

COLORADO DEPARTMENT OF LABOR & EMPLOYMENT

Division of Workers' Compensation

Work-Related Injuries in Colorado 2004



Work-Related Injuries in Colorado 2004

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Front and Inside Rear Cover Photos: North Clear Creek Falls on Spring Creek Pass near Lake City

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From 1995 to 2004, Colorado's average annual employment grew by 18.2% yet the number of lost-time claims filed has dropped by 15.5%.



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 2004.¹ 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, fatal claims, 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 2004. This does not mean that the claim was filed in 2004. There is a lag in the reporting of some claims, and generally, 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 29,231 lost-time claims included in this report, approximately 82% were filed in 2004. The remaining 18% were filed through December 28, 2005, 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 are 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 because 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 continues the presentation of 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 1995-2004.

Information about the development and use of the North American Industry Classification System (NAICS) can be found at the 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 2004, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 2004. However, the claim itself may have initially been filed in 2004 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 2004
State of Colorado**

County	Lost-Time Claims		Average Annual Employment²	Percent Employed in Sector	Percent of Employment Filing Lost-Time Claims	Number of Fatal Claims
	Count¹	Percent				
Adams	2,102	7.2	141,345	6.6	1.5	7
Alamosa	97	0.3	7,631	0.4	1.3	0
Arapahoe	2,219	7.6	268,315	12.5	0.8	8
Archuleta	58	0.2	3,244	0.2	1.8	0
Baca	25	0.1	1,160	0.1	2.2	0
Bent	22	0.1	1,242	0.1	1.8	1
Boulder	1,318	4.5	151,834	7.1	0.9	2
Broomfield	185	0.6	27,737	1.3	0.7	0
Chaffee	99	0.3	6,425	0.3	1.5	0
Cheyenne	13	*	767	*	1.7	0
Clear Creek	30	0.1	3,059	0.1	1.0	1
Conejos	23	0.1	1,381	0.1	1.7	0
Costilla	19	0.1	824	*	2.3	1
Crowley	19	0.1	1,039	*	1.8	0
Custer	11	*	960	*	1.1	0
Delta	138	0.5	7,907	0.4	1.7	1
Denver	4,868	16.7	423,547	19.8	1.1	24
Dolores	7	*	439	*	1.6	0
Douglas	707	2.4	74,567	3.5	0.9	2
Eagle	452	1.5	27,642	1.3	1.6	0
Elbert	51	0.2	3,517	0.2	1.5	0
El Paso	2,924	10.0	235,699	11.0	1.2	4
Fremont	282	1.0	13,160	0.6	2.1	3
Garfield	422	1.4	20,803	1.0	2.0	2
Gilpin	124	0.4	5,262	0.2	2.4	0
Grand	139	0.5	6,785	0.3	2.0	0
Gunnison	119	0.4	7,511	0.4	1.6	0
Hinsdale	3	*	279	*	1.1	0
Huerfano	26	0.1	1,930	0.1	1.3	0
Jackson	16	0.1	597	*	2.7	0
Jefferson	2,030	6.9	203,614	9.5	1.0	11
Kiowa	9	*	409	*	2.2	0
Kit Carson	37	0.1	2,833	0.1	1.3	0
Lake	27	0.1	1,917	0.1	1.4	0
La Plata	270	0.9	22,972	1.1	1.2	0
Larimer	1,348	4.6	122,414	5.7	1.1	3
Las Animas	104	0.4	5,387	0.3	1.9	1
Lincoln	28	0.1	2,127	0.1	1.3	0
Logan	112	0.4	8,129	0.4	1.4	2

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

Date of Injury-Calendar Year 2004
State of Colorado

County	Lost-Time Claims		Average Annual Employment ²	Percent Employed in Sector	Percent of Employment Filing Lost-Time Claims	Number of Fatal Claims
	Count ¹	Percent				
Mesa	903	3.1	54,022	2.5	1.7	2
Mineral	4	*	490	*	0.8	0
Moffat	74	0.3	4,739	0.2	1.6	1
Montezuma	127	0.4	9,017	0.4	1.4	0
Montrose	238	0.8	13,906	0.6	1.7	1
Morgan	189	0.6	11,220	0.5	1.7	0
Otero	109	0.4	6,893	0.3	1.6	1
Ouray	33	0.1	1,522	0.1	2.2	0
Park	34	0.1	2,077	0.1	1.6	0
Phillips	21	0.1	1,554	0.1	1.4	0
Pitkin	216	0.7	15,883	0.7	1.4	1
Prowers	80	0.3	5,596	0.3	1.4	0
Pueblo	805	2.8	53,230	2.5	1.5	5
Rio Blanco	56	0.2	2,794	0.1	2.0	1
Rio Grande	119	0.4	4,484	0.2	2.7	0
Routt	229	0.8	13,568	0.6	1.7	1
Saguache	14	*	1,633	0.1	0.9	0
San Juan	9	*	274	*	3.3	0
San Miguel	72	0.2	4,601	0.2	1.6	0
Sedgwick	20	0.1	860	*	2.3	0
Summit	185	0.6	17,658	0.8	1.0	0
Teller	76	0.3	6,429	0.3	1.2	0
Washington	20	0.1	1,103	0.1	1.8	0
Weld	1,114	3.8	74,837	3.5	1.5	2
Yuma	62	0.2	3,618	0.2	1.7	0
Other ³	3,939	13.5	14,132	0.7	27.9	23
Totals⁴	29,231	100%	2,142,550	100%	n/a	111
Rate of Claims for Total Employment	n/a	n/a		n/a	1.4%	n/a

Notes:

* Value is less than .05%.

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

2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, *Colorado Employment and Wages: Average Annual Employment* 2004. 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 was not working, but was temporarily absent. Statewide total on QCEW differs due to rounding.

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

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

Table 2

Claims Received and Lost-Time Claims Filed: 1991-2004

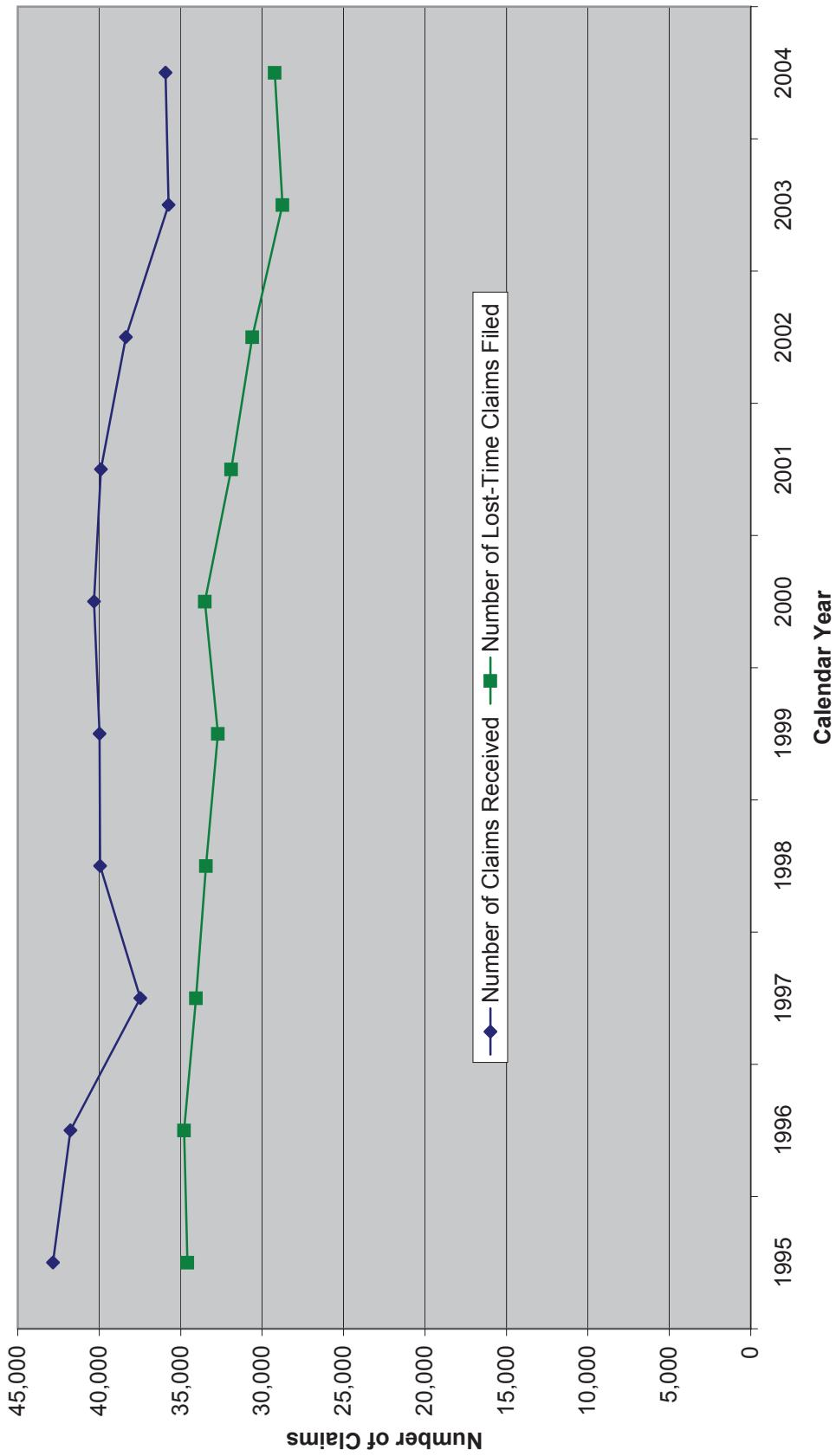
State of Colorado

Calendar Year	New Claims Received¹	Number of Lost-Time Claims Filed²
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
2004	35,932	29,231

Notes:

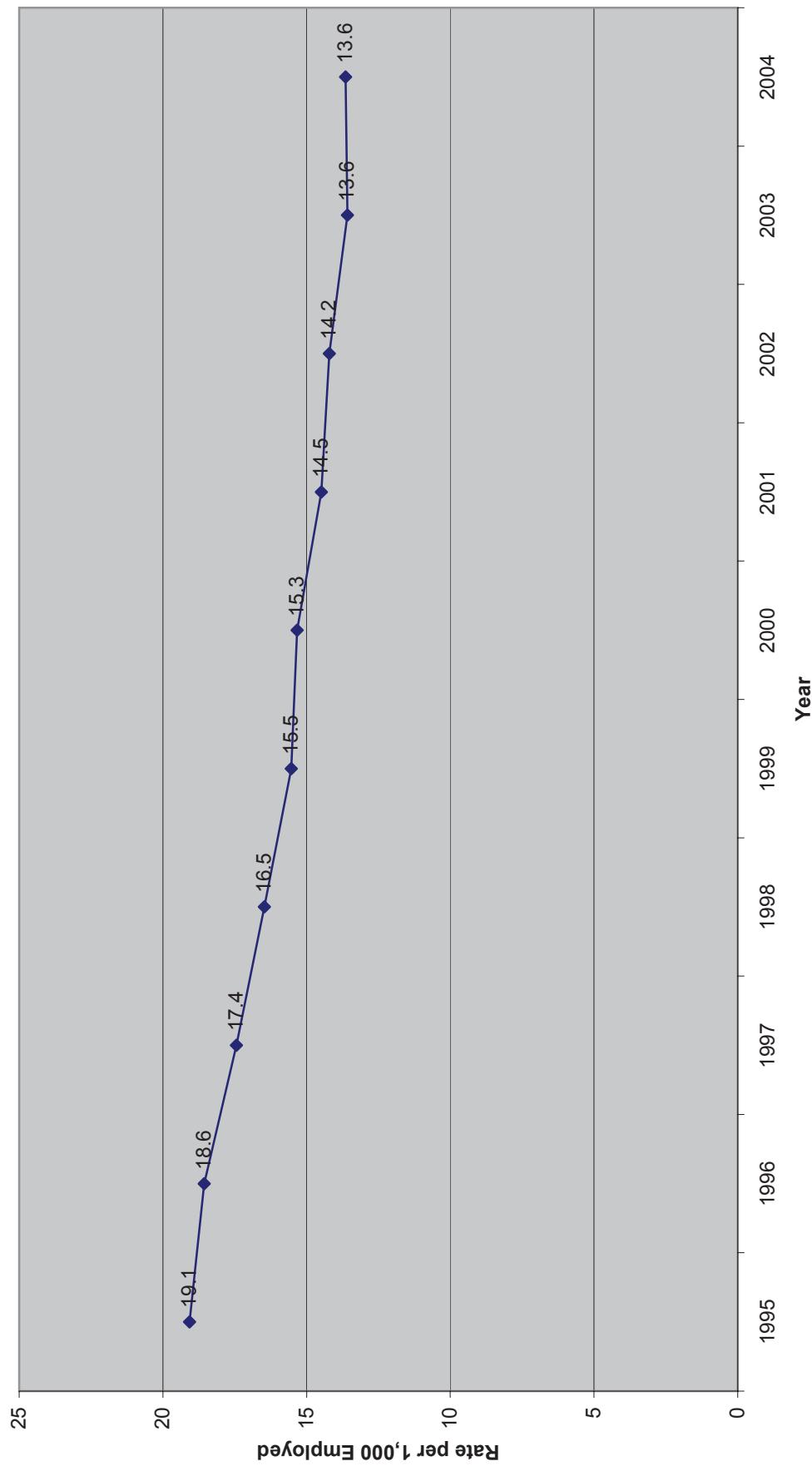
1 Source: Report 874, New Claims Received. These are claims received by the Division of Workers' Compensation during the calendar year, **regardless of the date/year of injury** of the claim. It includes lost-time and medical-only claims, and duplicate First Reports for the same injury.

2 Source: Annual download of DOWC data. Claims with a **date of injury in the calendar year**, regardless of received date. In 1991, changes in the database made it possible to distinguish between "lost-time" and "medical-only" claims. Therefore, these claims are "lost-time" claims only. 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. Duplicate injury reports have also been eliminated.

Figure 1. Claims Received and Lost-Time Claims Filed: 1995-2004

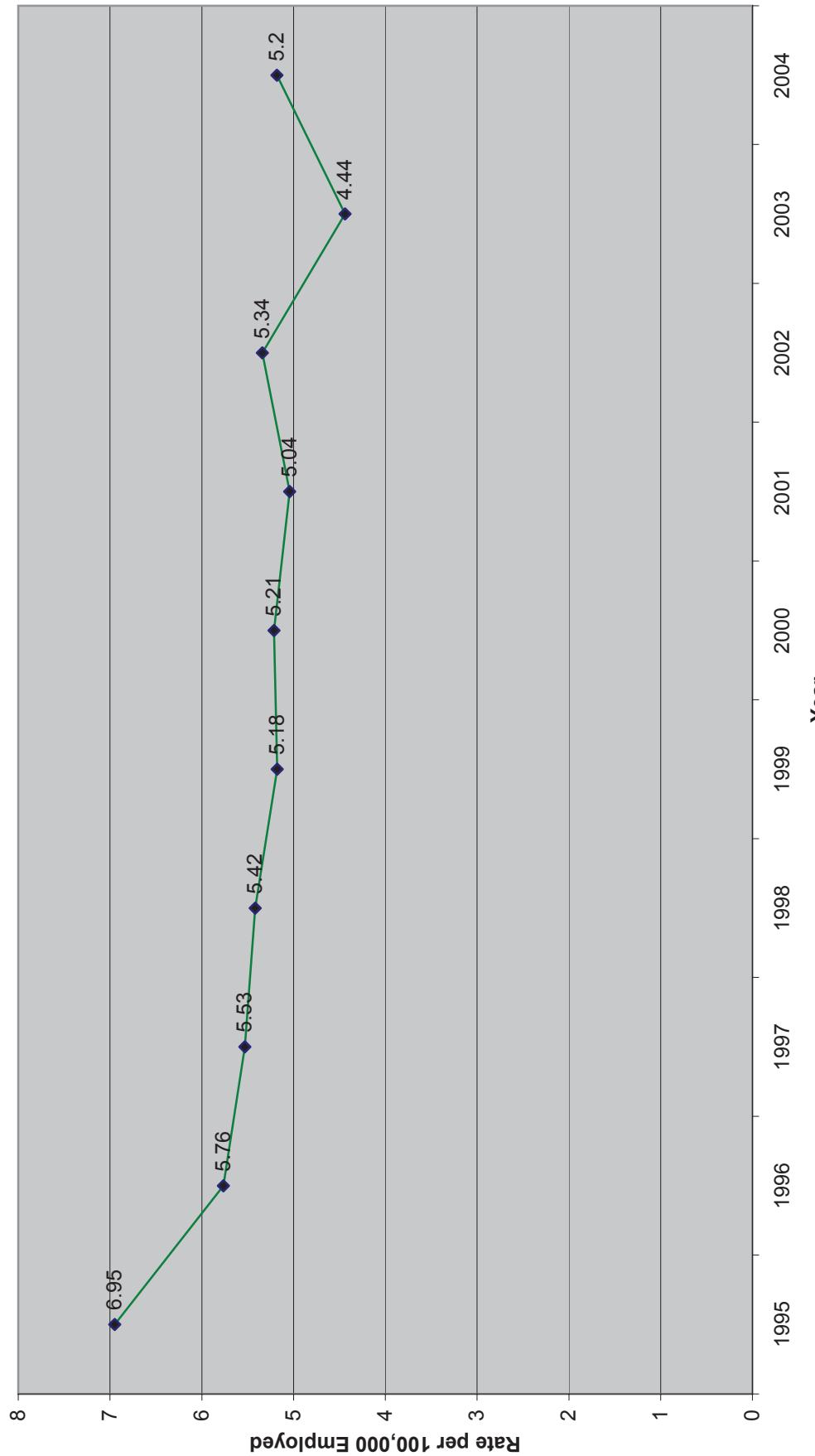
Source: Table 2, and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1995-2003*.

Figure 2. Rate of Lost-Time Claims Filed, per 1,000 Employed: 1995-2004



Source: Tables 1 & 2; Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1995-2003*; and Labor Market Information, QCEW, Colorado Employment and Wages: Annual Averages 1995-2003.

Figure 3. Rate of Fatal Claims Filed, per 100,000 Employed: 1995-2004



Source: Table 1; Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1995-2003*; and, Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Averages 1995-2003*.

Table 3

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

**Date of Injury-Calendar Year 2004
State of Colorado**

Part of Body	Count	Percent
Upper Extremities	9,320	31.9
Trunk	7,235	24.8
Lower Extremities	6,399	21.9
Multiple Body Parts	2,600	8.9
Head	1,472	5.0
Neck	860	2.9
Non-Classifiable ¹	1,345	4.6
Totals	29,231	100%

Notes:

1 This category includes 111 fatal cases.

Injuries to the lower back area and knee are 25% of the lost-time claims.

