

# **COLORADO DEPARTMENT OF LABOR & EMPLOYMENT**

**DIVISION OF WORKERS' COMPENSATION**



## **WORK-RELATED INJURIES IN COLORADO - 2008**



# ***Work-Related Injuries in Colorado - 2008***

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***Front Cover Photo: Bison, Dunes, and Sangre de Cristo Mountains***

***<http://www.nps.gov/grsa/photosmultimedia/Images-of-the-Park-and-Preserve.htm>***

***Rear Page Photo: View of Great Sand Dunes NPP from Space***

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*From 1999 to 2008, Colorado's average annual employment increased by 8.9%, yet the number of lost-time claims filed decreased by 11.0%.*



## INTRODUCTION

The Division of Workers' Compensation prepared this report to provide information on work-related injuries, occupational illnesses and injuries resulting in fatalities that occurred in Colorado during calendar year 2008.<sup>1</sup> It will help to answer some of the most frequently asked questions about work-related injuries.

Lost-time claims<sup>2</sup>, claims with a permanent disability rating, fatal claims, and denied claims are included.<sup>3</sup> 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 2008.<sup>4</sup> This does not mean that the claim was filed in 2008. 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 29,096 lost-time claims included in this report, approximately 85.5% were filed in 2008. The remaining 14.5% were filed through December 28, 2009, 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 it is not based on a medical diagnosis.

The filing of a claim is the first step in a process that generally results in an admission or denial by the insurance carrier or self-insured employer that the worker's injury, illness or fatality is work-related.<sup>5,6</sup> If the claim is admitted, the carrier or the self-insured employer pays medical care. 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 1999-2008.

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>.

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<sup>1</sup> 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 2008, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 2008. However, the claim itself may have initially been filed in a prior year.

<sup>2</sup> 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.

<sup>3</sup> 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.

<sup>4</sup> In the majority of fatalities, the worker dies the same day as the date of injury. This report is strictly based on the date of injury, so death due to an injury may not occur in the reporting year. If the death occurs after the date of download, it will not be included in this report.

<sup>5</sup> 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.

<sup>6</sup> 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 2008  
State of Colorado

County	Lost-Time Claims		Average Annual Employment <sup>2</sup>	Percent of Total CO Employment in County	Percent of Employment Filing Lost- Time Claims	Number of Fatal Claims
	Count <sup>1</sup>	Percent				
Adams	1,571	5.4	155,116	6.8	1.0	9
Alamosa	88	0.3	7,792	0.3	1.1	0
Arapahoe	2,632	9.0	282,661	12.3	0.9	8
Archuleta	56	0.2	3,688	0.2	1.5	0
Baca	26	0.1	1,204	0.1	2.2	0
Bent	26	0.1	1,285	0.1	2.0	0
Boulder	1,231	4.2	162,253	7.1	0.8	2
Broomfield	181	0.6	30,414	1.3	0.6	0
Chaffee	110	0.4	6,737	0.3	1.6	0
Cheyenne	8	*	742	*	1.1	1
Clear Creek	54	0.2	3,418	0.1	1.6	0
Conejos	25	0.1	1,270	0.1	2.0	0
Costilla	10	*	730	*	1.4	0
Crowley	32	0.1	1,156	0.1	2.8	2
Custer	25	0.1	884	*	2.8	0
Delta	158	0.5	9,044	0.4	1.7	2
Denver	4,609	15.8	449,257	19.6	1.0	12
Dolores	5	*	431	*	1.2	0
Douglas	707	2.4	93,711	4.1	0.8	0
Eagle	506	1.7	32,256	1.4	1.6	0
Elbert	42	0.1	3,405	0.1	1.2	0
El Paso	2,717	9.3	244,907	10.7	1.1	6
Fremont	326	1.1	13,661	0.6	2.4	2
Garfield	524	1.8	28,657	1.3	1.8	4
Gilpin	69	0.2	4,759	0.2	1.4	0
Grand	156	0.5	7,443	0.3	2.1	1
Gunnison	126	0.4	8,389	0.4	1.5	0
Hinsdale	6	*	298	*	2.0	0
Huerfano	42	0.1	2,082	0.1	2.0	1
Jackson	13	*	579	*	2.2	0
Jefferson	1,836	6.3	211,493	9.2	0.9	5
Kiowa	5	*	417	*	1.2	1
Kit Carson	65	0.2	2,983	0.1	2.2	2
Lake	34	0.1	2,055	0.1	1.7	0
La Plata	364	1.3	25,785	1.1	1.4	2
Larimer	1,252	4.3	131,266	5.7	1.0	4
Las Animas	134	0.5	6,179	0.3	2.2	0



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

**Date of Injury-Calendar Year 2008**  
**State of Colorado**

County	Lost-Time Claims		Average Annual Employment <sup>2</sup>	Percent of Total CO Employment in County	Percent of Employment Filing Lost- Time Claims	Number of Fatal Claims
	Count <sup>1</sup>	Percent				
Lincoln	27	0.1	2,064	0.1	1.3	0
Logan	154	0.5	8,510	0.4	1.8	1
Mesa	970	3.3	64,484	2.8	1.5	4
Mineral	6	*	487	*	1.2	0
Moffat	102	0.4	5,486	0.2	1.9	0
Montezuma	110	0.4	9,086	0.4	1.2	0
Montrose	248	0.9	15,156	0.7	1.6	0
Morgan	187	0.6	11,255	0.5	1.7	1
Otero	111	0.4	6,229	0.3	1.8	0
Ouray	18	0.1	1,759	0.1	1.0	1
Park	54	0.2	2,404	0.1	2.2	0
Phillips	34	0.1	1,508	0.1	2.3	0
Pitkin	278	1.0	17,283	0.8	1.6	1
Prowers	101	0.3	4,900	0.2	2.1	0
Pueblo	894	3.1	57,250	2.5	1.6	7
Rio Blanco	62	0.2	4,013	0.2	1.5	2
Rio Grande	72	0.2	4,275	0.2	1.7	0
Routt	260	0.9	15,242	0.7	1.7	1
Saguache	40	0.1	1,564	0.1	2.6	0
San Juan	5	*	290	*	1.7	0
San Miguel	130	0.4	5,107	0.2	2.5	1
Sedgwick	21	0.1	833	*	2.5	0
Summit	352	1.2	18,897	0.8	1.9	1
Teller	85	0.3	6,950	0.3	1.2	0
Washington	33	0.1	1,109	*	3.0	0
Weld	1,311	4.5	83,503	3.6	1.6	8
Yuma	74	0.3	4,103	0.2	1.8	1
Other <sup>3</sup>	3,586	12.3	n/a	n/a	n/a	19
<b>Totals<sup>4</sup></b>	<b>29,096</b>	<b>100%</b>	<b>2,292,154</b>	<b>100%</b>	<b>1.3%</b>	<b>112</b>

**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* 2008. 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: 1991-2008**  
**State of Colorado**

<b>Calendar Year</b>	<b>New Claims Received<sup>1</sup></b>	<b>Lost-Time Claims Filed<sup>2</sup></b>
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
2005	35,316	29,282
2006	37,011	30,478
2007	36,663	30,293
2008	33,614	29,096

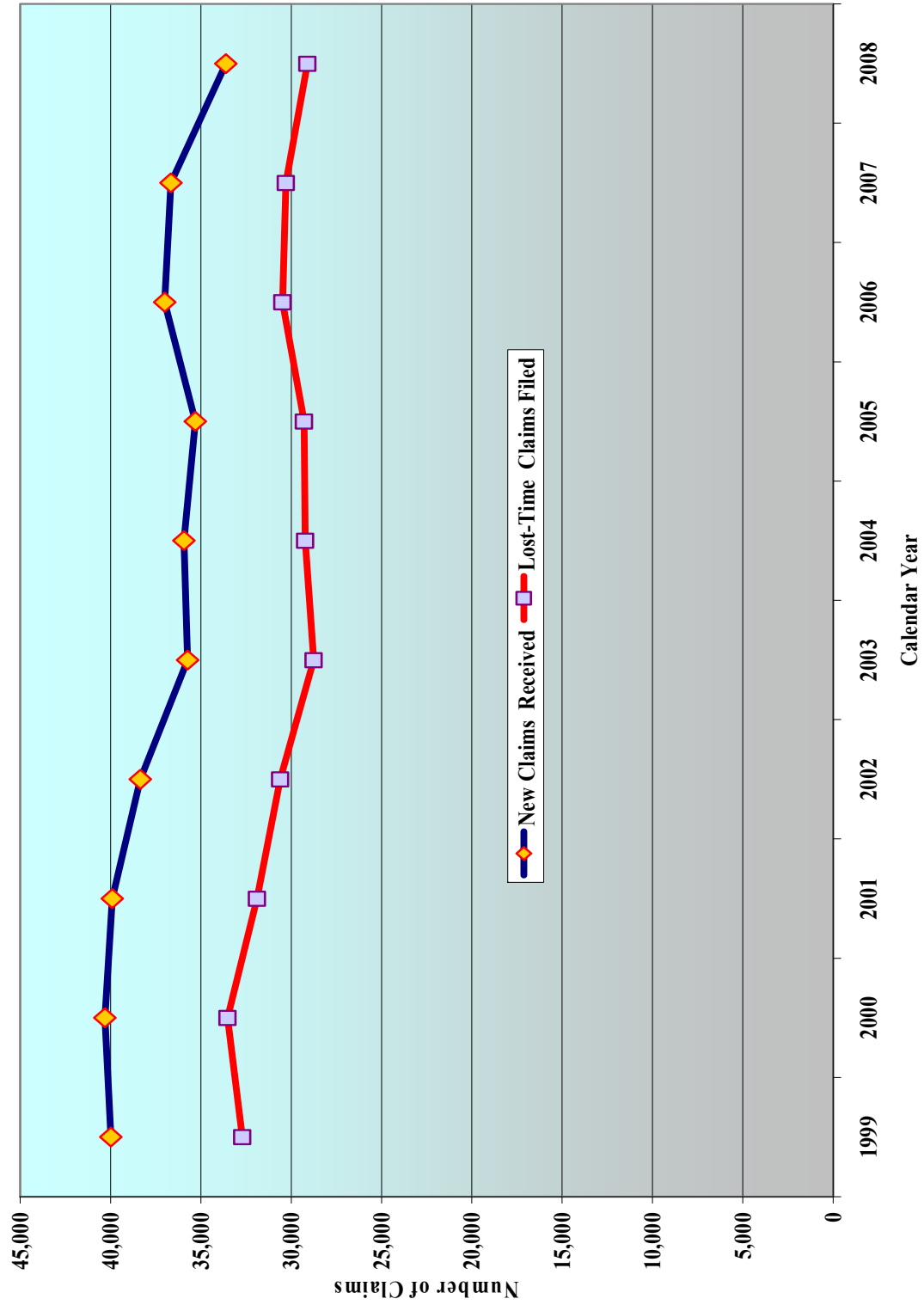
**Notes:**

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. These claims have a **date of injury in the calendar year, regardless of received date**.

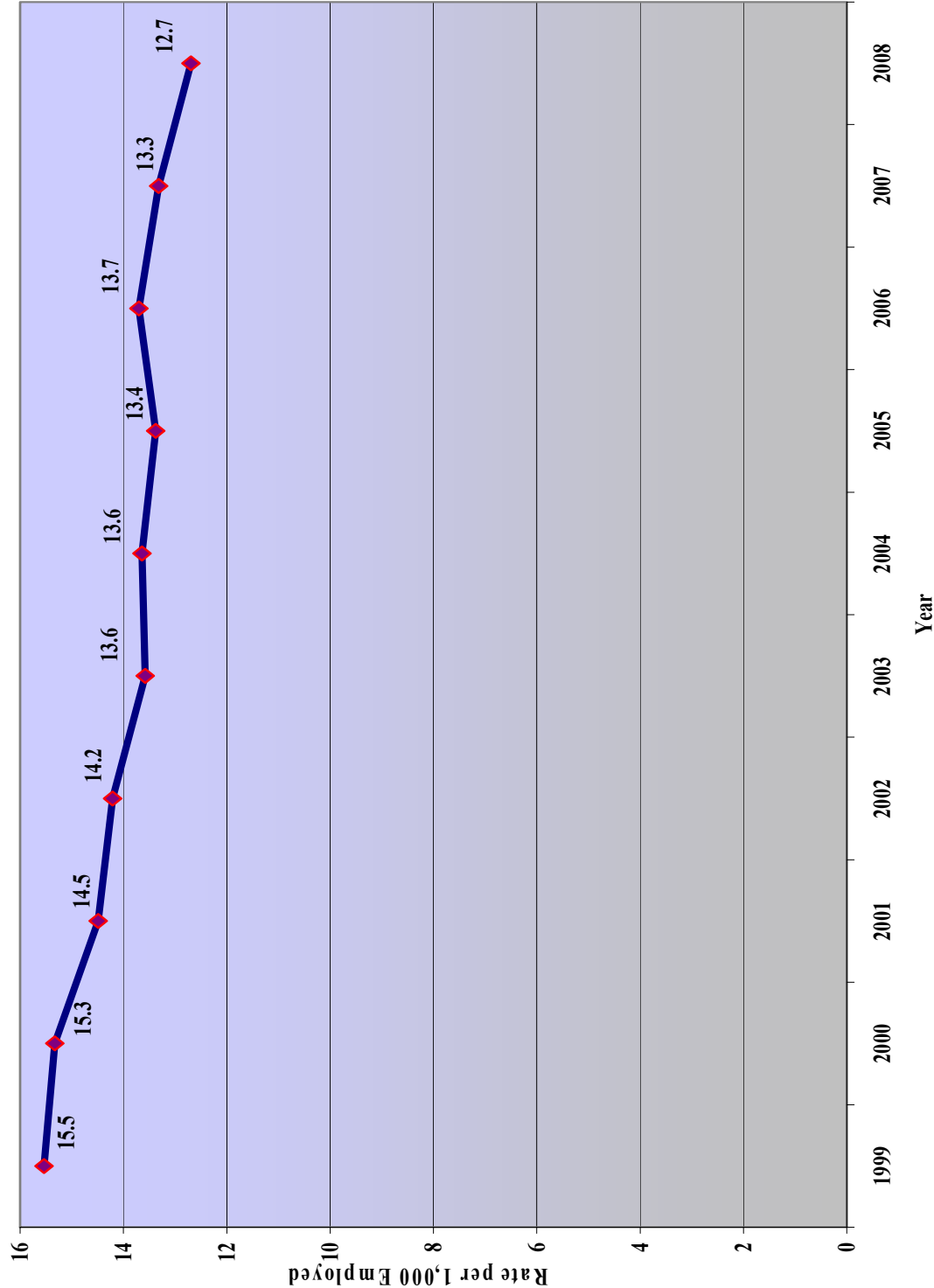
In 1991, changes in the database made it possible to distinguish between "lost-time" and "medical-only" claims. Therefore, these claims are "lost-time" claims only. A lost-time claim is one in which the worker misses more than three shifts or three days of work because of a work-related injury or illness. Duplicate injury reports have also been eliminated.

**Figure 1. Claims Received and Lost-Time Claims Filed: 1999-2008**



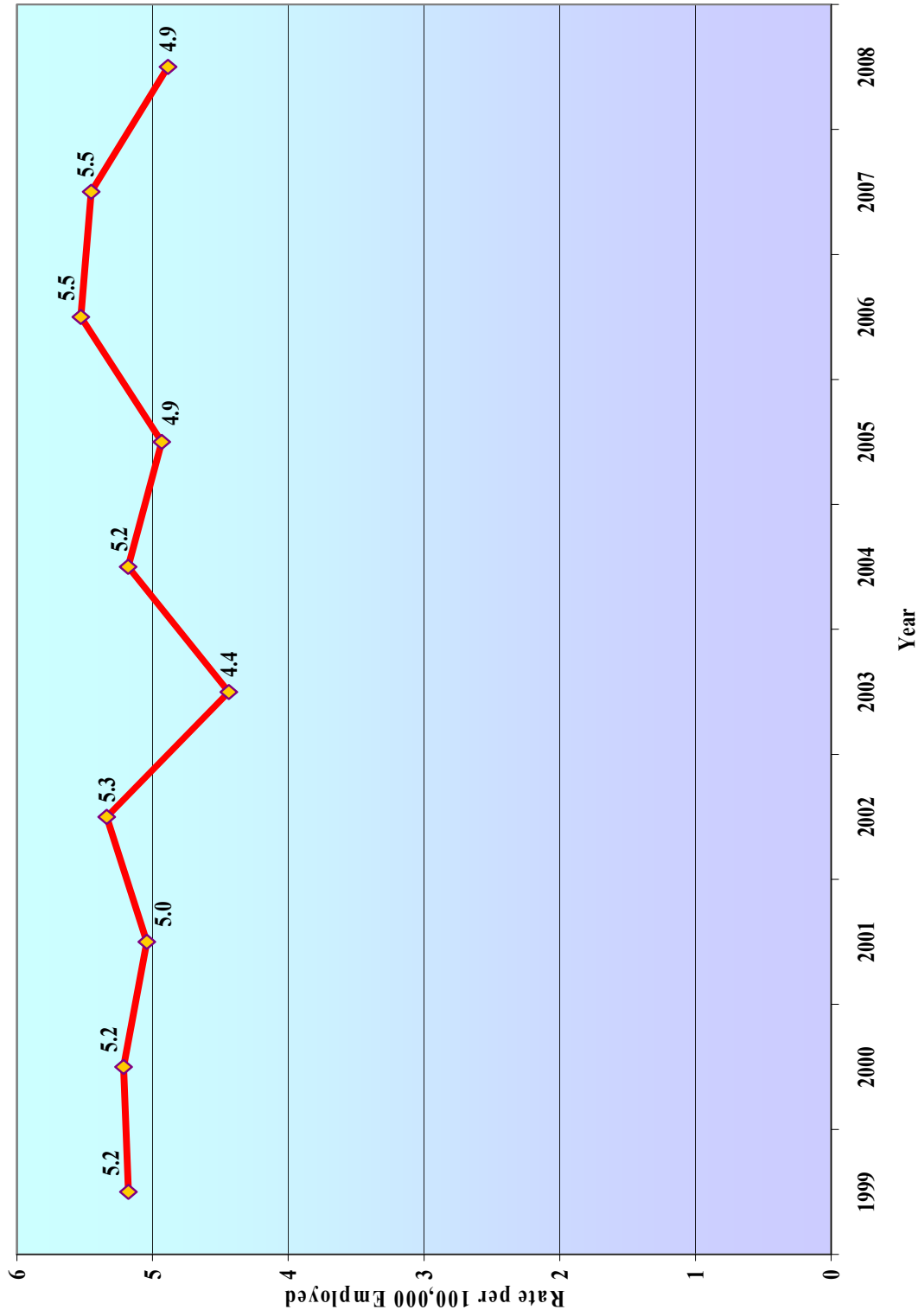
Source: Table 2; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1999-2007*, Table 2.

Figure 2. Rate of Lost-Time Claims Filed, per 1,000 Employed: 1999-2008



Source: Table 1; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1999-2007*, Table 1; and Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Averages 1999-2007*.

**Figure 3. Rate of Fatal Claims Filed, per 100,000 Employed: 1999-2008**



Source: Table 1; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1999-2007*, Table 1; and Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Averages 1999-2007*.

