

COLORADO DEPARTMENT OF LABOR & EMPLOYMENT

DIVISION OF WORKERS' COMPENSATION



WORKERS' COMPENSATION COSTS IN COLORADO CALENDAR YEAR 2009

Workers' Compensation Costs In Colorado 2009

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WORKERS' COMPENSATION COSTS IN COLORADO - 2009

INTRODUCTION

The Colorado Division of Workers' Compensation prepared this report to provide cost information on work-related injuries, occupational illnesses and fatalities based on information provided by insurers through the filing of a Final Pay Notice (FPN) during calendar year 2009. The information is intended to answer some of the most frequently asked questions about work-related injury costs.

This report is based on lost time and settled claims. A lost time claim is one in which the worker misses more than three days or three shifts of work because of the work-related injury or illness. The Division generally tracks only claims involving lost-time. Medical only claims are not included in this report unless final settlement concluded the claim. Final Payment Notices are required to be filed following a final admission, full and final settlement, or after a final order in which no issues remain to be addressed. Occasionally a claim may reopen after the FPN has been filed.

Not all claim costs are reported here. We generally receive indemnity, medical and certain "other" costs only. Indemnity costs include temporary or permanent disability payments, or fatal payments, or settlement amounts. Medical costs include amounts reported for hospital costs, doctor costs, vocational rehabilitation or vocational maintenance, and "other medical" costs. "Other" costs include legal costs, funeral benefits, penalties, and interest.

Costs are reported as received on the FPN except in a limited number of cases where obvious errors (typos) occurred. No adjustments were made to bring dollar costs to a constant year basis. Some costs presented in this report were also reported in prior calendar years' FPN reports. This factor is somewhat offset by the fact that some of these claims will incur and report future costs in a subsequent FPN.

The characteristics of the injury or illness are derived from the first report of injury¹ filed by the employer or worker, and in most cases, the report is not based on a medical diagnosis. The final pay notice is generally filed by the insurance carrier or third party adjuster.

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/eos/www/naics/>.

In many exhibits we present both the mean and median cost to better capture the "typical case". A few very high cost claims can drive the mean cost up while the median will present a better picture of where the data is centered.

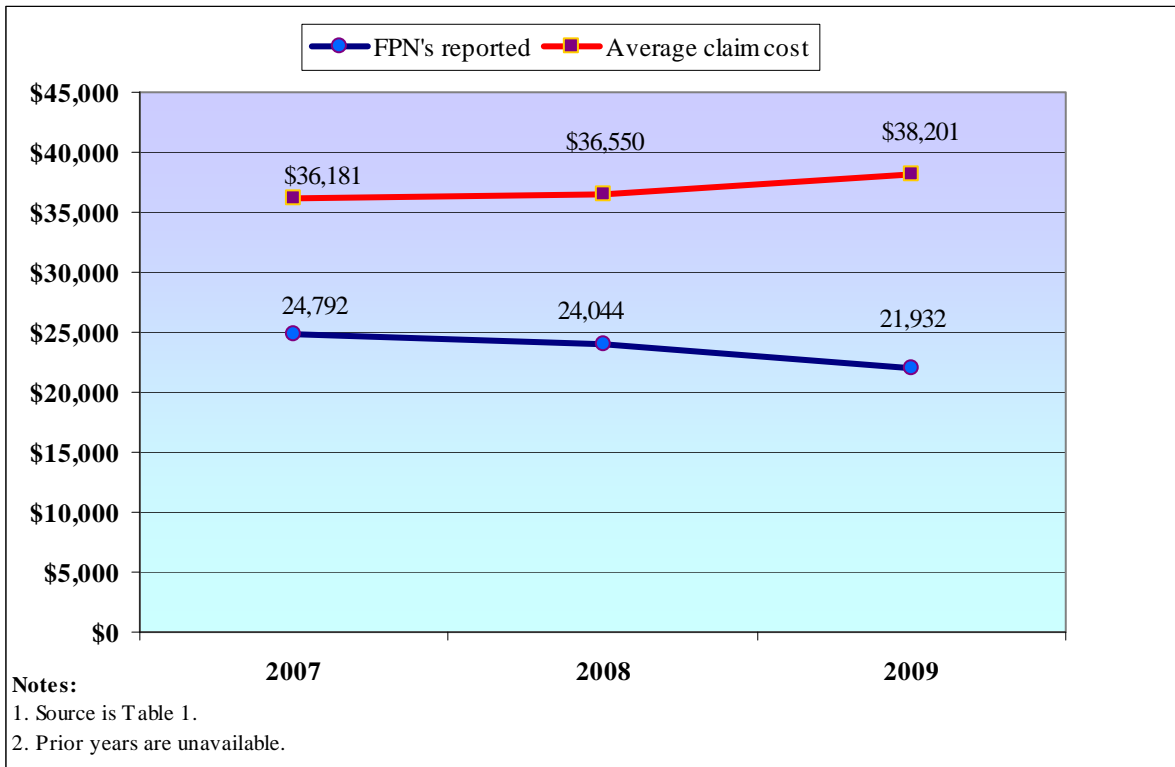
1. The source of the codes for part of body, nature of injury, and source of injury, in Tables 9 - 12, is the

National Council on Compensation Insurance, Inc., 901 Peninsula Corporate Circle, Boca Raton, FL 33487.

Figure 1

Claims Reported and Average Claim Cost For Calendar Years 2007 – 2009

State of Colorado



- The distribution of FPN receipts (of all claim types) for 2009:***
- 25% of FPNs were received in the year of injury.***
 - 50% of FPNs were received one year after the year of injury.***
 - 15% of FPNs were received two years after the year of injury.***
 - About 10% were received more than two years after the year of injury.***

Table 1

Lost Time & Settled Claim Cost Components Over Time - Calendar Years 2007-2009

State of Colorado

CY¹	Medical	Indemnity	Other	Total reported	Number of claims
2007	\$15,584	\$19,887	\$710	\$36,181	24,792
2008	\$15,920	\$19,847	\$783	\$36,550	24,044
2009	\$16,919	\$20,416	\$866	\$38,201	21,932

Note:

1. Prior years are not available.

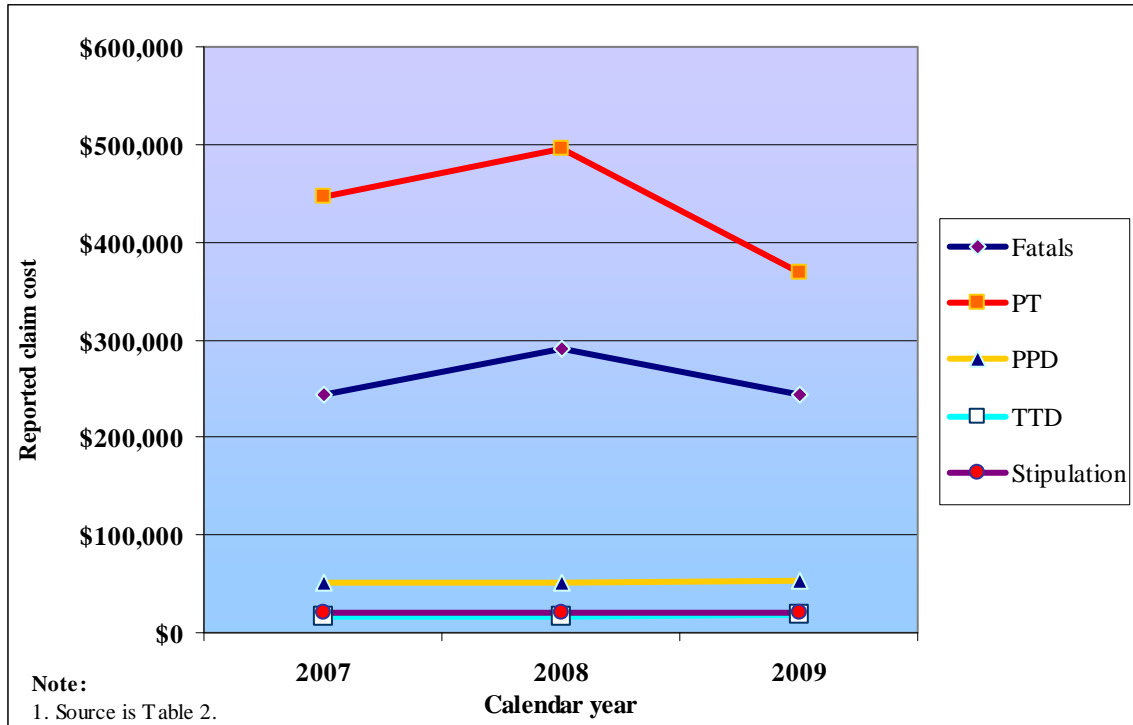


The lower number of claims filed compared to previous years has been attributed to a number of causes, which are beyond the scope of this report. Some of these include: the off shoring of manufacturing jobs, increasing reliance on technology, the economic downturn, & better safety programs.

Figure 2

Reported Claim Costs by Type –Calendar Years 2007-2009

State of Colorado



While PT and Fatal claims show more volatility, they are a small part of the overall spending. See Figure 4 for the details.

