

COLORADO DEPARTMENT OF LABOR & EMPLOYMENT
DIVISION OF WORKERS' COMPENSATION



WORKERS' COMPENSATION COSTS IN COLORADO
CALENDAR YEAR 2010

Workers' Compensation Costs In Colorado 2010

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WORKERS' COMPENSATION COSTS IN COLORADO - 2010

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 Payment Notice (FPN) during calendar year 2010. 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 a 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 be reopened after the FPN has been filed.

Not all claim costs are reported here. We generally receive indemnity, medical and certain "other" costs. Indemnity costs include temporary or permanent disability payments, or fatal payments, disfigurement, 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 Payment 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/>.

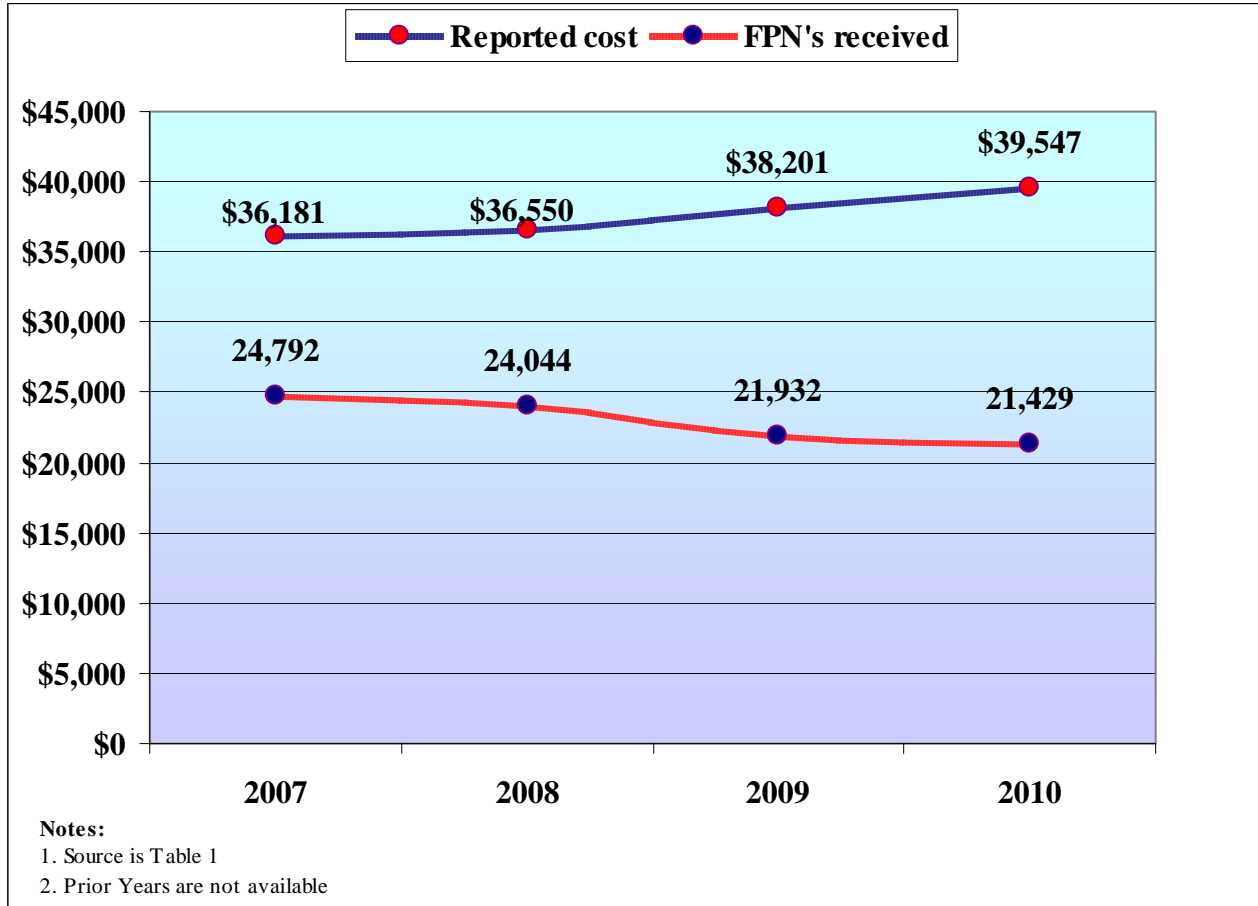
In many exhibits we present both the mean and median cost to better capture the "typical case". A few, very high cost claims can drive the mean cost up while the median will present a better picture of where the data is centered.

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 the Last Four Calendar Years

State of Colorado



The distribution of FPN receipts (of all claim types) for 2010:

- ***27% of FPN's were received in the year of injury.***
- ***46% of FPN's were received one year after the year of injury.***
- ***15% of FPN's were received two years after the year of injury.***
- ***Less than 12% were received more than two years after the year of injury.***
- ***Little change in costs is noted for TTD, PPD, & Settled claims.***

Table 1

Lost Time & Settled Claim Cost Components over Time - Calendar Years 2007-2010

State of Colorado

CY	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
2010	\$17,275	\$21,361	\$910	\$39,547	21,429

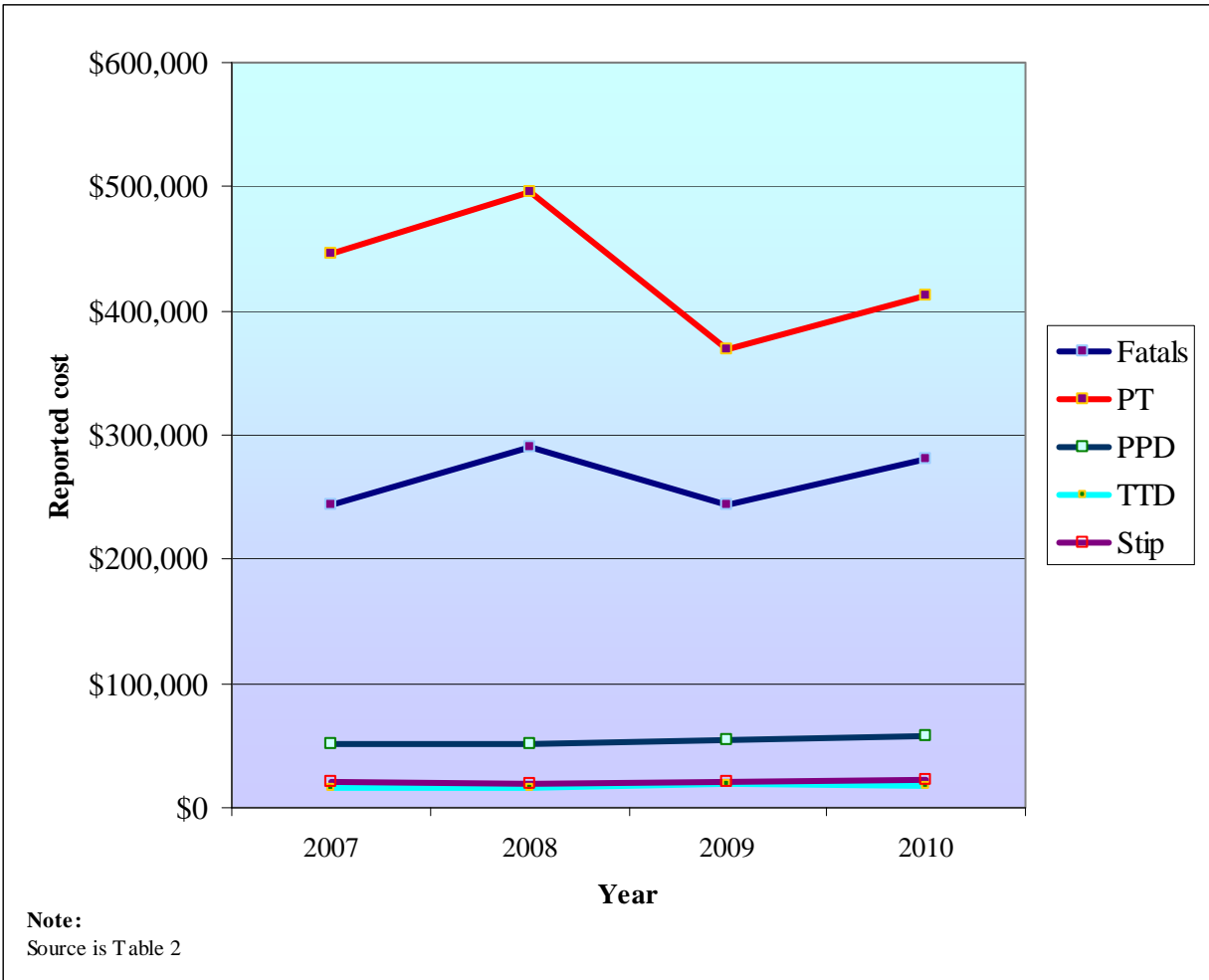


Claims costs rose at about nine percent while inflation as a whole rose only five percent. According to The Bureau of Labor Statistics, medical care inflation rose 11%, medical care services inflation is also up 11% and Physicians' services rose 9% during the same time period.

Figure 2

Reported Claim Costs by Type –Calendar Years 2007-2010

State of Colorado



While PT and Fatal claim costs show volatility, they account for only about 6% of the reported costs.

