

COLORADO DEPARTMENT OF LABOR & EMPLOYMENT

Division of Workers' Compensation

Work-Related Injuries In Colorado 2001

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COLORADO DEPARTMENT OF LABOR & EMPLOYMENT

Division of Workers' Compensation

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This report, and those for 1995 thru 2000, can be accessed through the Division's website at <http://www.coworkforce.com/DWC/>

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INTRODUCTION

The Division of Workers' Compensation prepared this report for the purpose of providing information on work-related injuries, occupational illnesses, and fatalities that occurred in Colorado during calendar year 2001.¹ We believe this information will help to answer some of the most frequently asked questions about work-related injuries.

The information is for *lost-time* claims.² 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 of Workers' Compensation generally tracks only claims involving lost-time.³

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 2001. This does not mean that the claim was filed in 2001. There is a lag in the reporting of some claims. Generally, about 82% of claims are filed in the year in which the injury, illness, or fatality occurs. The remaining 18% 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 31,896 lost-time claims included in this report, approximately 80% were filed in 2001. The remaining 20% were filed through December 31, 2002, the date of the download that extracted from the database the information for this report.

The information on the characteristics of the injury or illness is derived from the first report of injury filed by the employer or worker, and in most cases is not based on a medical diagnosis.

The filing of a claim is the first step in a process that generally results in an admission or denial by the insurance carrier or self-insured employer that the worker's injury, illness or fatality is work-related.^{4,5} If the claim is admitted, medical care is paid by the carrier or the self-insured employer. The worker also receives compensation benefits to partially replace the wages that would have otherwise been lost because of the disabling injury or illness. In other cases, the claim may be denied by the insurer or self-insured employer on the grounds that the injury, illness, or fatality is not work-related. Claims involving a dispute over whether or not the injury, illness or fatality is work-related may end up in a hearing.

¹ The only exception to this statement is the information on hearings reported in Tables 31 and 32 and the information on settlements reported in Table 33. The hearing data are based on applications received, hearings held, or orders issued in 2001, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 2001. However, the claim itself may have initially been filed in 2001 or a prior year.

² More precisely, it is assumed the claims are lost-time. As shown in Section VIII, "Admissions and Denials", slightly more than 25% of the claims filed with the Division with 2001 dates of injury were not admitted, but instead were either denied or had no position statement filed. Thus, we do not know for certain whether these claims are lost-time or med-only. However, for the sake of simplicity and clarity, it is presumed that the non-admitted claims are lost-time.

³ The Division receives some reports on claims that involve medical only benefits, or so-called "med-only" claims. 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. There were 129 med-only claims that had a stipulated settlement. The amount of the settlement ranged from \$0.0 to \$170,000 with a mean of \$13,037.64.

This year's report introduces the North American Industrial Classification System (NAICS) in tables that analyze claims by industry or employment by industry. It replaces the Standard Industrial Classification (SIC) system and has the advantage of better reflecting the current economic structure throughout North America. Information about the development and use of NAICS can be found at websites of the Colorado Department of Labor and Employment, <http://www.coworkforce.com> (choose the link for Labor Market Information) and the U.S. Census Bureau, <http://www.census.gov/epcd/www/naics.html>.



⁴ The statistics reported in Sections I through VII, Tables 22-26 and Tables 28-30 refer to claims *filed*, without regard to whether the claims were admitted or denied.

⁵ The source of the codes for part of body, nature of injury, and cause of injury, Tables 2-7, 10, 11, 22 and 23, is the National Council of 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 2001
State of Colorado

County	Average Annual Employment ¹	Percent of Work Force	Lost-Time Claims ²		Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims ²
			Count	Percent		
Adams	146,043	6.6	2,391	7.5	1.6	9
Alamosa	7,457	0.3	125	0.4	1.7	2
Arapahoe	285,963	13.0	2,648	8.3	0.9	5
Archuleta	3,221	0.1	76	0.2	2.4	1
Baca	1,247	0.1	31	0.1	2.5	0
Bent	1,459	0.1	44	0.1	3.0	0
Boulder	184,755	8.4	1,622	5.1	0.9	1
Broomfield ³	n/a	n/a	100	0.3	n/a	0
Chaffee	6,402	0.3	100	0.3	1.6	1
Cheyenne	750	*	13	*	1.7	0
Clear Creek	2,854	0.1	36	0.1	1.3	0
Conejos	1,473	0.1	30	0.1	2.0	0
Costilla	830	*	13	*	1.6	0
Crowley	1,120	0.1	18	0.1	1.6	0
Custer	872	*	9	*	1.0	0
Delta	7,625	0.3	154	0.5	2.0	1
Denver	461,996	21.0	6,937	21.7	1.5	20
Dolores	446	*	0	0.0	0.0	0
Douglas	63,263	2.9	770	2.4	1.2	3
Eagle	28,503	1.3	485	1.5	1.7	4
Elbert	3,216	0.1	42	0.1	1.3	0
El Paso	240,094	10.9	3,493	11.0	1.5	7
Fremont	13,694	0.6	356	1.1	2.6	2
Garfield	19,865	0.9	411	1.3	2.1	1
Gilpin	5,459	0.2	142	0.4	2.6	0
Grand	6,752	0.3	120	0.4	1.8	1
Gunnison	7,626	0.3	157	0.5	2.1	2
Hinsdale	318	*	6	*	1.9	2
Huerfano	2,014	0.1	40	0.1	2.0	0
Jackson	551	*	12	*	2.2	0
Jefferson	210,375	9.6	2,262	7.1	1.1	9
Kiowa	459	*	7	*	1.5	0
Kit Carson	2,984	0.1	63	0.2	2.1	0
Lake	1,933	0.1	32	0.1	1.7	1
La Plata	21,443	1.0	431	1.4	2.0	1
Larimer	121,880	5.5	1,534	4.8	1.3	2
Las Animas	5,104	0.2	104	0.3	2.0	1
Lincoln	2,108	0.1	38	0.1	1.8	0
Logan	8,547	0.4	135	0.4	1.6	0
Mesa	50,914	2.3	1,138	3.6	2.2	3
Mineral	471	*	12	*	2.5	0
Moffat	4,748	0.2	79	0.2	1.7	1
Montezuma	9,043	0.4	132	0.4	1.5	0
Montrose	12,897	0.6	229	0.7	1.8	3

Table 1 (Continued)

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

**Date of Injury-Calendar Year 2001
State of Colorado**

County	Average Annual Employment ¹	Percent of Work Force	Lost-Time Claims ²		Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims ²
			Count	Percent		
Morgan	10,940	0.5	256	0.8	2.3	2
Otero	7,048	0.3	134	0.4	1.9	0
Ouray	1,398	0.1	33	0.1	2.4	0
Park	2,040	0.1	31	0.1	1.5	0
Phillips	1,652	0.1	33	0.1	2.0	2
Pitkin	16,096	0.7	232	0.7	1.4	0
Prowers	5,964	0.3	105	0.3	1.8	0
Pueblo	54,465	2.5	1,031	3.2	1.9	2
Rio Blanco	2,697	0.1	43	0.1	1.6	0
Rio Grande	4,191	0.2	123	0.4	2.9	1
Routt	13,489	0.6	251	0.8	1.9	0
Saguache	1,569	0.1	12	*	0.8	0
San Juan	276	*	6	*	2.2	0
San Miguel	4,781	0.2	118	0.4	2.5	0
Sedgwick	838	*	17	0.1	2.0	0
Summit	18,944	0.9	357	1.1	1.9	1
Teller	6,598	0.3	103	0.3	1.6	0
Washington	1,195	0.1	16	0.1	1.3	0
Weld	71,572	3.3	1,286	4.0	1.8	3
Yuma	3,601	0.2	62	0.2	1.7	2
Other ⁴	13,209	0.6	1,070	3.4	8.1	15
TOTALS	2,201,337	100%**	31,896	100%**	1.4%	111

Notes:

* Value is less than .05%.

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

1 Source: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Averages 2001*. Totals in Tables 8 and 24 differ due to rounding.

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

3 Broomfield County became a new Colorado county on November 15, 2001. Although Workers' Compensation claims are included here, Labor Market Information has not reported the 2001 employment figures for Broomfield County.

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

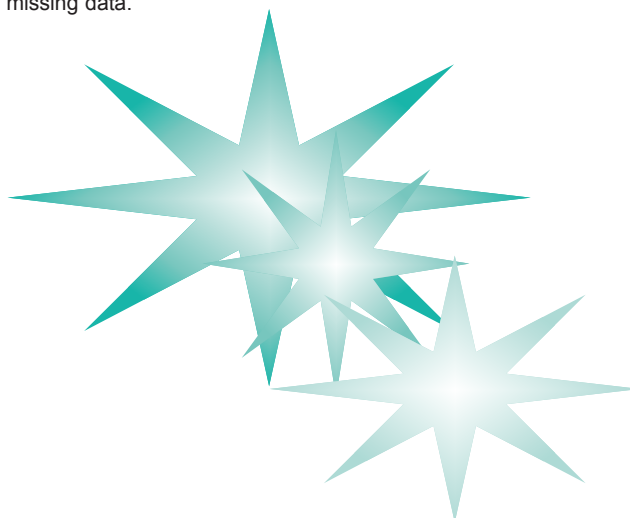


Table 2

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

Date of Injury-Calendar Year 2001
State of Colorado

Part of Body¹	Count	Percent
Back	5,316	16.7
Multiple Body Parts	3,349	10.5
Knee	3,071	9.6
Upper Arm (Including Shoulder(s))	2,758	8.6
Finger(s)	2,054	6.4
Head	1,562	4.9
Wrist	1,548	4.9
Nonclassifiable	1,476	4.6
Multiple Upper Extremities	1,294	4.1
Hand	1,270	4.0
Ankle	1,270	4.0
Foot/Feet	1,060	3.3
Internal Organs	429	1.3
Death	111	0.3
All Other Classified Injuries ²	5,328	16.7
TOTALS	31,896	100%*

Notes:

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

1 Some of the part of body categories shown in this table incorporate related categories from Table 3 (e.g., fingers includes thumb(s), internal organs includes lungs and heart).

2 This category combines categories shown in Table 3 having low counts.

Figure 1

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

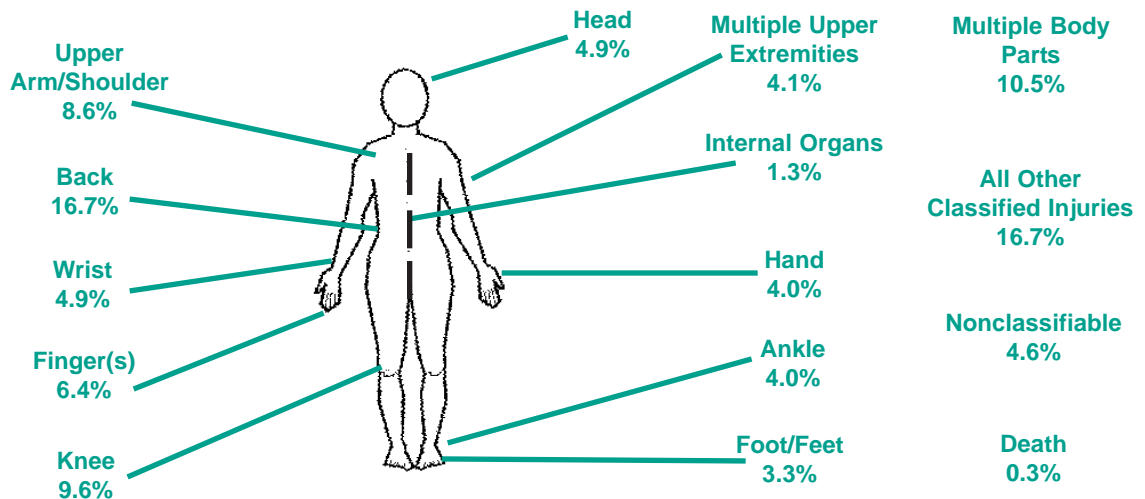


Table 3

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

Date of Injury-Calendar Year 2001
State of Colorado

Part of Body	Count	Percent
HEAD		
Multiple Head Injuries	299	0.9
Skull	284	0.9
Brain	81	0.3
Ear(s)	138	0.4
Eye(s)	333	1.0
Nose	74	0.2
Teeth	43	0.1
Mouth	37	0.1
Other Facial Soft Tissue	222	0.7
Facial Bones	51	0.2
<i>Subtotals</i>	<i>1,562</i>	<i>4.9</i>
NECK		
Multiple Neck Injuries	180	0.6
Neck Vertebrae	33	0.1
Neck Disc	41	0.1
(Neck) Spinal Cord	7	*
Larynx	9	*
Neck Soft Tissue	295	0.9
Trachea	6	*
<i>Subtotals</i>	<i>571</i>	<i>1.8</i>
UPPER EXTREMITIES		
Multiple Upper Extremities	1,082	3.4
Upper Arm(s) (Including Clavicle & Scapula)	566	1.8
Elbow	546	1.7
Lower Arm	619	1.9
Wrist	1,548	4.9
Hand	1,270	4.0
Finger(s)	1,550	4.9
Thumb	504	1.6
Shoulder(s)	2,192	6.9
Wrist(s) & Hand(s)	212	0.7
<i>Subtotals</i>	<i>10,089</i>	<i>31.6</i>

Table 3 (Continued)

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

Date of Injury-Calendar Year 2001
State of Colorado

Part of Body	Count	Percent
TRUNK		
Trunk	586	1.8
Upper Back Area (Thoracic)	278	0.9
Lower Back Area (Lumbar & Lumbo-Sacral)	4,849	15.2
Disc	109	0.3
Chest (Including Ribs, Sternum & Soft Tissue)	472	1.5
Sacrum & Coccyx	70	0.2
Pelvis	84	0.3
Spinal Cord	10	*
Internal Organs	161	0.5
Heart	68	0.2
Lungs	200	0.6
Abdomen (Including groin)	982	3.1
Buttocks	57	0.2
Lumbar and/or Sacral Vertebrae	14	*
<i>Subtotals</i>	<i>7,940</i>	<i>24.9</i>
LOWER EXTREMITIES		
Multiple Lower Extremities	365	1.1
Hip	288	0.9
Upper Leg	202	0.6
Knee	3,071	9.6
Lower Leg	542	1.7
Ankle	1,270	4.0
Foot/Feet	883	2.8
Toe(s)	107	0.3
Great Toe	70	0.2
<i>Subtotals</i>	<i>6,798</i>	<i>21.3</i>
MULTIPLE BODY PARTS		
Artificial Appliance	2	*
Multiple Body Parts	2,951	9.3
Body Systems and Multiple Body Systems	396	1.2
<i>Subtotals</i>	<i>3,349</i>	<i>10.5</i>
NONCLASSIFIABLE		
Unclassified - Insufficient Information	1,117	3.5
No Physical Injury	354	1.1
Missing	5	*
<i>Subtotals</i>	<i>1,476</i>	<i>4.6</i>

Table 3 (Continued)

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

Date of Injury-Calendar Year 2001
State of Colorado

Part of Body	Count	Percent
DEATH		
Death	111	0.3
<i>Subtotals</i>	<i>111</i>	<i>0.3</i>
TOTALS	31,896	100%**

Notes:

* Value is less than .05%.

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

Table 4

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

Date of Injury-Calendar Year 2001
State of Colorado

Nature of Injury¹	Count	Percent
Strain, Sprain	11,436	35.9
Contusion, Crushing	2,954	9.3
Laceration, Puncture	2,001	6.3
Fracture	1,994	6.3
Multiple Physical Injuries Only	776	2.4
Inflammation (including Tendinitis/Tenosynovitis)	595	1.9
Cumulative Injury, NOC	532	1.7
Hernia	467	1.5
Carpal Tunnel Syndrome	393	1.2
Mental Stress/Mental Disorder	270	0.8
Other ²	2,175	6.8
All Other Specific Injuries, NOC	8,303	26.0
TOTALS	31,896	100%*

Notes:

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

1 NOC means Not Otherwise Classified.

2 "Other" includes those categories in Table 5, 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.