Table 2

Mean Reported Claim Costs by Claim Type - Calendar Years 2007-2009

State of Colorado

Claim Type	2007	2008	2009
Fatal	\$243,328	\$290,086	\$243,865
PPD	\$51,670	\$52,094	\$54,167
PT	\$445,558	\$495,195	\$368,231
Stipulation	\$20,779	\$19,784	\$20,860
TTD	\$15,721	\$16,337	\$18,796

Table 3

Median Reported Claim Costs by Claim Type - Calendar Years 2007-2009

State of Colorado

Claim Type	2007	2008	2009
Fatal	\$129,525	\$202,978	\$84,250
PPD	\$28,362	\$28,775	\$30,722
PT	\$293,503	\$339,354	\$303,526
Stipulation	\$11,345	\$11,574	\$12,287
TTD	\$4,918	\$5,053	\$5,600



Figure 3

Claim Cost by Benefit Type – Calendar Year 2009

State of Colorado

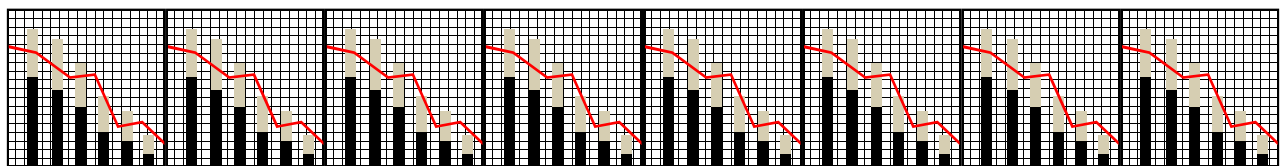
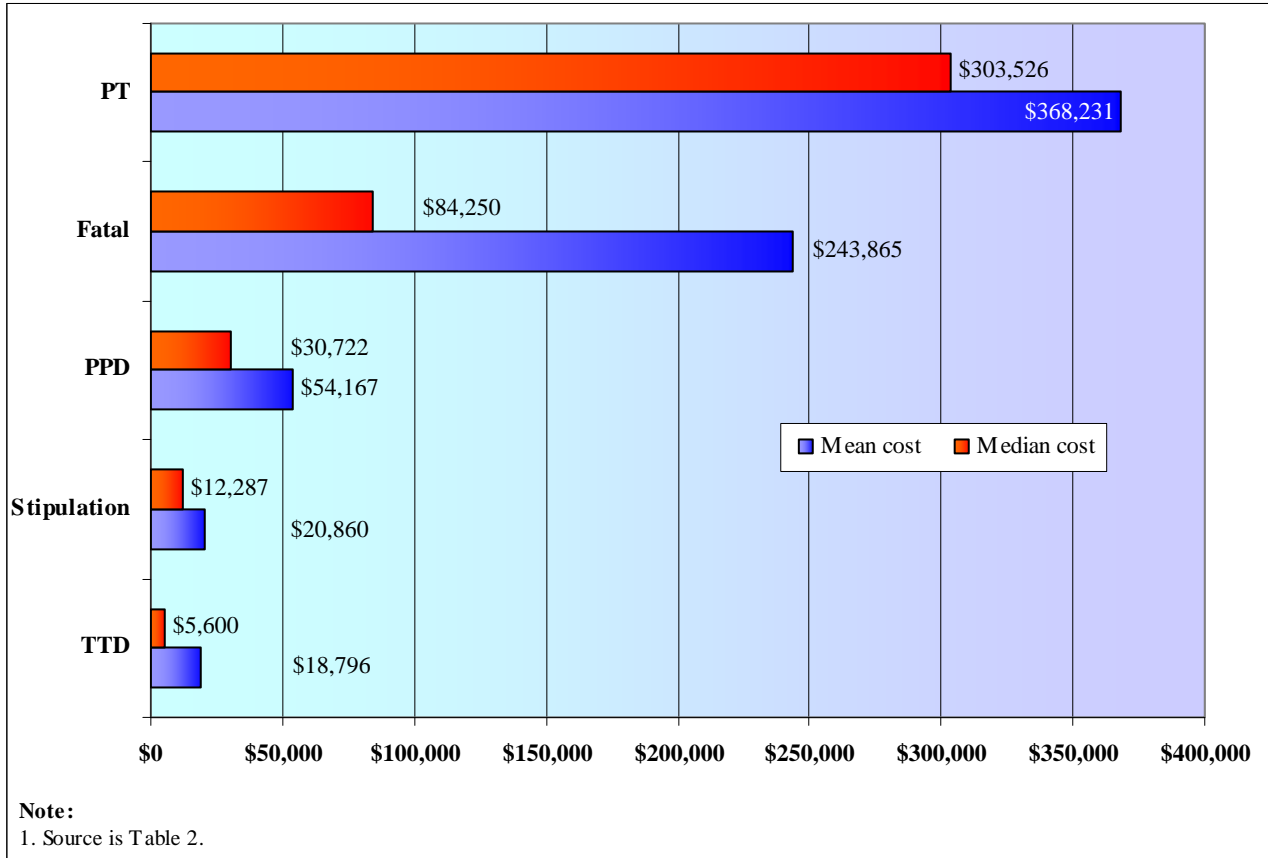
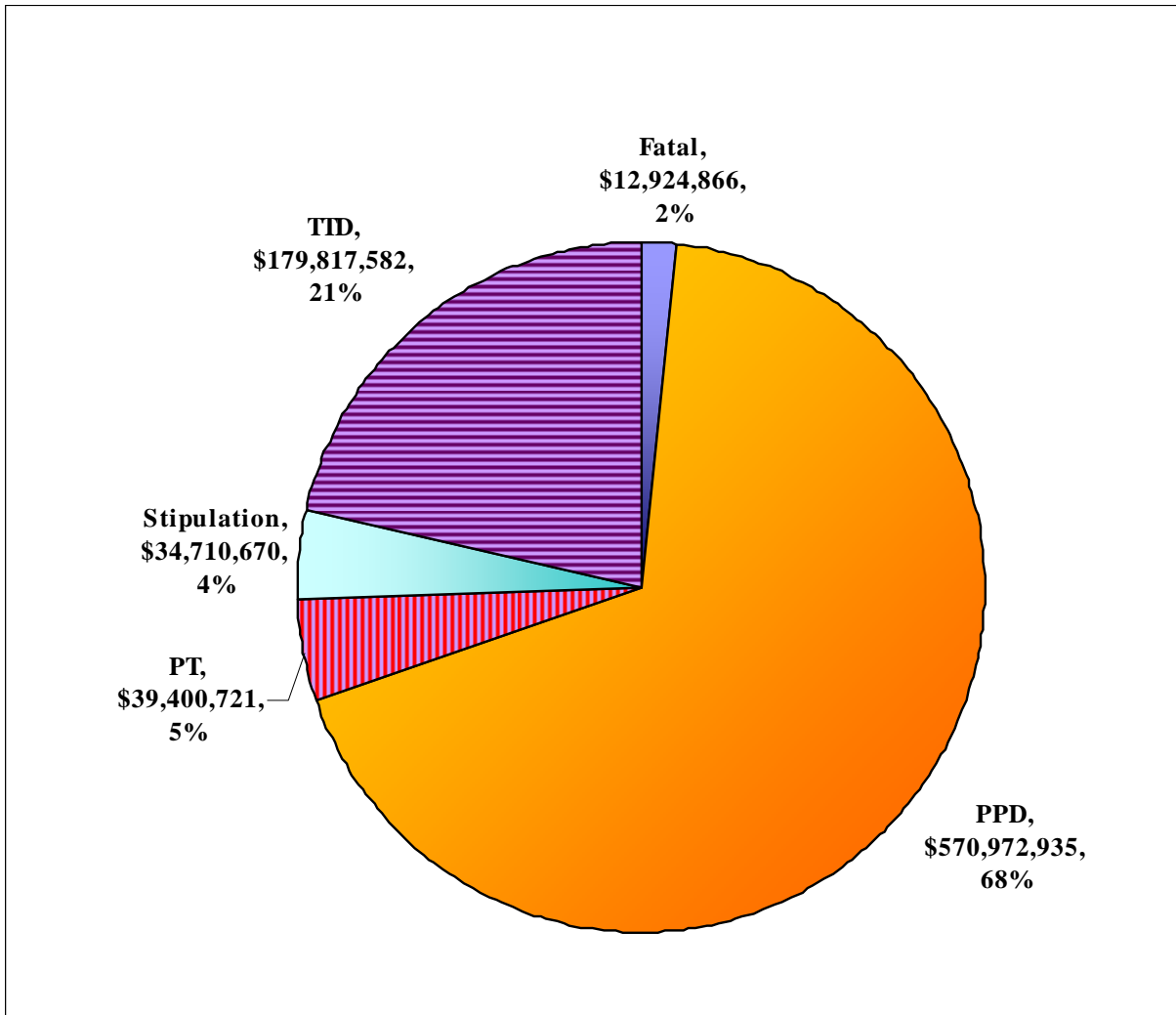


Figure 4

Aggregate Claim Costs by Benefit Type – Calendar Year 2009

State of Colorado



PPD claims consistently show the bulk of aggregate claim costs.

