COLORADO DEPARTMENT OF LABOR & EMPLOYMENT
Division of Workers’ Compensation

Work-Related Injuries in Colorado 2004
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From 1995 to 2004, Colorado’s average annual employment grew by 18.2% yet the number of lost-time claims filed has dropped by 15.5%.
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 2004. It will help to answer some of the most frequently asked questions about work-related injuries.

Lost-time claims, claims with a permanent disability rating, fatal claims, and denied claims are included. 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 2004. This does not mean that the claim was filed in 2004. There is a lag in the reporting of some claims, and generally, 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 29,231 lost-time claims included in this report, approximately 82% were filed in 2004. The remaining 18% were filed through December 28, 2005, the closing date of the database for this report.

The characteristics of the injury or illness are derived from the first report of injury filed by the employer or worker, and in most cases are 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. 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 because 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.

This year’s report continues the presentation of tables with longitudinal data. Trends in the number of claims received and lost-time claims filed for injuries and fatalities, the number and rate of injuries by part of body, nature of injury, and cause of injury, and settlements, are available for 1995-2004.

Information about the development and use of the North American Industry Classification System (NAICS) can be found at the website of the U.S. Census Bureau, http://www.census.gov/epcd/www/naics.html.

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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 Tables 31 and 32. The hearing data are based on applications received, hearings held, or orders issued in 2004, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 2004. However, the claim itself may have been filed in 2004 or a prior year.

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

4 The statistics reported in sections I through VII, Tables 21-26 and Table 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 3-8, 11, 12, 21, and 22, 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 2004  
State of Colorado

<table>
<thead>
<tr>
<th>County</th>
<th>Lost-Time Claims</th>
<th>Average Annual Employment</th>
<th>Percent Employed in Sector</th>
<th>Percent of Employment Filing Lost-Time Claims</th>
<th>Number of Fatal Claims</th>
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<tr>
<td></td>
<td>Count^1</td>
<td>Percent</td>
<td></td>
<td></td>
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<tr>
<td>County</td>
<td>Lost-Time Claims</td>
<td>Average Annual Employment</td>
<td>Percent Employed in Sector</td>
<td>Percent of Employment Filing Lost-Time Claims</td>
<td>Number of Fatal Claims</td>
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<tr>
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<td>---------------------------------------------</td>
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<td>Other 3</td>
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<td>23</td>
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<td>Totals 4</td>
<td>29,231 100%</td>
<td>2,142,550</td>
<td>100%</td>
<td>n/a</td>
<td>111</td>
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</table>

Rate of Claims for Total Employment

|                       | n/a | n/a | n/a | n/a | 1.4% | n/a |

Notes:
* Value is less than .05%.
1 Fatal claims are included in the count of lost-time claims.
2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, Colorado Employment and Wages: Average Annual Employment 2004. An employed person is 16 years, and over, in the civilian noninstitutional population who, during the reference week, (a) did any work at all; and, (b) who was not working, but was temporarily absent. Statewide total on QCEW differs due to rounding.
3 "Other" includes place unknown, overseas, out of state, unclassified, and missing data.
4 Columns may not sum to 100% due to rounding.
## Table 2

**Claims Received and Lost-Time Claims Filed: 1991-2004**

**State of Colorado**

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<th>Calendar Year</th>
<th>New Claims Received¹</th>
<th>Number of Lost-Time Claims Filed²</th>
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<td>2004</td>
<td>35,932</td>
<td>29,231</td>
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</table>

**Notes:**

1. Source: Report 874, New Claims Received. These are claims received by the Division of Workers’ Compensation during the calendar year, regardless of the date/year of injury of the claim. It includes lost-time and medical-only claims, and duplicate First Reports for the same injury.

2. Source: Annual download of DOWC data. Claims with a date of injury in the calendar year, regardless of received date. In 1991, changes in the database made it possible to distinguish between “lost-time” and “medical-only” claims. Therefore, these claims are “lost-time” claims only. 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. Duplicate injury reports have also been eliminated.
Figure 1. Claims Received and Lost-Time Claims Filed: 1995-2004

Figure 2. Rate of Lost-Time Claims Filed, per 1,000 Employed: 1995-2004

Figure 3. Rate of Fatal Claims Filed, per 100,000 Employed: 1995-2004

Source: Table 1; Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado, 1995-2003; and, Labor Market Information, QCEW, Colorado Employment and Wages: Annual Averages 1995-2003.
Table 3

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

Date of Injury-Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Part of Body</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Upper Extremities</td>
<td>9,320</td>
<td>31.9</td>
</tr>
<tr>
<td>Trunk</td>
<td>7,235</td>
<td>24.8</td>
</tr>
<tr>
<td>Lower Extremities</td>
<td>6,399</td>
<td>21.9</td>
</tr>
<tr>
<td>Multiple Body Parts</td>
<td>2,600</td>
<td>8.9</td>
</tr>
<tr>
<td>Head</td>
<td>1,472</td>
<td>5.0</td>
</tr>
<tr>
<td>Neck</td>
<td>860</td>
<td>2.9</td>
</tr>
<tr>
<td>Non-Classifiable(^1)</td>
<td>1,345</td>
<td>4.6</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>29,231</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Notes:
\(^1\) This category includes 111 fatal cases.

