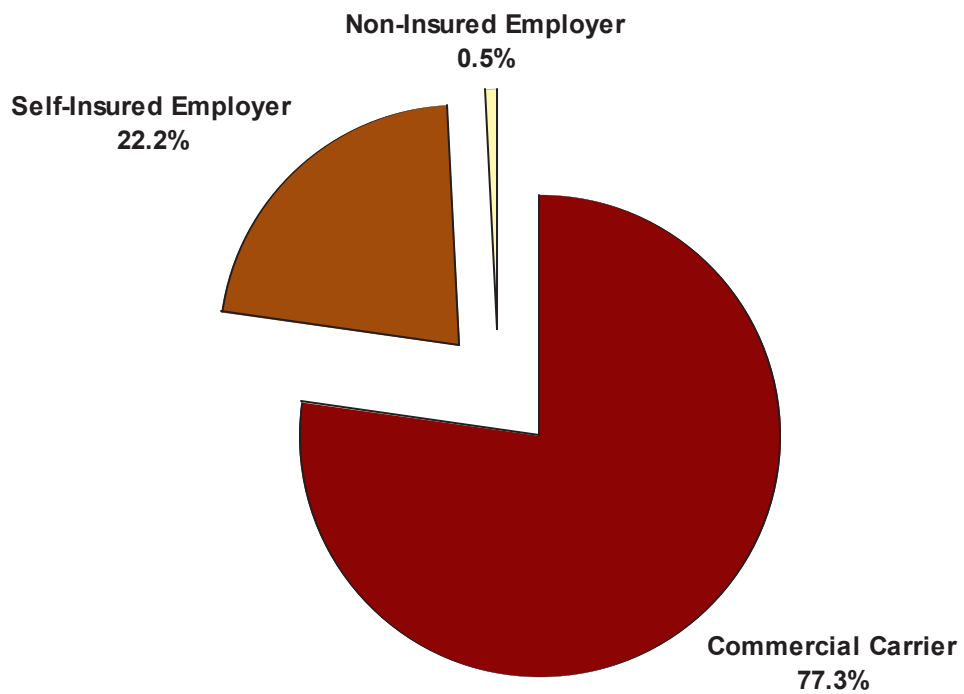
Date of Injury-Calendar Year 2003
State of Colorado

Claim Status ^{1,2}	Count	Percent	Totals	
			Count	Percent
ADMITTED, NEVER DENIED				
Admission Type:				
General	2,323	12.1		
Final	14,836	77.1		
Fatal	19	0.1		
Final Pay Notice	2,057	10.7		
Subtotal	19,235	100%		
			19,235	66.9%
ADMITTED, INITIALLY DENIED				
Admission Type:				
General	341	17.3		
Final	718	36.5		
Fatal	17	0.9		
Final Pay Notice	891	45.3		
Subtotal	1,967	100%		
			1,967	6.8%
DENIED, NEVER ADMITTED			6,944	24.2%
INDETERMINATE ³			606	2.1%
TOTALS			28,752	100%

Notes:

- 1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2004. 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.
- 2 Some of the cases have had a change of claim status during the course of the claim. Most were consistently one status.
- 3 An "Indeterminate" claim is one for which neither an admission nor a denial has been filed. Of the "Indeterminate" claims, 48, or 7.9%, have been resolved with a settlement, and an additional 34, or 6.1%, had a hearing.

Figure 19. Percent Distribution of Lost-Time Claims Filed, by Insured Status



Notes:

1. Based on claims involving a single, or no carrier.
2. The total number of lost-time claims is 28,752.

Table 19
Distribution of Denied Claims by Insured Status

Lost-Time Claims^{1,2}

Date of Injury-Calendar Year 2003
State of Colorado

Carrier Type	Claims Filed Against Carrier	Claims Initially Denied by Carrier	Claims Initially Denied but Later Admitted by Carrier	Claims Ultimately Denied by Carrier
Commercial Carrier	21,464	6,307	1,491	4,816
Self-Insured Employer	6,167	2,105	253	1,852
Non-Insured Employer ³	133	28	4	24
Special Funds	1	0	0	0
TOTALS⁴	27,765	8,440	1,748	6,692

Notes:

- 1 The analysis is based on claims with one carrier involved throughout the process of filing, denying, and, in some instances, later admitting. There are hundreds of commercial carriers and self-insured employers, therefore the results are presented by carrier type, rather than by specific commercial carrier or self-insured employer.
- 2 A "Denied" claim is one for which a "Notice of Contest", but no admission document has been filed.
- 3 The count and percent of claims denied by non-insured employers is misleading, as 94 (58%) of the 161 total claims filed against non-insured employers are "No Position." That is, based on information in the Division's database as of December 28, 2004, neither an admission nor a denial had been filed in 94 of the 161 claims filed against non-insured employers.
- 4 Of the total 28,752 lost-time claims filed, 987 (3.4%) involved multiple carriers and are excluded from this analysis.



