

A scenic landscape of Colorado featuring a range of mountains with snow-capped peaks in the background. The foreground is filled with dense green vegetation, including trees and shrubs, with some reddish-brown soil visible. The sky is blue with scattered white clouds.

COLORADO DEPARTMENT OF LABOR & EMPLOYMENT

Division of Workers' Compensation

Work-Related Injuries

In Colorado

2002

Work-Related Injuries In Colorado 2002

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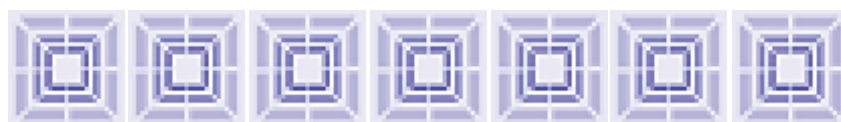
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INTRODUCTION

The Division of Workers' Compensation prepared this report to provide information on work-related injuries, occupational illnesses, and fatalities that occurred in Colorado during calendar year 2002.¹ 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 claims with a permanent disability rating and denied claims.³ 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.

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 2002. This does not mean that the claim was filed in 2002. There is a lag in the reporting of some claims. Generally, about 80% of claims are filed in the year in which the injury, illness, or fatality occurs. The remaining 20% 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 30,607 lost-time claims included in this report, approximately 82% were filed in 2002. The remaining 18% were filed through December 28, 2003, the closing date of the database 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.

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/lmi/CES/NAICS.pdf>, and the U.S. Census Bureau, <http://www.census.gov/epcd/www/naics.html>.

¹ The only exception to this statement is the information on hearings reported in Tables 29 and 30 and the information on settlements reported in Table 31. The hearing data are based on applications received, hearings held, or orders issued in 2002, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 2002. However, the claim itself may have initially been filed in 2002 or a prior year.

² The Division receives some reports on claims that involve only medical 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.

³ Information on the reason for a denial is no longer collected with implementation of Electronic Data Interchange (EDI). Therefore, some tables from prior years with denial data do not appear in this report. Table 19, "Reason for Denial by Carrier Type," Table 20, "Status of Claims Denied for 'Further Investigation' by Carrier Type," and Figure 12, "Percent Distribution of Reason for Denial on Denied Claims" have been discontinued.

⁴ The statistics reported in sections I through VII, Tables 20-24 and Tables 26-28 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, in Tables 2-7, 10, 11, 20 and 21, is the National Council on 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 2002
State of Colorado

County	Average Annual Employment ¹	Percent of Work Force	Lost-Time Claims Count ²	Percent	Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims ²
Adams	144,060	6.7	2,225	7.3	1.5	12
Alamosa	7,523	0.3	142	0.5	1.9	1
Arapahoe	276,591	12.8	2,585	8.4	0.9	8
Archuleta	3,268	0.2	76	0.2	2.3	0
Baca	1,219	0.1	25	0.1	2.1	0
Bent	1,273	0.1	44	0.1	3.5	0
Boulder	156,352	7.3	1,571	5.1	1.0	4
Broomfield	25,481	1.2	108	0.4	0.4	1
Chaffee	6,348	0.3	101	0.3	1.6	0
Cheyenne	747	*	11	*	1.5	0
Clear Creek	2,990	0.1	48	0.2	1.6	1
Conejos	1,441	0.1	37	0.1	2.6	0
Costilla	788	*	17	0.1	2.2	0
Crowley	1,108	0.1	14	*	1.3	0
Custer	968	*	16	0.1	1.7	0
Delta	7,762	0.4	168	0.5	2.2	0
Denver	438,891	20.4	6,550	21.4	1.5	23
Dolores	435	*	13	*	3.0	0
Douglas	63,592	3.0	640	2.1	1.0	4
Eagle	27,589	1.3	453	1.5	1.6	3
Elbert	3,459	0.2	48	0.2	1.4	0
El Paso	235,105	10.9	3,193	10.4	1.4	7
Fremont	13,258	0.6	330	1.1	2.5	1
Garfield	19,830	0.9	390	1.3	2.0	2
Gilpin	5,774	0.3	151	0.5	2.6	1
Grand	6,785	0.3	128	0.4	1.9	2
Gunnison	7,449	0.3	161	0.5	2.2	0
Hinsdale	293	*	4	*	1.4	0
Huerfano	2,136	0.1	30	0.1	1.4	0
Jackson	547	*	16	0.1	2.9	0
Jefferson	205,990	9.6	2,317	7.6	1.1	3
Kiowa	425	*	10	*	2.4	0
Kit Carson	2,946	0.1	48	0.2	1.6	0
Lake	1,921	0.1	29	0.1	1.5	0
La Plata	21,610	1.0	360	1.2	1.7	1
Larimer	121,437	5.6	1,486	4.9	1.2	6
Las Animas	5,327	0.2	160	0.5	3.0	1
Lincoln	2,122	0.1	37	0.1	1.7	1
Logan	8,536	0.4	123	0.4	1.4	0

Table 1 (Continued)

Lost-Time and Fatal Claims Compared to Employment by County

Date of Injury-Calendar Year 2002
State of Colorado

County	Average Annual Employment ¹	Percent of Work Force	Lost-Time Claims Count ²	Percent	Percent of Work Force Filing Lost-Time Claims	Number of Fatal Claims ²
Mesa	52,039	2.4	1,123	3.7	2.2	6
Mineral	458	*	7	*	1.5	0
Moffat	4,743	0.2	80	0.3	1.7	1
Montezuma	9,004	0.4	147	0.5	1.6	0
Montrose	12,962	0.6	227	0.7	1.8	2
Morgan	11,043	0.5	254	0.8	2.3	0
Otero	7,030	0.3	124	0.4	1.8	0
Ouray	1,390	0.1	24	0.1	1.7	0
Park	2,042	0.1	39	0.1	1.9	0
Phillips	1,651	0.1	36	0.1	2.2	0
Pitkin	15,614	0.7	229	0.7	1.5	0
Prowers	5,860	0.3	103	0.3	1.8	1
Pueblo	53,808	2.5	892	2.9	1.7	0
Rio Blanco	2,746	0.1	55	0.2	2.0	2
Rio Grande	4,243	0.2	98	0.3	2.3	1
Routt	13,580	0.6	227	0.7	1.7	0
Saguache	1,624	0.1	14	*	0.9	0
San Juan	294	*	7	*	2.4	0
San Miguel	4,650	0.2	79	0.3	1.7	2
Sedgwick	857	*	13	*	1.5	0
Summit	18,523	0.9	289	0.9	1.6	0
Teller	6,429	0.3	103	0.3	1.6	1
Washington	1,155	0.1	20	0.1	1.7	0
Weld	72,460	3.4	1,273	4.2	1.8	6
Yuma	3,660	0.2	76	0.2	2.1	1
Other ³	12,780	0.6	1,203	3.9	9.4	10
TOTALS	2,154,021	100% **	30,607	100% **	N/A	115
Percent Overall					1.4%	

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 2002*. Statewide total on ES-202 differs due to rounding.

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

3 "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 2002
State of Colorado

Part of Body ¹	Count	Percent
Back	5,204	17.0
Knee	3,106	10.1
Multiple Body Parts	2,766	9.0
Upper Arm (Including Shoulder(s))	2,663	8.7
Finger(s)	1,950	6.4
Head	1,565	5.1
Wrist	1,462	4.8
Nonclassifiable	1,438	4.7
Hand	1,286	4.2
Multiple Upper Extremities	1,183	3.9
Ankle	1,167	3.8
Foot/Feet	981	3.2
Internal Organs	467	1.5
Death	115	0.4
All Other Classified Injuries ²	5,254	17.2
TOTALS	30,607	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**

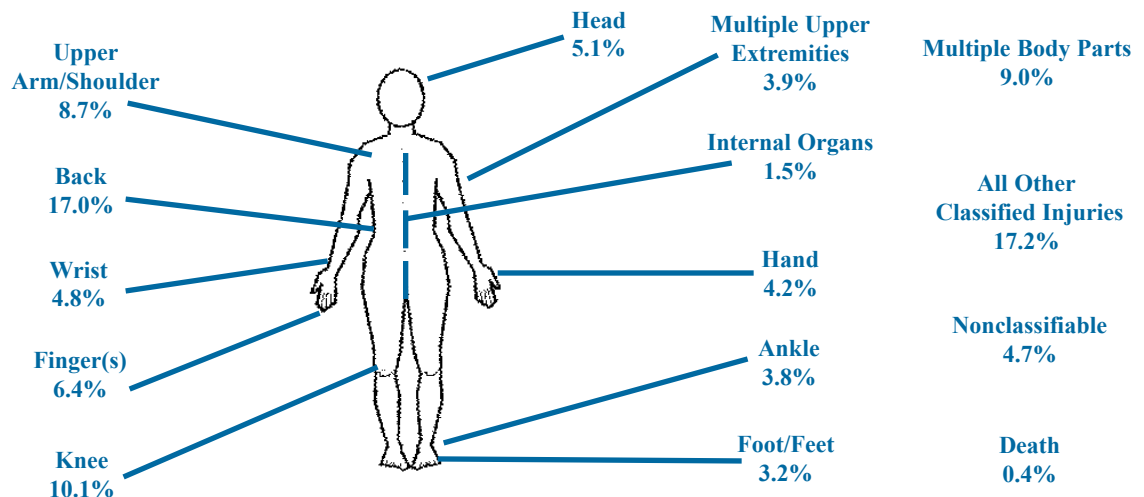


Table 3

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

Date of Injury-Calendar Year 2002
State of Colorado

Part of Body	Count	Percent
HEAD		
Multiple Head Injury	305	1.0
Skull	279	0.9
Brain	92	0.3
Ear(s) (Includes Hearing)	193	0.6
Eye(s)	295	1.0
Nose	63	0.2
Teeth	48	0.2
Mouth	44	0.1
Soft Tissue	204	0.7
Facial Bones (Includes Jaw)	42	0.1
<i>Subtotals</i>	<i>1,565</i>	<i>5.1</i>
NECK		
Multiple Neck Injury	142	0.5
Neck Vertebrae	72	0.2
Neck Disc	31	0.1
(Neck) Spinal Cord	5	*
Larynx	6	*
Neck Soft Tissue (Other than Larynx or Trachea)	359	1.2
Trachea	3	*
<i>Subtotals</i>	<i>618</i>	<i>2.0</i>
UPPER EXTREMITIES		
Multiple Upper Extremities	927	3.0
Upper Arm(s) (Excludes Clavicle & Scapula)	532	1.7
Elbow	568	1.9
Lower Arm	589	1.9
Wrist (Carpals & Corresponding Muscles)	1,462	4.8
Hand (Excludes Wrist & Fingers)	1,286	4.2
Finger(s) (Other than Thumb)	1,425	4.7
Thumb	525	1.7
Shoulder(s) (Includes Clavicle & Scapula)	2,131	7.0
Wrist(s) & Hand(s)	256	0.8
<i>Subtotals</i>	<i>9,701</i>	<i>31.7</i>

Table 3 (Continued)

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

Date of Injury-Calendar Year 2002
State of Colorado

Part of Body	Count	Percent
TRUNK		
Multiple Trunk	593	1.9
Upper Back Area (Thoracic)	361	1.2
Lower Back Area (Lumbar & Lumbo-Sacral)	4,659	15.2
Disc	116	0.4
Chest (Includes Ribs, Sternum & Soft Tissue)	457	1.5
Sacrum & Coccyx	60	0.2
Pelvis	73	0.2
Spinal Cord	8	*
Internal Organs (Other than Heart & Lungs)	171	0.6
Heart	80	0.3
Lungs	216	0.7
Abdomen (Includes Groin)	971	3.2
Buttocks (Soft Tissue)	37	0.1
Lumbar and/or Sacral Vertebrae	11	*
<i>Subtotals</i>	<i>7,813</i>	<i>25.5</i>
LOWER EXTREMITIES		
Multiple Lower Extremities	327	1.1
Hip	285	0.9
Upper Leg	187	0.6
Knee	3,106	10.1
Lower Leg	538	1.8
Ankle	1,167	3.8
Foot/Feet (Excludes Ankle or Toes)	803	2.6
Toe(s)	109	0.4
Great Toe	69	0.2
<i>Subtotals</i>	<i>6,591</i>	<i>21.5</i>
MULTIPLE BODY PARTS		
Artificial Appliance (Braces, Etc.)	6	*
Multiple Body Parts	2,435	8.0
Body Systems & Multiple Body Systems	325	1.1
<i>Subtotals</i>	<i>2,766</i>	<i>9.0</i>
NONCLASSIFIABLE		
Unclassified - Insufficient Information	1,115	3.6
No Physical Injury (Mental Disorder)	323	1.1
<i>Subtotals</i>	<i>1,438</i>	<i>4.7</i>

Table 3 (Continued)

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

Date of Injury-Calendar Year 2002
State of Colorado

Part of Body	Count	Percent
DEATH		
Death	115	0.4
<i>Subtotals</i>	<i>115</i>	<i>0.4</i>
TOTALS	30,607	100% **

Notes:

* Value is less than .05%.