Table 2

Mean Reported Claim Costs by Claim Type - Calendar Years 2007-2010

State of Colorado

Claim Type	2007	2008	2009	2010
Fatal	\$243,328	\$290,086	\$243,865	\$280,383
PPD	\$51,670	\$52,094	\$54,167	\$57,967
PT	\$445,558	\$495,195	\$368,231	\$412,516
Stipulation	\$20,779	\$19,784	\$20,860	\$22,525
TTD	\$15,721	\$16,337	\$18,796	\$17,485

Table 3

Median Reported Claim Costs by Claim Type - Calendar Years 2007-2010

State of Colorado

Claim type	2007	2008	2009	2010
Fatal	\$129,525	\$202,978	\$84,250	\$194,407
PPD	\$28,362	\$28,775	\$30,722	\$32,838
PT	\$293,503	\$339,354	\$303,526	\$350,611
Stipulation	\$11,345	\$11,574	\$12,287	\$11,987
TTD	\$4,918	\$5,053	\$5,600	\$5,417

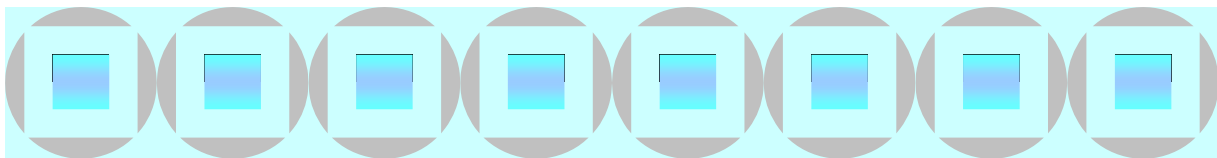


Figure 3

Claim Cost by Benefit Type – Calendar Year 2010

State of Colorado

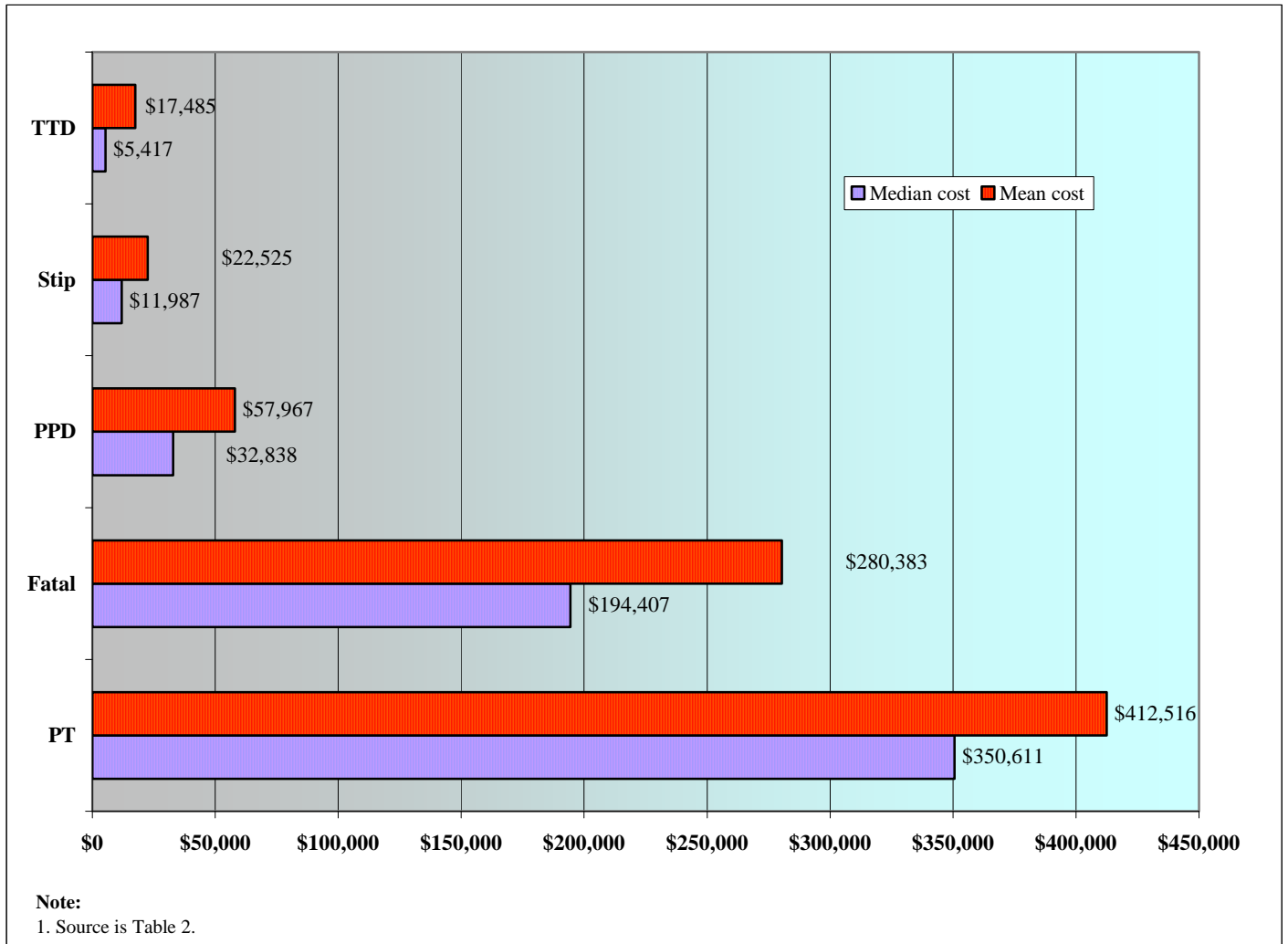
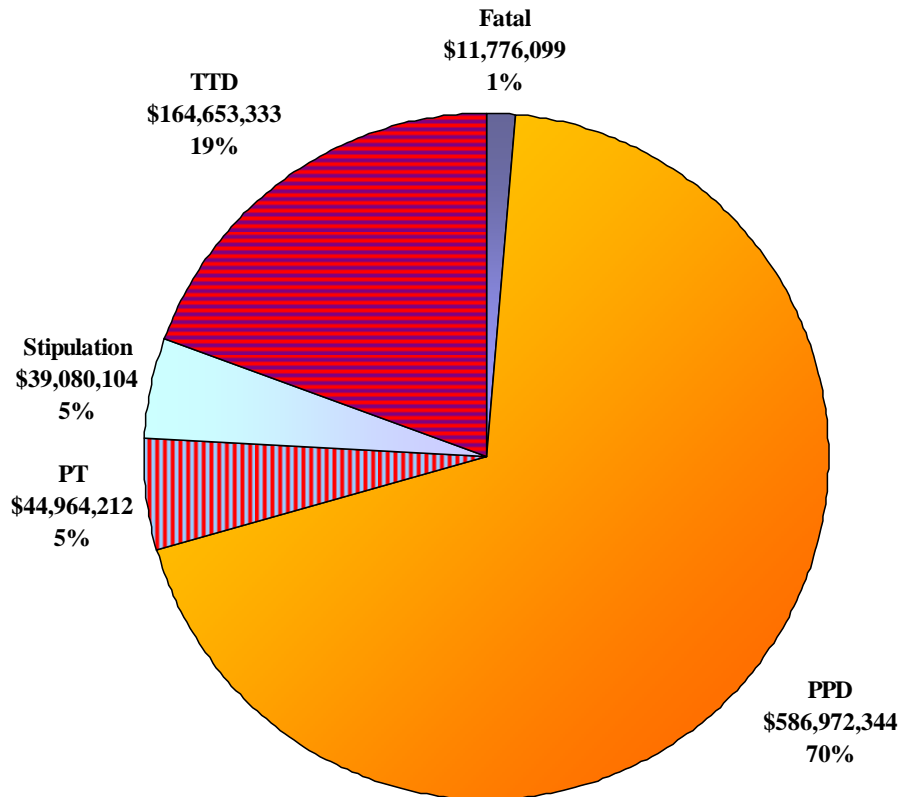


Figure 4

Aggregate Claim Costs by Benefit Type – Calendar Year 2010

State of Colorado



While permanent total disability (PT) claims are twenty three times more costly than temporary total disability (TTD) claims on average, the (TTD) claims account for more than three times as much in reported costs as (PT) claims.