Injuries to the lower back area and knee are 25% of the lost-time claims.
Figure 4

Percent Distribution of Lost-Time Claims by Part of Body

- Head: 5.0%
- Neck: 2.9%
- Upper Extremities: 31.9%
- Trunk: 24.8%
- Lower Extremities: 21.9%
- Multiple Body Parts: 8.9%
- Nonclassifiable: 4.6%
### Table 4

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

**Date of Injury—Calendar Year 2004**  
**State of Colorado**

<table>
<thead>
<tr>
<th>Part of Body</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>UPPER EXTREMITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shoulder(s) (Includes Clavicle &amp; Scapula)</td>
<td>2,468</td>
<td>8.4</td>
</tr>
<tr>
<td>Finger(s) (Other than Thumb)</td>
<td>1,322</td>
<td>4.5</td>
</tr>
<tr>
<td>Wrist (Carpals &amp; Corresponding Muscles)</td>
<td>1,289</td>
<td>4.4</td>
</tr>
<tr>
<td>Hand (Excludes Wrist &amp; Fingers)</td>
<td>1,172</td>
<td>4.0</td>
</tr>
<tr>
<td>Multiple Upper Extremities&lt;sup&gt;1&lt;/sup&gt;</td>
<td>700</td>
<td>2.4</td>
</tr>
<tr>
<td>Lower Arm</td>
<td>626</td>
<td>2.1</td>
</tr>
<tr>
<td>Elbow</td>
<td>552</td>
<td>1.9</td>
</tr>
<tr>
<td>Upper Arm(s) (Excludes Clavicle &amp; Scapula)</td>
<td>532</td>
<td>1.8</td>
</tr>
<tr>
<td>Thumb</td>
<td>450</td>
<td>1.5</td>
</tr>
<tr>
<td>Wrist(s) &amp; Hand(s)</td>
<td>209</td>
<td>0.7</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>9,320</td>
<td>31.9</td>
</tr>
<tr>
<td><strong>TRUNK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lower Back Area (Lumbar &amp; Lumbo-Sacral)</td>
<td>4,544</td>
<td>15.5</td>
</tr>
<tr>
<td>Abdomen (Includes Groin)</td>
<td>940</td>
<td>3.2</td>
</tr>
<tr>
<td>Multiple Trunk&lt;sup&gt;2&lt;/sup&gt;</td>
<td>468</td>
<td>1.6</td>
</tr>
<tr>
<td>Chest (Includes Ribs, Sternum &amp; Soft Tissue)</td>
<td>450</td>
<td>1.5</td>
</tr>
<tr>
<td>Upper Back Area (Thoracic)</td>
<td>263</td>
<td>0.9</td>
</tr>
<tr>
<td>Lungs</td>
<td>149</td>
<td>0.5</td>
</tr>
<tr>
<td>Internal Organs (Other than Heart &amp; Lungs)</td>
<td>146</td>
<td>0.5</td>
</tr>
<tr>
<td>Disc</td>
<td>73</td>
<td>0.2</td>
</tr>
<tr>
<td>Buttocks (Soft Tissue)</td>
<td>52</td>
<td>0.2</td>
</tr>
<tr>
<td>Pelvis</td>
<td>41</td>
<td>0.1</td>
</tr>
<tr>
<td>Heart</td>
<td>40</td>
<td>0.1</td>
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<tr>
<td>Sacrum &amp; Coccyx</td>
<td>38</td>
<td>0.1</td>
</tr>
<tr>
<td>Lumbar and/or Sacral Vertebrae</td>
<td>22</td>
<td>0.1</td>
</tr>
<tr>
<td>Spinal Cord</td>
<td>9</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>7,235</td>
<td>24.8</td>
</tr>
<tr>
<td><strong>LOWER EXTREMITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Knee</td>
<td>2,938</td>
<td>10.1</td>
</tr>
<tr>
<td>Ankle</td>
<td>1,226</td>
<td>4.2</td>
</tr>
<tr>
<td>Foot/Feet (Excludes Ankle or Toes)</td>
<td>903</td>
<td>3.1</td>
</tr>
<tr>
<td>Lower Leg</td>
<td>517</td>
<td>1.8</td>
</tr>
<tr>
<td>Hip</td>
<td>313</td>
<td>1.1</td>
</tr>
<tr>
<td>Multiple Lower Extremities&lt;sup&gt;3&lt;/sup&gt;</td>
<td>241</td>
<td>0.8</td>
</tr>
<tr>
<td>Upper Leg</td>
<td>172</td>
<td>0.6</td>
</tr>
<tr>
<td>Toe(s)</td>
<td>63</td>
<td>0.2</td>
</tr>
<tr>
<td>Great Toe</td>
<td>26</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>6,399</td>
<td>21.9</td>
</tr>
</tbody>
</table>
### Table 4 (Continued)

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

**Date of Injury—Calendar Year 2004**  
**State of Colorado**

<table>
<thead>
<tr>
<th>Part of Body</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MULTIPLE BODY PARTS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multiple Body Parts</td>
<td>2,366</td>
<td>8.1</td>
</tr>
<tr>
<td>Body Systems &amp; Multiple Body Systems</td>
<td>231</td>
<td>0.8</td>
</tr>
<tr>
<td>Artificial Appliance (Braces, Etc.)</td>
<td>3</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>2,600</td>
<td>8.9</td>
</tr>
<tr>
<td><strong>HEAD</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multiple Head Injury&lt;sup&gt;4&lt;/sup&gt;</td>
<td>484</td>
<td>1.7</td>
</tr>
<tr>
<td>Eye(s)</td>
<td>269</td>
<td>0.9</td>
</tr>
<tr>
<td>Ear(s) (Includes Hearing)</td>
<td>141</td>
<td>0.5</td>
</tr>
<tr>
<td>Skull</td>
<td>126</td>
<td>0.4</td>
</tr>
<tr>
<td>Facial Bones (Includes Jaw)</td>
<td>122</td>
<td>0.4</td>
</tr>
<tr>
<td>Soft Tissue</td>
<td>105</td>
<td>0.4</td>
</tr>
<tr>
<td>Brain</td>
<td>77</td>
<td>0.3</td>
</tr>
<tr>
<td>Nose</td>
<td>61</td>
<td>0.2</td>
</tr>
<tr>
<td>Mouth</td>
<td>58</td>
<td>0.2</td>
</tr>
<tr>
<td>Teeth</td>
<td>29</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>1,472</td>
<td>5.0</td>
</tr>
<tr>
<td><strong>NECK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neck Vertebrae</td>
<td>385</td>
<td>1.3</td>
</tr>
<tr>
<td>Multiple Neck Injury&lt;sup&gt;5&lt;/sup&gt;</td>
<td>183</td>
<td>0.6</td>
</tr>
<tr>
<td>Neck Disc</td>
<td>163</td>
<td>0.6</td>
</tr>
<tr>
<td>Neck Soft Tissue (Other than Larynx or Trachea)</td>
<td>109</td>
<td>0.4</td>
</tr>
<tr>
<td>Larynx</td>
<td>10</td>
<td>0</td>
</tr>
<tr>
<td>Trachea</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>(Neck) Spinal Cord</td>
<td>4</td>
<td>0</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>860</td>
<td>2.9</td>
</tr>
<tr>
<td><strong>NONCLASSIFIABLE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unclassified - Insufficient Information</td>
<td>891</td>
<td>3.0</td>
</tr>
<tr>
<td>No Physical Injury (Mental Disorder)</td>
<td>343</td>
<td>1.2</td>
</tr>
<tr>
<td>Death</td>
<td>111</td>
<td>0.4</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>1,345</td>
<td>4.6</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td>29,231</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Notes:**