Table 20
Distribution of Lost-Time Claims by Gender and Claim Status¹
 Date of Injury-Calendar Year 2003
 State of Colorado

Gender	Claim Status								Totals ²	
	Admission Only		Denial and Admission		Denial Only		Indeterminate			
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent*
Female	6,486	60.7	735	6.9	3,241	30.3	225	2.1	10,687	100.0
Male	12,741	70.6	1,231	6.8	3,702	20.5	381	2.1	18,055	100.0
Missing	8	80.0	1	10.0	1	10.0	0	0.0	10	100.0
Totals	19,227	n/a	1,966	n/a	6,943	n/a	606	n/a	28,752	n/a
Percentage Overall	66.9%		6.8%		24.2%		2.1%		100%	

Notes:

- 1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2004.
 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 28,752; ten claims were missing data for gender.

Table 21

Distribution of Fatal Claims by Nature of Injury (Detail)

Date of Death-Calendar Year 2003
State of Colorado

Nature of Injury ¹	Count	Percent
SPECIFIC INJURY		
Burn	1	1.1
Concussion	7	7.5
Infection	3	3.2
Myocardial Infarction (Heart Attack)	12	12.9
Asphyxiation	9	9.7
Gunshot	4	4.3
<i>Subtotal</i>	<i>36</i>	<i>38.7</i>
OCCUPATIONAL DISEASE or CUMULATIVE INJURY		
Poisoning (Chemical)	3	3.2
Cancer	2	2.2
<i>Subtotal</i>	<i>5</i>	<i>5.4</i>
MULTIPLE INJURIES		
Multiple Physical Injuries	33	35.5
<i>Subtotal</i>	<i>33</i>	<i>35.5</i>
ORGANIC DISEASE		
Organic Heart Disease	8	8.6
Organic Lung Disease	4	4.3
Organic Neurological Disease	1	1.1
<i>Subtotal</i>	<i>13</i>	<i>14.0</i>
MISSING		
Missing ²	6	6.5
TOTALS	93	100% *

Notes:

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

1 The nature of injury was derived solely from a review of information on the death certificates.

2 Six cases had no death certificate.

75% of the fatal claims involving heart attacks are denied.

Table 22
Distribution of Fatal Claims by Cause of Injury (Detail)

Date of Death-Calendar Year 2003
State of Colorado

Cause of Injury ¹	Count	Percent
CAUGHT IN OR BETWEEN		
Machine or Machinery	5	5.4
Collapsing Materials (Slides of Earth)	5	5.4
<i>Subtotal</i>	<i>10</i>	<i>10.8</i>
FELL OR SLIPPED		
From a Different Level (Elevation)	5	5.4
From a Ladder or Scaffolding	3	3.2
<i>Subtotal</i>	<i>8</i>	<i>8.6</i>
MOTOR VEHICLE		
Loss of Control-No Other Vehicle Involved (Snow, Ice, Water, etc.)	6	6.5
Collision or Sideswipe with Another Vehicle	4	4.3
Collision with a Fixed Object-Standing Vehicle or Stationary Object	2	2.2
Motor Vehicle-Non-Collision, Forced off Road	1	1.1
Motor Vehicle, NOC ²	3	3.2
<i>Subtotal</i>	<i>16</i>	<i>17.2</i>
STRUCK OR INJURED BY		
Falling or Flying Object	3	3.2
Motor Vehicle	8	8.6
Struck or Injured, NOC ² -Inc. Kicked, Stabbed, Bit, Etc.	1	1.1
Animal or Insect	1	1.1
Explosion or Flare Back	2	2.2
<i>Subtotal</i>	<i>15</i>	<i>16.1</i>
MISCELLANEOUS		
Self-Inflicted Injury-Suicide	3	3.2
Person in Act of a Crime-Robbery or Criminal Assault	3	3.2
Heart Disease	19	20.4
Disease of Lung/Respiratory System	5	5.4
Disease of Neural System	2	2.2
Cancer	2	2.2
Drug Overdose/Toxicity	2	2.2
Infectious Disease	2	2.2
<i>Subtotal</i>	<i>38</i>	<i>40.9</i>
MISSING		
Missing ³	6	6.5
TOTALS	93	100% *

Notes:

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

1 The cause of injury was derived solely from a review of information on the death certificates.

2 Not Otherwise Classified.

3 Six cases had no death certificate.

Table 23

**Rank-Order Distribution, Number of Fatal Claims by
North American Industry Classification System (NAICS) Sectors,
and Rate of Fatal Claims by Employment in NAICS Sectors²**