Figure 2

Percent Distribution of Lost-Time Claims by Nature of Injury

Date of Injury-Calendar Year 2001
State of Colorado

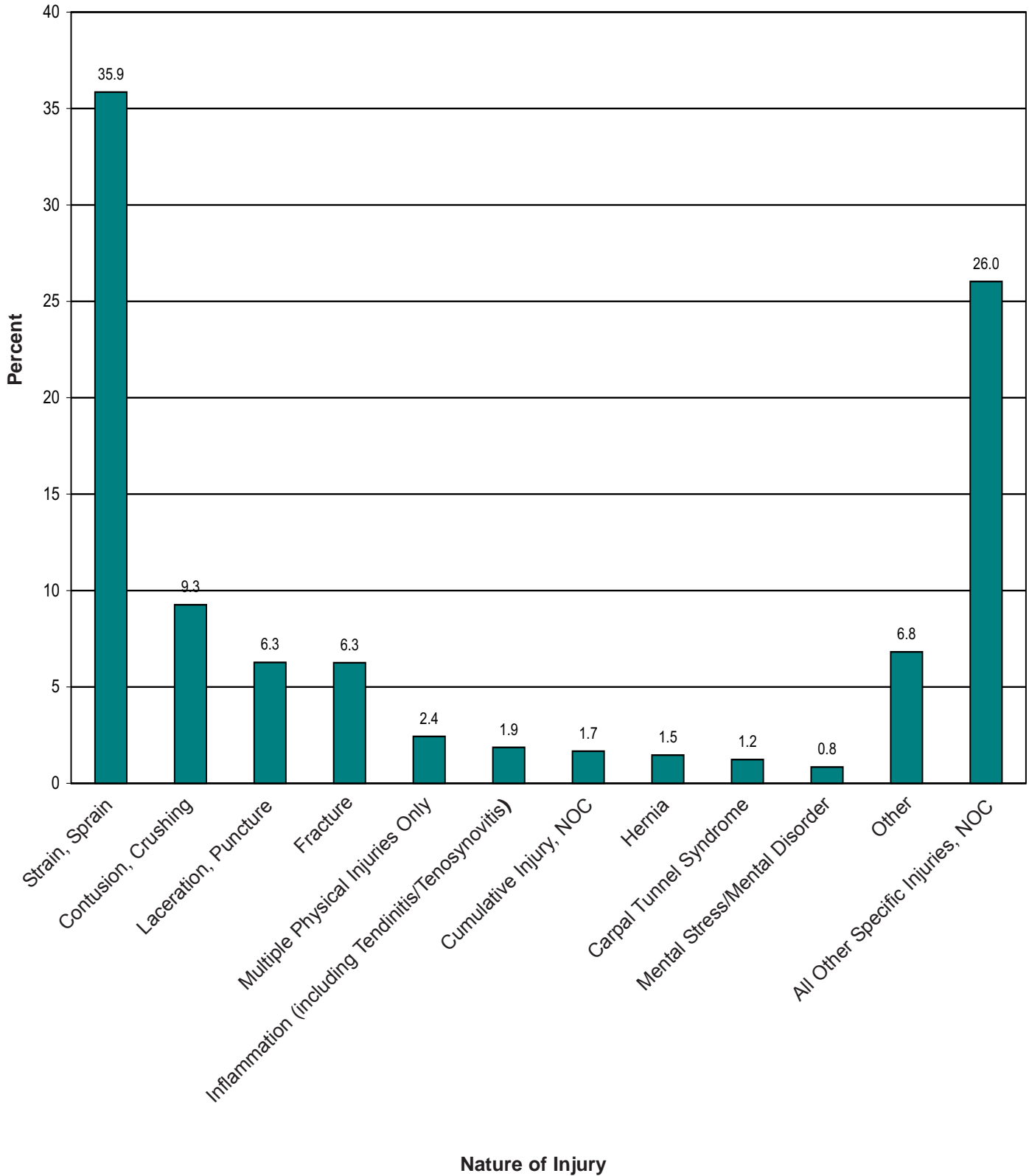


Table 5

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

Date of Injury-Calendar Year 2001
State of Colorado

Nature of Injury ¹	Count	Percent
SPECIFIC INJURY		
No Physical Injury	176	0.6
Amputation	106	0.3
Angina Pectoris	7	*
Burn	266	0.8
Concussion	94	0.3
Contusion	2,773	8.7
Crushing	181	0.6
Dislocation	270	0.8
Fainting	105	0.3
Electric Shock	30	0.1
Enucleation	2	*
Foreign Body	155	0.5
Fracture	1,994	6.3
Freezing	6	*
Hearing Loss or Impairment	37	0.1
Heat Prostration	7	*
Hernia	467	1.5
Infection	74	0.2
Inflammation	594	1.9
Laceration	1,589	5.0
Myocardial Infarction (Heart Attack)	57	0.2
Poisoning-General	18	0.1
Puncture	412	1.3
Rupture	78	0.2
Severance	42	0.1
Sprain	1,653	5.2
Strain	9,783	30.7
Vascular	31	0.1
Vision Loss	6	*
All Other Specific Injuries, NOC	8,303	26.0
<i>Subtotals</i>	<i>29,316</i>	<i>91.9</i>



Table 5 (Continued)

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

Date of Injury-Calendar Year 2001
State of Colorado

Nature of Injury¹	Count	Percent
OCCUPATIONAL DISEASE or CUMULATIVE INJURY		
Dust Disease, NOC	4	*
Asbestosis	27	0.1
Black Lung	1	*
Silicosis	2	*
Respiratory (Fumes)	167	0.5
Poisoning (Chemical)	12	*
Poisoning (Metal)	3	*
Dermatitis	103	0.3
Mental Disorder	31	0.1
All Other Occupational Disease Injury, NOC	146	0.5
Loss of Hearing	61	0.2
Contagious Disease	44	0.1
Cancer	8	*
Video Display Terminal (VDT)-Related Disease	4	*
Mental Stress	239	0.7
Carpal Tunnel Syndrome	393	1.2
Tendinitis or Tenosynovitis	1	*
All Other Cumulative Injuries, NOC	532	1.7
<i>Subtotals</i>	<i>1,778</i>	<i>5.6</i>
MULTIPLE INJURIES		
Multiple Physical Injuries Only	776	2.4
Multiple Physical and Psychological Injuries	22	0.1
<i>Subtotals</i>	<i>798</i>	<i>2.5</i>
MISSING		
Missing	4	*
<i>Subtotals</i>	<i>4</i>	<i>*</i>
TOTALS	31,896	100%**

Notes:

* Value is less than .05%.

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

¹ NOC means Not Otherwise Classified.

Strains and sprains are over one-third of lost-time claims filed.

Table 6

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

Date of Injury-Calendar Year 2001
State of Colorado

Cause of Injury	Count	Percent
Strained or Injured By	11,817	37.0
Fell or Slipped	6,751	21.2
Miscellaneous	5,803	18.2
Struck or Injured By	2,823	8.9
Cut, Punctured, or Scraped By	1,445	4.5
Motor Vehicle	1,160	3.6
Caught In or Between	878	2.8
Struck Against or Stepped On	803	2.5
Burned or Scalded - Heat or Cold Exposure	400	1.3
Rubbed or Abraded By	16	0.1
TOTALS	31,896	100%*

Notes:

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

Figure 3

Percent Distribution of Lost-Time Claims by Cause of Injury

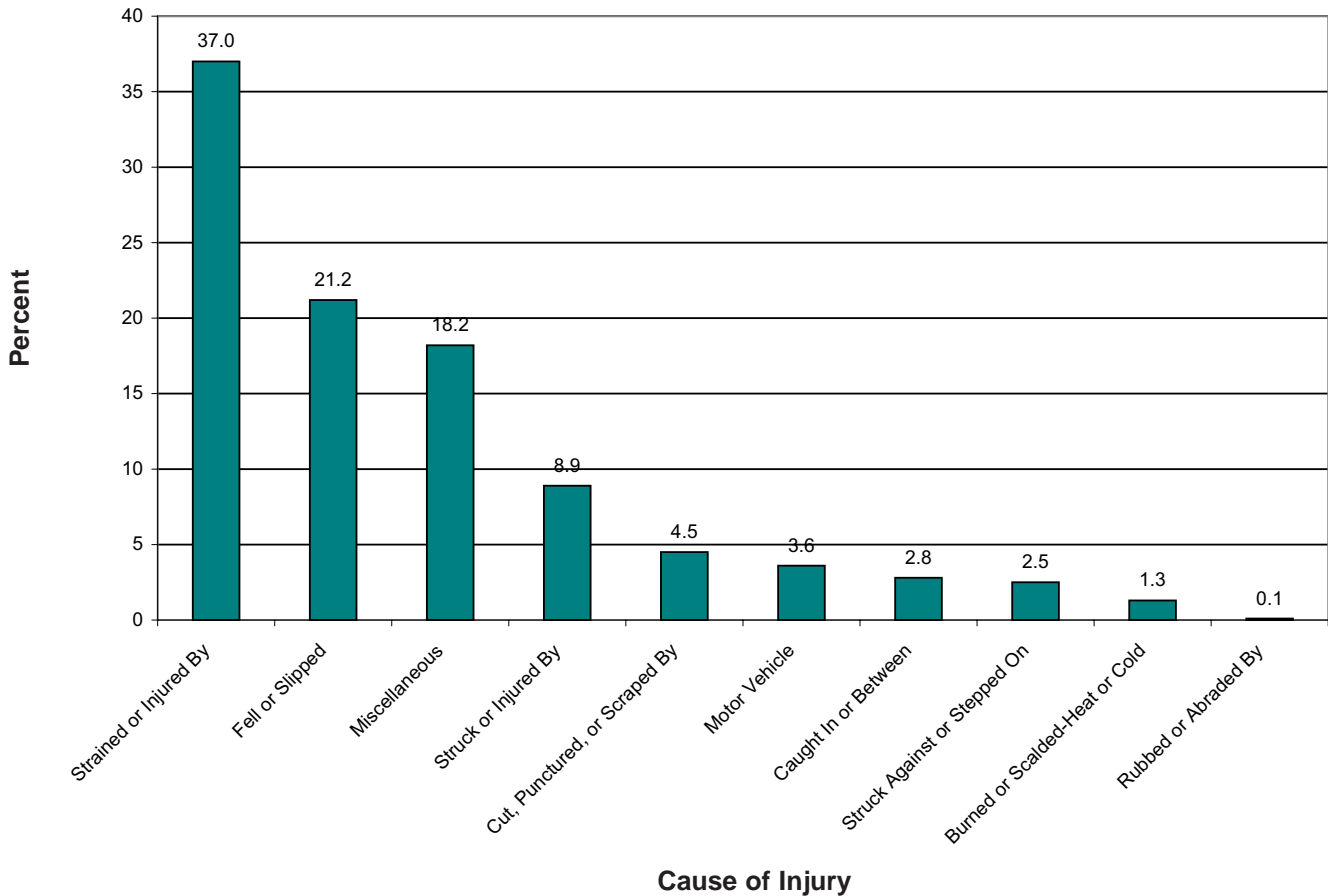


Table 7

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

Date of Injury-Calendar Year 2001
State of Colorado

Cause of Injury ¹	Count	Percent
BURNED or SCALDED-HEAT or COLD EXPOSURE		
Chemicals	45	0.1
Hot Objects or Substances	68	0.2
Temperature Extremes	12	*
Fire or Flame	25	0.1
Steam or Hot Fluids	74	0.2
Dust, Fumes, Gas or Vapors	39	0.1
Welding Operations	9	*
Radiation	3	*
Contact with, NOC	76	0.2
Abnormal Air Pressure	3	*
Contact with Electric Current	46	0.1
<i>Subtotals</i>	<i>400</i>	<i>1.2</i>
CAUGHT IN or BETWEEN		
Machine or Machinery	304	1.0
Object Handled	142	0.4
Caught In or Between, NOC	413	1.3
Collapsing Materials	19	0.1
<i>Subtotals</i>	<i>878</i>	<i>2.8</i>
CUT, PUNCTURED, or SCRAPED BY		
Broken Glass	88	0.3
Hand Tool or Utensil: Not Powered	249	0.8
Object Being Lifted or Handled	233	0.7
Powered Hand Tool	320	1.0
Cut, Puncture, Scrape, NOC	555	1.7
<i>Subtotals</i>	<i>1,445</i>	<i>4.5</i>
FELL or SLIPPED		
From a Different Level	869	2.7
From a Ladder or Scaffolding	687	2.2
From Liquid or Grease Spills	535	1.7
Into Openings	149	0.5
On Same Level	1,013	3.2
Slipped, Did Not Fall	353	1.1
Fall, Slip, Trip, NOC	1,647	5.2
On Ice or Snow	1092	3.4
On Stairs	406	1.3
<i>Subtotals</i>	<i>6,751</i>	<i>21.2</i>

Table 7 (Continued)

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

Date of Injury-Calendar Year 2001
State of Colorado

Cause of Injury ¹	Count	Percent
MOTOR VEHICLE		
Collision with Another Vehicle	571	1.8
Collision with a Fixed Object	46	0.1
Crash of Airplane	3	*
Vehicle Upset	146	0.5
Motor Vehicle, NOC	394	1.2
<i>Subtotals</i>	<i>1,160</i>	<i>3.6</i>
STRAINED or INJURED BY		
Continual Noise	33	0.1
Twisting	598	1.9
Jumping	103	0.3
Holding or Carrying	564	1.8
Lifting	3,779	11.8
Pushing or Pulling	1,064	3.3
Reaching	296	0.9
Using Tool or Machine	377	1.2
Strain or Injury by, NOC	3,579	11.2
Wielding or Throwing	29	0.1
Repetitive Motion	1,395	4.4
<i>Subtotals</i>	<i>11,817</i>	<i>37.0</i>
STRUCK AGAINST or STEPPED ON		
Moving Parts of Machine	22	0.1
Object Being Lifted or Handled	64	0.2
Sanding, Scraping, Cleaning Operations	8	*
Stationary Object	369	1.2
Stepping on Sharp Object	86	0.3
Striking Against or Stepping On, NOC	254	0.8
<i>Subtotals</i>	<i>803</i>	<i>2.5</i>
STRUCK or INJURED BY		
Fellow Worker, Patient	367	1.2
Falling or Flying Object	860	2.7
Hand Tool or Machine in Use	130	0.4
Motor Vehicle	169	0.5
Moving Parts of Machine	69	0.2
Object Being Lifted or Handled	374	1.2
Object Handled by Others	133	0.4
Struck or Injured, NOC	511	1.6
Animal or Insect	197	0.6
Explosion or Flare Back	13	*
<i>Subtotals</i>	<i>2,823</i>	<i>8.8</i>

Table 7 (Continued)

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

Date of Injury-Calendar Year 2001
State of Colorado

Cause of Injury¹	Count	Percent
RUBBED or ABRADED BY		
Repetitive Motion	8	*
Rubbed or Abraded, NOC	8	*
<i>Subtotals</i>	16	*
MISCELLANEOUS		
Absorbed, Ingested, Inhaled, NOC	199	0.6
Foreign Matter in Eye	160	0.5
Person in Act of a Crime	127	0.4
Other than Physical Cause	186	0.6
Cumulative, NOC	946	3.0
Other - Miscellaneous, NOC	4,185	13.1
<i>Subtotals</i>	5,803	18.2
TOTALS	31,896	100%**

Notes:

* Value is less than .05%.

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

1 NOC means Not Otherwise Classified.



Table 8

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

Date of Injury-Calendar Year 2001
State of Colorado

North American Industry Classification System-Sectors ¹	Average Annual Employment ²	Percent of Work Force Employed in Sector	Lost-Time Claims ³		Percent of Work Force in Sector Filing Lost-Time Claims	Number of Fatal Claims ³
			Count	Percent		
Agriculture, Forestry, Fishing & Hunting	14,687	0.7	364	1.1	2.5	0
Mining	12,845	0.6	344	1.1	2.7	10
Utilities	8,020	0.4	182	0.6	2.3	0
Construction	167,440	7.6	4,432	13.9	2.6	15
Manufacturing	182,111	8.3	2,789	8.7	1.5	8
Wholesale Trade	99,645	4.5	1,470	4.6	1.5	6
Retail Trade	246,057	11.2	3,317	10.4	1.3	5
Transportation & Warehousing	65,033	3.0	2,449	7.7	3.8	9
Information	107,318	4.9	485	1.5	0.5	2
Finance & Insurance	102,296	4.6	454	1.4	0.4	4
Real Estate, Rental & Leasing	46,177	2.1	583	1.8	1.3	2
Professional & Technical Services	152,006	6.9	578	1.8	0.4	0
Management of Companies & Enterprises	17,872	0.8	115	0.4	0.6	0
Administrative & Waste Services	138,609	6.3	2,099	6.6	1.5	10
Educational Services	21,721	1.0	1,400	4.4	6.4	0
Health Care & Social Assistance	177,270	8.1	2,136	6.7	1.2	6
Arts, Entertainment & Recreation	42,117	1.9	693	2.2	1.6	0
Accommodation & Food Services	205,077	9.3	1,827	5.7	0.9	1
Other Services, Except Public Administration	66,346	3.0	712	2.2	1.1	2
Public Administration	328,530	14.9	1,892	5.9	0.6	13
Other ⁴	159	n/a	3,575	11.2	n/a	18
TOTALS	2,201,336	100%*	31,896	100%*	1.4%⁵	111

Notes:

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

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

2 Source: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 2001*. Total in Table 1 differs due to rounding.

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

4 "Other" includes nonclassified establishments, invalid NAICS codes, and disclosure suppression.