* Any combination of .05%.
1 Any combination of arm, elbow, or fingers. Also, Arm-Not Otherwise Classified.
2 Any combination of hip, abdomen, chest, back, and shoulder. Also, Trunk-Not Otherwise Classified.
3 Any combination of leg, hip, thigh, knee, ankle, foot and toe. Also, Leg-Not Otherwise Classified.
4 Any combination of brain, scalp, skull, with/our ears, eyes, nose, mouth, teeth, face, or neck. Also, Head-Not Otherwise Classified.
5 Any combination of vertebrae, disc, spinal cord, or soft tissue in neck. Also, Neck-Not Otherwise Classified.
Figure 5. Percent Distribution of Lost-Time Claims, Part of Body: 1995-2004

Source: Table 3, and Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1995-2003.
Figure 6. Rate of Lost-Time Claims Filed, Part of Body, per 1,000 Employed: 1995-2004

### Table 5

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

**Date of Injury-Calendar Year 2004**  
**State of Colorado**

<table>
<thead>
<tr>
<th>Nature of Injury</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strain, Sprain</td>
<td>11,460</td>
<td>39.2</td>
</tr>
<tr>
<td>Contusion, Crushing</td>
<td>3,214</td>
<td>11.0</td>
</tr>
<tr>
<td>Laceration, Puncture</td>
<td>1,618</td>
<td>5.5</td>
</tr>
<tr>
<td>Fracture</td>
<td>1,573</td>
<td>5.4</td>
</tr>
<tr>
<td>Occupational Disease or Cumulative Injury&lt;sup&gt;1&lt;/sup&gt;</td>
<td>1,095</td>
<td>3.7</td>
</tr>
<tr>
<td>Multiple Physical Injuries Only</td>
<td>757</td>
<td>2.6</td>
</tr>
<tr>
<td>Inflammation</td>
<td>685</td>
<td>2.3</td>
</tr>
<tr>
<td>Hernia</td>
<td>382</td>
<td>1.3</td>
</tr>
<tr>
<td>Dislocation</td>
<td>329</td>
<td>1.1</td>
</tr>
<tr>
<td>Carpal Tunnel Syndrome</td>
<td>279</td>
<td>1.0</td>
</tr>
<tr>
<td>Mental Stress/Mental Disorder</td>
<td>260</td>
<td>0.9</td>
</tr>
<tr>
<td>All Other Specific Injuries, NOC&lt;sup&gt;2&lt;/sup&gt;</td>
<td>5,980</td>
<td>20.5</td>
</tr>
<tr>
<td>Other&lt;sup&gt;3&lt;/sup&gt;</td>
<td>1,599</td>
<td>5.5</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>29,231</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Notes:**

1. Excludes mental stress, mental disorder and carpal tunnel claims reported here in their own categories.
2. Not Otherwise Classified.
3. "Other" includes missing data, as well as those categories in Table 6, with counts less than 1% of total, not already counted in other categories. "Mental Stress/Mental Disorder", less than 1% of the total, is reported separately because of the Legislature's past interest in these injuries.

---

*Strains and sprains are approximately 39% of the lost-time claims filed.*
Figure 7. Percent Distribution of Lost-Time Claims by Nature of Injury