Table 4

Inflation in the US over the Last Four Calendar Years by Inflation Type

State of Colorado

	2007	2008	2009	2010
CPI² - All items	2.8%	3.9%	-0.4%	1.6%
CPI² - Medical care	4.4%	3.7%	3.2%	3.4%
CPI² - Physicians services	3.9%	2.7%	3.1%	3.3%
Lost time claim cost percentage increase	NA	1.0%	4.5%	3.5%
Average Claim Cost³	\$36,181	\$36,550	\$38,201	\$39,547

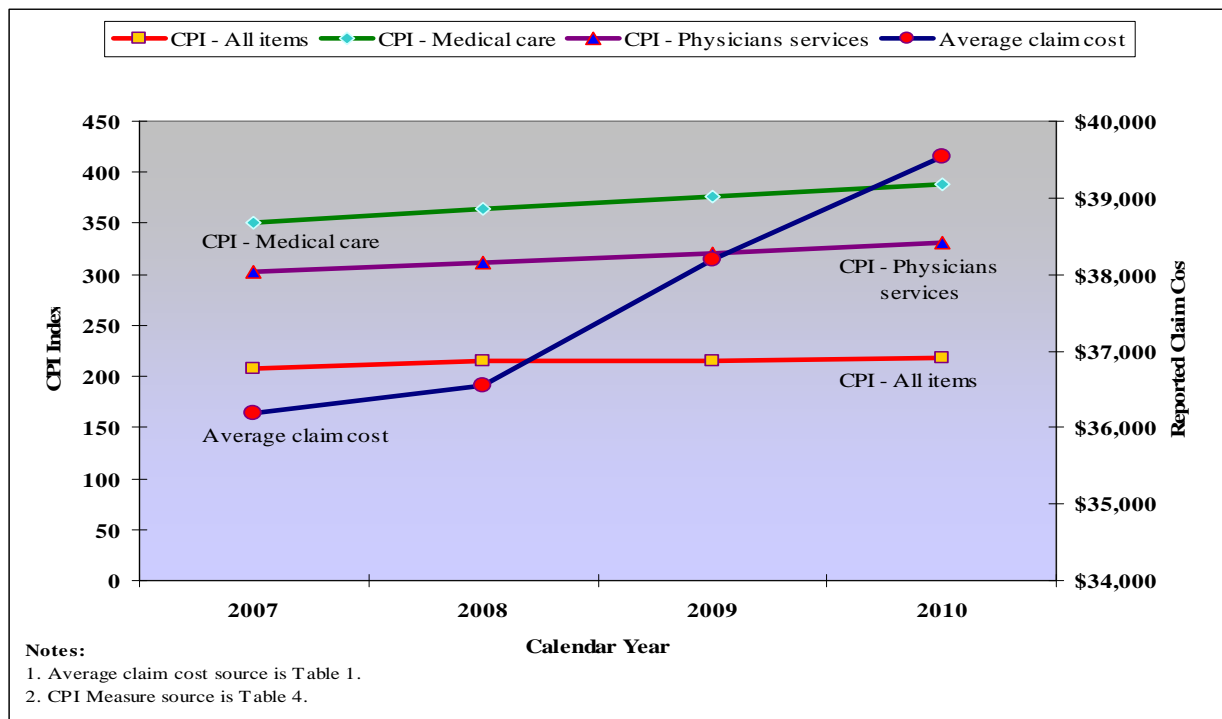
Notes:

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

Figure 5

Claim Cost vs. Inflation for Calendar Years 2007-2010

State of Colorado



The evidence suggests that claim costs rose more in relation to medical inflation than general inflation. Claim costs over this timeframe are most strongly linked with the Medical care CPI.

Table 5

Measures of Claim Severity - Calendar Years 2007-2010

State of Colorado

	CY2007	CY2008	CY2009	CY2010	Comment
Median days from					
DOI ¹ to MMI ²	179	179	186	186	Very Stable
DOI ¹ to FPN ³	307	301	310	311	Very Stable
Mean days from					
DOI ¹ to MMI ²	286	280	288	290	Stable
DOI ¹ to FPN ³	515	498	502	532	Stable

Notes:

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



These data suggest rising claim costs are not due to increasing claim severity.

Figure 6

Claim Severity & Claim Cost - Calendar Years 2007-2010

State of Colorado

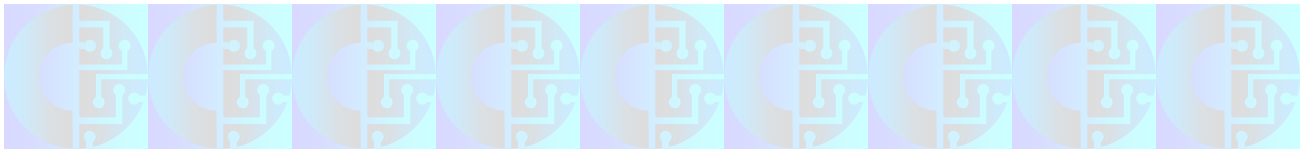
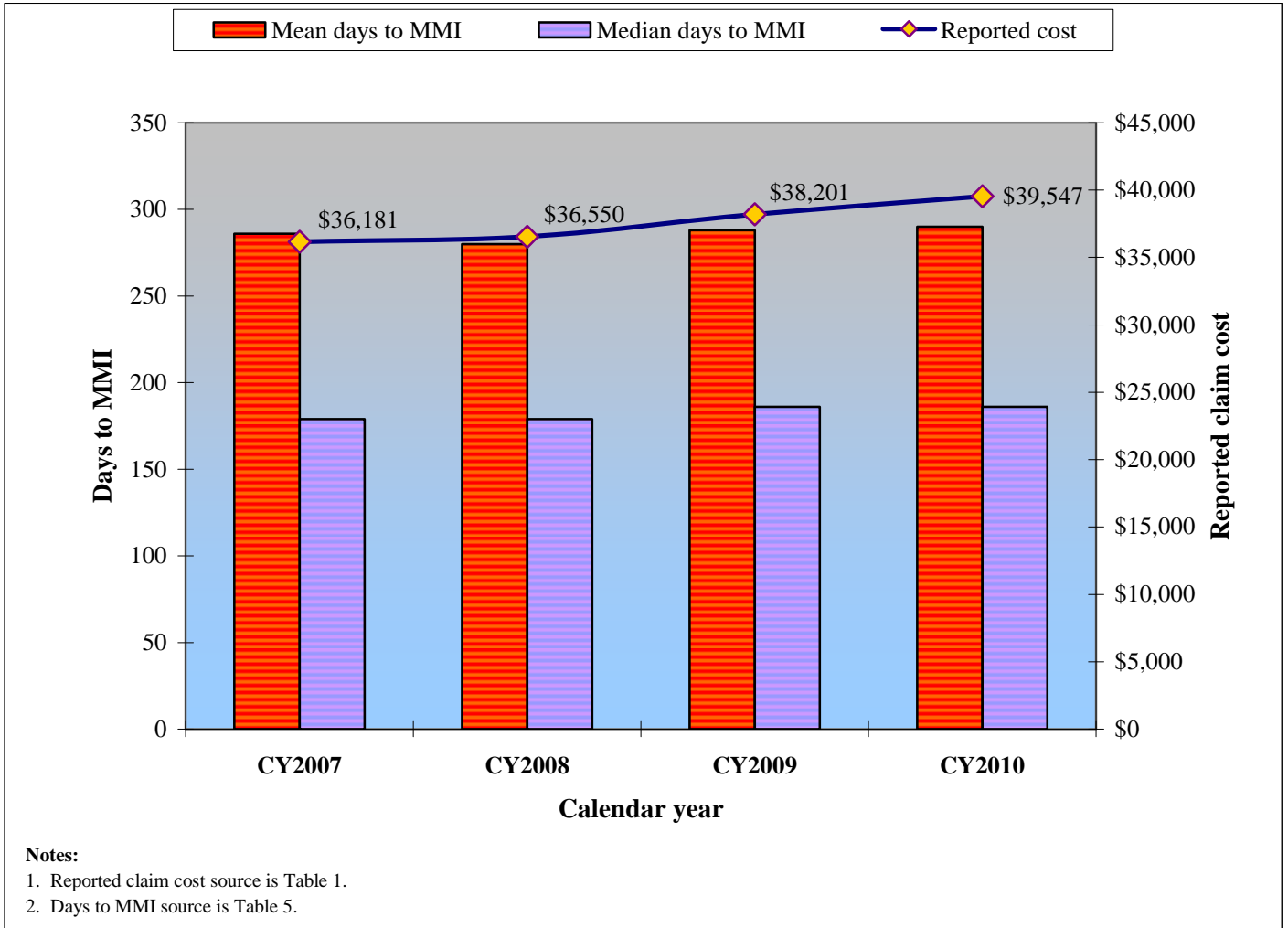