*Section II Part of Body*

**Table 3**

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

**Date of Injury-Calendar Year 2008  
State of Colorado**

<b>Part of Body</b>	<b>Count</b>	<b>Percent</b>
Upper Extremities	9,596	33.0
Trunk	7,079	24.3
Lower Extremities	7,059	24.3
Multiple Body Parts	2,129	7.3
Head	1,557	5.4
Neck	792	2.7
Non-Classifiable <sup>1</sup>	884	3.0
<b>Totals</b>	<b>29,096</b>	<b>100%</b>

**Notes:**

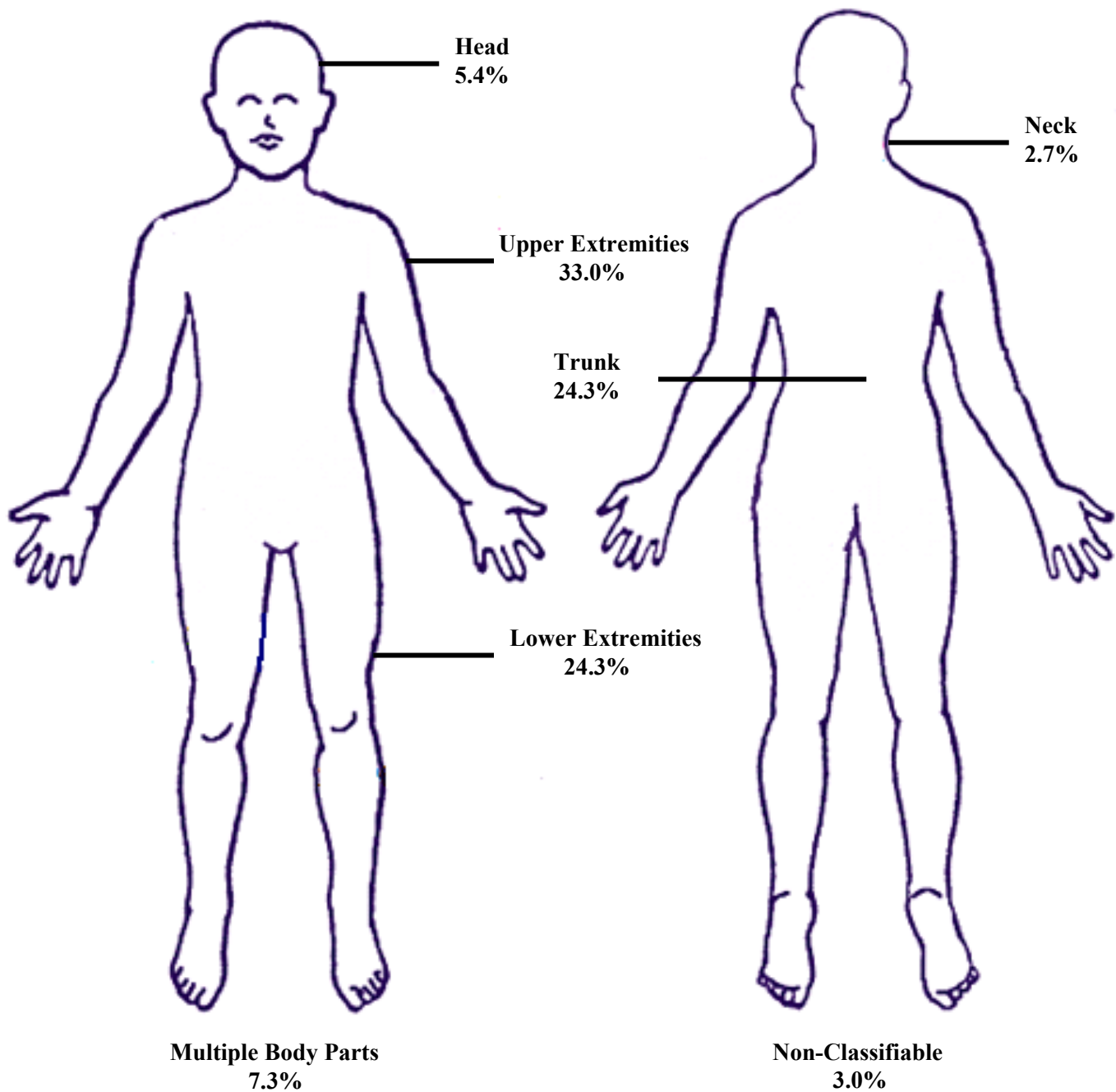
\* See Table 4 for detailed descriptions.

<sup>1</sup> This category includes the 112 fatal cases.

*Injuries to the lower back area are the highest percentage (15.0%) of lost-time claims.*

**Figure 4**

**Percent Distribution of Lost-Time Claims by Part of Body**





## Section II Part of Body

**Table 4**

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

**Date of Injury-Calendar Year 2008  
State of Colorado**

<b>Part of Body</b>	<b>Count</b>	<b>Percent</b>
<b>UPPER EXTREMITIES</b>		
Shoulder(s) (Armpit, Rotator Cuff, Trapezius, Clavicle, Scapula)	2,817	9.7
Finger(s) (Other than Thumb & Corresponding Muscles)	1,463	5.0
Wrist (Carpals & Corresponding Muscles)	1,331	4.6
Hand (Metacarpals & Corresponding Muscles)	3	4.3
Lower Arm (Forearm) (Radius, Ulna & Corresponding Muscles)	694	2.4
Elbow (Radial Head)	586	2.0
Thumb	472	1.6
Upper Arm(s) (Humerus & Corresponding Muscles)	425	1.5
Multiple Upper Extremities <sup>1</sup>	348	1.2
Wrist(s) & Hand(s)	214	0.7
<i>Subtotal</i>	<i>9,596</i>	<i>33.0</i>
<b>TRUNK</b>		
Lower Back Area (Lumbar & Lumbo-Sacral)--Lower Back Muscles	4,351	15.0
Abdomen Including Groin (Excludes Injury to Internal Organs)	978	3.4
Chest (Includes Ribs, Sternum & Soft Tissue)	515	1.8
Upper Back Area (Thoracic Area)--Upper Back Muscles	408	1.4
Lungs	226	0.8
Multiple Trunk <sup>2</sup>	167	0.6
Internal Organs (Other than Heart & Lungs)	110	0.4
Lumbar and/or Sacral Vertebrae--Bone Portion of the Spinal Column	98	0.3
Buttocks (Soft Tissue)	74	0.3
Heart	50	0.2
Disc (Spinal Column Cartilage Other Than Cervical Segment)	36	0.1
Pelvis	28	0.1
Sacrum & Coccyx (Final Nine Vertebrae, Fused)	26	0.1
Spinal Cord (Nerve Tissue Other than Cervical Segment)	12	0.0
<i>Subtotal</i>	<i>7,079</i>	<i>24.3</i>
<b>LOWER EXTREMITIES</b>		
Knee (Patella)	3,263	11.2
Ankle (Tarsals)	1,427	4.9
Foot (Metatarsals, Heel, Achilles Tendon & Corresponding Muscles)	898	3.1
Lower Leg (Tibia, Fibula, & Corresponding Muscles)	610	2.1
Hip	343	1.2
Upper Leg (Femur & Corresponding Muscles)	238	0.8
Multiple Lower Extremities <sup>3</sup>	181	0.6
Toe(s)	68	0.2
Great Toe	31	0.1
<i>Subtotal</i>	<i>7,059</i>	<i>24.3</i>

**Table 4 (Continued)**

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

**Date of Injury-Calendar Year 2008  
State of Colorado**

<b>Part of Body</b>	<b>Count</b>	<b>Percent</b>
<b>MULTIPLE BODY PARTS</b>		
Multiple Body Parts	1,895	6.5
Body Systems & Multiple Body Systems--Poisoning, Inflammation	232	0.8
Artificial Appliance (Braces, Etc.)	2	0.0
<i>Subtotal</i>	<i>2,129</i>	<i>7.3</i>
<b>HEAD</b>		
Multiple Head Injury <sup>4</sup>	367	1.3
Skull	296	1.0
Eye(s) (Includes Optic Nerves, Vision, Eyelids)	257	0.9
Facial Bones (Includes Jaw)	143	0.5
Soft Tissue	139	0.5
Ear(s) (Includes Hearing, Eardrum)	116	0.4
Brain	80	0.3
Nose (Includes Nasal Passage, Sinus, Sense of Smell)	71	0.2
Mouth (Includes Lips, Tongue, Throat, Taste)	66	0.2
Teeth	22	0.1
<i>Subtotal</i>	<i>1,557</i>	<i>5.4</i>
<b>NECK</b>		
Vertebrae (Includes Spinal Column Bone, Cervical Segment)	384	1.3
Multiple Neck Injury <sup>5</sup>	156	0.5
Soft Tissue (Other than Larynx or Trachea)	146	0.5
Disc (Includes Spinal Column Cartilage, Cervical Segment)	85	0.3
Trachea	8	0.0
Larynx (Includes Cartilage & Vocal Folds)	7	0.0
Spinal Cord (Includes Nerve Tissue, Cervical Segment)	6	0.0
<i>Subtotal</i>	<i>792</i>	<i>2.7</i>
<b>NON-CLASSIFIABLE</b>		
No Physical Injury (Mental Disorder)	514	1.8
Insufficient Information to Properly Identify--Unclassified	258	0.9
Death	112	0.4
<i>Subtotal</i>	<i>884</i>	<i>3.0</i>
<b>TOTALS</b>	<b>29,096</b>	<b>100%</b>

**Notes:**

\* Value is less than .05%.

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

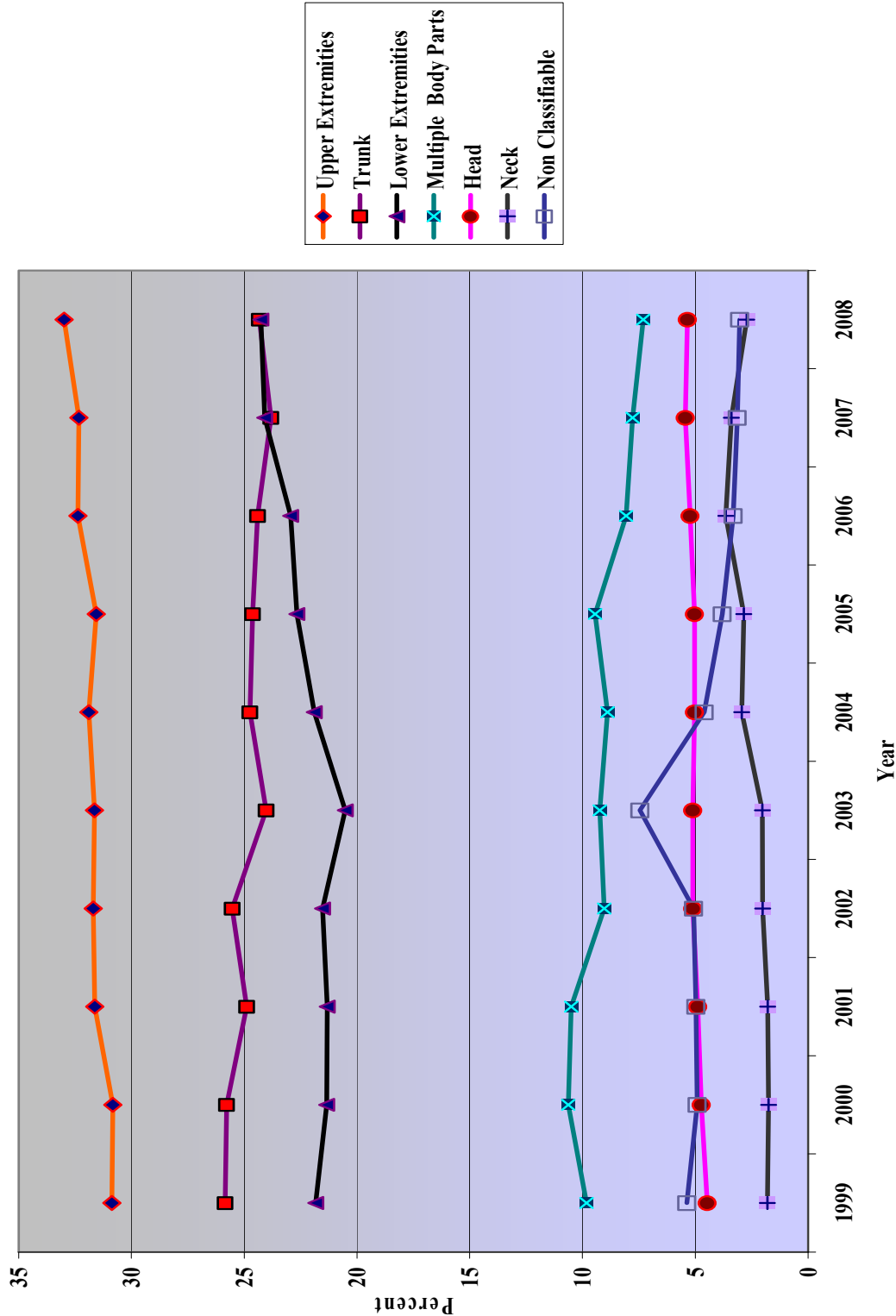
2 Any combination of hip, abdomen, chest, back, and shoulder. Also, Trunk--Not Otherwise Classified.

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.

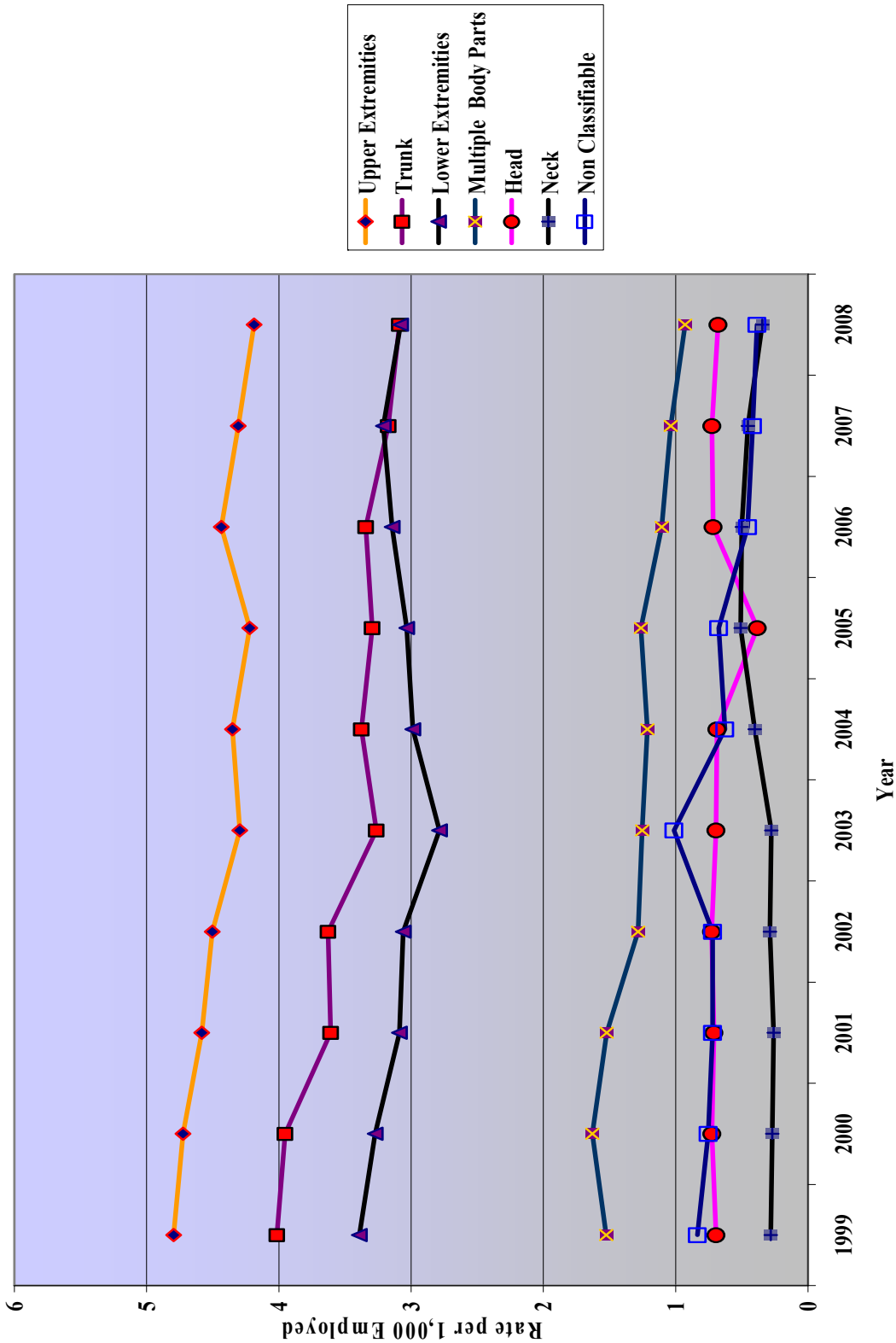
5 Any combination of vertebrae, disc, spinal cord, or soft tissue in neck. Also, Neck--Not Otherwise Classified.

Figure 5. Percent Distribution of Lost-Time Claims, Part of Body: 1999-2008



Source: Table 3; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 2003-2007*, Table 3; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1999-2002*, Table 2.

Figure 6. Rate of Lost-Time Claims Filed, Part of Body, per 1,000 Employed: 1999-2008



Source: Table 1 & 3; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 2003-2007*, Table 1 & 3; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1999-2002*, Table 1 & 2.

Section III Nature of Injury

**Table 5**  
**Rank-Order of Lost-Time Claims by Nature of Injury**  
**Date of Injury-Calendar Year 2008**

<b>Nature of Injury</b>	<b>Count</b>	<b>Percent</b>
Strain, Sprain	13,355	45.9
Contusion, Crushing	3,708	12.7
Fracture	2,175	7.5
Laceration, Puncture	1,795	6.2
Occupational Disease or Cumulative Injury <sup>1</sup>	1,318	4.5
Inflammation	655	2.3
Hernia	541	1.9
Multiple Physical Injuries Only	518	1.8
Dislocation	341	1.2
Burn	266	0.9
Carpal Tunnel Syndrome	260	0.9
Mental Stress/Mental Disorder	211	0.7
All Other Specific Injuries, NOC <sup>2</sup>	2,532	8.7
Other <sup>3</sup>	1,420	4.9
Missing	1	0.0
<b>Totals</b>	<b>29,096</b>	<b>100%</b>

**Notes:**

1 Excludes Mental Stress, Mental Disorder and Carpal Tunnel Syndrome claims reported here in separate categories.

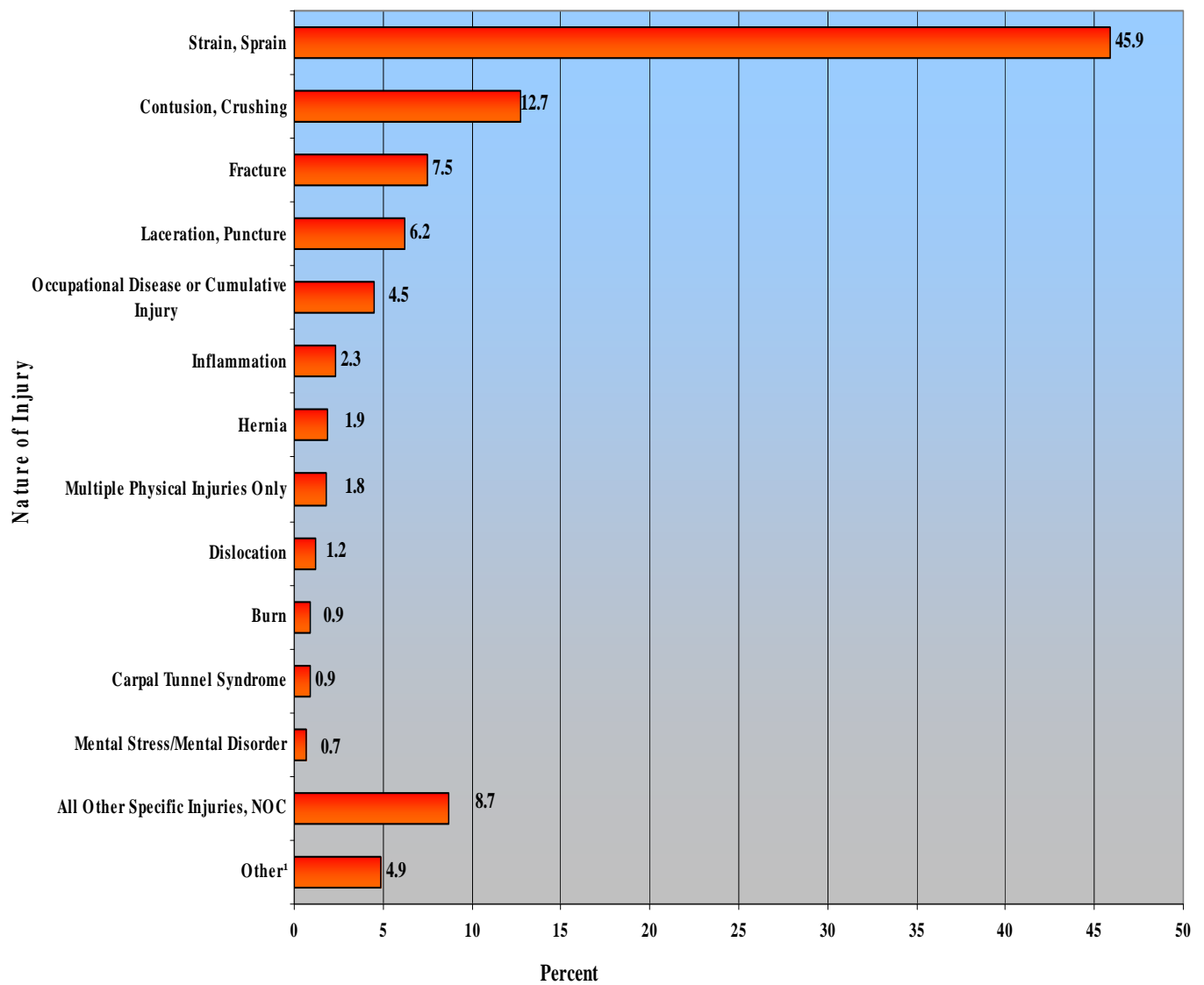
2 Not Otherwise Classified.