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

Table 4

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

Date of Injury-Calendar Year 2002
State of Colorado

Nature of Injury ¹	Count	Percent
Strain, Sprain	12,109	39.6
Contusion, Crushing	3,238	10.6
Laceration, Puncture	1,903	6.2
Fracture	1,768	5.8
Inflammation (including Tendinitis/Tenosynovitis)	763	2.5
Multiple Physical Injuries Only	661	2.2
Hernia	458	1.5
Carpal Tunnel Syndrome	404	1.3
Cumulative Injury, NOC	362	1.2
Mental Stress/Mental Disorder	256	0.8
Other ²	2,379	7.8
All Other Specific Injuries, NOC	6,306	20.6
TOTALS	30,607	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 2002
State of Colorado

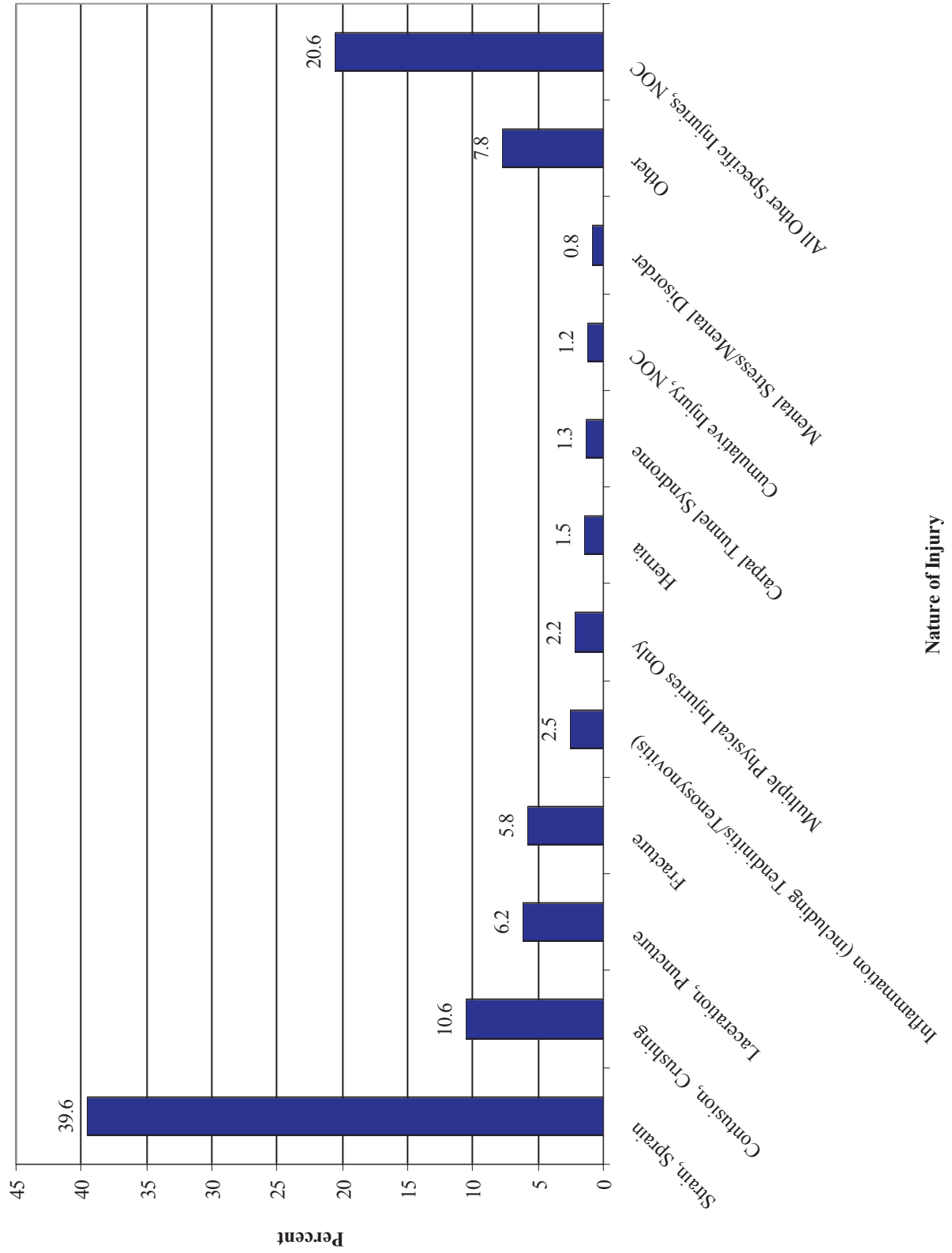


Table 5
Distribution of Lost-Time Claims by Nature of Injury (Detail)¹

Date of Injury-Calendar Year 2002
State of Colorado

Nature of Injury¹	Count	Percent
SPECIFIC INJURY		
No Physical Injury	244	0.8
Amputation	101	0.3
Angina Pectoris	8	*
Burn	273	0.9
Concussion	106	0.3
Contusion	3,038	9.9
Crushing	200	0.7
Dislocation	278	0.9
Fainting	138	0.5
Electric Shock	26	0.1
Enucleation	2	*
Foreign Body	126	0.4
Fracture	1,768	5.8
Freezing	7	*
Hearing Loss or Impairment	69	0.2
Heat Prostration	16	0.1
Hernia	458	1.5
Infection	88	0.3
Inflammation	762	2.5
Laceration	1,453	4.7
Myocardial Infarction (Heart Attack)	53	0.2
Poisoning-General	27	0.1
Puncture	450	1.5
Rupture	83	0.3
Severance	37	0.1
Sprain	1,688	5.5
Strain	10,421	34.0
Vascular	10	*
Vision Loss	8	*
All Other Specific Injuries, NOC	6,306	20.6
<i>Subtotals</i>	<i>28,244</i>	<i>92.3</i>

Table 5 (Continued)

Distribution of Lost-Time Claims by Nature Of Injury (Detail)¹

Date of Injury-Calendar Year 2002
State of Colorado

Nature of Injury ¹	Count	Percent
OCCUPATIONAL DISEASE OR CUMULATIVE INJURY		
Dust Disease, NOC	4	*
Asbestosis	6	*
Black Lung	6	*
Silicosis	2	*
Respiratory (Fumes)	136	0.4
Poisoning (Chemical)	13	*
Poisoning (Metal)	1	*
Dermatitis	98	0.3
Mental Disorder	15	*
All Other Occupational Disease Injury, NOC	133	0.4
Loss of Hearing	68	0.2
Contagious Disease	93	0.3
Cancer	2	*
Video Display Terminal (VDT)-Related Disease	2	*
Mental Stress	241	0.8
Carpal Tunnel Syndrome	404	1.3
Tendinitis or Tenosynovitis	1	*
All Other Cumulative Injuries, NOC	362	1.2
<i>Subtotals</i>	<i>1,587</i>	<i>5.2</i>
MULTIPLE INJURIES		
Multiple Physical Injuries Only	661	2.2
Multiple Physical and Psychological Injuries	25	0.1
<i>Subtotals</i>	<i>686</i>	<i>2.2</i>
MISSING		
Missing	90	0.3
<i>Subtotals</i>	<i>90</i>	<i>0.3</i>
TOTALS	30,607	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 almost 40% of lost-time claims filed.

Table 6

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

Date of Injury-Calendar Year 2002
State of Colorado

Cause of Injury	Count	Percent
Strained or Injured By	11,698	38.2
Fell or Slipped	6,106	19.9
Miscellaneous	5,605	18.3
Struck or Injured By	2,640	8.6
Cut, Punctured, or Scraped By	1,377	4.5
Motor Vehicle	1,116	3.6
Caught In or Between	835	2.7
Struck Against or Stepped On	787	2.6
Burned or Scalded-Heat or Cold Exposure	404	1.3
Rubbed or Abraded By	39	0.1
TOTALS	30,607	100% *

Notes:

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

Figure 3

Percent Distribution of Lost-Time Claims by Cause of Injury

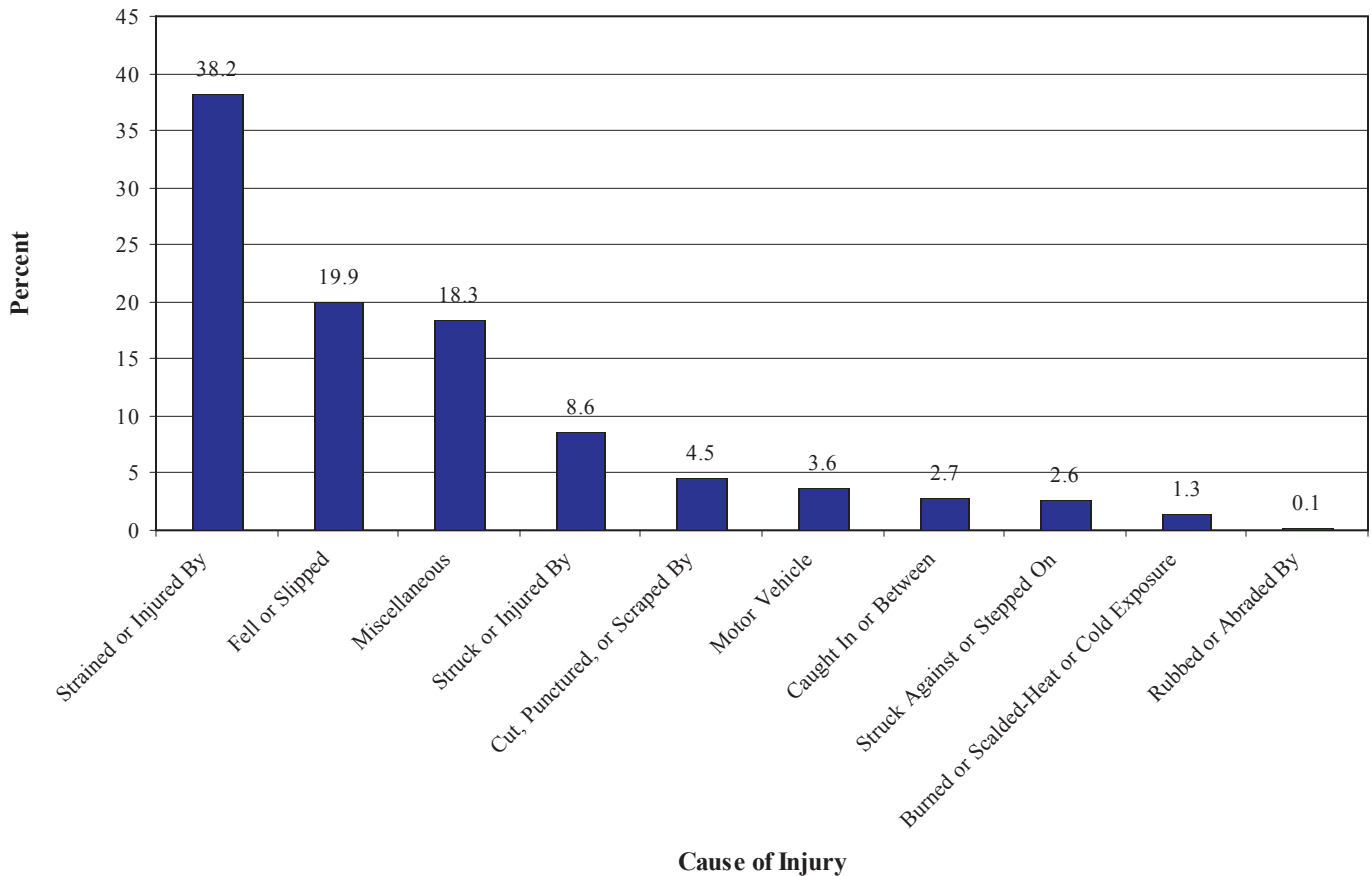


Table 7

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

Date of Injury-Calendar Year 2002

State of Colorado

Cause of Injury ¹	Count	Percent
BURNED or SCALDED-HEAT or COLD EXPOSURE		
Chemicals	58	0.2
Hot Objects or Substances	53	0.2
Temperature Extremes	10	*
Fire or Flame	36	0.1
Steam or Hot Fluids	77	0.3
Dust, Gases, Fumes or Vapors	25	0.1
Welding Operations	9	*
Radiation	1	*
Contact with, NOC	94	0.3
Cold Objects or Substances	7	*
Abnormal Air Pressure	4	*
Contact with Electric Current	30	0.1
<i>Subtotals</i>	<i>404</i>	<i>1.3</i>
CAUGHT IN or BETWEEN		
Machine or Machinery	259	0.8
Object Handled	189	0.6
Caught In or Between, NOC	378	1.2
Collapsing Materials (Slides of Earth)-Man-made or Natural	9	*
<i>Subtotals</i>	<i>835</i>	<i>2.7</i>
CUT, PUNCTURED, or SCRAPED BY		
Broken Glass	75	0.2
Hand Tool or Utensil: Not Powered	233	0.8
Object Being Lifted or Handled	273	0.9
Powered Hand Tool, Appliance	277	0.9
Cut, Puncture, Scrape, NOC	519	1.7
<i>Subtotals</i>	<i>1,377</i>	<i>4.5</i>
FELL or SLIPPED		
From a Different Level (Elevation)-Off Wall, Catwalk, Bridge	791	2.6
From a Ladder or Scaffolding	614	2.0
From Liquid or Grease Spills	551	1.8
Into Openings-Shafts, Excavations, Floor Openings, Etc.	114	0.4
On Same Level	908	3.0
Slipped, Did Not Fall	378	1.2
Fall, Slip, Trip, NOC	1,401	4.6
On Ice or Snow	922	3.0
On Stairs	427	1.4
<i>Subtotals</i>	<i>6,106</i>	<i>19.9</i>

Table 7 (Continued)

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

Date of Injury-Calendar Year 2002
State of Colorado

Cause of Injury ¹	Count	Percent
MOTOR VEHICLE		
Crash of Water Vehicle	2	*
Crash of Rail Vehicle	1	*
Collision or Sideswipe with Another Vehicle	597	2.0
Collision with a Fixed Object-Vehicle or Object	56	0.2
Crash of Airplane	7	*
Vehicle Upset-Overtuned or Jackknifed	160	0.5
Motor Vehicle, NOC	293	1.0
<i>Subtotals</i>	<i>1,116</i>	<i>3.6</i>
STRAINED or INJURED BY		
Continual Noise	70	0.2
Twisting	791	2.6
Jumping	171	0.6
Holding or Carrying	523	1.7
Lifting	3,493	11.4
Pushing or Pulling	1,049	3.4
Reaching	332	1.1
Using Tool or Machine	333	1.1
Strain or Injury by, NOC	3,480	11.4
Wielding or Throwing	44	0.1
Repetitive Motion-Carpal Tunnel Syndrome	1,412	4.6
<i>Subtotals</i>	<i>11,698</i>	<i>38.2</i>
STRUCK AGAINST or STEPPED ON		
Moving Parts of Machine	17	0.1
Object Being Lifted or Handled	69	0.2
Sanding, Scraping, Cleaning Operations	3	*
Stationary Object	369	1.2
Stepping on Sharp Object	56	0.2
Striking Against or Stepping On, NOC	273	0.9
<i>Subtotals</i>	<i>787</i>	<i>2.6</i>
STRUCK or INJURED BY		
Fellow Worker, Patient	373	1.2
Falling or Flying Object	813	2.7
Hand Tool or Machine in Use	134	0.4
Motor Vehicle	156	0.5
Moving Parts of Machine	79	0.3
Object Being Lifted or Handled	353	1.2
Object Handled by Others	110	0.4
Struck or Injured, NOC-Includes Kicked, Stabbed, Bit, Etc.	403	1.3
Animal or Insect	211	0.7
Explosion or Flare Back	8	*
<i>Subtotals</i>	<i>2,640</i>	<i>8.6</i>

Table 7 (Continued)

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

Date of Injury-Calendar Year 2002
State of Colorado

Cause of Injury ¹	Count	Percent
RUBBED or ABRADED BY		
Repetitive Motion-Callous, Blister, Etc.	21	0.1
Rubbed or Abraded, NOC	18	0.1
<i>Subtotals</i>	<i>39</i>	<i>0.1</i>
MISCELLANEOUS		
Absorption, Ingestion, Inhalation, NOC	338	1.1
Foreign Matter (Body) in Eye(s)	136	0.4
Person in Act of a Crime-Robbery or Criminal Assault	160	0.5
Other than Physical Cause of Injury	267	0.9
Cumulative, NOC-All Other	853	2.8
Other-Miscellaneous, NOC	3,851	12.6
<i>Subtotals</i>	<i>5,605</i>	<i>18.3</i>
TOTALS	30,607	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 2002
State of Colorado

NAICS 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	14,452	0.7	332	1.1	2.3	4
Mining	12,878	0.6	382	1.2	3.0	3
Utilities	8,148	0.4	160	0.5	2.0	0
Construction	160,353	7.4	3,779	12.3	2.4	19
Manufacturing	166,495	7.7	2,376	7.8	1.4	6
Wholesale Trade	95,106	4.4	1,533	5.0	1.6	10
Retail Trade	242,731	11.3	3,359	11.0	1.4	10
Transportation & Warehousing	61,834	2.9	2,169	7.1	3.5	10
Information	93,400	4.3	607	2.0	0.6	2
Finance & Insurance	102,324	4.8	433	1.4	0.4	0
Real Estate, Rental & Leasing	45,545	2.1	557	1.8	1.2	2
Professional & Technical Services	142,205	6.6	551	1.8	0.4	1
Management of Companies & Enterprises	18,888	0.9	63	0.2	0.3	0
Administrative & Waste Services	130,296	6.0	1,986	6.5	1.5	7
Educational Services	22,045	1.0	1,366	4.5	6.2	4
Health Care & Social Assistance	183,983	8.5	2,364	7.7	1.3	3
Arts, Entertainment & Recreation	41,689	1.9	646	2.1	1.5	5
Accommodation & Food Services	205,324	9.5	1,698	5.5	0.8	3
Other Services, Except Public Administration	66,676	3.1	737	2.4	1.1	5
Public Administration	339,550	15.8	2,203	7.2	0.6	3
Other ⁴	99	N/A	3,306	10.8	N/A	18
TOTALS	2,154,021	100% *	30,607	100% *	N/A	115
Percent of Total Work Force					1.4%⁵	

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 2002*. Statewide total on ES-202 differs due to rounding.