Table 4

Inflation in the U.S. - Calendar Years 2007-2009, by Inflation Type

State of Colorado

	2007	2008	2009
CPI - All items	2.8%	3.9%	-0.4%
CPI - Medical care	4.4%	3.7%	3.2%
CPI - Physicians services	3.9%	2.7%	3.1%
Lost time claim cost percentage increase	NA	1.0%	4.5%
Average claim cost	\$36,181	\$36,550	\$38,201

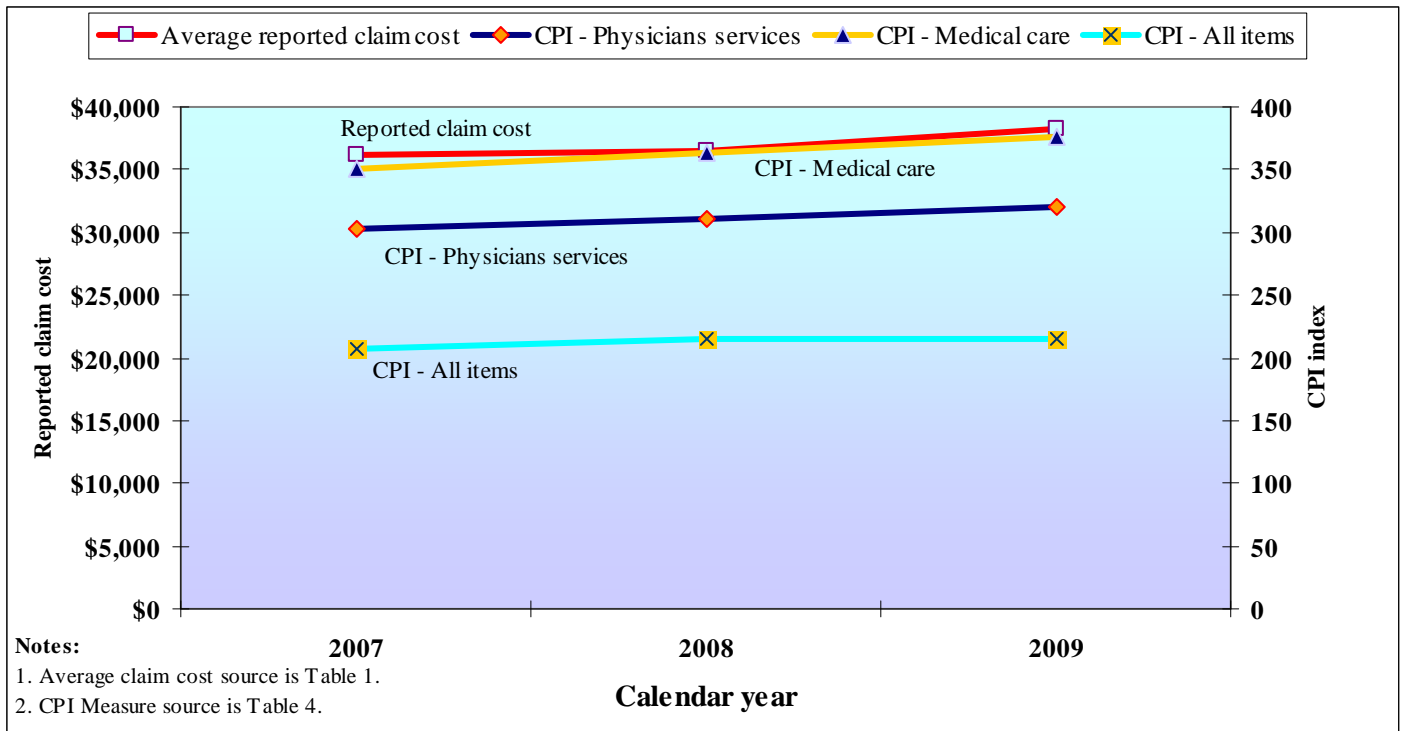
Notes:

1. US DOL Bureau of Labor Statistics, February 18, 2011; <http://data.bls.gov/cgi-bin/dsrv>
2. Average Claim Cost from Table 2.

Figure 5

Claim Cost vs. Inflation for Calendar Years 2007-2009

State of Colorado



Workers' Compensation costs are rising faster than the general inflationary measure.

Table 5

Measures of Claim Severity - Calendar Years 2007-2009

State of Colorado

	CY2007	CY2008	CY2009
Median days from			
DOI ¹ to MMI ²	179	179	186
DOI ¹ to FPN ³	307	301	310
Mean days from			
DOI ¹ to MMI ²	286	280	288
DOI ¹ to FPN ³	515	498	502

Notes:

1. DOI is Date of Injury
2. MMI is Maximum Medical Improvement
3. FPN is Final Payment Notice



Claim severity appears stable by these measures.

Figure 6

Claim Severity & Claim Cost - Calendar Years 2007-2009

State of Colorado

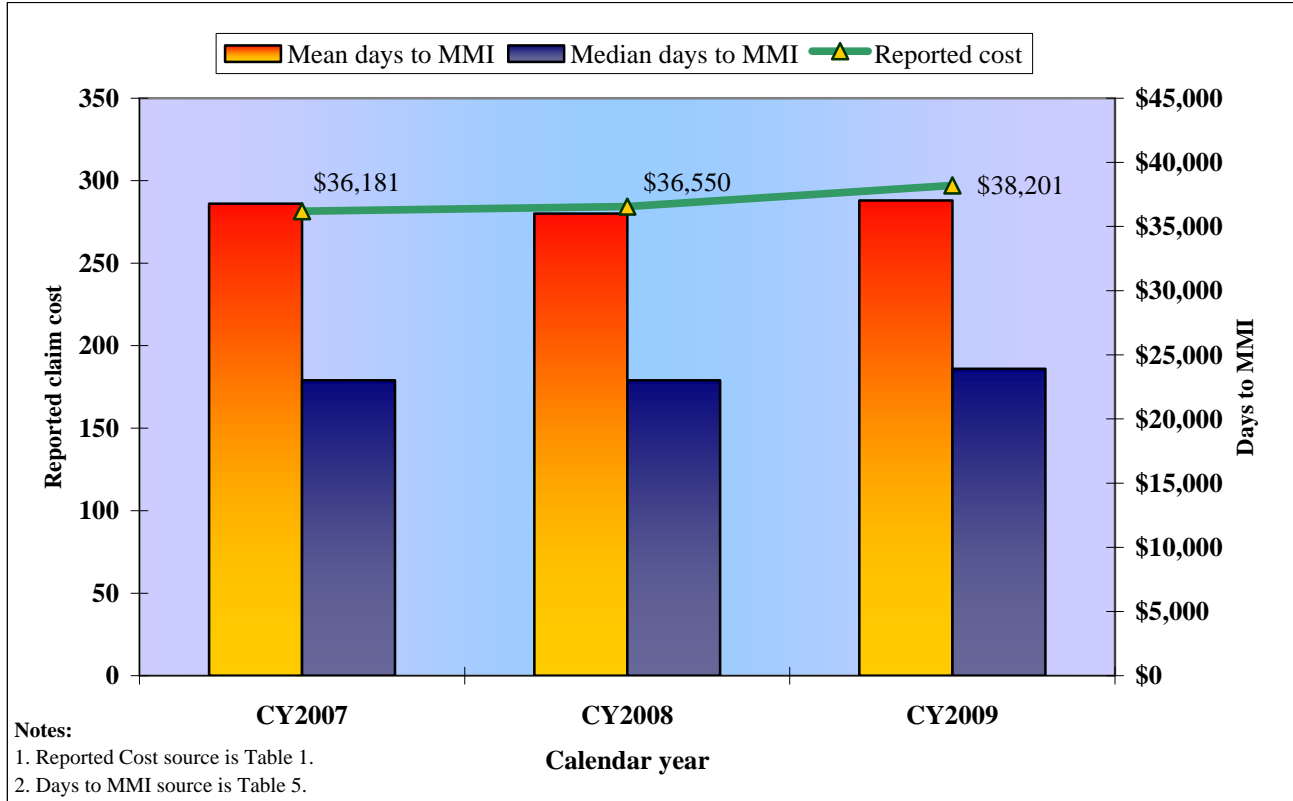
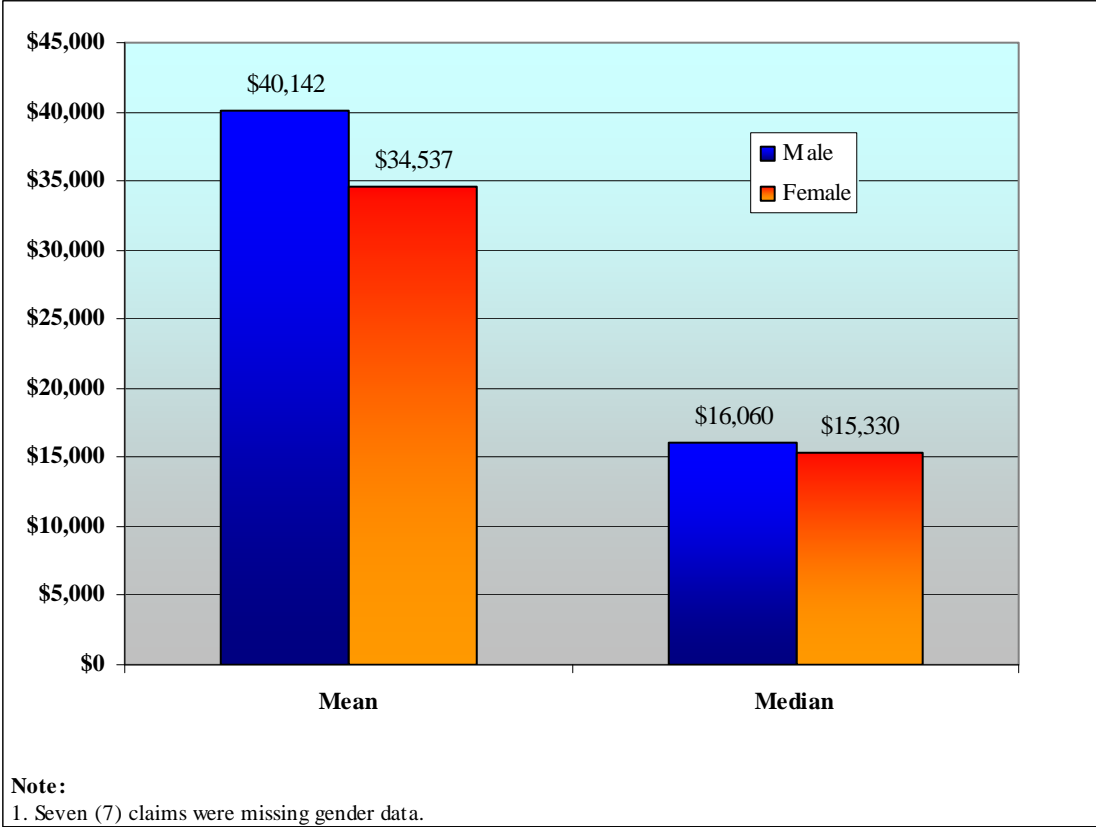