Date of Death-Calendar Year 2003
State of Colorado

NAICS Sectors ¹	Fatal Claims		Average Annual Employment ²	Fatal Rate Per 10,000 Employed
	Count	Percent		
Construction	17	18.3	149,923	1.13
Wholesale Trade	9	9.7	92,352	0.97
Administrative & Waste Services	7	7.5	127,619	0.55
Retail Trade	6	6.5	239,820	0.25
Public Administration	6	6.5	341,050	0.18
Manufacturing	5	5.4	156,048	0.32
Agriculture, Forestry, Fishing & Hunting	4	4.3	14,092	2.84
Educational Services	4	4.3	22,452	1.78
Arts, Entertainment & Recreation	4	4.3	39,978	1.00
Mining	3	3.2	13,109	2.29
Transportation & Warehousing	3	3.2	60,611	0.49
Real Estate & Rental & Leasing	2	2.2	45,802	0.44
Professional & Technical Services	2	2.2	139,336	0.14
Other Services except Public Administration	2	2.2	65,693	0.30
Health Care & Social Assistance	0	0.0	188,101	0.00
Accommodation & Food Services	0	0.0	205,036	0.00
Information	0	0.0	84,857	0.00
Utilities	0	0.0	7,871	0.00
Finance & Insurance	0	0.0	103,665	0.00
Management of Companies & Enterprises	0	0.0	20,206	0.00
Other ³	19	20.4	150	n/a
Totals	93	100%*	2,117,771	n/a
Rate Overall	n/a	n/a	n/a	0.44

Notes:

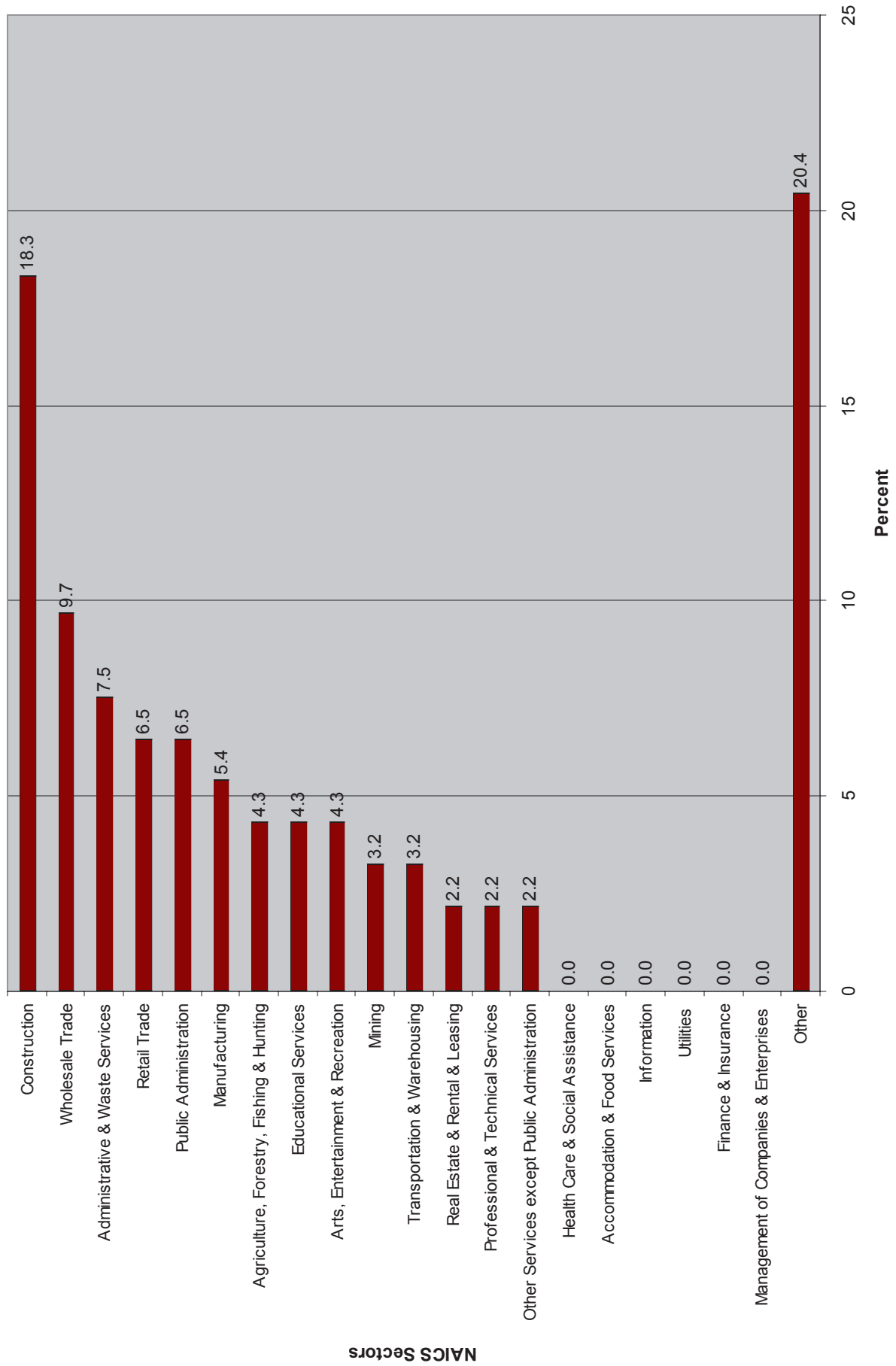
* Column does not sum to 100% due to rounding.