Figure 4

Percent Distribution of Lost-Time Claims by Part of Body

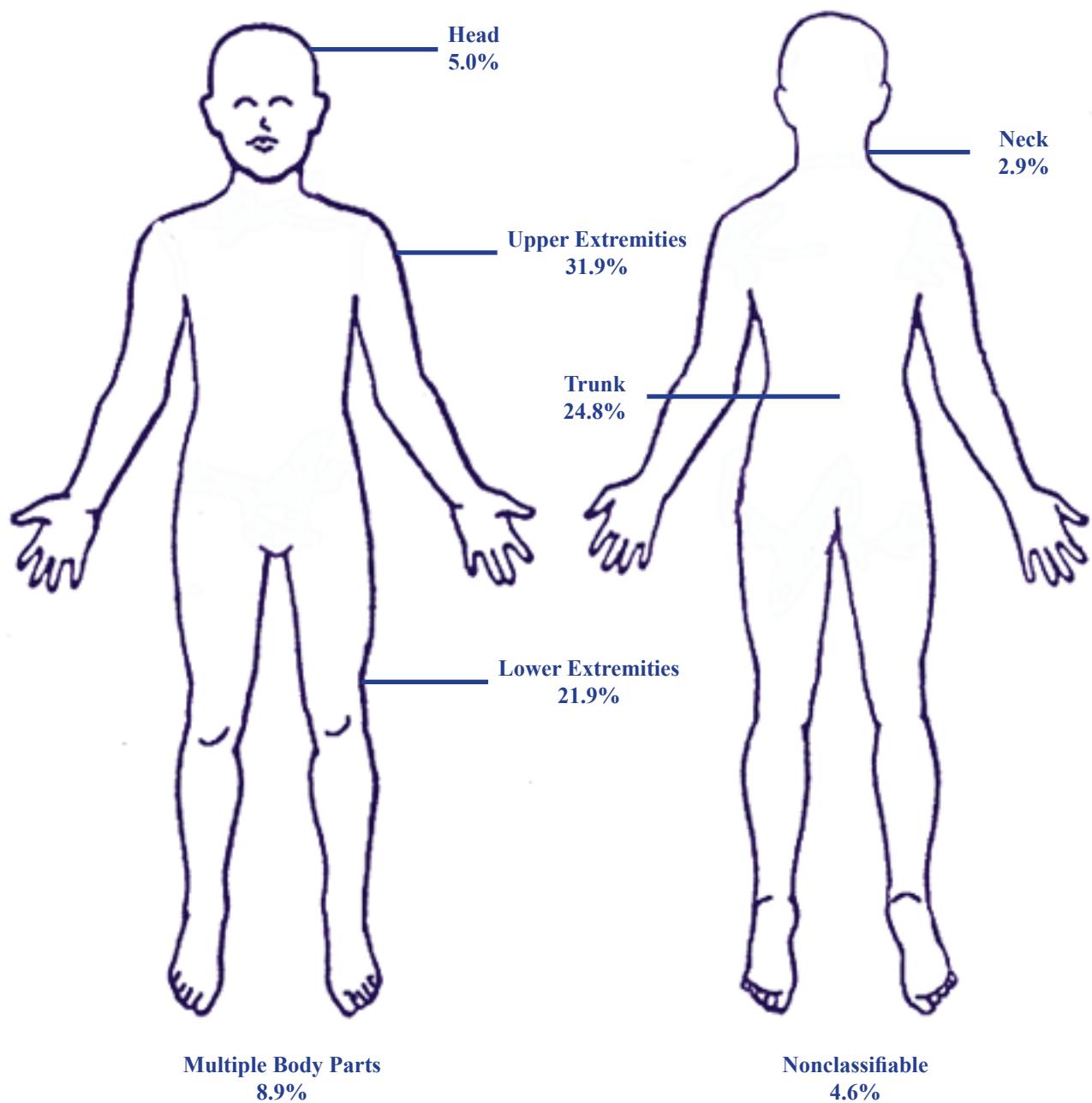


Table 4**Rank-Order Distribution of Lost-Time Claims by Part of Body (Detail)**

Date of Injury-Calendar Year 2004
State of Colorado

Part of Body	Count	Percent
UPPER EXTREMITIES		
Shoulder(s) (Includes Clavicle & Scapula)	2,468	8.4
Finger(s) (Other than Thumb)	1,322	4.5
Wrist (Carpals & Corresponding Muscles)	1,289	4.4
Hand (Excludes Wrist & Fingers)	1,172	4.0
Multiple Upper Extremities ¹	700	2.4
Lower Arm	626	2.1
Elbow	552	1.9
Upper Arm(s) (Excludes Clavicle & Scapula)	532	1.8
Thumb	450	1.5
Wrist(s) & Hand(s)	209	0.7
<i>Subtotal</i>	<i>9,320</i>	<i>31.9</i>
TRUNK		
Lower Back Area (Lumbar & Lumbo-Sacral)	4,544	15.5
Abdomen (Includes Groin)	940	3.2
Multiple Trunk ²	468	1.6
Chest (Includes Ribs, Sternum & Soft Tissue)	450	1.5
Upper Back Area (Thoracic)	263	0.9
Lungs	149	0.5
Internal Organs (Other than Heart & Lungs)	146	0.5
Disc	73	0.2
Buttocks (Soft Tissue)	52	0.2
Pelvis	41	0.1
Heart	40	0.1
Sacrum & Coccyx	38	0.1
Lumbar and/or Sacral Vertebrae	22	0.1
Spinal Cord	9	*
<i>Subtotal</i>	<i>7,235</i>	<i>24.8</i>
LOWER EXTREMITIES		
Knee	2,938	10.1
Ankle	1,226	4.2
Foot/Feet (Excludes Ankle or Toes)	903	3.1
Lower Leg	517	1.8
Hip	313	1.1
Multiple Lower Extremities ³	241	0.8
Upper Leg	172	0.6
Toe(s)	63	0.2
Great Toe	26	0.1
<i>Subtotal</i>	<i>6,399</i>	<i>21.9</i>

Table 4 (Continued)**Rank-Order Distribution of Lost-Time Claims by Part of Body (Detail)**

Date of Injury-Calendar Year 2004
State of Colorado

Part of Body	Count	Percent
MULTIPLE BODY PARTS		
Multiple Body Parts	2,366	8.1
Body Systems & Multiple Body Systems	231	0.8
Artificial Appliance (Braces, Etc.)	3	*
<i>Subtotal</i>	<i>2,600</i>	<i>8.9</i>
HEAD		
Multiple Head Injury ⁴	484	1.7
Eye(s)	269	0.9
Ear(s) (Includes Hearing)	141	0.5
Skull	126	0.4
Facial Bones (Includes Jaw)	122	0.4
Soft Tissue	105	0.4
Brain	77	0.3
Nose	61	0.2
Mouth	58	0.2
Teeth	29	0.1
<i>Subtotal</i>	<i>1,472</i>	<i>5.0</i>
NECK		
Neck Vertebrae	385	1.3
Multiple Neck Injury ⁵	183	0.6
Neck Disc	163	0.6
Neck Soft Tissue (Other than Larynx or Trachea)	109	0.4
Larynx	10	*
Trachea	6	*
(Neck) Spinal Cord	4	*
<i>Subtotal</i>	<i>860</i>	<i>2.9</i>
NONCLASSIFIABLE		
Unclassified - Insufficient Information	891	3.0
No Physical Injury (Mental Disorder)	343	1.2
Death	111	0.4
<i>Subtotal</i>	<i>1,345</i>	<i>4.6</i>
TOTALS	29,231	100%

Notes:

* Value is less than .05%.

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

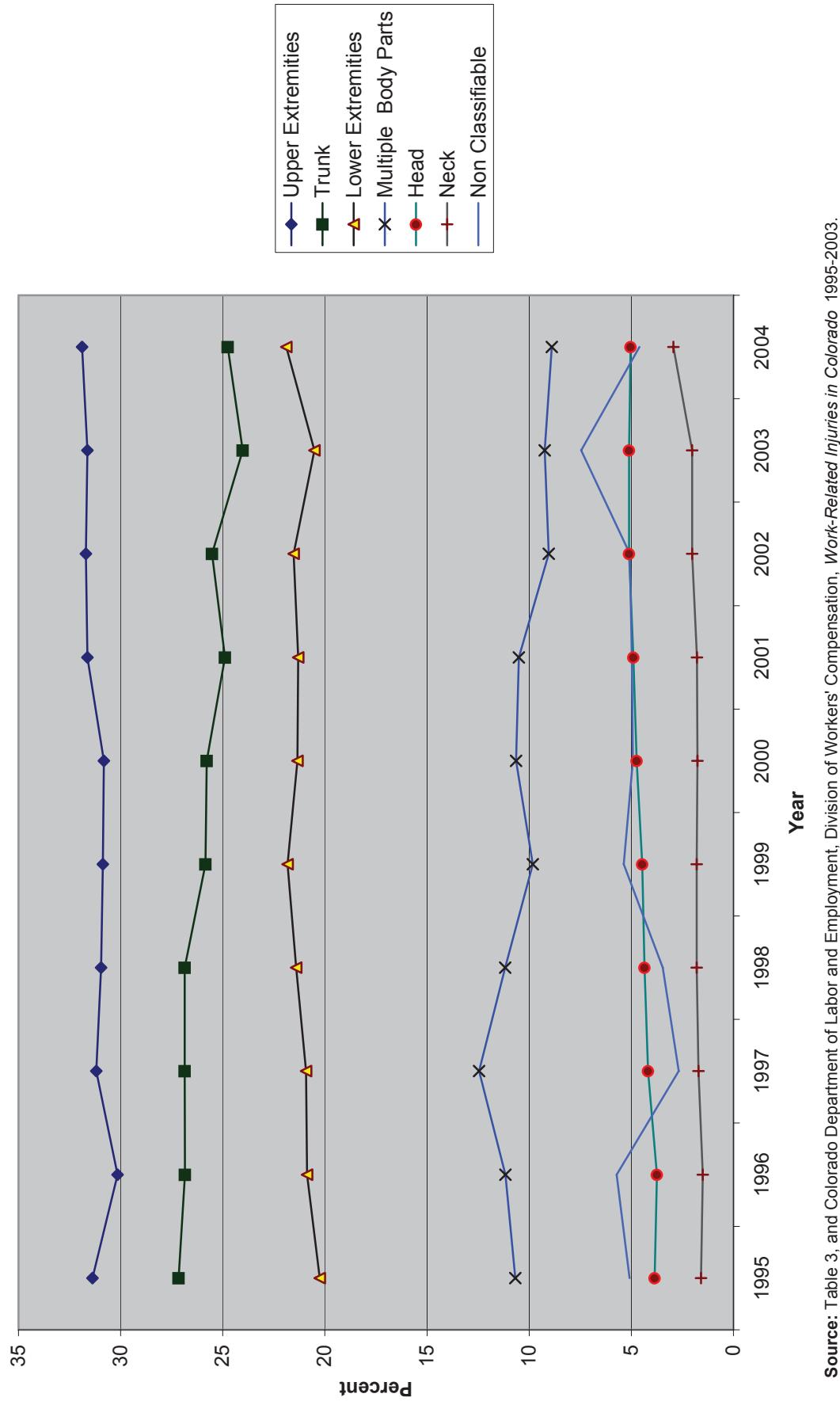
2 Any combination of hip, abdomen, chest, back, and shoulder. Also, Trunk-Not Otherwise Classified.

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

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

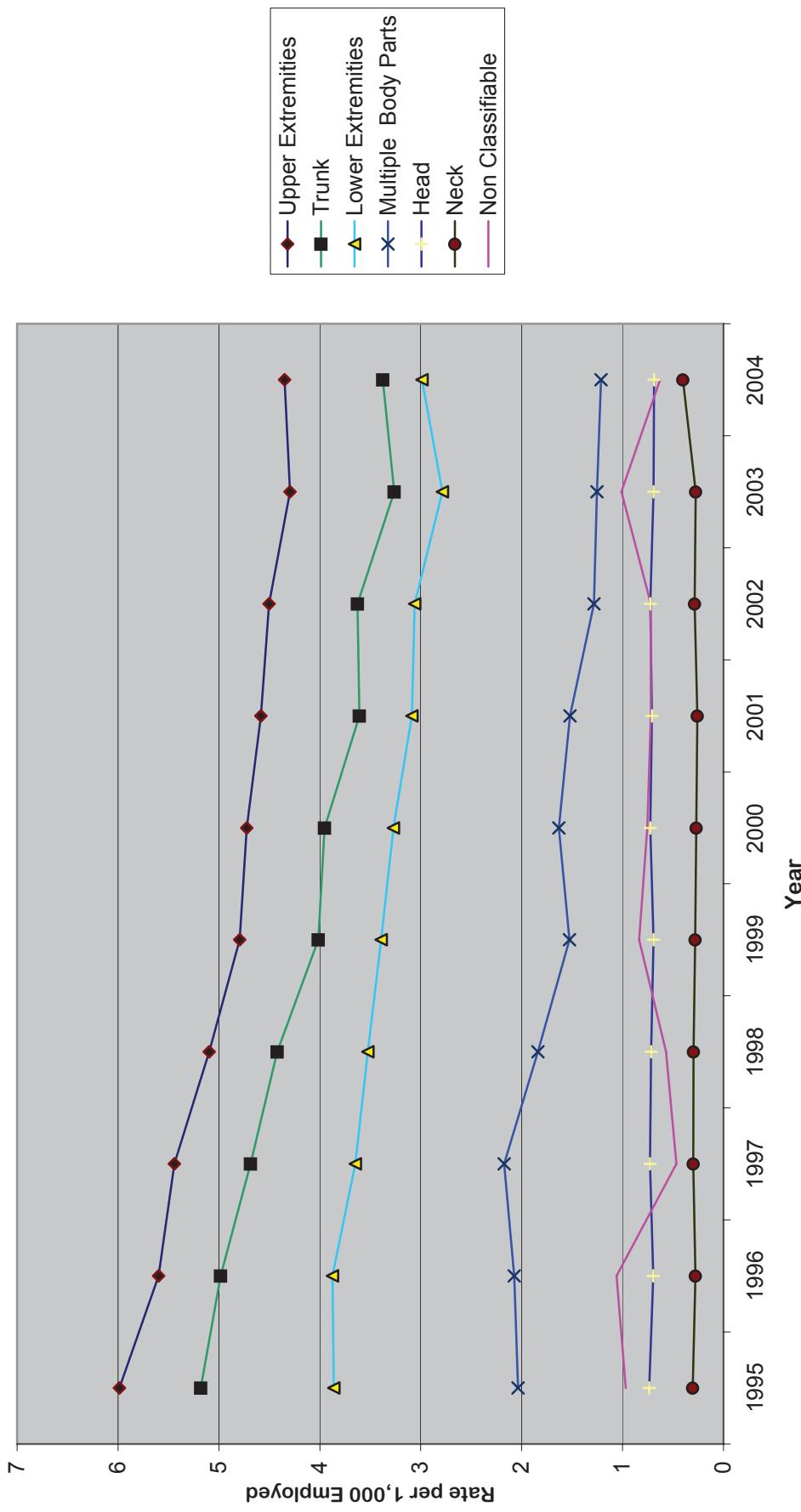
5 Any combination of vertebrae, disc, spinal cord, or soft tissue in neck. Also, Neck-Not Otherwise Classified.

Figure 5. Percent Distribution of Lost-Time Claims, Part of Body: 1995-2004



Source: Table 3, and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1995-2003*.

Figure 6. Rate of Lost-Time Claims Filed, Part of Body, per 1,000 Employed: 1995-2004



Source: Tables 1 & 3; Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1995-2003; and, Labor Market Information, QCEW, Colorado Employment and Wages: Annual Averages 1995-2003.

Table 5

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

**Date of Injury-Calendar Year 2004
State of Colorado**

Nature of Injury	Count	Percent
Strain, Sprain	11,460	39.2
Contusion, Crushing	3,214	11.0
Laceration, Puncture	1,618	5.5
Fracture	1,573	5.4
Occupational Disease or Cumulative Injury ¹	1,095	3.7
Multiple Physical Injuries Only	757	2.6
Inflammation	685	2.3
Hernia	382	1.3
Dislocation	329	1.1
Carpal Tunnel Syndrome	279	1.0
Mental Stress/Mental Disorder	260	0.9
All Other Specific Injuries, NOC ²	5,980	20.5
Other ³	1,599	5.5
Totals	29,231	100%

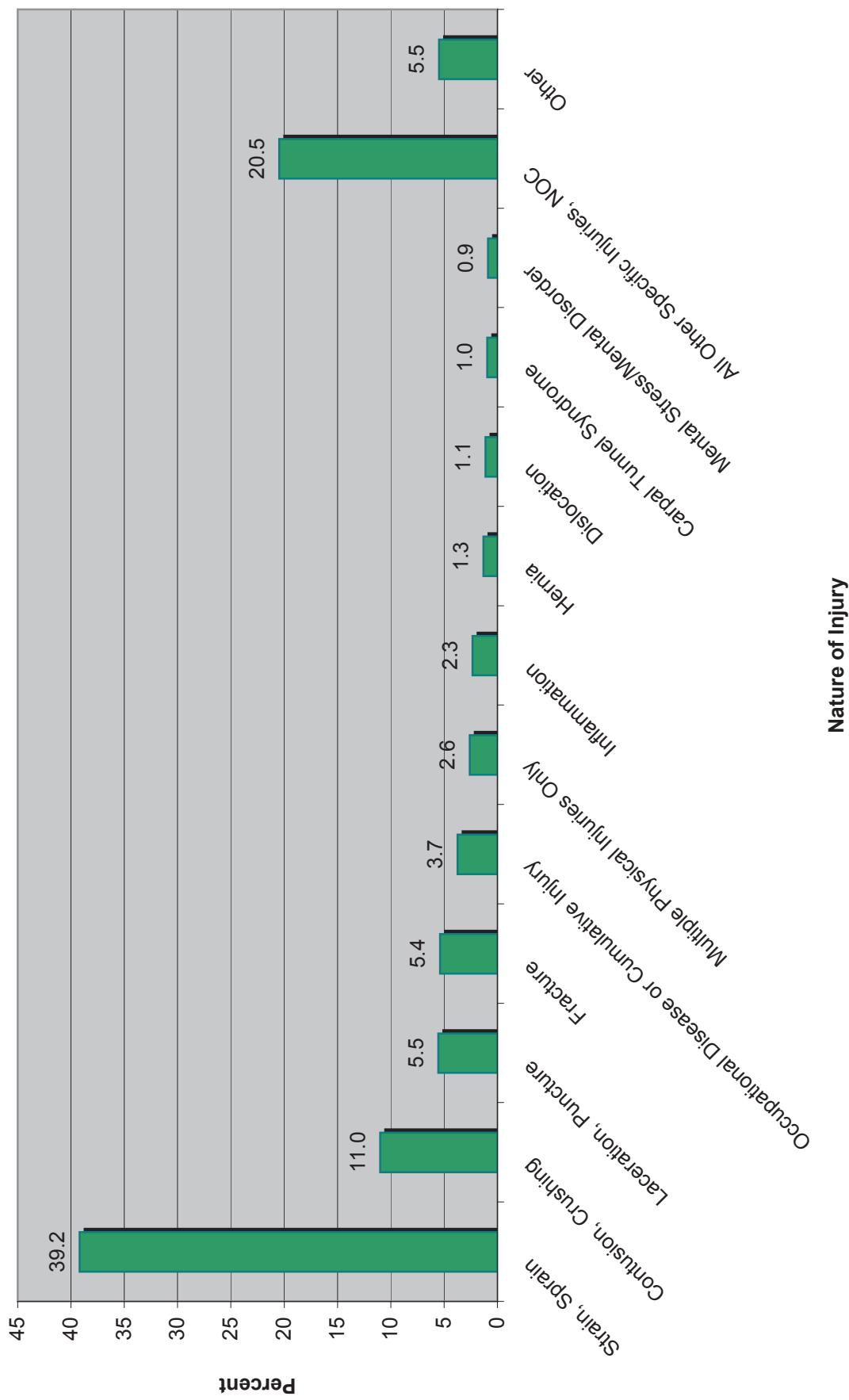
Notes:

1 Excludes mental stress, mental disorder and carpal tunnel claims reported here in their own categories.

2 Not Otherwise Classified.

3 "Other" includes missing data, as well as those categories in Table 6, with counts less than 1% of total, not already counted in other categories. "Mental Stress/Mental Disorder", less than 1% of the total, is reported separately because of the Legislature's past interest in these injuries.