Figure 7

Mean & Median Reported Claim Cost by Gender - Calendar Year 2009

State of Colorado



*Section III: Cost by Nature of Injury, Cause of Injury,
Gender, County, & NAICS Code*

Table 6

Average Claim Costs by NAICS Sectors - Calendar Year 2009 by Descending Means

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Mining	267	\$54,893	\$20,935	\$823	\$1,422,818	\$14,656,486
Construction	1,943	\$50,347	\$22,260	\$104	\$1,893,583	\$97,823,524
Professional, Scientific, and Technical Services	219	\$47,232	\$20,327	\$250	\$797,208	\$10,343,823
Real Estate and Rental and Leasing	256	\$43,236	\$19,678	\$257	\$441,660	\$11,068,476
Transportation and Warehousing	1,136	\$41,230	\$16,356	\$86	\$1,129,421	\$46,836,916
Finance and Insurance	150	\$39,861	\$19,142	\$251	\$617,776	\$5,979,081
Utilities	113	\$38,525	\$19,615	\$374	\$418,721	\$4,353,354
Other Services (except Public Administration)	368	\$37,877	\$13,797	\$83	\$2,453,149	\$13,938,641
Management of Companies and Enterprises	17	\$35,746	\$25,343	\$786	\$122,660	\$607,686
Manufacturing	1,010	\$35,374	\$14,180	\$100	\$531,182	\$35,727,699
Admin, Support, Waste Mgt, & Remediation Svcs.	928	\$34,253	\$15,798	\$100	\$693,571	\$31,786,947
Wholesale Trade	800	\$33,479	\$15,906	\$219	\$433,826	\$26,783,494
Public Administration	1,871	\$32,545	\$14,473	\$100	\$796,106	\$60,892,095
Arts, Entertainment, and Recreation	452	\$30,818	\$14,720	\$336	\$2,433,148	\$13,929,572
Retail Trade	1,919	\$30,317	\$14,231	\$37	\$688,004	\$58,178,658
Agriculture, Forestry, Fishing and Hunting	206	\$30,270	\$11,006	\$197	\$405,799	\$6,235,678
Health Care and Social Assistance	1,404	\$29,266	\$14,398	\$100	\$649,738	\$41,089,233
Educational Services	860	\$28,991	\$16,877	\$400	\$382,594	\$24,932,184
Information	161	\$27,447	\$13,276	\$56	\$433,682	\$4,418,907
Accommodation and Food Services	682	\$26,488	\$11,209	\$86	\$732,201	\$18,064,865
Missing or invalid ¹	7,170	\$43,261	\$15,631	\$15	\$2,888,768	\$310,179,455
Total	21,932	\$38,201	\$15,788	\$15	\$2,888,768	\$837,826,774

Note:

1. Almost thirty-three (33) percent of the reported FPNs had no value for the NAICS field.

*While Mining has the highest average (mean) claim cost,
It ranks 11th in terms of total reported costs.*

Table 7

Average Claim Costs by NAICS Sectors - Calendar Year 2009 by Descending Sums

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Construction	1,943	\$50,347	\$22,260	\$104	\$1,893,583	\$97,823,524
Public Administration	1,871	\$32,545	\$14,473	\$100	\$796,106	\$60,892,095
Retail Trade	1,919	\$30,317	\$14,231	\$37	\$688,004	\$58,178,658
Transportation and Warehousing	1,136	\$41,230	\$16,356	\$86	\$1,129,421	\$46,836,916
Health Care and Social Assistance	1,404	\$29,266	\$14,398	\$100	\$649,738	\$41,089,233
Manufacturing	1,010	\$35,374	\$14,180	\$100	\$531,182	\$35,727,699
Admin, Support, Waste Mgt, & Remediation Svcs.	928	\$34,253	\$15,798	\$100	\$693,571	\$31,786,947
Wholesale Trade	800	\$33,479	\$15,906	\$219	\$433,826	\$26,783,494
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Mining	267	\$54,893	\$20,935	\$823	\$1,422,818	\$14,656,486
Other Services (except Public Administration)	368	\$37,877	\$13,797	\$83	\$2,453,149	\$13,938,641
Arts, Entertainment, and Recreation	452	\$30,818	\$14,720	\$336	\$2,433,148	\$13,929,572
Real Estate and Rental and Leasing	256	\$43,236	\$19,678	\$257	\$441,660	\$11,068,476
Professional, Scientific, and Technical Services	219	\$47,232	\$20,327	\$250	\$797,208	\$10,343,823
Agriculture, Forestry, Fishing and Hunting	206	\$30,270	\$11,006	\$197	\$405,799	\$6,235,678
Finance and Insurance	150	\$39,861	\$19,142	\$251	\$617,776	\$5,979,081
Information	161	\$27,447	\$13,276	\$56	\$433,682	\$4,418,907
Utilities	113	\$38,525	\$19,615	\$374	\$418,721	\$4,353,354
Management of Companies and Enterprises	17	\$35,746	\$25,343	\$786	\$122,660	\$607,686
Missing or invalid ¹	7,170	\$43,261	\$15,631	\$15	\$2,888,768	\$310,179,455
Total	21,932	\$38,201	\$15,788	\$15	\$2,888,768	\$837,826,774

Note:

1. Almost thirty-three (33) percent of the reported FPNs had no value for the NAICS field.

The Construction industry filed the most FPNs and reported 60% more in claim costs than the next most costly industry, Public Administration.

Section III: Cost by Nature of Injury, Cause of Injury,
Gender, County, & NAICS Code