5 Percent of overall work force filing lost-time claims.

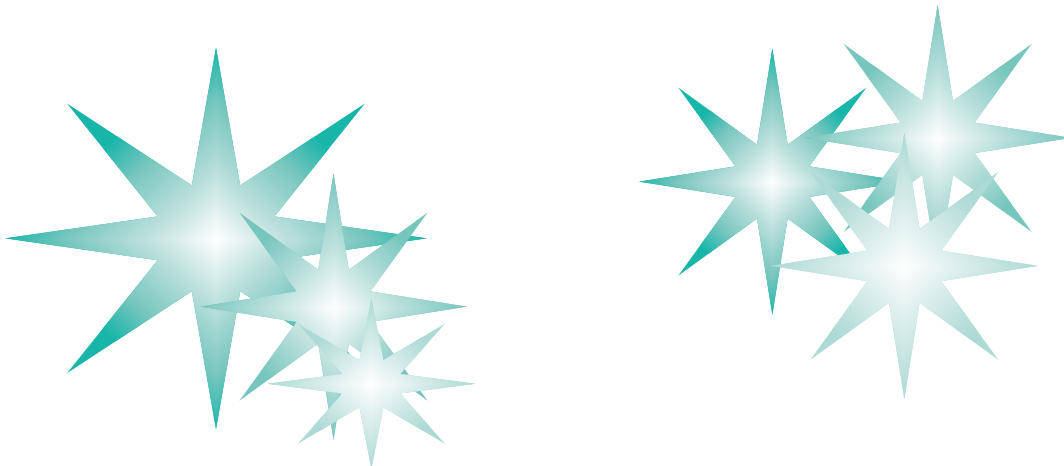
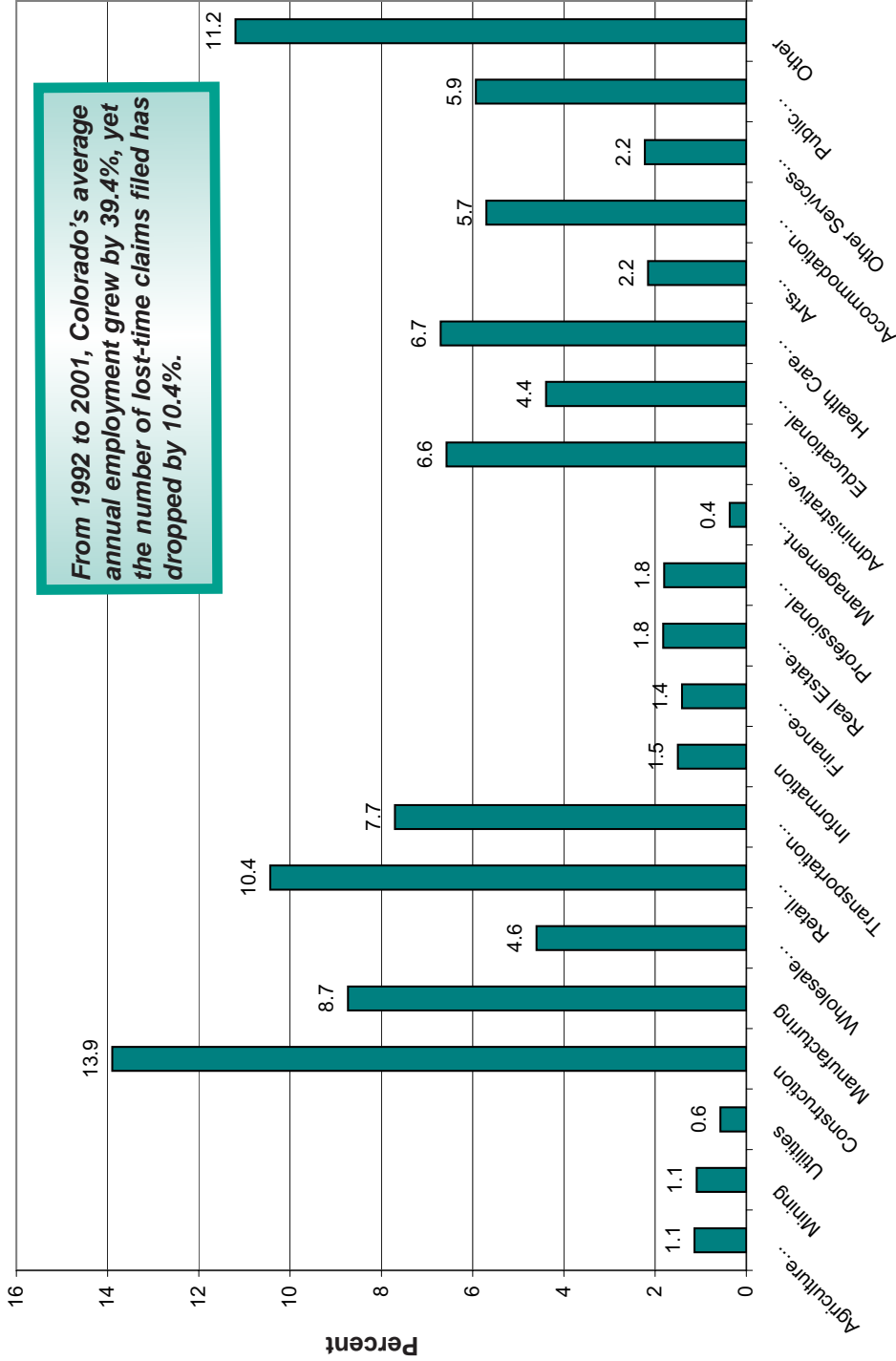


Figure 4

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

Date of Injury-Calendar Year 2001
State of Colorado



From 1992 to 2001, Colorado's average annual employment grew by 39.4%, yet the number of lost-time claims filed has dropped by 10.4%.

While 7.6% of the work force is employed in construction, almost 14% of the lost-time claims are filed by construction workers.

Table 9

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

Date of Injury-Calendar Year 2001
State of Colorado

North American Industry Classification System ¹	Count	Percent
AGRICULTURE, FORESTRY, FISHING and HUNTING		
111 Crop Production	128	0.4
112 Animal Production	172	0.5
113 Forestry and Logging	7	*
115 Agriculture and Forestry Support Activities	57	0.2
<i>Subtotals</i>	<i>364</i>	<i>1.1</i>
MINING		
211 Oil and Gas Extraction	36	0.1
212 Mining, except Oil and Gas	172	0.5
213 Support Activities for Mining	136	0.4
<i>Subtotals</i>	<i>344</i>	<i>1.1</i>
UTILITIES		
221 Utilities	182	0.6
<i>Subtotals</i>	<i>182</i>	<i>0.6</i>
CONSTRUCTION		
236 Construction of Buildings	784	2.5
237 Heavy and Civil Engineering Construction	629	2.0
238 Specialty Trade Contractors	3,019	9.5
<i>Subtotals</i>	<i>4,432</i>	<i>13.9</i>
MANUFACTURING		
311 Food Manufacturing	517	1.6
312 Beverage and Tobacco Product Manufacturing	127	0.4
313 Textile Mills	4	*
314 Textile Product Mills	20	0.1
315 Apparel Manufacturing	8	*
316 Leather and Allied Product Manufacturing	61	0.2
321 Wood Product Manufacturing	113	0.4
322 Paper Manufacturing	34	0.1
323 Printing and Related Support Activities	86	0.3
324 Petroleum and Coal Products Manufacturing	6	*
325 Chemical Manufacturing	119	0.4
326 Plastics and Rubber Products Manufacturing	99	0.3
327 Nonmetallic Mineral Product Manufacturing	224	0.7
331 Primary Metal Manufacturing	69	0.2
332 Fabricated Metal Product Manufacturing	370	1.2

Table 9 (Continued)

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

Date of Injury-Calendar Year 2001
State of Colorado

North American Industry Classification System ¹	Count	Percent
MANUFACTURING (continued)		
333 Machinery Manufacturing	145	0.5
334 Computer and Electronic Product Manufacturing	299	0.9
335 Electrical Equipment and Appliance Manufacturing	41	0.1
336 Transportation Equipment Manufacturing	172	0.5
337 Furniture and Related Product Manufacturing	148	0.5
339 Miscellaneous Manufacturing	127	0.4
<i>Subtotals</i>	<i>2,789</i>	<i>8.7</i>
WHOLESALE TRADE		
423 Merchant Wholesalers, Durable Goods	762	2.4
424 Merchant Wholesalers, Nondurable Goods	652	2.0
425 Electronic Markets and Agents and Brokers	56	0.2
<i>Subtotals</i>	<i>1,470</i>	<i>4.6</i>
RETAIL TRADE		
441 Motor Vehicle and Parts Dealers	441	1.4
442 Furniture and Home Furnishings Stores	146	0.5
443 Electronics and Appliance Stores	58	0.2
444 Building Material and Garden Supply Stores	409	1.3
445 Food and Beverage Stores	888	2.8
446 Health and Personal Care Stores	57	0.2
447 Gasoline Stations	188	0.6
448 Clothing and Clothing Accessories Stores	57	0.2
451 Sporting Goods, Hobby, Book, and Music Stores	107	0.3
452 General Merchandise Stores	739	2.3
453 Miscellaneous Store Retailers	166	0.5
454 Nonstore Retailers	61	0.2
<i>Subtotals</i>	<i>3,317</i>	<i>10.4</i>

Table 9 (Continued)

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

Date of Injury-Calendar Year 2001
State of Colorado

North American Industry Classification System ¹	Count	Percent
TRANSPORTATION and WAREHOUSING		
481 Air Transportation	644	2.0
484 Truck Transportation	591	1.9
485 Transit and Ground Passenger Transportation	398	1.2
486 Pipeline Transportation	14	*
487 Scenic and Sightseeing Transportation	2	*
488 Support Activities for Transportation	171	0.5
491 Postal Service	1	*
492 Couriers and Messengers	588	1.8
493 Warehousing and Storage	40	0.1
<i>Subtotals</i>	2,449	7.7
INFORMATION		
511 Publishing Industries, except Internet	224	0.7
512 Motion Picture and Sound Recording Industries	11	*
515 Broadcasting, except Internet	23	0.1
516 Internet Publishing and Broadcasting	1	*
517 Telecommunications	181	0.6
518 ISPs, Search Portals and Data Processing	37	0.1
519 Other Information Services	8	*
<i>Subtotals</i>	485	1.5
FINANCE and INSURANCE		
522 Credit Intermediation and Related Activities	192	0.6
523 Financial Investment and Related Activities	30	0.1
524 Insurance Carriers and Related Activities	209	0.7
<i>Subtotals²</i>	431	1.4
REAL ESTATE and RENTAL and LEASING		
531 Real Estate	310	1.0
532 Rental and Leasing Services	255	0.8
533 Lessors of Nonfinancial Intangible Assets	18	0.1
<i>Subtotals</i>	583	1.8
PROFESSIONAL and TECHNICAL SERVICES		
541 Professional and Technical Services	578	1.8
<i>Subtotals</i>	578	1.8

Table 9 (Continued)

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

Date of Injury-Calendar Year 2001
State of Colorado

North American Industry Classification System ¹	Count	Percent
MANAGEMENT of COMPANIES and ENTERPRISES		
551 Management of Companies and Enterprises	115	0.4
<i>Subtotals</i>	115	0.4
ADMINISTRATIVE and WASTE SERVICES		
561 Administrative and Support Services	1,882	5.9
562 Waste Management and Remediation Services	217	0.7
<i>Subtotals</i>	2,099	6.6
EDUCATIONAL SERVICES		
611 Educational Services	1,400	4.4
<i>Subtotals</i>	1,400	4.4
HEALTH CARE and SOCIAL ASSISTANCE		
621 Ambulatory Health Care Services	514	1.6
622 Hospitals	584	1.8
623 Nursing and Residential Care Facilities	683	2.1
624 Social Assistance	355	1.1
<i>Subtotals</i>	2,136	6.7
ARTS, ENTERTAINMENT, and RECREATION		
711 Performing Arts and Spectator Sports	76	0.2
712 Museums, Parks and Historical Sites	10	*
713 Gambling, Recreation and Amusement Industries	607	1.9
<i>Subtotals</i>	693	2.2
ACCOMMODATION and FOOD SERVICES		
721 Accommodation	505	1.6
722 Food Services and Drinking Places	1,322	4.1
<i>Subtotals</i>	1,827	5.7



Table 9 (Continued)

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

Date of Injury-Calendar Year 2001
State of Colorado

North American Industry Classification System ¹	Count	Percent
OTHER SERVICES EXCEPT PUBLIC ADMINISTRATION		
811 Repair and Maintenance	332	1.0
812 Personal and Laundry Services	208	0.7
813 Membership Associations and Organizations	151	0.5
814 Private Households	21	0.1
<i>Subtotals</i>	712	2.2
PUBLIC ADMINISTRATION		
921 Executive, Legislative and General Government	1,305	4.1
922 Justice, Public Order and Safety Activities	337	1.1
923 Administration of Human Resource Programs	82	0.3
924 Administration of Environmental Programs	7	*
925 Community and Housing Program Administration	6	*
926 Administration of Economic Programs	155	0.5
<i>Subtotals</i>	1,892	5.9
OTHER		
Disclosure Suppression	23	0.1
Invalid NAICS Codes	98	0.3
Nonclassifiable Establishments	3,477	10.9
<i>Subtotals</i>	3,598	11.3
TOTALS	31,896	100%**

Notes:

* Value is less than .05%.

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

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

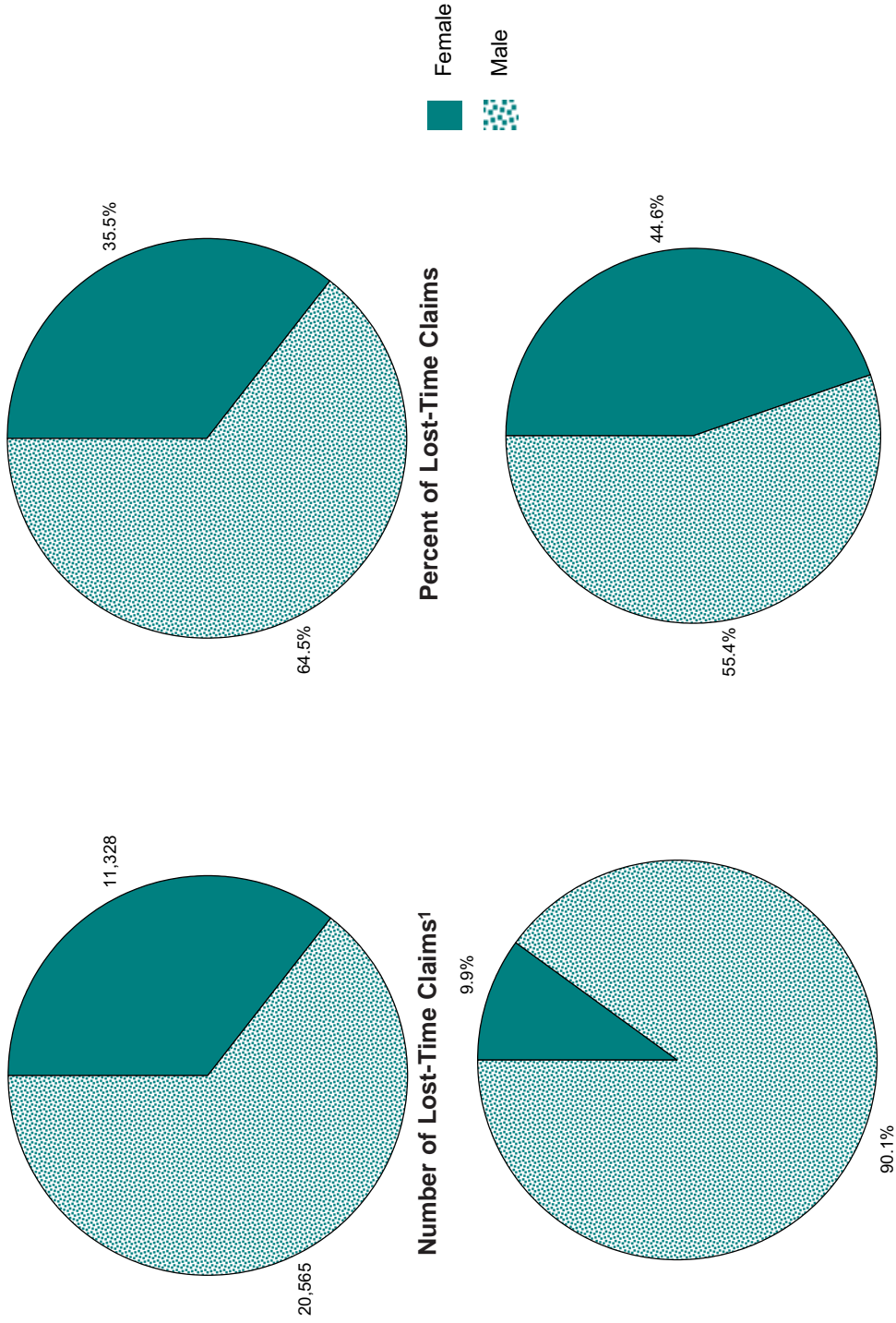
2 The subtotal of this NAICS category is less than the count of lost-time claims for the same category in Table 8 because of disclosure suppression.