3 "Other" includes those categories in Table 6, with counts less than 1% of the total, not already counted in other categories.

Mental Stress/Mental Disorder and Carpal Tunnel Syndrome, each less than 1% of the total, are reported here separately because of the Legislature's past interest in these injuries.

*Strains and sprains are approximately 46% of the lost-time claims filed.*

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



**Notes:**

Source: Table 5

<sup>1</sup> Includes missing data.

Section III Nature of Injury

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

Date of Injury-Calendar Year 2008  
State of Colorado

Nature of Injury	Count	Percent
<b>SPECIFIC INJURY</b>		
Strain	9,311	32.0
Sprain	4,044	13.9
Contusion	3,381	11.6
Fracture	2,175	7.5
Laceration	1,405	4.8
Inflammation	655	2.3
Hernia	541	1.9
Puncture	390	1.3
Dislocation	341	1.2
Crushing	327	1.1
Burn	266	0.9
No Physical Injury	253	0.9
Concussion--Closed Head/Traumatic Brain Injury	161	0.6
Rupture	161	0.6
Infection	139	0.5
Amputation	119	0.4
Syncope (Swooning, Fainting)	116	0.4
Foreign Body	111	0.4
Freezing	76	0.3
Hearing Loss or Impairment (Traumatic Only)	72	0.2
Myocardial Infarction (Heart Attack)	53	0.2
Angina Pectoris	39	0.1
Electric Shock	28	0.1
Severance	24	0.1
Poisoning--General	14	*
Heat Prostration	9	*
Asphyxiation	8	*
Vascular	7	*
Vision Loss	4	*
All Other Specific Injuries, NOC <sup>1</sup>	2,532	8.7
<i>Subtotal</i>	<i>26,762</i>	<i>92.0</i>



**Table 6 (Continued)**

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

**Date of Injury-Calendar Year 2008  
State of Colorado**

<b>Nature of Injury</b>	<b>Count</b>	<b>Percent</b>
<b>OCCUPATIONAL DISEASE or CUMULATIVE INJURY</b>		
Carpal Tunnel Syndrome	260	0.9
Contagious Disease	232	0.8
Mental Stress	193	0.7
Respiratory (Fumes)	122	0.4
Dermatitis	78	0.3
Asbestosis	51	0.2
Poisoning (Chemical)	31	0.1
Loss of Hearing (Cumulative Circumstances)	19	0.1
Mental Disorder	18	0.1
Cancer	10	*
Dust Disease, NOC <sup>1</sup>	3	*
Silicosis	3	*
Poisoning (Metal)	3	*
Black Lung	2	*
Radiation	1	*
AIDS	1	*
VDT-Related Disease	1	*
Tendinitis or Tenosynovitis	1	*
All Other Cumulative Injuries, NOC <sup>1</sup>	591	2.0
All Other Occupational Disease, NOC <sup>1</sup>	169	0.6
<i>Subtotal</i>	<i>1,789</i>	<i>6.1</i>
<b>MULTIPLE INJURIES</b>		
Multiple Physical Injuries Only	518	1.8
Multiple Injuries Including Both Physical & Psychological	26	0.1
<i>Subtotal</i>	<i>544</i>	<i>1.9</i>
<b>MISSING</b>		
Missing	1	*
<b>TOTALS</b>	<b>29,096</b>	<b>100%</b>

**Notes:**

\* Value is less than .05%.

<sup>1</sup> Not Otherwise Classified.

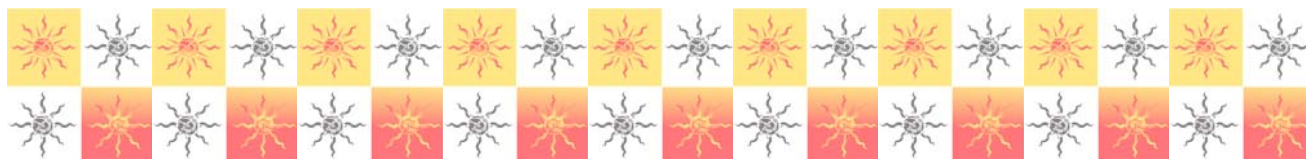
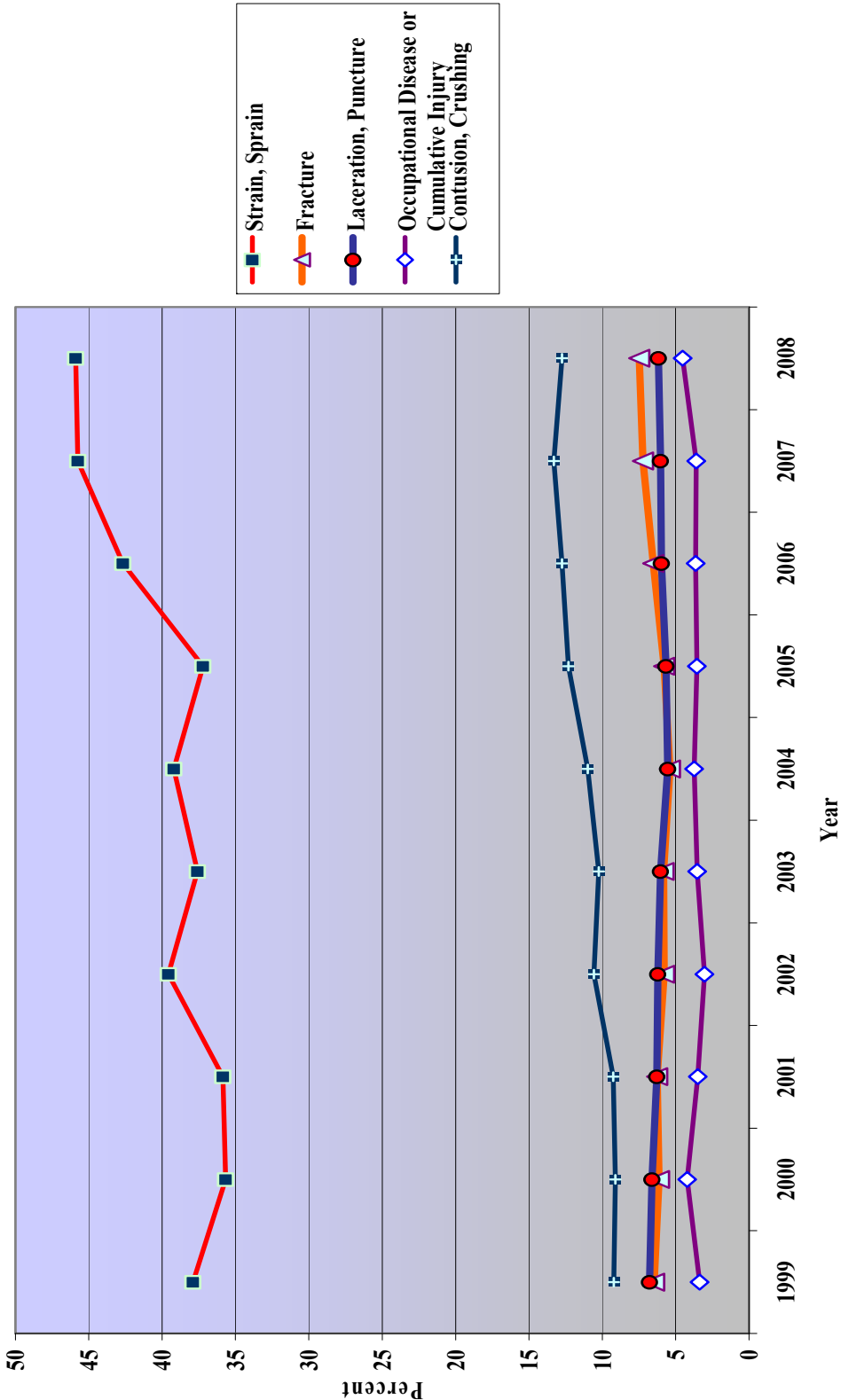
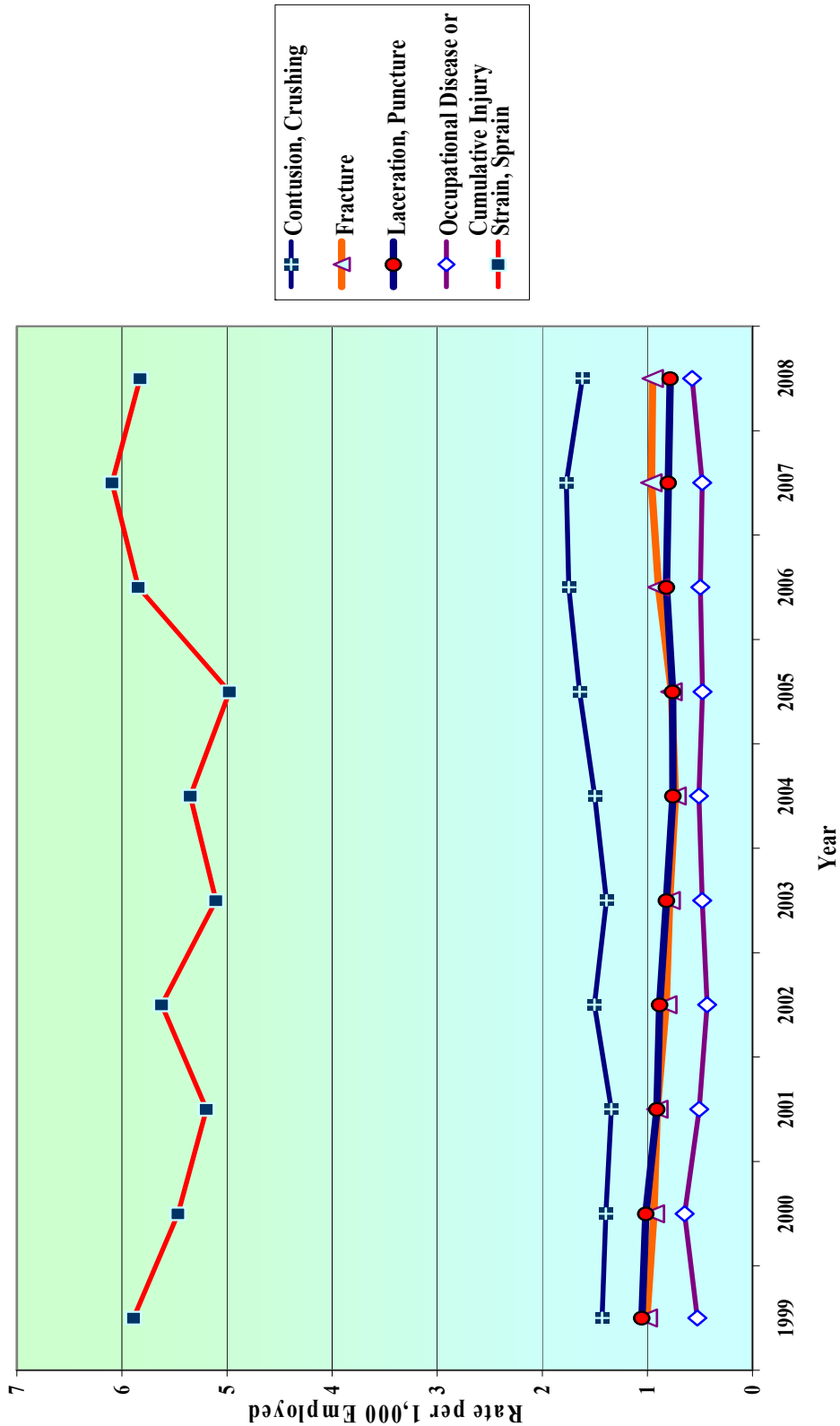


Figure 8. Percent Distribution of Lost-Time Claims, Nature of Injury, Selected Categories: 1999-2008



Notes:  
Source: Tables 5; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 2003-2007*, Table 5; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1999-2002*, Table 4.  
1 This figure illustrates the five NCCI categories for Nature of Injury with the highest percentages for injuries in 2008 and their percentages over the past 10 years. For data on the other NCCI categories not included here, see Table 5.

Figure 9. Rate of Lost-Time Claims Filed, Nature of Injury, per 1,000 Employed, Selected Categories: 1999-2008



Notes:

Source: Tables 1 & 5; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1999-2002*, Tables 1 & 4; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 2003-2007*, Tables 1 & 5.

1 This figure illustrates the five NCCI categories for Nature of Injury with the highest rates for injuries in 2008, and their rates over the past 10 years. For data on the other NCCI categories not included here, see Table 5.

**Section IV Cause of Injury**

**Table 7**

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

**Date of Injury-Calendar Year 2008  
State of Colorado**

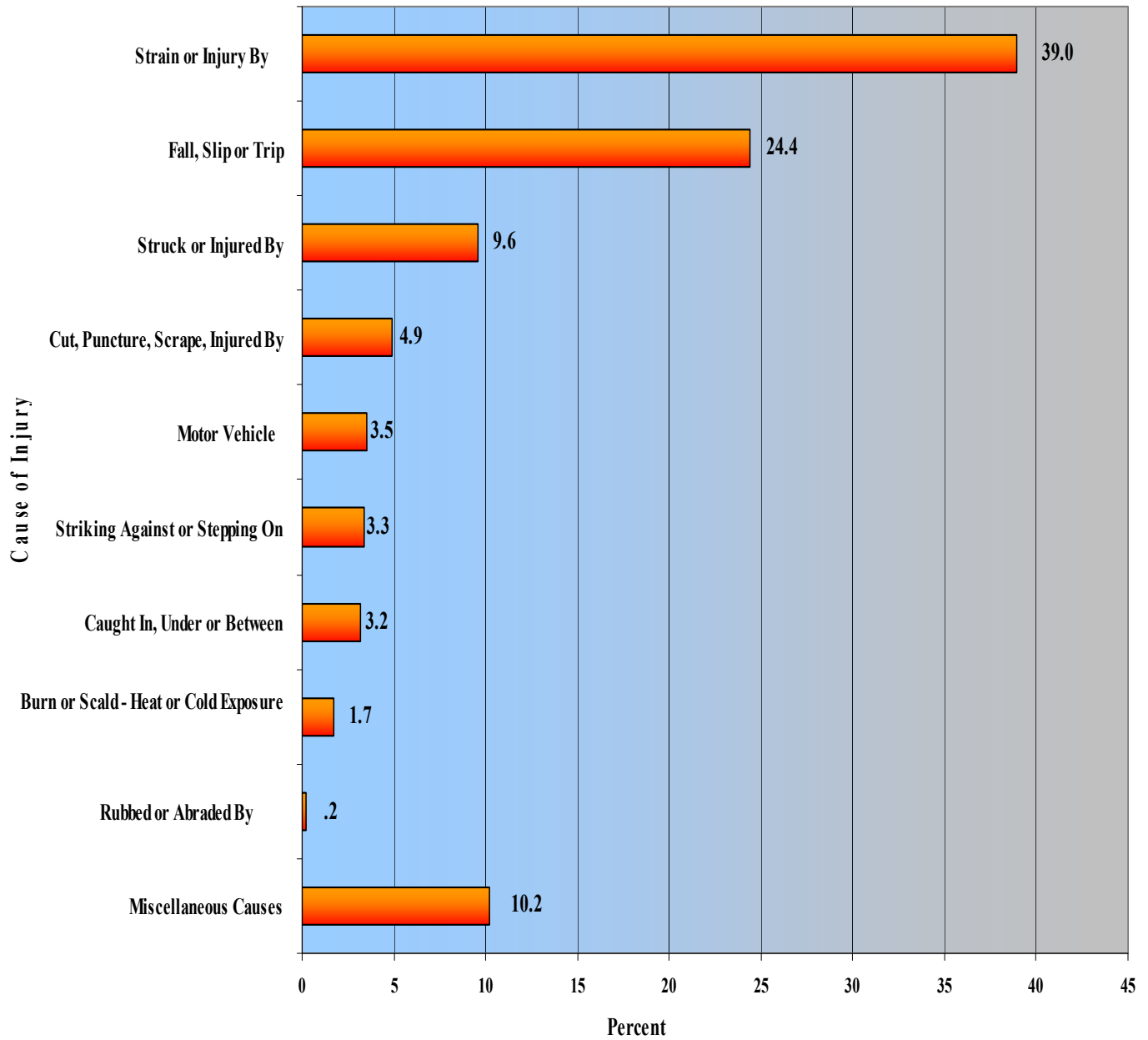
<b>Cause of Injury</b>	<b>Count</b>	<b>Percent</b>
Strain or Injury By	11,336	39.0
Fall, Slip or Trip	7,100	24.4
Struck or Injured By	2,789	9.6
Cut, Puncture, Scrape, Injured By	1,422	4.9
Motor Vehicle	1,019	3.5
Striking Against or Stepping On	974	3.3
Caught In, Under or Between	930	3.2
Burn or Scald--Heat or Cold Exposure	493	1.7
Rubbed or Abraded By	65	0.2
Miscellaneous Causes <sup>1</sup>	2,968	10.2
<b>Totals</b>	<b>29,096</b>	<b>100%</b>

**Notes:**

1 See Table 8 for details of this category.

*Accidents involving a motor vehicle, whether driving in one (3.5%), or being struck by one (0.6%), are the cause of injury in 4.1% of the lost-time claims.*

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



Source: Table 7



Section IV Cause of Injury

**Table 8**

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

Date of Injury-Calendar Year 2008  
State of Colorado

<b>Cause of Injury</b>	<b>Count</b>	<b>Percent</b>
<b>STRAIN or INJURY BY</b>		
Lifting	3,579	12.3
Strain or Injury by, NOC <sup>1</sup>	2,577	8.9
Repetitive Motion--Carpal Tunnel Syndrome	1,456	5.0
Twisting	1,298	4.5
Pushing or Pulling	1,198	4.1
Holding or Carrying	410	1.4
Reaching	362	1.2
Using Tool or Machine	262	0.9
Jumping	105	0.4
Continual Noise	59	0.2
Wielding or Throwing	30	0.1
<i>Subtotal</i>	<i>11,336</i>	<i>39.0</i>
<b>FALL, SLIP or TRIP INJURY</b>		
On Same Level	1,466	5.0
Fall, Slip, Trip, NOC <sup>1</sup>	1,353	4.7
On Ice or Snow	1,237	4.3
From a Different Level (Elevation)--Off Wall, Catwalk, Bridge, etc.	902	3.1
From a Ladder or Scaffolding	609	2.1
On Stairs	497	1.7
From Liquid or Grease Spills	495	1.7
Slipped, Did Not Fall	384	1.3
Into Openings--Shafts, Excavations, Floor Openings, etc.	157	0.5
<i>Subtotal</i>	<i>7,100</i>	<i>24.4</i>
<b>STRUCK or INJURED BY</b>		
Falling or Flying Object	775	2.7
Fellow Worker, Patient	447	1.5
Struck or Injured, NOC <sup>1</sup> --Includes Kicked, Stabbed, Bit, etc.	361	1.2
Object Being Lifted or Handled	314	1.1
Animal or Insect	250	0.9
Hand Tool or Machine in Use	214	0.7
Motor Vehicle	165	0.6
Moving Parts of Machine	128	0.4
Object Handled by Others	113	0.4
Explosion or Flare Back	22	0.1
<i>Subtotal</i>	<i>2,789</i>	<i>9.6</i>

**Table 8 (Continued)**

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

**Date of Injury-Calendar Year 2008  
State of Colorado**

<b>Cause of Injury</b>	<b>Count</b>	<b>Percent</b>
<b>CUT, PUNCTURE, SCRAPE, INJURED BY</b>		
Cut, Puncture, Scrape, NOC <sup>1</sup>	415	1.4
Object Being Lifted or Handled	393	1.4
Powered Hand Tool, Appliance	274	0.9
Hand Tool or Utensil: Not Powered	257	0.9
Broken Glass	83	0.3
<i>Subtotal</i>	<i>1,422</i>	<i>4.9</i>
<b>MOTOR VEHICLE</b>		
Collision or Sideswipe with Another Vehicle--Both Vehicles in Motion	478	1.6
Motor Vehicle, NOC <sup>1</sup>	282	1.0
Vehicle Upset--Overturned or Jackknifed	187	0.6
Collision with a Fixed Object--Vehicle or Object	63	0.2
Crash of Airplane	6	*
Crash of Water Vehicle	2	*
Crash of Rail Vehicle	1	*
<i>Subtotal</i>	<i>1,019</i>	<i>3.5</i>
<b>STRIKING AGAINST or STEPPING ON</b>		
Stationary Object	434	1.5
Striking Against or Stepping On, NOC <sup>1</sup>	246	0.8
Stepping on Sharp Object	163	0.6
Object Being Lifted or Handled	83	0.3
Moving Parts of Machine	46	0.2
Sanding, Scraping, Cleaning Operation	2	*
<i>Subtotal</i>	<i>974</i>	<i>3.3</i>
<b>CAUGHT IN, UNDER or BETWEEN</b>		
Caught In, Under, or Between, NOC <sup>1</sup>	374	1.3
Object Handled	299	1.0
Machine or Machinery	251	0.9
Collapsing Materials (Slides of Earth)--Man-made or Natural	6	*
<i>Subtotal</i>	<i>930</i>	<i>3.2</i>