1 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2002*.

2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW (ES-202), *Colorado Employment and Wages: Annual Average 2003*. Statewide total on QCEW (ES-202) differs due to rounding.

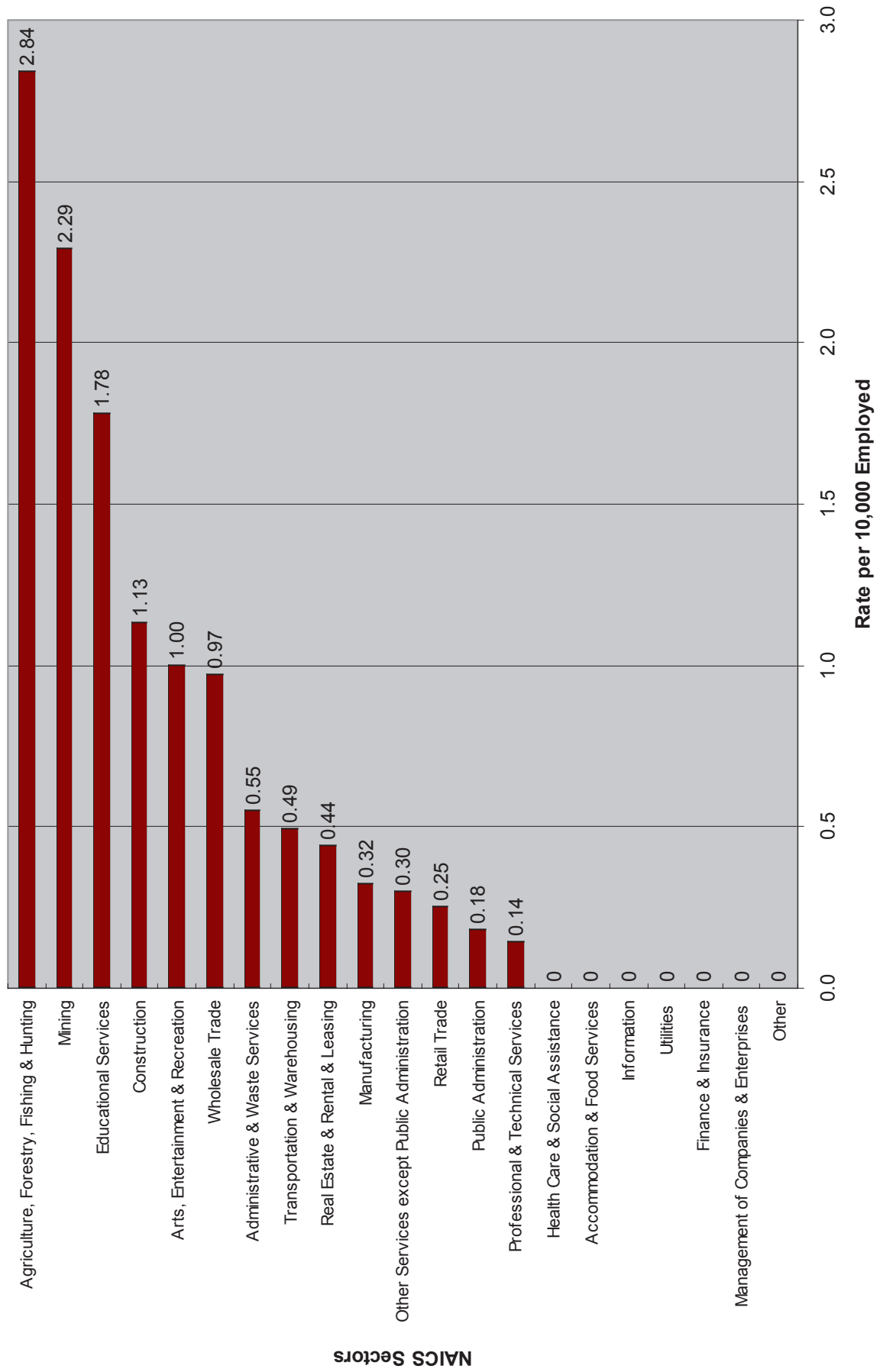
3 "Other" includes nonclassified establishments and invalid NAICS codes.