Figure 8

Rank Ordered Mean Claim Cost by County - Calendar Year 2009

State of Colorado

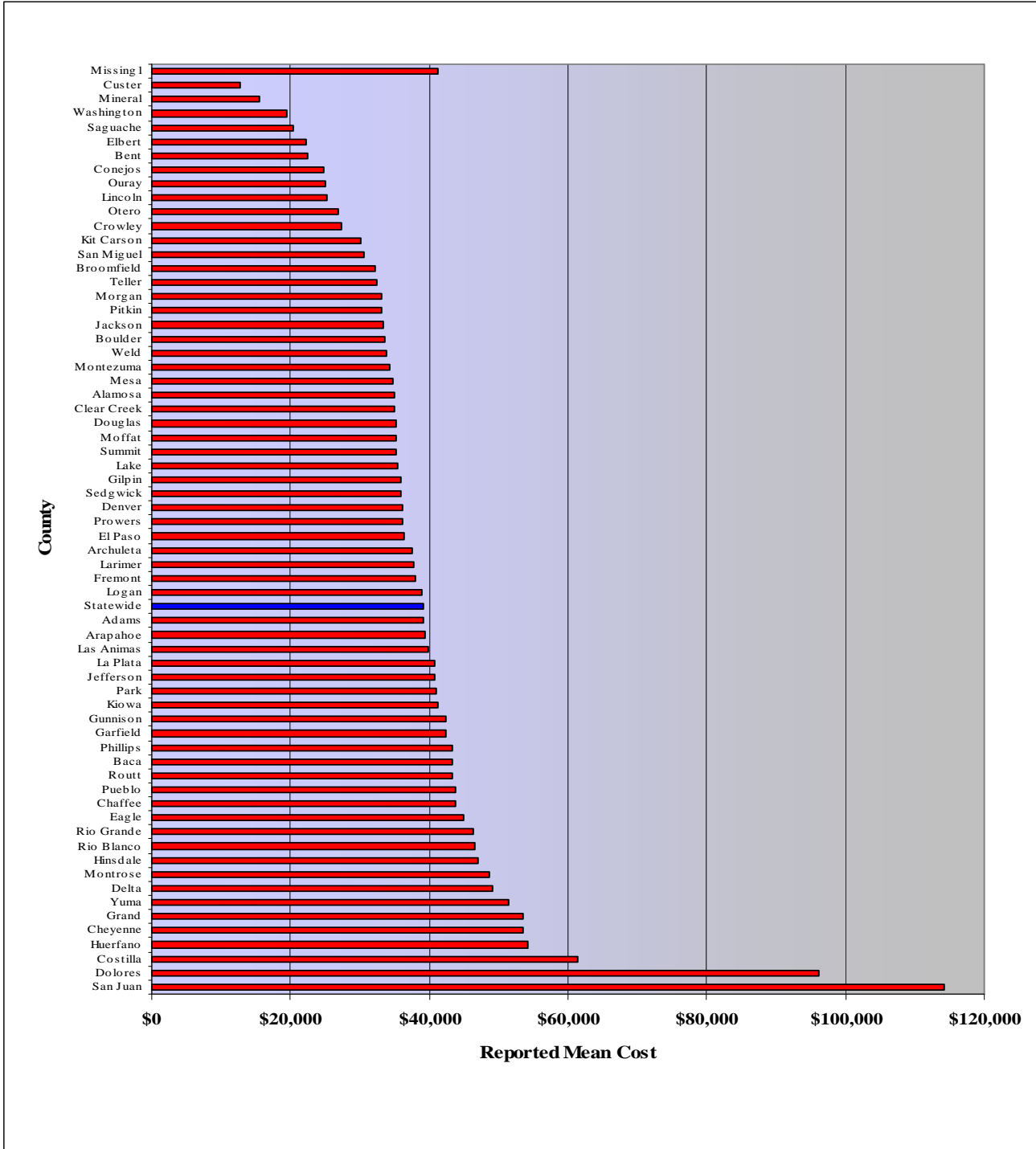


Table 8

Rank Ordered Mean Claim Cost by County - Calendar Year 2009

State of Colorado

County name	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
San Juan	6	\$114,187	\$41,976	\$558	\$519,800	\$685,120
Dolores	4	\$96,082	\$84,081	\$2,821	\$213,346	\$384,328
Costilla	9	\$61,397	\$27,425	\$3,129	\$178,010	\$552,576
Huerfano	27	\$54,305	\$19,777	\$335	\$406,559	\$1,466,228
Cheyenne	5	\$53,606	\$14,183	\$2,378	\$160,573	\$268,030
Grand	128	\$53,399	\$16,063	\$411	\$1,939,995	\$6,835,079
Yuma	67	\$51,383	\$22,357	\$457	\$649,738	\$3,442,673
Delta	141	\$49,082	\$13,210	\$460	\$797,208	\$6,920,598
Montrose	204	\$48,556	\$15,744	\$530	\$1,515,301	\$9,905,339
Hinsdale	6	\$47,037	\$1,792	\$711	\$241,520	\$282,221
Rio Blanco	59	\$46,628	\$26,314	\$100	\$239,232	\$2,751,067
Rio Grande	55	\$46,238	\$18,027	\$307	\$609,901	\$2,543,077
Eagle	345	\$45,056	\$20,881	\$169	\$994,805	\$15,544,319
Chaffee	79	\$43,856	\$16,949	\$349	\$469,294	\$3,464,650
Pueblo	695	\$43,773	\$16,866	\$77	\$762,539	\$30,422,287
Routt	206	\$43,400	\$16,675	\$313	\$602,731	\$8,940,308
Baca	15	\$43,384	\$11,284	\$3,482	\$354,839	\$650,755
Phillips	22	\$43,346	\$27,358	\$1,187	\$205,262	\$953,617
Garfield	390	\$42,464	\$15,058	\$100	\$2,433,148	\$16,560,841
Gunnison	92	\$42,368	\$15,686	\$485	\$437,048	\$3,897,821
Kiowa	7	\$41,289	\$9,116	\$626	\$176,316	\$289,022
Park	41	\$41,099	\$15,526	\$947	\$463,572	\$1,685,076
Jefferson	1,399	\$40,780	\$14,468	\$29	\$2,764,278	\$57,051,078
La Plata	261	\$40,755	\$21,136	\$281	\$437,390	\$10,637,044
Las Animas	97	\$39,892	\$20,978	\$169	\$683,094	\$3,869,565
Arapahoe	1,942	\$39,303	\$15,504	\$52	\$1,893,583	\$76,325,681
Adams	1,269	\$39,261	\$14,600	\$37	\$1,076,934	\$49,822,816
Statewide mean		\$39,201				
Logan	128	\$38,878	\$18,894	\$229	\$531,478	\$4,976,361
Fremont	251	\$38,093	\$15,915	\$100	\$932,894	\$9,561,244
Larimer	963	\$37,700	\$16,444	\$100	\$914,500	\$36,305,450
Archuleta	39	\$37,506	\$16,895	\$997	\$187,095	\$1,462,715
El Paso	2,049	\$36,379	\$14,760	\$83	\$2,888,768	\$74,540,345
Prowers	81	\$36,123	\$18,678	\$384	\$616,457	\$2,925,998
Denver	3,468	\$36,093	\$14,392	\$86	\$1,158,161	\$125,172,122
Sedgwick	15	\$35,947	\$15,607	\$2,144	\$162,410	\$539,203
Gilpin	56	\$35,899	\$21,853	\$407	\$253,638	\$2,010,355

Section III: Cost by Nature of Injury, Cause of Injury,
Gender, County, & NAICS Code

Table 8 (Continued)

Rank Ordered Mean Claim Cost by County - Calendar Year 2009

State of Colorado

County name	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Lake	30	\$35,410	\$7,991	\$352	\$360,040	\$1,062,293
Summit	249	\$35,236	\$18,137	\$280	\$833,674	\$8,773,760
Moffat	75	\$35,223	\$15,680	\$669	\$456,480	\$2,641,749
Douglas	570	\$35,115	\$14,489	\$104	\$651,668	\$20,015,365
Clear Creek	33	\$34,957	\$14,213	\$1,111	\$210,447	\$1,153,586
Alamosa	81	\$34,910	\$16,643	\$500	\$405,799	\$2,827,677
Mesa	748	\$34,819	\$13,002	\$50	\$2,453,149	\$26,044,460
Montezuma	76	\$34,253	\$12,039	\$266	\$251,087	\$2,603,253
Weld	973	\$33,856	\$15,827	\$56	\$1,422,818	\$32,941,405
Boulder	960	\$33,573	\$15,288	\$15	\$634,552	\$32,230,459
Jackson	14	\$33,297	\$22,793	\$1,301	\$110,297	\$466,155
Pitkin	190	\$33,033	\$15,629	\$641	\$497,236	\$6,276,227
Morgan	144	\$33,013	\$13,886	\$158	\$390,416	\$4,753,897
Teller	68	\$32,524	\$19,662	\$591	\$221,794	\$2,211,610
Broomfield	141	\$32,221	\$14,342	\$373	\$591,163	\$4,543,167
San Miguel	86	\$30,668	\$15,456	\$675	\$295,262	\$2,637,475
Kit Carson	46	\$30,092	\$13,537	\$277	\$506,251	\$1,384,215
Crowley	25	\$27,390	\$14,546	\$445	\$103,526	\$684,761
Otero	75	\$26,965	\$10,241	\$581	\$292,101	\$2,022,361
Lincoln	27	\$25,345	\$10,908	\$254	\$202,132	\$684,323
Ouray	14	\$24,935	\$10,153	\$765	\$82,293	\$349,084
Conejos	12	\$24,819	\$12,437	\$416	\$100,827	\$297,833
Bent	22	\$22,520	\$17,494	\$899	\$66,561	\$495,437
Elbert	26	\$22,163	\$7,920	\$651	\$132,255	\$576,243
Saguache	34	\$20,474	\$14,547	\$722	\$78,730	\$696,108
Washington	24	\$19,418	\$9,278	\$138	\$100,977	\$466,037
Mineral	3	\$15,507	\$19,963	\$980	\$25,577	\$46,520
Custer	16	\$12,729	\$14,606	\$496	\$33,554	\$203,663
Missing ¹	2,549	\$41,229	\$20,137	\$152	\$881,812	\$105,092,642
Statewide	21,932	\$39,201	\$15,629	\$15	\$2,888,768	\$837,826,774

Notes:

1. Almost twelve (12) percent of the reported FPNs are missing county information.

Table 9

Reported Claim Cost by Detailed Body Part - Calendar Year 2009

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
HEAD						
Multiple Head Injury ¹	210	\$89,561	\$21,010	\$139	\$2,888,768	\$18,807,792
Skull	193	\$42,686	\$12,170	\$121	\$557,356	\$8,238,467
Brain	26	\$120,523	\$26,752	\$651	\$1,032,615	\$3,133,609
Ear(s) (Includes Hearing, Eardrum)	54	\$10,210	\$7,590	\$754	\$44,944	\$551,355
Eye(s) (Includes Optic Nerves)	134	\$32,342	\$7,897	\$337	\$255,757	\$4,333,888
Nose	48	\$19,424	\$7,666	\$949	\$234,675	\$932,367
Teeth	5	\$37,540	\$8,343	\$3,853	\$139,473	\$187,700
Mouth (Includes Lips, Tongue, Throat, Taste)	34	\$36,836	\$8,770	\$981	\$426,797	\$1,252,431
Soft Tissue	71	\$46,626	\$10,520	\$153	\$810,367	\$3,310,465
Facial Bones (Includes Jaw)	118	\$54,444	\$12,168	\$338	\$1,147,370	\$6,424,336
<i>Subtotal</i>	893	\$52,825	\$11,592	\$121	\$2,888,768	\$47,172,410
NECK						
Multiple Neck Injury ²	109	\$81,855	\$30,968	\$158	\$743,082	\$8,922,181
Vertebrae (Cervical Segment)	257	\$55,097	\$27,499	\$100	\$589,198	\$14,159,867
Disc (Cervical Segment)	26	\$163,323	\$59,846	\$1,856	\$1,129,421	\$4,246,390
Spinal Cord (Cervical Segment)	5	\$89,850	\$30,379	\$9,208	\$313,070	\$449,250
Larynx (Includes Cartilage & Vocal Folds)	2	\$40,919	\$40,919	\$2,542	\$79,295	\$81,837
Soft Tissue (Other than Larynx or Trachea)	104	\$40,667	\$18,426	\$281	\$314,702	\$4,229,402
Trachea	2	\$1,848	\$1,848	\$1,029	\$2,666	\$3,695
<i>Subtotal</i>	505	\$63,550	\$28,883	\$100	\$1,129,421	\$32,092,622
UPPER EXTREMITIES						
Multiple Upper Extremities ³	333	\$47,454	\$22,514	\$392	\$659,914	\$15,802,324
Upper Arm(s)	355	\$37,442	\$20,128	\$37	\$985,382	\$13,291,738
Elbow	464	\$24,347	\$12,069	\$100	\$820,548	\$11,297,034
Lower Arm (Forearm)	515	\$25,315	\$13,705	\$100	\$502,320	\$13,037,015
Wrist	1,015	\$24,948	\$13,665	\$100	\$604,394	\$25,321,765
Hand	899	\$21,583	\$8,854	\$83	\$1,036,235	\$19,403,172
Finger(s)	1,097	\$12,651	\$7,128	\$198	\$635,360	\$13,877,901
Thumb	363	\$15,614	\$8,556	\$77	\$582,501	\$5,667,831
Shoulder(s)	2,477	\$38,615	\$26,336	\$124	\$1,041,851	\$95,648,468
Wrist(s) & Hand(s)	160	\$18,004	\$11,055	\$29	\$131,750	\$2,880,590
<i>Subtotal</i>	7,678	\$28,162	\$14,876	\$29	\$1,041,851	\$216,227,838