Figure 7

Mean & Median Reported Claim Cost by Gender - Calendar Year 2010

State of Colorado

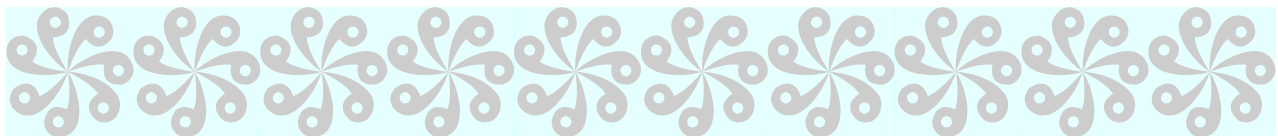
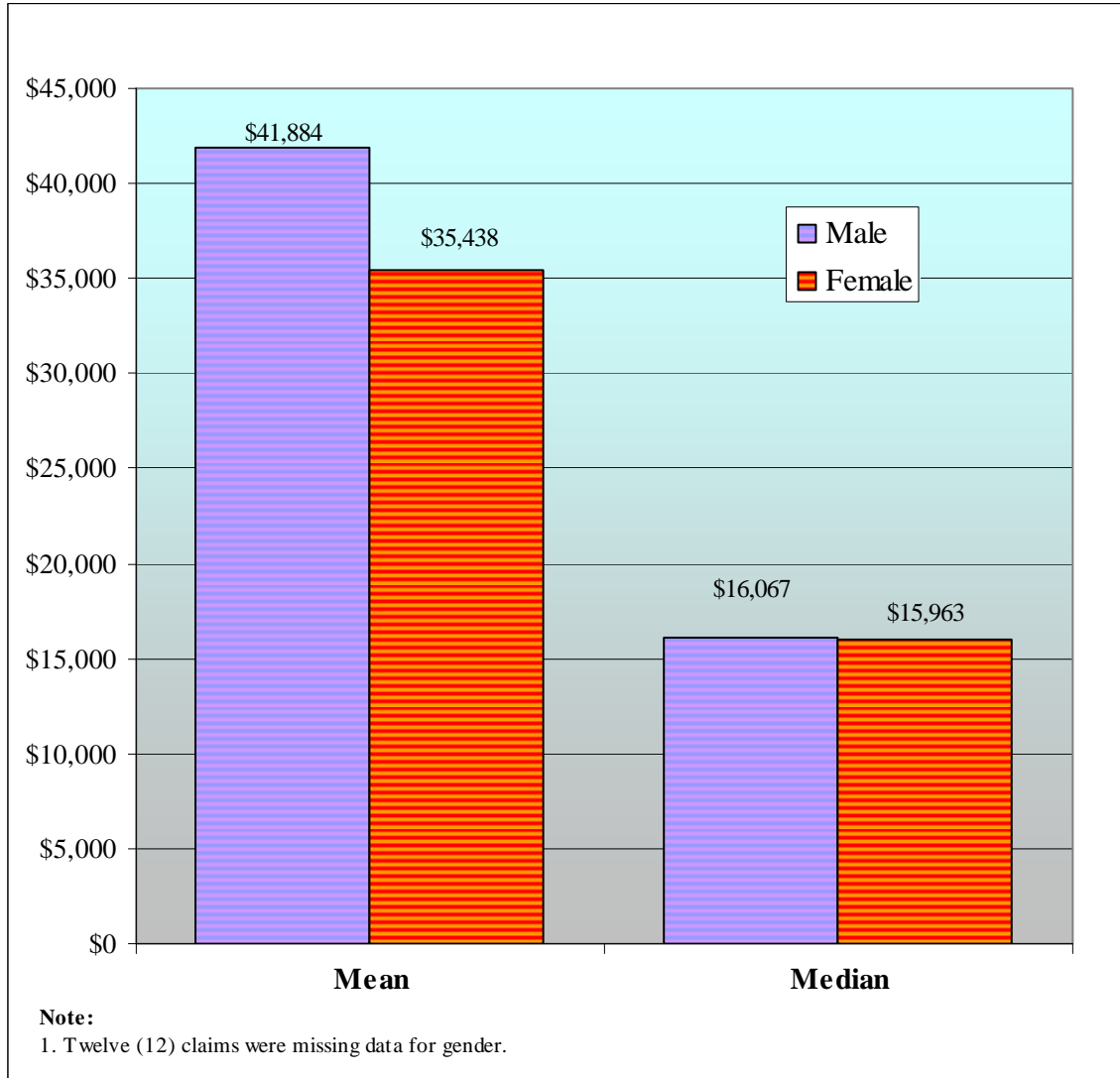


Table 6

Average Claim Costs by NAICS Sectors - Calendar Year 2010 by Descending Means

State of Colorado

NAICS Sector	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Finance and Insurance	170	\$69,958	\$22,569	\$588	\$1,633,574	\$11,892,813
Mining, Quarrying, and Oil and Gas Extraction	207	\$67,036	\$29,600	\$170	\$1,113,146	\$13,876,368
Construction	1,632	\$58,786	\$26,839	\$50	\$1,547,384	\$95,938,473
Real Estate and Rental and Leasing	294	\$48,796	\$22,968	\$251	\$661,657	\$14,345,981
Other Services (except Public Administration)	381	\$43,570	\$15,015	\$83	\$2,683,580	\$16,600,202
Transportation and Warehousing	1,107	\$42,426	\$13,549	\$99	\$1,116,469	\$46,965,939
Wholesale Trade	845	\$41,622	\$17,190	\$12	\$746,711	\$35,171,009
Information	177	\$41,425	\$16,392	\$125	\$824,436	\$7,332,237
Professional, Scientific, and Technical Services	246	\$40,680	\$21,900	\$50	\$536,164	\$10,007,250
Admin., Support, Waste Mgt., and Remediation Svcs.	985	\$40,572	\$15,765	\$316	\$1,510,847	\$39,963,445
Missing ¹	6,170	\$38,781	\$15,523	\$1	\$1,316,659	\$239,277,016
Manufacturing	1,000	\$38,332	\$14,948	\$100	\$1,758,644	\$38,332,129
Public Administration	2,003	\$36,668	\$15,497	\$81	\$1,624,212	\$73,445,405
Agriculture, Forestry, Fishing, and Hunting	195	\$35,889	\$12,598	\$397	\$487,727	\$6,998,357
Health Care and Social Assistance	1,593	\$35,037	\$13,771	\$20	\$2,703,022	\$55,814,124
Retail Trade	2,124	\$34,706	\$15,970	\$0	\$616,368	\$73,715,503
Utilities	124	\$31,190	\$18,047	\$426	\$224,563	\$3,867,617
Educational Services	997	\$30,333	\$15,090	\$100	\$718,945	\$30,242,245
Arts, Entertainment, and Recreation	461	\$29,800	\$16,990	\$50	\$364,943	\$13,737,808
Management of Companies and Enterprises	33	\$28,983	\$12,224	\$608	\$130,350	\$956,440
Accommodation and Food Services	685	\$27,687	\$10,884	\$49	\$882,157	\$18,965,731
Total	21,429					\$847,446,092

Note:

1. Twenty-nine (29) percent of the reported FPN's had no value for the NAICS field. It is an optional field

***While Finance & Insurance has the highest average (mean) claim cost,
it ranks 17th in terms of total reported costs.***

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

Table 7

Average Claim Costs by NAICS Sectors - Calendar Year 2010 by Descending Sums

State of Colorado

NAICS Sector	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Missing ¹	6170	\$38,781	\$15,523	\$1	\$1,316,659	\$239,277,016
Construction	1632	\$58,786	\$26,839	\$50	\$1,547,384	\$95,938,473
Retail Trade	2124	\$34,706	\$15,970	\$0	\$616,368	\$73,715,503
Public Administration	2003	\$36,668	\$15,497	\$81	\$1,624,212	\$73,445,405
Health Care and Social Assistance	1593	\$35,037	\$13,771	\$20	\$2,703,022	\$55,814,124
Transportation and Warehousing	1107	\$42,426	\$13,549	\$99	\$1,116,469	\$46,965,939
Admin, Support, Waste Mgt, & Remediation Svcs	985	\$40,572	\$15,765	\$316	\$1,510,847	\$39,963,445
Manufacturing	1000	\$38,332	\$14,948	\$100	\$1,758,644	\$38,332,129
Wholesale Trade	845	\$41,622	\$17,190	\$12	\$746,711	\$35,171,009
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Agriculture, Forestry, Fishing, & Hunting	195	\$35,889	\$12,598	\$397	\$487,727	\$6,998,357
Utilities	124	\$31,190	\$18,047	\$426	\$224,563	\$3,867,617
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Total	21,429					\$847,446,092

Note:

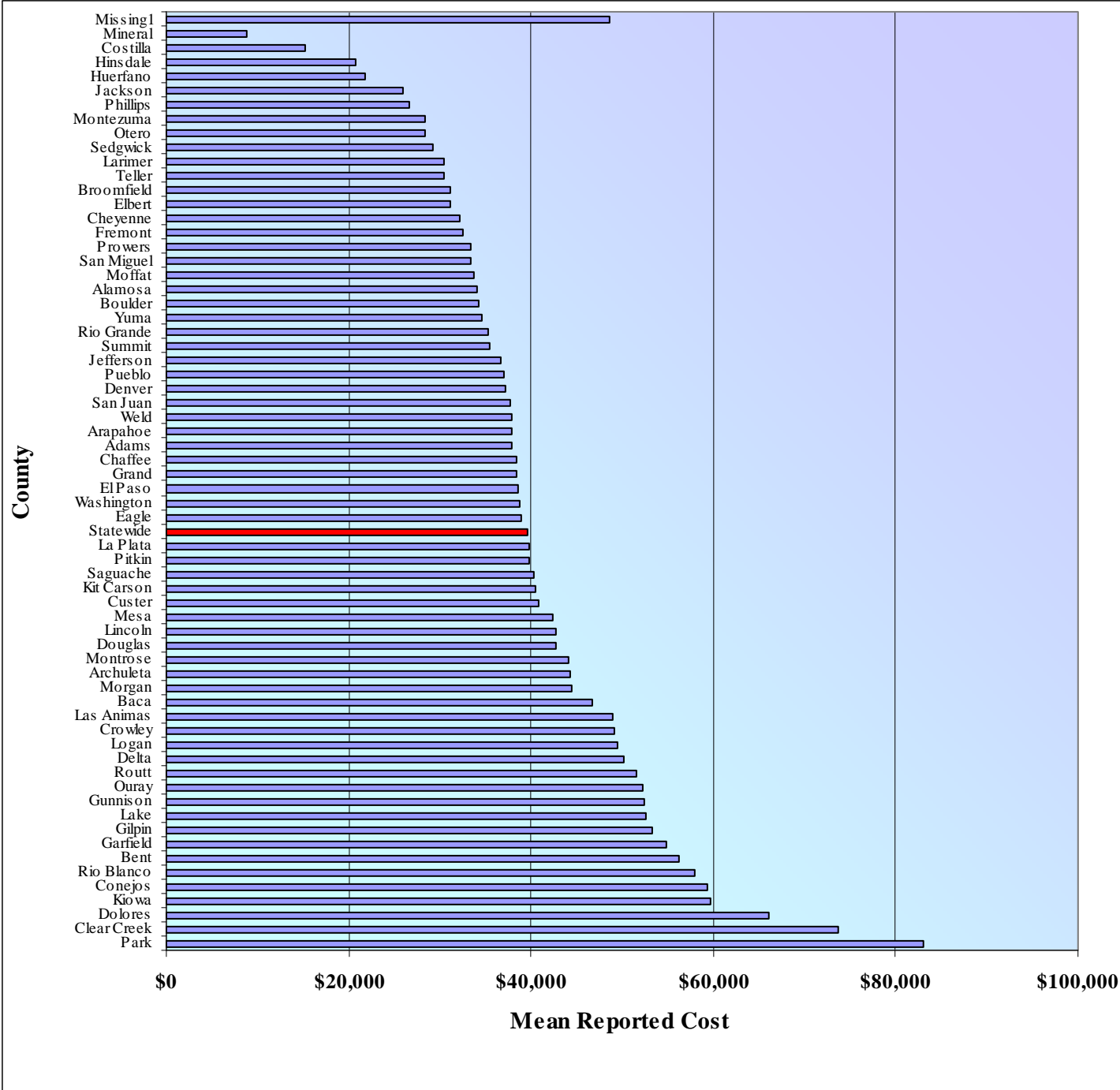
1. Twenty-nine (29) percent of the reported FPN's had no value for the NAICS field. It is an optional field