Strains and sprains are approximately 39% of the lost-time claims filed.

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

Source: Table 5

Table 6

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

**Date of Injury-Calendar Year 2004
State of Colorado**

Nature of Injury	Count	Percent
SPECIFIC INJURY		
Strain	8,703	29.8
Contusion	2,978	10.2
Sprain	2,757	9.4
Fracture	1,573	5.4
Laceration	1,264	4.3
Inflammation	685	2.3
Hernia	382	1.3
Puncture	354	1.2
Dislocation	329	1.1
Burn	264	0.9
Crushing	236	0.8
Freezing	190	0.6
Hearing Loss or Impairment (Traumatic Only)	156	0.5
Concussion	133	0.5
Amputation	125	0.4
Syncope (Swooning, Fainting)	121	0.4
Foreign Body	116	0.4
Rupture	69	0.2
Infection	64	0.2
No Physical Injury	59	0.2
Myocardial Infarction (Heart Attack)	59	0.2
Angina Pectoris	39	0.1
Electric shock	28	0.1
Severance	25	0.1
Poisoning-General	20	0.1
Heat Prostration	15	0.1
Vision Loss	6	*
Vascular	3	*
Enucleation	2	*
All Other Specific Injuries, NOC ¹	5,980	20.5
<i>Subtotal</i>	<i>26,735</i>	<i>91.5</i>

Table 6 (Continued)**Rank-Order Distribution of Lost-Time Claims by Nature of Injury (Detail)**

Date of Injury-Calendar Year 2004
State of Colorado

Nature of Injury	Count	Percent
OCCUPATIONAL DISEASE or CUMULATIVE INJURY		
Carpal Tunnel Syndrome	279	1.0
Mental Stress	243	0.8
Contagious Disease	158	0.5
Respiratory (Fumes)	104	0.4
Dermatitis	95	0.3
All Other Occupational Disease Injury, NOC ¹	80	0.3
Loss of Hearing (Cumulative Circumstances)	49	0.2
Poisoning (Chemical)	20	0.1
Mental Disorder	17	0.1
Asbestosis	5	*
Cancer	4	*
Dust Disease, NOC ¹	2	*
Black Lung	1	*
Silicosis	1	*
All Other Cumulative Injuries, NOC ¹	576	2.0
<i>Subtotal</i>	<i>1,634</i>	<i>5.6</i>
MULTIPLE INJURIES		
Multiple Physical Injuries Only	757	2.6
Multiple Injuries Including Both Physical & Psychological	28	0.1
<i>Subtotal</i>	<i>785</i>	<i>2.7</i>
MISSING		
Missing	77	0.3
TOTALS	29,231	100%

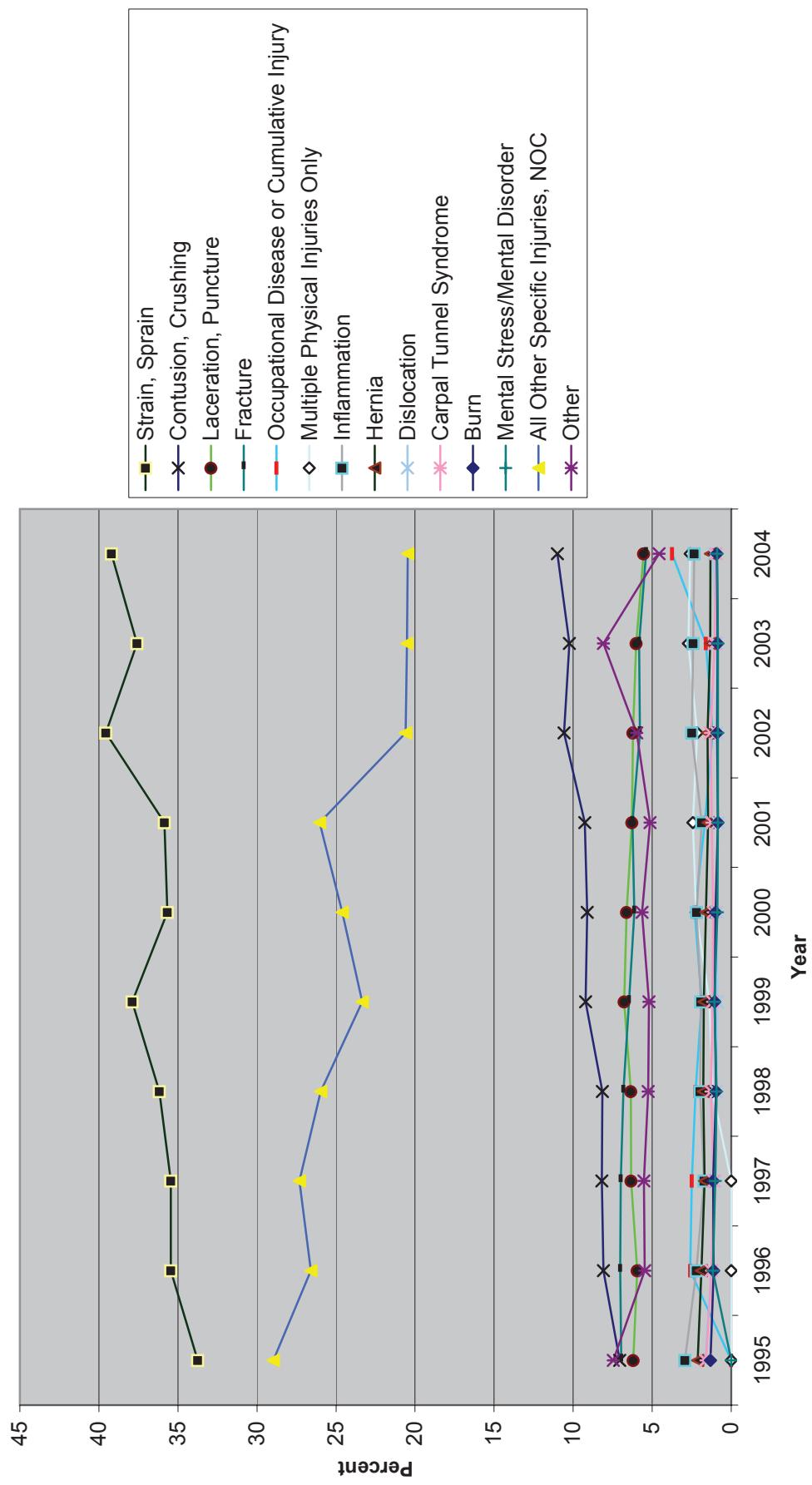
Notes:

* Value is less than .05%.

1 Not Otherwise Classified.



Figure 8. Percent Distribution of Lost-Time Claims, Nature of Injury: 1995-2004



Source: Table 5, and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1995-2003*.

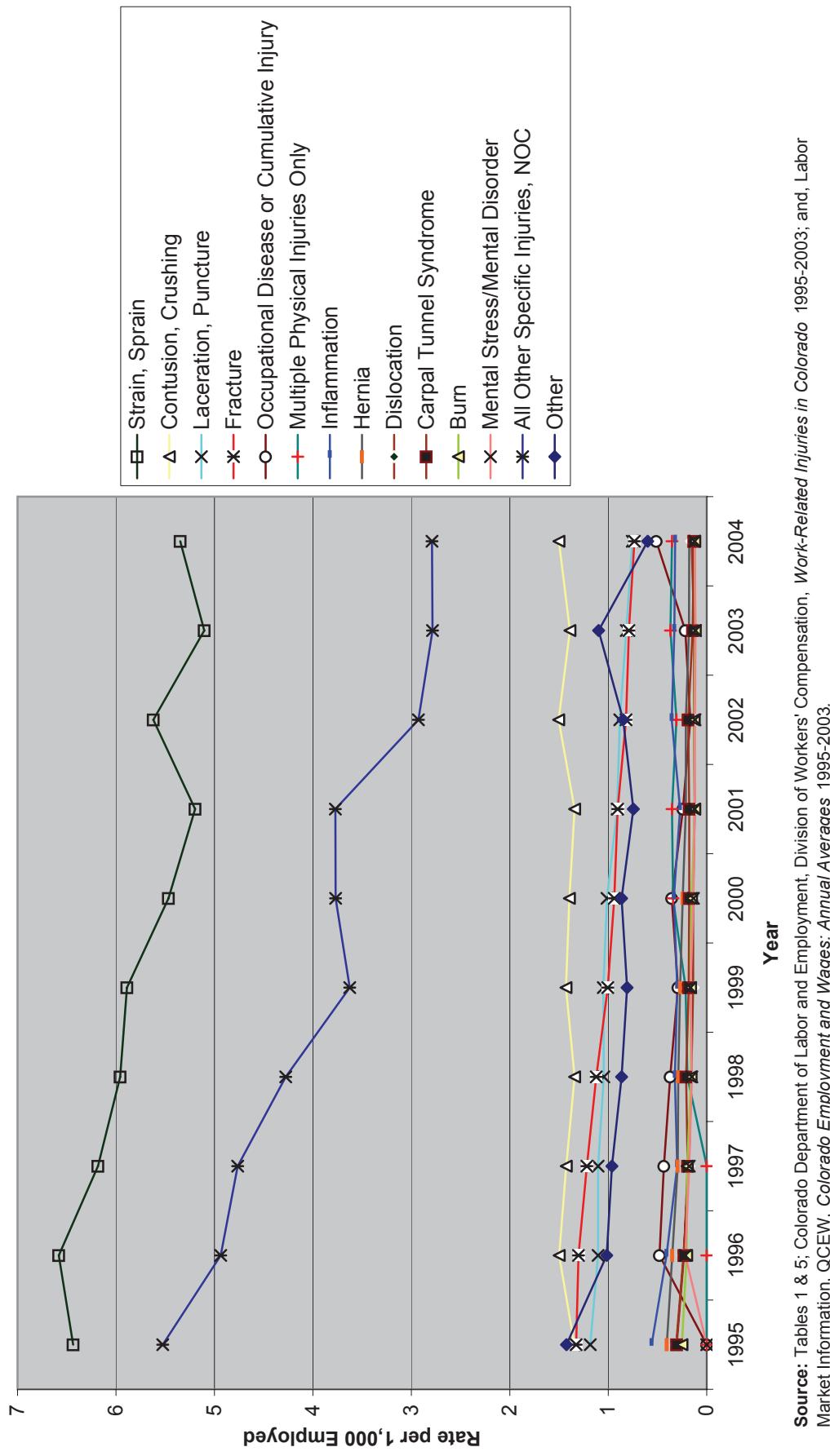
Figure 9. Rate of Lost-Time Claims Filed, Nature of Injury, per 1,000 Employed: 1995-2004

Table 7

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

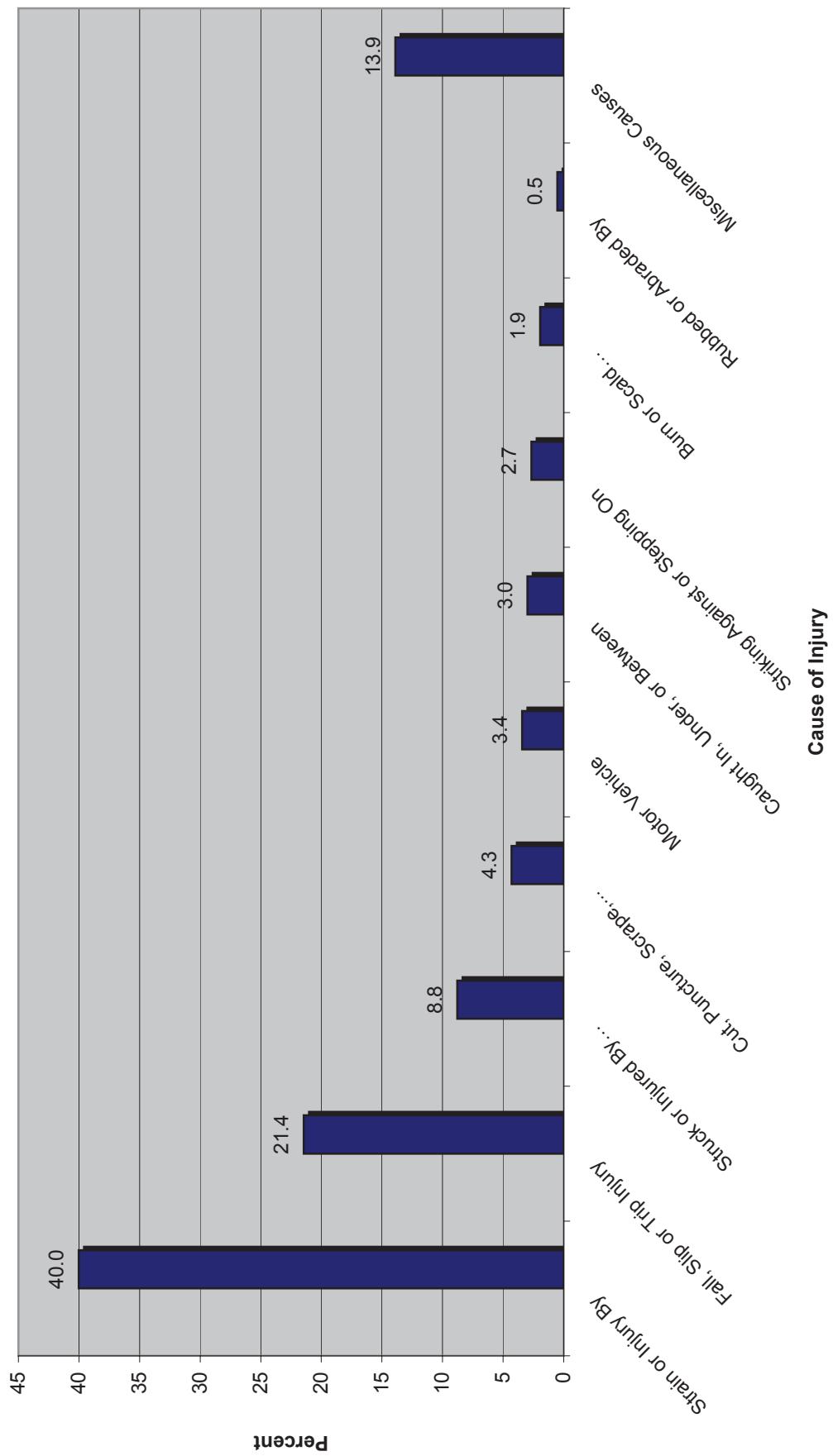
**Date of Injury-Calendar Year 2004
State of Colorado**

Nature of Injury	Count	Percent
Strain or Injury By	11,695	40.0
Fall, Slip or Trip Injury	6,270	21.4
Struck or Injured By - Inc. Kicked, Stabbed, Bit, Etc.	2,564	8.8
Cut, Puncture, Scrape, Injured By	1,259	4.3
Motor Vehicle	1,001	3.4
Caught In, Under, or Between	877	3.0
Striking Against or Stepping On	782	2.7
Burn or Scald - Heat or Cold Exposure	570	1.9
Rubbed or Abraded By	153	0.5
Miscellaneous Causes ¹	4,060	13.9
Totals	29,231	100%

Notes:

1 See Table 8 for details.

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

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

Source: Table 7

Table 8

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

**Date of Injury-Calendar Year 2004
State of Colorado**

Cause of Injury	Count	Percent
STRAIN or INJURY BY		
Lifting	3,706	12.7
Strain or Injury by, NOC ¹	3,001	10.3
Repetitive Motion - Carpal Tunnel Syndrome	1,376	4.7
Pushing or Pulling	1,183	4.0
Twisting	1,064	3.6
Holding or Carrying	514	1.8
Using Tool or Machine	333	1.1
Reaching	327	1.1
Jumping	115	0.4
Continual Noise	43	0.1
Wielding or Throwing	33	0.1
<i>Subtotal</i>	<i>11,695</i>	<i>40.0</i>
FALL, SLIP or TRIP INJURY		
Fall, Slip, Trip, NOC ¹	1,377	4.7
On Ice or Snow	1,088	3.7
On Same Level	958	3.3
From a Different Level (Elevation) - Off Wall, Catwalk, Bridge	738	2.5
From a Ladder or Scaffolding	602	2.1
From Liquid or Grease Spills	538	1.8
On Stairs	526	1.8
Slipped, Did Not Fall	305	1.0
Into Openings - Shafts, Excavations, Floor Openings, Etc.	138	0.5
<i>Subtotal</i>	<i>6,270</i>	<i>21.4</i>
STRUCK or INJURED BY		
Falling or Flying Object	724	2.5
Fellow Worker, Patient	402	1.4
Struck or Injured, NOC ¹ - Includes Kicked, Stabbed, Bit, Etc.	391	1.3
Object Being Lifted or Handled	277	0.9
Animal or Insect	213	0.7
Motor Vehicle	173	0.6
Hand Tool or Machine in Use	165	0.6
Moving Parts of Machine	119	0.4
Object Handled by Others	92	0.3
Explosion or Flare Back	8	*
<i>Subtotal</i>	<i>2,564</i>	<i>8.8</i>
CUT, PUNCTURE, SCRAPE, INJURED BY		
Cut, Puncture, Scrape, NOC ¹	408	1.4
Object Being Lifted or Handled	305	1.0
Powered Hand Tool, Appliance	267	0.9
Hand Tool or Utensil: Not Powered	221	0.8
Broken Glass	58	0.2
<i>Subtotal</i>	<i>1,259</i>	<i>4.3</i>