Section III: Cost by Nature of Injury, Cause of Injury,
Gender, County, & NAICS Code

Table 9 (Continued)

Reported Claim Cost by Detailed Body Part – Calendar Year 2009

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
TRUNK						
Multiple Trunk ⁴	181	\$66,601	\$36,765	\$345	\$1,021,441	\$12,054,818
Upper Back Area (Thoracic Area)	322	\$39,406	\$9,906	\$270	\$2,433,148	\$12,688,729
Lower Back Area (Lumbar & Lumbo-Sacral)	3,276	\$46,970	\$19,955	\$100	\$2,764,278	\$153,875,202
Disc	38	\$114,476	\$58,001	\$212	\$754,342	\$4,350,083
Chest (Includes Ribs, Sternum & Soft Tissue)	275	\$29,380	\$5,773	\$100	\$583,322	\$8,079,400
Sacrum & Coccyx (Final Nine Vertebrae, Fused)	25	\$46,725	\$6,067	\$277	\$609,901	\$1,168,120
Pelvis	24	\$69,550	\$11,947	\$433	\$822,311	\$1,669,190
Spinal Cord	17	\$59,569	\$19,796	\$296	\$295,262	\$1,012,676
Internal Organs (Other than Heart & Lungs)	52	\$48,183	\$11,839	\$896	\$932,894	\$2,505,516
Heart	5	\$67,667	\$12,275	\$277	\$211,204	\$338,333
Lungs	49	\$55,764	\$16,818	\$138	\$693,571	\$2,732,451
Abdomen Including Groin	738	\$14,430	\$8,162	\$56	\$629,382	\$10,649,615
Buttocks (Soft Tissue)	37	\$21,716	\$4,478	\$702	\$147,902	\$803,478
Lumbar and/or Sacral Vertebrae (NOC ⁷ Trunk)	71	\$31,510	\$7,536	\$152	\$241,676	\$2,237,214
<i>Subtotal</i>	5,110	\$41,911	\$12,849	\$56	\$2,764,278	\$214,164,825
LOWER EXTREMITIES						
Multiple Lower Extremities ⁵	179	\$44,396	\$17,426	\$648	\$826,680	\$7,946,879
Hip	234	\$51,927	\$24,117	\$259	\$746,429	\$12,150,953
Upper Leg	168	\$42,640	\$14,524	\$50	\$858,345	\$7,163,514
Knee (Patella)	2,648	\$26,662	\$18,261	\$166	\$517,340	\$70,599,992
Lower Leg	522	\$45,300	\$14,769	\$190	\$1,076,934	\$23,646,475
Ankle (Tarsals)	1,107	\$25,271	\$8,875	\$88	\$650,287	\$27,975,128
Foot	705	\$28,008	\$9,453	\$68	\$668,763	\$19,745,735
Toe(s)	51	\$8,850	\$2,797	\$186	\$116,321	\$451,331
Great Toe	22	\$11,407	\$6,601	\$1,005	\$42,987	\$250,962
<i>Subtotal</i>	5,636	\$30,151	\$15,419	\$50	\$1,076,934	\$169,930,969
MULTIPLE BODY PARTS						
Artificial Appliance (Braces, Etc.)	1	\$435,355	\$435,355	\$435,355	\$435,355	\$435,355
Multiple Body Parts	1,769	\$67,548	\$30,929	\$15	\$2,453,149	\$119,492,322
Body Systems & Multiple Body Systems	42	\$109,509	\$17,319	\$326	\$1,422,818	\$4,599,371
<i>Subtotal</i>	1,812	\$68,724	\$30,783	\$15	\$2,453,149	\$124,527,048

Table 9 (Continued)

Reported Claim Cost by Detailed Body Part – Calendar Year 2009

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
NON-CLASSIFIABLE						
Insufficient Information to Properly Identify	150	\$81,759	\$29,089	\$357	\$1,628,872	\$12,263,861
No Physical Injury (Mental Disorder)	58	\$23,980	\$7,317	\$52	\$284,068	\$1,390,825
Body	2	\$20,371	\$20,371	\$3,664	\$37,078	\$40,742
Missing ⁶	88	\$227,450	\$151,375	\$656	\$1,059,264	\$20,015,634
<i>Subtotal</i>	298	\$113,124	\$38,368	\$52	\$1,628,872	\$33,711,062

Notes:

1. Any combination of brain, scalp, skull, with/out ears, eyes, nose, mouth, teeth, face, or neck. Also, Head-Not Otherwise Classified.
2. Any combination of vertebrae, disc, spinal cord, or soft tissue in neck. Also, Neck-Not Otherwise Classified.
3. Any combination of arm, elbow, or fingers. Also, Arm-Not Otherwise Classified.
4. Any combination of hip, abdomen, chest, back, and shoulder. Also, Trunk-Not Otherwise Classified.
5. Any combination of leg, hip, thigh, knee, ankle, foot and toe. Also, Leg-Not Otherwise Classified.
6. Eighty-eight (88) claims were missing the part of body code.
7. NOC is Not Otherwise Classified.



Table 10

Reported Claim Cost by Major Body Part (Descending Means) - Calendar Year 2009

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Non-Classifiable	298	\$113,124	\$38,368	\$52	\$1,628,872	\$33,711,062
Multiple Body Parts	1,812	\$68,724	\$30,783	\$15	\$2,453,149	\$124,527,048
Neck	505	\$63,550	\$28,883	\$100	\$1,129,421	\$32,092,622
Head	893	\$52,825	\$11,592	\$121	\$2,888,768	\$47,172,410
Trunk	5,110	\$41,911	\$12,849	\$56	\$2,764,278	\$214,164,825
Lower Extremities	5,636	\$30,151	\$15,419	\$50	\$1,076,934	\$169,930,969
Upper Extremities	7,678	\$28,162	\$14,876	\$29	\$1,041,851	\$216,227,838
Total	21,932	\$38,201	\$15,788	\$15	\$2,888,768	\$837,826,774

Figure 9

Mean & Median Reported Cost by Body Part – Calendar Year 2009

State of Colorado

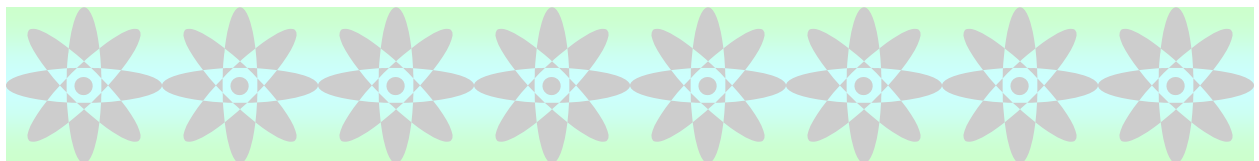
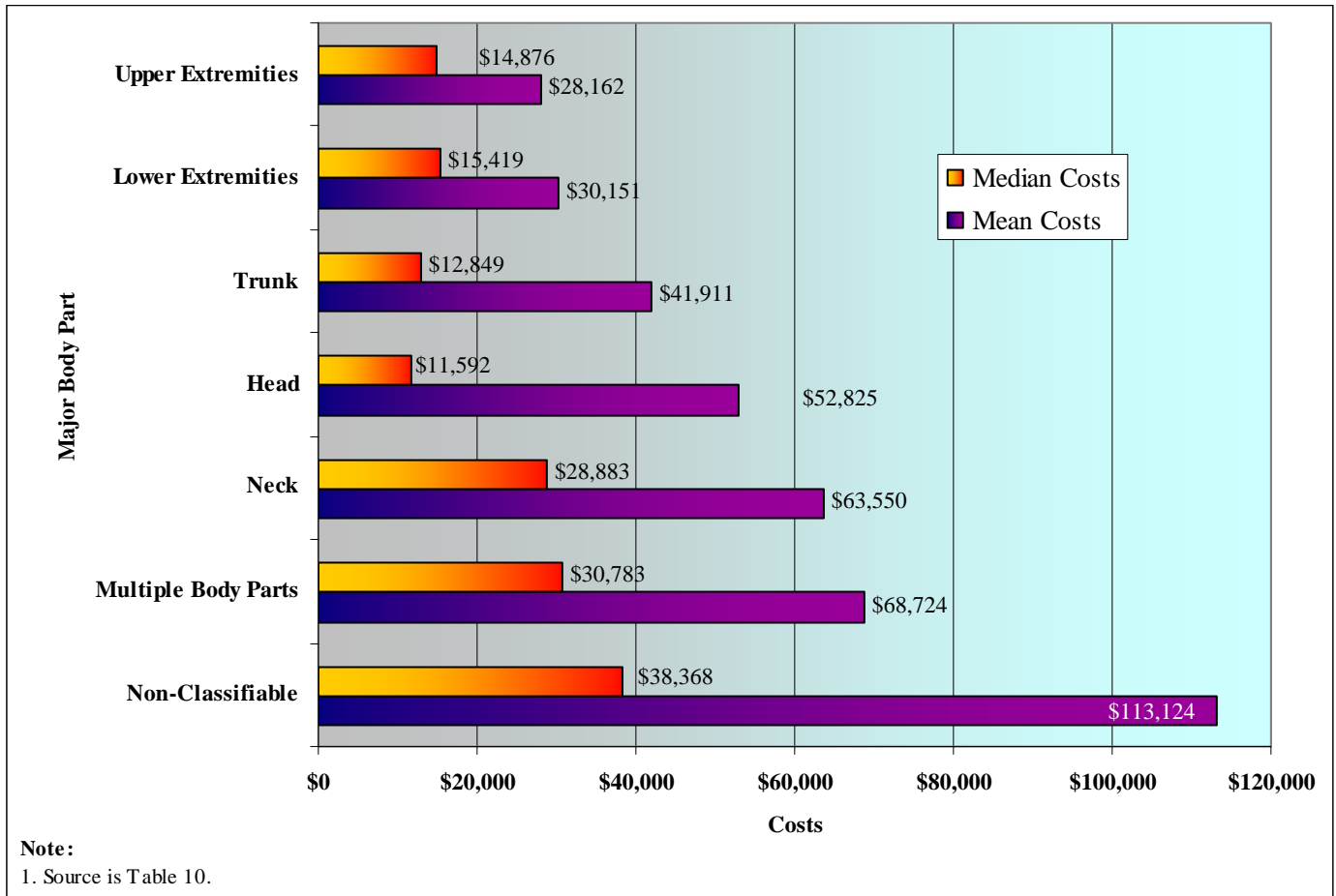