## Section IV Cause of Injury

**Table 8 (Continued)**

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

Date of Injury-Calendar Year 2008  
State of Colorado

<b>Cause of Injury</b>	<b>Count</b>	<b>Percent</b>
<b>BURN or SCALD--HEAT or COLD EXPOSURE</b>		
Steam or Hot Fluids	81	0.3
Chemicals	76	0.3
Contact with, NOC <sup>1</sup>	64	0.2
Hot Objects or Substances	63	0.2
Cold Objects or Substances	61	0.2
Fire or Flame	41	0.1
Dust, Gases, Fumes or Vapors	31	0.1
Electrical Current	29	0.1
Temperature Extremes	18	0.1
Radiation	13	*
Welding Operations	11	*
Abnormal Air Pressure	5	*
<i>Subtotal</i>	<i>493</i>	<i>1.7</i>
<b>RUBBED or ABRADED BY</b>		
Repetitive Motion--Callus, Blister, etc.	37	0.1
Rubbed or Abraded, NOC <sup>1</sup>	28	0.1
<i>Subtotal</i>	<i>65</i>	<i>0.2</i>
<b>MISCELLANEOUS CAUSES</b>		
Other than Physical Cause of Injury	962	3.3
Absorption, Ingestion, or Inhalation, NOC <sup>1</sup>	225	0.8
Foreign Matter (Body) in Eye(s)	104	0.4
Person in Act of a Crime--Robbery or Criminal Assault	99	0.3
Mold	7	*
Natural disaster	1	*
Cumulative, NOC <sup>1</sup> --All Other	378	1.3
Other--Miscellaneous, NOC <sup>1</sup>	1,192	4.1
<i>Subtotal</i>	<i>2,968</i>	<i>10.2</i>
<b>TOTALS</b>	<b>29,096</b>	<b>100%</b>

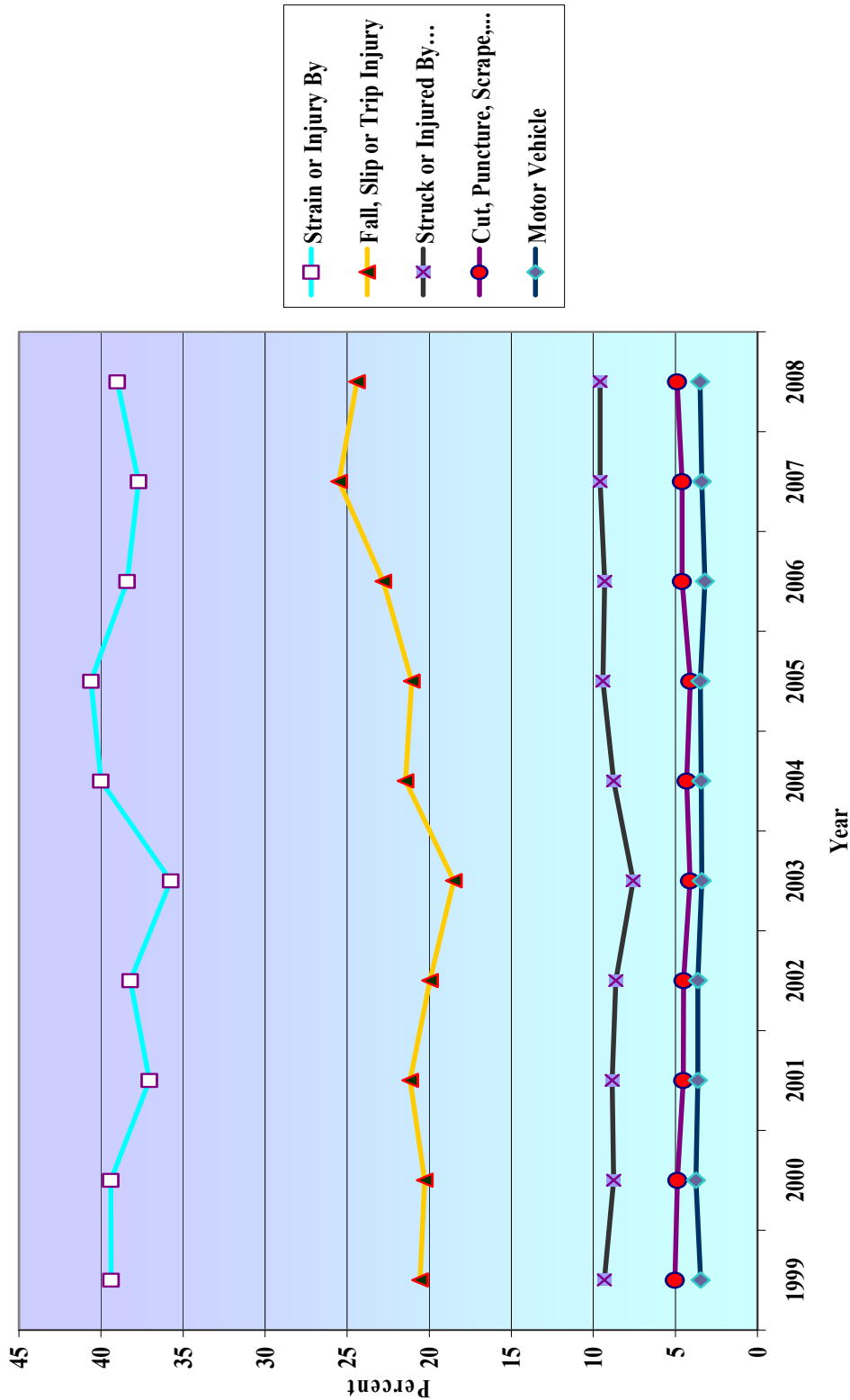
**Notes:**

\* Value less than .05%.

1 Not Otherwise Classified.

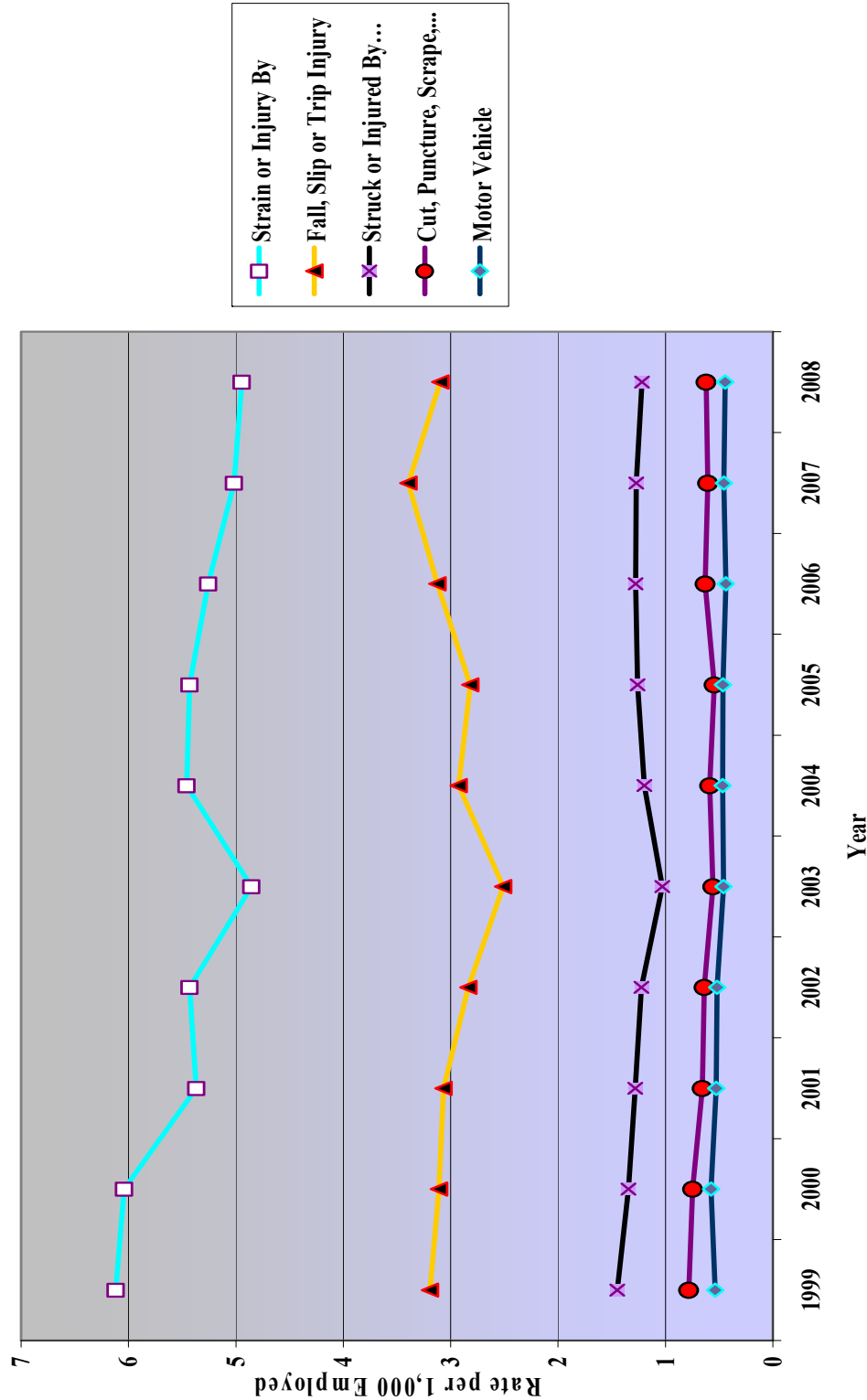


Figure 11. Percent Distribution of Lost-Time Claims, Cause of Injury, Selected Categories: 1999-2008



Notes:  
Source: Table 7; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 2003-2007*, Table 7; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1999-2002*, Table 6.  
1 This figure illustrates the five NCCI categories for Cause of Injury with the largest percentages of injuries in 2008, and their percentages over the past 10 years. For data on the other NCCI categories not included here, see Table 7.

Figure 12. Rate of Lost-Time Claims Filed, Cause of Injury, per 1,000 Employed,  
Selected Categories: 1999-2008



Notes:  
Source: Tables 1 & 7; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 2003-2007*, Tables 1 & 7; and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1999-2002*, Tables 1 & 6.  
1 This figure illustrates the five NCCI categories for Cause of Injury with the highest rates of injuries in 2008, and their rates over the past 10 years. For data on the other NCCI categories not included here, see Table 7.

*Lifting, the most frequent cause of strains or injuries by strain, contributes to the greatest number of lost-time claims filed.*

*The percentage of claims caused by all types of strains, or injury by strains, declined by 0.4% from 1999-2008, while the rate of claims for strains, or injury by strains, declined by 1.2 per 1000 employed.*



**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 2008  
State of Colorado**

NAICS Sectors <sup>1</sup>	Lost-Time Claims <sup>2</sup>		Average Annual Employment <sup>3</sup>	Percent Employed in Sector	Rate of Lost-Time Claims per 1000 Employed
	Count	Percent			
Transportation and Warehousing	1,522	5.2	78,956	3.4	19.3
Public Administration	2,340	8.0	138,469	6.0	16.9
Agriculture, Forestry, Fishing and Hunting	233	0.8	14,124	0.6	16.5
Construction	2,526	8.7	165,195	7.1	15.3
Mining	369	1.3	28,336	1.2	13.0
Arts, Entertainment, and Recreation	626	2.2	51,004	2.2	12.3
Wholesale Trade	1,176	4.0	100,144	4.3	11.7
Utilities	158	0.5	14,066	0.6	11.2
Retail Trade	2,812	9.7	253,975	11.0	11.1
Administrative and Waste Services	1,360	4.7	146,522	6.3	9.3
Manufacturing	1,272	4.4	144,555	6.3	8.8
Health Care and Social Assistance	2,100	7.2	246,244	10.7	8.5
Other Services (except Public Administration)	513	1.8	69,222	3.0	7.4
Real Estate and Rental and Leasing	354	1.2	47,803	2.1	7.4
Educational Services	1,346	4.6	191,682	8.3	7.0
Accommodation and Food Services	1,019	3.5	228,017	9.9	4.5
Information	239	0.8	79,439	3.4	3.0
Finance and Insurance	311	1.1	106,077	4.6	2.9
Professional, Scientific, and Technical Services	376	1.3	177,609	7.7	2.1
Management of Companies and Enterprises	39	0.1	28,652	1.2	1.4
Other <sup>4</sup>	8,405	28.9	779	0.0	n/a
<b>Totals<sup>5</sup></b>	<b>29,096</b>	<b>100%</b>	<b>2,310,870</b>	<b>100%</b>	<b>12.6</b>

**Notes:**

1 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2007*.

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

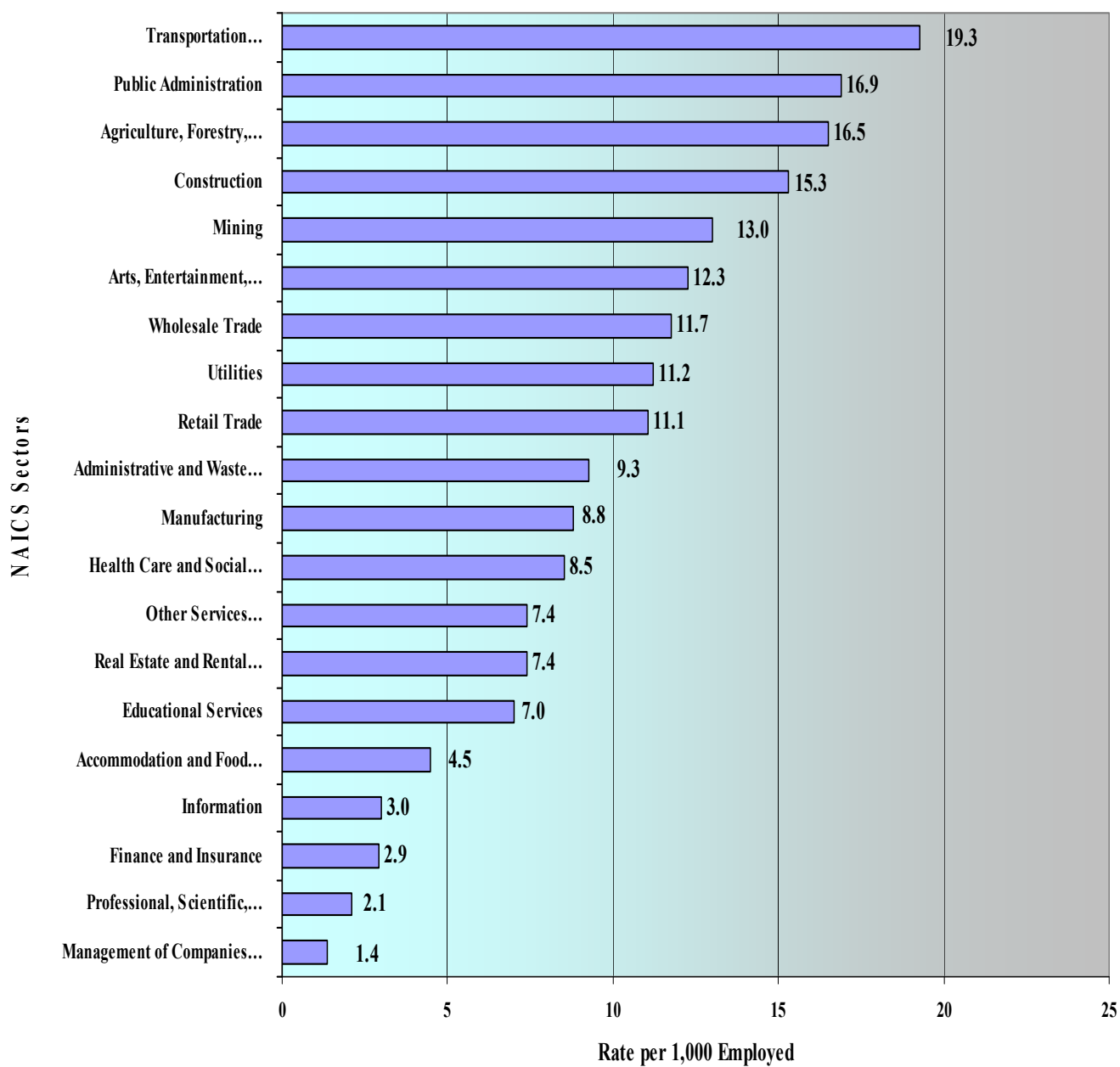
3 Source: Colorado Department of Labor and Employment, Labor Market Information, "2008 Quarterly Census of Employment and Wages, Sector (2 digit) data for Colorado, Aggregate of all Types." Statewide total on QCEW differs due to distribution of government employees throughout sectors. An employed person 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.

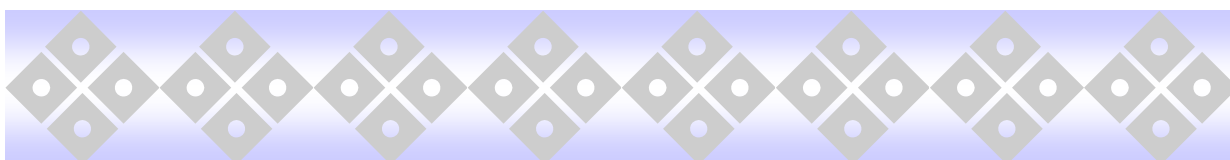
5 Totals at the industry/sector level for Colorado include nondisclosable data suppressed within the detailed tables in Table 10. However, these sector totals cannot be used in Table 10 because it would allow the suppressed sub-sector data to be revealed.