Table 8 (Continued)**Rank-Order Distribution of Lost-Time Claims by Cause of Injury (Detail)**

Date of Injury-Calendar Year 2004
State of Colorado

Cause of Injury	Count	Percent
MOTOR VEHICLE		
Collision or Sideswipe with Another Vehicle	495	1.7
Motor Vehicle, NOC ¹	302	1.0
Vehicle Upset - Overturned or Jackknifed	151	0.5
Collision with a Fixed Object -Vehicle or Object	48	0.2
Crash of Rail Vehicle	3	*
Crash of Water Vehicle	2	*
<i>Subtotal</i>	<i>1,001</i>	<i>3.4</i>
CAUGHT IN, UNDER or BETWEEN		
Caught In or Between, NOC ¹	387	1.3
Object Handled	241	0.8
Machine or Machinery	238	0.8
Collapsing Materials (Slides of Earth) - Man-made or Natural	11	*
<i>Subtotal</i>	<i>877</i>	<i>3.0</i>
STRIKING AGAINST or STEPPING ON		
Stationary Object	345	1.2
Striking Against or Stepping On, NOC ¹	211	0.7
Stepping on Sharp Object	95	0.3
Object Being Lifted or Handled	93	0.3
Moving Parts of Machine	30	0.1
Sanding, Scraping, Cleaning Operations	8	*
<i>Subtotal</i>	<i>782</i>	<i>2.7</i>
BURN or SCALD - HEAT or COLD EXPOSURE		
Cold Objects or Substances	175	0.6
Steam or Hot Fluids	90	0.3
Contact with, NOC ¹	72	0.2
Chemicals	57	0.2
Hot Objects or Substances	53	0.2
Contact with Electric Current	32	0.1
Dust, Gases, Fumes or Vapors	28	0.1
Fire or Flame	26	0.1
Temperature Extremes	16	0.1
Welding Operations	12	*
Radiation	8	*
Abnormal Air Pressure	1	*
<i>Subtotal</i>	<i>570</i>	<i>1.9</i>

Table 8 (Continued)

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

**Date of Injury-Calendar Year 2004
State of Colorado**

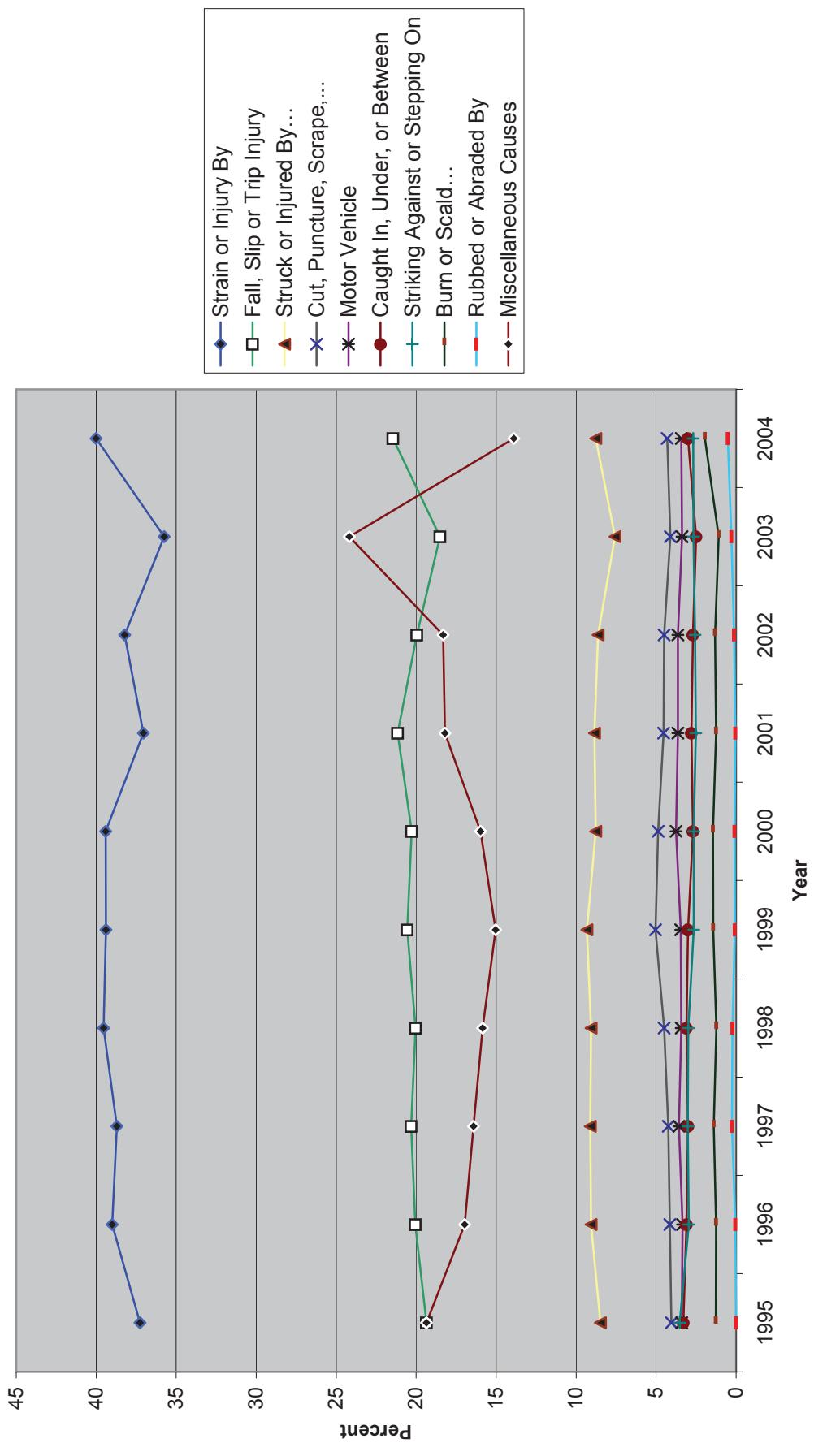
Cause of Injury	Count	Percent
RUBBED or ABRASED BY		
Repetitive Motion - Callous, Blister, Etc.	145	0.5
Rubbed or Abraded, NOC ¹	8	*
<i>Subtotal</i>	<i>153</i>	<i>0.5</i>
MISCELLANEOUS CAUSES		
Cumulative, NOC ¹ - All Other	582	2.0
Other than Physical Cause of Injury	400	1.4
Absorption, Ingestion, Inhalation, NOC ¹	215	0.7
Person in Act of a Crime - Robbery or Criminal Assault	134	0.5
Foreign Matter (Body) in Eye(s)	125	0.4
Heart Disease	2	*
Other - Miscellaneous, NOC ¹	2,602	8.9
<i>Subtotal</i>	<i>4,060</i>	<i>13.9</i>
TOTALS	29,231	100%

Notes:

* Value is less than .05%.

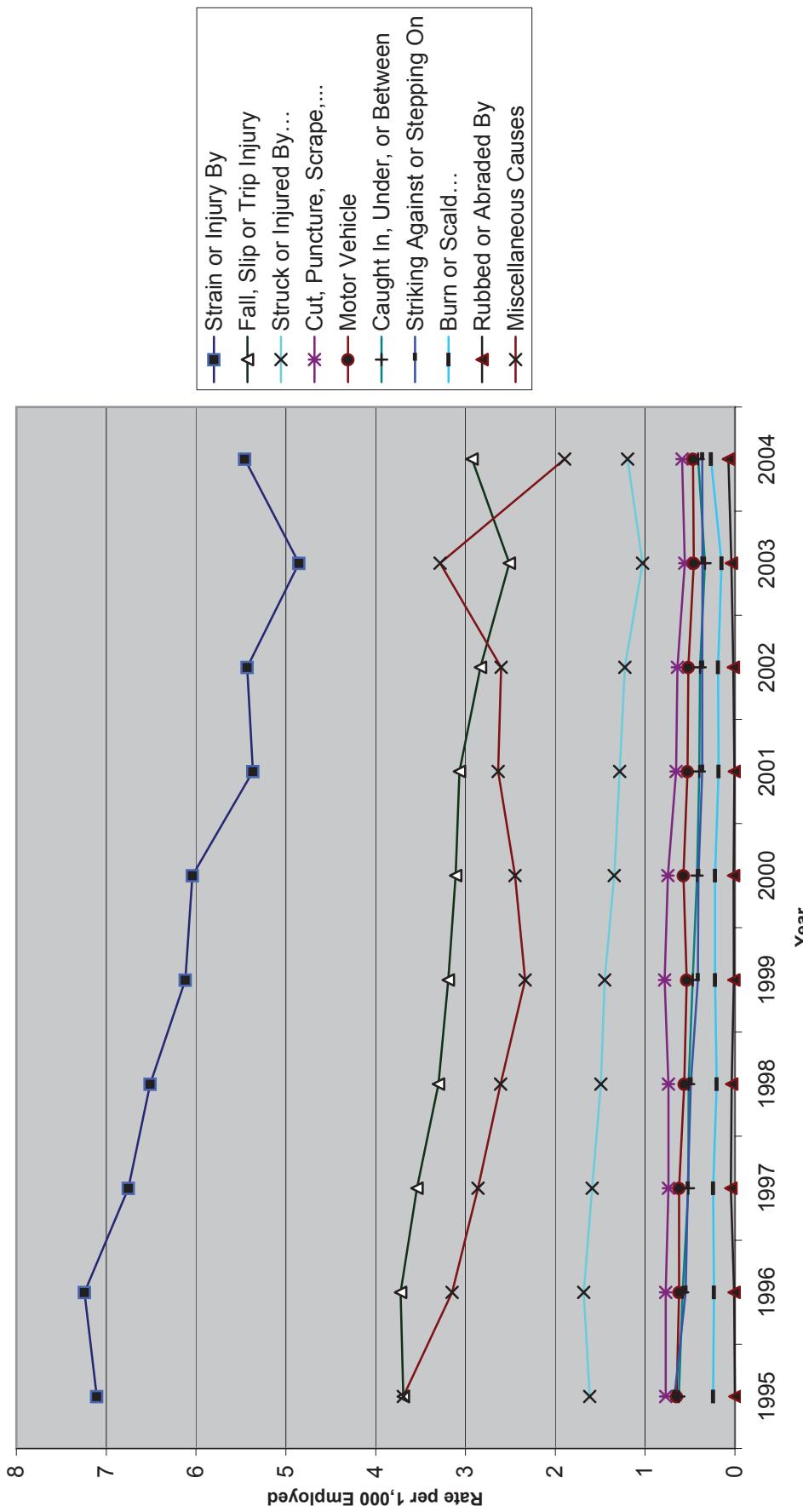
1 Not Otherwise Classified.



Figure 11. Percent Distribution of Lost-Time Claims, Cause of Injury: 1995-2004

Source: Table 7, and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1995-2003*.

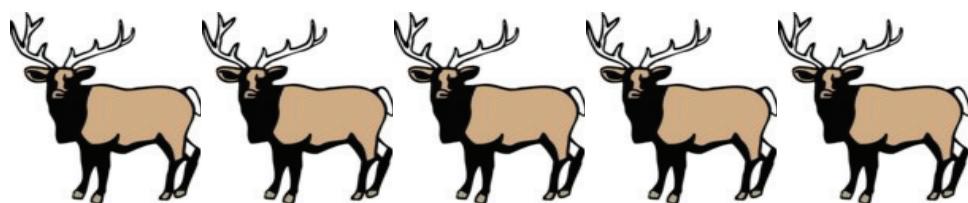
Figure 12. Rate of Lost-Time Claims Filed, Cause of Injury, per 1,000 Employed: 1995-2004



Source: Tables 1 & 7; Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1995-2003*; and, Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Averages 1995-2003*.

Lifting causes strain or injury in the greatest number of lost-time claims filed.

The percentage of claims caused by strains has risen slightly from 1995-2004, while the rate of claims for strains has declined overall.



**Section V North American Industry
Classification System (NAICS)**

Table 9

**Distribution of Lost-Time Claims, and Rate of Lost-Time Claims, Ranked, by North American
Industry Classification System (NAICS) Sectors**

**Date of Injury-Calendar Year 2004
State of Colorado**

NAICS Sectors ¹	Lost-Time Claims ²		Average Annual Employment ³	Percent Employed in Sector	Rate of Lost-Time Claims per 1,000 Employed
	Count	Percent			
Mining	371	1.3	14,377	0.7	25.8
Transportation & Warehousing	1,944	6.7	77,948	3.6	24.9
Construction	3,105	10.6	154,810	7.2	20.1
Public Administration	2,336	8.0	128,999	6.0	18.1
Agriculture, Forestry, Fishing & Hunting	241	0.8	14,575	0.7	16.5
Wholesale Trade	1,349	4.6	92,225	4.3	14.6
Utilities	197	0.7	13,747	0.6	14.3
Arts, Entertainment & Recreation	667	2.3	47,032	2.2	14.2
Retail Trade	3,241	11.1	242,193	11.3	13.4
Administrative & Waste Services	1,738	5.9	131,709	6.1	13.2
Manufacturing	1,961	6.7	154,980	7.2	12.7
Health Care & Social Assistance	2,455	8.4	214,858	10.0	11.4
Real Estate & Rental & Leasing	505	1.7	46,878	2.2	10.8
Other Services, Except Public Administration	570	1.9	65,936	3.1	8.6
Educational Services	1,380	4.7	174,673	8.2	7.9
Accommodation & Food Services	1,448	5.0	209,904	9.8	6.9
Information	363	1.2	83,158	3.9	4.4
Finance & Insurance	430	1.5	105,234	4.9	4.1
Management of Companies & Enterprises	70	0.2	22,434	1.0	3.1
Professional & Technical Services	454	1.6	146,039	6.8	3.1
Other ⁴	4,406	15.1	190	0.0	n/a
Totals	29,231	100%	2,141,899	100%	n/a
Rate of Claims for Total Employment	n/a	n/a		n/a	13.6

Notes:

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

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

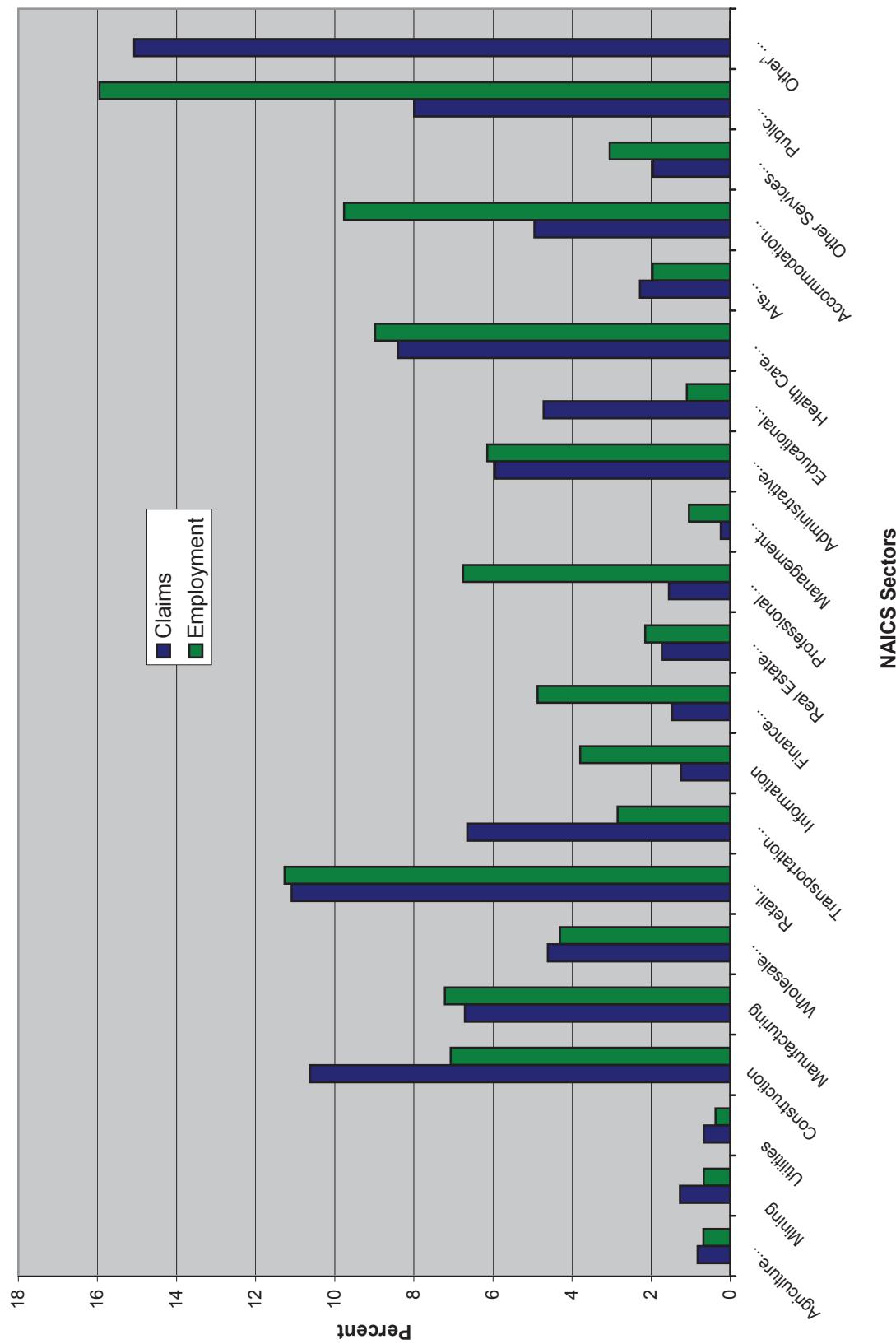
3 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Average 2004*.

Sector totals differ from the QCEW due to the distribution of government employees throughout all sectors, a later download date, and rounding. An employed person is 16 years or over in the civilian noninstitutional population, who, during the reference week, (a) did any work at all; and, (b) who was not working, but was temporarily absent.

4 "Other" includes nonclassified establishments, invalid NAICS codes and missing data.

***The Mining sector employs only .7% of the Colorado workforce,
yet has the highest rate of claims at 25.8 per 1,000 employed.***

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



Notes:

Source: Table 9
1. The employment numbers in "Other" are too small to produce a bar visible in this figure.