Table 11

Mean Costs by Cause of Injury (Descending) - Calendar Year 2009

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Collapsing Materials	9	\$129,826	\$39,331	\$1,445	\$547,149	\$1,168,436
Motor Vehicle: Airplane Crash	6	\$124,292	\$52,321	\$3,540	\$504,902	\$745,751
Burn: Radiation	1	\$110,916	\$110,916	\$110,916	\$110,916	\$110,916
Burn: Fire, Flame	30	\$91,850	\$31,069	\$266	\$1,422,818	\$2,755,505
Burn: NOC1	32	\$91,669	\$4,635	\$198	\$1,893,583	\$2,933,419
Motor Vehicle: Upset	145	\$89,130	\$30,701	\$139	\$1,515,301	\$12,923,803
Act Of Crime(Robbery/Sexual Assault)	73	\$78,363	\$16,944	\$52	\$1,147,370	\$5,720,528
Motor Veh: Coll/Vehicle	419	\$65,822	\$25,692	\$345	\$2,453,149	\$27,579,571
Motor Vehicle NOC1	243	\$63,763	\$31,941	\$100	\$648,364	\$15,494,406
Struck By: Motor Vehicle	131	\$60,694	\$24,088	\$540	\$693,571	\$7,950,893
Fall: Different Level	786	\$58,139	\$23,790	\$166	\$2,888,768	\$45,697,262
Fall: Ladder, Scaffolding	570	\$53,301	\$29,805	\$476	\$743,709	\$30,381,652
Cold Objects Or Substance	14	\$53,205	\$25,766	\$1,317	\$250,471	\$744,872
Contact With Elect Current	33	\$52,597	\$20,802	\$277	\$264,778	\$1,735,712
Mot. Veh: Coll/Fixed Object	46	\$50,253	\$21,906	\$544	\$360,120	\$2,311,619
Struck By Moving Parts	117	\$47,091	\$15,154	\$492	\$557,356	\$5,509,654
Fall/Slip On Ice Or Snow	1,058	\$46,043	\$22,796	\$121	\$2,433,148	\$48,713,484
Burn: Dust,Gas,Fumes,Vapor	17	\$45,222	\$11,007	\$138	\$229,900	\$768,771
Fall/Slip Into Opening	136	\$44,428	\$21,327	\$88	\$826,680	\$6,042,203
Explosion, Flare Back	14	\$41,290	\$28,076	\$2,711	\$126,240	\$578,065
Strain: Reaching	298	\$40,124	\$17,544	\$145	\$671,687	\$11,956,990
Struck By Object By Other	103	\$40,112	\$16,755	\$869	\$323,295	\$4,131,587
Absorb Ingest NOC1	37	\$39,747	\$12,702	\$326	\$284,068	\$1,470,651
Struck By Falling Object	690	\$38,375	\$11,102	\$190	\$932,894	\$26,478,805
Fall, Slip Or Trip NOC1	1,101	\$37,059	\$19,120	\$100	\$1,041,851	\$40,801,862
Strain Or Injury By, NOC1	1,655	\$36,995	\$17,224	\$214	\$984,861	\$61,227,041
Strain: Lifting	3,029	\$36,044	\$15,591	\$56	\$2,764,278	\$109,176,289
Strike: Moving Parts	43	\$35,439	\$8,317	\$519	\$383,338	\$1,523,891
Caught: Miscellaneous	315	\$35,054	\$10,882	\$248	\$883,325	\$11,041,947
Fall: Slip, No Fall	301	\$34,945	\$16,430	\$100	\$832,531	\$10,518,312
Strain: Jumping	99	\$34,783	\$13,606	\$277	\$1,076,934	\$3,443,483
Repetitive Motion	24	\$34,055	\$18,466	\$3,491	\$145,885	\$817,308
Cumulative (All Other)	204	\$33,486	\$15,716	\$608	\$362,565	\$6,831,219
Fall/Slip On Stairs	374	\$33,353	\$17,464	\$263	\$634,552	\$12,474,125
Strkg Against: Stepping On NOC1	217	\$32,918	\$12,970	\$127	\$803,807	\$7,143,260
Strain: Holding, Carrying	344	\$32,851	\$14,259	\$200	\$469,156	\$11,300,665
Fall: Same Level	1,211	\$32,827	\$16,770	\$181	\$610,219	\$39,753,637

Section III: Cost by Nature of Injury, Cause of Injury,
Gender, County, & NAICS Code

Table 11 (Continued)

Mean Costs by Cause of Injury (Descending) - Calendar Year 2009

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Strain: Using Tool/Machine	235	\$32,037	\$17,194	\$124	\$215,741	\$7,528,662
Strain: Pushing, Pulling	1,029	\$31,927	\$17,005	\$100	\$549,491	\$32,853,239
Fall: Liquid, Grease Spill	435	\$31,847	\$18,771	\$86	\$604,394	\$13,853,603
Struck/Inj By Person	355	\$30,884	\$11,906	\$106	\$1,158,161	\$10,963,832
Strain/Inj: Twisting	1,032	\$30,046	\$16,080	\$158	\$961,435	\$31,007,497
Caught: Machinery	211	\$29,820	\$11,418	\$400	\$551,892	\$6,292,102
Struck By Tool, Machine	197	\$29,439	\$10,149	\$37	\$820,548	\$5,799,560
Burn: Acid Chemicals	44	\$28,320	\$4,472	\$145	\$255,757	\$1,246,082
Strain/Inj: Welding, Throwing	25	\$28,048	\$13,631	\$1,141	\$181,981	\$701,203
Obj Being Lifted Or Handled	307	\$27,709	\$10,199	\$149	\$683,094	\$8,506,677
Misc Other Than Physical	154	\$27,322	\$12,092	\$307	\$225,882	\$4,207,555
Repetitive Motion	891	\$27,206	\$15,025	\$29	\$441,660	\$24,240,401
Strain/Inj: Continual Noise	35	\$26,863	\$14,545	\$754	\$230,361	\$940,221
Struck By Lifted Object	261	\$26,495	\$10,189	\$86	\$234,675	\$6,915,148
Animal, Insect	146	\$26,299	\$7,708	\$50	\$415,539	\$3,839,654
Strike: Lifted Object	85	\$25,656	\$9,112	\$600	\$582,501	\$2,180,724
Struck Or Injured By, NOC1	322	\$25,602	\$10,271	\$104	\$650,287	\$8,243,737
Strike: Stationary Object	338	\$25,270	\$10,457	\$315	\$609,247	\$8,541,399
Caught In, Under: Betwn, NOC1	242	\$24,916	\$9,905	\$258	\$437,048	\$6,029,772
Rubbed Or Abraded NOC1	11	\$21,051	\$11,362	\$1,200	\$64,919	\$231,562
Foreign Body In Eye	54	\$18,281	\$5,898	\$357	\$141,310	\$987,190
Burn: Contact Hot Object	59	\$17,754	\$2,858	\$77	\$228,043	\$1,047,463
Crash Of Water Vehicle	1	\$16,828	\$16,828	\$16,828	\$16,828	\$16,828
Strike: Step, Sharp Object	54	\$16,672	\$9,242	\$448	\$102,600	\$900,276
Sand, Scrape, Clean Operation	7	\$16,150	\$5,539	\$1,538	\$45,792	\$113,050
Cut: Tool, Powered	226	\$15,950	\$8,509	\$142	\$193,054	\$3,604,613
Burn: Steam, Hot Fluids	72	\$15,921	\$3,580	\$68	\$239,007	\$1,146,326
Cut, Puncture, Scrape, NOC1	249	\$15,721	\$6,669	\$337	\$422,300	\$3,914,480
Cut: Broken Glass	76	\$14,202	\$8,603	\$169	\$109,343	\$1,079,319
Natural Disasters	1	\$10,847	\$10,847	\$10,847	\$10,847	\$10,847
Cut: Tool, Not Powered	180	\$8,775	\$5,692	\$83	\$98,799	\$1,579,539
Burn: Temp Extremes	8	\$7,384	\$5,140	\$1,282	\$16,942	\$59,071
Abnormal Air Pressure	1	\$6,590	\$6,590	\$6,590	\$6,590	\$6,590
Burn: Welding Operations	3	\$5,942	\$6,018	\$4,008	\$7,801	\$17,827
Crash Of Rail Vehicle	1	\$2,966	\$2,966	\$2,966	\$2,966	\$2,966
Other (Missing, Invalid)	660	\$89,788	\$21,784	\$15	\$1,939,995	\$59,260,165