The two sub-sectors listed in Table 9 having the highest percent of lost-time claims per number of employees are Transit and Ground Passenger Transportation (9.3%) and Leather and Allied Products Manufacturing (7.1%). This differs from the picture painted by Table 8, which shows that, at the most general level of industrial classification, Educational Services has the highest number of lost-time claims filed per number of employees.

Figure 5

Distribution of Lost-Time Claims, Fatal Claims and Work Force by Gender

Date of Injury-Calendar Year 2001
State of Colorado



Notes:

- 1 Total number of lost-time claims is 31,896; three claims had missing data for gender.
- 2 Total number of fatal claims is 111.
- 3 Source: U.S. Dept. of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2001: Table 12, Employment by Status of the Civilian Non-Institutional Population in States by Sex, Age, Race and Hispanic origin, 2001 Averages.*

Table 10

Distribution of Lost-Time Claims by Gender and Part of Body^{1,2}

Date of Injury-Calendar Year 2001
State of Colorado

Part of Body ³	Gender				Totals	
	Female		Male		Count	Percent
	Count	Percent	Count	Percent	Count	Percent
Back	1,732	5.4	3,583	11.2	5,315	16.7
Multiple Body Parts	1,529	4.8	1,820	5.7	3,349	10.5
Knee	961	3.0	2,110	6.6	3,071	9.6
Upper Arm (Including Shoulder(s))	919	2.9	1,839	5.8	2,758	8.6
Finger(s)	520	1.6	1,534	4.8	2,054	6.4
Head	501	1.6	1,061	3.3	1,562	4.9
Wrist	782	2.5	766	2.4	1,548	4.9
Nonclassifiable	656	2.1	820	2.6	1,476	4.6
Multiple Upper Extremities	766	2.4	528	1.7	1,294	4.1
Hand	464	1.5	806	2.5	1,270	4.0
Ankle	445	1.4	824	2.6	1,269	4.0
Foot/Feet	309	1.0	751	2.4	1,060	3.3
Internal Organs	161	0.5	267	0.8	428	1.3
Death	11	*	100	0.3	111	0.3
All Other Classified Injuries	1,572	4.9	3,756	11.8	5,328	16.7
TOTALS	11,328	35.5%	20,565	64.5%	31,893	100%**

Notes:

* Value is less than .05%.

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

- 1 The findings reported in this table must be interpreted in light of the gender distribution of the work force, though an analysis to clarify this relationship is beyond the scope of this report.
- 2 Total number of lost-time claims is 31,896; three claims had missing data for gender.
- 3 Some of the part of body categories shown in this table incorporate related categories from Table 3 (e.g., fingers includes thumb(s), internal organs includes lungs and heart).



Table 11

Distribution of Lost-Time Claims by Gender and Nature of Injury^{1,2}

Date of Injury-Calendar Year 2001
State of Colorado

Nature of Injury ³	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Strain, Sprain	3,969	12.4	7,465	23.4	11,434	35.9
Contusion, Crushing	917	2.9	2,037	6.4	2,954	9.3
Laceration, Puncture	427	1.3	1,574	4.9	2,001	6.3
Fracture	520	1.6	1,474	4.6	1,994	6.3
Multiple Physical Injuries Only	317	1.0	459	1.4	776	2.4
Inflammation, including Tendinitis/Tenosynovitis	288	0.9	307	1.0	595	1.9
Cumulative Injury, NOC	334	1.0	198	0.6	532	1.7
Hernia	35	0.1	432	1.4	467	1.5
Carpal Tunnel Syndrome	274	0.9	119	0.4	393	1.2
Mental Stress/Mental Disorder	159	0.5	111	0.3	270	0.8
Other	695	2.2	1,479	4.6	2,174	6.8
All Other Specific Injuries, NOC	3,393	10.6	4,910	15.4	8,303	26.0
TOTALS	11,328	35.5%	20,565	64.5%	31,893	100%*

Notes:

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

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

2 Total number of lost-time claims is 31,896; three claims had missing data for gender.

3 NOC means Not Otherwise Classified.

As shown in Table 10, injuries to males outnumber those to females for all classifiable parts of body, except for injuries to the wrist and multiple upper extremities. Table 11 shows that males have higher numbers of injuries than females in all nature of injury categories, except carpal tunnel syndrome, cumulative injuries and mental stress/mental disorder. These differences may merely reflect the gender distribution of the work force.

Table 12

**Distribution of Lost-Time Claims by Gender and
North American Industry Classification System (NAICS)^{1,2}**

Date of Injury-Calendar Year 2001
State of Colorado

North American Industry Classification System - Sectors ³	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry, Fishing & Hunting	77	0.2	287	0.9	364	1.1
Mining	19	0.1	325	1.0	344	1.1
Utilities	17	0.1	165	0.5	182	0.6
Construction	188	0.6	4,243	13.3	4,431	13.9
Manufacturing	832	2.6	1,957	6.1	2,789	8.7
Wholesale Trade	242	0.8	1,228	3.9	1,470	4.6
Retail Trade	1,424	4.5	1,893	5.9	3,317	10.4
Transportation & Warehousing	605	1.9	1,844	5.8	2,449	7.7
Information	249	0.8	236	0.7	485	1.5
Finance & Insurance	356	1.1	98	0.3	454	1.4
Real Estate, Rental & Leasing	202	0.6	380	1.2	582	1.8
Professional & Technical Services	244	0.8	334	1.0	578	1.8
Management of Companies & Enterprises	57	0.2	58	0.2	115	0.4
Administrative & Waste Services	695	2.2	1,404	4.4	2,099	6.6
Educational Services	827	2.6	572	1.8	1,399	4.4
Health Care & Social Assistance	1,712	5.4	424	1.3	2,136	6.7
Arts, Entertainment & Recreation	296	0.9	397	1.2	693	2.2
Accommodation & Food Services	970	3.0	857	2.7	1,827	5.7
Other Services, Except Public Administration	276	0.9	436	1.4	712	2.2
Public Administration	637	2.0	1,255	3.9	1,892	5.9
Other ⁴	1,403	4.4	2,172	6.8	3,575	11.2
TOTALS	11,328	35.5%	20,565	64.5%	31,893	100%*

Notes:

* Rows and columns may not sum to 100% due to rounding.

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

2 Total number of lost-time claims is 31,896; three claims had missing data for gender.

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

4 "Other" includes nonclassified establishments, invalid NAICS codes, and disclosure suppression.

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

Figure 6a

Gender (Female) by North American Industry Classification System (NAICS)
Lost-Time Claims

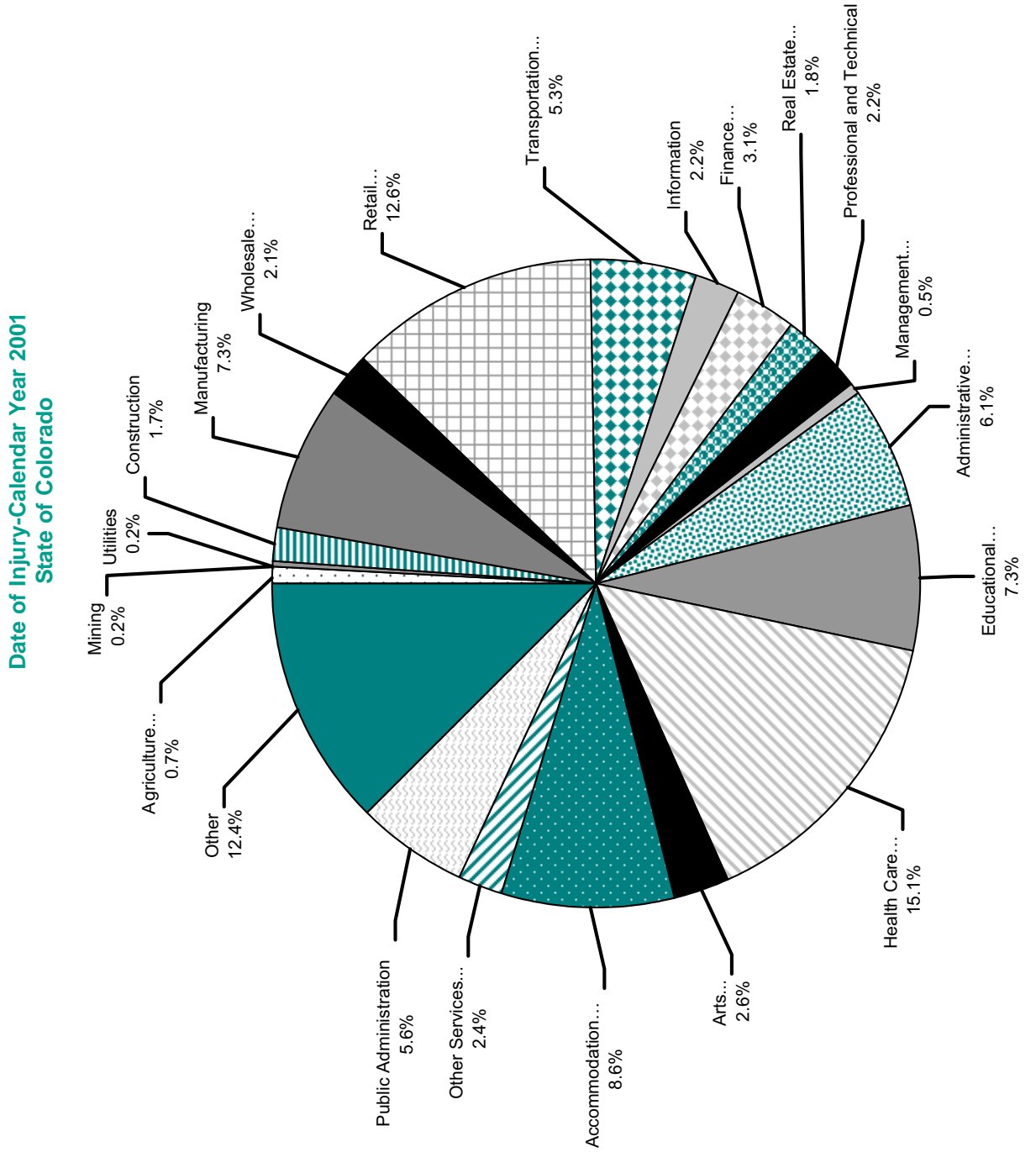
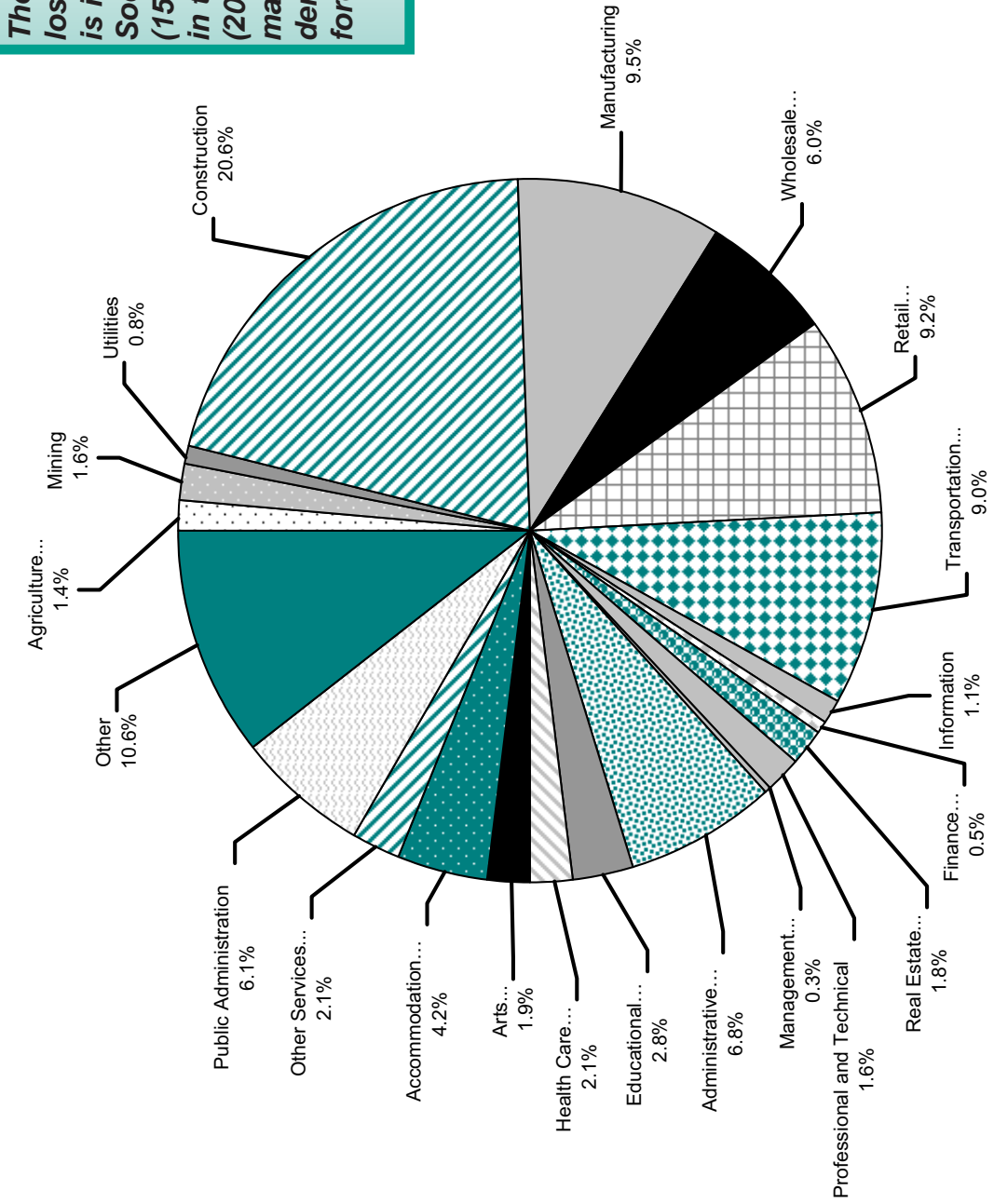


Figure 6b

Gender (Male) by North American Industry Classification System (NAICS)
Lost-Time Claims

Date of Injury-Calendar Year 2001
State of Colorado



The greatest percentage of lost-time claims for females is in the Health Care and Social Assistance sector (15.1%), while for males it is in the Construction sector (20.6%). These differences may merely reflect the gender distribution of the work force.

Table 13

**Percent Distribution of Lost-Time Claims by Age and
North American Industry Classification System (NAICS)^{1,2}**

Date of Injury-Calendar Year 2001
State of Colorado

North American Industry Classification System-Sectors ³	Age Group ⁴							Totals		
	Under 18	18-29	30-39	40-49	50-59	60-65	Over 65	Missing Ages	Percent	Count
Agriculture, Forestry, Fishing & Hunting	*	0.3	0.3	0.3	0.2	*	*	*	1.1	364
Mining	*	0.2	0.4	0.3	0.1	*	*	*	1.1	344
Utilities	*	0.1	0.1	0.2	0.2	*	*	*	0.6	182
Construction	0.1	4.3	4.1	3.5	1.4	0.3	0.1	0.1	13.9	4,432
Manufacturing	*	1.7	2.2	2.5	1.8	0.3	0.1	*	8.7	2,789
Wholesale Trade	0.1	1.1	1.3	1.3	0.6	0.2	0.1	*	4.6	1,470
Retail Trade	0.2	2.8	2.5	2.7	1.6	0.4	0.2	0.1	10.4	3,317
Transportation & Warehousing	*	1.3	2.1	2.3	1.5	0.3	0.1	*	7.7	2,449
Information	*	0.3	0.5	0.5	0.2	0.1	*	*	1.5	485
Finance & Insurance	*	0.3	0.4	0.4	0.3	0.1	*	*	1.4	454
Real Estate, Rental & Leasing	*	0.5	0.4	0.5	0.3	0.1	0.1	*	1.8	583
Professional & Technical Services	*	0.4	0.5	0.5	0.4	*	*	*	1.8	578
Management of Companies & Enterprises	*	0.1	0.1	0.1	0.1	*	*	*	0.4	115
Administrative & Waste Services	*	2.0	1.8	1.6	0.8	0.2	0.1	*	6.6	2,099
Educational Services	*	0.6	1.0	1.3	1.1	0.2	0.1	*	4.4	1,400
Health Care & Social Assistance	0.1	1.3	1.6	1.9	1.3	0.3	0.1	*	6.7	2,136
Arts, Entertainment & Recreation	0.1	0.7	0.5	0.5	0.3	0.1	0.1	*	2.2	693
Accommodation & Food Services	0.3	2.1	1.4	1.1	0.6	0.1	0.1	0.1	5.7	1,827
Other Services, Except Public Administration	*	0.6	0.6	0.6	0.3	0.1	*	*	2.2	712
Public Administration	*	0.7	1.5	2.0	1.4	0.2	0.1	*	5.9	1,892
Other ⁵	0.1	2.6	2.9	3.0	1.9	0.4	0.2	0.1	11.2	3,575
TOTALS	1.0	23.9	26.2	27.0	16.3	3.5	1.5	0.6	100%**	
Count	321	7,617	8,349	8,627	5,202	1,117	475	188		31,896

Notes:

* Value is less than .05%.