Figure 20. Percent Distribution of Fatal Claims, Ranked, by North American Industry Classification (NAICS) Sectors



Source: Table 23

Figure 21. Rate of Fatal Claims, Ranked, by North American Industry Classification System (NAICS) Sectors



Source: Table 23

Construction is the industry with the highest number of fatal claims, but Agriculture, Forestry, Fishing and Hunting is the industry with the highest rate of fatal claims.



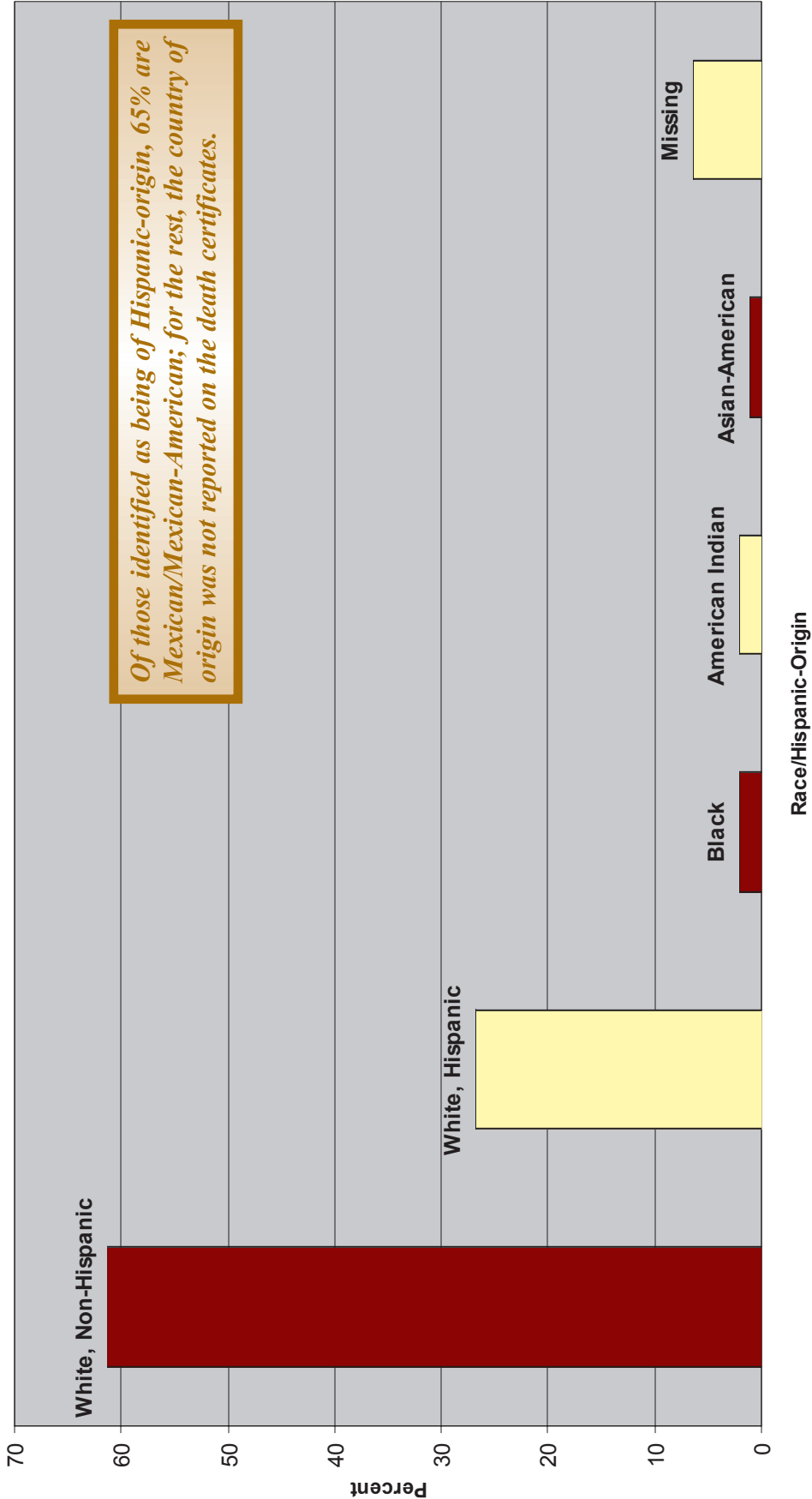
Table 24
Distribution of Fatal Claims by Worker Characteristic¹
Date of Death-Calendar Year 2003
State of Colorado