***The Transportation and Warehousing NAICS sector has the highest rate  
of lost-time claims per 1,000 employed.***

**Figure 13. Rate of Lost-Time Claims, by North American Industry  
Classification System (NAICS) Sectors**



Source: Table 9



Section V North American Industry  
Classification System (NAICS)

**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 2008  
State of Colorado

NAICS Sub-Sectors <sup>1</sup>	Lost-Time Claims		Average Annual	Rate of Lost-Time Claims per 1000
	Count	Percent	Employment <sup>2</sup>	Employed
TRANSPORTATION and WAREHOUSING				
487 Scenic & Sightseeing Transportation	31	0.1	478	64.9
492 Couriers & Messengers	306	1.1	9,583	31.9
481 Air Transportation	426	1.5	14,595	29.2
485 Transit & Ground Passenger Transportation	190	0.7	7,342	25.9
484 Truck Transportation	427	1.5	18,606	22.9
488 Support Activities for Transportation	113	0.4	7,743	14.6
486 Pipeline Transportation	5	*	876	5.7
493 Warehousing & Storage	24	0.1	6,803	3.5
Subtotal	1,522	5.2	66,026	23.1
PUBLIC ADMINISTRATION				
922 Justice, Public Order, & Safety Activities	728	2.5	21,636	33.6
923 Administration of Human Resource Programs	274	0.9	8,511	32.2
921 Executive, Legislative, & Other General Government Support	1,325	4.6	82,344	16.1
925 Administration of Housing Programs, Urban Planning, & Comm. Develop.	3	*	765	3.9
926 Administration of Economic Programs	4	*	6,780	0.6
924 Administration of Environmental Quality Programs	6	*	10,677	0.6
Subtotal	2,340	8.0	130,713	17.9
AGRICULTURE, FORESTRY, FISHING and HUNTING				
112 Animal Production	119	0.4	5,794	20.5
111 Crop Production	82	0.3	5,811	14.1
115 Support Activities for Agriculture & Forestry	29	0.1	2,402	12.1
Subtotal	230	0.8	14,007	16.4
CONSTRUCTION				
238 Specialty Trade Contractors	1,803	6.2	108,462	16.6
237 Heavy & Civil Engineering Construction	339	1.2	25,753	13.2
236 Construction of Buildings	384	1.3	30,980	12.4
Subtotal	2,526	8.7	165,195	15.3
MINING				
212 Mining (except Oil & Gas)	180	0.6	5,613	32.1
213 Support Activities for Mining	160	0.5	14,841	10.8
211 Oil & Gas Extraction	29	0.1	7,882	3.7
Subtotal	369	1.3	28,336	13.0



**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 2008  
State of Colorado

NAICS Sub-Sectors <sup>1</sup>	Lost-Time Claims		Average Annual	Rate of Lost-Time Claims per 1000
	Count	Percent	Employment <sup>2</sup>	Employed
ARTS, ENTERTAINMENT and RECREATION				
713 Amusement, Gambling, & Recreation Industries	546	1.9	40,648	13.4
711 Performing Arts, Spectator Sports, & Related Industries	67	0.2	7,218	9.3
712 Museums, Historical Sites, & Similar Institutions	13	*	3,138	4.1
Subtotal	626	2.2	51,004	12.3
WHOLESALE TRADE				
424 Merchant Wholesalers, Nondurable Goods	560	1.9	33,482	16.7
423 Merchant Wholesalers, Durable Goods	541	1.9	54,674	9.9
425 Electronic Markets & Agents & Brokers	75	0.3	11,987	6.3
Subtotal	1,176	4.0	100,143	11.7
UTILITIES				
221 Utilities	158	0.5	14,066	11.2
RETAIL TRADE				
444 Building Material & Garden Supply Stores	375	1.3	22,578	16.6
452 General Merchandise Stores	727	2.5	52,417	13.9
445 Food & Beverage Stores	624	2.1	46,263	13.5
442 Furniture & Home Furnishings Stores	122	0.4	10,168	12.0
453 Miscellaneous Store Retailers	189	0.6	15,951	11.8
441 Motor Vehicle & Parts Dealers	349	1.2	31,228	11.2
447 Gasoline Stations	142	0.5	12,714	11.2
446 Health & Personal Care Stores	101	0.3	11,372	8.9
454 Nonstore Retailers	25	0.1	6,061	4.1
451 Sporting Goods, Hobby, Book, & Music Stores	65	0.2	16,327	4.0
448 Clothing & Clothing Accessories Stores	68	0.2	19,766	3.4
443 Electronics & Appliance Stores	25	0.1	9,131	2.7
Subtotal	2,812	9.7	253,976	11.1
ADMINISTRATIVE and WASTE SERVICES				
562 Waste Management & Remediation Services	149	0.5	7,140	20.9
561 Administrative & Support Services	1,211	4.2	139,381	8.7
Subtotal	1,360	4.7	146,521	9.3

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 2008  
State of Colorado**

NAICS Sub-Sectors <sup>1</sup>	Lost-Time Claims		Average	Rate of
	Count	Percent	Annual	Lost-Time
			Employment <sup>2</sup>	Claims
				per 1000
				Employed
MANUFACTURING				
316 Leather & Allied Product Manufacturing	17	0.1	291	58.4
313 Textile Mills	3	*	124	24.2
312 Beverage & Tobacco Product Manufacturing	126	0.4	5,665	22.2
331 Primary Metal Manufacturing	35	0.1	2,152	16.3
321 Wood Product Manufacturing	66	0.2	4,710	14.0
327 Nonmetallic Mineral Product Manufacturing	115	0.4	9,188	12.5
337 Furniture & Related Product Manufacturing	75	0.3	6,663	11.3
311 Food Manufacturing	203	0.7	18,354	11.1
332 Fabricated Metal Product Manufacturing	158	0.5	15,366	10.3
326 Plastics & Rubber Products Manufacturing	47	0.2	4,879	9.6
333 Machinery Manufacturing	81	0.3	10,484	7.7
314 Textile Product Mills	15	0.1	2,045	7.3
323 Printing & Related Support Activities	51	0.2	7,248	7.0
322 Paper Manufacturing	13	0.0	1,916	6.8
335 Electrical Equipment, Appliance, & Component Manufacturing	12	0.0	1,851	6.5
325 Chemical Manufacturing	40	0.1	6,332	6.3
336 Transportation Equipment Manufacturing	54	0.2	9,491	5.7
339 Miscellaneous Manufacturing	59	0.2	10,574	5.6
334 Computer & Electronic Product Manufacturing	99	0.3	25,542	3.9
315 Apparel Manufacturing	2	*	759	2.6
324 Petroleum & Coal Products Manufacturing	1	*	921	1.1
Subtotal	1,272	4.4	144,555	8.8
HEALTH CARE and SOCIAL ASSISTANCE				
622 Hospitals	886	3.0	76,377	11.6
623 Nursing & Residential Care Facilities	426	1.5	39,737	10.7
624 Social Assistance	344	1.2	39,179	8.8
621 Ambulatory Health Care Services	444	1.5	90,950	4.9
Subtotal	2,100	7.2	246,243	8.5
OTHER SERVICES (except PUBLIC ADMINISTRATION)				
811 Repair & Maintenance	215	0.7	22,651	9.5
813 Religious, Grantmaking, Civic, Professional, & Similar Organizations	160	0.5	19,625	8.2
812 Personal & Laundry Services	130	0.4	23,767	5.5
814 Private Households	8	*	3,178	2.5
Subtotal	513	1.8	69,221	7.4

**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 2008  
State of Colorado

NAICS Sub-Sectors <sup>1</sup>	Lost-Time Claims		Average Annual	Rate of Lost-Time Claims per 1000
	Count	Percent	Employment <sup>2</sup>	Employed
REAL ESTATE and RENTAL and LEASING				
533 Lessors of Nonfinancial Intangible Assets (except Copyrighted Works)	15	0.1	1,042	14.4
532 Rental & Leasing Services	116	0.4	12,869	9.0
531 Real Estate	223	0.8	33,893	6.6
Subtotal	354	1.2	47,804	7.4
EDUCATIONAL SERVICES				
611 Educational Services	1,346	4.6	191,682	7.0
ACCOMMODATION and FOOD SERVICES				
721 Accommodation	264	0.9	42,752	6.2
722 Food Services & Drinking Places	755	2.6	185,265	4.1
Subtotal	1,019	3.5	228,017	4.5
INFORMATION				
511 Publishing Industries (Except Internet)	99	0.3	26,800	3.7
517 Telecommunications	93	0.3	30,991	3.0
518 Data Processing Services, Hosting, & Related Services	17	0.1	6,357	2.7
519 Other Information Services	11	*	4,235	2.6
515 Broadcasting, Except Internet	14	*	6,904	2.0
512 Motion Picture & Sound Recording Industries	5	*	4,152	1.2
Subtotal	239	0.8	79,439	3.0
FINANCE and INSURANCE				
524 Insurance Carriers & Related Activities	164	0.6	37,221	4.4
522 Credit Intermediation & Related Activities	114	0.4	48,473	2.4
523 Securities, Commodity Contracts, Other Financial Investments & Activities	21	0.1	16,800	1.3
Subtotal	299	1.0	102,494	2.9
PROFESSIONAL, SCIENTIFIC and TECHNICAL SERVICES				
541 Professional, Scientific, & Technical Services	376	1.3	177,609	2.1
MANAGEMENT of COMPANIES and ENTERPRISES				
551 Management of Companies & Enterprises	39	0.1	28,652	1.4

*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 2008  
State of Colorado**

NAICS Sub-Sectors <sup>1</sup>	Lost-Time Claims		Average Annual Employment <sup>2</sup>	Rate of Lost-Time Claims per 1000 Employed
	Count	Percent		
<b>OTHER</b>				
999 Missing	8,337	28.7	779	n/a
998 Invalid NAICS Codes	68	0.2	n/a	n/a
997 Disclosure Suppression	15	0.1	n/a	n/a
<i>Subtotal</i>	8,420	28.9	779	n/a
<b>TOTALS</b>	<b>29,096</b>	<b>100%</b>	<b>2,286,482</b>	<b>n/a</b>

**Notes:**

\* Value is less than .05%.

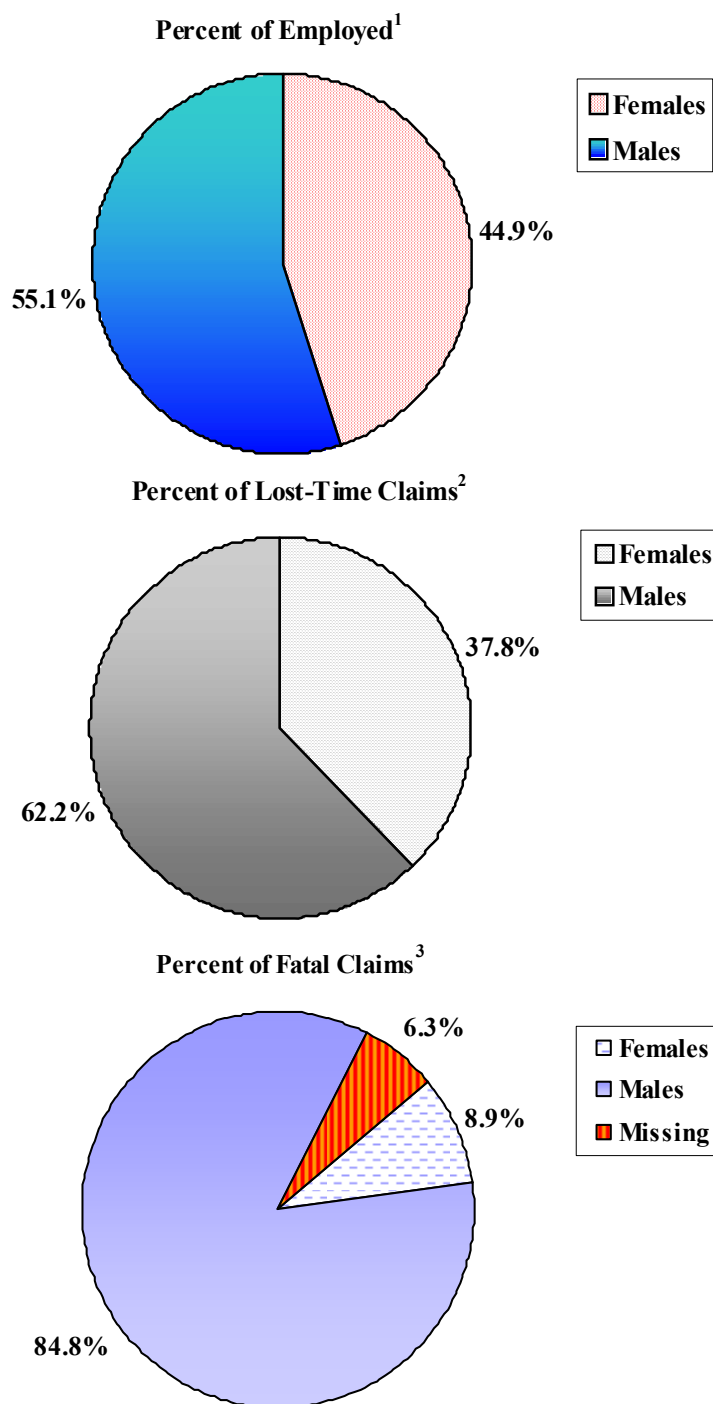
1 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2007*.

2 Source: Colorado Department of Labor and Employment, Labor Market Information, "2008 Quarterly Census of Employment and Wages, Sector (2 digit) data for Colorado, Aggregate of all Types." Statewide total on QCEW differs due to distribution of government employees throughout sectors. 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 a lack of claims filed in some subsectors, and disclosure suppression. In cooperation with the CDLE Labor Market Information Unit, the DOWC withholds the publication of data necessary to protect the identity and data of cooperating employers and workers. There are some cases where detailed data could consist of too few employers to ensure confidentiality. These data are withheld or "suppressed" in DOWC publications.

*The NAICS sub-sector, Scenic and Sightseeing Transportation, has  
the highest rate of claims at 64.9 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, 2008: Table 14, *Employment by Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2008 Annual Averages-Colorado*.

2 Total number of lost-time claims is 29,096.

3 Total number of fatal claims is 112; seven (7) cases were missing gender information.

## Section VI Gender

**Table 11**

### **Distribution and Rate of Lost-Time Claims, and Rate Ratio, Ranked, By Gender and Part of Body**

**Date of Injury-Calendar Year 2008  
State of Colorado**

Part of Body <sup>1</sup>	Gender						Totals		Rate Ratio (CI) <sup>4</sup>
	Count	Percent	Rate <sup>2</sup>	Count	Percent	Rate <sup>3</sup>	Count	Percent	
Death	12	0.0	0.01	101	0.3	0.07	113	0.4	6.86 (3.8, 12.5)
Finger(s)	572	2.0	0.49	1,362	4.7	0.95	1,934	6.6	1.94 (1.8, 2.1)
Foot/Feet	326	1.1	0.28	671	2.3	0.47	997	3.4	1.68 (1.5, 1.9)
Internal Organs	130	0.4	0.11	256	0.9	0.18	386	1.3	1.61 (1.3, 2)
Upper Arm (Includes Shoulder(s))	1,104	3.8	0.95	2,137	7.3	1.50	3,241	11.1	1.58 (1.5, 1.7)
Head	537	1.8	0.46	1,019	3.5	0.71	1,556	5.4	1.55 (1.4, 1.7)
Back	1,741	6.0	1.49	3,091	10.6	2.16	4,832	16.6	1.45 (1.4, 1.5)
Knee	1,179	4.1	1.01	2,082	7.2	1.46	3,261	11.2	1.44 (1.3, 1.5)
Ankle	546	1.9	0.47	881	3.0	0.62	1,427	4.9	1.32 (1.2, 1.5)
Hand	515	1.8	0.44	730	2.5	0.51	1,245	4.3	1.16 (1, 1.3)
Multiple Body Parts	1,072	3.7	0.92	1,056	3.6	0.74	2,128	7.3	0.80 (0.7, 0.9)
Wrist	771	2.7	0.66	558	1.9	0.39	1,329	4.6	0.59 (0.5, 0.7)
Multiple Upper Extremities	379	1.3	0.33	182	0.6	0.13	561	1.9	0.39 (0.3, 0.5)
All Other Classified Injuries	1,728	5.9	1.48	3,577	12.3	2.50	5,305	18.2	1.69 (1.6, 1.8)
Nonclassifiable	374	1.3	0.32	394	1.4	0.28	768	2.6	0.86 (0.7, 1)
<b>Totals<sup>5</sup></b>	<b>10,986</b>	<b>37.8%</b>	<b>9.4</b>	<b>18,097</b>	<b>62.2%</b>	<b>12.7</b>	<b>29,083</b>	<b>100%</b>	<b>1.34 (1.3, 1.4)</b>

**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 for 2008 is 29,096; thirteen (13) claims were missing data for gender.

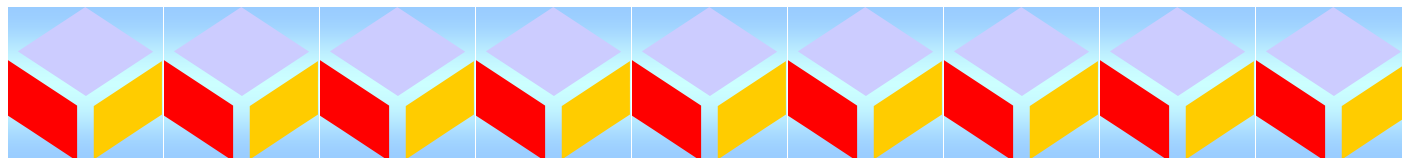


Table 12

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

Date of Injury-Calendar Year 2008  
State of Colorado

Nature of Injury	Gender						Rate Ratio (CI) <sup>3</sup>		
	Female			Male					
	Count	Percent	Rate <sup>1</sup>	Count	Percent	Rate <sup>2</sup>			
Hernia	46	0.2	0.04	495	1.7	0.35	541	1.9	8.77 (6.49, 11.87)
Burn	58	0.2	0.05	207	0.7	0.14	265	0.9	2.91 (2.17, 3.89)
Laceration, Puncture	419	1.4	0.36	1,376	4.7	0.96	1,795	6.2	2.68 (2.4, 2.99)
Dislocation	91	0.3	0.08	250	0.9	0.17	341	1.2	2.24 (1.76, 2.85)
Fracture	660	2.3	0.57	1,514	5.2	1.06	2,174	7.5	1.87 (1.71, 2.05)
Contusion, Crushing	1,404	4.8	1.21	2,300	7.9	1.61	3,704	12.7	1.34 (1.25, 1.43)
Strain, Sprain	5,175	17.8	4.44	8,177	28.1	5.72	13,352	45.9	1.29 (1.24, 1.33)
Multiple Physical Injuries Only	237	0.8	0.20	281	1.0	0.20	518	1.8	0.97 (0.81, 1.15)
Inflammation (including Tendinitis/Tenosynovitis)	329	1.1	0.28	325	1.1	0.23	654	2.2	0.81 (0.69, 0.94)
Mental Stress/Mental Disorder	116	0.4	0.10	93	0.3	0.07	209	0.7	0.65 (0.5, 0.86)
Occupational Disease or Cumulative Injury <sup>4</sup>	753	2.6	0.65	565	1.9	0.40	1,318	4.5	0.61 (0.55, 0.68)
Carpal Tunnel Syndrome	195	0.7	0.17	64	0.2	0.04	259	0.9	0.27 (0.2, 0.35)
All Other Specific Injuries, NOC <sup>5</sup>	1,012	3.5	0.87	1,520	5.2	1.06	2,532	8.7	1.22 (1.13, 1.33)
Other <sup>6</sup>	490	1.7	0.42	930	3.2	0.65	1,420	4.9	1.55 (1.39, 1.73)
Missing	1	0.0	0.00	-	0.0	-	1	0.0	-
Totals <sup>7</sup>	10,986	37.8%	9.43	18,097	62.2%	12.66	29,083	100%	1.34 (1.31, 1.37)

## 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; a ratio less than 1 means males had a lower rate than females. (CI = 95% Confidence Interval)

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

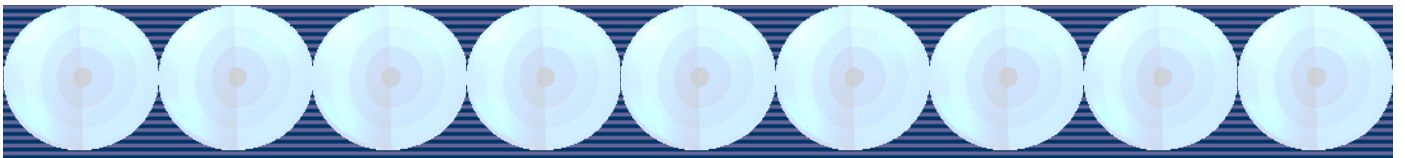
5 Not Otherwise Classified.

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 for 2008 is 29,096; thirteen (13) claims were missing data for gender.