** Row and column totals may not sum to 100% due to rounding.

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

2 Total number of lost-time claims is 31,896.

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

4 Widths of age group categories vary.

5 "Other" includes nonclassified establishments, invalid NAICS codes, and disclosure suppression.

Table 14

Lost-Time Claims Compared to Employment by Age and Gender¹

Date of Injury-Calendar Year 2001
State of Colorado

Age Group	Age			Males				Females				Age and Gender
	Number in Labor Force 2,3	Number of Lost-Time Claims 4	Percent of Labor Force Filing L-T Claims	Number in Labor Force 2,3	Number of Lost-Time Claims 4	Percent of Male Workers Filing L-T Claims	Number in Labor Force 2,3	Number of Lost-Time Claims 4	Percent of Female Workers Filing L-T Claims			
16-19 yrs.	138	1,034	0.75	76	649	0.85	62	385	0.62			
20-24 yrs.	247	3,191	1.29	133	2,167	1.63	114	1,024	0.90			
25-34 yrs.	568	7,603	1.34	319	5,237	1.64	249	2,366	0.95			
35-44 yrs.	590	9,070	1.54	325	5,835	1.80	265	3,235	1.22			
45-54 yrs.	519	7,272	1.40	282	4,412	1.56	237	2,860	1.21			
55-64 yrs.	185	2,934	1.59	106	1,782	1.68	79	1,152	1.46			
TOTALS⁵	2,247	31,104	1.38%	1,241	20,082	1.62%	1,006	11,022	1.10%			

Notes:

- The findings reported in this table must be interpreted in light of the age and gender distributions of the work force, though an analysis to clarify this relationship is beyond the scope of this report.
- Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2001*; Table 12: *Employment Status of the civilian noninstitutional population by sex, age, race, and Hispanic origin, 2001 annual averages*.
- Counts are in thousands. Sums of individual items for age and gender may not equal total for age due to rounding.
- The distribution of lost-time claims has been adjusted to make possible comparisons with the Colorado labor force. The total number of lost-time claims is 31,896; 792 claims are excluded from this analysis because they fall outside the age categories used in this table or had missing data for gender.
- The estimated size of the labor force shown in this table differs from that in Table 1 because different sources of information were used, each using different methods of estimation.

For the work force overall, workers 55-64 years of age file the highest percent of lost-time claims. For males, workers 35-44 years old file the highest percent of claims; for females, the highest percent of claims is filed by workers 55-64 years of age. In every age category males file a higher percentage of claims than females. These differences may merely reflect the age and gender distributions of the work force.

Table 15

Distribution of Lost-Time Claims by Age and Gender^{1,2}

Date of Injury-Calendar Year 2001
State of Colorado

Age Group ³	Gender				Totals	
	Female		Male		Count	Percent
	Count	Percent	Count	Percent		
Under 18 yrs.	133	0.4	188	0.6	321	1.0
18 - 29 yrs.	2,388	7.5	5,229	16.4	7,617	23.9
30 - 39 yrs.	2,816	8.8	5,531	17.3	8,347	26.2
40 - 49 yrs.	3,249	10.2	5,377	16.9	8,626	27.0
50 - 59 yrs.	2,057	6.4	3,145	9.9	5,202	16.3
60 - 65 yrs.	436	1.4	681	2.1	1,117	3.5
Over 65 yrs.	181	0.6	294	0.9	475	1.5
Missing Ages	68	0.2	120	0.4	188	0.6
TOTALS	11,328	35.5%	20,565	64.5%	31,893	100%*

Notes:

- * Row and column totals may not sum to cell values due to rounding.
- 1 The findings reported in this table must be interpreted in light of the age and gender distributions of the work force, though an analysis to clarify this relationship is beyond the scope of this report.
- 2 Total number of lost-time claims is 31,896; three claims had missing data for gender.
- 3 Widths of age group categories vary.

Figure 7

Percent Distribution of Lost-Time Claims by Age and Gender

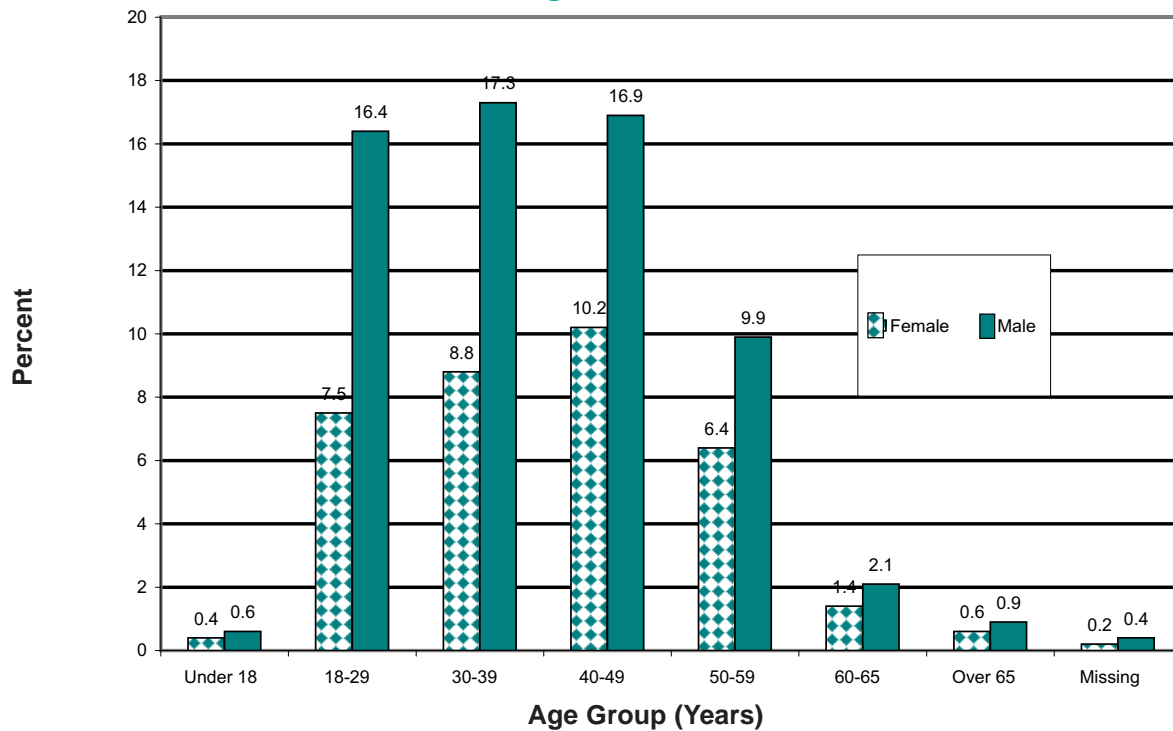
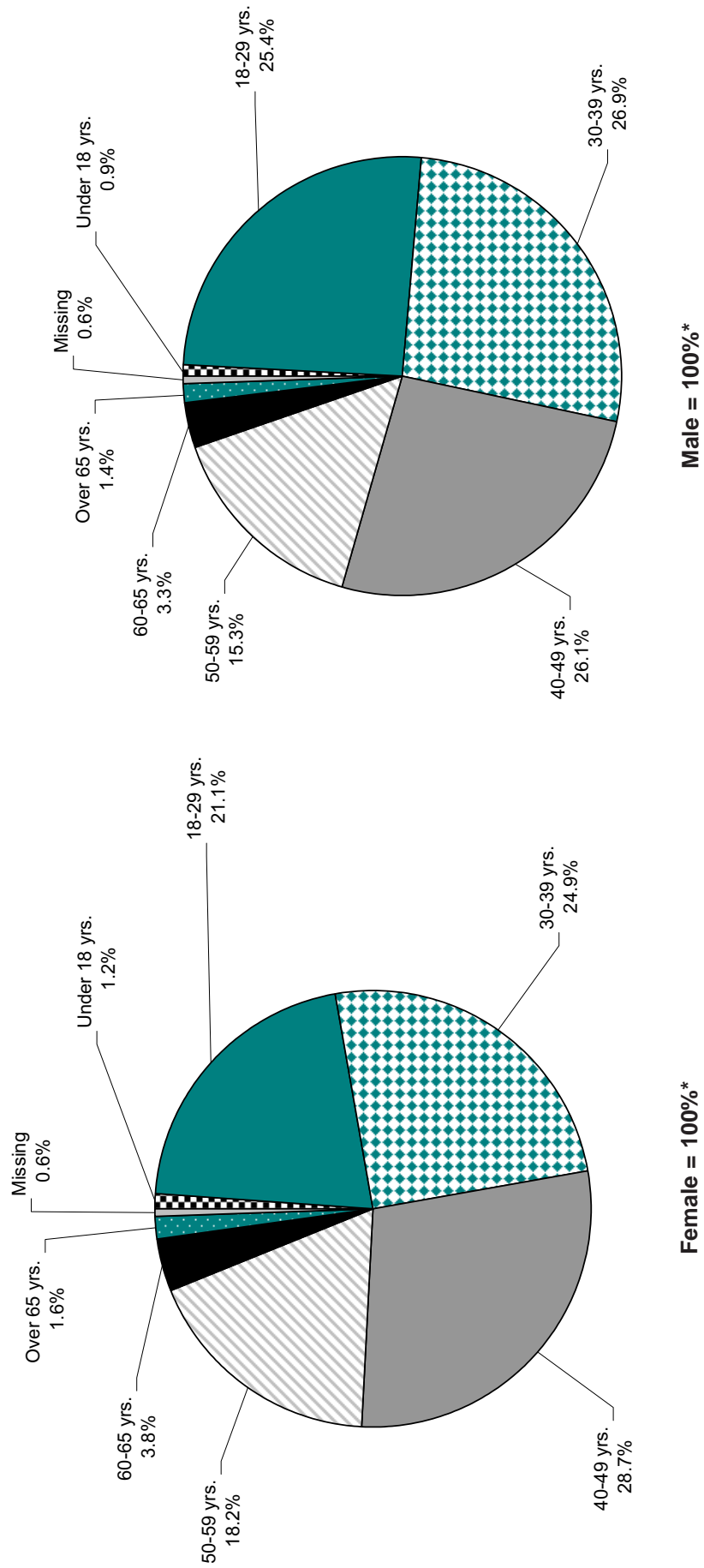


Figure 8

**Gender by Age¹
Lost-Time Claims**

Date of Injury-Calendar Year 2001
State of Colorado



Notes:

* Percentages may not sum to 100% due to rounding.

1 These differences must be interpreted in light of the age and gender distributions of the work force, though an analysis to clarify this relationship is beyond the scope of this report.

Table 16

Distribution of Lost-Time Claims by Claim Status

Date of Injury-Calendar Year 2001
State of Colorado

Claim Status ¹	Count	Percent
Admitted	23,778	74.5
Denied	7,156	22.4
Indeterminate	962	3.0
TOTALS	31,896	100%*

Notes:

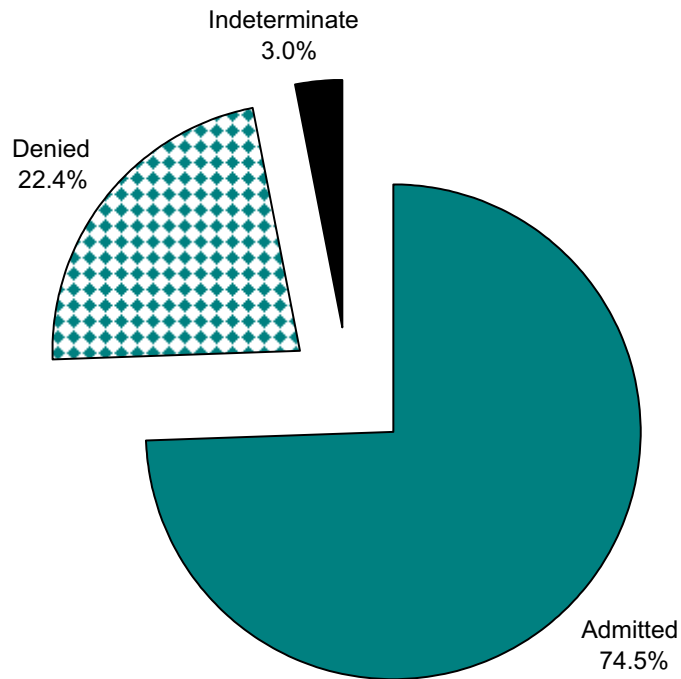
* Column may not sum to 100% due to rounding.

1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of the date of the download from the Division's database, December 31, 2002. An "Admitted" claim is one for which an admission document, including a Fatal Admission or Final Pay Notice, has been filed. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no admission document has been filed. An "Indeterminate" claim is one for which neither an admission nor a denial has been filed. (Although no admission or denial has been filed on the "indeterminate" claims, 52 or 5.4% of these claims have been resolved with a settlement, and an additional 50 or 5.2% have had some type of hearing activity.)

Figure 9

Percent Distribution of Lost-Time Claims by Claim Status*

Date of Injury-Calendar Year 2001
State of Colorado



* Percentages may not sum to 100% due to rounding.

Table 17

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

Date of Injury-Calendar Year 2001
State of Colorado

Claim Status ¹	Count	Percent	Totals			
			Count	Percent	Count	Percent
ADMITTED CLAIMS WITH NO DENIAL			21,757	68.2%		
Admission Type:						
General			3,563	16.4		
Final			16,254	74.7		
Fatal			37	0.2		
Final Pay Notice			1,903	8.7		
<i>Subtotals</i>			<i>21,757</i>	<i>100%</i>		
DENIED CLAIMS, LATER ADMITTED			2,021	6.3%		
Admission Type:						
General			481	23.8		
Final			821	40.6		
Fatal			10	0.5		
Final Pay Notice			709	35.1		
<i>Subtotals</i>			<i>2,021</i>	<i>100%</i>		
DENIED CLAIMS, NEVER ADMITTED						
INDETERMINATE CLAIMS			962	3.0%		
Carrier Type²:						
Commercial Carrier			763	79.3		
Self Insured Employer			72	7.5		
Non-Insured Employer			127	13.2		
<i>Subtotals</i>			<i>962</i>	<i>100%</i>		
TOTALS					31,896	100%*

Notes:

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

1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of the date of the download from the Division's database, December 31, 2002. An "Admitted" claim is one for which an admission document, including a Fatal Admission or Final Pay Notice, has been filed. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no admission document has been filed. An "Indeterminate" claim is one for which neither an admission nor a denial has been filed.

(Although no admission or denial has been filed on the "indeterminate" claims, 52 or 5.4% of these claims have been resolved with a settlement, and an additional 50 or 5.2% have had some type of hearing activity.)