Worker Characteristic	Count	Percent
TOTAL FATALS	93	100%
GENDER		
Male	79	84.9
Female	11	11.8
Missing ²	3	3.2
AGE		
Under 18 Yrs.	0	0.0
18-29 Yrs.	6	6.5
30-39 Yrs.	15	16.1
40-49 Yrs.	24	25.8
50-59 Yrs.	22	23.7
60-65 Yrs.	9	9.7
Over 65 Yrs.	11	11.8
Missing ²	6	6.5
MARITAL STATUS		
Married	54	58.1
Divorced	16	17.2
Widowed	4	4.3
Never Married	13	14.0
Missing ²	6	6.5
RACE & HISPANIC-ORIGIN		
White, Non-Hispanic	57	61.3
White, Hispanic	25	26.9
<i>Subtotal</i>	<i>82</i>	<i>88.2</i>
Black ³	2	2.2
American Indian ⁴	2	2.2
Asian-American ³	1	1.1
Missing ²	6	6.5

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.
- 2 Six cases had no death certificate; in three cases, gender was taken from the case file folder.
- 3 There were no Hispanics in these groups.
- 4 One American-Indian was also identified as Hispanic.

Figure 22. Percent Distribution of Fatal Claims by Race and Hispanic-Origin



Source: Table 24

Table 25

Distribution of Fatal Claims by Age and Gender¹

**Date of Death-Calendar Year 2003
State of Colorado**

Age Group ²	Gender				Totals ³	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Under 18 Yrs.	0	0.0	0	0.0	0	0.0
18-29 Yrs.	0	0.0	6	6.7	6	6.7
30-39 Yrs.	2	2.2	13	14.4	15	16.7
40-49 Yrs.	3	3.3	21	23.3	24	26.7
50-59 Yrs.	5	5.6	17	18.9	22	24.4
60-65 Yrs.	1	1.1	8	8.9	9	10.0
Over 65 Yrs.	0	0.0	11	12.2	11	12.2
Missing ⁴	0	0.0	3	3.3	3	3.3
Totals	11	12.2%	79	87.8%	90	100%

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.
- 2 Widths of age group categories vary.
- 3 Gender is unknown for three cases.
- 4 Six cases had no death certificate. In some instances, age was computed if birth date and date of death were known.

Table 26

Distribution of Fatal Claims by Educational Level¹

**Date of Death-Calendar Year 2003
State of Colorado**

Education Level	Count	Percent
Some High School or Less	16	17.2
High School Graduate	36	38.7
Some College	28	30.1
College Graduate	7	7.5
Graduate Work/Degree	0	0.0
Missing ²	6	6.5
Total	93	100%

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.
- 2 Six cases had no death certificate.

Table 27

Distribution of Fatal Claims by Gender and Claim Status¹

**Date of Death-Calendar Year 2003
State of Colorado**

Gender	Admission Only		Denial & Admission		Denial Only²		Indeterminate³		Totals	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Female	3	27.3	2	18.2	4	36.4	2	18.2	11	100.0
Male	17	21.5	29	36.7	27	34.2	6	7.6	79	100.0
Missing ⁴	2	66.7	0	0.0	1	33.3	0	0.0	3	100.0
Totals	22	n/a	31	n/a	32	n/a	8	n/a	93	n/a
Percentage Overall	23.7%		33.3%		34.4%		8.6%		100%	

Notes:

- 1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2004. 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 Of the four fatal claims involving females, and twenty-seven fatal claims involving males, that were "Denial Only", none had a settlement or hearing.
- 3 Of the two "Indeterminate" fatal claims involving a female, none had a settlement or hearing. Of the six "Indeterminate" fatal claims involving males, one had a settlement, and none had a hearing.
- 4 This information is taken from death certificates. Six cases had no death certificate; in three cases, gender was taken from the case file folder.

Table 28

Rank-Order Distribution of Fatal Claims by Occupational Classification¹

Date of Death-Calendar Year 2003
State of Colorado

Occupational Classification ^{2,3}	Count	Percent
Construction & Extraction	22	23.7
Transport & Material Moving	19	20.4
Service	11	11.8
Management, Business, & Financial Operations	10	10.8
Professional & Related Occupations	10	10.8
Sales & Related Occupations	4	4.3
Office & Administrative Support	4	4.3
Installation, Maintenance, & Repair	3	3.2
Production	3	3.2
Farming, Fishing & Forestry	2	2.2
Missing ⁴	5	5.4
Totals	93	100% *

Notes:

* Column does 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 2002 Occupational Classification System developed by the U.S. Bureau of Census.

4 Six cases had no death certificate; in one case, occupation was taken from the case file folder.

Construction and Extraction occupations have the highest number of fatalities.