## Section VI Gender

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





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

**Date of Injury-Calendar Year 2008**  
**State of Colorado**

NAICS Sectors <sup>1,2</sup>	Gender		Gender		Totals	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Retail Trade	1,366	4.7	1,444	5.0	2,810	9.7
Construction	110	0.4	2,415	8.3	2,525	8.7
Public Administration	893	3.1	1,447	5.0	2,340	8.0
Health Care and Social Assistance	1,590	5.5	510	1.8	2,100	7.2
Transportation and Warehousing	426	1.5	1,096	3.8	1,522	5.2
Administrative and Support and Waste Managemen	481	1.7	879	3.0	1,360	4.7
Educational Services	819	2.8	526	1.8	1,345	4.6
Manufacturing	301	1.0	970	3.3	1,271	4.4
Wholesale Trade	248	0.9	928	3.2	1,176	4.0
Accommodation and Food Services	573	2.0	446	1.5	1,019	3.5
Arts, Entertainment, and Recreation	205	0.7	418	1.4	623	2.1
Professional, Scientific, and Technical Services	200	0.7	176	0.6	376	1.3
Mining	16	0.1	353	1.2	369	1.3
Real Estate and Rental and Leasing	132	0.5	222	0.8	354	1.2
Finance and Insurance	214	0.7	97	0.3	311	1.1
Information	117	0.4	122	0.4	239	0.8
Agriculture, Forestry, Fishing and Hunting	49	0.2	184	0.6	233	0.8
Utilities	23	0.1	135	0.5	158	0.5
Management of Companies and Enterprises	11	0.0	28	0.1	39	0.1
Other Services (except Public Administration)	202	0.7	311	1.1	513	1.8
Other <sup>3</sup>	3,010	10.3	5,390	18.5	8,400	28.9
<b>Totals<sup>4</sup></b>	<b>10,986</b>	<b>37.8%</b>	<b>18,097</b>	<b>62.2%</b>	<b>29,083</b>	<b>100%</b>

**Notes:**

1 The findings reported 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.

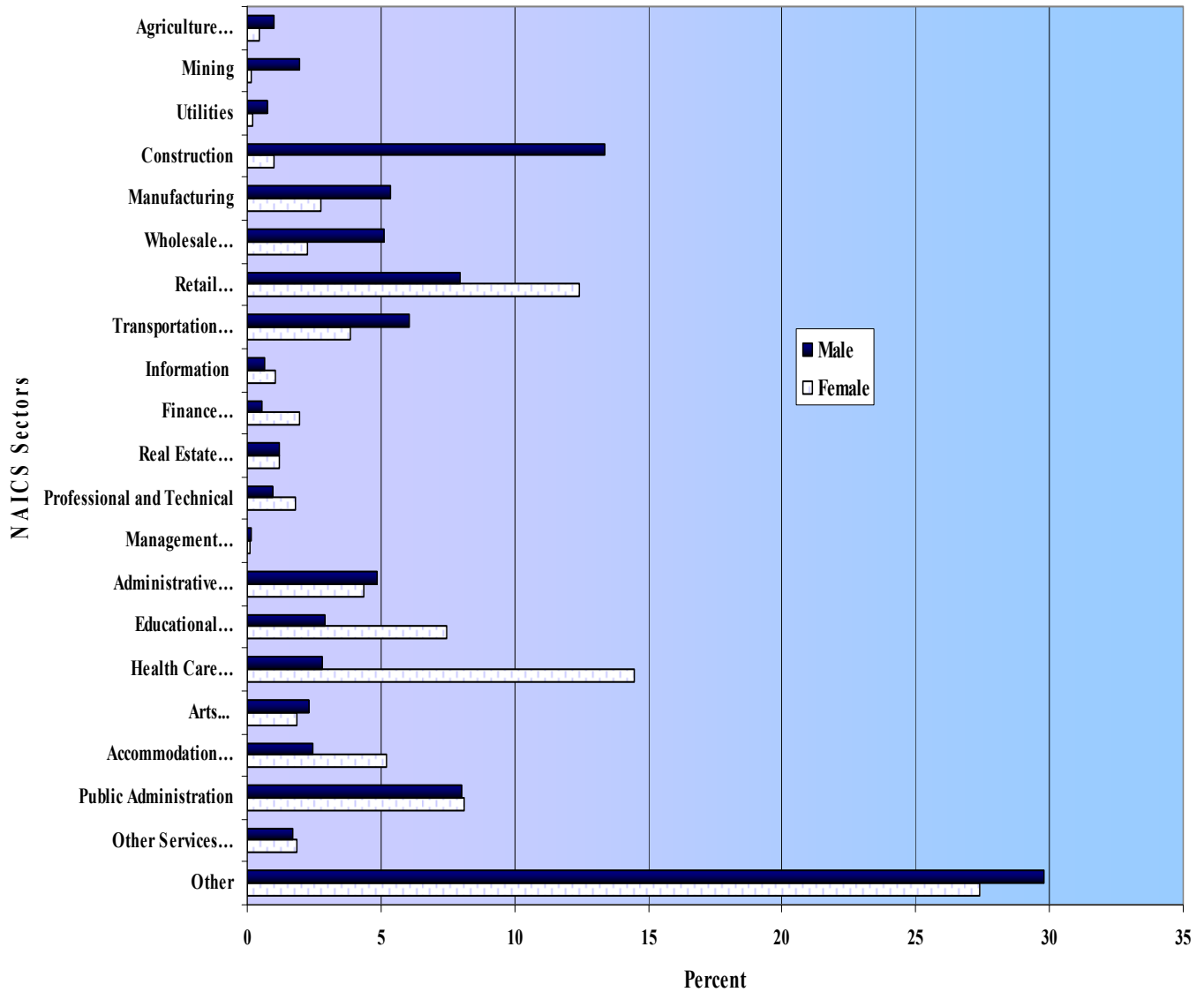
2 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2007*.

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

4 Total number of lost-time claims for 2008 is 29,096; thirteen (13) 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, Gender<sup>1</sup>, by North American Industry Classification System (NAICS) Sectors**



Notes:

Source: Table 13

<sup>1</sup> Males = 100%, Females = 100%.

**Table 14**  
**Percent Distribution of Lost-Time Claims, by Age and North American Industry Classification System (NAICS) Sectors**

Date of Injury-Calendar Year 2008  
State of Colorado

NAICS Sectors <sup>1,2</sup>	Age Group <sup>3</sup>										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	0.2	0.2	0.1	*	*	*	*	*	233	0.8
Mining	*	0.4	0.4	0.3	0.2	*	*	*	*	*	369	1.3
Utilities	*	*	0.1	0.1	0.3	0.1	*	*	*	*	158	0.5
Construction	*	2.1	2.4	2.4	1.4	0.3	0.1	*	*	*	2,526	8.7
Manufacturing	*	0.9	0.9	1.2	1.1	0.3	0.1	*	*	*	1,272	4.4
Wholesale Trade	*	0.8	1.0	1.0	0.9	0.2	0.1	*	*	*	1,176	4.0
Retail Trade	0.1	2.4	1.6	2.3	2.2	0.7	0.4	*	*	*	2,812	9.7
Transportation & Warehousing	*	0.7	1.1	1.6	1.3	0.4	0.1	*	*	*	1,522	5.2
Information	*	0.1	0.2	0.2	0.2	*	*	*	*	*	239	0.8
Finance & Insurance	*	0.2	0.2	0.3	0.3	0.1	*	*	*	*	311	1.1
Real Estate and Rental & Leasing	*	0.2	0.2	0.3	0.3	0.1	*	*	*	*	354	1.2
Professional & Technical Services	*	0.2	0.3	0.3	0.3	0.1	0.1	*	*	*	376	1.3
Management of Companies & Enterprises	*	0.1	*	*	*	*	*	*	*	*	39	0.1
Administrative & Waste Services	*	1.1	1.1	1.3	0.9	0.2	0.1	*	*	*	1,360	4.7
Educational Services	*	0.7	0.8	1.2	1.4	0.5	0.1	*	*	*	1,346	4.6
Health Care & Social Assistance	*	1.2	1.5	1.9	1.9	0.5	0.2	*	*	*	2,100	7.2
Arts, Entertainment & Recreation	*	0.8	0.5	0.3	0.4	0.1	0.1	*	*	*	626	2.2
Accommodation & Food Services	0.1	1.2	0.8	0.7	0.5	0.1	0.1	*	*	*	1,019	3.5
Other Services (except Public Administration)	*	0.4	0.4	0.4	0.3	0.1	0.1	*	*	*	513	1.8
Public Administration	*	0.9	1.9	2.4	2.2	0.5	0.1	*	*	*	2,340	8.0
Other <sup>4</sup>	0.2	7.1	6.7	7.1	5.6	1.6	0.5	0.1	0.1	*	8,405	28.9
<b>Totals</b>	<b>199</b>	<b>6,297</b>	<b>6,441</b>	<b>7,462</b>	<b>6,328</b>	<b>1,701</b>	<b>585</b>	<b>83</b>	<b>83</b>	<b>29,096</b>	<b>n/a</b>	<b>n/a</b>
<b>Percent</b>	<b>0.7</b>	<b>21.6</b>	<b>22.1</b>	<b>25.6</b>	<b>21.7</b>	<b>5.9</b>	<b>2.0</b>	<b>0.3</b>	<b>0.3</b>	<b>n/a</b>	<b>n/a</b>	<b>100%</b>

Notes:

\* Value is less than .05%

1 The findings reported 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, 2007*.

3 Note widths of age group categories vary.

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

Table 15  
Distribution of Lost-Time Claims, and Rate of Claims, by Age and Gender

Date of Injury-Calendar Year 2008  
State of Colorado

Age Group	Female			Male			Totals		
	Lost-Time Claims <sup>1</sup>	Number Employed <sup>2,3</sup>	Rate of Lost-Time Claims per 1000 Females Employed	Lost-Time Claims <sup>1</sup>	Number Employed <sup>2,3</sup>	Rate of Lost-Time Claims per 1000 Males Employed	Lost-Time Claims <sup>1</sup>	Number Employed <sup>2,3</sup>	Rate of Lost-Time Claims per 1000 Employed
16-19 yrs.	267	42	6.36	476	45	10.58	743	87	8.54
20-24 yrs.	905	117	7.74	1,688	120	14.07	2,593	237	10.94
25-34 yrs.	2,015	256	7.87	4,217	333	12.66	6,232	589	10.58
35-44 yrs.	2,467	254	9.71	4,264	354	12.05	6,731	608	11.07
45-54 yrs.	3,268	303	10.79	4,497	331	13.59	7,765	634	12.25
55-64 yrs.	1,748	161	10.86	2,440	199	12.26	4,188	360	11.63
<b>Totals</b>	<b>10,670</b>	<b>1,133</b>	<b>n/a</b>	<b>17,582</b>	<b>1,382</b>	<b>n/a</b>	<b>28,252</b>	<b>2,515</b>	<b>n/a</b>
<b>Rate of Claims for Total Employed</b>	<b>9.42</b>			<b>12.72</b>			<b>11.23</b>		

Notes:

1 The distribution of lost-time claims has been adjusted to make possible comparisons with the BLS Colorado employment data. The total of 2008 lost-time claims is 29,096; 844 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: U.S. Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2008, Table 14, Employment Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2008 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 Gender**

**Date of Injury-Calendar Year 2008**  
**State of Colorado**

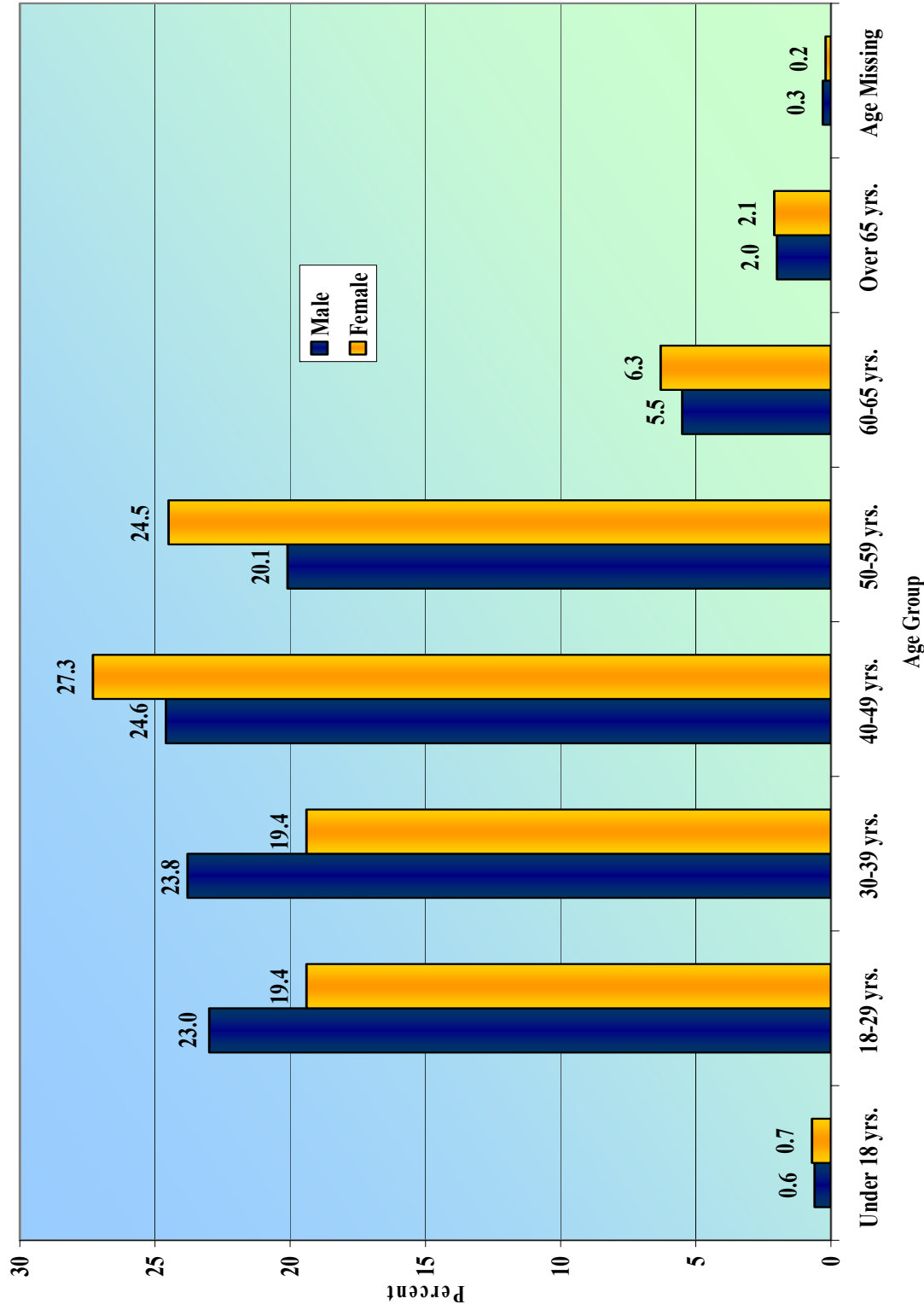
Age Group <sup>1,2</sup>	Gender				Totals	
	Female		Male			
	Count	Percent	Count	Percent	Count	Percent
Under 18 yrs.	82	0.3	117	0.4	199	0.7
18 - 29 yrs.	2,132	7.3	4,161	14.3	6,293	21.6
30 - 39 yrs.	2,126	7.3	4,313	14.8	6,439	22.1
40 - 49 yrs.	3,002	10.3	4,460	15.3	7,462	25.7
50 - 59 yrs.	2,696	9.3	3,629	12.5	6,325	21.7
60 - 65 yrs.	697	2.4	1,004	3.5	1,701	5.8
Over 65 yrs.	228	0.8	355	1.2	583	2.0
Age Missing	23	0.1	58	0.2	81	0.3
<b>Totals<sup>3</sup></b>	<b>10,986</b>	<b>37.8%</b>	<b>18,097</b>	<b>62.2%</b>	<b>29,083</b>	<b>100%</b>

**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 29,096; thirteen (13) claims were missing data for gender.

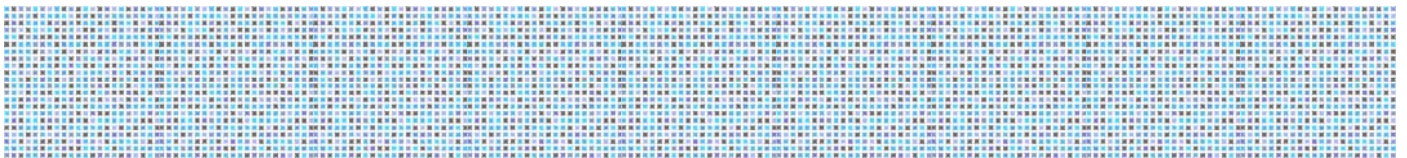


Figure 16. Percent Distribution of Lost-Time Claims, Gender<sup>1</sup> by Age



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

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



*Section VIII Admissions and Denials*

**Table 17**  
**Distribution of Lost-Time Claims by Claim Status**

**Date of Injury-Calendar Year 2008**  
**State of Colorado**

<b>Claim Status<sup>1,2</sup></b>	<b>Count</b>	<b>Percent</b>
Admitted		
Never Denied	19,033	65.4
Initially Denied	2,034	7.0
Denied (Never Admitted)	7,743	26.6
Indeterminate <sup>3</sup>	286	1.0
<b>Totals</b>	<b>29,096</b>	<b>100%</b>

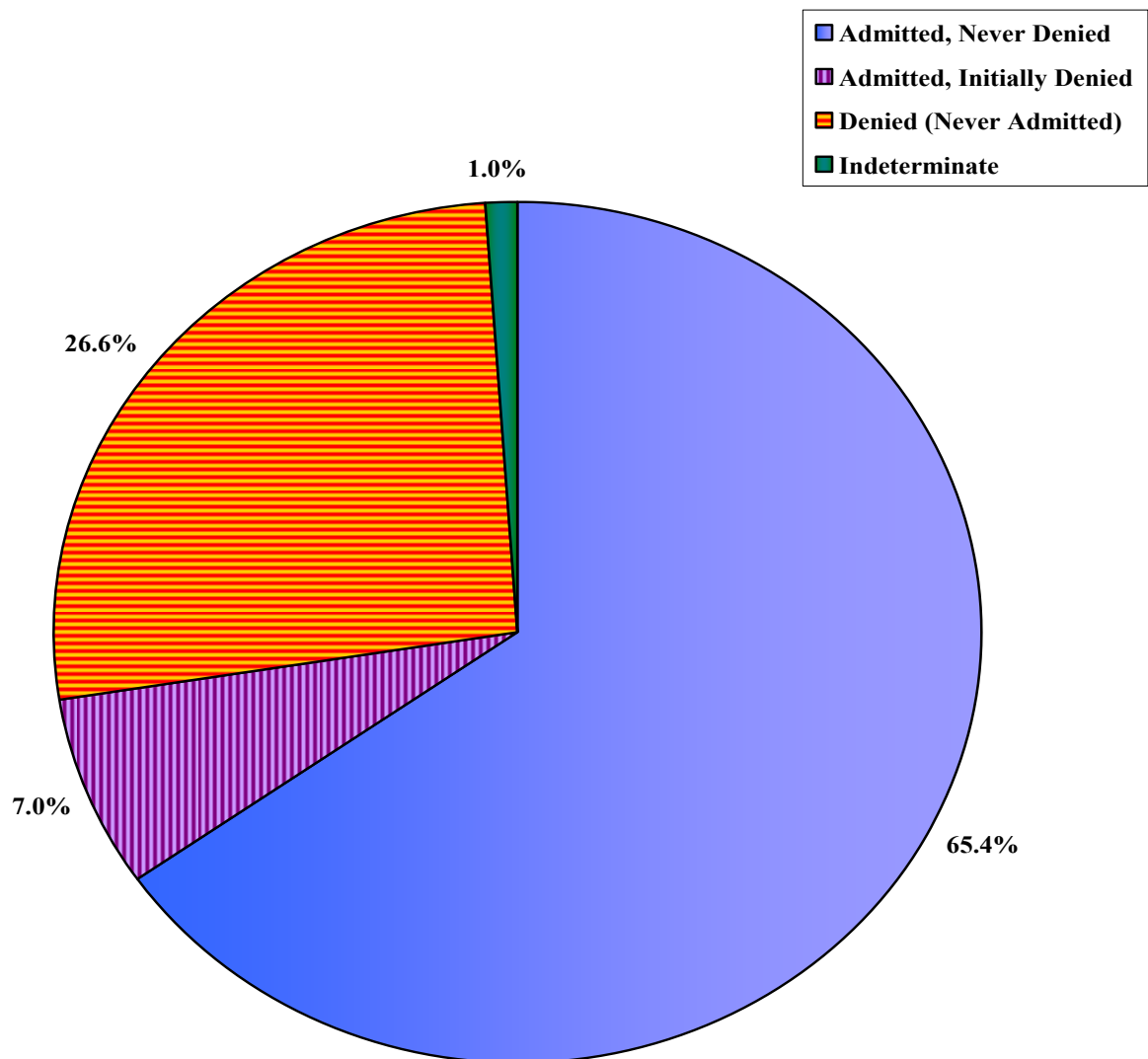
**Notes:**

- 1 The status of the claim is based on documents filed with the Division of Workers' Compensation, as of December 28, 2009. An "Admitted" claim is one for which a document with some indicator of liability has been filed, including a Fatal Admission or a Final Pay Notice. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no evidence of liability is found.
- 2 Some of the cases have had a change of claim status during the course of the claims, but the majority were consistently one status.
- 3 An "Indeterminate" claim is one for which no evidence of an admission nor a denial has been filed. Of the "Indeterminate" claims, 24 (8.4%) have been resolved with a settlement, and none had a hearing.