While the typical claim cost for Finance & Insurance is more than twice that of Accommodation and Food Services, workers in Accommodation and Food Services file 4 times as many lost-time claims.

Figure 8

Rank Ordered Mean Claim Cost by County - Calendar Year 2010

State of Colorado



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

Table 8

Rank Ordered Mean Claim Cost by County - Calendar Year 2010

State of Colorado

County Name	Count	Mean	Median	Minimum	Maximum	Sum
Park	33	\$83,035	\$39,547	\$1,060	\$822,954	\$2,740,142
Clear Creek	40	\$73,728	\$18,612	\$720	\$770,950	\$2,949,136
Dolores	3	\$66,148	\$36,070	\$28,697	\$133,676	\$198,443
Kiowa	10	\$59,763	\$12,604	\$2,047	\$308,412	\$597,628
Conejos	14	\$59,287	\$5,693	\$327	\$588,300	\$830,019
Rio Blanco	52	\$58,000	\$30,243	\$684	\$543,415	\$3,015,979
Bent	22	\$56,242	\$17,586	\$60	\$666,356	\$1,237,323
Garfield	330	\$54,780	\$22,317	\$50	\$1,258,613	\$18,077,430
Gilpin	48	\$53,372	\$19,268	\$1,442	\$364,943	\$2,561,847
Lake	22	\$52,645	\$23,369	\$1,248	\$222,790	\$1,158,196
Gunnison	75	\$52,356	\$14,855	\$417	\$930,460	\$3,926,681
Ouray	14	\$52,289	\$8,330	\$354	\$310,075	\$732,052
Routt	199	\$51,487	\$21,464	\$429	\$1,547,384	\$10,245,836
Delta	121	\$50,243	\$18,660	\$33	\$636,459	\$6,079,402
Logan	95	\$49,420	\$25,925	\$685	\$487,727	\$4,694,862
Crowley	14	\$49,055	\$12,683	\$2,133	\$455,267	\$686,766
Las Animas	67	\$48,940	\$11,554	\$179	\$544,248	\$3,278,969
Baca	15	\$46,798	\$21,078	\$20	\$233,504	\$701,967
Morgan	183	\$44,440	\$12,343	\$12	\$654,593	\$8,132,430
Archuleta	49	\$44,305	\$32,600	\$212	\$181,127	\$2,170,948
Montrose	162	\$44,090	\$20,157	\$394	\$414,617	\$7,142,552
Douglas	557	\$42,772	\$13,551	\$89	\$1,489,870	\$23,823,849
Lincoln	21	\$42,678	\$15,196	\$916	\$257,817	\$896,242
Mesa	647	\$42,434	\$13,844	\$81	\$2,683,580	\$27,454,996
Custer	24	\$40,756	\$22,203	\$318	\$259,850	\$978,154
Kit Carson	42	\$40,436	\$11,076	\$398	\$848,208	\$1,698,311
Saguache	33	\$40,394	\$11,144	\$649	\$232,594	\$1,333,012
Pitkin	195	\$39,754	\$18,881	\$435	\$725,926	\$7,752,025
La Plata	291	\$39,734	\$20,075	\$393	\$650,644	\$11,562,636
Statewide Mean		\$39,547				
Eagle	269	\$38,924	\$18,582	\$345	\$406,318	\$10,470,606
Washington	20	\$38,813	\$13,351	\$1,055	\$218,502	\$776,252
El Paso	1,875	\$38,512	\$16,639	\$53	\$1,019,596	\$72,210,702
Grand	123	\$38,481	\$17,097	\$451	\$376,939	\$4,733,132
Chaffee	66	\$38,414	\$15,754	\$226	\$353,361	\$2,535,310
Adams	1,242	\$37,943	\$14,539	\$100	\$944,936	\$47,125,805
Arapahoe	1,922	\$37,916	\$15,728	\$49	\$1,116,469	\$72,875,046

Table 8 (Continued)

Rank Ordered Mean Claim Cost by County - Calendar Year 2010

State of Colorado

County Name	Count	Mean	Median	Minimum	Maximum	Sum
Weld	947	\$37,872	\$15,828	\$106	\$1,316,659	\$35,865,030
San Juan	7	\$37,642	\$18,571	\$848	\$131,888	\$263,495
Denver	3,448	\$37,224	\$15,159	\$50	\$1,633,574	\$128,349,839
Pueblo	653	\$36,968	\$16,181	\$100	\$893,867	\$24,139,977
Jefferson	1,478	\$36,687	\$13,676	\$87	\$1,758,644	\$54,223,618
Summit	181	\$35,388	\$22,049	\$50	\$318,067	\$6,405,285
Rio Grande	46	\$35,342	\$12,936	\$100	\$340,329	\$1,625,725
Yuma	54	\$34,625	\$15,175	\$80	\$220,078	\$1,869,770
Boulder	886	\$34,174	\$14,248	\$100	\$1,510,847	\$30,278,145
Alamosa	85	\$34,105	\$12,551	\$207	\$428,888	\$2,898,907
Moffat	71	\$33,678	\$23,072	\$968	\$191,435	\$2,391,111
San Miguel	81	\$33,420	\$17,219	\$357	\$193,771	\$2,706,990
Prowers	68	\$33,393	\$15,790	\$547	\$191,079	\$2,270,735
Fremont	280	\$32,516	\$16,230	\$100	\$327,269	\$9,104,470
Cheyenne	9	\$32,143	\$23,100	\$1,519	\$145,367	\$289,291
Elbert	30	\$31,187	\$20,006	\$497	\$123,084	\$935,619
Broomfield	139	\$31,062	\$13,040	\$144	\$510,993	\$4,317,590
Teller	49	\$30,530	\$17,621	\$474	\$172,067	\$1,495,983
Larimer	1,036	\$30,453	\$14,043	\$36	\$611,420	\$31,549,313
Sedgwick	9	\$29,222	\$20,223	\$994	\$90,718	\$263,002
Otero	75	\$28,406	\$9,542	\$182	\$192,366	\$2,130,482
Montezuma	104	\$28,306	\$9,868	\$344	\$376,270	\$2,943,873
Phillips	21	\$26,708	\$19,961	\$842	\$87,988	\$560,863
Jackson	19	\$25,988	\$8,578	\$478	\$140,252	\$493,774
Huerfano	29	\$21,865	\$20,884	\$1,000	\$51,997	\$634,098
Hinsdale	4	\$20,799	\$23,630	\$5,770	\$30,166	\$83,195
Costilla	13	\$15,284	\$6,085	\$675	\$56,547	\$198,693
Mineral	4	\$8,814	\$7,849	\$1,247	\$18,312	\$35,257
Missing ¹	2,708	\$48,647	\$20,751	\$0	\$2,703,022	\$131,737,276
Statewide	21,429	\$39,547	\$16,007	\$12	\$2,683,580	\$847,446,092

Note:

1. Thirteen (13) percent of the reported FPN's are missing county information.

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

Table 9

Reported Claim Cost by Detailed Body Part - Calendar Year 2010

State of Colorado

	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
HEAD						
Multiple Head Injury ¹	209	\$59,825	\$14,326	\$224	\$965,953	\$12,503,391
Skull	219	\$55,705	\$11,753	\$80	\$1,758,644	\$12,032,329
Brain	25	\$88,771	\$18,977	\$807	\$903,726	\$2,130,511
Ear(s) (Includes Hearing, Eardrum)	62	\$15,816	\$10,219	\$775	\$189,413	\$980,585
Eye(s) (Includes Optic Nerves)	133	\$30,927	\$5,334	\$296	\$666,356	\$4,113,259
Nose	47	\$13,992	\$7,580	\$454	\$83,253	\$657,612
Teeth	8	\$14,472	\$14,839	\$1,428	\$32,020	\$115,778
Mouth	25	\$20,503	\$7,146	\$1,414	\$221,027	\$512,582
Soft Tissue	79	\$36,781	\$14,589	\$302	\$270,477	\$2,905,710
Facial Bones (Includes Jaw)	108	\$23,846	\$15,246	\$329	\$156,288	\$2,575,397
<i>Subtotal</i>	915	\$43,062	\$10,358	\$80	\$1,758,644	\$39,401,671
NECK						
Multiple Neck Injury ²	113	\$72,154	\$34,265	\$516	\$833,711	\$8,153,442
Vertebrae (Cervical Segment)	282	\$53,196	\$27,704	\$884	\$848,208	\$15,001,132
Disc (Cervical Segment)	32	\$82,257	\$18,581	\$303	\$1,000,313	\$2,632,239
Spinal Cord (Cervical Segment)	6	\$70,475	\$80,465	\$200	\$131,880	\$422,850
Larynx	3	\$21,769	\$19,917	\$14,697	\$30,692	\$65,306
Soft Tissue	108	\$38,069	\$24,122	\$76	\$351,184	\$4,111,424
<i>Subtotal</i>	544	\$55,857	\$27,046	\$76	\$1,000,313	\$30,386,393
UPPER EXTREMITIES						
Multiple Upper Extremities ³	292	\$60,793	\$23,314	\$0	\$1,624,212	\$17,629,982
Upper Arm(s)	360	\$38,361	\$20,919	\$100	\$399,827	\$13,771,660
Elbow (Radial Head)	452	\$25,205	\$13,871	\$88	\$650,644	\$11,342,129
Lower Arm (Forearm)	514	\$29,858	\$12,379	\$50	\$978,170	\$15,347,246
Wrist	963	\$26,862	\$14,713	\$69	\$770,950	\$25,841,093
Hand	863	\$21,642	\$8,824	\$12	\$502,760	\$18,655,238
Finger(s)	1,045	\$13,167	\$6,692	\$26	\$198,105	\$13,759,382
Thumb	346	\$12,674	\$7,219	\$60	\$190,723	\$4,385,168
Shoulder(s)	2,543	\$41,808	\$28,725	\$81	\$2,703,022	\$106,234,706
Wrist(s) & Hand(s)	135	\$20,894	\$12,127	\$502	\$123,597	\$2,820,721
<i>Subtotal</i>	7,513	\$30,881	\$15,611	\$0	\$2,703,022	\$232,006,725

Table 9 (Continued)

Reported Claim Cost by Detailed Body Part – Calendar Year 2010

State of Colorado

	Reported Cost					Sum
	Count	Mean	Median	Minimum	Maximum	
TRUNK						
Multiple Trunk ⁴	161	\$58,331	\$26,304	\$156	\$1,021,441	\$9,216,272
Upper Back Area (Thoracic Area)	309	\$35,990	\$9,555	\$108	\$1,057,171	\$11,121,054
Lower Back Area (Lumbar & Lumbo-Sacral)	3,368	\$47,766	\$19,784	\$33	\$1,489,870	\$160,875,020
Disc	38	\$77,171	\$41,368	\$417	\$589,451	\$2,932,489
Chest (Includes Ribs, Sternum & Soft Tissue)	289	\$26,081	\$5,146	\$100	\$632,175	\$7,537,481
Sacrum & Coccyx (Final Nine Vertebrae, Fused)	13	\$56,969	\$7,615	\$253	\$301,441	\$740,597
Pelvis	26	\$87,092	\$17,667	\$295	\$438,608	\$2,264,393
Spinal Cord (Nerve Tissue Other than Cervical)	10	\$30,955	\$5,541	\$200	\$124,190	\$309,554
Internal Organs (Other than Heart & Lungs)	39	\$53,516	\$9,322	\$657	\$847,974	\$2,087,109
Lungs	49	\$49,053	\$7,430	\$200	\$591,982	\$2,403,589
Abdomen Including Groin	699	\$13,127	\$8,437	\$20	\$281,552	\$9,175,904
Buttocks (Soft Tissue)	31	\$31,104	\$23,389	\$691	\$114,673	\$964,238
Lumbar and/or Sacral Vertebrae (NOC ⁷ , Trunk)	86	\$42,585	\$14,350	\$521	\$944,936	\$3,662,307
<i>Subtotal</i>	5,118	\$41,958	\$12,169	\$20	\$1,489,870	\$214,739,048
LOWER EXTREMITIES						
Multiple Lower Extremities ⁵	141	\$59,960	\$22,920	\$293	\$617,566	\$8,454,383
Hip	243	\$59,887	\$26,236	\$171	\$1,547,384	\$14,492,539
Upper Leg (Femur & Corresponding Muscles)	151	\$45,128	\$8,120	\$130	\$962,274	\$6,814,261
Knee (Patella)	2,615	\$30,219	\$18,964	\$100	\$1,400,652	\$78,962,263
Lower Leg	426	\$42,811	\$18,040	\$328	\$1,034,704	\$18,151,744
Ankle (Tarsals)	1,032	\$26,706	\$10,638	\$49	\$552,507	\$27,534,071
Foot	614	\$26,296	\$7,668	\$86	\$482,868	\$16,145,764
Toe(s)	56	\$14,573	\$4,920	\$447	\$98,713	\$816,096
Great Toe	18	\$10,965	\$3,781	\$300	\$57,955	\$197,377
<i>Subtotal</i>	5,296	\$32,786	\$16,235	\$49	\$1,547,384	\$173,633,531
MULTIPLE BODY PARTS						
Multiple Body Parts	1,734	\$68,943	\$31,663	\$1	\$2,683,580	\$118,651,638
Body Systems & Multiple Body Systems	39	\$59,112	\$14,950	\$316	\$588,300	\$2,305,385
<i>Subtotal</i>	1,773	\$70,113	\$31,640	\$1	\$2,683,580	\$124,310,579

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 2010

State of Colorado

	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
NON-CLASSIFIABLE						
Insufficient Information to Properly Identify	120	\$87,541	\$28,780	\$100	\$1,019,596	\$10,504,952
No Physical Injury (Mental Disorder)	69	\$21,048	\$8,410	\$100	\$312,240	\$1,452,326
Body	6	\$142,311	\$32,771	\$53	\$476,135	\$853,864
Missing ⁶	75	\$268,760	\$227,942	\$125	\$1,633,574	\$20,157,003
<i>Subtotal</i>	270	\$122,104	\$27,694	\$53	\$1,633,574	\$32,968,145

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. Seventy five (75) claims were missing the part of body code.
7. NOC = Not Otherwise Classified.