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

4 "Other" includes nonclassified establishments and invalid NAICS codes.

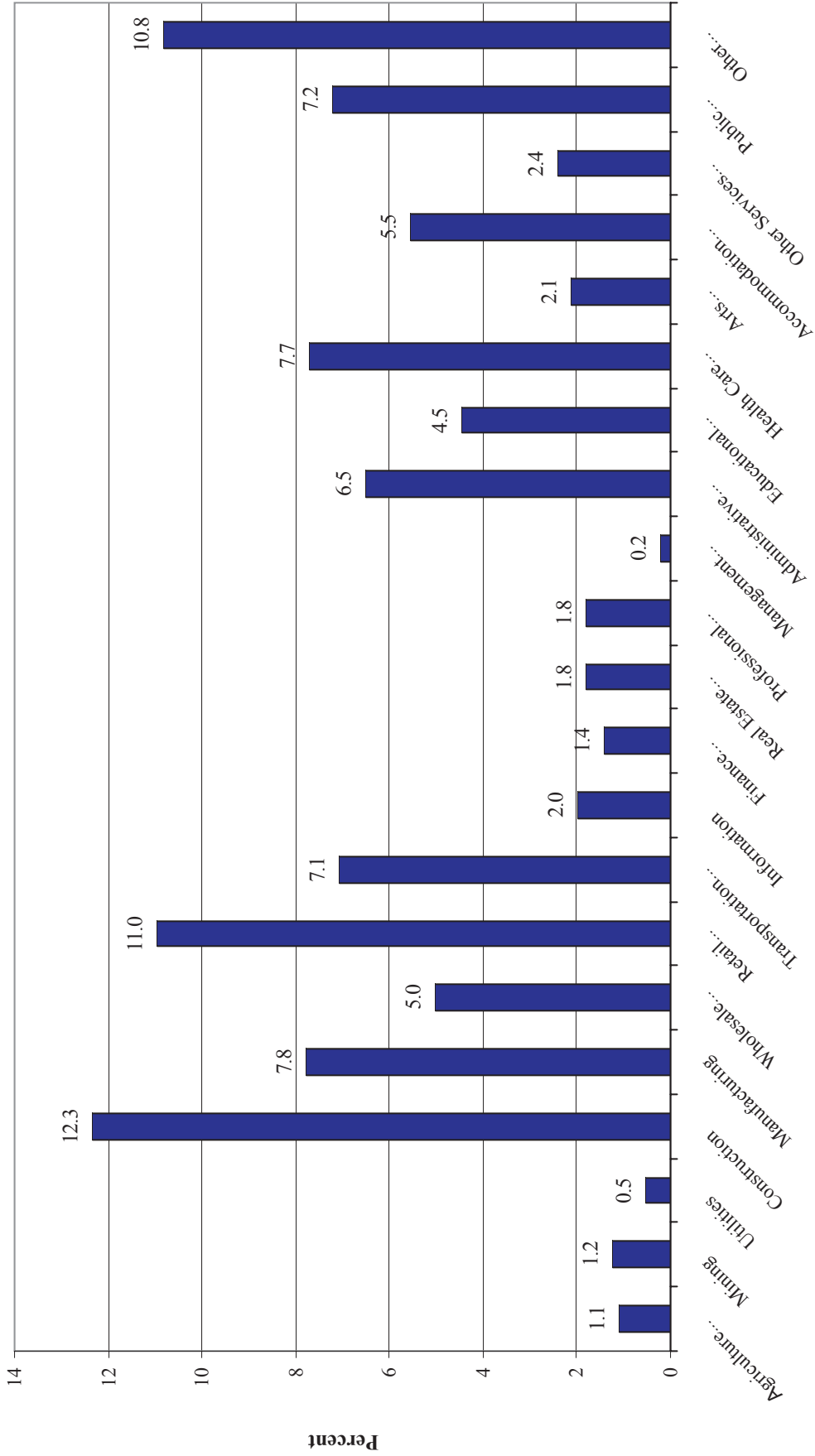
5 Percent of *overall* work force filing lost-time claims.

From 1992 to 2002, Colorado's average annual employment grew by 36.4%, yet the number of lost-time claims filed has dropped by 14.0%.

Figure 4

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

Date of Injury-Calendar Year 2002
State of Colorado



While 7.4% of the work force is employed in construction, 12.3% 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 2002
State of Colorado

NAICS Sub-Sectors ¹	Count	Percent
AGRICULTURE, FORESTRY, FISHING AND HUNTING		
111 Crop Production	99	0.3
112 Animal Production	172	0.6
113 Forestry & Logging	12	*
114 Fishing, Hunting & Trapping	1	*
115 Agriculture & Forestry Support Activities	48	0.2
<i>Subtotals</i>	<i>332</i>	<i>1.1</i>
MINING		
211 Oil & Gas Extraction	59	0.2
212 Mining (except Oil & Gas)	181	0.6
213 Support Activities for Mining	142	0.5
<i>Subtotals</i>	<i>382</i>	<i>1.2</i>
UTILITIES		
221 Utilities	160	0.5
<i>Subtotals</i>	<i>160</i>	<i>0.5</i>
CONSTRUCTION		
236 Construction of Buildings	587	1.9
237 Heavy & Civil Engineering Construction	548	1.8
238 Specialty Trade Contractors	2,644	8.6
<i>Subtotals</i>	<i>3,779</i>	<i>12.3</i>
MANUFACTURING		
311 Food Manufacturing	395	1.3
312 Beverage & Tobacco Product Manufacturing	146	0.5
313 Textile Mills	4	*
314 Textile Product Mills	24	0.1
315 Apparel Manufacturing	7	*
316 Leather & Allied Product Manufacturing	23	0.1
321 Wood Product Manufacturing	123	0.4
322 Paper Manufacturing	35	0.1
323 Printing & Related Support Activities	75	0.2
324 Petroleum & Coal Products Manufacturing	1	*
325 Chemical Manufacturing	107	0.3
326 Plastics & Rubber Products Manufacturing	96	0.3
327 Nonmetallic Mineral Product Manufacturing	218	0.7
331 Primary Metal Manufacturing	48	0.2
332 Fabricated Metal Product Manufacturing	287	0.9

Table 9 (Continued)

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

**Date of Injury-Calendar Year 2002
State of Colorado**

NAICS Sub-Sectors ¹	Count	Percent
MANUFACTURING (continued)		
333 Machinery Manufacturing	132	0.4
334 Computer & Electronic Product Manufacturing	252	0.8
335 Electrical Equipment & Appliance Manufacturing	25	0.1
336 Transportation Equipment Manufacturing	145	0.5
337 Furniture & Related Product Manufacturing	119	0.4
339 Miscellaneous Manufacturing	114	0.4
<i>Subtotals</i>	<i>2,376</i>	<i>7.8</i>
WHOLESALE TRADE		
423 Merchant Wholesalers, Durable Goods	737	2.4
424 Merchant Wholesalers, Nondurable Goods	691	2.3
425 Wholesale Electronic Markets & Agents & Brokers	105	0.3
<i>Subtotals</i>	<i>1,533</i>	<i>5.0</i>
RETAIL TRADE		
441 Motor Vehicle & Parts Dealers	436	1.4
442 Furniture & Home Furnishings Stores	127	0.4
443 Electronics & Appliance Stores	79	0.3
444 Building Material & Garden Supply Stores	425	1.4
445 Food & Beverage Stores	815	2.7
446 Health & Personal Care Stores	56	0.2
447 Gasoline Stations	216	0.7
448 Clothing & Clothing Accessories Stores	76	0.2
451 Sporting Goods, Hobby, Book & Music Stores	85	0.3
452 General Merchandise Stores	817	2.7
453 Miscellaneous Store Retailers	148	0.5
454 Nonstore Retailers	79	0.3
<i>Subtotals</i>	<i>3,359</i>	<i>11.0</i>
TRANSPORTATION AND WAREHOUSING		
481 Air Transportation	503	1.6
484 Truck Transportation	583	1.9
485 Transit & Ground Passenger Transportation	341	1.1
486 Pipeline Transportation	9	*
487 Scenic & Sightseeing Transportation	5	*
488 Support Activities for Transportation	146	0.5
492 Couriers & Messengers	549	1.8
493 Warehousing & Storage	33	0.1
<i>Subtotals</i>	<i>2,169</i>	<i>7.1</i>

Table 9 (Continued)

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

**Date of Injury-Calendar Year 2002
State of Colorado**

NAICS Sub-Sectors ¹	Count	Percent
INFORMATION		
511 Publishing Industries (except Internet)	245	0.8
512 Motion Picture & Sound Recording Industries	13	*
515 Broadcasting (except Internet)	22	0.1
516 Internet Publishing & Broadcasting	1	*
517 Telecommunications	280	0.9
518 ISPs, Web Search Portals & Data Processing	35	0.1
519 Other Information Services	11	*
<i>Subtotals</i>	<i>607</i>	<i>2.0</i>
FINANCE AND INSURANCE		
522 Credit Intermediation & Related Activities	195	0.6
523 Financial Investment & Related Activities	23	0.1
524 Insurance Carriers & Related Activities	203	0.7
<i>Subtotals</i> ²	<i>421</i>	<i>1.4</i>
REAL ESTATE AND RENTAL AND LEASING		
531 Real Estate	324	1.1
532 Rental & Leasing Services	199	0.7
533 Lessors of Nonfinancial Intangible Assets	34	0.1
<i>Subtotals</i>	<i>557</i>	<i>1.8</i>
PROFESSIONAL AND TECHNICAL SERVICES		
541 Professional & Technical Services	551	1.8
<i>Subtotals</i>	<i>551</i>	<i>1.8</i>
MANAGEMENT OF COMPANIES AND ENTERPRISES		
551 Management of Companies & Enterprises	63	0.2
<i>Subtotals</i>	<i>63</i>	<i>0.2</i>
ADMINISTRATIVE AND WASTE SERVICES		
561 Administrative & Support Services	1,762	5.8
562 Waste Management & Remediation Services	224	0.7
<i>Subtotals</i>	<i>1,986</i>	<i>6.5</i>
EDUCATIONAL SERVICES		
611 Educational Services	1,366	4.5
<i>Subtotals</i>	<i>1,366</i>	<i>4.5</i>
HEALTH CARE AND SOCIAL ASSISTANCE		
621 Ambulatory Health Care Services	508	1.7
622 Hospitals	865	2.8
623 Nursing & Residential Care Facilities	656	2.1
624 Social Assistance	335	1.1
<i>Subtotals</i>	<i>2,364</i>	<i>7.7</i>

Table 9 (Continued)

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

**Date of Injury-Calendar Year 2002
State of Colorado**

NAICS Sub-Sectors ¹	Count	Percent
ARTS, ENTERTAINMENT, AND RECREATION		
711 Performing Arts & Spectator Sports	74	0.2
712 Museums, Parks & Historical Sites	13	*
713 Gambling, Recreation & Amusement Industries	559	1.8
<i>Subtotals</i>	<i>646</i>	<i>2.1</i>
ACCOMMODATION AND FOOD SERVICES		
721 Accommodation	542	1.8
722 Food Services & Drinking Places	1,156	3.8
<i>Subtotals</i>	<i>1,698</i>	<i>5.5</i>
OTHER SERVICES EXCEPT PUBLIC ADMINISTRATION		
811 Repair & Maintenance	359	1.2
812 Personal & Laundry Services	181	0.6
813 Membership Associations & Organizations	181	0.6
814 Private Households	16	0.1
<i>Subtotals</i>	<i>737</i>	<i>2.4</i>
PUBLIC ADMINISTRATION		
921 Executive, Legislative & General Government	1,425	4.7
922 Justice, Public Order & Safety Activities	569	1.9
923 Administration of Human Resource Programs	197	0.6
924 Administration of Environmental Programs	5	*
925 Community & Housing Program Administration	2	*
926 Administration of Economic Programs	5	*
<i>Subtotals</i>	<i>2,203</i>	<i>7.2</i>
OTHER		
Disclosure Suppression	12	*
Invalid NAICS Codes	62	0.2
Nonclassifiable Establishments	3,244	10.6
<i>Subtotals</i>	<i>3,318</i>	<i>10.8</i>
TOTALS	30,607	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 for this NAICS category is less than the count of lost-time claims for the same category in Table 8 because of the need for disclosure suppression at this data level.