Source: Table 5
### Table 6

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

**Date of Injury-Calendar Year 2004**  
**State of Colorado**

<table>
<thead>
<tr>
<th>Nature of Injury</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>SPECIFIC INJURY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strain</td>
<td>8,703</td>
<td>29.8</td>
</tr>
<tr>
<td>Contusion</td>
<td>2,978</td>
<td>10.2</td>
</tr>
<tr>
<td>Sprain</td>
<td>2,757</td>
<td>9.4</td>
</tr>
<tr>
<td>Fracture</td>
<td>1,573</td>
<td>5.4</td>
</tr>
<tr>
<td>Laceration</td>
<td>1,264</td>
<td>4.3</td>
</tr>
<tr>
<td>Inflammation</td>
<td>685</td>
<td>2.3</td>
</tr>
<tr>
<td>Hernia</td>
<td>382</td>
<td>1.3</td>
</tr>
<tr>
<td>Puncture</td>
<td>354</td>
<td>1.2</td>
</tr>
<tr>
<td>Dislocation</td>
<td>329</td>
<td>1.1</td>
</tr>
<tr>
<td>Burn</td>
<td>264</td>
<td>0.9</td>
</tr>
<tr>
<td>Crushing</td>
<td>236</td>
<td>0.8</td>
</tr>
<tr>
<td>Freezing</td>
<td>190</td>
<td>0.6</td>
</tr>
<tr>
<td>Hearing Loss or Impairment (Traumatic Only)</td>
<td>156</td>
<td>0.5</td>
</tr>
<tr>
<td>Concussion</td>
<td>133</td>
<td>0.5</td>
</tr>
<tr>
<td>Amputation</td>
<td>125</td>
<td>0.4</td>
</tr>
<tr>
<td>Syncope (Swooning, Fainting)</td>
<td>121</td>
<td>0.4</td>
</tr>
<tr>
<td>Foreign Body</td>
<td>116</td>
<td>0.4</td>
</tr>
<tr>
<td>Rupture</td>
<td>69</td>
<td>0.2</td>
</tr>
<tr>
<td>Infection</td>
<td>64</td>
<td>0.2</td>
</tr>
<tr>
<td>No Physical Injury</td>
<td>59</td>
<td>0.2</td>
</tr>
<tr>
<td>Myocardial Infarction (Heart Attack)</td>
<td>59</td>
<td>0.2</td>
</tr>
<tr>
<td>Angina Pectoris</td>
<td>39</td>
<td>0.1</td>
</tr>
<tr>
<td>Electric shock</td>
<td>28</td>
<td>0.1</td>
</tr>
<tr>
<td>Severance</td>
<td>25</td>
<td>0.1</td>
</tr>
<tr>
<td>Poisoning-General</td>
<td>20</td>
<td>0.1</td>
</tr>
<tr>
<td>Heat Prostration</td>
<td>15</td>
<td>0.1</td>
</tr>
<tr>
<td>Vision Loss</td>
<td>6</td>
<td>*</td>
</tr>
<tr>
<td>Vascular</td>
<td>3</td>
<td>*</td>
</tr>
<tr>
<td>Enucleation</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>All Other Specific Injuries, NOC 1</td>
<td>5,980</td>
<td>20.5</td>
</tr>
</tbody>
</table>

*Subtotal*  
26,735 91.5
Table 6 (Continued)

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

Date of Injury- Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Nature of Injury</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>OCCUPATIONAL DISEASE or CUMULATIVE INJURY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Carpal Tunnel Syndrome</td>
<td>279</td>
<td>1.0</td>
</tr>
<tr>
<td>Mental Stress</td>
<td>243</td>
<td>0.8</td>
</tr>
<tr>
<td>Contagious Disease</td>
<td>158</td>
<td>0.5</td>
</tr>
<tr>
<td>Respiratory (Fumes)</td>
<td>104</td>
<td>0.4</td>
</tr>
<tr>
<td>Dermatitis</td>
<td>95</td>
<td>0.3</td>
</tr>
<tr>
<td>All Other Occupational Disease Injury, NOC(^1)</td>
<td>80</td>
<td>0.3</td>
</tr>
<tr>
<td>Loss of Hearing (Cumulative Circumstances)</td>
<td>49</td>
<td>0.2</td>
</tr>
<tr>
<td>Poisoning (Chemical)</td>
<td>20</td>
<td>0.1</td>
</tr>
<tr>
<td>Mental Disorder</td>
<td>17</td>
<td>0.1</td>
</tr>
<tr>
<td>Asbestosis</td>
<td>5</td>
<td>*</td>
</tr>
<tr>
<td>Cancer</td>
<td>4</td>
<td>*</td>
</tr>
<tr>
<td>Dust Disease, NOC(^1)</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>Black Lung</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>Silicosis</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td>All Other Cumulative Injuries, NOC(^1)</td>
<td>576</td>
<td>2.0</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>1,634</td>
<td>5.6</td>
</tr>
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</table>

<table>
<thead>
<tr>
<th>MULTIPLE INJURIES</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Multiple Physical Injuries Only</td>
<td>757</td>
<td>2.6</td>
</tr>
<tr>
<td>Multiple Injuries Including Both Physical &amp; Psychological</td>
<td>28</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>785</td>
<td>2.7</td>
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</table>

<table>
<thead>
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<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Missing</td>
<td>77</td>
<td>0.3</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td>29,231</td>
<td>100%</td>
</tr>
</tbody>
</table>

Notes:
* Value is less than .05%.
\(^1\) Not Otherwise Classified.
Figure 8. Percent Distribution of Lost-Time Claims, Nature of Injury: 1995-2004

Figure 9. Rate of Lost-Time Claims Filed, Nature of Injury, per 1,000 Employed: 1995-2004

### Table 7

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

**Date of Injury-Calendar Year 2004**  
**State of Colorado**

<table>
<thead>
<tr>
<th>Nature of Injury</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strain or Injury By</td>
<td>11,695</td>
<td>40.0</td>
</tr>
<tr>
<td>Fall, Slip or Trip Injury</td>
<td>6,270</td>
<td>21.4</td>
</tr>
<tr>
<td>Struck or Injured By - Inc. Kicked, Stabbed, Bit, Etc.</td>
<td>2,564</td>
<td>8.8</td>
</tr>
<tr>
<td>Cut, Puncture, Scrape, Injured By</td>
<td>1,259</td>
<td>4.3</td>
</tr>
<tr>
<td>Motor Vehicle</td>
<td>1,001</td>
<td>3.4</td>
</tr>
<tr>
<td>Caught In, Under, or Between</td>
<td>877</td>
<td>3.0</td>
</tr>
<tr>
<td>Striking Against or Stepping On</td>
<td>782</td>
<td>2.7</td>
</tr>
<tr>
<td>Burn or Scald - Heat or Cold Exposure</td>
<td>570</td>
<td>1.9</td>
</tr>
<tr>
<td>Rubbed or Abraded By</td>
<td>153</td>
<td>0.5</td>
</tr>
<tr>
<td>Miscellaneous Causes</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>29,231</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**Notes:**
1. See Table 8 for details.