Table 10

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

**Date of Injury-Calendar Year 2004
State of Colorado**

NAICS Sub-Sectors ¹	Lost-Time Claims		Average Annual Employment ²	Rate of Lost-Time Claims per 1,000 Employed
	Count	Percent		
MINING				
213 Support Activities for Mining	169	0.6	5,162	32.7
212 Mining (except Oil & Gas)	155	0.5	4,911	31.6
211 Oil & Gas Extraction	47	0.2	4,304	10.9
TRANSPORTATION and WAREHOUSING				
492 Couriers & Messengers	494	1.7	9,434	52.4
485 Transit & Ground Passenger Transportation	277	0.9	6,665	41.6
484 Truck Transportation	564	1.9	16,919	33.3
481 Air Transportation	394	1.3	14,090	28.0
488 Support Activities for Transportation	160	0.5	8,212	19.5
487 Scenic & Sightseeing Transportation	8	*	461	17.4
493 Warehousing & Storage	42	0.1	7,458	5.6
486 Pipeline Transportation	3	*	844	3.6
CONSTRUCTION				
238 Specialty Trade Contractors	2,274	7.8	102,580	22.2
237 Heavy & Civil Engineering Construction	396	1.4	22,533	17.6
236 Construction of Buildings	435	1.5	29,697	14.6
PUBLIC ADMINISTRATION				
922 Justice, Public Order & Safety Activities	662	2.3	18,909	35.0
923 Administration of Human Resource Programs	253	0.9	8,420	30.0
921 Executive, Legislative & General Government	1,397	4.8	75,992	18.4
924 Administration of Environmental Programs	16	0.1	11,252	1.4
925 Community & Housing Program Administration	1	*	756	1.3
926 Administration of Economic Programs	7	*	5,980	1.2
AGRICULTURE, FORESTRY, FISHING and HUNTING				
113 Forestry & Logging	3	*	140	21.4
115 Agriculture & Forestry Support Activities	44	0.2	2,295	19.2
112 Animal Production	88	0.3	5,321	16.5
111 Crop Production	104	0.4	6,811	15.3
WHOLESALE TRADE				
424 Merchant Wholesalers, Nondurable Goods	680	2.3	31,940	21.3
423 Merchant Wholesalers, Durable Goods	616	2.1	51,728	11.9
425 Electronic Markets & Agents & Brokers	53	0.2	8,557	6.2
UTILITIES				
221 Utilities	197	0.7	13,747	14.3

Table 10 (Continued)

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

**Date of Injury-Calendar Year 2004
State of Colorado**

NAICS Sub-Sectors ¹	Lost-Time Claims		Average Annual Employment ²	Rate of Lost-Time Claims per 1,000 Employed
	Count	Percent		
ARTS, ENTERTAINMENT and RECREATION				
713 Gambling, Recreation & Amusement Industries	580	2.0	37,925	15.3
711 Performing Arts & Spectator Sports	73	0.2	6,521	11.2
712 Museums, Parks & Historical Sites	14	*	2,586	5.4
RETAIL TRADE				
445 Food & Beverage Stores	938	3.2	42,743	21.9
444 Building Material & Garden Supply Stores	379	1.3	22,457	16.9
447 Gasoline Stations	201	0.7	13,179	15.3
442 Furniture & Home Furnishings Stores	157	0.5	10,674	14.7
452 General Merchandise Stores	627	2.1	45,518	13.8
441 Motor Vehicle & Parts Dealers	402	1.4	32,427	12.4
453 Miscellaneous Store Retailers	192	0.7	17,284	11.1
454 Nonstore Retailers	42	0.1	5,063	8.3
446 Health & Personal Care Stores	71	0.2	10,084	7.0
443 Electronics & Appliance Stores	50	0.2	7,950	6.3
451 Sporting Goods, Hobby, Book & Music Stores	93	0.3	15,616	6.0
448 Clothing & Clothing Accessories Stores	89	0.3	19,198	4.6
ADMINISTRATIVE and WASTE SERVICES				
562 Waste Management & Remediation Services	172	0.6	7,851	21.9
561 Administrative & Support Services	1,566	5.4	123,858	12.6
MANUFACTURING				
316 Leather & Allied Product Manufacturing	27	0.1	613	44.0
312 Beverage & Tobacco Product Manufacturing	151	0.5	5,883	25.7
337 Furniture & Related Product Manufacturing	134	0.5	6,902	19.4
321 Wood Product Manufacturing	95	0.3	5,060	18.8
327 Nonmetallic Mineral Product Manufacturing	166	0.6	9,176	18.1
333 Machinery Manufacturing	154	0.5	8,661	17.8
313 Textile Mills	3	*	173	17.3
311 Food Manufacturing	301	1.0	17,788	16.9
314 Textile Product Mills	30	0.1	1,883	15.9
332 Fabricated Metal Product Manufacturing	231	0.8	15,539	14.9
331 Primary Metal Manufacturing	28	0.1	1,907	14.7
326 Plastics & Rubber Products Manufacturing	71	0.2	5,120	13.9
336 Transportation Equipment Manufacturing	102	0.3	9,775	10.4
322 Paper Manufacturing	25	0.1	2,467	10.1
339 Miscellaneous Manufacturing	100	0.3	10,542	9.5
323 Printing & Related Support Activities	73	0.2	8,100	9.0
325 Chemical Manufacturing	57	0.2	6,913	8.2
334 Computer & Electronic Product Manufacturing	198	0.7	34,377	5.8
315 Apparel Manufacturing	5	*	972	5.1
335 Electrical Equipment & Appliance Manufacturing	10	*	2,200	4.5

**Section V North American Industry
Classification System (NAICS)**

Table 10 (Continued)

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

**Date of Injury-Calendar Year 2004
State of Colorado**

NAICS Sub-Sectors ¹	Lost-Time Claims		Rate of Lost-Time Claims per 1,000 Employed	
	Count	Percent	Average Annual Employment ²	Employed
HEALTH CARE and SOCIAL ASSISTANCE				
623 Nursing & Residential Care Facilities	588	2.0	36,237	16.2
622 Hospitals	985	3.4	66,704	14.8
624 Social Assistance	333	1.1	32,301	10.3
621 Ambulatory Health Care Services	549	1.9	79,616	6.9
REAL ESTATE and RENTAL and LEASING				
533 Lessors of Nonfinancial Intangible Assets	28	0.1	1,008	27.8
532 Rental & Leasing Services	190	0.6	13,109	14.5
531 Real Estate	287	1.0	32,761	8.8
OTHER SERVICES, Except PUBLIC ADMINISTRATION				
811 Repair & Maintenance	261	0.9	22,797	11.4
813 Membership Associations & Organizations	167	0.6	18,723	8.9
812 Personal & Laundry Services	134	0.5	21,572	6.2
814 Private Households	8	*	2,844	2.8
EDUCATIONAL SERVICES				
611 Educational Services	1,380	4.7	174,673	7.9
ACCOMMODATION and FOOD SERVICES				
721 Accommodation	451	1.5	39,666	11.4
722 Food Services & Drinking Places	997	3.4	170,238	5.9
INFORMATION				
519 Other Information Services	14	*	2,010	7.0
511 Publishing Industries (except Internet)	144	0.5	29,735	4.8
517 Telecommunications	157	0.5	32,522	4.8
512 Motion Picture & Sound Recording Industries	16	0.1	4,150	3.9
515 Broadcasting (except Internet)	15	0.1	6,307	2.4
518 ISPs, Web Search Portals & Data Processing	17	0.1	7,498	2.3

Table 10 (Continued)

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

NAICS Sub-Sectors ¹	Date of Injury-Calendar Year 2004 State of Colorado			Rate of Lost-Time Claims per 1,000 Employed
	Lost-Time Claims	Average Annual Employment ²	Count	Percent
FINANCE and INSURANCE				
525 Funds, Trusts, & Other Financial Vehicles	19	0.1	2,751	6.9
524 Insurance Carriers & Related Activities	183	0.6	36,936	5.0
522 Credit Intermediation & Related Activities	204	0.7	51,601	4.0
523 Financial Investment & Related Activities	24	0.1	13,701	1.8
MANAGEMENT of COMPANIES and ENTERPRISES				
551 Management of Companies & Enterprises	70	0.2	22,434	3.1
PROFESSIONAL and TECHNICAL SERVICES				
541 Professional & Technical Services	454	1.6	146,039	3.1
OTHER				
Disclosure Suppression	4	*	n/a	n/a
Invalid NAICS Codes	96	0.3	n/a	n/a
Nonclassifiable Establishments	4,310	14.7	190	n/a
TOTALS³	29,231	100%	n/a	n/a

Notes:

* Value is less than .05%.

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

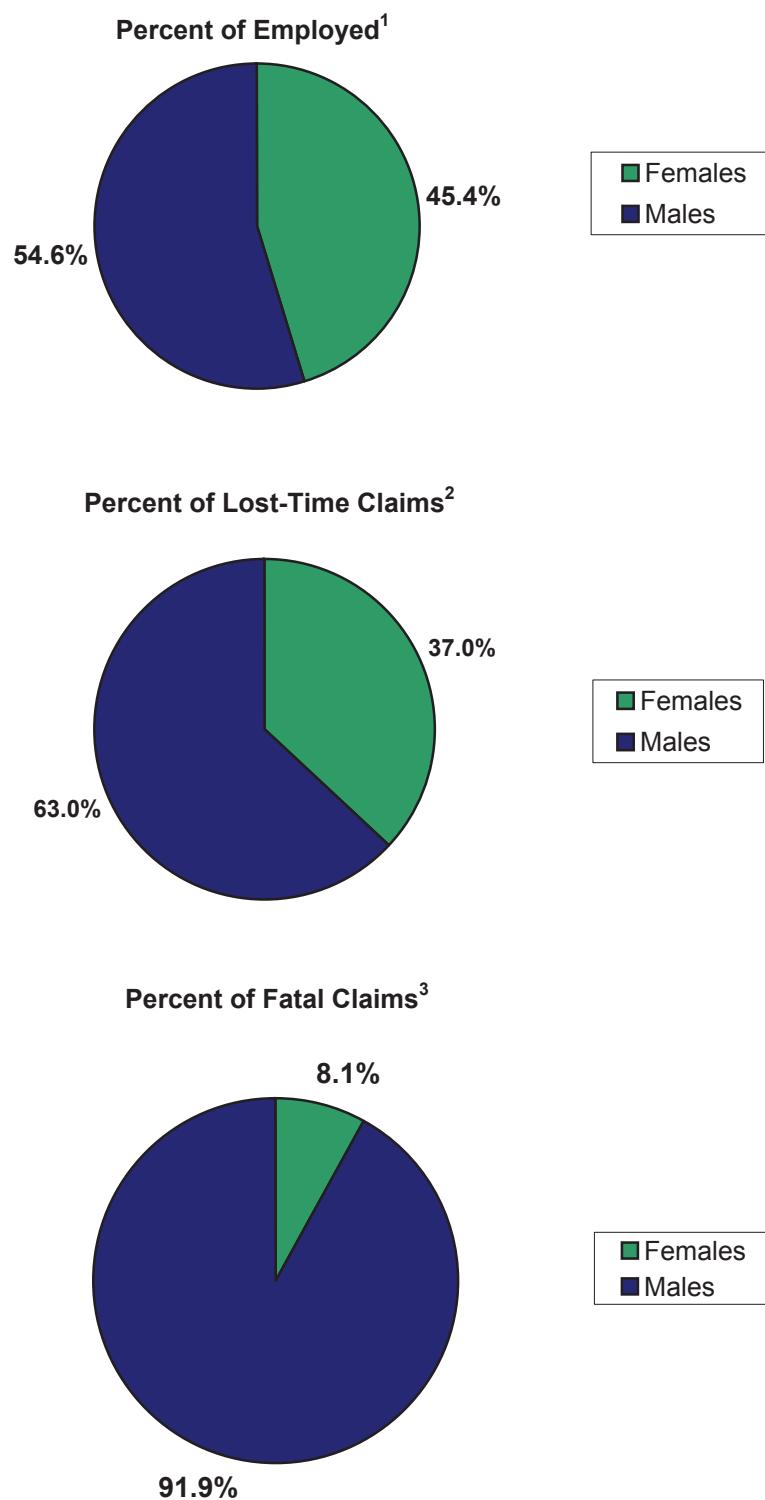
2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, Colorado Employment and Wages: Annual Average 2004.

An employed person is 16 years or over in the civilian noninstitutional population, who, during the reference week, (a) did any work at all, and, (b) who was not working, but was temporarily absent.

3 Subtotals for individual sectors may not equal sector totals in Table 9 due to disclosure suppression and no claims filed in some subsectors.

The NAICS sub-sector, Couriers and Messengers, has the highest rate of claims at 52.4 per 1,000 employed.

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, 2004: Table 14, Employment by Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2004 Annual Averages-Colorado.

2 Total number of lost-time claims is 29,231; 22 claims were missing data for gender.

3 Total number of fatal claims is 111.

Table 11**Distribution and Rate of Lost-Time Claims, and Rate Ratio, Ranked, by Gender and Part of Body**

**Date of Injury-Calendar Year 2004
State of Colorado**

Part of Body ¹	Gender						Totals		
	Female			Male			Count	Percent	Rate Ratio (CI) ⁴
	Count	Percent	Rate ²	Count	Percent	Rate ³			
Finger(s)	477	1.6	0.44	1,295	4.4	0.99	1,772	6.1	2.26 (2.03,2.5)
Foot/Feet	318	1.1	0.29	674	2.3	0.52	992	3.4	1.76 (1.54,2.01)
Knee	988	3.4	0.91	1,948	6.7	1.49	2,936	10.1	1.64 (1.52,1.77)
Upper Arm (Including Shoulder(s))	1,022	3.5	0.94	1,978	6.8	1.52	3,000	10.3	1.61 (1.49,1.73)
Head	504	1.7	0.46	967	3.3	0.74	1,471	5.0	1.59 (1.43,1.77)
Back	1,693	5.8	1.56	3,226	11.0	2.47	4,919	16.8	1.58 (1.49,1.68)
Ankle	429	1.5	0.40	797	2.7	0.61	1,226	4.2	1.54 (1.37,1.74)
Hand	445	1.5	0.41	726	2.5	0.56	1,171	4.0	1.36 (1.2,1.52)
Internal Organs	129	0.4	0.12	206	0.7	0.16	335	1.1	1.33 (1.06,1.65)
Multiple Body Parts	1,223	4.2	1.13	1,372	4.7	1.05	2,595	8.9	0.93 (0.86,1.01)
Wrist	670	2.3	0.62	619	2.1	0.47	1,289	4.4	0.77 (0.69,0.86)
Multiple Upper Extremities	581	2.0	0.54	327	1.1	0.25	908	3.1	0.47 (0.41,0.54)
All Other Classified Injuries	1,774	6.1	1.64	3,477	11.9	2.66	5,251	18.0	1.63 (1.54,1.72)
(Death)	9	0.0	0.01	102	0.3	0.08	111	0.4	9.41 (4.76,18.61)
Nonclassifiable	542	1.9	0.50	691	2.4	0.53	1,233	4.2	1.06 (0.95,1.19)
Totals⁵	10,804	37.0%	n/a	18,405	63.0%	n/a	29,209	100%	n/a

Notes:

1 Some of the part of body categories shown in this table incorporate related categories from Table 4 (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 is 29,231; 22 claims were missing data for gender.

Table 12

Distribution and Rate of Lost-Time Claims, and Rate Ratio, Ranked, by Gender and Nature of Injury

Date of Injury-Calendar Year 2004
State of Colorado

Nature of Injury	Totals										
	Gender			Rate Ratio (CI)³							
	Female	Male	Count	Percent	Rate¹	Count	Percent	Rate²	Count	Percent	Rate Ratio (CI)³
Hernia	40	0.1	0.04	342	1.2	0.26	382	1.3	7.1	(5.12, 9.85)	
Laceration, Puncture	349	1.2	0.32	1,269	4.3	0.97	1,618	5.5	3.02	(2.68, 3.4)	
Dislocation	90	0.3	0.08	238	0.8	0.18	328	1.1	2.2	(1.72, 2.8)	
Fracture	439	1.5	0.40	1,134	3.9	0.87	1,573	5.4	2.15	(1.92, 2.4)	
Contusion, Crushing	1,063	3.6	0.98	2,150	7.4	1.65	3,213	11.0	1.68	(1.56, 1.81)	
Strain, Sprain	4,045	13.8	3.73	7,403	25.3	5.67	11,448	39.2	1.52	(1.46, 1.58)	
Multiple Physical Injuries Only	346	1.2	0.32	411	1.4	0.31	757	2.6	0.99	(0.86, 1.14)	
Inflammation (including Tendinitis/Tenosynovitis)	358	1.2	0.33	326	1.1	0.25	684	2.3	0.76	(0.65, 0.88)	
Occupational Disease or Cumulative Injury ⁴	627	2.1	0.58	466	1.6	0.36	1,093	3.7	0.62	(0.55, 0.7)	
Mental Stress/Mental Disorder	171	0.6	0.16	89	0.3	0.07	260	0.9	0.43	(0.33, 0.56)	
Carpal Tunnel Syndrome	192	0.7	0.18	87	0.3	0.07	279	1.0	0.38	(0.29, 0.48)	
All Other Specific Injuries, NOC ⁵	2,575	8.8	2.38	3,402	11.6	2.61	5,977	20.5	1.1	(1.04, 1.16)	
Other ⁶	509	1.7	0.47	1,088	3.7	0.834	1,597	5.5	1.78	(1.6, 1.97)	
Totals⁷	10,804	37.0%	n/a	18,405	63.0%	n/a	29,209	100%	n/a		

Notes:

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. (CI = 95% Confidence Interval)

4 Excludes mental stress, mental disorder and carpal tunnel claims reported here in their own categories.

5 Not Otherwise Classified.

6 "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.

7 Total number of lost-time claims is 29,231; 22 claims were missing data for gender.

Females file claims at a higher rate than males for injuries to multiple body parts, wrist and multiple upper extremities.

The rate of claims for hernias is seven times higher for men than for women.



Table 13

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

**Date of Injury-Calendar Year 2004
State of Colorado**

NAICS Sectors ²	Gender					
	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry, Fishing & Hunting	46	0.2	195	0.7	241	0.8
Mining	12	0.0	359	1.2	371	1.3
Utilities	22	0.1	175	0.6	197	0.7
Construction	137	0.5	2,967	10.2	3,104	10.6
Manufacturing	515	1.8	1,445	4.9	1,960	6.7
Wholesale Trade	237	0.8	1,111	3.8	1,348	4.6
Retail Trade	1,511	5.2	1,729	5.9	3,240	11.1
Transportation & Warehousing	458	1.6	1,485	5.1	1,943	6.7
Information	187	0.6	176	0.6	363	1.2
Finance & Insurance	333	1.1	97	0.3	430	1.5
Real Estate & Rental & Leasing	157	0.5	347	1.2	504	1.7
Professional & Technical Services	219	0.7	235	0.8	454	1.6
Management of Companies & Enterprises	35	0.1	35	0.1	70	0.2
Administrative & Waste Services	525	1.8	1,212	4.1	1,737	5.9
Educational Services	841	2.9	535	1.8	1,376	4.7
Health Care & Social Assistance	1,858	6.4	593	2.0	2,451	8.4
Arts, Entertainment & Recreation	283	1.0	384	1.3	667	2.3
Accommodation & Food Services	788	2.7	659	2.3	1,447	5.0
Other Services, Except Public Administration	198	0.7	372	1.3	570	2.0
Public Administration	808	2.8	1,526	5.2	2,334	8.0
Other ³	1,634	5.6	2,768	9.5	4,402	15.1
Totals	10,804	37.0%	18,405	63.0%	29,209	100%

Notes:

1 The findings in this table are best interpreted in comparison to the NAICS by gender distribution of the total workforce; however, Colorado Labor Market Information (LMI) does not provide this data.