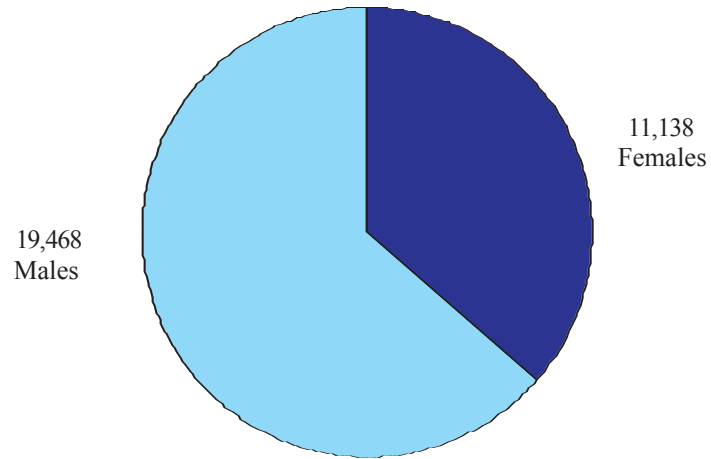
*The NAICS sub-sector with the highest percentage of lost-time claims is
Specialty Trade Contractors (8.6%).*

Figure 5

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

Date of Injury-Calendar Year 2002
State of Colorado

Number of Lost-Time Claims¹



Percent of Lost-Time Claims

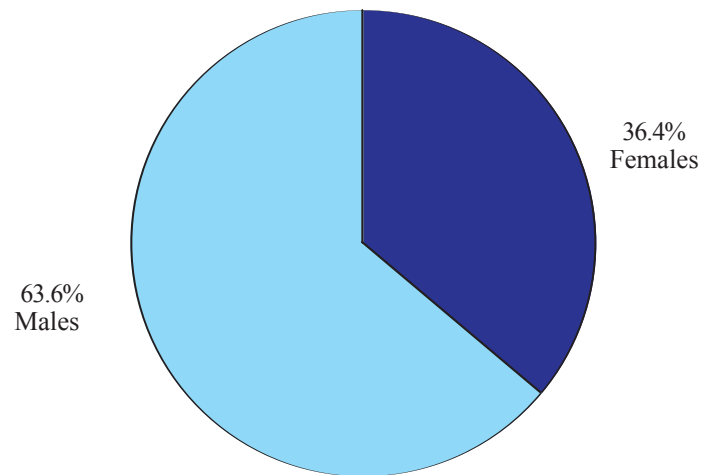
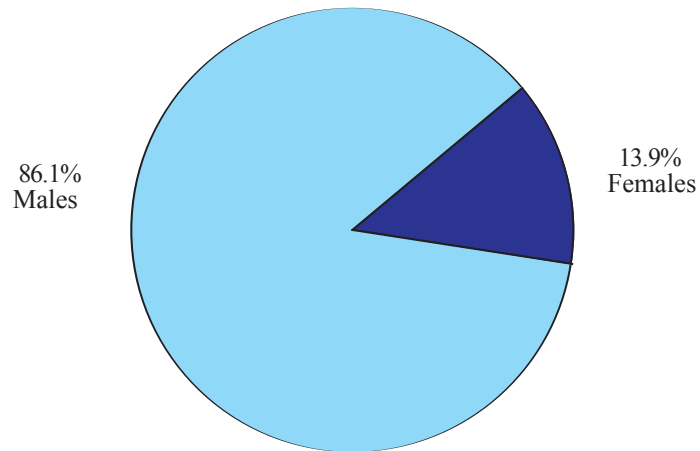


Figure 5 (Continued)

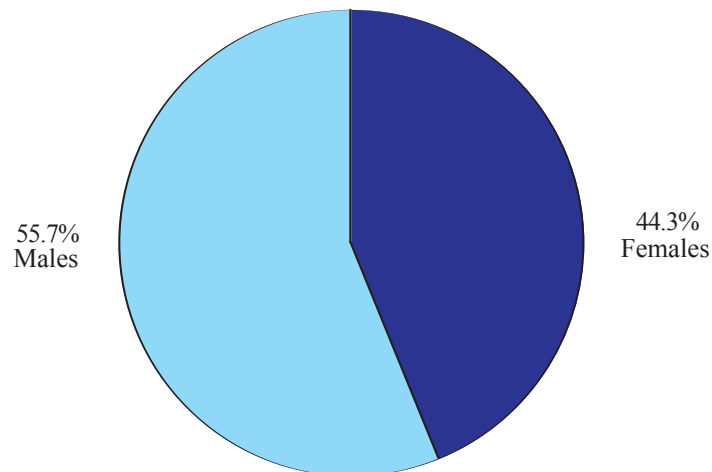
Distribution of Lost-Time Claims, Fatal Claims and Work Force by Gender

Date of Injury-Calendar Year 2002
State of Colorado

Percent of Fatal Claims²



Percent of Work Force³



Notes:

1 Total number of lost-time claims is 30,607; one claim had missing data for gender.

2 Total number of fatal claims is 115.

3 Source: U.S. Dept. of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2002: Table 12, Employment by Status of the Civilian Noninstitutional Population by Sex, Age, Race and Hispanic Origin, 2002 Annual Averages.*

Table 10

Distribution of Lost-Time Claims by Gender and Part of Body¹

**Date of Injury-Calendar Year 2002
State of Colorado**

Part of Body ²	Gender					
	Female		Male		Totals ³	
	Count	Percent	Count	Percent	Count	Percent
Back	1,656	5.4	3,547	11.6	5,203	17.0
Knee	1,007	3.3	2,099	6.9	3,106	10.1
Multiple Body Parts	1,334	4.4	1,432	4.7	2,766	9.0
Upper Arm (Including Shoulder(s))	888	2.9	1,775	5.8	2,663	8.7
Finger(s)	567	1.9	1,383	4.5	1,950	6.4
Head	499	1.6	1,066	3.5	1,565	5.1
Wrist	801	2.6	661	2.2	1,462	4.8
Nonclassifiable	676	2.2	762	2.5	1,438	4.7
Hand	488	1.6	798	2.6	1,286	4.2
Multiple Upper Extremities	675	2.2	508	1.7	1,183	3.9
Ankle	380	1.2	787	2.6	1,167	3.8
Foot/Feet	290	0.9	691	2.3	981	3.2
Internal Organs	165	0.5	302	1.0	467	1.5
Death	16	0.1	99	0.3	115	0.4
All Other Classified Injuries	1,696	5.5	3,558	11.6	5,254	17.2
TOTALS	11,138	36.4%	19,468	63.6%	30,606	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 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).
- 3 Total number of lost-time claims is 30,607; one claim had missing data for gender.

Both males and females injure their back more than any other body part.

Table 11

Distribution of Lost-Time Claims by Gender and Nature of Injury¹

**Date of Injury-Calendar Year 2002
State of Colorado**

Nature of Injury ³	Gender				Totals ²	
	Female		Male		Count	Percent
	Count	Percent	Count	Percent		
Strain, Sprain	4,251	13.9	7,857	25.7	12,108	39.6
Contusion, Crushing	1,044	3.4	2,194	7.2	3,238	10.6
Laceration, Puncture	443	1.4	1,460	4.8	1,903	6.2
Fracture	474	1.5	1,294	4.2	1,768	5.8
Inflammation (including Tendinitis/Tenosynovitis)	408	1.3	355	1.2	763	2.5
Multiple Physical Injuries Only	267	0.9	394	1.3	661	2.2
Hernia	32	0.1	426	1.4	458	1.5
Carpal Tunnel Syndrome	295	1.0	109	0.4	404	1.3
Cumulative Injury, NOC	224	0.7	138	0.5	362	1.2
Mental Stress/Mental Disorder	164	0.5	92	0.3	256	0.8
Other	825	2.7	1,554	5.1	2,379	7.8
All Other Specific Injuries, NOC	2,711	8.9	3,595	11.7	6,306	20.6
TOTALS	11,138	36.4%	19,468	63.6%	30,606	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 30,607; one claim had missing data for gender.

3 NOC means Not Otherwise Classified.

Strains and sprains far outnumber other injuries for both males and females.



Table 12

**Distribution of Lost-Time Claims by Gender and
North American Industry Classification System (NAICS)¹**

**Date of Injury-Calendar Year 2002
State of Colorado**

NAICS Sectors ³	Gender				Totals ²	
	Female		Male		Count	Percent
	Count	Percent	Count	Percent		
Agriculture, Forestry, Fishing & Hunting	67	0.2	265	0.9	332	1.1
Mining	19	0.1	363	1.2	382	1.2
Utilities	16	0.1	144	0.5	160	0.5
Construction	158	0.5	3,621	11.8	3,779	12.3
Manufacturing	637	2.1	1,739	5.7	2,376	7.8
Wholesale Trade	325	1.1	1,208	3.9	1,533	5.0
Retail Trade	1,447	4.7	1,912	6.2	3,359	11.0
Transportation & Warehousing	557	1.8	1,612	5.3	2,169	7.1
Information	320	1.0	287	0.9	607	2.0
Finance & Insurance	337	1.1	96	0.3	433	1.4
Real Estate, Rental & Leasing	180	0.6	377	1.2	557	1.8
Professional & Technical Services	259	0.8	292	1.0	551	1.8
Management of Companies & Enterprises	25	0.1	38	0.1	63	0.2
Administrative & Waste Services	634	2.1	1,352	4.4	1,986	6.5
Educational Services	812	2.7	554	1.8	1,366	4.5
Health Care & Social Assistance	1,838	6.0	526	1.7	2,364	7.7
Arts, Entertainment & Recreation	254	0.8	391	1.3	645	2.1
Accommodation & Food Services	894	2.9	804	2.6	1,698	5.5
Other Services, Except Public Administration	261	0.9	476	1.6	737	2.4
Public Administration	769	2.5	1,434	4.7	2,203	7.2
Other ⁴	1,329	4.3	1,977	6.5	3,306	10.8
TOTALS	11,138	36.4%	19,468	63.6%	30,606	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 30,607; one claim had missing data for gender.

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

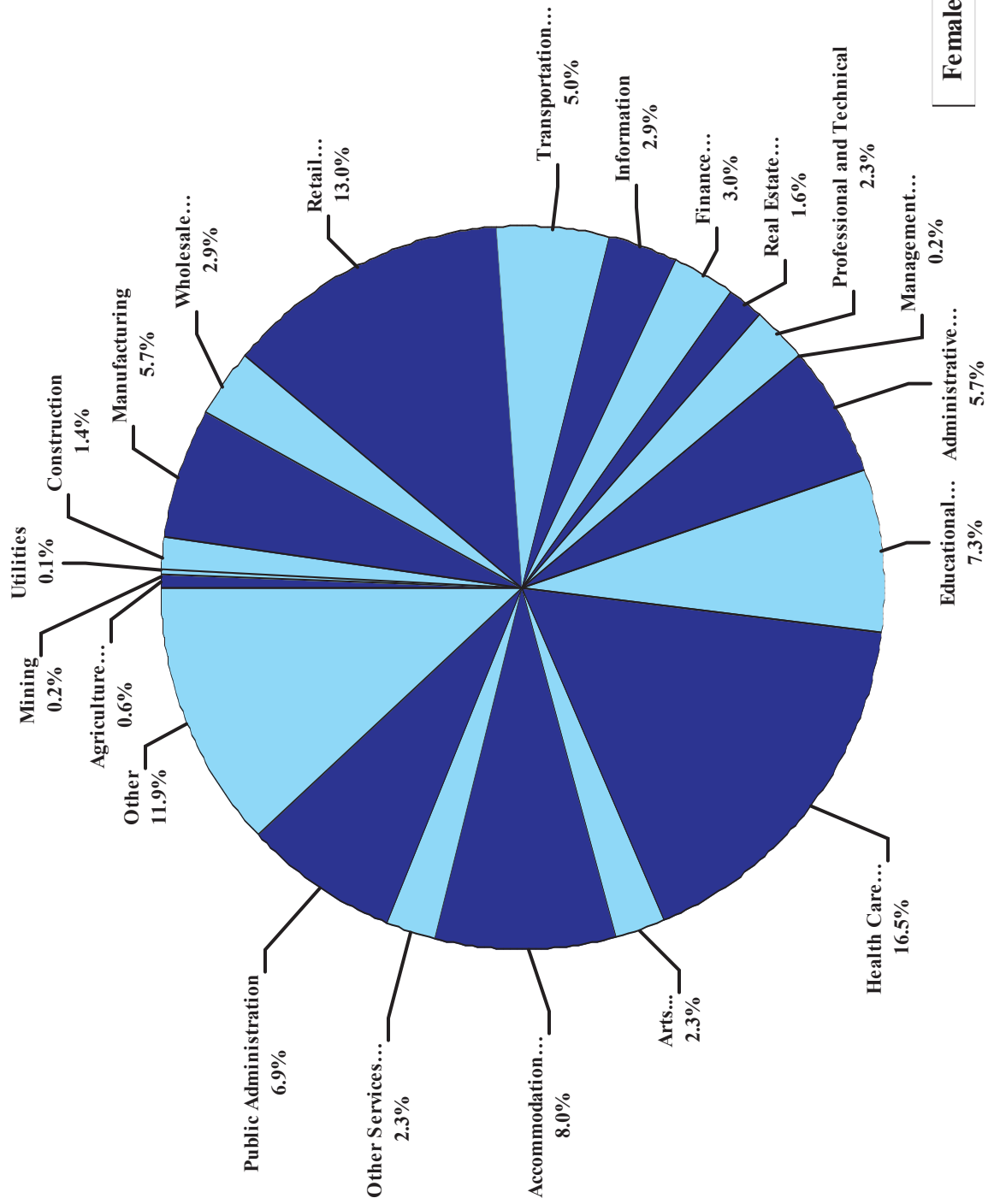
4 "Other" includes nonclassified establishments and invalid NAICS codes.