*Motor vehicle accidents are the cause of injury in 3.4% of the lost-time claims.*
Figure 10. Percent Distribution of Lost-Time Claims by Cause of Injury

Source: Table 7
Table 8

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

Date of Injury-Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Cause of Injury</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STRAIN or INJURY BY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifting</td>
<td>3,706</td>
<td>12.7</td>
</tr>
<tr>
<td>Strain or Injury by, NOC(^1)</td>
<td>3,001</td>
<td>10.3</td>
</tr>
<tr>
<td>Repetitive Motion - Carpal Tunnel Syndrome</td>
<td>1,376</td>
<td>4.7</td>
</tr>
<tr>
<td>Pushing or Pulling</td>
<td>1,183</td>
<td>4.0</td>
</tr>
<tr>
<td>Twisting</td>
<td>1,064</td>
<td>3.6</td>
</tr>
<tr>
<td>Holding or Carrying</td>
<td>514</td>
<td>1.8</td>
</tr>
<tr>
<td>Using Tool or Machine</td>
<td>333</td>
<td>1.1</td>
</tr>
<tr>
<td>Reaching</td>
<td>327</td>
<td>1.1</td>
</tr>
<tr>
<td>Jumping</td>
<td>115</td>
<td>0.4</td>
</tr>
<tr>
<td>Continual Noise</td>
<td>43</td>
<td>0.1</td>
</tr>
<tr>
<td>Wielding or Throwing</td>
<td>33</td>
<td>0.1</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>11,695</td>
<td>40.0</td>
</tr>
</tbody>
</table>

| **FALL, SLIP or TRIP INJURY**            |       |         |
| Fall, Slip, Trip, NOC\(^1\)             | 1,377 | 4.7     |
| On Ice or Snow                          | 1,088 | 3.7     |
| On Same Level                           | 958   | 3.3     |
| From a Different Level (Elevation) - Off Wall, Catwalk, Bridge | 738 | 2.5 |
| From a Ladder or Scaffolding            | 602   | 2.1     |
| From Liquid or Grease Spills            | 538   | 1.8     |
| On Stairs                               | 526   | 1.8     |
| Slipped, Did Not Fall                   | 305   | 1.0     |
| Into Openings - Shafts, Excavations, Floor Openings, Etc. | 138 | 0.5 |
| **Subtotal**                            | 6,270 | 21.4    |

| **STRUCK or INJURED BY**                |       |         |
| Falling or Flying Object                | 724   | 2.5     |
| Fellow Worker, Patient                  | 402   | 1.4     |
| Struck or Injured, NOC\(^1\) - Includes Kicked, Stabbed, Bit, Etc. | 391 | 1.3 |
| Object Being Lifted or Handled          | 277   | 0.9     |
| Animal or Insect                        | 213   | 0.7     |
| Motor Vehicle                           | 173   | 0.6     |
| Hand Tool or Machine in Use             | 165   | 0.6     |
| Moving Parts of Machine                 | 119   | 0.4     |
| Object Handled by Others                | 92    | 0.3     |
| Explosion or Flare Back                 | 8     | *       |
| **Subtotal**                            | 2,564 | 8.8     |

| **CUT, PUNCTURE, SCRAPE, INJURED BY**   |       |         |
| Cut, Puncture, Scrape, NOC\(^1\)       | 408   | 1.4     |
| Object Being Lifted or Handled          | 305   | 1.0     |
| Powered Hand Tool, Appliance            | 267   | 0.9     |
| Hand Tool or Utensil: Not Powered       | 221   | 0.8     |
| Broken Glass                            | 58    | 0.2     |
| **Subtotal**                            | 1,259 | 4.3     |
### Table 8 (Continued)

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

Date of Injury-California Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Cause of Injury</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MOTOR VEHICLE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Collision or Sideswipe with Another Vehicle</td>
<td>495</td>
<td>1.7</td>
</tr>
<tr>
<td>Motor Vehicle, NOC1</td>
<td>302</td>
<td>1.0</td>
</tr>
<tr>
<td>Vehicle Upset - Overturned or Jackknifed</td>
<td>151</td>
<td>0.5</td>
</tr>
<tr>
<td>Collision with a Fixed Object - Vehicle or Object</td>
<td>48</td>
<td>0.2</td>
</tr>
<tr>
<td>Crash of Rail Vehicle</td>
<td>3</td>
<td>*</td>
</tr>
<tr>
<td>Crash of Water Vehicle</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>1,001</td>
<td>3.4</td>
</tr>
<tr>
<td><strong>CAUGHT IN, UNDER or BETWEEN</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Caught In or Between, NOC1</td>
<td>387</td>
<td>1.3</td>
</tr>
<tr>
<td>Object Handled</td>
<td>241</td>
<td>0.8</td>
</tr>
<tr>
<td>Machine or Machinery</td>
<td>238</td>
<td>0.8</td>
</tr>
<tr>
<td>Collapsing Materials (Slides of Earth) - Man-made or Natural</td>
<td>11</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>877</td>
<td>3.0</td>
</tr>
<tr>
<td><strong>STRIKING AGAINST or STEPPING ON</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stationary Object</td>
<td>345</td>
<td>1.2</td>
</tr>
<tr>
<td>Striking Against or Stepping On, NOC1</td>
<td>211</td>
<td>0.7</td>
</tr>
<tr>
<td>Stepping on Sharp Object</td>
<td>95</td>
<td>0.3</td>
</tr>
<tr>
<td>Object Being Lifted or Handled</td>
<td>93</td>
<td>0.3</td>
</tr>
<tr>
<td>Moving Parts of Machine</td>
<td>30</td>
<td>0.1</td>
</tr>
<tr>
<td>Sanding, Scraping, Cleaning Operations</td>
<td>8</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>782</td>
<td>2.7</td>
</tr>
<tr>
<td><strong>BURN or SCALD - HEAT or COLD EXPOSURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cold Objects or Substances</td>
<td>175</td>
<td>0.6</td>
</tr>
<tr>
<td>Steam or Hot Fluids</td>
<td>90</td>
<td>0.3</td>
</tr>
<tr>
<td>Contact with, NOC1</td>
<td>72</td>
<td>0.2</td>
</tr>
<tr>
<td>Chemicals</td>
<td>57</td>
<td>0.2</td>
</tr>
<tr>
<td>Hot Objects or Substances</td>
<td>53</td>
<td>0.2</td>
</tr>
<tr>
<td>Contact with Electric Current</td>
<td>32</td>
<td>0.1</td>
</tr>
<tr>
<td>Dust, Gases, Fumes or Vapors</td>
<td>28</td>
<td>0.1</td>
</tr>
<tr>
<td>Fire or Flame</td>
<td>26</td>
<td>0.1</td>
</tr>
<tr>
<td>Temperature Extremes</td>
<td>16</td>
<td>0.1</td>
</tr>
<tr>
<td>Welding Operations</td>
<td>12</td>
<td>*</td>
</tr>
<tr>
<td>Radiation</td>
<td>8</td>
<td>*</td>
</tr>
<tr>
<td>Abnormal Air Pressure</td>
<td>1</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>570</td>
<td>1.9</td>
</tr>
</tbody>
</table>
Table 8 (Continued)