2 Carrier Type refers to the type of insurer against whom the claim was initially filed.



Table 18

**Distribution of Denied Claims by Carrier Type
Lost-Time Claims^{1,2}**

**Date of Injury-Calendar Year 2001
State of Colorado**

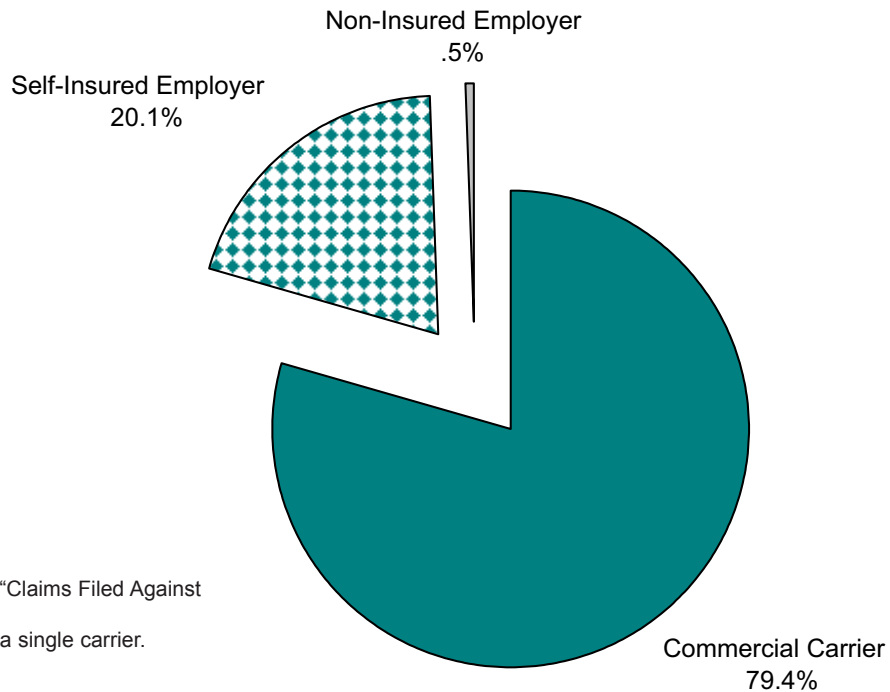
Carrier Type	Claims Filed Against Carrier		Claims Initially Denied by Carrier		Claims Initially Denied But Later Admitted by Carrier		Claims Denied by Carrier	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Commercial Carrier	24,275	79.4	6,581	27.1	1,443	21.9	5,138	21.2
Self-Insured Employer	6,130	20.1	1,907	31.1	258	13.5	1,649	26.9
Non-Insured Employer ³	158	0.5	19	12.0	1	5.3	18	11.4
TOTALS⁴	30,563	100%*	8,507	27.8%	1,702	20.0%	6,805	22.3%

Notes:

- * Column may not sum to 100% due to rounding.
- 1 The analysis is based on claims for which the same carrier was involved throughout the process of filing, denying, and, in some instances, later admitting. That is, the carrier against whom the claim was initially filed was also the carrier who responded with one or more denials, and who, in some instances, later admitted a claim it had initially denied. Furthermore, because there are hundreds of commercial carriers and self-insured employers, the results are presented by carrier type, rather than by specific commercial carrier or self-insured employer.
- 2 A "Denied" claim is one for which a "Notice of Contest" is the most recent position document filed by the carrier with the Division of Workers' Compensation, as of the date of the download, December 31, 2002.
- 3 The count and percent of claims denied by non-insured employers is somewhat misleading, as 127 or 42.8% of the 297 claims filed against non-insured employers are "indeterminate." That is, based on information in the Division's database as of the date of the download, December 31, 2002, neither an admission nor a denial had been filed in 127 of the 297 claims filed against non-insured employers.
- 4 Of the 31,896 lost-time claims filed, 1,333 or 4.2% involved multiple carriers and are excluded from this analysis. Further, of the 31,896 claims filed, 9,177 or 28.8% were initially denied. Multiple carriers were involved on 670 or 7.3% of these claims. These 670 claims with multiple-carrier involvement are excluded from the analysis reported in this table.

Figure 10

Percent of Lost-Time Claims Filed by Carrier Type^{1,2}



Notes:

- 1 Source: Table 18, Column "Claims Filed Against Carrier, Percent".
- 2 Based on claims involving a single carrier.

Figure 11

Percent of Lost-Time Claims Denied by Carrier Type

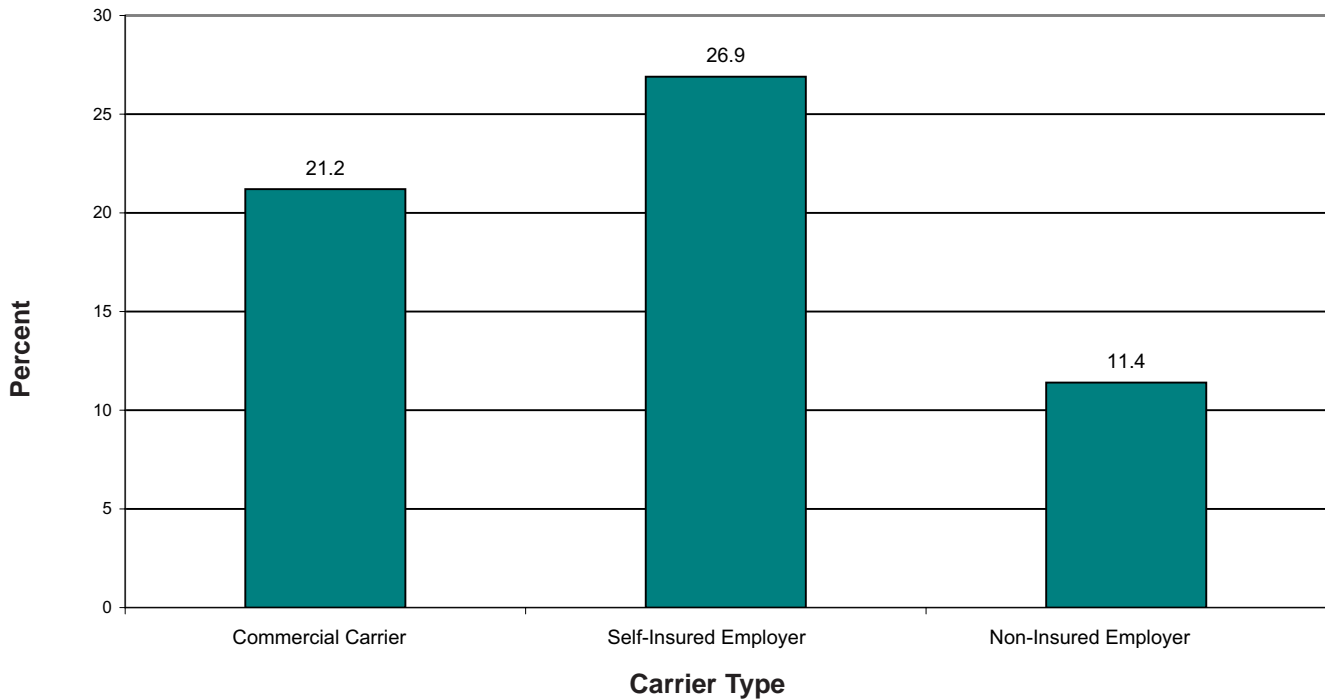


Table 19

**Reason for Denial by Carrier Type
Lost-Time Claims**

**Date of Injury-Calendar Year 2001
State of Colorado**

Carrier Type ¹	Reason for Denial ²								Totals	
	Further Investigation		Full Denial		Not Carrier		Other ³		Count	Percent*
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent*
Commercial Carrier	2,695	41.0	3,411	51.8	311	4.7	164	2.5	6,581	100
Self-Insured Employer	676	35.4	1,180	61.9	9	0.5	42	2.2	1,907	100
Non-Insured Employer	7	36.8	8	42.1	3	15.8	1	5.3	19	100
TOTALS	3,378	39.7%	4,599	54.1%	323	3.8%	207	2.4%	8,507	100%

Notes:

* Rows may not sum to 100% due to rounding.

1 The analysis is based on claims for which the same carrier was involved throughout the process of filing and denying. That is, the carrier against whom the claim was initially filed was also the carrier who responded with one or more denials. Furthermore, because there are hundreds of commercial carriers and self-insured employers, the results are presented by carrier type, rather than by specific commercial carrier or self-insured employer.

2 The "Reason for Denial", whether the carrier filed a single denial or multiple denials, is the reason reported on the most recent "Notice of Contest" filed with the Division of Workers' Compensation as of the date of the download, December 31, 2002.

3 "Other" includes "Third Party Involvement."

Figure 12

Percent Distribution of Reason for Denial on Denied Claims by Carrier Type

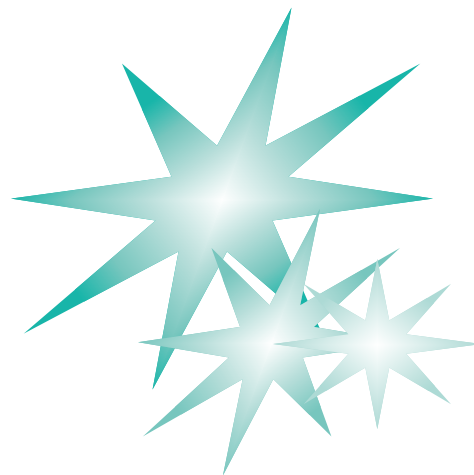
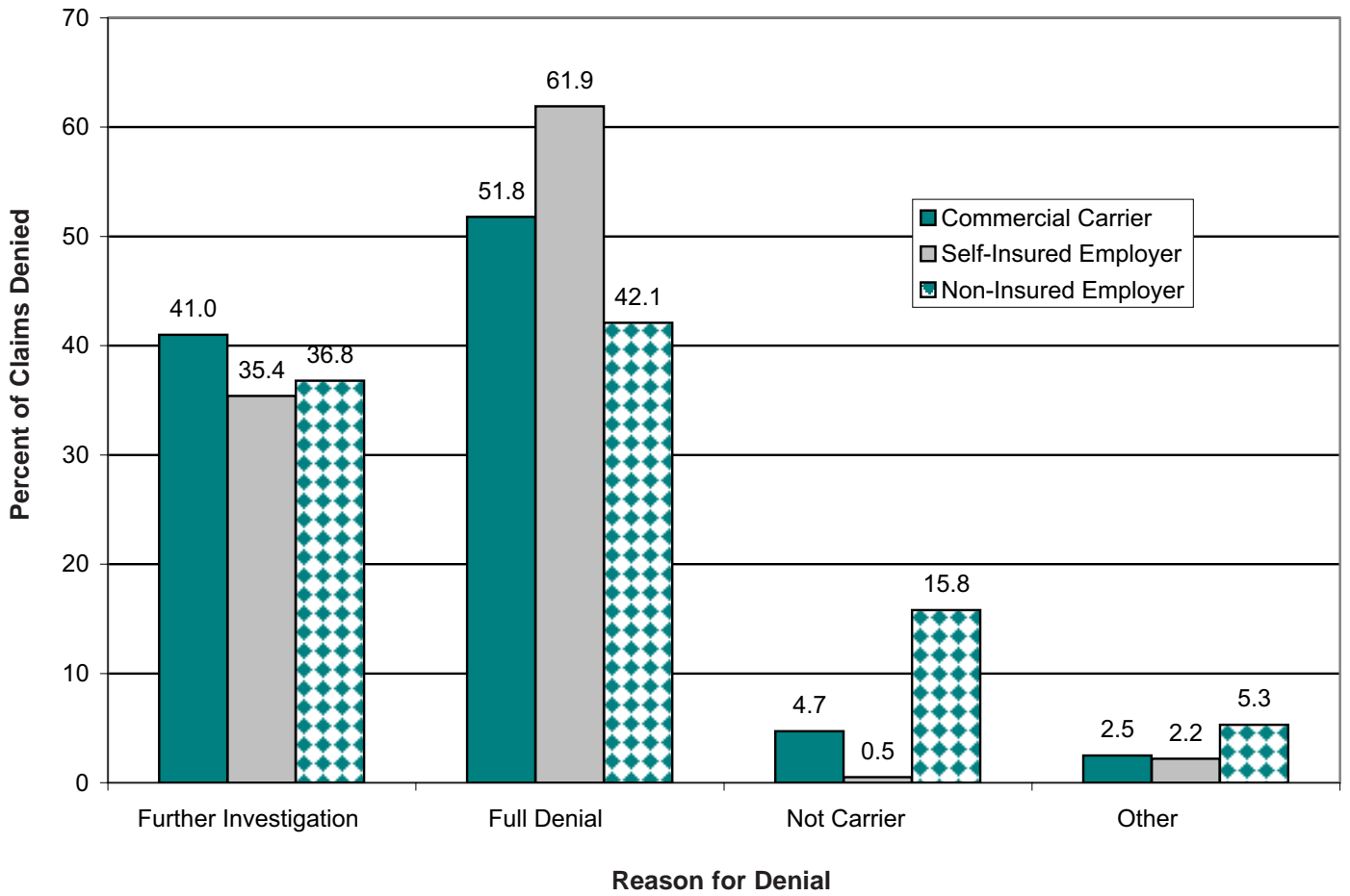


Table 20

**Status of Claims Denied for “Further Investigation” by Carrier Type^{1,2}
Lost-Time Claims**

**Date of Injury-Calendar Year 2001
State of Colorado**

Carrier Type ³	Claims Initially Denied for “Further Investigation” ⁴	Denied Claims Later Admitted		Average Number of Days from Denial to Admission	Claims Still Denied for “Further Investigation”		Days from Filing of Denial for “Further Investigation to Download ⁵
		Count	Percent		Count	Percent	
Commercial Carrier	2,509	1,065	42.4	95.6	1,444	57.6	456.9
Self-Insured Employer	639	196	30.7	100.0	443	69.3	473.3
Non-Insured Employer	3	0	0.0	NA	3	100.0	428.0
TOTALS	3,151	1,261	40.0%	96.3*	1,890	60.0%	460.7*

Notes:

* This number is a weighted mean.

- 1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of the date of the download from the Division's database, December 31, 2002. Thus, an “Admitted” claim is one for which an admission document has been filed; a “Denied” claim is one for which a “Notice of Contest” has been filed, but no admission document has been filed.
- 2 The analysis focuses only on claims denied “For Further Investigation.” Also, the number of claims involving non-insured employers is small, therefore, the findings for this carrier type should be interpreted with extreme caution.
- 3 The analysis is based on claims for which the same carrier was involved throughout the process of filing, denying, and, in some instances, later admitting. That is, the carrier against whom the claim was initially filed was also the carrier who responded with one or more denials, and who, in some instances, later admitted a claim it had initially denied. Furthermore, because there are hundreds of commercial carriers and self-insured employers, the results are presented by carrier type, rather than by specific commercial carrier or self-insured employer.
- 4 Two-hundred-twenty-seven of the 3,378 claims shown in Table 19 that were denied for further investigation have been excluded from the analysis reported in this table. Of these 227 claims, 63 were resolved with a settlement and the remaining 164 have had some type of hearing activity.
- 5 The date of the download that extracted the data was December 31, 2002.

Table 20 shows that of the 7,156 claims that were denied, 1,890 were denied for “further investigation” and there has been no further activity on the claim for over a year.

Table 21

Distribution of Lost-Time Claims by Gender and Claim Status¹

Date of Injury-Calendar Year 2001
State of Colorado

Gender	Claim Status						Totals ²			
	Admission Only		Denial & Admission		Denial Only		Indeterminate		Count	Percent*
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent*
Female	7,068	62.4	736	6.5	3,176	28.0	348	3.1	11,328	100
Male	14,687	71.4	1,285	6.2	3,979	19.3	614	3.0	20,565	100
TOTALS	21,755	68.2%	2,021	6.3%	7,155	22.4%	962	3.0%	31,893	100%

Notes:

* Rows may not sum to 100% due to rounding.

1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of the date of the download from the Division's database, December 31, 2002. An "Admitted" claim is one for which an admission document, including a Fatal Admission or Final Pay Notice, has been filed. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no admission document has been filed. An "Indeterminate" claim is one for which neither an admission nor a denial has been filed.

2 The total number of lost-time claims is 31,896; three claims had missing data for gender.



Table 22

Distribution of Fatal Claims by Nature of Injury

Date of Death-Calendar Year 2001
State of Colorado

Nature of Injury ^{1,2}	Count	Percent
SPECIFIC INJURY		
Burn	1	0.9
Electric Shock	1	0.9
Fracture	1	0.9
Infection	1	0.9
Myocardial Infarction (Heart Attack)	24	21.6
Asphyxiation	6	5.4
Vascular	1	0.9
All Other Specific Injuries, NOC	1	0.9
<i>Subtotals</i>	36	32.4
OCCUPATIONAL DISEASE or CUMULATIVE INJURY		
Cancer	4	3.6
<i>Subtotals</i>	4	3.6
MULTIPLE INJURIES		
Multiple Physical Injuries	60	54.1
All Other Injuries, NOC	2	1.8
<i>Subtotals</i>	62	55.9
ORGANIC DISEASE		
Organic Heart Disease	3	2.7
Organic Lung Disease	1	0.9
<i>Subtotals</i>	4	3.6
MISSING		
Missing	5	4.5
<i>Subtotals</i>	5	4.5
TOTALS	111	100%*

Notes:

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

1 The nature of injury was derived solely from a review of information on the death certificates. Five cases had no death certificate.

2 NOC means Not Otherwise Classified.

Nearly 88% of the fatal claims involving heart attacks are denied.