*Approximately twenty seven (27%) of lost-time claims are denied.*



**Figure 17. 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**

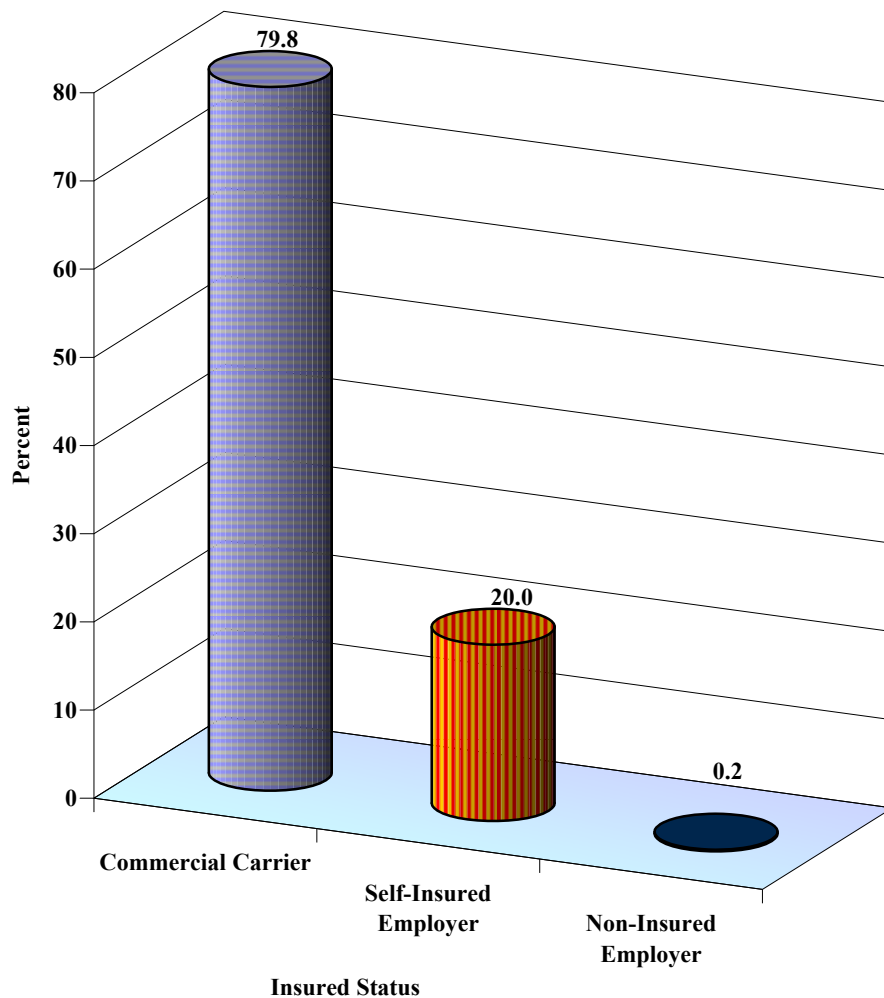
**Date of Injury-Calendar Year 2008  
State of Colorado**

Claim Status <sup>1,2</sup>	Count	Percent	Totals	
			Count	Percent
ADMITTED, NEVER DENIED				
Admission Type:				
General	2,210	11.6		
Final	1,418	7.5		
Fatal	19	0.1		
Final Pay Notice	15,386	80.8		
Subtotal	19,033	100%		
			19,033	65.4%
ADMITTED, INITIALLY DENIED				
Admission Type:				
General	294	14.5		
Final	130	6.4		
Fatal	17	0.8		
Final Pay Notice	1,593	78.3		
Subtotal	2,034	100%		
			2,034	7.0%
DENIED, NEVER ADMITTED			7,743	26.6%
INDETERMINATE <sup>3</sup>			286	1.0%
TOTALS			29,096	100%

**Notes:**

- 1 The status of the claim is based on documents filed with the Division of Workers' Compensation, as of December 28, 2009. An "Admitted" claim is one for which a document with some indicator of liability has been filed, including a Fatal Admission or a Final Pay Notice. A "Denied" claim is one for which a "Notice of Contest" has been filed, and no evidence of liability is found.
- 2 Some of the cases have had a change of claim status during the course of the claims, but the majority were consistently one status.
- 3 An "Indeterminate" claim is one for which no evidence of an admission nor a denial has been filed. Of the "Indeterminate" claims, 24 (8.4%) have been resolved with a settlement, and none had a hearing.

**Figure 18. Percent Distribution of Lost-Time Claims Filed, by Insured Status<sup>1</sup>**



**Notes:**

- 1 Based on claims involving a single carrier, and also, those employers without insurance.
- 2 The total number of lost-time claims is 29,096.
- 3 1.0% of claims show an indeterminate insurance status and are not shown in this graph.
- 4 The determination of non-insured employers in this figure was derived through an extensive claim-by-claim review process.

**Table 19**  
**Distribution of Denied Claims by Insured Status<sup>1</sup>**  
**Date of Injury-Calendar Year 2008**  
**State of Colorado**

<b>Carrier Type</b>	<b>Total Claims Filed</b>	<b>Claims Initially Denied</b>	<b>Claims Initially Denied but Later Admitted</b>	<b>Claims Ultimately Denied</b>
Commercial Carrier <sup>2</sup>	22,851	7,478	1,710	5,768
Self-Insured Employer <sup>2</sup>	5,698	2,085	226	1,859
Non-Insured Employer <sup>3</sup>	115	32	7	25
<b>Totals</b>	<b>28,664</b>	<b>9,595</b>	<b>1,943</b>	<b>7,652</b>

**Notes:**

- 1 A "Denied" claim is one for which a Notice of Contest, and 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 29,096 lost-time claims filed, 432 (1.5%) involved multiple carriers and are excluded from this analysis.
- 3 Based on information in the Division's database as of December 28, 2009, neither an admission nor a denial has been filed in 81 of the 115 claims filed against apparently non-insured employers.
- 4 The determination of non-insured employers in this table is limited to information contained in the database on the date of the download.

**Table 20**  
**Distribution of Lost-Time Claims by Gender and Claim Status**  
**Date of Injury-Calendar Year 2008**  
**State of Colorado**

Gender	Claim Status <sup>1,2</sup>						Totals <sup>4</sup>	
	Admission Only		Denial & Admission		Denial Only		Indeterminate <sup>3</sup>	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Female	6,375	58.0	761	6.9	3,743	34.1	107	1.0
Male	12,649	69.9	1,273	7.0	3,996	22.1	179	1.0
<b>Totals</b>	<b>19,024</b>	<b>n/a</b>	<b>2,034</b>	<b>n/a</b>	<b>7,739</b>	<b>n/a</b>	<b>286</b>	<b>n/a</b>
<b>Percentage Overall</b>	<b>n/a</b>	<b>65.4%</b>	<b>n/a</b>	<b>7.0%</b>	<b>n/a</b>	<b>26.6%</b>	<b>n/a</b>	<b>1.0%</b>
							<b>29,083</b>	<b>n/a</b>
							<b>n/a</b>	<b>100%</b>

**Notes:**

- 1 The status of the claim is based on documents filed with the Division of Workers' Compensation, as of December 28, 2009. An "Admitted" claim is one for which a document with some indicator of liability has been filed, including a Fatal Admission or a Final Pay Notice. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no evidence of liability is found.
- 2 Some of the cases have had a change of claim status during the course of the claims, but the majority were consistently one status.
- 3 An "Indeterminate" claim is one for which no evidence of an admission nor a denial has been filed. Of the "Indeterminate" claims, 24 (8.4%) have been resolved with a settlement and none had a hearing.
- 4 The total number of lost-time claims filed is 29,096; thirteen (13) claims were missing data on gender.

**Section IX Fatal Claims**

**Table 21**

**Distribution of Fatal Claims by Nature of Injury (Detail)**

**Date of Fatal Injury-Calendar Year 2008  
State of Colorado**

<b>Nature of Injury<sup>1</sup></b>	<b>Count</b>	<b>Percent</b>
<b>MULTIPLE INJURIES</b>		
Multiple Physical Injuries Only	46	41.1
<b>SPECIFIC INJURY</b>		
Concussion--Closed Head/Traumatic Brain Injury	8	7.1
Myocardial Infarction (Heart Attack)	7	6.3
Infection	4	3.6
Asphyxiation	4	3.6
Gunshot	4	3.6
Burn	*	*
Drowning	*	*
Electric shock	*	*
Fracture	*	*
Vascular	*	*
All Other Specific Injuries, NOC <sup>2</sup>	*	*
<b>OCCUPATIONAL DISEASE OR CUMULATIVE INJURY</b>		
Prescription Drug Toxicity	4	3.6
Respiratory (Fumes)	3	2.7
Silicosis	*	*
All Other Occupational Disease, NOC <sup>2</sup>	*	*
Cancer	*	*
<b>ORGANIC DISEASE</b>		
Organic Heart Disease	6	5.4
Organic Neurological Disease (Stroke, Seizure)	*	*
Organic Digestive System	*	*
Organic Disease, Misc.	*	*
<b>MISSING</b>		
Missing	11	9.8
<b>TOTALS</b>	<b>112</b>	<b>100%</b>

**Notes:**

\* Counts of less than three (3) suppressed to protect confidentiality of death records.

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

2 Not Otherwise Classified.

3 Nine (9) cases had no death certificate; two (2) death certificates did not provide nature of injury.

***In 2008, accidents involving motor vehicles were the cause of death in 32.2% of fatal claims filed, but only 4.1% of all lost-time injury claims filed.***

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

**Date of Fatal Injury--Calendar Year 2008**  
**State of Colorado**

<b>Cause of Injury<sup>1</sup></b>	<b>Count</b>	<b>Percent</b>
<b>MOTOR VEHICLE</b>		
Collision or Sideswipe with Another Vehicle--Both Vehicles in Motion	10	8.9
Vehicle Upset--Overturned or Jackknifed	9	8.9
Motor Vehicle, NOC <sup>2</sup>	6	5.4
Loss of Control--No Other Vehicle Involved (Snow, Ice, Water, Etc.)	5	4.5
Collision with a Fixed Object--Vehicle or Object	*	*
Crash of Airplane	*	*
<b>DISEASE</b>		
Disease of Heart (Cardiac) System	15	13.4
Infectious Disease	3	2.7
Disease of the Neural System	*	*
Cancer	*	*
<b>STRUCK or INJURED BY</b>		
Falling or Flying Object	5	4.5
Motor Vehicle	4	3.6
Explosion or Flare Back	*	*
Object Handled by Others	*	*
Struck or Injured, NOC <sup>2</sup> --Includes Kicked, Stabbed, Bit, Etc.	*	*
Animal or Insect	*	*
<b>FALL, SLIP or TRIP</b>		
From a Different Level (Elevation)--Off Wall, Catwalk, Bridge, Etc.	6	5.4
From a Ladder or Scaffolding	*	*
<b>CAUGHT IN, UNDER or BETWEEN</b>		
Machine or Machinery	4	3.6
Collapsing Materials (Slides of Earth)--Man-made or Natural	*	*
Immersion in Water	*	*

**Table 22 (Continued)**

**Distribution of Fatal Claims by Cause of Injury (Detail)**

**Date of Fatal Injury--Calendar Year 2008  
State of Colorado**

<b>Cause of Injury<sup>1</sup></b>	<b>Count</b>	<b>Percent</b>
<b>BURN or SCALD--HEAT or COLD EXPOSURE</b>		
Fire or Flame	*	*
Steam or Hot Fluids	*	*
Electrical Current	*	*
<b>MISCELLANEOUS CAUSES</b>		
Self-Inflicted Injury--Suicide	5	4.5
Person in Act of a Crime--Robbery or Criminal Assault	3	2.7
Drug Overdose/Toxicity	3	2.7
Absorption, Ingestion, or Inhalation, NOC <sup>2</sup>	*	*
Other than Physical Cause of Injury	*	*
Other--Miscellaneous, NOC <sup>2</sup>	*	*
Alcohol	*	*
Lightning	*	*
<b>MISSING</b>		
Missing <sup>3</sup>	12	9.8
<b>TOTALS</b>	<b>112</b>	<b>100.0</b>

**Notes:**

\* Counts less than three (3) are suppressed to protect confidentiality of death records.

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

2 Not Otherwise Classified.

3 Nine (9) cases had no death certificate; three (3) death certificates did not provide 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 Fatal Injury-Calendar Year 2008  
State of Colorado**

NAICS Sectors <sup>1</sup>	Fatal Claims		Average Annual Employment <sup>2</sup>	Rate of Fatal Claims per 10,000 Employed
	Count	Percent		
Agriculture, Forestry, Fishing & Hunting	3	2.7	14,124	2.12
Mining	5	4.5	28,336	1.76
Transportation & Warehousing	9	8.0	78,956	1.14
Construction	16	14.3	165,195	0.97
Public Administration	8	7.1	138,469	0.58
Manufacturing	8	7.1	144,555	0.55
Administrative & Waste Services	6	5.4	146,522	0.41
Wholesale Trade	4	3.6	100,144	0.40
Arts, Entertainment & Recreation	2	1.8	51,004	0.39
Educational Services	4	3.6	191,682	0.21
Health Care & Social Assistance	5	4.5	246,244	0.20
Retail Trade	5	4.5	253,975	0.20
Finance & Insurance	2	1.8	106,077	0.19
Other Services, Except Public Administration	1	0.9	69,222	0.14
Information	1	0.9	79,439	0.13
Professional & Technical Services	2	1.8	177,609	0.11
Accommodation & Food Services	1	0.9	228,017	0.04
Management of Companies & Enterprises	0	0.0	28,652	0.00
Real Estate & Rental & Leasing	0	0.0	47,803	0.00
Utilities	0	0.0	14,066	0.00
Other <sup>3</sup>	30	26.8	779	n/a
<b>Totals</b>	<b>112</b>	<b>100%</b>	<b>2,310,870</b>	<b>0.48</b>

**Notes:**

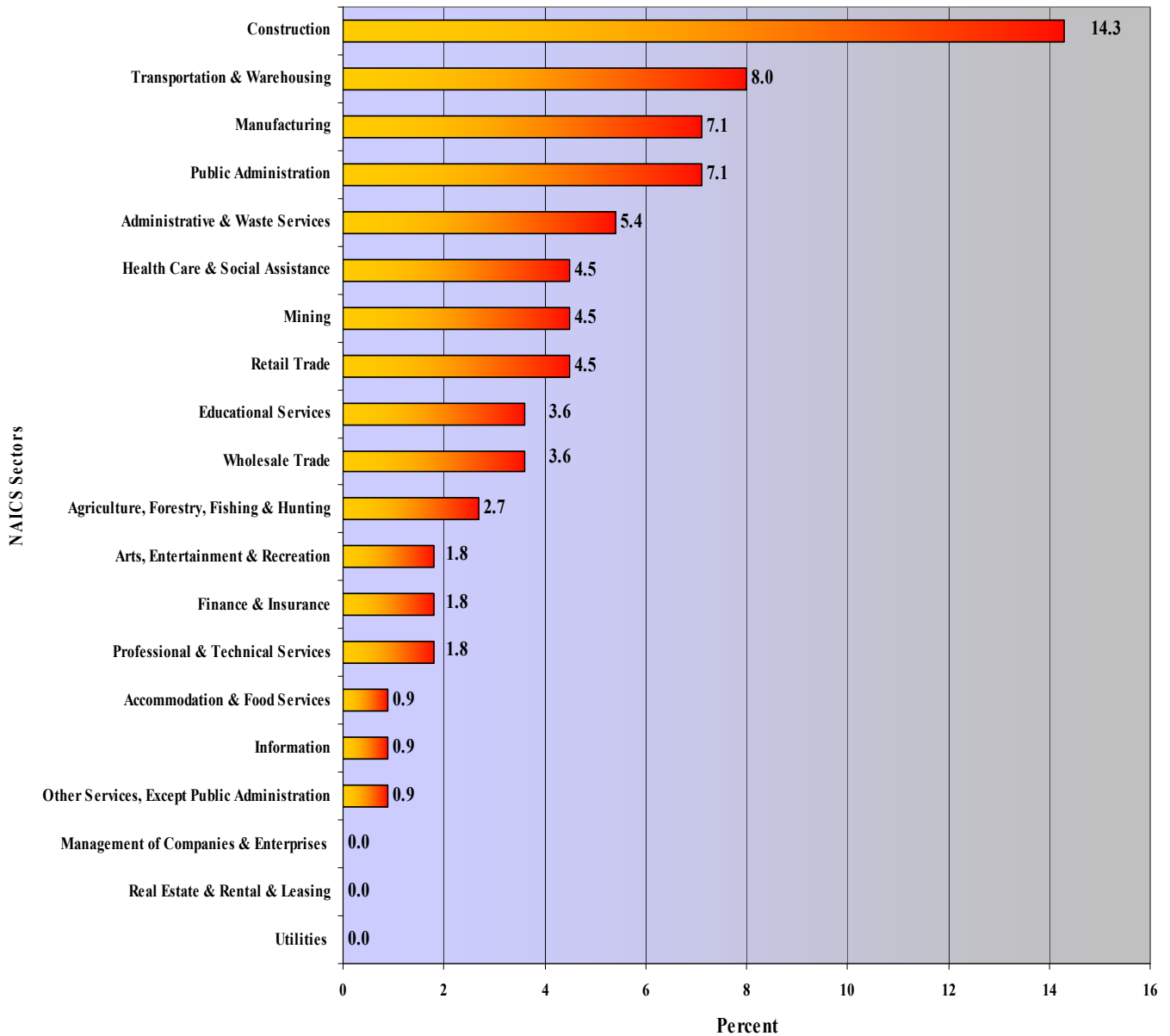
1 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2007*.

2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, "Quarterly Census of Employment and Wages, Sector (2 digit) for Colorado, Aggregate of all Types". Sector totals differ from the QCEW Annual Averages due to the distribution of government employees throughout all sectors, a later download date, and rounding of data. 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 nonclassifiable establishments, invalid and missing NAICS codes.

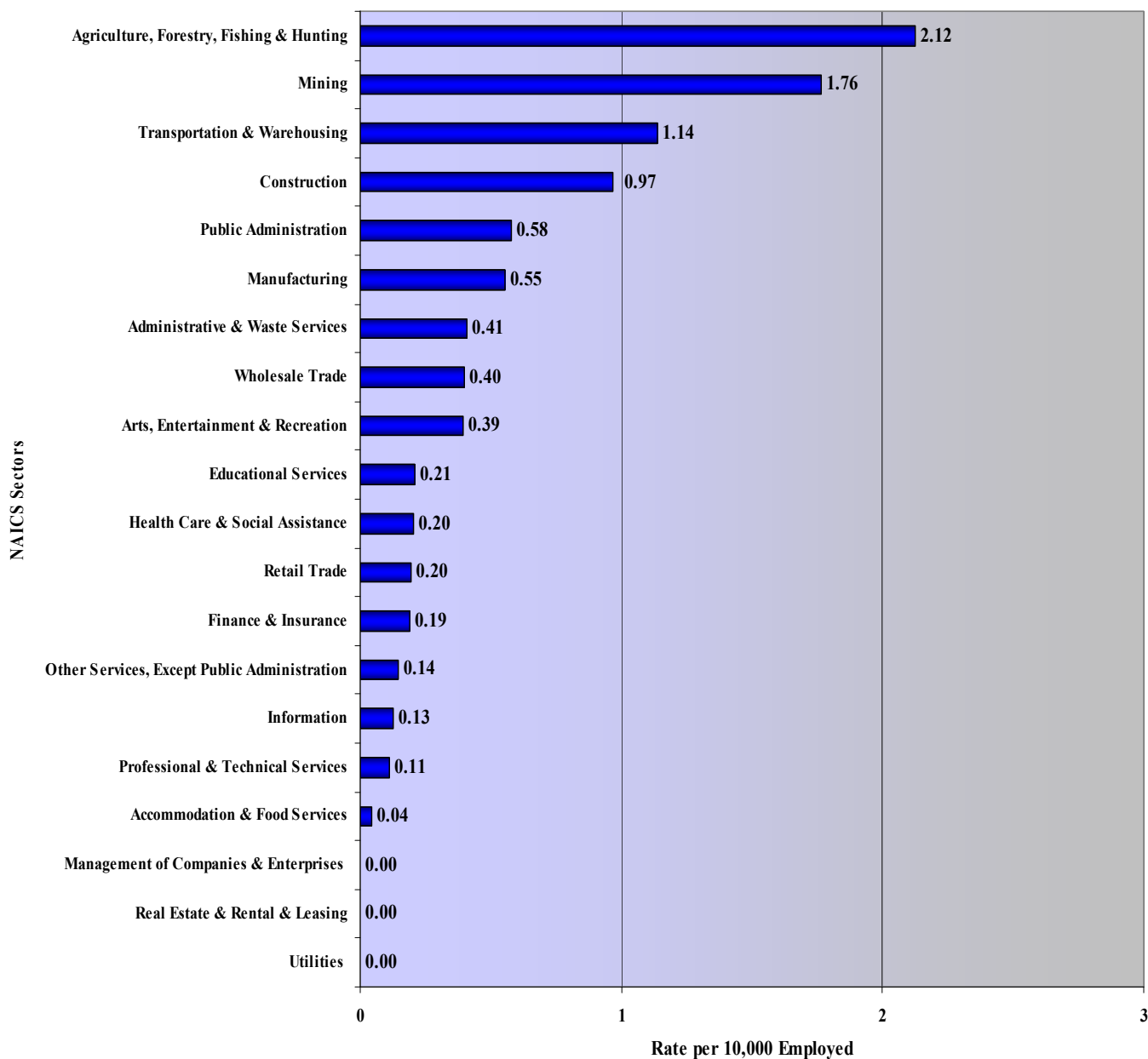
***Construction is the industry sector with the highest number of fatal claims. However, Agriculture, Forestry, Fishing, and Hunting is the sector with the highest rate of fatal claims.***