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

Date of Injury-Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Cause of Injury</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>RUBBED or ABRADED BY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Repetitive Motion - Callous, Blister, Etc.</td>
<td>145</td>
<td>0.5</td>
</tr>
<tr>
<td>Rubbed or Abraded, NOC(^1)</td>
<td>8</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>153</td>
<td>0.5</td>
</tr>
<tr>
<td><strong>MISCELLANEOUS CAUSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cumulative, NOC(^1) - All Other</td>
<td>582</td>
<td>2.0</td>
</tr>
<tr>
<td>Other than Physical Cause of Injury</td>
<td>400</td>
<td>1.4</td>
</tr>
<tr>
<td>Absorption, Ingestion, Inhalation, NOC(^1)</td>
<td>215</td>
<td>0.7</td>
</tr>
<tr>
<td>Person in Act of a Crime - Robbery or Criminal Assault</td>
<td>134</td>
<td>0.5</td>
</tr>
<tr>
<td>Foreign Matter (Body) in Eye(s)</td>
<td>125</td>
<td>0.4</td>
</tr>
<tr>
<td>Heart Disease</td>
<td>2</td>
<td>*</td>
</tr>
<tr>
<td>Other - Miscellaneous, NOC(^1)</td>
<td>2,602</td>
<td>8.9</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>4,060</td>
<td>13.9</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>29,231</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Notes:
* Value is less than .05%.
\(^1\) Not Otherwise Classified.
Figure 11. Percent Distribution of Lost-Time Claims, Cause of Injury: 1995-2004

Figure 12. Rate of Lost-Time Claims Filed, Cause of Injury, per 1,000 Employed: 1995-2004

Lifting causes strain or injury in the greatest number of lost-time claims filed.

The percentage of claims caused by strains has risen slightly from 1995-2004, while the rate of claims for strains has declined overall.
Table 9

Distribution of Lost-Time Claims, and Rate of Lost-Time Claims, Ranked, by North American Industry Classification System (NAICS) Sectors

Date of Injury—Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>NAICS Sectors1</th>
<th>Lost-Time Claims2</th>
<th>Average Annual Employment³</th>
<th>Percent Employed in Sector</th>
<th>Rate of Lost-Time Claims per 1,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>Percent</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mining</td>
<td>371</td>
<td>1.3</td>
<td>14,377</td>
<td>0.7</td>
</tr>
<tr>
<td>Transportation &amp; Warehousing</td>
<td>1,944</td>
<td>6.7</td>
<td>77,948</td>
<td>3.6</td>
</tr>
<tr>
<td>Construction</td>
<td>3,105</td>
<td>10.6</td>
<td>154,810</td>
<td>7.2</td>
</tr>
<tr>
<td>Public Administration</td>
<td>2,336</td>
<td>8.0</td>
<td>128,999</td>
<td>6.0</td>
</tr>
<tr>
<td>Agriculture, Forestry, Fishing &amp; Hunting</td>
<td>241</td>
<td>0.8</td>
<td>14,575</td>
<td>0.7</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>1,349</td>
<td>4.6</td>
<td>92,225</td>
<td>4.3</td>
</tr>
<tr>
<td>Utilities</td>
<td>197</td>
<td>0.7</td>
<td>13,747</td>
<td>0.6</td>
</tr>
<tr>
<td>Arts, Entertainment &amp; Recreation</td>
<td>667</td>
<td>2.3</td>
<td>47,032</td>
<td>2.2</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>3,241</td>
<td>11.1</td>
<td>242,193</td>
<td>11.3</td>
</tr>
<tr>
<td>Administrative &amp; Waste Services</td>
<td>1,738</td>
<td>5.9</td>
<td>131,709</td>
<td>6.1</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1,961</td>
<td>6.7</td>
<td>154,980</td>
<td>7.2</td>
</tr>
<tr>
<td>Health Care &amp; Social Assistance</td>
<td>2,455</td>
<td>8.4</td>
<td>214,858</td>
<td>10.0</td>
</tr>
<tr>
<td>Real Estate &amp; Rental &amp; Leasing</td>
<td>505</td>
<td>1.7</td>
<td>46,878</td>
<td>2.2</td>
</tr>
<tr>
<td>Other Services, Except Public Administration</td>
<td>570</td>
<td>1.9</td>
<td>65,936</td>
<td>3.1</td>
</tr>
<tr>
<td>Educational Services</td>
<td>1,380</td>
<td>4.7</td>
<td>174,673</td>
<td>8.2</td>
</tr>
<tr>
<td>Accommodation &amp; Food Services</td>
<td>1,448</td>
<td>5.0</td>
<td>209,904</td>
<td>9.8</td>
</tr>
<tr>
<td>Information</td>
<td>363</td>
<td>1.2</td>
<td>83,158</td>
<td>3.9</td>
</tr>
<tr>
<td>Finance &amp; Insurance</td>
<td>430</td>
<td>1.5</td>
<td>105,234</td>
<td>4.9</td>
</tr>
<tr>
<td>Management of Companies &amp; Enterprises</td>
<td>70</td>
<td>0.2</td>
<td>22,434</td>
<td>1.0</td>
</tr>
<tr>
<td>Professional &amp; Technical Services</td>
<td>454</td>
<td>1.6</td>
<td>146,039</td>
<td>6.8</td>
</tr>
<tr>
<td>Other4</td>
<td>4,406</td>
<td>15.1</td>
<td>190</td>
<td>0.0</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>29,231</strong></td>
<td><strong>100%</strong></td>
<td><strong>2,141,899</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Rate of Claims for Total Employment