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

Date of Injury-Calendar Year 2002
State of Colorado

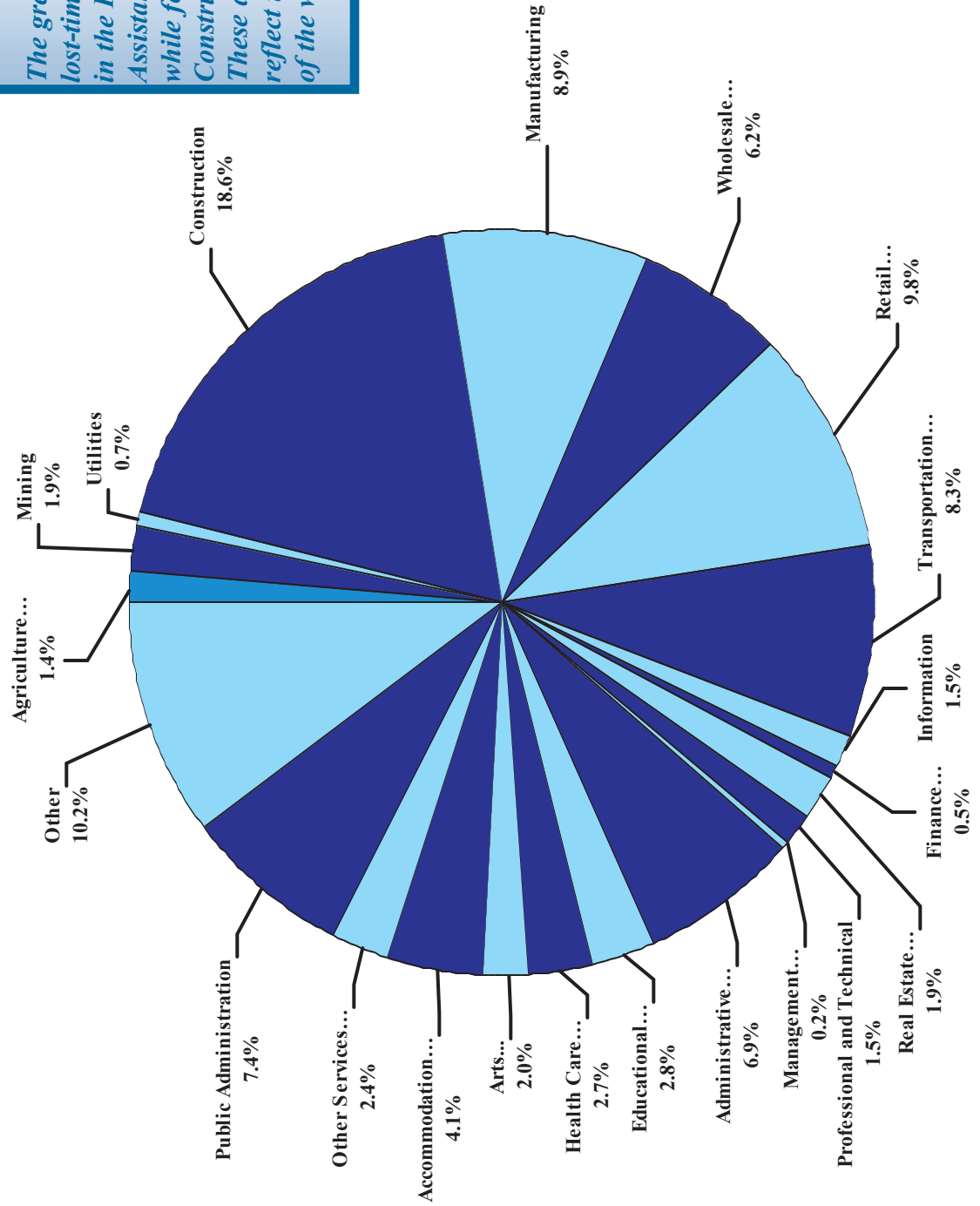


Female = 100%

Figure 6b

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

Date of Injury-Calendar Year 2002
State of Colorado



The greatest percentage of lost-time claims for females is in the Health Care and Social Assistance sector (16.5%), while for males it is in the Construction sector (18.6%). These differences may merely reflect the gender distribution of the work force.

Male = 100%

Table 13

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

**Date of Injury-Calendar Year 2002
State of Colorado**

NAICS Sectors ²	Age Group ³						Totals			
	Under 18	18-29	30-39	40-49	50-59	60-65	Over 65	Age Missing	Count	Percent
Agriculture, Forestry, Fishing & Hunting	*	0.3	0.3	0.3	0.1	0.1	*	*	332	1.1
Mining	*	0.3	0.3	0.4	0.2	*	*	*	382	1.2
Utilities	*	0.1	0.1	0.2	0.2	*	*	*	160	0.5
Construction	0.1	3.8	3.5	3.2	1.4	0.3	0.1	0.1	3,779	12.3
Manufacturing	*	1.5	1.9	2.3	1.6	0.3	0.1	*	2,376	7.8
Wholesale Trade	*	1.1	1.5	1.4	0.8	0.1	0.1	*	1,533	5.0
Retail Trade	0.2	3.0	2.5	2.9	1.6	0.4	0.3	0.1	3,359	11.0
Transportation & Warehousing	*	1.1	1.9	2.2	1.6	0.3	0.1	*	2,169	7.1
Information	*	0.4	0.6	0.6	0.4	0.1	*	*	607	2.0
Finance & Insurance	*	0.3	0.4	0.4	0.3	0.1	*	*	433	1.4
Real Estate, Rental & Leasing	*	0.4	0.4	0.6	0.3	0.1	0.1	*	557	1.8
Professional & Technical Services	*	0.4	0.5	0.5	0.3	0.1	*	*	551	1.8
Management of Companies & Enterprises	*	*	0.1	0.1	*	*	*	*	63	0.2
Administrative & Waste Services	*	1.8	1.8	1.6	1.0	0.2	0.1	*	1,986	6.5
Educational Services	*	0.7	1.0	1.3	1.1	0.2	0.1	*	1,366	4.5
Health Care & Social Assistance	0.1	1.5	1.8	2.2	1.6	0.4	0.1	*	2,364	7.7
Arts, Entertainment & Recreation	*	0.6	0.5	0.4	0.4	0.1	0.1	*	646	2.1
Accommodation & Food Services	0.2	2.0	1.3	1.2	0.6	0.1	0.1	*	1,698	5.5
Other Services, Except Public Administration	*	0.5	0.7	0.7	0.3	0.1	0.1	*	737	2.4
Public Administration	*	0.8	1.8	2.2	2.0	0.3	0.1	*	2,203	7.2
Other ⁴	0.1	2.8	2.7	3.0	1.7	0.3	0.2	0.1	3,306	10.8
TOTALS	254	7,165	7,836	8,409	5,288	1,073	449	133	30,607	N/A
Percent	0.8	23.4	25.6	27.5	17.3	3.5	1.5	0.4	N/A	100% **

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

3 Widths of age group categories vary.

4 "Other" includes nonclassified establishments and invalid NAICS codes.

Table 14
Lost-Time Claims Compared to Employment
by Age and Gender¹

Date of Injury-Calendar Year 2002
State of Colorado

Age Group	Number in Labor Force ^{2,3}	Number of Lost-Time Claims ⁴	Percent of Labor Force Filing L-T Claims	Gender					
				Males			Females		
				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.	139	962	0.69	77	612	0.79	62	350	0.56
20-24 yrs.	276	2,984	1.08	143	2,026	1.42	132	958	0.73
25-34 yrs.	623	7,256	1.16	358	4,969	1.39	265	2,287	0.86
35-44 yrs.	577	8,393	1.45	324	5,280	1.63	253	3,113	1.23
45-54 yrs.	551	7,255	1.32	301	4,262	1.42	250	2,993	1.20
55-64 yrs.	219	3,053	1.39	125	1,868	1.49	94	1,185	1.26
TOTALS⁵	2,385	29,903	N/A	1,328	19,017	N/A	1,056	10,886	N/A
Percent of Total Work Force			1.25%	1.43%			1.03%		

- Notes:**
- 1 The findings reported in this table must be interpreted in light of the age and gender distribution of the work force, though an analysis to clarify this relationship is beyond the scope of this report.
 - 2 Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2002; Table 12, Employment Status of the Civilian Noninstitutional Population by Sex, Age, Race, and Hispanic Origin, 2002 Annual Averages.*
 - 3 Counts are in thousands. Sums of individual items for age and gender may not equal total for age due to rounding.
 - 4 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 30,607; 704 claims are excluded from this analysis because they fall outside the age categories used in this table or had missing data for gender.
 - 5 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 35-44 years of age file the highest percentage of lost-time claims. For males, workers 35-44 years old file the highest percentage of claims; for females, the highest percentage 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 Gender¹

Date of Injury-Calendar Year 2002
State of Colorado

Gender

Age Group ³	Female		Male		Totals ²	
	Count	Percent	Count	Percent	Count	Percent
Under 18 yrs.	100	0.3	154	0.5	254	0.8
18 - 29 yrs.	2,295	7.5	4,869	15.9	7,164	23.4
30 - 39 yrs.	2,693	8.8	5,143	16.8	7,836	25.6
40 - 49 yrs.	3,290	10.7	5,119	16.7	8,409	27.5
50 - 59 yrs.	2,155	7.0	3,133	10.2	5,288	17.3
60 - 65 yrs.	401	1.3	672	2.2	1,073	3.5
Over 65 yrs.	171	0.6	278	0.9	449	1.5
Age Missing	33	0.1	100	0.3	133	0.4
TOTALS	11,138	36.4%	19,468	63.6%	30,606	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 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 30,607; one claim had missing data for gender.

3 Widths of age group categories vary.

Figure 7

Percent Distribution of Lost-Time Claims by Age and Gender

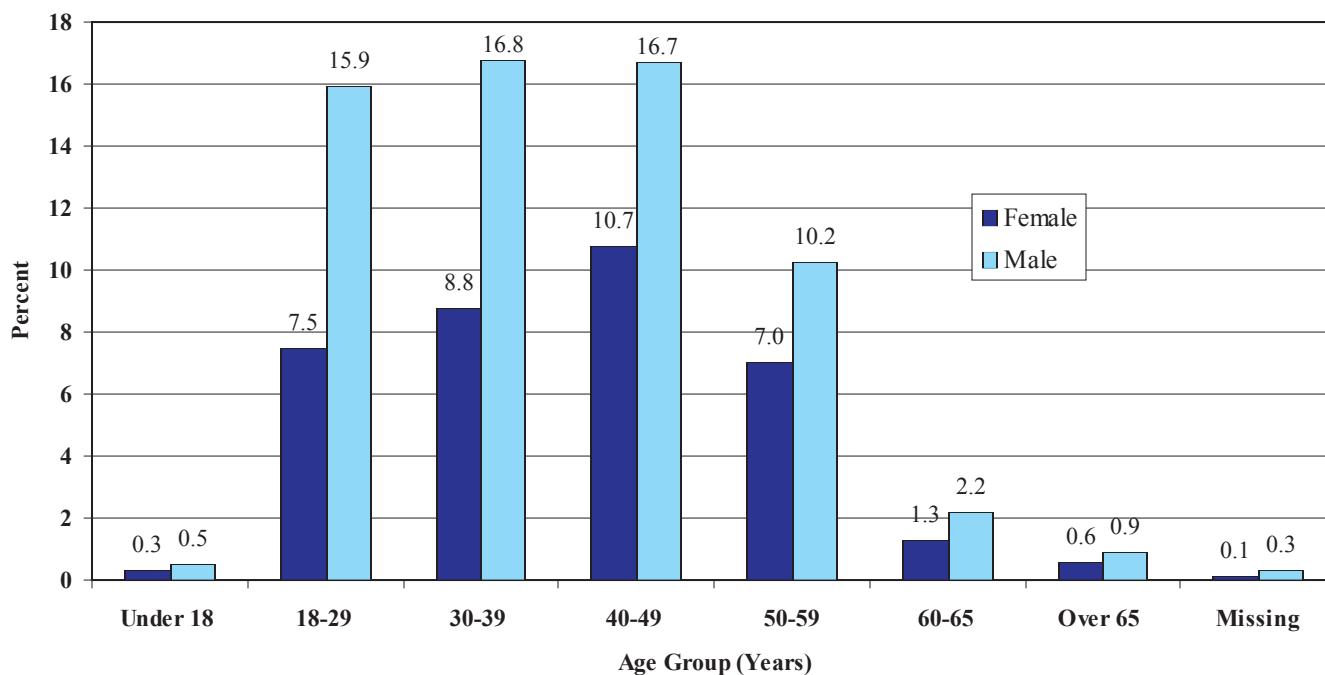
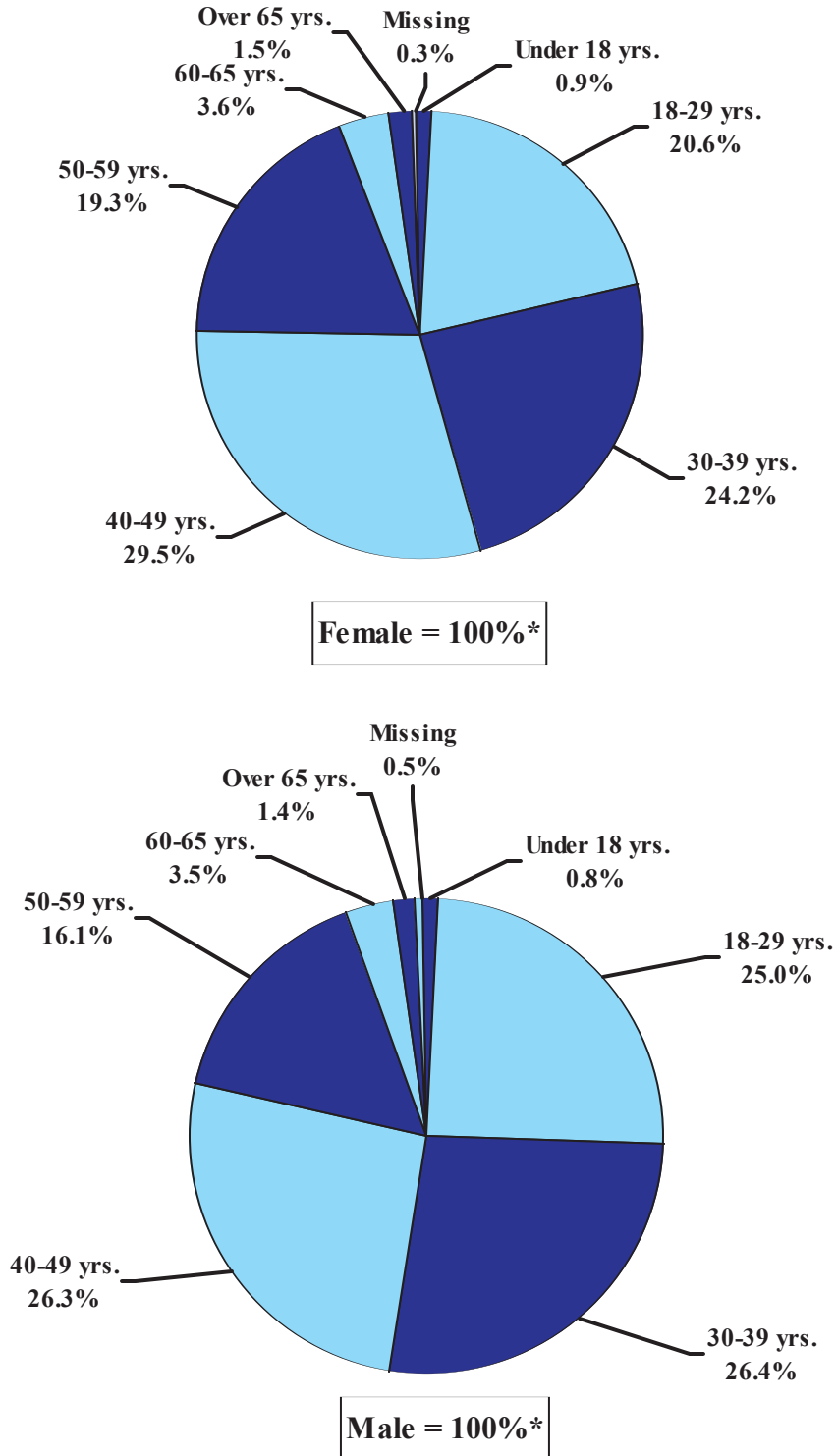


Figure 8

Percent Distribution of Lost-Time Claims, Gender by Age¹

Date of Injury-Calendar Year 2002
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 distribution 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 2002
State of Colorado

Claim Status¹	Count	Percent
Admitted	22,615	73.9
Denied	7,215	23.6
Indeterminate	777	2.5
TOTALS	30,607	100% *

Notes:

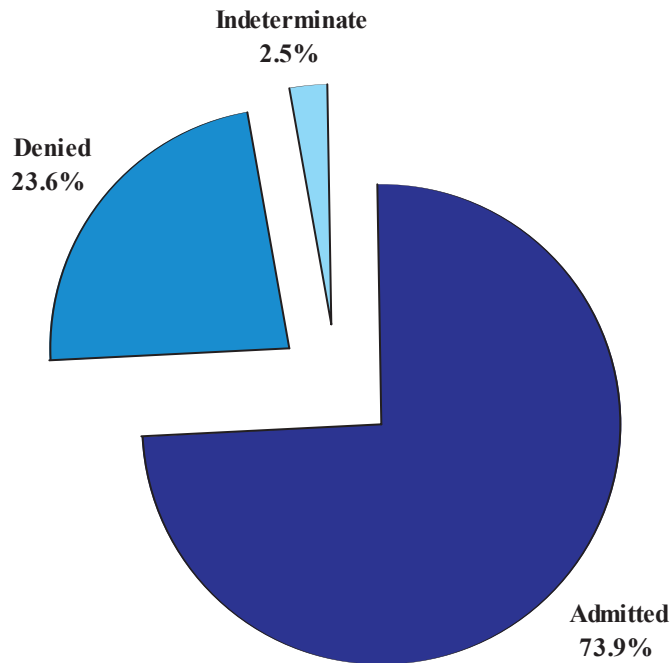
* Column may not sum to 100% due to rounding.