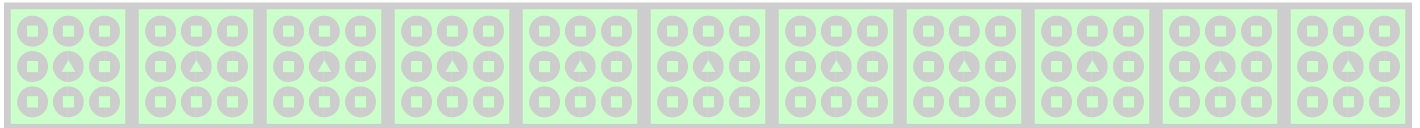


Table 10

Reported Claim Cost by Major Body Part (Descending Means) - Calendar Year 2010

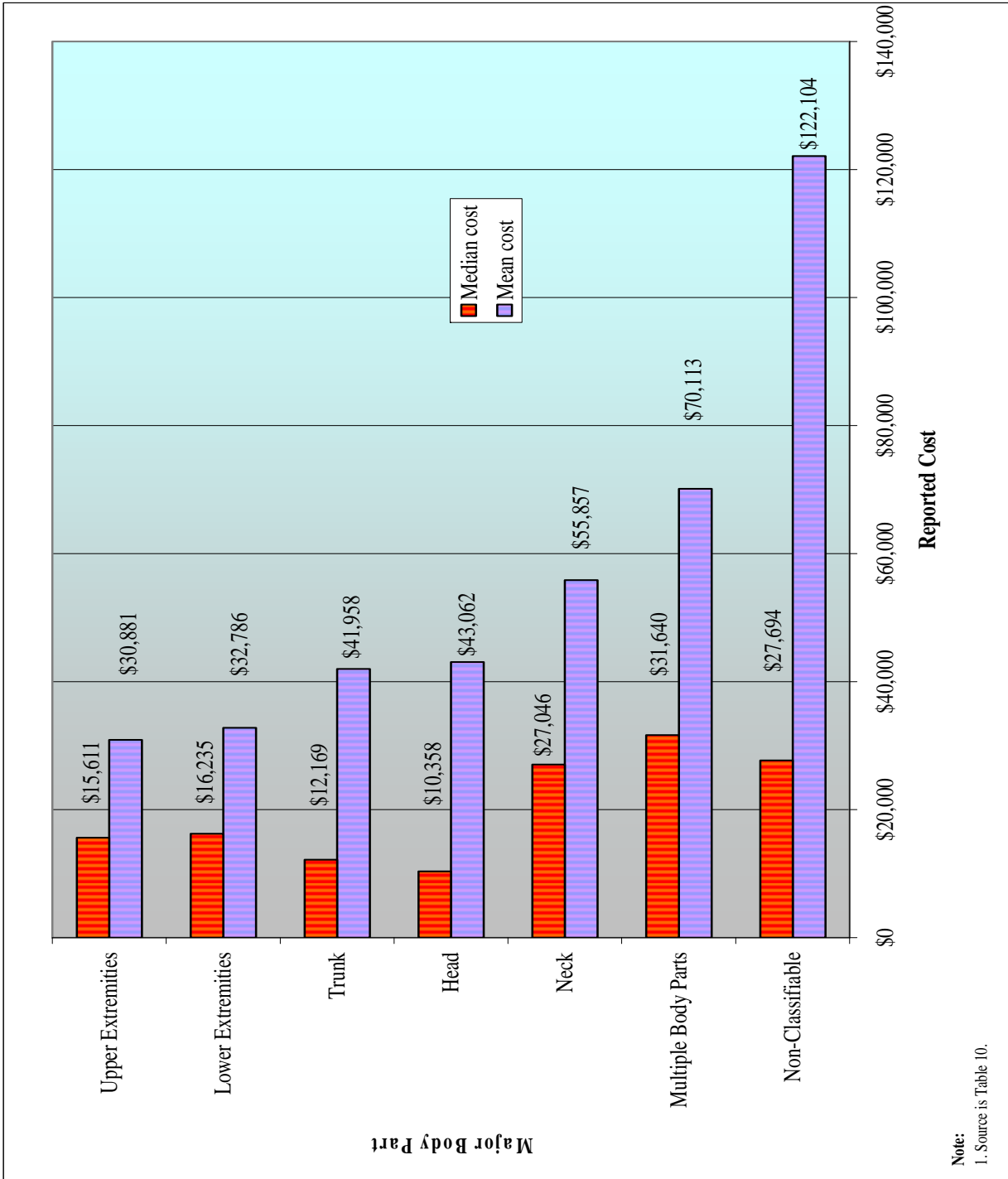
State of Colorado

	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Non-Classifiable	270	\$122,104	\$27,694	\$53	\$1,633,574	\$32,968,145
Multiple Body Parts	1,773	\$70,113	\$31,640	\$1	\$2,683,580	\$124,310,579
Neck	544	\$55,857	\$27,046	\$76	\$1,000,313	\$30,386,393
Head	915	\$43,062	\$10,358	\$80	\$1,758,644	\$39,401,671
Trunk	5,118	\$41,958	\$12,169	\$20	\$1,489,870	\$214,739,048
Lower Extremities	5,296	\$32,786	\$16,235	\$49	\$1,547,384	\$173,633,531
Upper Extremities	7,513	\$30,881	\$15,611	\$0	\$2,703,022	\$232,006,725
Total	21,429	\$39,547	\$16,007	\$0	\$2,703,022	\$847,446,092

Figure 9

Mean & Median Reported Cost by Body Part – Calendar Year 2010

State of Colorado



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

Table 11

Mean Costs by Cause of Injury (Descending) - Calendar Year 2010

State of Colorado

	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Burn - Fire, Flame	20	\$115,523	\$32,479	\$1,361	\$522,425	\$2,310,455
Motor Vehicle - Upset	130	\$109,730	\$45,780	\$342	\$1,510,847	\$14,264,949
Motor Vehicle - NOC ¹	254	\$39,547	\$32,671	\$591	\$1,633,574	\$20,022,887
Explosion, Flare Back	13	\$70,302	\$34,951	\$1,931	\$249,164	\$913,927
Struck By - Motor Vehicle	132	\$67,244	\$26,322	\$793	\$1,034,704	\$8,876,250
Fall-Ladder, Scaffolding	512	\$64,569	\$29,716	\$351	\$1,758,644	\$33,059,499
Motor Vehicle - Collision/Vehicle	424	\$62,100	\$26,129	\$100	\$2,683,580	\$26,330,487
Burn - Dust, Gas, Fumes, Vapor	15	\$61,152	\$10,932	\$1,635	\$591,982	\$917,275
Cold Objects Or Substance	13	\$60,836	\$60,237	\$757	\$144,783	\$790,868
Motor Vehicle - Collision/Fixed Object	39	\$57,494	\$14,045	\$168	\$568,136	\$2,242,280
Fall-From Different Level	748	\$56,018	\$25,327	\$176	\$1,019,596	\$41,901,459
Cumulative (All Other)	181	\$53,985	\$18,406	\$302	\$1,624,212	\$9,771,221
Repetitive Motion	34	\$53,566	\$30,456	\$1,674	\$289,213	\$1,821,250
Motor Vehicle - Airplane Crash	12	\$51,237	\$25,159	\$1,005	\$226,500	\$614,846
Burn - Temperature Extremes	7	\$50,176	\$18,174	\$226	\$130,866	\$351,235
Strain - Holding, Carrying	363	\$48,711	\$19,961	\$385	\$978,170	\$17,682,086
Struck By Object By Other	98	\$46,125	\$17,778	\$455	\$482,868	\$4,520,201
Struck By Moving Parts	97	\$45,660	\$15,191	\$677	\$745,699	\$4,429,060
Fall-Slip, No Fall	299	\$45,374	\$17,962	\$130	\$1,400,652	\$13,566,849
Absorbed or Ingested - NOC ¹	50	\$44,819	\$10,279	\$316	\$588,300	\$2,240,927
Strain - Reaching	270	\$41,271	\$18,848	\$260	\$367,229	\$11,143,065
Struck By Falling Object	670	\$41,045	\$11,285	\$1	\$1,547,384	\$27,500,020
Strain - Using Tool or Machine	233	\$40,500	\$19,454	\$336	\$765,854	\$9,436,614
Fall, Slip or Trip - NOC ¹	1160	\$39,184	\$19,721	\$156	\$786,208	\$45,453,649
Fall/Slip Into Opening	128	\$38,618	\$19,697	\$287	\$411,699	\$4,943,153
Fall/Slip On Ice Or Snow	1148	\$38,140	\$19,587	\$100	\$661,657	\$43,784,665
Misc. Other Than Physical	133	\$38,123	\$12,092	\$100	\$458,524	\$5,070,415
Contact With Electric Current	22	\$37,933	\$13,014	\$53	\$376,939	\$834,533
Strain Or Injury By - NOC ¹	1713	\$37,175	\$17,368	\$100	\$1,489,870	\$63,681,270
Animal, Insect	120	\$36,945	\$10,292	\$233	\$847,974	\$4,433,407
Strain-Lifting	3056	\$36,403	\$14,946	\$0	\$2,703,022	\$111,248,787
Strain - Pushing, Pulling	1020	\$35,942	\$16,884	\$12	\$629,587	\$36,660,517
Strain - Jumping	86	\$35,229	\$15,500	\$623	\$317,865	\$3,029,702
Fall - Liquid, Grease Spill	416	\$35,229	\$17,615	\$33	\$654,593	\$14,655,083
Fall/Slip On Stairs	377	\$35,219	\$18,310	\$129	\$635,967	\$13,277,674
Fall - Same Level	1196	\$34,654	\$19,450	\$100	\$725,926	\$41,445,795

Table 11 (Continued)

Mean Costs by Cause of Injury (Descending) - Calendar Year 2010

State of Colorado

	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Struck By Lifted Object	245	\$33,996	\$10,607	\$86	\$830,003	\$8,329,097
Caught - Machinery	173	\$33,912	\$10,944	\$872	\$617,566	\$5,866,814
Struck Or Injured By - NOC ¹	342	\$33,840	\$9,665	\$20	\$1,116,469	\$11,573,216
Struck Or Injured By Person	390	\$33,095	\$14,100	\$115	\$616,368	\$12,907,084
Strain/Injury by Welding, Throwing	25	\$32,706	\$22,437	\$357	\$135,534	\$817,640
Repetitive Motion	819	\$30,483	\$14,651	\$26	\$650,644	\$24,965,533
Act Of Crime (Rob/Sex Assault)	84	\$30,479	\$11,883	\$1,000	\$332,717	\$2,560,259
Strike - Lifted Object	76	\$30,443	\$6,575	\$267	\$620,354	\$2,313,656
Strain Or Injured By Twisting	945	\$30,274	\$15,240	\$49	\$651,310	\$28,608,860
Strike - Stationary Object	326	\$29,363	\$11,360	\$207	\$564,139	\$9,572,336
Caught - Miscellaneous	300	\$29,158	\$11,493	\$313	\$732,336	\$8,747,425
Strike - Moving Parts	31	\$28,758	\$7,828	\$658	\$297,922	\$891,486
Striking Against - Stepping On - NOC ¹	182	\$28,362	\$12,215	\$211	\$428,888	\$5,161,969
Caught In, Under, Or Between - NOC ¹	214	\$26,667	\$8,054	\$365	\$770,950	\$5,706,776
Rubbed Or Abraded - NOC ¹	8	\$26,025	\$6,537	\$728	\$168,861	\$208,201
Burn - Steam, Hot Fluids	50	\$24,343	\$3,678	\$158	\$320,017	\$1,217,172
Struck By Tool, Machinery	162	\$23,720	\$12,459	\$570	\$298,981	\$3,842,707
Burn - Acid Chemicals	33	\$23,651	\$4,472	\$538	\$346,485	\$780,493
Strain Or Injury - Continual Noise	34	\$23,515	\$10,461	\$426	\$204,522	\$799,510
Object Being Lifted Or Handled	284	\$23,393	\$8,328	\$50	\$401,765	\$6,643,657
Collapsing Materials	10	\$21,224	\$16,725	\$2,671	\$48,538	\$212,236
Cut - Tool, Powered	184	\$21,011	\$9,652	\$60	\$270,477	\$3,866,023
Cut, Puncture, Scrape - NOC ¹	244	\$17,708	\$7,507	\$50	\$550,744	\$4,320,840
Strike - Step, Sharp Object	45	\$17,090	\$5,000	\$496	\$189,238	\$769,056
Foreign Body In Eye	65	\$15,038	\$3,186	\$325	\$190,376	\$977,471
Cut - Broken Glass	50	\$14,407	\$6,489	\$229	\$221,176	\$720,372
Burn - NOC ¹	22	\$13,767	\$6,679	\$657	\$62,451	\$302,867
Burn - Contact Hot Object	56	\$13,379	\$2,877	\$144	\$182,000	\$749,222
Sand, Scrape, Cleaning Operations	6	\$11,549	\$4,068	\$1,857	\$30,233	\$69,291
Cut - Tool, Not Powered	169	\$8,924	\$5,870	\$50	\$86,720	\$1,508,110
Abnormal Air Pressure	3	\$3,803	\$1,506	\$1,469	\$8,435	\$11,410
Burn - Welding Operations	2	\$3,624	\$3,624	\$1,400	\$5,847	\$7,247
Other (Missing, Invalid)	661	\$74,420	\$22,151	\$87	\$882,157	\$49,191,696

