

**Table 19**

**Distribution of Denied Claims by Insured Status<sup>1</sup>**

**Date of Injury - Calendar Year 2009  
State of Colorado**

<b>Carrier Type</b>	<b>Total Claims Filed</b>	<b>Claims Initially Denied</b>	<b>Claims Initially Denied but Later Admitted</b>	<b>Claims Ultimately Denied</b>
Commercial Carrier <sup>2</sup>	20,379	5,616	1,547	4,069
Self-Insured Employer <sup>2</sup>	5,653	1,859	240	1,619
Non-Insured Employer <sup>3</sup>	112	18	3	15
<b>Totals</b>	<b>26,144</b>	<b>7,493</b>	<b>1,790</b>	<b>5,703</b>

**Notes:**

- 1 A "Denied" claim is one for which a Notice of Contest, and no admission document, has been filed.
- 2 **The claims here had only one carrier involved throughout the process of filing, denying, and in some instances, later admitting.** There are hundreds of commercial carriers and self-insured employers, therefore the results are presented by carrier type, rather than by specific commercial carrier or self-insured employer. Of the total 26,557 lost-time claims filed, 413 (1.5%) involved multiple carriers and are excluded from this analysis.
- 3 Based on information in the Division's database as of December 28, 2010, neither an admission nor a denial has been filed in 85 of the 112 claims filed against apparently non-insured employers.
- 4 The determination of non-insured employers in this table is limited to information contained in the database on the date of the download.