Table 29

Distribution of Applications for Hearing, and Merit Hearings Held, by Location^{1,2}**Date of Application or Hearing-Calendar Year 2003****State of Colorado**

Location	Applications Received	Merit Hearings Held³
Alamosa	66	6
Boulder	164	11
Colorado Springs	1,999	256
Durango	165	46
Denver	5,504	769
Fort Collins	328	34
Glenwood Springs	279	23
Grand Junction	764	131
Greeley	710	64
Pueblo	1,087	105
Totals	11,066	1,445

Notes:

1 Source: Division of Workers' Compensation, *Docket Activity by Hearing City* (Report #661).

2 A merit hearing is a hearing where issues of law or fact are tried, and witnesses are heard.

3 Of the 10,104 hearings set as result of applications for hearing, 8,630 were ultimately cancelled.

Table 30
Rank-Order Distribution of Issues from Orders¹

Date of Order-Calendar Year 2003
State of Colorado

Issue	Count	Percent
Disfigurement	697	16.3
Compensability	495	11.5
Temporary Total Disability	478	11.1
Medical Benefits	353	8.2
Reasonable/Necessary	233	5.4
Related to Injury	184	4.3
Authorized Medical Benefits	178	4.2
Average Weekly Wage	169	3.9
Grover Meds	142	3.3
Temporary Partial Disability	110	2.6
Penalty Vs. Employer	105	2.4
Reopen	105	2.4
Occupational Disease	91	2.1
Permanent Total Disability	83	1.9
Permanent Impairment/Whole Person	66	1.5
Penalty Vs. Claimant	65	1.5
DIME Procedure	57	1.3
For Offset ²	50	1.2
Permanent Partial	49	1.1
Change of Physician	48	1.1
Related Condition	38	0.9
Independent Medical Exam	34	0.8
Show Cause	33	0.8
Permanent Impairment/Scheduled	28	0.7
Permanent Impairment/Scheduled Conversion	27	0.6
Issues on Remand	26	0.6
Death Benefit Including Dependent	25	0.6
Claim Closure/Dismissal	24	0.6
Insurer Liability	24	0.6
Independent Contractor	21	0.5
Apportionment	20	0.5
All Other Issues ³	231	5.4
Totals	4,289	100% *

Notes:

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

1 Source: Division of Workers' Compensation, *Issues Decided Summary Report (#667)*.

2 Payable benefits are reduced due to receipt of other benefits or due to a penalty.

3 "All Other Issues" contains those issue categories with less than .5% of all issues.

Table 31
Settlements, All Types by Type of Representation, Total by Month¹

Date of Settlement-Calendar Year 2003
State of Colorado

Representation						
Month	Pro Se		By Counsel		Totals	
	Count	Amount	Count	Amount	Count	Amount
Jan	98	\$1,056,929	471	\$13,037,184	569	\$14,094,113
Feb	107	\$1,242,402	429	\$10,942,021	536	\$12,184,423
Mar	107	\$1,191,969	420	\$13,497,014	527	\$14,688,983
Apr	119	\$1,558,918	512	\$16,003,538	631	\$17,562,456
May	127	\$1,309,799	493	\$12,979,420	620	\$14,289,219
Jun	127	\$1,332,826	382	\$9,403,057	509	\$10,735,883
Jul	132	\$1,743,817	484	\$14,590,729	616	\$16,334,546
Aug	107	\$1,500,661	423	\$11,121,250	530	\$12,621,911
Sep	126	\$1,876,227	429	\$12,552,519	555	\$14,428,746
Oct	132	\$1,662,907	516	\$13,906,421	648	\$15,569,328
Nov	119	\$1,439,548	419	\$13,624,704	538	\$15,064,252
Dec	165	\$1,939,231	442	\$11,756,424	607	\$13,695,655
Totals²	1,466	\$17,855,234	5,420	\$153,414,281	6,886	\$171,269,515

Notes:

- 1 Settlement information is based on claims that were settled during calendar year 2003. The claim itself may have been initially filed in 2003 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.

On average, claimants represented by attorneys receive larger settlements. This difference is due to a number of factors, including the fact that claimants with more serious injuries are more likely to be represented by an attorney than claimants with less serious injuries.

Table 32

**Settlements, Full and Final, by Type of Representation, Average Number of Cases
per Month and Average Amount per Case: 1994-2003^{1,2}**