Note:

1. NOC = Not Otherwise Classified.

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

Table 12

Aggregate Costs (Descending) by Cause of Injury - Calendar Year 2010

State of Colorado

	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Strain - Lifting	3056	\$36,403	\$14,946	\$0	\$2,703,022	\$111,248,787
Strain Or Injury By, NOC ¹	1713	\$37,175	\$17,368	\$100	\$1,489,870	\$63,681,270
Fall, Slip Or Trip NOC ¹	1160	\$39,184	\$19,721	\$156	\$786,208	\$45,453,649
Fall/Slip On Ice Or Snow	1148	\$38,140	\$19,587	\$100	\$661,657	\$43,784,665
Fall - From Different Level	748	\$56,018	\$25,327	\$176	\$1,019,596	\$41,901,459
Fall - Same Level	1196	\$34,654	\$19,450	\$100	\$725,926	\$41,445,795
Strain - Pushing, Pulling	1020	\$35,942	\$16,884	\$12	\$629,587	\$36,660,517
Fall - Ladder, Scaffolding	512	\$64,569	\$29,716	\$351	\$1,758,644	\$33,059,499
Strain Or Injured By Twisting	945	\$30,274	\$15,240	\$49	\$651,310	\$28,608,860
Struck By Falling Object	670	\$41,045	\$11,285	\$1	\$1,547,384	\$27,500,020
Motor Vehicle - Collision/Vehicle	424	\$62,100	\$26,129	\$100	\$2,683,580	\$26,330,487
Repetitive Motion	819	\$30,483	\$14,651	\$26	\$650,644	\$24,965,533
Motor Vehicle NOC ¹	254	\$78,830	\$32,671	\$591	\$1,633,574	\$20,022,887
Strain - Holding, Carrying	363	\$48,711	\$19,961	\$385	\$978,170	\$17,682,086
Fall - Liquid, Grease Spill	416	\$35,229	\$17,615	\$33	\$654,593	\$14,655,083
Motor Vehicle - Upset	130	\$109,730	\$45,780	\$342	\$1,510,847	\$14,264,949
Fall - Slip, No Fall	299	\$45,374	\$17,962	\$130	\$1,400,652	\$13,566,849
Fall/Slip On Stairs	377	\$35,219	\$18,310	\$129	\$635,967	\$13,277,674
Struck Or Injured By Person	390	\$33,095	\$14,100	\$115	\$616,368	\$12,907,084
Struck Or Injured By, NOC ¹	342	\$33,840	\$9,665	\$20	\$1,116,469	\$11,573,216
Strain - Reaching	270	\$41,271	\$18,848	\$260	\$367,229	\$11,143,065
Cumulative (All Other)	181	\$53,985	\$18,406	\$302	\$1,624,212	\$9,771,221
Strike - Stationary Object	326	\$29,363	\$11,360	\$207	\$564,139	\$9,572,336
Strain - Using Tool or Machine	233	\$40,500	\$19,454	\$336	\$765,854	\$9,436,614
Struck By - Motor Vehicle	132	\$67,244	\$26,322	\$793	\$1,034,704	\$8,876,250
Caught - Miscellaneous	300	\$29,158	\$11,493	\$313	\$732,336	\$8,747,425
Struck By Lifted Object	245	\$33,996	\$10,607	\$86	\$830,003	\$8,329,097
Object Being Lifted Or Handled	284	\$23,393	\$8,328	\$50	\$401,765	\$6,643,657
Caught - Machinery	173	\$33,912	\$10,944	\$872	\$617,566	\$5,866,814

More than sixty percent of all lost time claims reported are due to strains and falls.

Table 12 (Continued)

Aggregate Costs (Descending) by Cause of Injury - Calendar Year 2010

State of Colorado

	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Caught In, Under, Or Between - NOC ¹	214	\$26,667	\$8,054	\$365	\$770,950	\$5,706,776
Striking Against - Stepping On - NOC ¹	182	\$28,362	\$12,215	\$211	\$428,888	\$5,161,969
Misc. Other Than Physical	133	\$38,123	\$12,092	\$100	\$458,524	\$5,070,415
Fall/Slip Into Opening	128	\$38,618	\$19,697	\$287	\$411,699	\$4,943,153
Struck By Object By Other	98	\$46,125	\$17,778	\$455	\$482,868	\$4,520,201
Animal, Insect	120	\$36,945	\$10,292	\$233	\$847,974	\$4,433,407
Struck By Moving Parts	97	\$45,660	\$15,191	\$677	\$745,699	\$4,429,060
Cut, Puncture, Scrape - NOC ¹	244	\$17,708	\$7,507	\$50	\$550,744	\$4,320,840
Cut - Tool, Powered	184	\$21,011	\$9,652	\$60	\$270,477	\$3,866,023
Struck By Tool, Machinery	162	\$23,720	\$12,459	\$570	\$298,981	\$3,842,707
Strain - Jumping	86	\$35,229	\$15,500	\$623	\$317,865	\$3,029,702
Act Of Crime (Rob/Sex Assault)	84	\$30,479	\$11,883	\$1,000	\$332,717	\$2,560,259
Strike - Lifted Object	76	\$30,443	\$6,575	\$267	\$620,354	\$2,313,656
Burn - Fire, Flame	20	\$115,523	\$32,479	\$1,361	\$522,425	\$2,310,455
Motor Vehicle - Collision/Fixed Object	39	\$57,494	\$14,045	\$168	\$568,136	\$2,242,280
Absorb Ingest - NOC ¹	50	\$44,819	\$10,279	\$316	\$588,300	\$2,240,927
Repetitive Motion	34	\$53,566	\$30,456	\$1,674	\$289,213	\$1,821,250
Cut - Tool, Not Powered	169	\$8,924	\$5,870	\$50	\$86,720	\$1,508,110
Burn - Steam, Hot Fluids	50	\$24,343	\$3,678	\$158	\$320,017	\$1,217,172
Foreign Body In Eye	65	\$15,038	\$3,186	\$325	\$190,376	\$977,471
Burn - Dust, Gas, Fumes, Vapor	15	\$61,152	\$10,932	\$1,635	\$591,982	\$917,275
Explosion, Flare Back	13	\$70,302	\$34,951	\$1,931	\$249,164	\$913,927
Strike - Moving Parts	31	\$28,758	\$7,828	\$658	\$297,922	\$891,486
Contact With Electric Current	22	\$37,933	\$13,014	\$53	\$376,939	\$834,533
Strain/Injury - Welding, Throwing	25	\$32,706	\$22,437	\$357	\$135,534	\$817,640
Strain Or Injury - Continual Noise	34	\$23,515	\$10,461	\$426	\$204,522	\$799,510
Cold Objects Or Substance	13	\$60,836	\$60,237	\$757	\$144,783	\$790,868
Burn - Acid Chemicals	33	\$23,651	\$4,472	\$538	\$346,485	\$780,493
Strike - Stepping, Sharp Object	45	\$17,090	\$5,000	\$496	\$189,238	\$769,056
Burn - Contact Hot Object	56	\$13,379	\$2,877	\$144	\$182,000	\$749,222
Cut - Broken Glass	50	\$14,407	\$6,489	\$229	\$221,176	\$720,372
Motor Vehicle - Airplane Crash	12	\$51,237	\$25,159	\$1,005	\$226,500	\$614,846
Burn - Temperature Extremes	7	\$50,176	\$18,174	\$226	\$130,866	\$351,235
Burn - NOC ¹	22	\$13,767	\$6,679	\$657	\$62,451	\$302,867
Collapsing Materials	10	\$21,224	\$16,725	\$2,671	\$48,538	\$212,236

*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 2010

State of Colorado

	Reported Cost					
	Count	Mean	Median	Minimum	Maximum	Sum
Rubbed Or Abraded NOC ¹	8	\$26,025	\$6,537	\$728	\$168,861	\$208,201
Sand, Scraping, Cleaning Operations	6	\$11,549	\$4,068	\$1,857	\$30,233	\$69,291
Abnormal Air Pressure	3	\$3,803	\$1,506	\$1,469	\$8,435	\$11,410
Burn - Welding Operations	2	\$3,624	\$3,624	\$1,400	\$5,847	\$7,247
Other (Missing, Invalid)	661	\$74,420	\$22,151	\$87	\$882,157	\$49,191,696

Note:

1. NOC = Not Otherwise Classified.