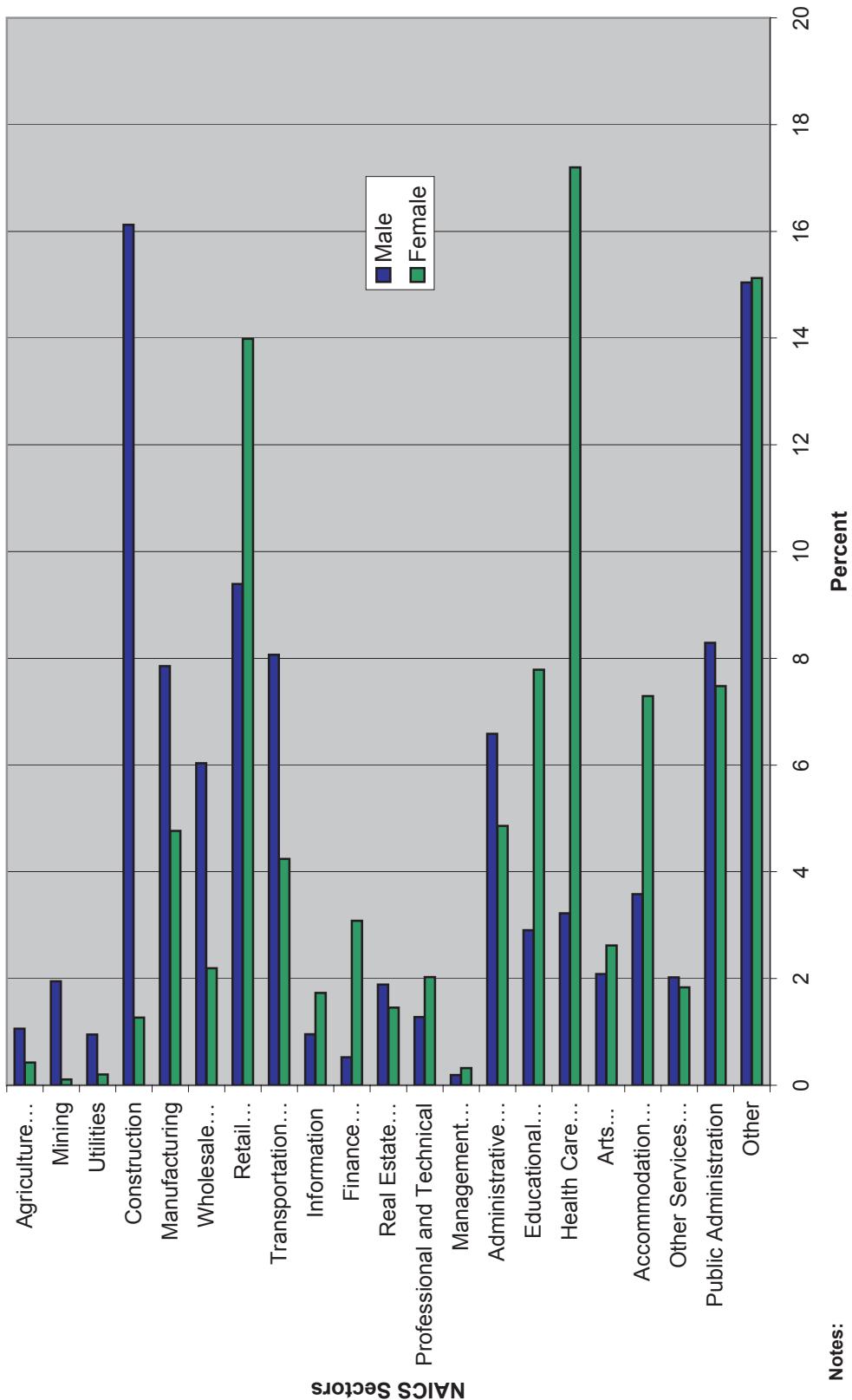
2 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2002*.

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

4 Total number of lost-time claims is 29,231; 22 claims were missing data for gender.

The greatest percentage of claims for females is in the Health Care and Social Assistance sector, while for males it is the Construction sector. This difference may merely reflect the gender distribution of the work force.

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%.

Table 14

Percent Distribution of Lost-Time Claims by Age and North American Industry Classification System (NAICS) Sectors¹

Date of Injury-Calendar Year 2004
State of Colorado

NAICS Sectors ²	Age Group ³						Age			Count	Percent
	Under 18	18-29	30-39	40-49	50-59	60-65	Over 65	Missing			
Agriculture, Forestry, Fishing & Hunting	*	0.2	0.2	0.2	0.1	0.1	*	*	241	0.8	
Mining	*	0.3	0.3	0.4	0.2	*	*	*	371	1.3	
Utilities	*	0.1	0.1	0.3	0.2	*	*	*	197	0.7	
Construction	*	3.0	3.0	2.9	1.4	0.3	0.1	*	3,105	10.6	
Manufacturing	*	1.2	1.6	2.1	1.4	0.4	0.1	*	1,961	6.7	
Wholesale Trade	*	1.1	1.2	1.3	0.8	0.2	0.1	*	1,349	4.6	
Retail Trade	0.1	2.7	2.3	3.0	2.1	0.6	0.3	*	3,241	11.1	
Transportation & Warehousing	*	1.0	1.6	2.2	1.5	0.2	0.1	*	1,944	6.7	
Information	*	0.2	0.3	0.5	0.2	0.1	*	*	363	1.2	
Finance & Insurance	*	0.3	0.4	0.4	0.3	0.1	*	*	430	1.5	
Real Estate & Rental & Leasing	*	0.3	0.4	0.5	0.4	0.1	*	*	505	1.7	
Professional & Technical Services	*	0.3	0.3	0.5	0.3	0.1	*	*	454	1.6	
Management of Companies & Enterprises	*	0.1	*	0.1	0.1	*	*	*	70	0.2	
Administrative & Waste Services	*	1.6	1.5	1.7	0.8	0.2	0.1	*	1,738	5.9	
Educational Services	*	0.7	1.0	1.3	1.3	0.3	0.1	*	1,380	4.7	
Health Care & Social Assistance	*	1.6	1.9	2.4	1.9	0.4	0.1	*	2,455	8.4	
Arts, Entertainment & Recreation	*	0.6	0.5	0.5	0.4	0.1	0.1	*	667	2.3	
Accommodation & Food Services	0.1	1.8	1.1	1.1	0.6	0.2	0.1	*	1,448	5.0	
Other Services, Except Public Administration	*	0.4	0.5	0.6	0.4	0.1	0.1	*	570	1.9	
Public Administration	*	0.9	1.9	2.5	2.2	0.4	0.2	*	2,336	8.0	
Other ⁴	0.1	4.0	3.5	3.9	2.6	0.7	0.3	*	4,406	15.1	
Totals	163	6,514	6,931	8,202	5,569	1,315	489	48	29,231	n/a	
Percent	0.6	22.3	23.7	28.1	19.1	4.5	1.7	0.2	n/a	100%	

Notes:

* Value is less than .05%.

1 The findings in this table are best interpreted in comparison to the NAICS by age distribution of the total workforce; however, Colorado Labor Market Information (LMI) does not provide this data.

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

3 Note widths of age group categories vary.

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

Table 15

Distribution of Lost-Time Claims, and Rate of Claims, by Age and Gender

Date of Injury-Calendar Year 2004
State of Colorado

Age Group	Lost-Time Claims ¹	Number Employed ^{2,3}	Rate of Lost-Time Claims per 1,000 Females Employed		Rate of Lost-Time Claims per 1,000 Males Employed		Rate of Lost-Time Claims per 1,000 Employed ^{2,3}	Number Employed ^{2,3}	Rate of Lost-Time Claims per 1,000 Employed ^{2,3}
			Female	Male	Female	Male			
16-19 yrs.	256	49	5.2	465	43	10.8	721	92	7.8
20-24 yrs.	952	120	7.9	1,816	131	13.9	2,768	251	11.0
25-34 yrs.	2,087	234	8.9	4,535	319	14.2	6,622	553	12.0
35-44 yrs.	2,841	261	10.9	4,692	323	14.5	7,533	584	12.9
45-54 yrs.	3,020	257	11.8	4,442	294	15.1	7,462	551	13.5
55-64 yrs.	1,416	133	10.6	2,023	155	13.1	3,439	288	11.9
Totals	10,572	1,054	n/a	17,973	1,265	n/a	28,545	2,319	n/a
Rate of Claims for Total Employed				10.0		14.2			12.3

Notes:

1 The distribution of lost-time claims has been adjusted to make possible comparisons with the BLS Colorado employment data. The total of lost-time claims is 29,231; 686 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.

2 Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2004: Table 14. Employment Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2004 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 was not working, but was temporarily absent.

3 Counts are in thousands. Sums of individual items for age and gender may not equal total for age due to rounding.

Table 16
Distribution of Lost-Time Claims by Age and Gender¹
Date of Injury-Calendar Year 2004
State of Colorado

Age Group	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Under 18 yrs.	74	0.3	89	0.3	163	0.6
18 - 29 yrs.	2,139	7.3	4,364	14.9	6503	22.3
30 - 39 yrs.	2,330	8.0	4,597	15.7	6927	23.7
40 - 49 yrs.	3,200	11.0	4,997	17.1	8197	28.1
50 - 59 yrs.	2,348	8.0	3,220	11.0	5568	19.1
60 - 65 yrs.	524	1.8	790	2.7	1314	4.5
Over 65 yrs.	171	0.6	318	1.1	489	1.7
Age Missing	18	0.1	30	0.1	48	0.2
Totals³	10,804	37.0%	18,405	63.0%	29,209	100%

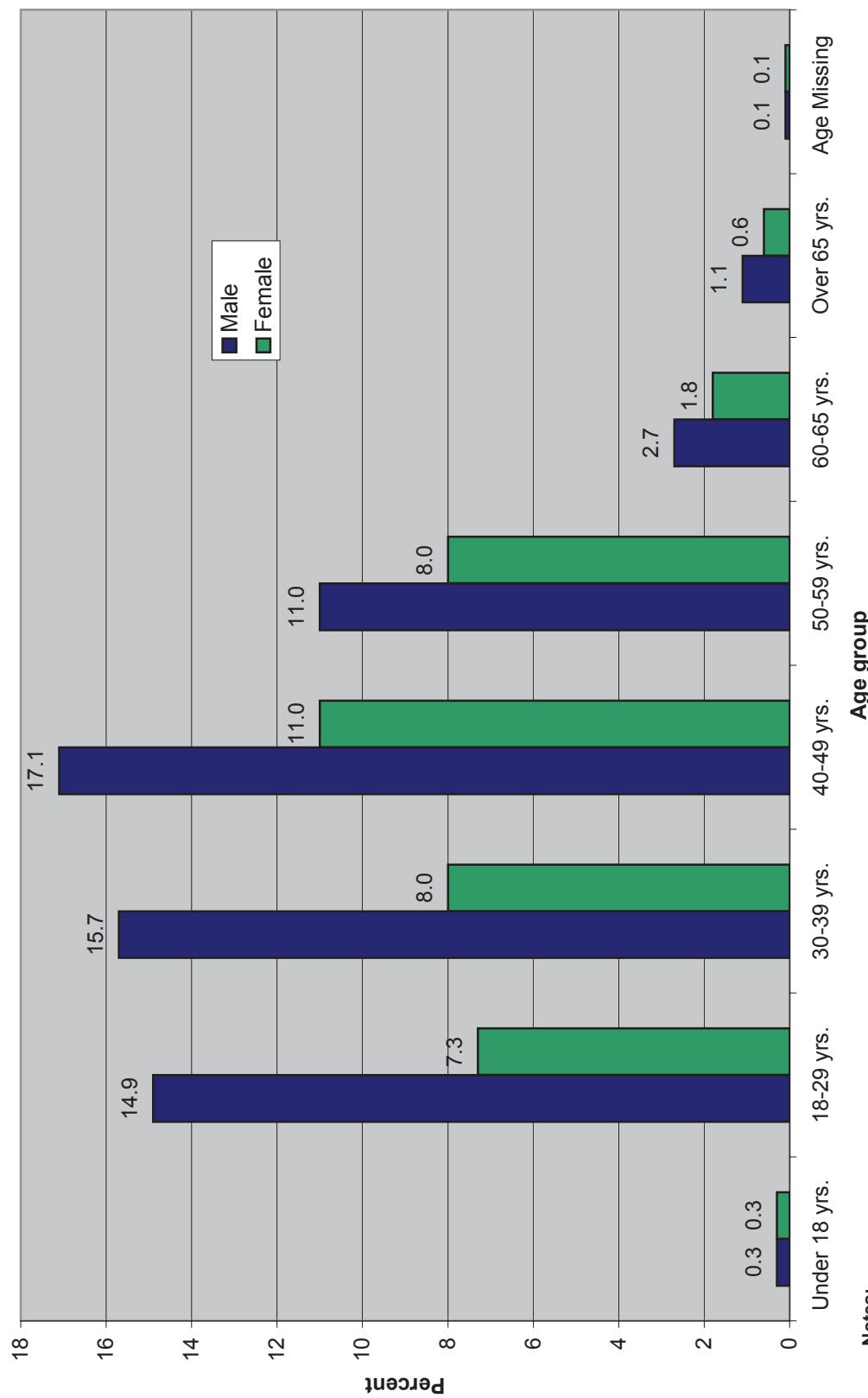
Notes:

1 The findings reported in this table are best interpreted in comparison to the age and gender distribution of the total workforce; however, Colorado Labor Market Information (LMI) does not provide this data.

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

3 Total number of lost-time claims is 29,231; 22 claims were missing data for gender.

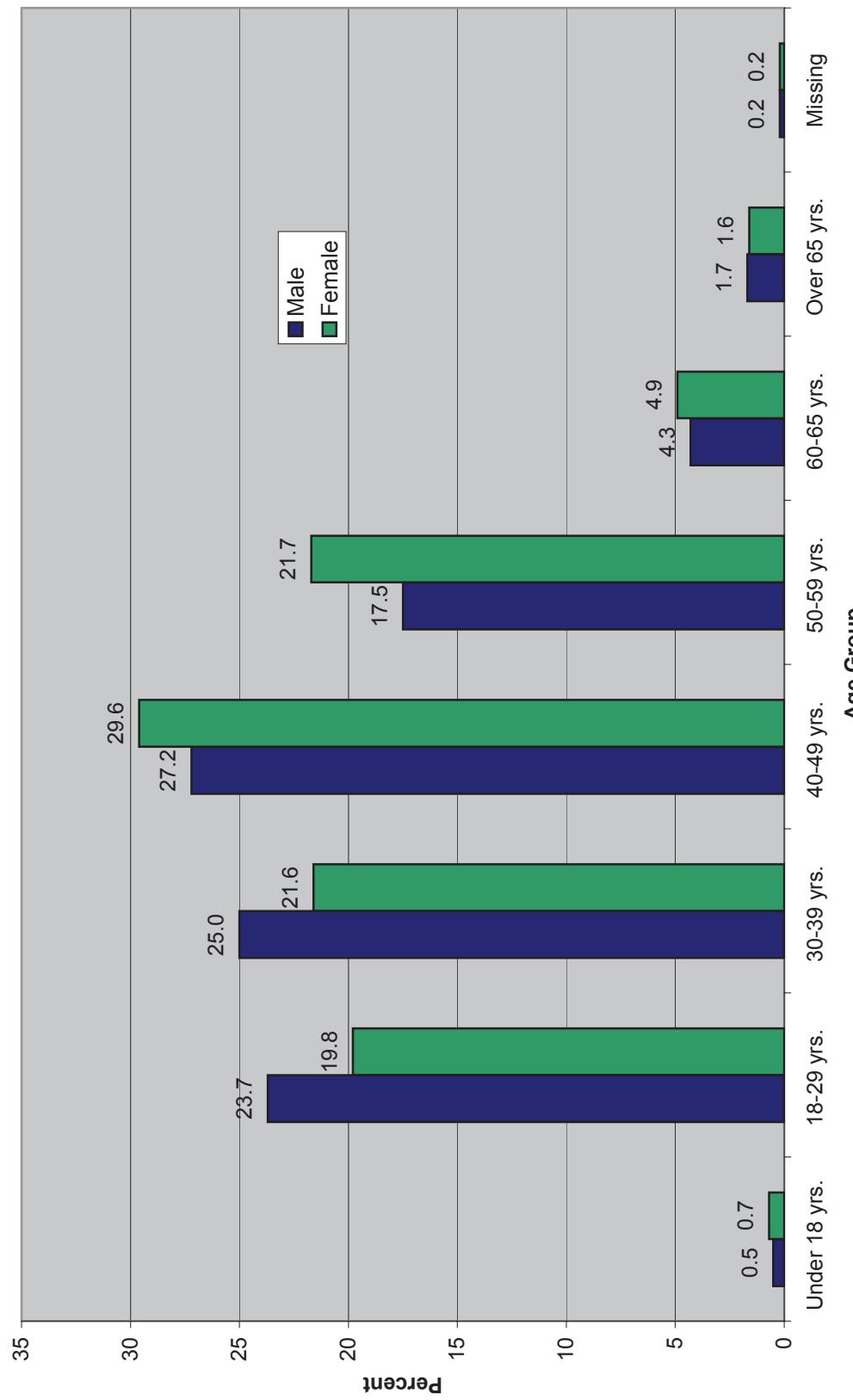


Figure 16. Percent Distribution of Lost-Time Claims by Age and Gender¹**Notes:**

Source: Table 16

1. Males + females = 100%

Figure 17. Percent Distribution of Lost-Time Claims, Gender¹ by Age



Notes:

Source: Table 16

1. Males = 100%, Females = 100%

Males file claims at a higher rate than females in every age group.

Both males and females, 40-49 years, file the greatest percentage of lost-time claims.