|                           | n/a | n/a | n/a | n/a | 13.6 |

Notes:
2 Fatal claims are included in count of lost-time claims.
3 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, Colorado Employment and Wages: Annual Average 2004. Sector totals differ from the QCEW due to the distribution of government employees throughout all sectors, a later download date, and rounding. An employed person is 16 years or over in the civilian noninstitutional population, who, during the reference week, (a) did any work at all; and, (b) who was not working, but was temporarily absent.
4 "Other" includes nonclassified establishments, invalid NAICS codes and missing data.

The Mining sector employs only .7% of the Colorado workforce, yet has the highest rate of claims at 25.8 per 1,000 employed.
Figure 13. Percent Distribution of Lost-Time Claims and Employment, by North American Industry Classification System (NAICS) Sectors

Notes:
Source: Table 9
1. The employment numbers in "Other" are too small to produce a bar visible in this figure.
### Table 10

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

**Date of Injury—Calendar Year 2004**

**State of Colorado**

<table>
<thead>
<tr>
<th>NAICS Sub-Sectors</th>
<th>Lost-Time Claims</th>
<th>Average Annual Employment</th>
<th>Rate of Lost-Time Claims per 1,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>MINING</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>213 Support Activities for Mining</td>
<td>169</td>
<td>0.6</td>
<td>5,162</td>
</tr>
<tr>
<td>212 Mining (except Oil &amp; Gas)</td>
<td>155</td>
<td>0.5</td>
<td>4,911</td>
</tr>
<tr>
<td>211 Oil &amp; Gas Extraction</td>
<td>47</td>
<td>0.2</td>
<td>4,304</td>
</tr>
<tr>
<td>TRANSPORTATION and WAREHOUSING</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>492 Couriers &amp; Messengers</td>
<td>494</td>
<td>1.7</td>
<td>9,434</td>
</tr>
<tr>
<td>485 Transit &amp; Ground Passenger Transportation</td>
<td>277</td>
<td>0.9</td>
<td>6,665</td>
</tr>
<tr>
<td>484 Truck Transportation</td>
<td>564</td>
<td>1.9</td>
<td>16,919</td>
</tr>
<tr>
<td>481 Air Transportation</td>
<td>394</td>
<td>1.3</td>
<td>14,090</td>
</tr>
<tr>
<td>488 Support Activities for Transportation</td>
<td>160</td>
<td>0.5</td>
<td>8,212</td>
</tr>
<tr>
<td>487 Scenic &amp; Sightseeing Transportation</td>
<td>8</td>
<td>*</td>
<td>461</td>
</tr>
<tr>
<td>493 Warehousing &amp; Storage</td>
<td>42</td>
<td>0.1</td>
<td>7,458</td>
</tr>
<tr>
<td>486 Pipeline Transportation</td>
<td>3</td>
<td>*</td>
<td>844</td>
</tr>
<tr>
<td>CONSTRUCTION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>238 Specialty Trade Contractors</td>
<td>2,274</td>
<td>7.8</td>
<td>102,580</td>
</tr>
<tr>
<td>237 Heavy &amp; Civil Engineering Construction</td>
<td>396</td>
<td>1.4</td>
<td>22,533</td>
</tr>
<tr>
<td>236 Construction of Buildings</td>
<td>435</td>
<td>1.5</td>
<td>29,697</td>
</tr>
<tr>
<td>PUBLIC ADMINISTRATION</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>922 Justice, Public Order &amp; Safety Activities</td>
<td>662</td>
<td>2.3</td>
<td>18,909</td>
</tr>
<tr>
<td>923 Administration of Human Resource Programs</td>
<td>253</td>
<td>0.9</td>
<td>8,420</td>
</tr>
<tr>
<td>921 Executive, Legislative &amp; General Government</td>
<td>1,397</td>
<td>4.8</td>
<td>75,992</td>
</tr>
<tr>
<td>924 Administration of Environmental Programs</td>
<td>16</td>
<td>0.1</td>
<td>11,252</td>
</tr>
<tr>
<td>925 Community &amp; Housing Program Administration</td>
<td>1</td>
<td>*</td>
<td>756</td>
</tr>
<tr>
<td>926 Administration of Economic Programs</td>
<td>7</td>
<td>*</td>
<td>5,980</td>
</tr>
<tr>
<td>AGRICULTURE, FORESTRY, FISHING and HUNTING</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>113 Forestry &amp; Logging</td>
<td>3</td>
<td>*</td>
<td>140</td>
</tr>
<tr>
<td>115 Agriculture &amp; Forestry Support Activities</td>
<td>44</td>
<td>0.2</td>
<td>2,295</td>
</tr>
<tr>
<td>112 Animal Production</td>
<td>88</td>
<td>0.3</td>
<td>5,321</td>
</tr>
<tr>
<td>111 Crop Production</td>
<td>104</td>
<td>0.4</td>
<td>6,811</td>
</tr>
<tr>
<td>WHOLESALE TRADE</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>424 Merchant Wholesalers, Nondurable Goods</td>
<td>680</td>
<td>2.3</td>
<td>31,940</td>
</tr>
<tr>
<td>423 Merchant Wholesalers, Durable Goods</td>
<td>616</td>
<td>2.1</td>
<td>51,728</td>
</tr>
<tr>
<td>425 Electronic Markets &amp; Agents &amp; Brokers</td>
<td>53</td>
<td>0.2</td>
<td>8,557</td>
</tr>
<tr>
<td>UTILITIES</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>221 Utilities</td>
<td>197</td>
<td>0.7</td>
<td>13,747</td>
</tr>
</tbody>
</table>
### Table 10 (Continued)