1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2003. 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. (Of the "Indeterminate" claims, 45 or 5.8% of these claims have been resolved with a settlement, and an additional 61 or 8.3% had a hearing.)

Figure 9

Percent Distribution of Lost-Time Claims by Claim Status*

Date of Injury-Calendar Year 2002
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 2002
State of Colorado

Claim Status ¹	Count	Percent	Totals	
			Count	Percent
ADMITTED CLAIMS WITH NO DENIAL			20,542	67.1%
Admission Type:				
General	2,878	14.0		
Final	15,566	75.8		
Fatal	35	0.2		
Final Pay Notice	2,063	10.0		
<i>Subtotals</i>	<i>20,542</i>	<i>100%</i>		
DENIED CLAIMS, LATER ADMITTED			2,073	6.8%
Admission Type:				
General	409	19.7		
Final	802	38.7		
Fatal	16	0.8		
Final Pay Notice	846	40.8		
<i>Subtotals</i>	<i>2,073</i>	<i>100%</i>		
DENIED CLAIMS, NEVER ADMITTED			7,215	23.6%
INDETERMINATE CLAIMS			777	2.5%
Carrier Type²:				
Commercial Carrier	559	71.9		
Self Insured Employer	66	8.5		
Non-Insured Employer	152	19.6		
<i>Subtotals</i>	<i>777</i>	<i>100%</i>		
TOTALS			30,607	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 December 28, 2003. "Admitted" claim is one for which an admission document, including a Fatal Admission or Final Pay Notice, has been filed. A "Denied" claim is for which a "Notice of Contest" has been filed, but no admission document has been filed. An "Indeterminate" claim is one for which neither admission nor a denial has been filed. (Of the "Indeterminate" claims, 45 or 5.8% of these claims have been resolved with a settlement, and 61 or 8.3% had a hearing.

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 2002
State of Colorado**

Carrier Type	Claims Filed Against Carrier		Claims Initially Denied by Carrier		Claims Initially Denied But Later Admitted by Carrier		Claims Ultimately Denied by Carrier	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent
Commercial Carrier	23,001	78.1	6,606	28.7	1,533	23.2	5,073	22.1
Self-Insured Employer	6,278	21.3	2,142	34.1	250	11.7	1,892	30.1
Non-Insured Employer ³	184	0.6	29	15.8	5	17.2	24	13.0
TOTALS⁴	29,463	100% *	8,777	29.8%	1,788	20.4%	6,989	23.7%

Notes:

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

1 **The analysis is based on claims with 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.

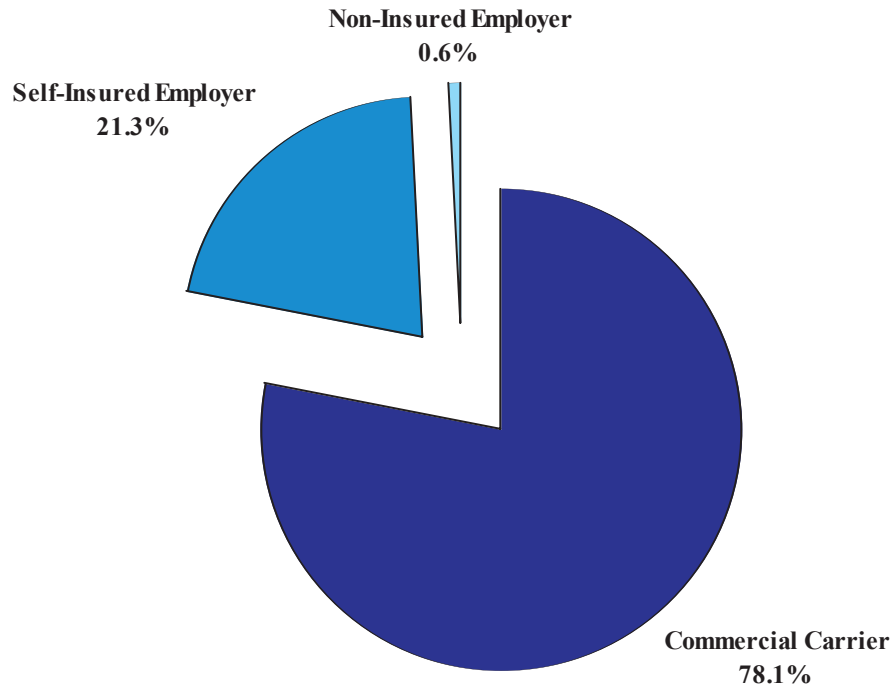
2 A "Denied" claim is one for which a "Notice of Contest", but no admission document has been filed.

3 The count and percent of claims denied by non-insured employers is misleading, as 152 or 71% of the 214 total (with single and multiple carriers) claims filed against non-insured employers are "Indeterminate." That is, based on information in the Division's database as of December 28, 2003, neither an admission nor a denial had been filed in 152 of the 214 claims filed against non-insured employers.

4 Of the total 30,607 lost-time claims filed, 1,144 or 3.7% involved multiple carriers and are excluded from this analysis.

Figure 10

Percent of Lost-Time Claims Filed by Carrier Type



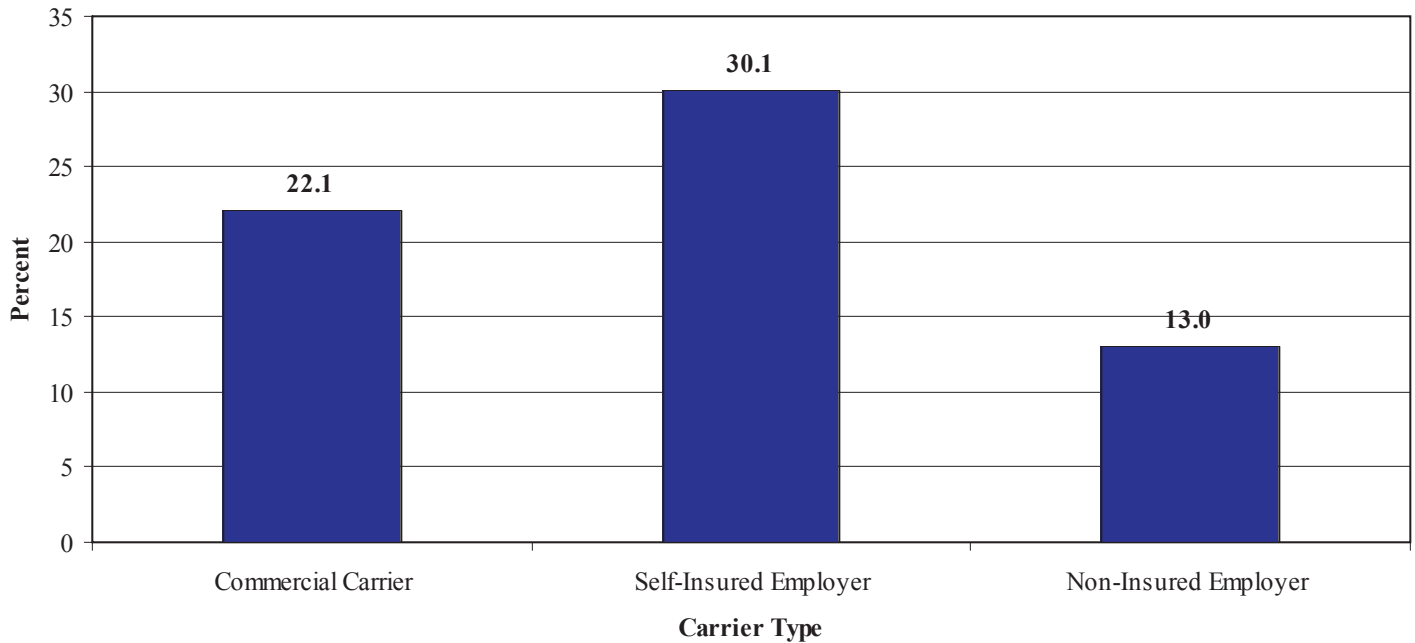
Notes:

1. Based on claims involving a single carrier.

2. Source: Table 18, column "Claims Filed Against Carrier."

Figure 11

Percent of Lost-Time Claims Denied by Carrier Type



Notes:

- 1 Based on claims involving a single carrier.
- 2 Source: Table 18, column "Claims Denied by Carrier".

Table 19

Distribution of Lost-Time Claims by Gender and Claim Status¹

**Date of Injury-Calendar Year 2002
State of Colorado**

Claim Status

Gender	Admission Only		Denial and Admission		Denial Only		Indeterminate		Totals ²	
	Count	Percent	Count	Percent	Count	Percent	Count	Percent	Count	Percent*
Female	6,872	61.7	772	6.9	3,249	29.2	245	2.2	11,138	100.0
Male	13,670	70.2	1,301	6.7	3,965	20.4	532	2.7	19,468	100.0
TOTALS	20,542	67.1%	2,073	6.8%	7,214	23.6%	777	2.5%	30,606	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 December 28, 2003. An "Admitted" claim is one for which an admission document, including a Fatal Admission of 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 30,607; one claim had missing data for gender.

Table 20

Distribution of Fatal Claims by Nature of Injury (Detail)

Date of Death-Calendar Year 2002
State of Colorado

Nature of Injury^{1,2}	Count	Percent
SPECIFIC INJURY		
Drowning	2	1.7
Electric shock	1	0.9
Freezing	1	0.9
Infection	2	1.7
Myocardial Infarction (Heart Attack)	12	10.4
Asphyxiation	3	2.6
All Other Specific Injuries, NOC	23	20.0
<i>Subtotals</i>	<i>44</i>	<i>38.3</i>
MULTIPLE INJURIES		
Multiple Physical Injuries	51	44.3
<i>Subtotals</i>	<i>51</i>	<i>44.3</i>
ORGANIC DISEASE		
Organic Heart Disease	8	7.0
Organic Lung Disease	3	2.6
Organic Neurological Disease	2	1.7
<i>Subtotals</i>	<i>13</i>	<i>11.3</i>
MISSING		
Missing	7	6.1
<i>Subtotals</i>	<i>7</i>	<i>6.1</i>
TOTALS	115	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. Two cases with death certificates had no information on the nature.

2 NOC means Not Otherwise Classified.

Nearly 92% of the fatal claims involving heart attacks are denied.

Table 21

Distribution of Fatal Claims by Cause of Injury (Detail)

Date of Death-Calendar Year 2002
State of Colorado

Cause of Injury ^{1,2}	Count	Percent
BURNED OR SCALDED		
Contact with Electric Current	1	0.9
<i>Subtotals</i>	<i>1</i>	<i>0.9</i>
CAUGHT IN OR BETWEEN		
Machine or Machinery	3	2.6
Caught In or Between, NOC	3	2.6
Collapsing Materials (Slides of Earth)	2	1.7
<i>Subtotals</i>	<i>8</i>	<i>7.0</i>
FELL OR SLIPPED		
From a Different Level (Elevation)	9	7.8
From a Ladder or Scaffolding	2	1.7
Into Openings-Shafts, Excavations, etc.	1	0.9
<i>Subtotals</i>	<i>12</i>	<i>10.4</i>
MOTOR VEHICLE		
Collision or Sideswipe with Another Vehicle	8	7.0
Collision with a Fixed Object-Standing Vehicle or Stationary Object	4	3.5
Crash of Airplane	3	2.6
Vehicle Upset-Overturned or Jackknifed	15	13.0
Motor Vehicle, NOC	5	4.3
<i>Subtotals</i>	<i>35</i>	<i>30.4</i>
STRUCK OR INJURED BY		
Fellow Worker, Patient	3	2.6
Falling or Flying Object	2	1.7
Hand Tool or Machine in Use	1	0.9
Motor Vehicle	7	6.1
Moving Parts of Machine	1	0.9
<i>Subtotals</i>	<i>14</i>	<i>12.2</i>
MISCELLANEOUS		
Person in Act of a Crime-Robbery or Criminal Assault	8	7.0
Other - Miscellaneous, NOC	4	3.5
<i>Subtotals</i>	<i>12</i>	<i>10.4</i>
MISSING		
Missing	33	28.7
<i>Subtotals</i>	<i>33</i>	<i>28.7</i>
TOTALS	115	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. Twenty-eight cases with death certificates had no information about the cause.

2 NOC means Not Otherwise Classified.

Table 22

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 2002
State of Colorado

NAICS Sectors ¹	Fatal Claims		Average Annual Employment ²	Rate per 10,000
	Count	Percent		
Construction	19	16.5	160,353	1.18
Wholesale Trade	10	8.7	95,106	1.05
Retail Trade	10	8.7	242,731	0.41
Transportation & Warehousing	10	8.7	61,834	1.62
Administrative & Waste Services	7	6.1	130,296	0.54
Manufacturing	6	5.2	166,495	0.36
Arts, Entertainment & Recreation	5	4.3	41,689	1.20
Other Services except Public Administration	5	4.3	66,676	0.75
Agriculture, Forestry, Fishing & Hunting	4	3.5	14,452	2.77
Educational Services	4	3.5	22,045	1.81
Mining	3	2.6	12,878	2.33
Health Care & Social Assistance	3	2.6	183,983	0.16
Accommodation & Food Services	3	2.6	205,324	0.15
Public Administration	3	2.6	339,550	0.09
Information	2	1.7	93,400	0.21
Real Estate & Rental & Leasing	2	1.7	45,545	0.44
Professional & Technical Services	1	0.9	142,205	0.07
Utilities	0	0.0	8,148	0.00
Finance & Insurance	0	0.0	102,324	0.00
Management of Companies & Enterprises	0	0.0	18,888	0.00
Other ³	18	15.7	99	N/A
TOTALS	115	100% *	2,154,021	N/A
Rate Overall				0.53

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 2002*. Statewide total in ES-202 differs due to rounding.

