

Table 19

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

Date of Injury - Calendar Year 2011  
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>	18,819	4,930	839	4,091
Self-Insured Employer <sup>2</sup>	5,297	1,876	135	1,741
Non-Insured Employer <sup>3</sup>	91	5	1	4
<b>Totals</b>	<b>24,207</b>	<b>6,811</b>	<b>975</b>	<b>5,836</b>

**Notes:**

- 1 A "Denied" claim is one for which a Notice of Contest, and no admission document, has been filed.
- 2 **Only one carrier was involved throughout the process of filing, denying, and in some instances, later admitting liability on each of these claims.** 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 24,372 lost-time claims filed, 167 (0.7%) involved multiple carriers and are excluded from this analysis.
- 3 Based on information in the Division's database as of January 22, 2013, neither an admission nor a denial was filed in 83 of the 91 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.