State of Colorado

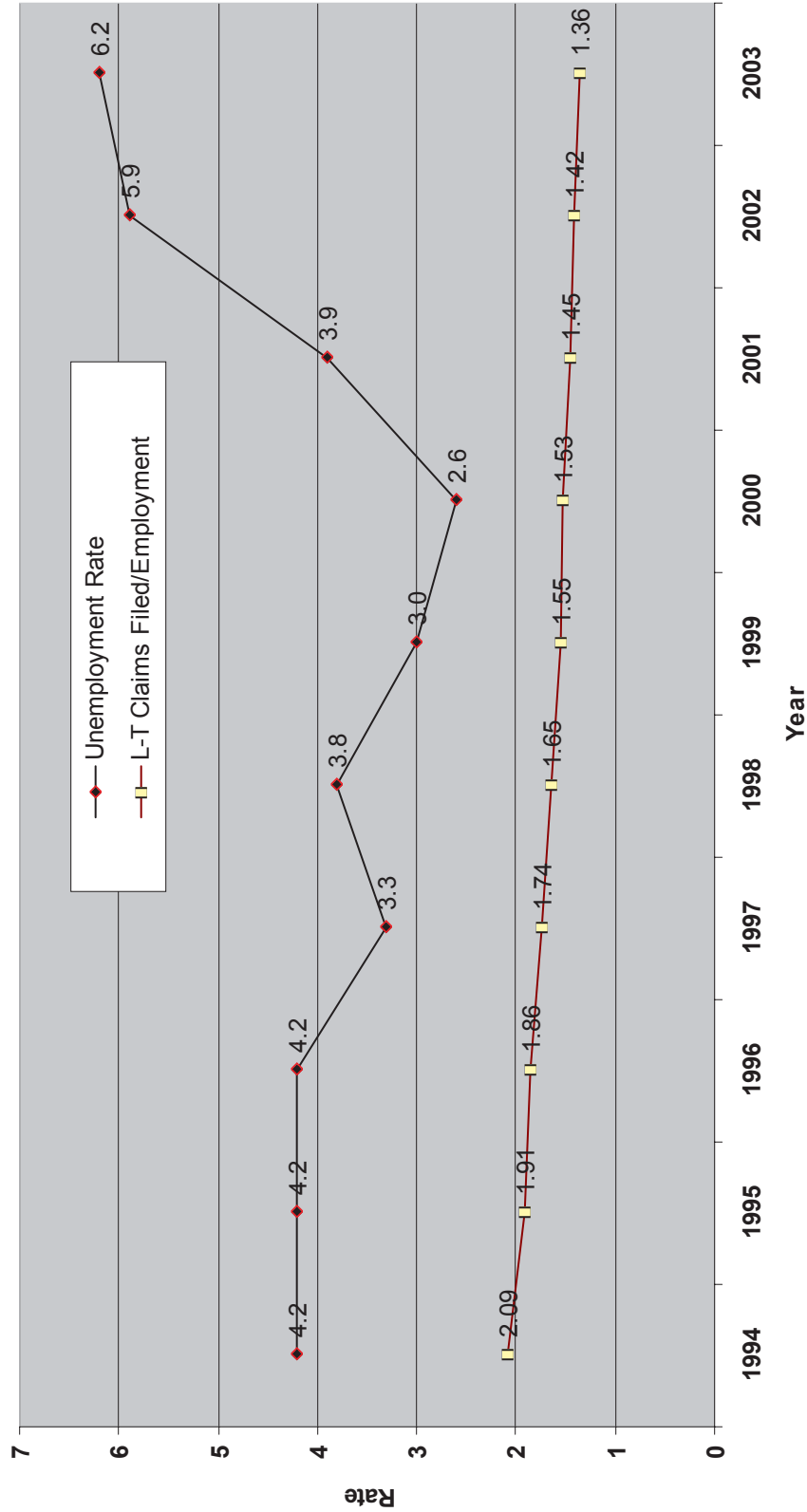
Year	Representation					
	Pro Se		By Counsel		Totals	
	Cases Per Month	Amount Per Case	Cases Per Month	Amount Per Case	Cases Per Month	Amount Per Case
1994	64	\$12,258	418	\$28,257	481	\$26,141
1995	81	\$11,850	405	\$30,353	485	\$27,277
1996	81	\$11,763	413	\$31,709	494	\$28,447
1997	77	\$12,543	426	\$32,121	503	\$29,129
1998	104	\$16,676	460	\$33,309	564	\$30,236
1999	99	\$17,576	465	\$29,813	564	\$27,659
2000	84	\$15,031	454	\$29,464	538	\$27,199
2001	96	\$13,554	450	\$28,420	546	\$25,817
2002	112	\$12,012	454	\$28,006	567	\$24,833
2003	122	\$12,180	452	\$28,305	574	\$24,872

Notes:

1. Based on only those full-and-final settlements that occurred in the calendar year. The original filing of the claim could have taken place in the same year or prior years.
2. Data taken from 1994 through 2003 Stipulation Activity Report (#862).

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

Figure 23. Rate of Employed Workers Filing Lost-Time Claims Compared to Unemployment Rate: 1994-2003



Source: L-T claims Filed/Employment Rate is derived from Division of Workers' Compensation counts of lost-time claims filed and from labor force data of the Colorado Department of Labor and Employment, Labor Market Information, QCEW (ES-202), *Colorado Employment and Wages: Annual Average 1994-2003*. Average Annual Unemployment Rate is from U.S. Dept. of Labor Statistics, Bureau of Labor Statistics, "Local Area Unemployment Statistics: Colorado." It represents the number of unemployed as a percentage of the labor force.