Notes:

1. NOC is Not Otherwise Classified.

Table 12

Aggregate Costs (Descending) by Cause of Injury - Calendar Year 2009

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Strain: Lifting	3,029	\$36,044	\$15,591	\$56	\$2,764,278	\$109,176,289
Strain Or Injury By, NOC ¹	1,655	\$36,995	\$17,224	\$214	\$984,861	\$61,227,041
Fall/Slip On Ice Or Snow	1,058	\$46,043	\$22,796	\$121	\$2,433,148	\$48,713,484
Fall: Different Level	786	\$58,139	\$23,790	\$166	\$2,888,768	\$45,697,262
Fall, Slip Or Trip NOC ¹	1,101	\$37,059	\$19,120	\$100	\$1,041,851	\$40,801,862
Fall: Same Level	1,211	\$32,827	\$16,770	\$181	\$610,219	\$39,753,637
Strain: Pushing, Pulling	1,029	\$31,927	\$17,005	\$100	\$549,491	\$32,853,239
Strain/Inj: Twisting	1,032	\$30,046	\$16,080	\$158	\$961,435	\$31,007,497
Fall: Ladder, Scaffolding	570	\$53,301	\$29,805	\$476	\$743,709	\$30,381,652
Motor Veh: Collision/Vehicle	419	\$65,822	\$25,692	\$345	\$2,453,149	\$27,579,571
Struck By Falling Object	690	\$38,375	\$11,102	\$190	\$932,894	\$26,478,805
Repetitive Motion	891	\$27,206	\$15,025	\$29	\$441,660	\$24,240,401
Motor Vehicle NOC ¹	243	\$63,763	\$31,941	\$100	\$648,364	\$15,494,406
Fall: Liquid, Grease Spill	435	\$31,847	\$18,771	\$86	\$604,394	\$13,853,603
Motor Vehicle: Upset	145	\$89,130	\$30,701	\$139	\$1,515,301	\$12,923,803
Fall/Slip On Stairs	374	\$33,353	\$17,464	\$263	\$634,552	\$12,474,125
Strain: Reaching	298	\$40,124	\$17,544	\$145	\$671,687	\$11,956,990
Strain: Holding, Carrying	344	\$32,851	\$14,259	\$200	\$469,156	\$11,300,665
Caught: Miscellaneous	315	\$35,054	\$10,882	\$248	\$883,325	\$11,041,947
Struck/Inj By Person	355	\$30,884	\$11,906	\$106	\$1,158,161	\$10,963,832
Fall: Slip, No Fall	301	\$34,945	\$16,430	\$100	\$832,531	\$10,518,312
Strike: Stationary Object	338	\$25,270	\$10,457	\$315	\$609,247	\$8,541,399
Obj Being Lifted Or Handled	307	\$27,709	\$10,199	\$149	\$683,094	\$8,506,677
Struck Or Injured By, NOC ¹	322	\$25,602	\$10,271	\$104	\$650,287	\$8,243,737
Struck By: Motor Vehicle	131	\$60,694	\$24,088	\$540	\$693,571	\$7,950,893
Strain: Using Tool/Machine	235	\$32,037	\$17,194	\$124	\$215,741	\$7,528,662
Striking Against: Stepping On NOC1	217	\$32,918	\$12,970	\$127	\$803,807	\$7,143,260
Struck By Lifted Object	261	\$26,495	\$10,189	\$86	\$234,675	\$6,915,148
Cumulative (All Other)	204	\$33,486	\$15,716	\$608	\$362,565	\$6,831,219
Caught: Machinery	211	\$29,820	\$11,418	\$400	\$551,892	\$6,292,102
Fall/Slip Into Opening	136	\$44,428	\$21,327	\$88	\$826,680	\$6,042,203

***Strains are reported as the cause of injury in 35% of the claims
and account for 32% of the total reported costs.***

Section III: Cost by Nature of Injury, Cause of Injury,
Gender, County, & NAICS Code

Table 12 (Continued)

Aggregate Costs (Descending) by Cause of Injury - Calendar Year 2009

State of Colorado

	Reported cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Caught In, Under, Between, NOC1	242	\$24,916	\$9,905	\$258	\$437,048	\$6,029,772
Struck By Tool, Machine	197	\$29,439	\$10,149	\$37	\$820,548	\$5,799,560
Act Of Crime(Robbery/Sexual Assault)	73	\$78,363	\$16,944	\$52	\$1,147,370	\$5,720,528
Struck By Moving Parts	117	\$47,091	\$15,154	\$492	\$557,356	\$5,509,654
Misc Other Than Physical	154	\$27,322	\$12,092	\$307	\$225,882	\$4,207,555
Struck By Object By Other	103	\$40,112	\$16,755	\$869	\$323,295	\$4,131,587
Cut, Puncture, Scrape, NOC ¹	249	\$15,721	\$6,669	\$337	\$422,300	\$3,914,480
Animal, Insect	146	\$26,299	\$7,708	\$50	\$415,539	\$3,839,654
Cut: Tool, Powered	226	\$15,950	\$8,509	\$142	\$193,054	\$3,604,613
Strain: Jumping	99	\$34,783	\$13,606	\$277	\$1,076,934	\$3,443,483
Burn: NOC1	32	\$91,669	\$4,635	\$198	\$1,893,583	\$2,933,419
Burn: Fire, Flame	30	\$91,850	\$31,069	\$266	\$1,422,818	\$2,755,505
Mot. Veh: Collision/Fixed Object	46	\$50,253	\$21,906	\$544	\$360,120	\$2,311,619
Strike: Lifted Object	85	\$25,656	\$9,112	\$600	\$582,501	\$2,180,724
Contact With Electric Current	33	\$52,597	\$20,802	\$277	\$264,778	\$1,735,712
Cut: Tool, Not Powered	180	\$8,775	\$5,692	\$83	\$98,799	\$1,579,539
Strike: Moving Parts	43	\$35,439	\$8,317	\$519	\$383,338	\$1,523,891
Absorb Ingest NOC ¹	37	\$39,747	\$12,702	\$326	\$284,068	\$1,470,651
Burn: Acid Chemicals	44	\$28,320	\$4,472	\$145	\$255,757	\$1,246,082
Collapsing Materials	9	\$129,826	\$39,331	\$1,445	\$547,149	\$1,168,436
Burn: Steam, Hot Fluids	72	\$15,921	\$3,580	\$68	\$239,007	\$1,146,326
Cut: Broken Glass	76	\$14,202	\$8,603	\$169	\$109,343	\$1,079,319
Burn: Contact Hot Object	59	\$17,754	\$2,858	\$77	\$228,043	\$1,047,463
Foreign Body In Eye	54	\$18,281	\$5,898	\$357	\$141,310	\$987,190
Strain/Inj: Continual Noise	35	\$26,863	\$14,545	\$754	\$230,361	\$940,221
Strike: Step, Sharp Object	54	\$16,672	\$9,242	\$448	\$102,600	\$900,276
Repetitive Motion	24	\$34,055	\$18,466	\$3,491	\$145,885	\$817,308
Burn: Dust, Gas, Fumes, Vapors	17	\$45,222	\$11,007	\$138	\$229,900	\$768,771
Motor Veh: Airplane Crash	6	\$124,292	\$52,321	\$3,540	\$504,902	\$745,751
Cold Objects Or Substance	14	\$53,205	\$25,766	\$1,317	\$250,471	\$744,872
Strain/Inj: Welding, Thrown	25	\$28,048	\$13,631	\$1,141	\$181,981	\$701,203
Explosion, Flare Back	14	\$41,290	\$28,076	\$2,711	\$126,240	\$578,065
Rubbed Or Abraded NOC ¹	11	\$21,051	\$11,362	\$1,200	\$64,919	\$231,562
Sand, Scrape, Clean Operation	7	\$16,150	\$5,539	\$1,538	\$45,792	\$113,050
Burn: Radiation	1	\$110,916	\$110,916	\$110,916	\$110,916	\$110,916
Burn: Temp Extremes	8	\$7,384	\$5,140	\$1,282	\$16,942	\$59,071
Burn: Welding Operations	3	\$5,942	\$6,018	\$4,008	\$7,801	\$17,827

Table 12 (Continued)

Aggregate Costs (Descending) by Cause of Injury - Calendar Year 2009

State of Colorado

	Reported cost					Sum
	Count	Mean	Median	Minimum	Maximum	
Crash Of Water Vehicle	1	\$16,828	\$16,828	\$16,828	\$16,828	\$16,828
Natural Disasters	1	\$10,847	\$10,847	\$10,847	\$10,847	\$10,847
Abnormal Air Pressure	1	\$6,590	\$6,590	\$6,590	\$6,590	\$6,590
Crash Of Rail Vehicle	1	\$2,966	\$2,966	\$2,966	\$2,966	\$2,966
Other (Missing, Invalid)	660	\$89,788	\$21,784	\$15	\$1,939,995	\$59,260,165

Notes:

1. NOC is Not Otherwise Classified.