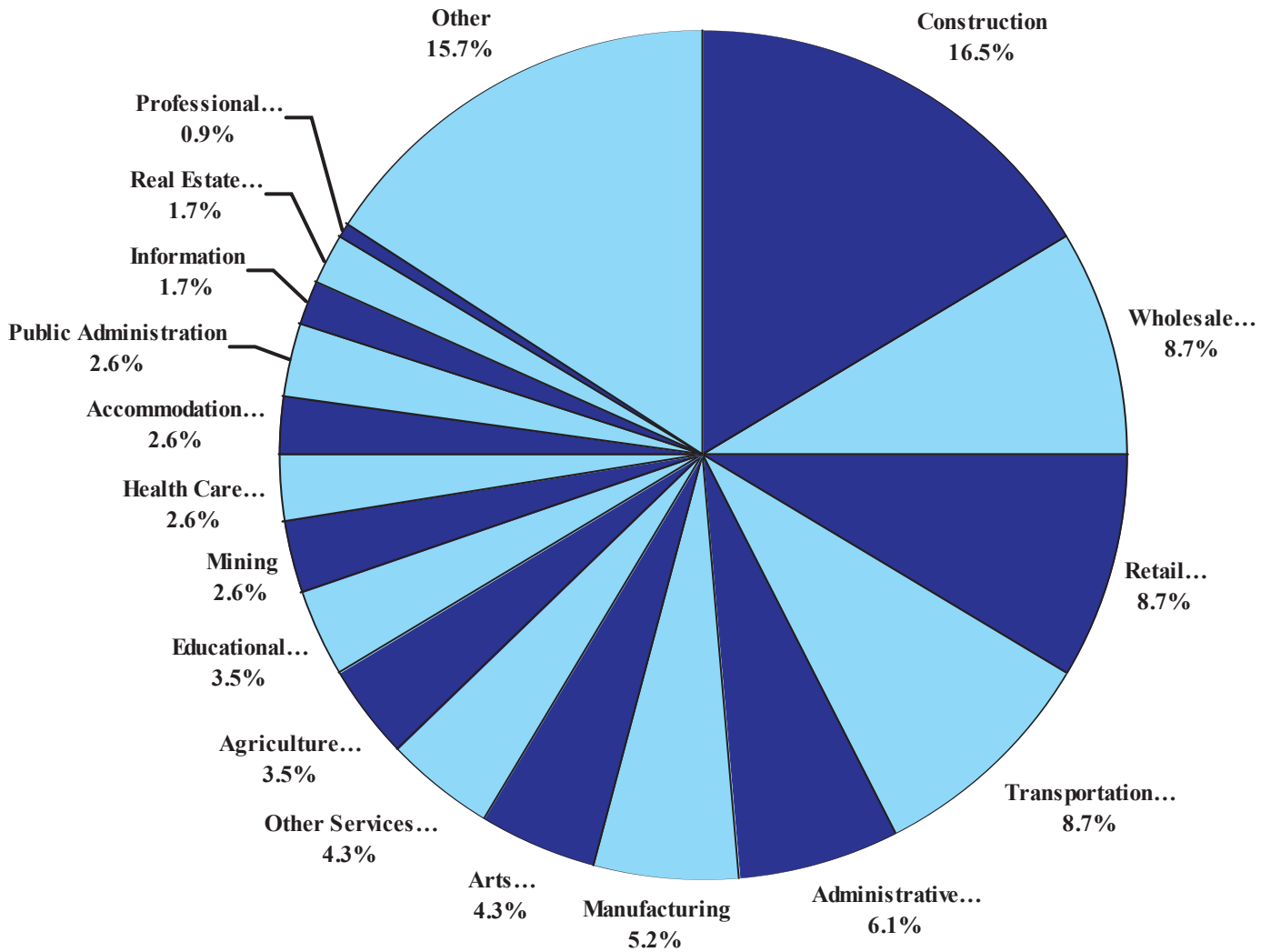
3 "Other" includes nonclassified establishments and invalid NAICS codes.

Construction is the industry with the highest number of fatal claims, but Agriculture, Forestry, Fishing and Hunting is the industry with the highest rate of fatal claims per 10,000 workers.

Figure 12

Percent Distribution of Fatal Claims by North American Industry Classification System (NAICS)¹

Date of Death-Calendar Year 2002
State of Colorado

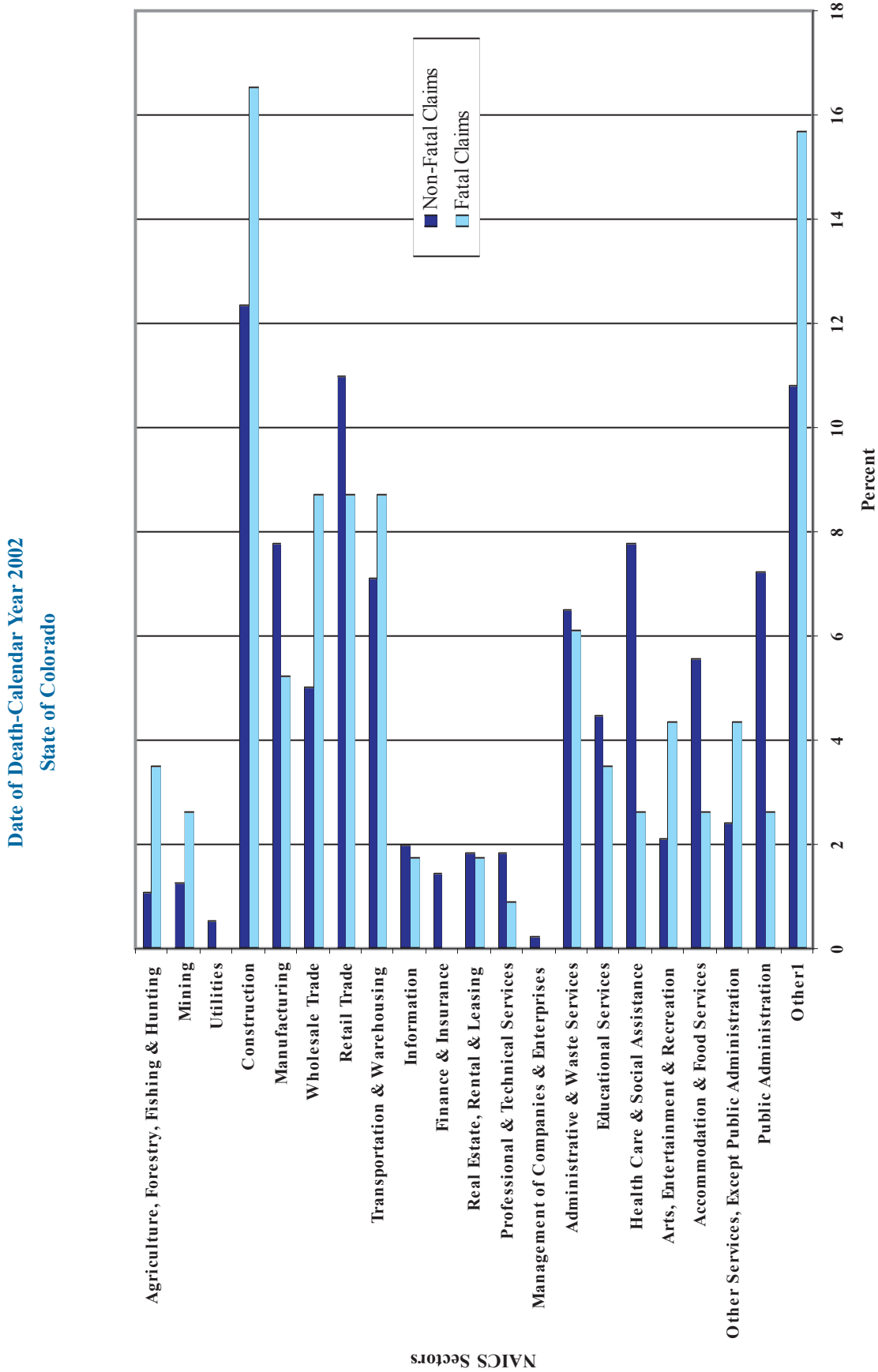


Notes:

1. Three NAICS Sectors did not have any fatal claims in 2002: Utilities; Finance & Insurance; and, Management of Companies and Enterprises.
2. Total number of fatal claims is 115.
3. Source: Table 22, column "Fatal Claims, Percent".

Figure 13

Percent of Fatal and Non-Fatal Claims by North American Industry Classification System (NAICS)



Notes:

1 "Other" includes nonclassified establishments and invalid NAICS codes.

2 Source: Table 22 for percent of fatal claims and Table 8 for percent of non-fatal claims.

Table 23

Distribution of Fatal Claims by Worker Characteristic¹Date of Death-Calendar Year 2002
State of Colorado

Worker Characteristic	Count	Percent
TOTAL	115	100%
GENDER		
Male	99	86.1
Female	16	13.9
AGE		
Under 18 Yrs.	1	0.9
18-29 Yrs.	22	19.1
30-39 Yrs.	22	19.1
40-49 Yrs.	20	17.4
50-59 Yrs.	30	26.1
60-65 Yrs.	5	4.3
Over 65 Yrs.	10	8.7
Missing ²	5	4.3
MARITAL STATUS		
Married	68	59.1
Divorced	16	13.9
Widowed	1	0.9
Never Married	24	20.9
Missing ³	6	5.2
RACE		
White	103	89.6
Black	4	3.5
American Indian	2	1.7
Asian-American	1	0.9
Missing ²	5	4.3
HISPANIC-ORIGIN		
Hispanic	25	21.7

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.
- 2 Five cases had no death certificate.
- 3 In addition to the five missing death certificates, one case with a death certificate was from another state that does not collect information on marital status.

Table 24

Distribution of Fatal Claims by Age and Gender¹

Date of Death-Calendar Year 2002
State of Colorado

Age Group ²	Gender				Totals	
	Female		Male		Count	Percent
	Count	Percent	Count	Percent		
Under 18 Yrs.	1	0.9	0	0.0	1	0.9
18-29 Yrs.	5	4.3	17	14.8	22	19.1
30-39 Yrs.	2	1.7	20	17.4	22	19.1
40-49 Yrs.	3	2.6	17	14.8	20	17.4
50-59 Yrs.	2	1.7	28	24.3	30	26.1
60-65 Yrs.	0	0.0	5	4.3	5	4.3
Over 65 Yrs.	2	1.7	8	7.0	10	8.7
Missing ³	1	0.9	4	3.5	5	4.3
TOTALS	16	13.9%	99	86.1%	115	100%*

Notes:

* Row and column totals may not sum to cell values 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 Widths of age group categories vary.

3 Five cases had no death certificate.

Table 25

Distribution of Fatal Claims by Gender and Claim Status¹

Date of Death-Calendar Year 2002
State of Colorado

Gender	Claim Status								Totals	
	Admission Only		Denial & Admission		Denial Only ²		Indeterminate ³		Count	Percent*
	Count	Percent	Count	Percent	Count	Percent	Count	Percent		
Female	2	12.5	3	18.8	8	50.0	3	18.8	16	100.0
Male	40	40.4	20	20.2	31	31.3	8	8.1	99	100.0
TOTALS	42	N/A	23	N/A	39	N/A	11	N/A	115	N/A
Overall Percentage		36.5%		20.0%		33.9%		9.6%		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 December 28, 2003. An "Admitted" claim is one for which an admission document, including a Fatal Admission of 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 eight fatal claims involving females that were "Denial Only", none had a settlement or hearing. Of the thirty-one fatal claims involving males that were denied, one had a settlement, and three had a hearing.

3 Of the three "Indeterminate" fatal claims involving a female, none had a settlement or hearing. Of the eight "Indeterminate" fatal claims involving males, one had a settlement, and two had a hearing.

Fatal claims involving females (50%) were denied more often than those involving males (31%).

Table 26
Distribution of Fatal Claims by Race and Hispanic-Origin¹
Date of Death-Calendar Year 2002
State of Colorado

Race	Count	Percent
White, Non-Hispanic	78	67.8
White, Hispanic	25	21.7
<i>Subtotals</i>	<i>103</i>	<i>89.5</i>
Black ²	4	3.5
American Indian ²	2	1.7
Asian-American ²	1	0.9
Missing ³	5	4.4
TOTAL	115	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.

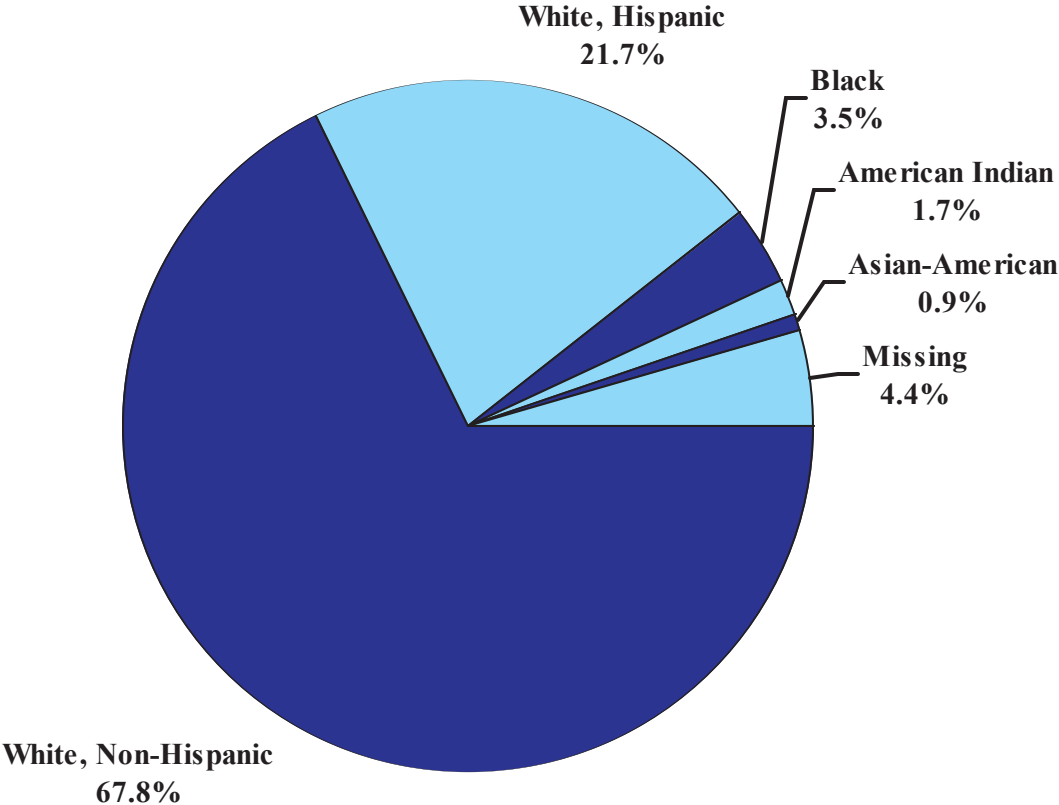
2 There were no Hispanics in these groups.