Table 23

Distribution of Fatal Claims by Cause of Injury

Date of Death-Calendar Year 2001
State of Colorado

Nature of Injury ^{1,2}	Count	Percent
BURNED or SCALDED		
Fire or Flame	1	0.9
Contact with Electric Current	1	0.9
<i>Subtotals</i>	2	1.8
CAUGHT IN or BETWEEN		
Machine or Machinery	3	2.7
Caught In or Between, NOC	2	1.8
<i>Subtotals</i>	5	4.5
FELL or SLIPPED		
From a Different Level (Elevation)	5	4.5
From a Ladder or Scaffolding	5	4.5
Fall, Slip, Trip, NOC	3	2.7
On Stairs	1	0.9
<i>Subtotals</i>	14	12.6
MOTOR VEHICLE		
Collision or Sideswipe with Another Vehicle	16	14.4
Crash of Airplane	4	3.6
Vehicle Upset	5	4.5
Motor Vehicle, NOC	4	3.6
<i>Subtotals</i>	29	26.1
STRUCK or INJURED BY		
Falling or Flying Object	5	4.5
Hand Tool or Machine in Use	2	1.8
Motor Vehicle	2	1.8
Moving Parts of Machine	1	0.9
Object Being Lifted or Handled	1	0.9
<i>Subtotals</i>	11	9.9
MISCELLANEOUS		
Absorption, Ingestion, Inhalation, NOC	2	1.8
Person in Act of a Crime	3	2.7
Other - Miscellaneous, NOC	6	5.4
<i>Subtotals</i>	11	9.9
MISSING		
Missing	39	35.1
<i>Subtotals</i>	39	35.1
TOTALS	111	100%*

Notes:

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

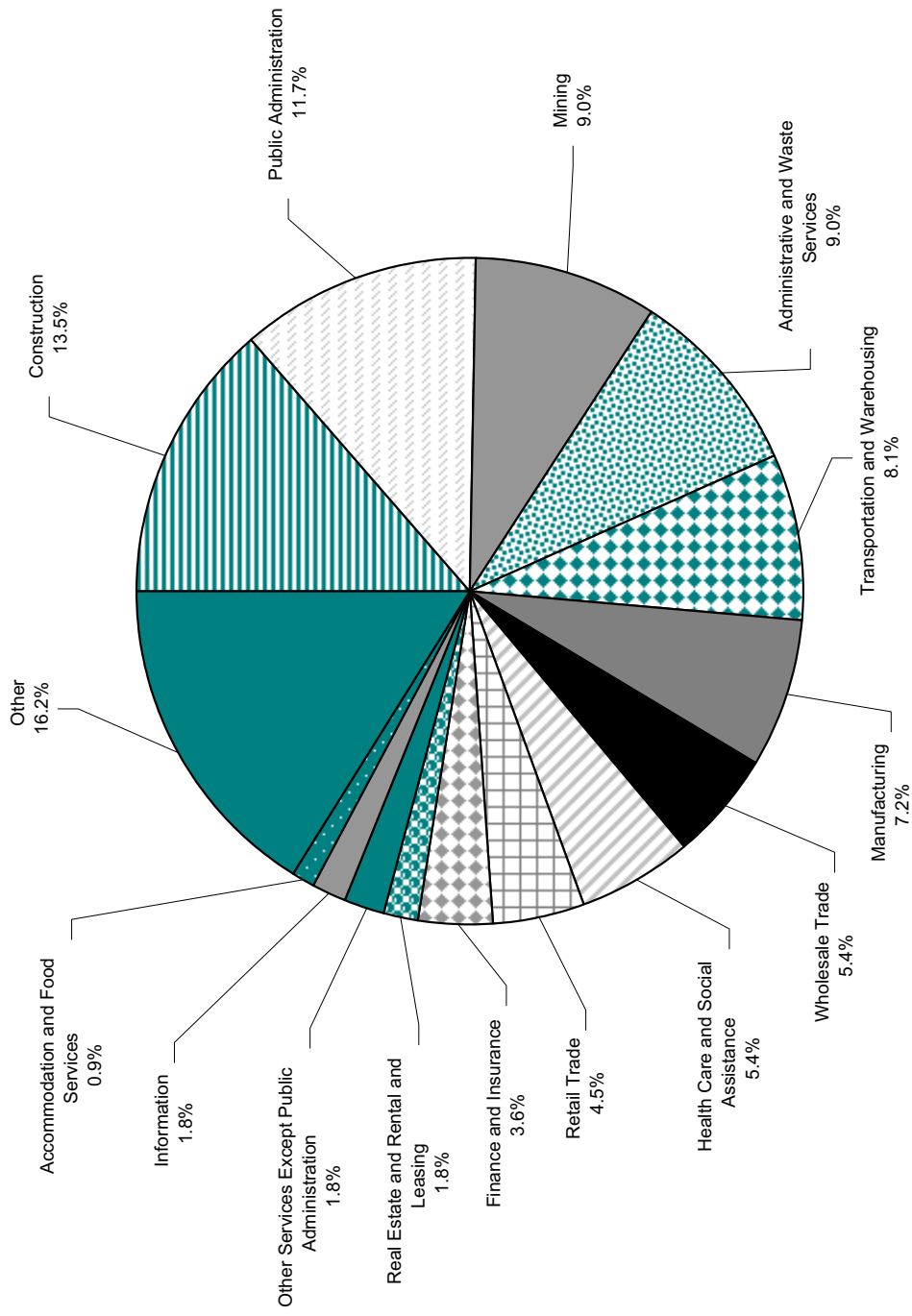
1 The cause of injury was derived solely from a review of information on the death certificates. Five cases had no death certificate. Thirty-four cases with death certificates had no information about the cause.

2 NOC means Not Otherwise Classified.

Figure 13

Percent Distribution of Fatal Claims by North American Industry Classification System (NAICS)^{1,2,3}

Date of Death-Calendar Year 2001
State of Colorado



Notes:

- 1 Six NAICS Sectors did not have any fatal claims in 2001: Utilities; Agriculture, Forestry, Fishing and Hunting; Management of Companies and Enterprises; Educational Services; Arts, Entertainment, and Recreation; and Professional and Technical Services.
- 2 Total number of fatal claims is 111.
- 3 Source: Table 24, column "Fatal Claims, Percent".

Table 24

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

Date of Death-Calendar Year 2001
State of Colorado

North American Industry Classification System - Sectors ¹	Fatal Claims		Average Annual Employment ²	Fatal Rate per 10,000 Employed
	Count	Percent		
Construction	15	13.5	167,440	0.90
Public Administration	13	11.7	328,530	0.40
Mining	10	9.0	12,845	7.79
Administrative and Waste Services	10	9.0	138,609	0.72
Transportation and Warehousing	9	8.1	65,033	1.38
Manufacturing	8	7.2	182,111	0.44
Wholesale Trade	6	5.4	99,645	0.60
Health Care and Social Assistance	6	5.4	177,270	0.34
Retail Trade	5	4.5	246,057	0.20
Finance and Insurance	4	3.6	102,296	0.39
Real Estate and Rental and Leasing	2	1.8	46,177	0.43
Other Services Except Public Administration	2	1.8	66,346	0.30
Information	2	1.8	107,318	0.19
Accommodation and Food Services	1	0.9	205,077	0.05
Utilities	0	0.0	8,020	0.00
Agriculture, Forestry, Fishing and Hunting	0	0.0	14,687	0.00
Management of Companies and Enterprises	0	0.0	17,872	0.00
Educational Services	0	0.0	21,721	0.00
Arts, Entertainment, and Recreation	0	0.0	42,117	0.00
Professional and Technical Services	0	0.0	152,006	0.00
Other ³	18	16.2	159	NA
TOTALS	111	100%*	2,201,336	.50

Notes:

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

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

2 Source: Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 2001*. Total in Table 1 differs due to rounding.

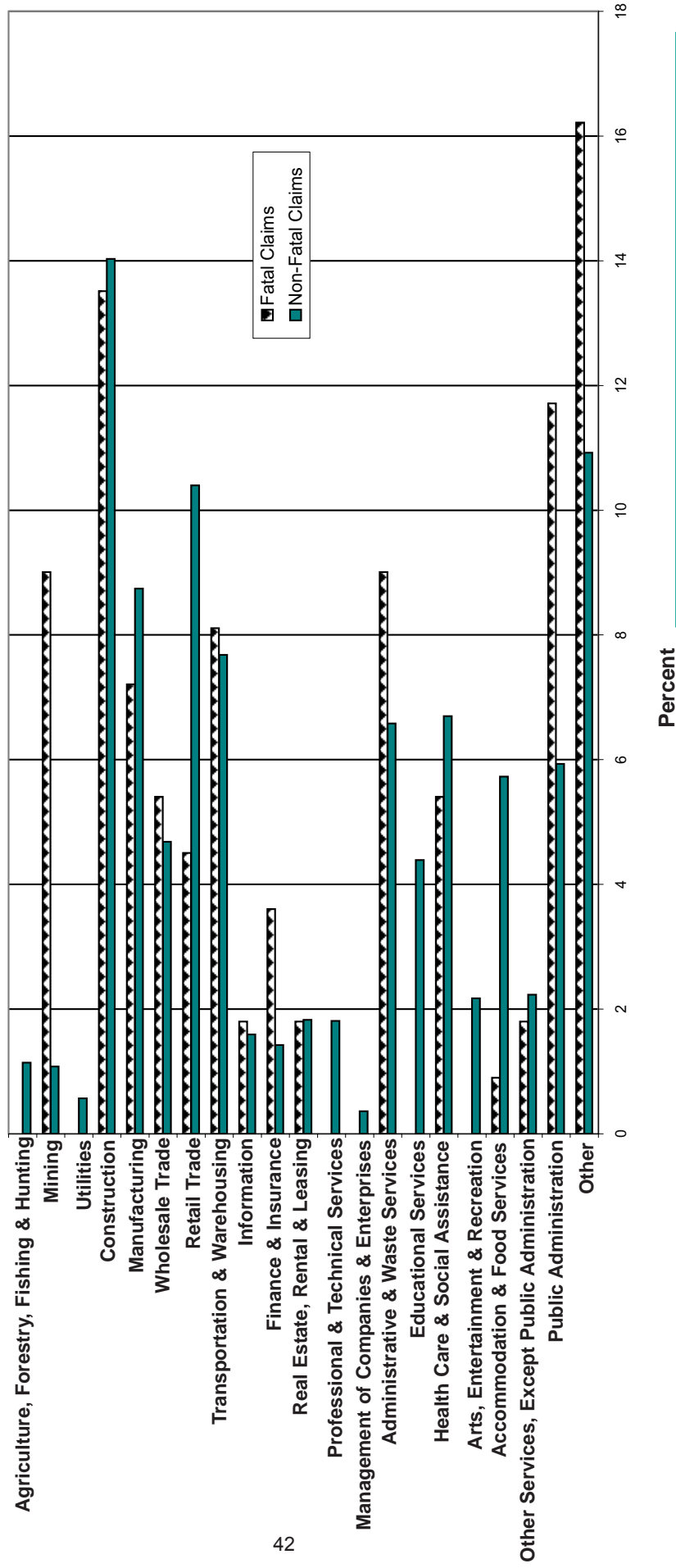
3 "Other" includes nonclassified establishments, invalid NAICS codes, and disclosure suppression.

Construction and Public Administration are the industries with the highest number of fatal claims, but Mining is the industry with the highest rate of fatal claims per 10,000 workers.

Figure 14

Percent of Fatal and Non-Fatal Claims by North American Industry Classification System (NAICS)^{1,2}

Date of Death-Calendar Year 2001
State of Colorado



The highest percent of both fatal (13.5%) and non-fatal (14.0%) claims are filed in Construction.

Notes:
 1 "Other" includes nonclassified establishments, invalid NAICS codes, and disclosure suppression.
 2 Source: Table 24 for percent of fatal claims and Table 8 for percent of non-fatal claims.

Table 25

Distribution of Fatal Claims by Worker Characteristics

Date of Death-Calendar Year 2001
State of Colorado

Worker Characteristic¹	Count	Percent
TOTAL	111	100%
GENDER		
Male	100	90.1
Female	11	9.9
AGE		
Under 18 Yrs.	4	3.6
18-29 Yrs.	23	20.7
30-39 Yrs.	19	17.1
40-49 Yrs.	26	23.4
50-59 Yrs.	18	16.2
60-65 Yrs.	6	5.4
Over 65 Yrs.	10	9.0
Missing ¹	5	4.5
MARITAL STATUS		
Married	64	57.7
Divorced	16	14.4
Widowed	2	1.8
Never Married	23	20.7
Missing ²	6	5.4
RACE		
White	101	91.0
Black	2	1.8
American Indian	1	0.9
Asian-American	1	0.9
Missing ³	6	5.4
HISPANIC-ORIGIN		
Hispanic	25	22.5

Notes:

- 1 The information in this table is derived from death certificates, and is what was reported by a relative, or, in their absence, the coroner or physician who completed the death certificate. Five cases had no death certificate.
- 2 In addition to the five cases with no death certificate, one case with a death certificate had invalid information on marital status.
- 3 Five cases had no death certificate. One case with a death certificate was from another state that does not collect information on race or Hispanic-origin. This case is included in the "missing" category of race, both in this table and in Table 28.

Table 26

Distribution of Fatal Claims by Age and Gender

Date of Death-Calendar Year 2001
State of Colorado

Age Group ¹	Gender					
	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Under 18 Yrs.	0	0.0	4	3.6	4	3.6
18-29 Yrs.	0	0.0	23	20.7	23	20.7
30-39 Yrs.	2	1.8	17	15.3	19	17.1
40-49 Yrs.	3	2.7	23	20.7	26	23.4
50-59 Yrs.	3	2.7	15	13.5	18	16.2
60-65 Yrs.	0	0.0	6	5.4	6	5.4
Over 65 Yrs.	2	1.8	8	7.2	10	9.0
Missing Ages	1	0.9	4	3.6	5	4.5
TOTALS	11	9.9%	100	90.1%	111	100%*

Notes:

* Row and column totals may not sum to cell values due to rounding.

1 Widths of age group categories vary.

Table 27

Distribution of Fatal Claims by Gender and Claim Status¹

Date of Death-Calendar Year 2001
State of Colorado

Gender	Claim Status									
	Admitted Only		Denial & Admission		Denial Only ²		Indeterminate ³		Totals	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent*
Female	6	54.5	0	0.0	3	27.3	2	18.2	11	100
Male	36	36.0	17	17.0	37	37.0	10	10.0	100	100
TOTALS	42	37.8%	17	15.3%	40	36.0%	12	10.8%	111	100%

Notes:

* Row totals may not sum to cell values due to rounding.

1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of the date of the download from the Division's database, December 31, 2002. An "Admitted" claim is one for which an admission document, including a Fatal Admission or Final Pay Notice, has been filed. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no admission document has been filed. An "Indeterminate" claim is one for which neither an admission nor a denial has been filed.

2 Of the three fatal claims involving females that were denied, none had a settlement or hearing activity. Of the thirty-seven fatal claims involving males that were denied, none had a settlement, but five had hearing activity.

3 Of the two indeterminate fatal claims involving a female, one had a settlement and the other had neither a settlement nor hearing activity. Of the ten indeterminate fatal claims involving males, none had a settlement, but five had hearing activity.

Fatal claims involving males are denied more often than those involving females.

Table 28

Distribution of Fatal Claims by Race and Hispanic-Origin¹

**Date of Death-Calendar Year 2001
State of Colorado**

Race	Count	Percent
White, Non-Hispanic	76	68.5
White, Hispanic	25	22.5
<i>Subtotals</i>	<i>101</i>	<i>91.0</i>
Black ²	2	1.8
American Indian ²	1	0.9
Asian-American ²	1	0.9
Missing ³	6	5.4
TOTAL	111	100%*

Notes:

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

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

2 There were no Hispanics in these groups.

3 Five cases had no death certificate. One case with a death certificate was from another state that does not collect information on race or Hispanic-origin. This case is included in the "missing" category of race, both in this table and in Table 25.