**Figure 19. Percent Distribution of Fatal Claims, Ranked, by North American Industry Classification (NAICS) Sectors**



Source: Table 23

**Figure 20. Rate of Fatal Claims, Ranked, by North American Industry Classification System (NAICS) Sectors**



Source: Table 23

**Table 24**  
**Distribution of Fatal Claims by Worker Characteristic**

Data of Fatal Injury-Calendar Year 2008  
State of Colorado

Worker Characteristic <sup>1</sup>	Count	Percent
<b>TOTAL FATALS</b>	112	100%
<b>GENDER</b>		
Male	95	84.8
Female	10	8.9
Missing <sup>2</sup>	7	6.3
<b>AGE</b>		
Under 18 Yrs.	*	*
18-29 Yrs.	16	14.3
30-39 Yrs.	22	19.6
40-49 Yrs.	31	27.7
50-59 Yrs.	25	22.3
60-65 Yrs.	*	*
Over 65 Yrs.	7	6.3
Missing <sup>2</sup>	7	6.3
<b>MARITAL STATUS</b>		
Married/Separated	68	60.7
Divorced	15	13.4
Widowed	*	*
Never Married	20	17.9
Missing <sup>2</sup>	8	7.1
<b>RACE &amp; HISPANIC-ORIGIN</b>		
White, Non-Hispanic	72	64.3
White, Hispanic	24	21.4
<i>Subtotal</i>	96	85.7
Black <sup>3</sup>	4	3.6
Asian-American <sup>3</sup>	*	*
Missing <sup>2</sup>	11	9.8

**Notes:**

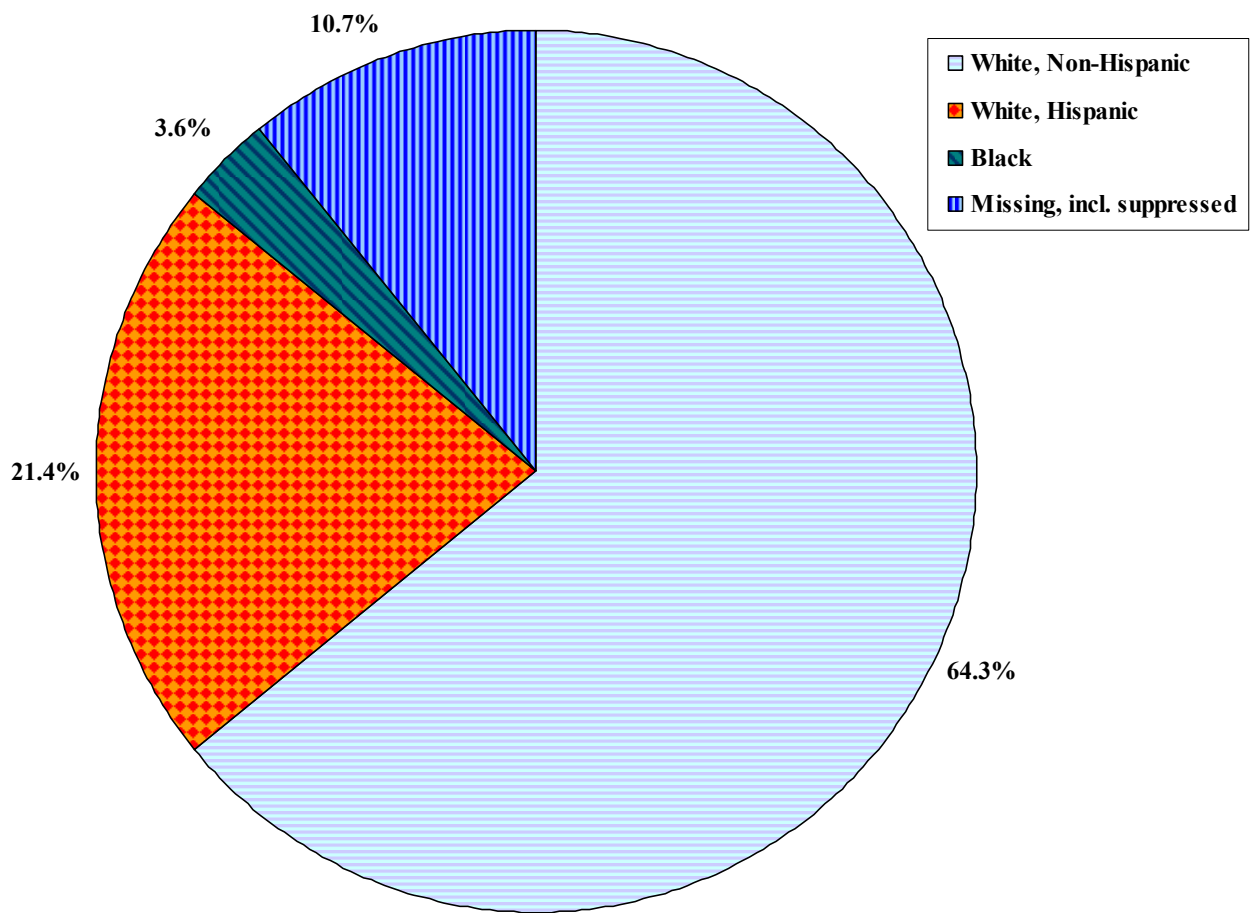
\* Counts less than three (3) are suppressed to protect confidentiality of death records.

1 Information on specific characteristics in this table was primarily derived from death certificates and was reported by a relative, or in their absence, the coroner or physician who completed the death certificate; some missing (age, gender) data was filled from the First Report of Injury.

2 Missing categories can include nine (9) cases with no death certificate. In some cases, missing data was filled by data from the First Report of Injury.

3 No Blacks or Asian-Americans were also identified as Hispanic.

**Figure 21. Percent Distribution of Fatal Claims by Race and Hispanic-Origin**



Source: Table 24

**Section IX Fatal Claims**

**Table 25**  
**Distribution of Fatal Claims by Age and Gender**  
**Date of Fatal Injury-Calendar Year 2008**  
**State of Colorado**

Age Group <sup>1,2</sup>	Gender <sup>1</sup>			
	Female		Male	
	Count	Percent	Count	Percent
Under 18 Yrs.	*	*	*	*
18-29 Yrs.	*	*	15	14.3
30-39 Yrs.	4	3.8	18	19.6
40-49 Yrs.	*	*	30	27.7
50-59 Yrs.	4	3.8	21	22.3
60-65 Yrs.	*	*	*	*
Over 65 Yrs.	*	*	7	6.3
Missing <sup>3</sup>	*	*	*	*
<b>Totals<sup>3</sup></b>	<b>10</b>	<b>8.9%</b>	<b>94</b>	<b>83.9%</b>

**Notes:**

\* Counts less than three (3) are suppressed to protect confidentiality of death records.

1 The information in this table is primarily derived from death certificates when available 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 Nine (9) cases had no death certificate; in some cases missing data was filled in from the First Report of Injury.

***In 2008, three (3) fatal claims -- just 2.7% of the fatalities -- were filed due to a robbery or criminal assault.***

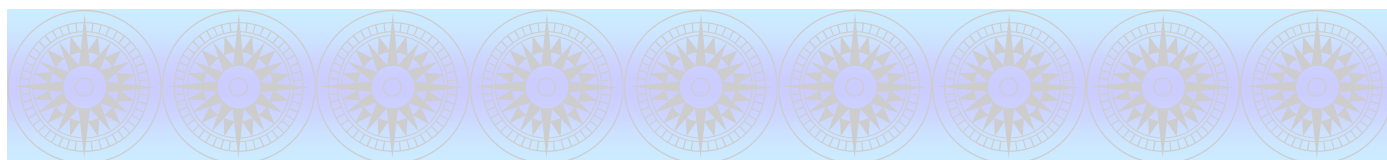
**Table 26**  
**Distribution of Fatal Claims by Educational Level**

**Date of Fatal Injury-Calendar Year 2008**  
**State of Colorado**

<b>Educational Level<sup>1</sup></b>	<b>Count</b>	<b>Percent</b>
Some High School or Less	9	8.0
High School Graduate	50	44.6
Some College	27	24.1
College Graduate	7	6.3
Graduate Work/Degree	6	5.4
Missing <sup>2</sup>	13	11.6
<b>Total</b>	<b>112</b>	<b>100%</b>

**Notes:**

- 1 The information in this table is primarily derived from death certificates when available and is what was reported by a relative, or in their absence, the coroner or physician who completed the death certificate.
- 2 Nine (9) cases had no death certificate, and four (4) of the death certificates did not report education. Some of the missing data was taken from the First Report of Injury.



**Section IX Fatal Claims**

**Table 27**

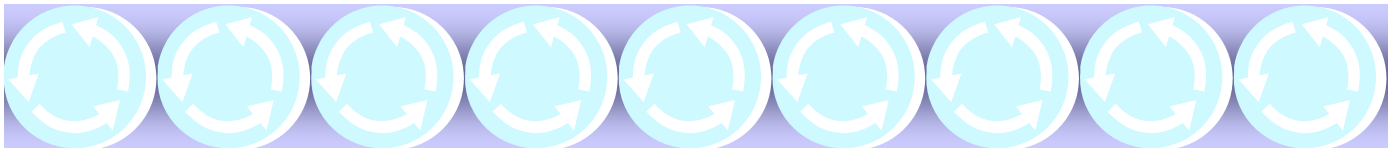
**Distribution of Fatal Claims by Gender and Claim Status**

**Date of Fatal Injury-Calendar Year 2008  
State of Colorado**

<b>Gender</b>	<b>Claim Status<sup>1</sup></b>		<b>Totals</b>	
	<b>Admission<sup>2</sup></b>	<b>Denial Only</b>		
	<b>Count</b>	<b>Percent</b>	<b>Count</b>	<b>Percent</b>
Female	5	50.0	5	50.0
Male	65	71.4	26	28.6
Missing <sup>3</sup>	2	25.0	6	0.8
<b>Totals<sup>4</sup></b>	<b>72</b>	<b>66.1%</b>	<b>37</b>	<b>33.9%</b>

**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, 2009. An "Admission" is a claim for which a document with some indicator of liability has been filed, including a Fatal Admission or Final Pay Notice. A "Denial" claim is one for which a "Notice of Contest" has been filed, but no document with evidence of liability has been filed.
- 2 "Admission" counts also include those claims first denied then later admitted.
- 3 This information is taken from death certificates; nine (9) cases had no death certificate. In some cases gender was taken from the First Report of Injury.
- 4 There are three (3) "Indeterminate" fatal claims not included in the count.





**Table 28**

**Rank-Order Distribution of Fatal Claims by Occupational Classification**

**Date of Fatal Injury-Calendar Year 2008  
State of Colorado**

<b>Occupational Classification<sup>1,2</sup></b>	<b>Count</b>	<b>Percent</b>
Construction & Extraction	29	25.9
Transportation & Material Moving	20	17.9
Professional & Related Occupations	13	11.6
Service	9	8.0
Management, Business & Financial Operations	8	7.1
Production	6	5.4
Sales & Related Occupations	5	4.5
Farming, Fishing & Forestry	4	3.6
Installation, Maintenance & Repair	4	3.6
Office & Administrative Support	*	*
Missing <sup>3</sup>	13	11.6
<b>Totals</b>	<b>112</b>	<b>100%</b>

**Notes:**

- 1 Occupational classification is based on the 2002 Occupational Classification System developed by the U.S. Bureau of Census.
- 2 The information in this table is derived from death certificates when available and is what was reported by a relative, or in their absence, the coroner or physician who completed the death certificate. 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 Nine (9) cases had no death certificate; five (5) death certificates had no occupation. Some missing data was provided by the First Report of Injury.

*Construction and Extraction occupations have the highest number of fatal claims filed.*

**Table 29**

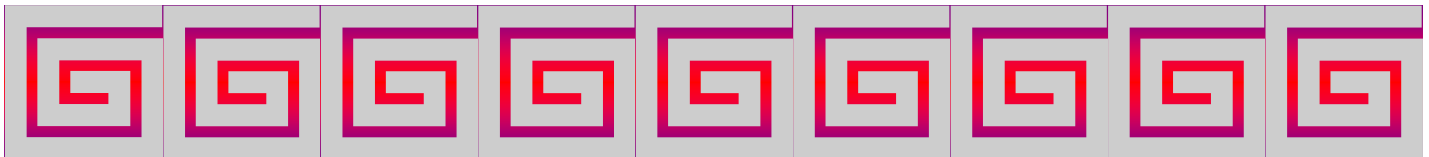
**Distribution of Applications for Hearing, and Merit Hearings Held, by Location**

**Date of Application or Hearing-Calendar Year 2008  
State of Colorado**

<b>Location</b>	<b>Applications Received<sup>1</sup></b>	<b>Merit Hearings Held<sup>2,3</sup></b>
Alamosa	22	1
Colorado Springs	1,455	217
Durango	75	31
Denver	104	588
Glenwood Springs	64	3
Grand Junction	223	77
Greeley	21	53
Loveland	15	44
Pueblo	856	92
<b>Totals</b>	<b>2,835</b>	<b>1,106</b>

**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 Source: Office of Administrative Courts, *Merit Hearings Held, by City* report.



**Table 30**  
**Rank-Order Distribution of Issues from Orders**  
**Date of Order-Calendar Year 2008**  
**State of Colorado**

<b>Order Issue<sup>1</sup></b>	<b>Count</b>	<b>Percent</b>
Disfigurement	514	17.6
Compensability	467	16.0
Medical Benefits	363	12.4
Temporary Total Disability	302	10.3
Average Weekly Wage	112	3.8
Reasonable/Necessary	100	3.4
Reopen	96	3.3
Authorized Medical Benefits	84	2.9
Related to Injury	69	2.4
Temporary Partial Disability	69	2.4
Penalty vs. Employer	64	2.2
Permanent Impairment/Whole Person	62	2.1
Grover Meds	61	2.1
DIME Procedure	61	2.1
Permanent Total Disability	54	1.8
Interest	46	1.6
Occupational Disease	34	1.2
Penalty vs. Claimant	30	1.0
Permanent Impairment/Scheduled Conversion	27	0.9
Permanent Partial	26	0.9
For Offset	23	0.8
Change of Physician	22	0.8
Overpayment	19	0.7
Related Condition	19	0.7
Attorney Fee Issues	16	0.5
MMI Only	16	0.5
Claim Closure/Dismissal	15	0.5
Permanent Impairment/Scheduled	14	0.5
All Other Issues <sup>3</sup>	137	4.7
<b>Totals</b>	<b>2,922</b>	<b>100%</b>

**Notes:**

1 Source: Division of Workers' Compensation & Division of Office of Administrative Courts, *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, by Type of Representation, Total by Month**

**Date of Settlement-Calendar Year 2008  
State of Colorado**

Month <sup>2</sup>	Pro Se		Representation <sup>1</sup> By Counsel		Totals	
	Count	Amount	Count	Amount	Count	Amount
Jan	106	\$1,197,686	338	\$12,598,694	444	\$13,796,380
Feb	113	\$1,887,355	401	\$14,433,044	514	\$16,320,399
Mar	105	\$1,952,375	380	\$15,084,098	485	\$17,036,473
Apr	124	\$3,035,778	426	\$13,677,662	550	\$16,713,440
May	113	\$2,380,089	404	\$18,022,169	517	\$20,402,258
Jun	125	\$2,905,753	441	\$14,693,776	566	\$17,599,529
Jul	92	\$1,478,000	399	\$13,901,344	491	\$15,379,344
Aug	96	\$1,516,271	367	\$13,579,142	463	\$15,095,413
Sep	117	\$1,358,036	392	\$12,158,950	509	\$13,516,986
Oct	134	\$2,451,382	435	\$13,243,130	569	\$15,694,512
Nov	109	\$1,441,319	385	\$11,818,292	494	\$13,259,611
Dec	127	\$3,182,166	548	\$20,999,660	675	\$24,181,826
<b>Totals<sup>3</sup></b>	<b>1,361</b>	<b>\$24,786,210</b>	<b>4,916</b>	<b>\$174,209,961</b>	<b>6,277</b>	<b>\$198,996,171</b>

**Notes:**

- 1 Source: Stipulation Activity Report (#862).
- 2 Settlement information is based on claims that were settled during calendar year 2008. The claim itself may have been initially filed in 2008 or a prior calendar year.
- 3 Totals for settlement amounts may not equal sum of monthly settlement amounts due to 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: 1998-2008**

**Date of Settlement-Calendar Year 2008  
State of Colorado**

Year <sup>2</sup>	Representation <sup>1</sup>				Totals	
	Pro Se		By Counsel			
	Average Cases Per Month	Average Amount Per Case	Average Cases Per Month	Average Amount Per Case	Average Cases Per Month	Average Amount Per Case
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
2005	138	\$11,979	426	\$34,934	564	\$29,327
2006	128	\$13,557	416	\$37,105	544	\$31,580
2007	137	\$15,185	408	\$36,944	629	\$27,298
2008	113	\$18,212	410	\$35,437	523	\$31,702

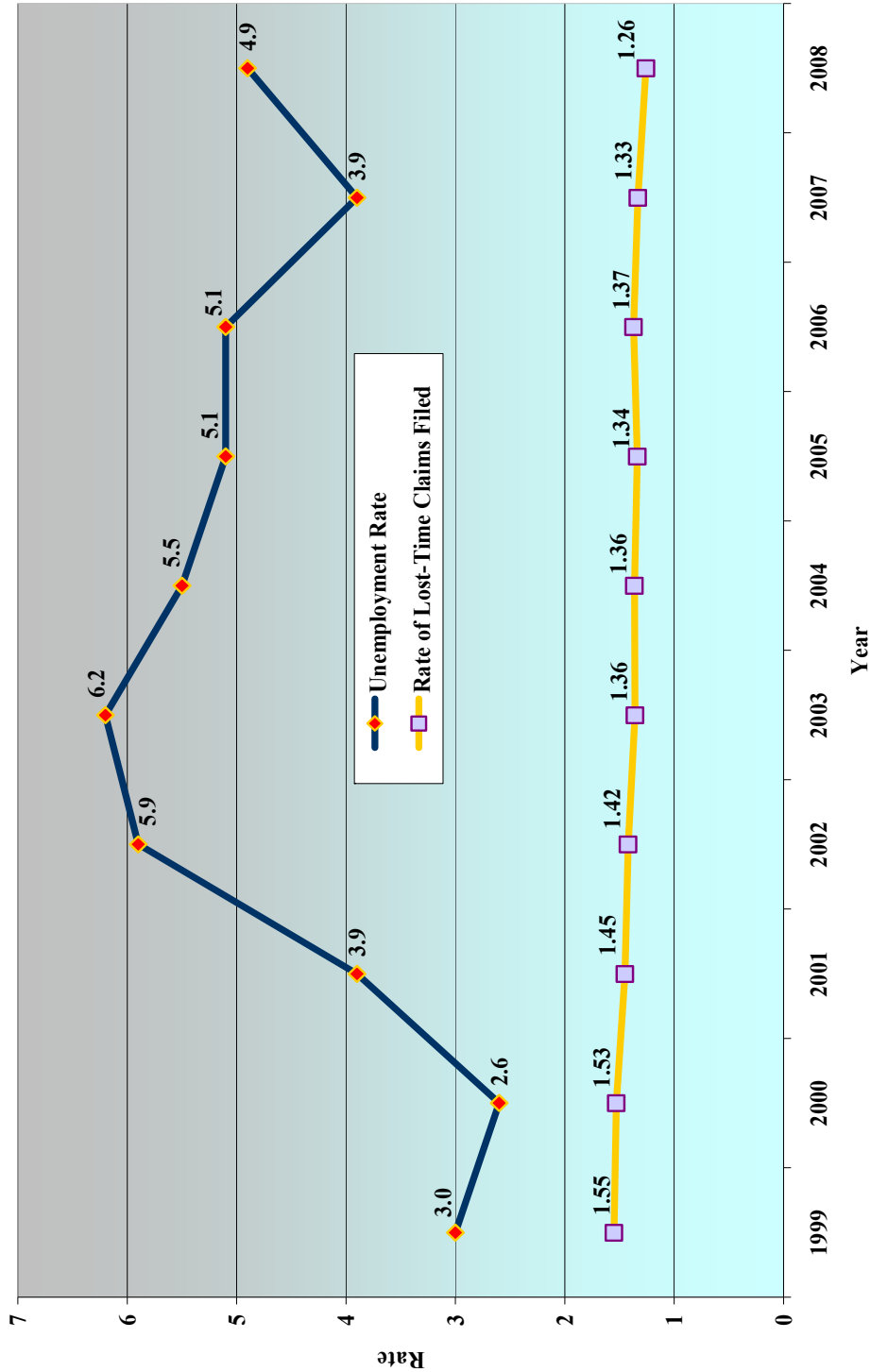
**Notes:**

1 Source: Stipulation Activity Report (#862) 1999-2008.

2 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.



Figure 22. Rate of Employed Workers Filing Lost-Time Claims Compared to Unemployment Rate: 1999-2008



Source:

- 1 Rate of Lost-Time Claims Filed 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 1999-2008. Rate is calculated as number of lost-time claims filed divided by the Colorado average annual employment per 100 employed.
- 2 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 (persons 16 yrs. and older who had no employment during the reference week, except for temporary illness, and had made specific efforts to find employment sometime during the 4-week period ending with the reference week) as a percentage of the labor force.