3 Five cases had no death certificate.

Workers identified as being of Hispanic-origin are 21.7% of the total fatal cases. Of those identified as being of Hispanic-origin, 68% are Mexican/Mexican-American; for the rest, the country of origin was not reported on the death certificates.

Figure 14
Percent of Fatal Claims by Race and Hispanic-Origin

Date of Death-Calendar Year 2002
State of Colorado



Note: Total number of fatalities is 115.

Table 27

Distribution of Fatal Claims by Occupation (Detail)¹

**Date of Death-Calendar Year 2002
State of Colorado**

Occupation^{2,3,4}	Count	Percent
EXECUTIVES, ADMINISTRATORS & MANAGERIAL		
Administrators & Officials, Public Administration	1	0.9
Administrators, Education & Related Fields	1	0.9
Managers, Food Serving & Lodging Establishments	2	1.7
Managers & Administrators, NOC	7	6.1
Accountants & Auditors	1	0.9
Management Related Occupations, NOC	1	0.9
<i>Subtotals</i>	<i>13</i>	<i>11.3</i>
PROFESSIONAL SPECIALTIES		
Engineers, NOC	1	0.9
Surveyors & Mapping Scientists	1	0.9
Computer Systems Analysts & Scientists	1	0.9
Operations & Systems Researchers & Analysts	1	0.9
Art, Drama & Music Teachers	1	0.9
Teachers, NOC	1	0.9
Social Scientists, NOC	1	0.9
Social Workers	1	0.9
Lawyers	1	0.9
Painters, Sculptors, Craft-Artists & Artist Printmakers	1	0.9
<i>Subtotals</i>	<i>10</i>	<i>8.7</i>
TECHNICAL & RELATED SUPPORT		
Airplane Pilots & Navigators	3	2.6
<i>Subtotals</i>	<i>3</i>	<i>2.6</i>
SALES		
Advertising & Related Sales Occupations	1	0.9
Sales Workers, Motor Vehicles & Boats	1	0.9
Sales Workers, Apparel	1	0.9
Cashiers	1	0.9
<i>Subtotals</i>	<i>4</i>	<i>3.5</i>
ADMINISTRATIVE SUPPORT		
Receptionists	1	0.9
Mail Clerks, Except Postal Service	1	0.9
Administrative Support Occupations, NOC	1	0.9
<i>Subtotals</i>	<i>3</i>	<i>2.6</i>

Table 27 (Continued)

Distribution of Fatal Claims by Occupation (Detail)¹

Date of Death-Calendar Year 2002
State of Colorado

Occupation^{2,3,4}	Count	Percent
SERVICE		
Firefighting Occupations	4	3.5
Guards & Police, Except Public Service	1	0.9
Supervisors, Food Preparation & Service Occupations	1	0.9
Nursing Aides, Orderlies & Attendants	1	0.9
Supervisors, Cleaning & Building Service Workers	1	0.9
Janitors & Cleaners	1	0.9
Hairdressers & Cosmetologists	1	0.9
Attendants, Amusement & Recreation Facilities	2	1.7
<i>Subtotals</i>	<i>12</i>	<i>10.4</i>
FARMING, FORESTRY & FISHING		
Farmers, Except Horticulture	2	1.7
Timber Cutting & Logging Occupations	1	0.9
<i>Subtotals</i>	<i>3</i>	<i>2.6</i>
PRECISION PRODUCTION, CRAFTS & REPAIR		
Supervisors, Mechanics & Repairers	1	0.9
Aircraft Engine Mechanics	1	0.9
Small Engine Repairers	1	0.9
Farm Equipment Mechanics	1	0.9
Industrial Machinery Repairers	1	0.9
Household Appliance & Power Tool Repairers	1	0.9
Millwrights	1	0.9
Supervisors, Construction, NOC	3	2.6
Drywall Installers	1	0.9
Electricians, Except Apprentices	1	0.9
Electrical Power Installers & Repairers	1	0.9
Painters, Construction & Maintenance	1	0.9
Roofers	1	0.9
Structural Metal Workers	1	0.9
Supervisors, Extractive Occupations	1	0.9
Mining Occupations, NOC	1	0.9
Supervisors, Production Occupations	2	1.7
<i>Subtotals</i>	<i>20</i>	<i>17.4</i>
MACHINE OPERATORS, ASSEMBLERS & INSPECTORS		
Machine Operators, Not Specified	1	0.9
Welders & Cutters	2	1.7
<i>Subtotals</i>	<i>3</i>	<i>2.6</i>

Table 27 (Continued)

Distribution of Fatal Claims by Occupation (Detail)¹

Date of Death-Calendar Year 2002
State of Colorado

Occupation^{2,3,4}	Count	Percent
TRANSPORT & MATERIAL MOVERS		
Truck Drivers	10	8.7
Driver-Sales Workers	1	0.9
Bus Drivers	1	0.9
Motor Transportation Occupations, NOC	1	0.9
Operating Engineers	1	0.9
<i>Subtotals</i>	<i>14</i>	<i>12.2</i>
HANDLERS, EQUIPMENT CLEANERS & LABORERS		
Helpers, Extractive Occupations	4	3.5
Construction Laborers	11	9.6
Garbage Collectors	1	0.9
Stock Handlers & Baggers	1	0.9
Freight, Stock & Material Handlers, NOC	1	0.9
Laborers, Except Construction	3	2.6
<i>Subtotals</i>	<i>21</i>	<i>18.3</i>
MILITARY OCCUPATIONS		
Commissioned Officers & Warrant Officers	1	0.9
Military Occupation, Rank Not Specified	2	1.7
<i>Subtotals</i>	<i>3</i>	<i>2.6</i>
MISSING		
Missing	6	5.2
<i>Subtotals</i>	<i>6</i>	<i>5.2</i>
Totals	115	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 NOC means Not Otherwise Classified.

Construction laborers and truck drivers are the occupations with the highest number of fatalities.

Table 28
Distribution of Fatal Claims by Educational Level¹

Date of Death-Calendar Year 2002
State of Colorado

Education Level	Count	Percent
Some High School or Less	24	20.9
High School Graduate	41	35.7
Some College	24	20.9
College Graduate	7	6.1
Graduate Work/Degree	12	10.4
Missing ²	7	6.1
Total	115	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 death certificates were from other states that did not collect information on education.

Table 29
Distribution of Applications for Hearing and Merit Hearings Held by Location¹

Date of Application or Hearing-Calendar Year 2002
State of Colorado

Location	Applications Received	Merit Hearings Held²
Alamosa	50	0
Boulder	186	21
Colorado Springs	2,353	226
Durango	222	49
Denver	6,387	764
Fort Collins	385	41
Glenwood Springs	329	23
Grand Junction	803	152
Greeley	671	59
Pueblo	1,221	96
TOTALS	12,607	1,431

Notes:

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

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

Table 30
Rank-Order Distribution of Issues From Orders¹
Date of Order-Calendar Year 2002
State of Colorado

Issue	Count	Percent
Disfigurement	937	20.8
Temporary Total Disability	507	11.3
Compensability	441	9.8
Medical Benefits	340	7.6
Reasonable/Necessary	247	5.5
Related to Injury	200	4.4
Authorized Medical Benefits	181	4.0
Average Weekly Wage	176	3.9
Grover Meds	115	2.6
Reopen	105	2.3
Temporary Partial Disability	97	2.2
Penalty Vs. Employer	92	2.0
Settled/Pro Se Claimant	85	1.9
Occupational Disease	74	1.6
Permanent Total Disability	61	1.4
Permanent Impairment/Whole Person	58	1.3
Change of Physician	58	1.3
DIME Procedure	52	1.2
Independent Medical Exam	49	1.1
Show Cause	43	1.0
Permanent Partial	43	1.0
For Offset	42	0.9
Penalty Vs. Claimant	40	0.9
Related Condition	39	0.9
Issues on Remand	39	0.9
Permanent Impairment/Scheduled	29	0.6
Insurer Liability	29	0.6
Permanent Impairment/Scheduled Conversion	27	0.6
MMI Only	26	0.6
Apportionment	26	0.6
All Other Issues ²	237	5.3
TOTALS	4,495	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 31

Settlements by Type of Representation, Total by Month¹

Date of Order-Calendar Year 2002
State of Colorado

Month	Representation		Representation		Totals	
	Pro Se Count	Amount	By Counsel Count	Amount	Count	Amount
Jan	111	\$1,441,446	455	\$12,175,474	566	\$13,616,919
Feb	91	1,449,926	407	10,754,301	498	12,204,226
Mar	109	1,476,609	453	12,899,641	562	14,376,250
Apr	123	1,626,394	449	11,452,681	572	13,079,075
May	115	1,404,773	478	13,417,044	593	14,821,817
Jun	109	1,239,451	451	12,678,670	560	13,918,121
Jul	114	1,327,932	448	12,751,247	562	14,079,179
Aug	103	974,538	414	11,803,384	517	12,777,921
Sep	117	1,303,209	445	11,303,989	562	12,607,198
Oct	127	1,186,954	530	13,907,623	657	15,094,577
Nov	108	1,386,480	450	16,504,391	558	17,890,871
Dec	122	1,385,825	470	12,985,452	592	14,371,277
Totals²	1,349	\$16,203,537	5,450	\$152,633,895	6,799	\$168,837,432

Average Settlement by Type of Representation - 2002³

	Representation		Representation		Total Count	Overall Average
	Pro Se Count	Average	By Counsel Count	Average		
2002 Annual	1,348	\$12,018	5,215	\$25,331	6,563	\$22,597

Notes:

- 1 Settlement information is based on claims that were settled during calendar year 2002. The claim itself may have been initially filed in 2002 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 2002 averages are based on full-and-final settlements only, whereas the detailed information includes all types of settlements.

On average, claimants represented by attorneys receive larger settlements. This difference is due to a number of factors, including the fact that claimants with more serious injuries are more likely to be represented by an attorney than claimants with less serious injuries.

Table 32

Claims Received and Lost-Time Claims Filed: 1984-2002

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
2002	38,355	30,607

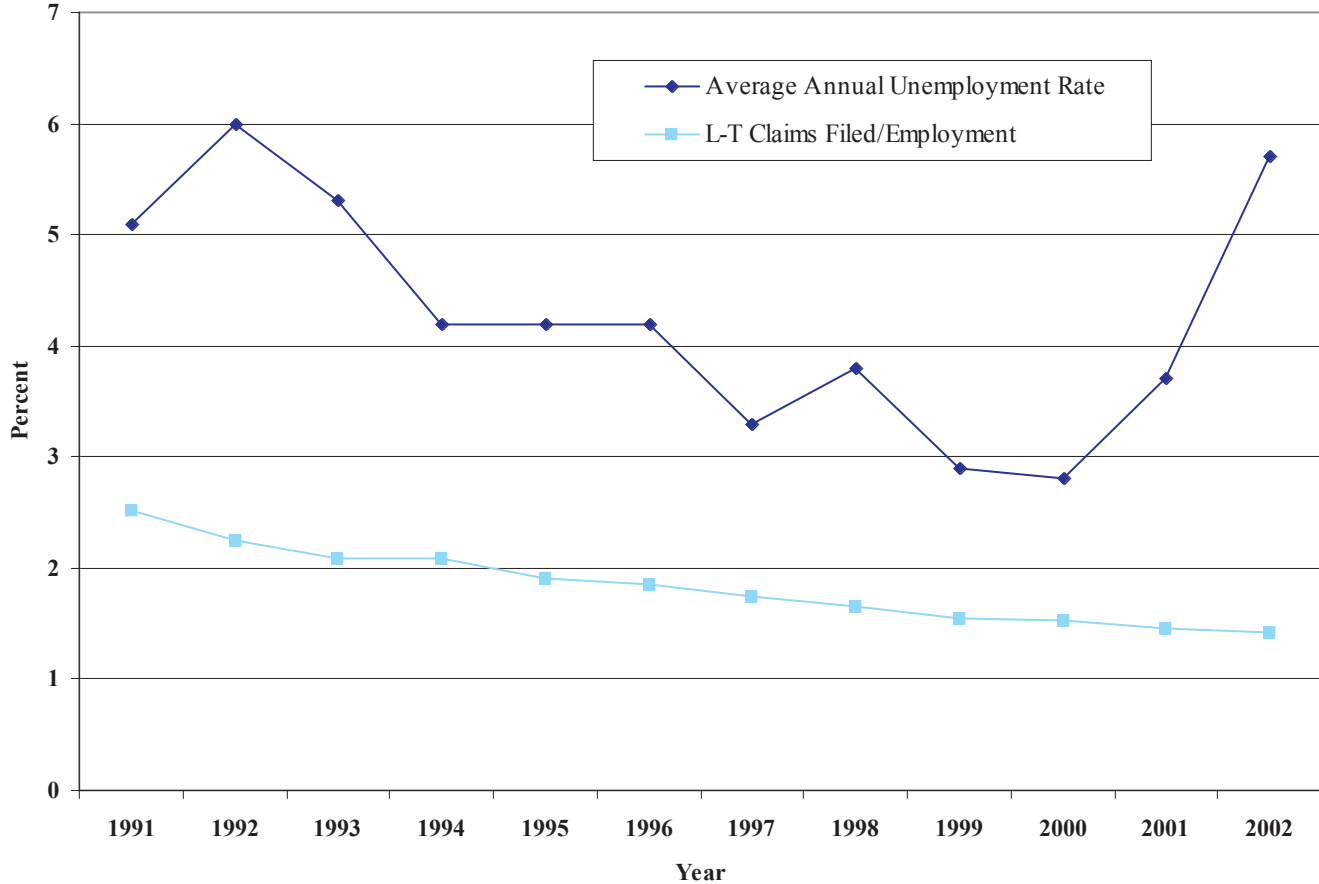
Notes:

- 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 1991-2002, 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 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 2002 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 2002 are "lost-time" claims only.

Figure 15

Percent of Work Force Filing Lost-Time Claims Compared to Unemployment Rate: 1991-2002

State of Colorado



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 1991-2002*. Average Annual Unemployment Rate is from Bureau of Labor Statistics, "Local Area Unemployment Statistics: Colorado." It represents the number of unemployed as a percent of the total labor force.

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