Table 17

Distribution of Lost-Time Claims by Claim Status

**Date of Injury-Calendar Year 2004
State of Colorado**

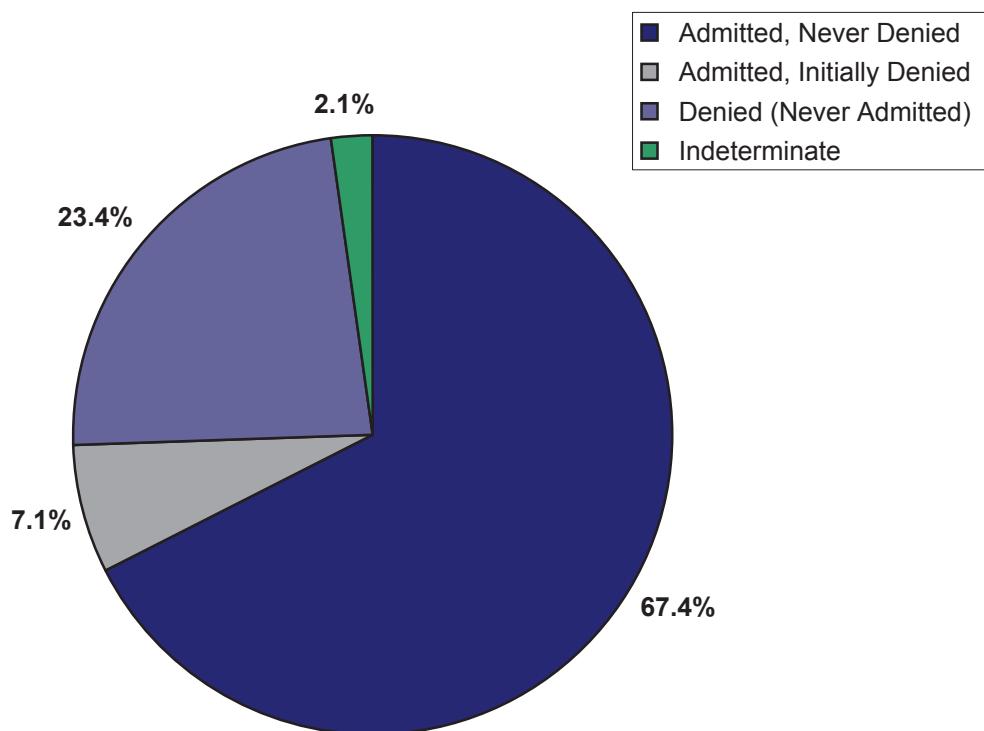
Claim Status¹	Count	Percent
Admitted		
Never Denied	19,714	67.4
Initially Denied	2,077	7.1
Denied (Never Admitted)	6,826	23.4
Indeterminate ²	614	2.1
Totals	29,231	100%

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, 2005. 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 40, or 7.1%, had a hearing.

Nearly three-quarters (74.5%) of lost-time claims are admitted.

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



Source: Table 17

Section VIII Admissions and Denials

Table 18

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

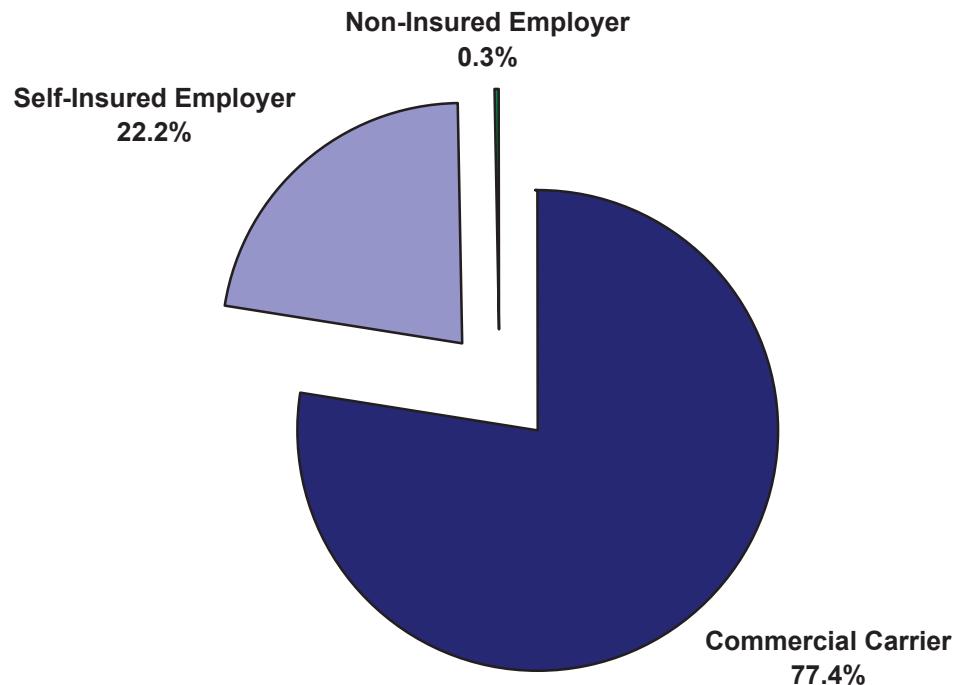
Date of Injury-Calendar Year 2004
State of Colorado

Claim Status ^{1,2}	Count	Percent	Totals			
			Count	Percent		
ADMITTED, NEVER DENIED						
Admission Type:						
General	2,240	11.4				
Final	15,083	76.5				
Fatal	27	0.1				
Final Pay Notice	2,364	12.0				
<i>Subtotal</i>	<i>19,714</i>	<i>100%</i>	19,714	67.4%		
ADMITTED, INITIALLY DENIED						
Admission Type:						
General	315	15.2				
Final	768	37.0				
Fatal	23	1.1				
Final Pay Notice	971	46.8				
<i>Subtotal</i>	<i>2,077</i>	<i>100%</i>	2,077	7.1%		
DENIED, NEVER ADMITTED						
			6,826	23.4%		
INDETERMINATE³						
			614	2.1%		
TOTALS						
			29,231	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, 2005. 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 40, or 7.1%, had a hearing.

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



Notes:

1. Based on claims showing a carrier; and also, those employers without insurance.
2. The total number of lost-time claims is 29,692 for this figure.
3. The overall claim count is different in this figure due to the inclusion of claims of unknown insurance status.

Table 19

Distribution of Denied Claims by Insured Status¹

Date of Injury-Calendar Year 2004
State of Colorado

Carrier Type	Total Claims Filed	Claims Initially Denied		Claims Initially Denied but Later Admitted		Claims Ultimately Denied
		Commercial Carrier ²	Self-Insured Employer ²	Non-Insured Employer ³	TOTALS	
Commercial Carrier ²	22,108	6,357	2,162	28	8	4,734
Self-Insured Employer ²	6,322					1,884
Non-Insured Employer ³	153					20
TOTALS	28,583	8,547			1,909	6,638

Notes:

1 A "Denied" claim is one for which a "Notice of Contest", but no admission document, has been filed.

2 The claims here had only 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. Of the total 29,231 lost-time claims filed, 2.2% involved multiple carriers and are excluded from this analysis.

3 Based on information in the Division's database as of December 28, 2005, neither an admission nor a denial has been filed in 114 of the 181 claims filed against non-insured employers.

Table 20

Distribution of Lost-Time Claims by Gender and Claim Status

Date of Injury-Calendar Year 2004
State of Colorado

Gender	Admission Only			Denial & Admission			Indeterminate			Totals ²	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent	
Female	6,590	61.0	792	7.3	3,246	30.0	176	1.6	10,804	100.0	
Male	13,112	71.2	1,283	7.0	3,572	19.4	438	2.4	18,405	100.0	
Totals	19,702	n/a	2,075	n/a	6,818	n/a	614	n/a	29,209	n/a	
Percentage Overall	67.5%		7.1%		23.3%		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, 2005. 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 filed is 29,231; 22 claims were missing data on gender.

Table 21

Distribution of Fatal Claims by Nature of Injury (Detail)

Date of Death-Calendar Year 2004
State of Colorado

Nature of Injury ¹	Count	Percent
SPECIFIC INJURY		
Concussion	14	12.6
Myocardial Infarction (Heart Attack)	9	8.1
Asphyxiation	9	8.1
Gunshot	5	4.5
Poisoning (General)	3	2.7
Vascular	3	2.7
Amputation	*	*
Burn	*	*
Freezing	*	*
Laceration	*	*
All Other Specific Injuries, NOC ²	*	*
<i>Subtotal</i>	48	43.2
OCCUPATIONAL DISEASE or CUMULATIVE INJURY		
Asbestosis	*	*
Silicosis	*	*
Respiratory (Fumes)	*	*
Contagious Disease	*	*
<i>Subtotal</i>	4	3.6
MULTIPLE INJURIES		
Multiple Physical Injuries	32	28.8
<i>Subtotal</i>	32	28.8
ORGANIC DISEASE		
Organic Heart Disease	13	11.7
Organic Lung Disease	*	*
Organic Neurological Disease (Stroke, Seizure)	*	*
Organic Digestive Disease	*	*
Organic Renal Disease	*	*
<i>Subtotal</i>	19	17.1
MISSING		
Missing ³	8	7.2
TOTALS	111	100%

Notes:

* Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.

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

2 Not Otherwise Classified.

3 Eight cases had no death certificate.

Motor vehicle accidents are the cause of death in 31% of fatal claims, but only 3.4% of all lost-time claims.

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

Date of Death-Calendar Year 2004
State of Colorado

Cause of Injury ¹	Count	Percent
BURN or SCALD - HEAT or COLD EXPOSURE		
Cold Objects or Substances	*	*
CAUGHT IN, UNDER or BETWEEN		
Machine or Machinery	4	3.6
FALL, SLIP or TRIP		
From a Different Level (Elevation) - Off Wall, Catwalk, Bridge, Etc.	4	3.6
From a Ladder or Scaffolding	4	3.6
On Same Level	*	*
Slipped, Did Not Fall	*	*
<i>Subtotal</i>	<i>10</i>	<i>9.0</i>
MOTOR VEHICLE		
Loss of Control - No Other Vehicle Involved (Snow, Ice, Water, etc.)	*	*
Collision or Sideswipe with Another Vehicle - Both in Motion	13	11.7
Collision with a Fixed Object - Standing Vehicle or Stationary Object	3	2.7
Crash of Airplane	*	*
Vehicle Upset - Overturned or Jackknifed	4	3.6
Motor Vehicle, NOC ²	*	*
<i>Subtotal</i>	<i>26</i>	<i>23.4</i>
STRIKING AGAINST or STEPPING ON		
Stationary Object	*	*
STRUCK or INJURED BY		
Falling or Flying Object	*	*
Hand Tool or Machine in Use	*	*
Motor Vehicle	8	7.2
Moving Parts of a Machine	*	*
<i>Subtotal</i>	<i>13</i>	<i>11.7</i>
MISCELLANEOUS CAUSES		
Self-Inflicted Injury - Suicide	6	5.4
Person in Act of a Crime - Robbery or Criminal Assault	3	2.7
Heart Disease	22	19.8
Disease of Lung/Respiratory System	4	3.6
Disease of Neural System	*	*
Cancer	4	3.6
Drug Overdose/Toxicity	*	*
Infectious Disease	*	*
Other - Miscellaneous, NOC ²	*	*
<i>Subtotal</i>	<i>45</i>	<i>40.5</i>
MISSING		
Missing ³	11	9.9
TOTALS	111	100%

Notes:

* Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.

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

2 Not Otherwise Classified.

3 Eight cases had no death certificate; three more had no information on cause of injury.

Table 23

**Distribution of Fatal Claims, and Rate of Fatal Claims, Ranked, by
North American Industry Classification System (NAICS) Sectors**

**Date of Death-Calendar Year 2004
State of Colorado**

NAICS Sectors ¹	Fatal Claims		Average Annual Employment ²	Rate of Fatal Claims Per 10,000 Employed
	Count	Percent		
Mining	8	7.2	14,377	5.56
Utilities	2	1.8	13,747	1.45
Construction	17	15.3	154,810	1.10
Transportation & Warehousing	7	6.3	77,948	0.90
Public Administration	11	9.9	128,999	0.85
Agriculture, Forestry, Fishing & Hunting	1	0.9	14,575	0.69
Administrative & Waste Services	7	6.3	131,709	0.53
Wholesale Trade	3	2.7	92,225	0.33
Manufacturing	5	4.5	154,980	0.32
Health Care & Social Assistance	6	5.4	214,858	0.28
Professional & Technical Services	4	3.6	146,039	0.27
Real Estate & Rental & Leasing	1	0.9	46,878	0.21
Arts, Entertainment & Recreation	1	0.9	47,032	0.21
Retail Trade	5	4.5	242,193	0.21
Accommodation & Food Services	3	2.7	209,904	0.14
Information	1	0.9	83,158	0.12
Finance & Insurance	1	0.9	105,234	0.10
Educational Services	0	0.0	174,673	0.00
Other Services, Except Public Administration	0	0.0	65,936	0.00
Management of Companies & Enterprises	0	0.0	22,434	0.00
Other ³	28	25.2	190	n/a
Totals	111	100%	2,141,899	n/a
Rate of Fatal Claims for Total Employment	n/a	n/a	n/a	0.52

Notes:

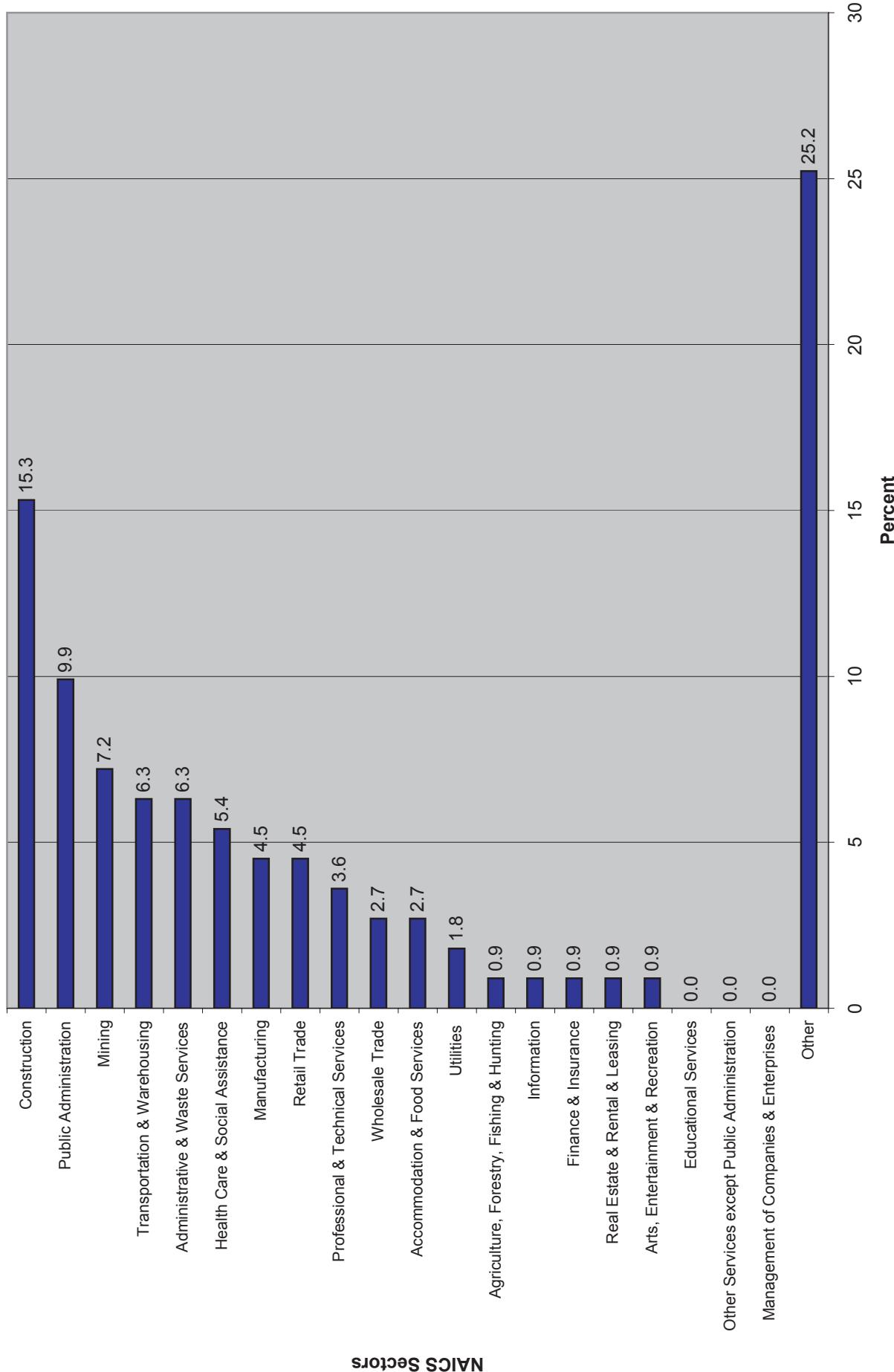
1 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2002*.

2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Average 2004*. Sector totals differ from the QCEW due to the distribution of government employees throughout all sectors, a later download date, and rounding. An employed person is 16 years or over in the civilian noninstitutional population, who, during the reference week, (a) did any work at all; and, (b) who was not working, but was temporarily absent.

3 "Other" includes nonclassified establishments, invalid NAICS codes and missing data.

