

Table 19

Distribution of Denied Claims by Insured Status¹

**Date of Injury - Calendar Year 2013
State of Colorado**

Carrier Type	Total Claims Filed	Claims Initially Denied	Claims Initially Denied but Later Admitted	Claims Ultimately Denied
Commercial Carrier ²	21,409	6,481	880	5,601
Self-Insured Employer ²	5,719	2,094	84	2,010
Non-Insured Employer ³	115	30	13	17
Totals	27,243	8,605	977	7,628

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 27,243 lost-time claims filed, 119 involved multiple carriers and are excluded from this analysis.
- 3 Based on information in the Division's database as of January 21, 2015, neither an admission nor a denial was filed in 87 of the 115 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.