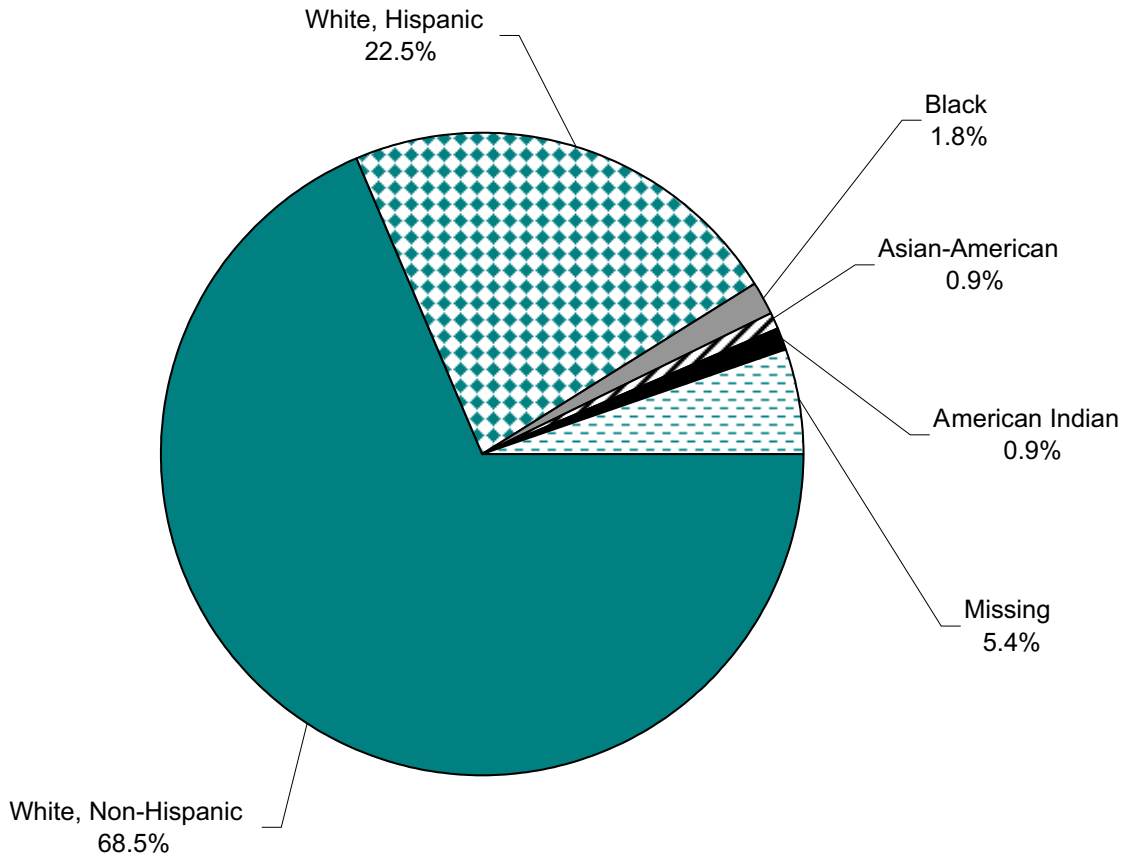
As shown in Table 28, workers identified as being of Hispanic-origin are 22.5% of the total fatal cases. Of those identified as being of Hispanic-origin, 64% are Mexican/Mexican-American; for the rest, the country of origin was not reported on the death certificates.



Figure 15

Percent of Fatal Claims by Race and Hispanic-Origin¹

Date of Death-Calendar Year 2001
State of Colorado



Note:

¹ Total Number of fatalities is 111.

Table 29

Distribution of Fatal Claims by Occupation¹

Date of Death-Calendar Year 2001
State of Colorado

Occupation^{2,3}	Count	Percent
EXECUTIVES, ADMINISTRATORS, MANAGERS		
Officials & Administrators, Public Administration	1	0.9
Other Executives, Admin. & Managers	5	4.5
Management Related Occupations	1	0.9
<i>Subtotals</i>	7	6.3
PROFESSIONAL SPECIALTIES		
Engineers	3	2.7
Health Assessment & Treatment Occupations	1	0.9
Teachers, Except College and University	2	1.8
Other Professional Specialty Occupations	2	1.8
<i>Subtotals</i>	8	7.2
TECHNICIANS & RELATED SUPPORT		
Engineering & Science Technicians	1	0.9
Technicians, n.e.c. ⁴	8	7.2
<i>Subtotals</i>	9	8.1
SALES		
Sales Supervisors & Proprietors	2	1.8
Sales Reps, Commodities, Except Retail	1	0.9
Sales Workers, Retail & Personal Services	2	1.8
<i>Subtotals</i>	5	4.5
CLERICAL		
Other Admin. Support, Including Clerical	3	2.7
<i>Subtotals</i>	3	2.7
SERVICE		
Protective Service	7	6.3
Food Service	3	2.7
Health Service	1	0.9
<i>Subtotals</i>	11	9.9

Table 29 (Continued)

Distribution of Fatal Claims by Occupation¹

**Date of Death-Calendar Year 2001
State of Colorado**

Occupation^{2,3}	Count	Percent
FARMING/FORESTRY/FISHING		
Farm Operators & Managers	2	1.8
Farm Workers & Related Occupations	1	0.9
<i>Subtotals</i>	3	2.7
CRAFTS		
Mechanics and Repairers	7	6.3
Construction Trades	13	11.7
Other Precision Production, Craft, Repair	5	4.5
<i>Subtotals</i>	25	22.5
MACHINE OPERATORS		
Machine Operators	1	0.9
<i>Subtotals</i>	1	0.9
TRANSPORTATION		
Motor Vehicle Operators	9	8.1
Other Transport & Material Moving Occupations	1	0.9
<i>Subtotals</i>	10	9.0
LABORERS		
Construction Laborers	9	8.1
Freight, Stock & Materials Handlers	3	2.7
Other Handlers, Helpers, Laborers	10	9.0
<i>Subtotals</i>	22	19.8
MILITARY OCCUPATIONS		
Military Occupations	1	0.9
<i>Subtotals</i>	1	0.9
MISSING		
Missing	6	5.4
TOTALS	111	100%*

Notes:

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

1 The information in this table is derived from death certificates, and is what was reported by a relative, or, in their absence, the coroner or physician who completed the death certificate. Five cases had no death certificate; one case with a death certificate was missing information on occupation.

2 The death certificate asks for the decedent's "usual occupation", or the "kind of work done during most of working life." This may not be the decedent's occupation at time of death.

3 Occupational classifications are based on the 1990 Occupational Classification System developed by the U.S. Bureau of Census.

4 N.e.c. means Not Elsewhere Classified.

Table 30

Distribution of Fatal Claims by Educational Level¹

Date of Death-Calendar Year 2001
State of Colorado

Education Level	Count	Percent
Some High School or Less	22	19.8
High School Graduate	38	34.2
Some College	24	21.6
College Graduate	13	11.7
Graduate Work/Degree	7	6.3
Missing ²	7	6.3
TOTALS	111	100%*

Notes:

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

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

2 Five cases had no death certificate; two cases with a death certificate were missing data on education.

Table 31

Distribution of Application for Hearing and Merit Hearings Held by Location¹

Date of Application or Hearing-Calendar Year 2001
State of Colorado

Location	Applications Received	Merit Hearings Held ²
Alamosa	39	4
Boulder	275	27
Colorado Springs	2,622	201
Durango	191	40
Denver	6,817	592
Fort Collins	507	45
Glenwood Springs	284	15
Grand Junction	800	148
Greeley	948	86
Pueblo	1,198	99
TOTALS	13,681	1,257

Notes:

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

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

Table 32

Rank-Order Distribution of Issues from Orders¹

**Date of Order-Calendar Year 2001
State of Colorado**

Issue	Count	Percent
Disfigurement	931	19.4
Compensability	538	11.2
Temporary Total Disability	480	10.0
Medical Benefits	355	7.4
Reasonable/Necessary	254	5.3
Settled/Pro Se Claimant	211	4.4
Related to Injury	198	4.1
Average Weekly Wage	178	3.7
Authorized Medical Benefits	156	3.3
Grover Meds	151	3.1
Temporary Partial Disability	119	2.5
Reopen	112	2.3
Permanent Total Disability	86	1.8
Penalty Vs. Employer	84	1.8
Permanent Impairment/Whole Person	82	1.7
Occupational Disease	73	1.5
Change of Physician	63	1.3
Independent Medical Exam	52	1.1
Show Cause	52	1.1
Insurer Liability, Carrier or Self-Insured Employer	50	1.0
Penalty Vs. Claimant	49	1.0
Related Condition	49	1.0
DIME Procedure	44	0.9
Permanent Partial	41	0.9
For Offset	40	0.8
Issues on Remand	32	0.7
Permanent Impairment/Scheduled Conversion to Whole Person	25	0.5
Penalty Vs. Employer-No Insurance	24	0.5
All Other Issues ²	265	5.5
TOTALS	4,794	100%*

Notes:

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

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

2 "All Other Issues" contains categories with less than .5% of all issues.

Table 33

Settlements by Type of Representation¹

**Date of Settlement-Calendar Year 2001
State of Colorado**

Month	Representation		Representation		Totals	
	Pro Se		By Counsel		Count	Amount
	Count	Amount	Count	Amount		
Jan	91	\$1,938,013	433	\$14,066,615	524	\$16,004,628
Feb	78	878,630	424	10,494,131	502	\$11,372,761
Mar	89	1,345,167	457	12,383,540	546	\$13,728,707
Apr	107	1,241,094	442	13,041,920	549	\$14,283,014
May	106	1,194,471	514	13,943,051	620	\$15,137,522
Jun	88	1,742,731	430	12,933,865	518	\$14,676,596
Jul	100	823,876	438	12,047,619	538	\$12,871,495
Aug	115	1,381,975	468	12,979,464	583	\$14,361,439
Sep	92	1,170,670	390	11,874,502	482	\$13,045,172
Oct	110	1,560,721	506	14,899,425	616	\$16,460,146
Nov	80	1,002,077	439	12,512,065	519	\$13,514,142
Dec	90	1,253,637	459	12,291,832	549	\$13,545,469
TOTALS²	1,146	\$15,533,062	5,400	\$153,468,029	6,546	\$169,001,091

Settlement by Type of Representation - 2001 Averages³

2001	Representation		Representation		Totals	
	Pro Se		By Counsel		Count	Amount
	Count	Amount	Count	Amount		
Annual Averages	1,144	\$13,573	5,144	\$25,928	6,288	\$23,680

Notes:

- 1 Settlement information is based on claims that were settled during calendar year 2001. The claim itself may have been initially filed in 2001 or a prior calendar year. Source: *Stipulation Activity Report* (#862).
- 2 Totals for settlement amounts may not equal sum of monthly settlement amounts because of rounding.
- 3 The 2001 averages are based on full-and-final settlements only, whereas the detailed information includes all types of settlements.

Settlements are larger when there is attorney representation than when there is not. This difference is due to a number of factors, including the fact that workers with more serious injuries may be more likely to be represented by an attorney.

Table 34

Claims Received and Lost-Time Claims Filed: 1984-2001

State of Colorado

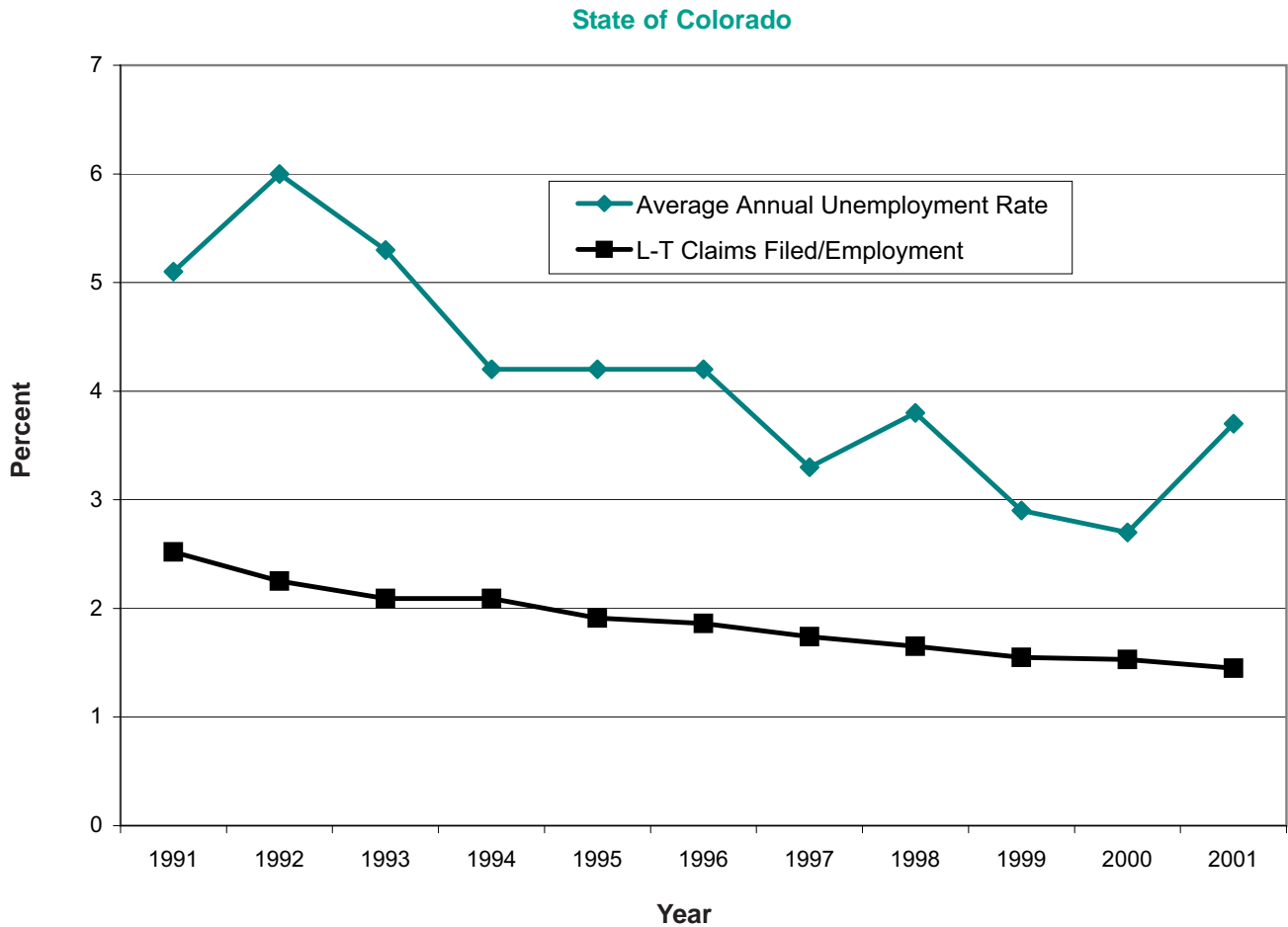
Calendar Year	Number of Claims Received ¹	Number of Lost-Time Claims Filed ^{2,3}
1984	44,679	46,018
1985	46,248	46,708
1986	44,033	44,835
1987	44,150	44,362
1988	43,602	43,344
1989	45,403	44,477
1990	42,448	43,394
1991	43,026	38,427
1992	43,258	35,588
1993	43,018	34,605
1994	44,857	36,487
1995	42,842	34,581
1996	41,767	34,784
1997	37,470	34,063
1998	39,946	33,441
1999	39,979	32,706
2000	40,319	33,520
2001	39,900	31,896

Notes:

- 1 "Claims received" refers to claims that were filed with the Division of Workers' Compensation **during a given calendar year, without regard to the date of the injury** of the claim. Estimates for 1984-1990 are derived from the count of claim numbers assigned in Denver and Grand Junction. For 1991-2001, the counts are derived from a computer report, Report 874, New Claims Received.
- 2 The counts in this column are based on **claims with a date of injury in the respective calendar year**, and are derived from the annual download of DOWC data. In Colorado, the law requires that any claim involving lost-time must be filed with the Division of Workers' Compensation. A lost-time claim is one in which the worker misses more than three shifts or three days of work because of a work-related injury or illness. On the other hand, a very limited set of "medical-only" claims, such as those involving permanency, must be filed with the Division. For a variety of reasons, though, carriers and self-insured employers file a broader range of medical-only claims.
- 3 The apparent decrease in the number of lost-time claims filed between 1984 and 2001 is due, at least in part, to changes in the structure of the database. Before 1991, it is not possible to distinguish between "lost-time" and "medical-only" claims. Therefore, the totals of lost-time claims shown for 1984 through 1990 undoubtedly contain some medical-only claims. However, there is no way of estimating the number. Starting in 1991, changes in the database make it possible to distinguish between "lost-time" and "medical-only" claims. Therefore, the total claims reported in this column for the years 1991 through 2001 are "lost-time" claims only.

Figure 16

Percent of Work Force Filing Lost-Time Claims Compared to Unemployment Rate: 1991-2001



Source: L-T claims filed/employment rate is derived from Division of Workers' Compensation counts of lost-time claims filed and from labor force data of the Colorado Department of Labor and Employment, Labor Market Information, ES-202, *Colorado Employment and Wages: Annual Average 1991-2001*. Average annual unemployment rate is from Bureau of Labor Statistics, "Local Area Unemployment Statistics: Colorado." It is defined as the ratio of the unemployed to the civilian labor force expressed as a percent.

There are competing views about the relationship between the unemployment rate and the rate of lost-time claims filed. Both views assume that a drop in the unemployment rate signals an expanding economy and tight labor markets. However, one view holds that as the unemployment rate drops, the rate of claims filed will increase. This view assumes that as the economy expands, more inexperienced workers will be hired and that workers, both experienced and inexperienced, will get fatigued from working longer hours, leading to more work-related injuries and claims filed. The other view holds that as the unemployment rate drops, the rate of claims filed will also drop. This view assumes that in tight labor markets employers will be more willing to accommodate injured workers and that workers can more easily find alternate employment if they do get injured. Figure 16 displays the unemployment rate and the rate of lost-time claims filed for Colorado, 1991-2001.