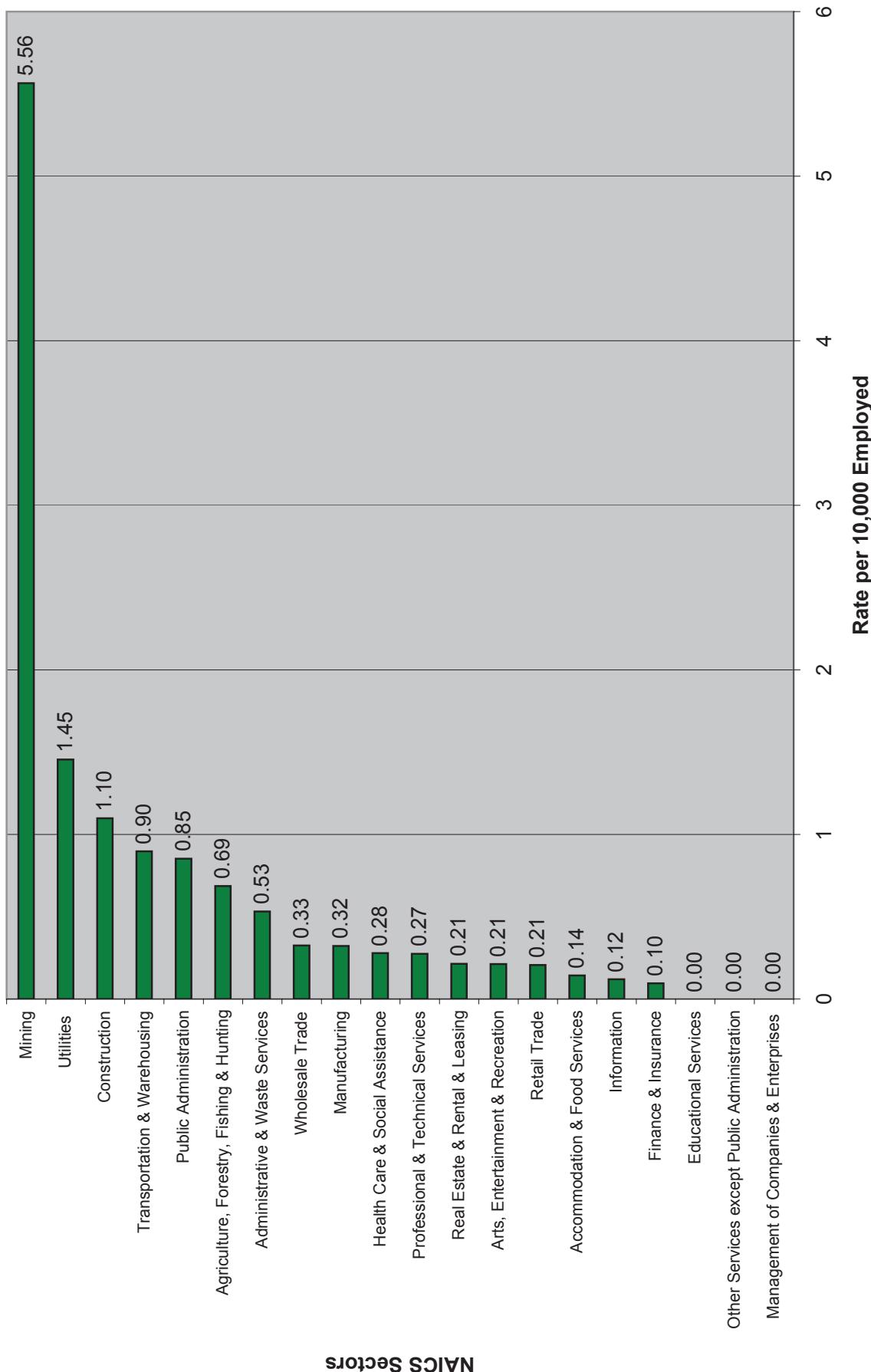
Construction is the industry sector with the highest number of fatal claims, but Mining is the sector with the highest rate of fatal claims.

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

Table 24

Distribution of Fatal Claims by Worker Characteristic¹

**Date of Death-Calendar Year 2004
State of Colorado**

Worker Characteristic	Count	Percent
TOTAL FATALS	111	100%
GENDER²		
Male	102	91.9
Female	9	8.1
AGE		
Under 18 Yrs.	0	0.0
18-29 Yrs.	7	6.3
30-39 Yrs.	23	20.7
40-49 Yrs.	29	26.1
50-59 Yrs.	26	23.4
60-65 Yrs.	9	8.1
Over 65 Yrs.	9	8.1
Missing ²	8	7.2
MARITAL STATUS		
Married	57	51.4
Divorced	24	21.6
Widowed	3	2.7
Never Married	19	17.1
Missing ²	8	7.2
RACE & HISPANIC-ORIGIN		
White, Non-Hispanic	79	71.2
White, Hispanic	23	20.7
<i>Subtotal</i>	102	91.9
Black ³	*	*
Missing ²	8	7.2

Notes:

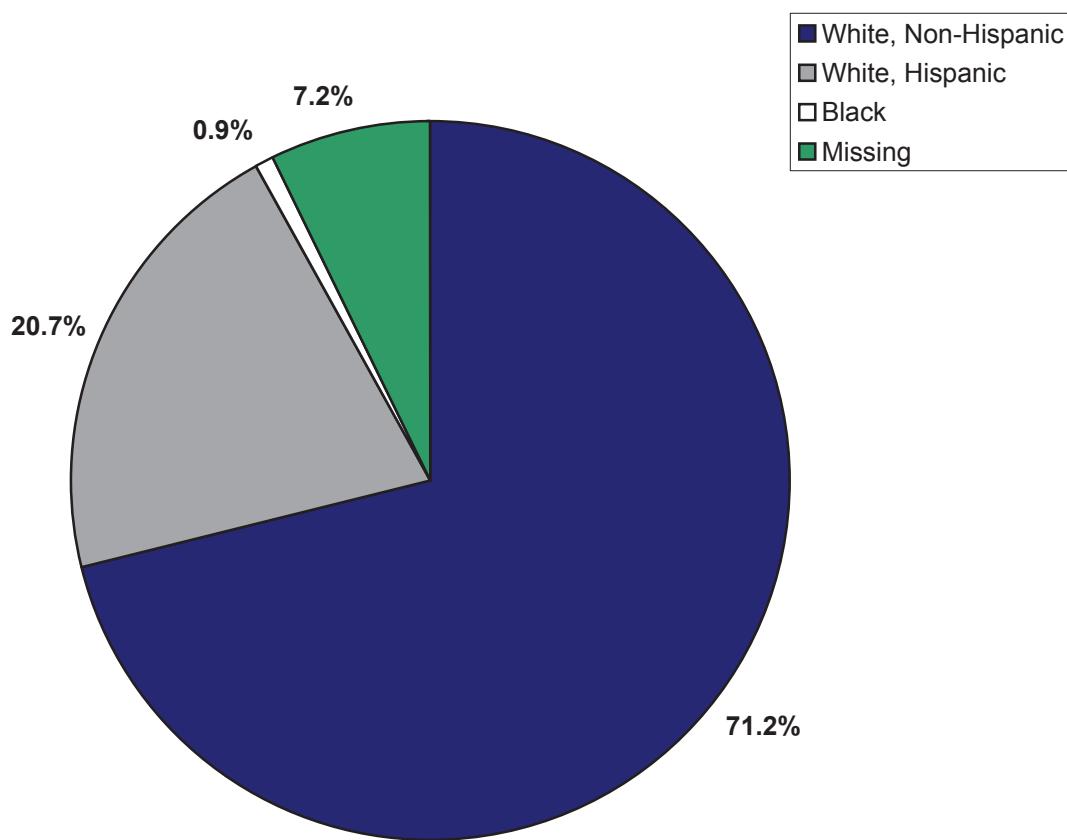
* Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.

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 Eight cases had no death certificate; gender was taken from the case file folder.

3 There were no Blacks also identified as Hispanic.

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



Source: Table 24

Of those fatalities identified as being of Hispanic-origin, all were Mexican or Mexican-American.

Table 25

Distribution of Fatal Claims by Age and Gender¹

Date of Death-Calendar Year 2004
 State of Colorado

Age Group ²	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Under 18 Yrs.	0	0.0	0	0.0	0	0.0
18-29 Yrs.	0	0.0	7	6.3	7	6.3
30-39 Yrs.	*	*	21	18.9	23	20.7
40-49 Yrs.	4	3.6	25	22.5	29	26.1
50-59 Yrs.	*	*	24	21.6	26	23.4
60-65 Yrs.	*	*	8	7.2	9	8.1
Over 65 Yrs.	0	0.0	9	8.1	9	8.1
Missing ³	0	0.0	8	7.2	8	7.2
Totals	9	8.1	102	91.9	111	100%

Notes:

* Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.

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 Eight cases had no death certificate so age is unknown. 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 2004
State of Colorado**

Educational Level	Count	Percent
Some High School or Less	16	14.4
High School Graduate	41	36.9
Some College	29	26.1
College Graduate	13	11.7
Graduate Work/Degree	4	3.6
Missing ²	8	7.2
Total	111	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 Eight cases had no death certificate.

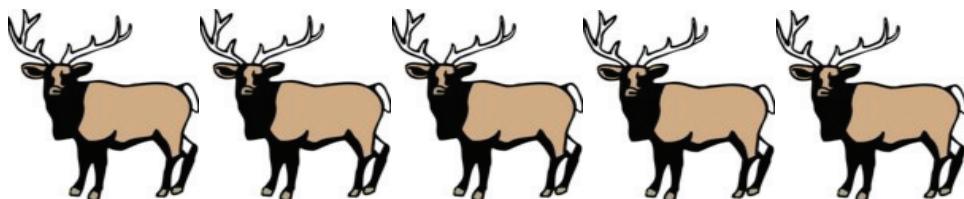


Table 27

Distribution of Fatal Claims by Gender and Claim Status¹

Date of Death-Calendar Year 2004
State of Colorado

Gender ⁴	Claim Status						Totals			
	Admission Only			Denial & Admission			Indeterminate ³			
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	
Female	3	33.3	*	*	5	55.6	0	0.0	9	100.0
Male	25	24.5	35	34.3	34	33.3	8	7.8	102	100.0
Totals	28	n/a	36	n/a	39	n/a	8	n/a	111	n/a
Percentage Overall	25.2%		32.4%		35.1%		7.2%		100%	

Notes:

* Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.

1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2005. 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 thirty-nine fatal claims that were "Denial Only", only one female and two males had a settlement, and there were no hearings.

3 Of the eight "Indeterminate" fatal claims, all involving males, there was one settlement, and two had hearings.

4 This information is taken from death certificates. Eight cases had no death certificate; gender was taken from the case file folder.

Table 28

Rank-Order Distribution of Fatal Claims by Occupational Classification¹

Date of Death-Calendar Year 2004
 State of Colorado

Occupational Classification ^{2,3}	Count	Percent
Construction & Extraction	22	19.8
Management, Business, & Financial Operations	21	18.9
Transportation & Material Moving	14	12.6
Service	13	11.7
Professional & Related Occupations	9	8.1
Installation, Maintenance, & Repair	8	7.2
Production	5	4.5
Farming, Fishing, & Forestry	4	3.6
Sales & Related Occupations	3	2.7
Office & Administrative Support	*	*
Military Occupations	*	*
Missing ⁴	9	8.1
Totals	111	100%

Notes:

- * Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.
- 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 Eight cases had no death certificate; one case did not have occupation listed on the death certificate.

Construction and extraction workers have the highest number of fatal claims.

Table 29**Distribution of Applications for Hearing, and Merit Hearings Held, by Location^{1,2}**

Date of Application or Hearing-Calendar Year 2004
State of Colorado

Location	Applications Received	Merit Hearings Held³
Alamosa	27	2
Boulder	120	10
Colorado Springs	1,600	219
Durango	197	43
Denver	5,382	618
Fort Collins	338	30
Glenwood Springs	281	23
Grand Junction	701	127
Greeley	520	60
Pueblo	907	78
Totals	10,073	1,210

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 10,073 hearings set as result of applications for hearing, 79% (7,916) were ultimately cancelled.

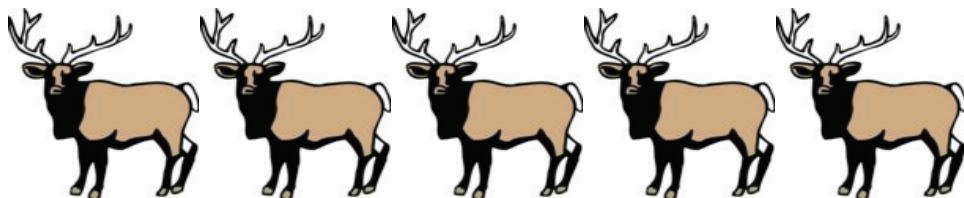


Table 30

Rank-Order Distribution of Issues from Orders¹

Date of Order-Calendar Year 2004
State of Colorado

Order Issue	Count	Percent
Disfigurement	692	16.4
Temporary Total Disability	471	11.2
Compensability	452	10.7
Medical Benefits	310	7.4
Reasonable/Necessary	234	5.6
Average Weekly Wage	201	4.8
Related to Injury	188	4.5
Authorized Medical Benefits	164	3.9
Grover Meds	143	3.4
Temporary Partial Disability	117	2.8
Reopen	105	2.5
Permanent Total Disability	83	2.0
Penalty vs. Employer	82	1.9
Occupational Disease	81	1.9
For Offset ²	73	1.7
Permanent Partial	62	1.5
Change of Physician	61	1.4
Other IME Use Only	55	1.3
Interest	54	1.3
Independent Medical Exam	44	1.0
Related Condition	43	1.0
Penalty vs. Claimant	37	0.9
DIME Procedure	32	0.8
Permanent Impairment/Whole Person	30	0.7
Jurisdiction	29	0.7
Insurer Liability	28	0.7
Permanent Impairment/Scheduled Conversion	26	0.6
Overpayment	23	0.5
MMI Only	22	0.5
Claim Closure/Dismissal	21	0.5
Show Cause	19	0.5
All Other Issues ³	230	5.5
Totals	4,212	100%

Notes:

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, including those with no description.

Table 31

Settlements, All Types, by Type of Representation, Totals by Month¹

Date of Settlement-Calendar Year 2004
State of Colorado

Representation

Month	Pro Se		By Counsel		Totals	
	Count	Amount	Count	Amount	Count	Amount
Jan	122	\$1,534,856	377	\$11,167,180	499	\$12,702,036
Feb	116	\$1,674,856	421	\$15,465,144	537	\$17,140,000
Mar	174	\$1,816,140	438	\$13,257,600	612	\$15,073,740
Apr	137	\$1,404,435	458	\$16,449,996	595	\$17,854,431
May	130	\$1,534,063	444	\$11,558,812	574	\$13,092,875
Jun	162	\$2,126,088	458	\$19,897,688	620	\$22,023,776
Jul	131	\$1,357,723	440	\$14,202,723	571	\$15,560,446
Aug	145	\$1,878,149	434	\$14,461,261	579	\$16,339,410
Sep	134	\$1,710,486	442	\$12,034,585	576	\$13,745,071
Oct	135	\$1,547,123	395	\$13,062,324	530	\$14,609,447
Nov	150	\$1,686,661	411	\$10,659,688	561	\$12,346,349
Dec	183	\$2,260,923	531	\$19,779,108	714	\$22,040,031
Totals²	1,719	\$20,531,503	5,249	\$171,996,109	6,968	\$192,527,612

Notes:

1 Settlement information is based on claims that were settled during calendar year 2004. The claim itself may have been initially filed in 2004 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 an attorney more likely represents claimants with more serious injuries.

Table 32

Settlements, by Type of Representation, Average Number of Cases per Month and Average Amount per Case: 1995-2004^{1,2}

**Date of Settlement-Calendar Year 2004
State of Colorado**

Representation

Year	Pro Se		By Counsel		Totals	
	Cases Per Month	Amount Per Case	Cases Per Month	Amount Per Case	Cases Per Month	Amount Per Case
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
2004	143	\$11,944	437	\$32,767	581	\$27,630

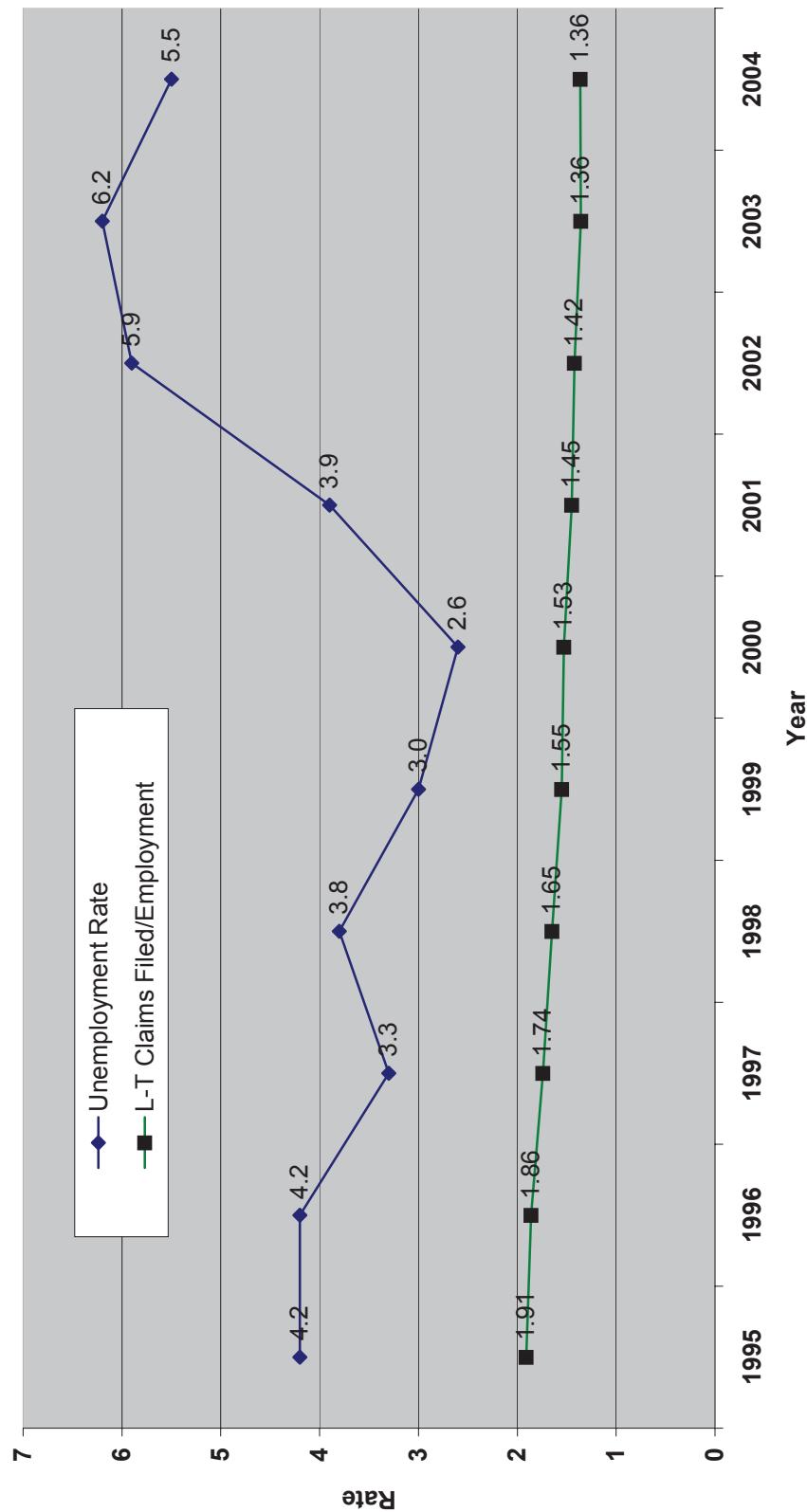
Notes:

1 Based on only those 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 1995 through 2004 Stipulation Activity Report (#862).

There are two competing views about the relationship between the unemployment rate and the rate of lost-time claims filed. 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 are 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 will also decrease. 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 are injured. Colorado data for the past ten years (Figure 23) does not support either of these views, and suggests there is no relationship between the unemployment rate and the rate of claims filed.

**Figure 23. Rate of Employed Workers Filing Lost-Time Claims
Compared to Unemployment Rate: 1995-2004**



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, *Colorado Employment and Wages: Annual Average 1995-2004*. 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.