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

Date of Injury—Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>NAICS Sub-Sectors</th>
<th>Lost-Time Claims</th>
<th>Average Annual Employment</th>
<th>Rate of Lost-Time Claims per 1,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ARTS, ENTERTAINMENT and RECREATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>713 Gambling, Recreation &amp; Amusement Industries</td>
<td>580</td>
<td>37,925</td>
<td>15.3</td>
</tr>
<tr>
<td>711 Performing Arts &amp; Spectator Sports</td>
<td>73</td>
<td>6,521</td>
<td>11.2</td>
</tr>
<tr>
<td>712 Museums, Parks &amp; Historical Sites</td>
<td>14</td>
<td>2,586</td>
<td>5.4</td>
</tr>
<tr>
<td><strong>RETAIL TRADE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>445 Food &amp; Beverage Stores</td>
<td>938</td>
<td>42,743</td>
<td>21.9</td>
</tr>
<tr>
<td>444 Building Material &amp; Garden Supply Stores</td>
<td>379</td>
<td>22,457</td>
<td>16.9</td>
</tr>
<tr>
<td>447 Gasoline Stations</td>
<td>201</td>
<td>13,179</td>
<td>15.3</td>
</tr>
<tr>
<td>442 Furniture &amp; Home Furnishings Stores</td>
<td>157</td>
<td>10,674</td>
<td>14.7</td>
</tr>
<tr>
<td>452 General Merchandise Stores</td>
<td>627</td>
<td>45,518</td>
<td>13.8</td>
</tr>
<tr>
<td>441 Motor Vehicle &amp; Parts Dealers</td>
<td>402</td>
<td>32,427</td>
<td>12.4</td>
</tr>
<tr>
<td>453 Miscellaneous Store Retailers</td>
<td>192</td>
<td>17,284</td>
<td>11.1</td>
</tr>
<tr>
<td>454 Nonstore Retailers</td>
<td>42</td>
<td>5,063</td>
<td>8.3</td>
</tr>
<tr>
<td>446 Health &amp; Personal Care Stores</td>
<td>71</td>
<td>10,084</td>
<td>7.0</td>
</tr>
<tr>
<td>443 Electronics &amp; Appliance Stores</td>
<td>50</td>
<td>7,950</td>
<td>6.3</td>
</tr>
<tr>
<td>451 Sporting Goods, Hobby, Book &amp; Music Stores</td>
<td>93</td>
<td>15,616</td>
<td>6.0</td>
</tr>
<tr>
<td>448 Clothing &amp; Clothing Accessories Stores</td>
<td>89</td>
<td>19,198</td>
<td>4.6</td>
</tr>
<tr>
<td><strong>ADMINISTRATIVE and WASTE SERVICES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>562 Waste Management &amp; Remediation Services</td>
<td>172</td>
<td>7,851</td>
<td>21.9</td>
</tr>
<tr>
<td>561 Administrative &amp; Support Services</td>
<td>1,566</td>
<td>123,858</td>
<td>12.6</td>
</tr>
<tr>
<td><strong>MANUFACTURING</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>316 Leather &amp; Allied Product Manufacturing</td>
<td>27</td>
<td>613</td>
<td>44.0</td>
</tr>
<tr>
<td>312 Beverage &amp; Tobacco Product Manufacturing</td>
<td>151</td>
<td>5,883</td>
<td>25.7</td>
</tr>
<tr>
<td>337 Furniture &amp; Related Product Manufacturing</td>
<td>134</td>
<td>6,902</td>
<td>19.4</td>
</tr>
<tr>
<td>321 Wood Product Manufacturing</td>
<td>95</td>
<td>5,060</td>
<td>18.8</td>
</tr>
<tr>
<td>327 Nonmetallic Mineral Product Manufacturing</td>
<td>166</td>
<td>9,176</td>
<td>18.1</td>
</tr>
<tr>
<td>333 Machinery Manufacturing</td>
<td>154</td>
<td>8,661</td>
<td>17.8</td>
</tr>
<tr>
<td>313 Textile Mills</td>
<td>3</td>
<td>173</td>
<td>17.3</td>
</tr>
<tr>
<td>311 Food Manufacturing</td>
<td>301</td>
<td>17,788</td>
<td>16.9</td>
</tr>
<tr>
<td>314 Textile Product Mills</td>
<td>30</td>
<td>1,883</td>
<td>15.9</td>
</tr>
<tr>
<td>332 Fabricated Metal Product Manufacturing</td>
<td>231</td>
<td>15,539</td>
<td>14.9</td>
</tr>
<tr>
<td>331 Primary Metal Manufacturing</td>
<td>28</td>
<td>1,907</td>
<td>14.7</td>
</tr>
<tr>
<td>326 Plastics &amp; Rubber Products Manufacturing</td>
<td>71</td>
<td>5,120</td>
<td>13.9</td>
</tr>
<tr>
<td>336 Transportation Equipment Manufacturing</td>
<td>102</td>
<td>9,775</td>
<td>10.4</td>
</tr>
<tr>
<td>322 Paper Manufacturing</td>
<td>25</td>
<td>2,467</td>
<td>10.1</td>
</tr>
<tr>
<td>339 Miscellaneous Manufacturing</td>
<td>100</td>
<td>10,542</td>
<td>9.5</td>
</tr>
<tr>
<td>323 Printing &amp; Related Support Activities</td>
<td>73</td>
<td>8,100</td>
<td>9.0</td>
</tr>
<tr>
<td>325 Chemical Manufacturing</td>
<td>57</td>
<td>6,913</td>
<td>8.2</td>
</tr>
<tr>
<td>334 Computer &amp; Electronic Product Manufacturing</td>
<td>198</td>
<td>34,377</td>
<td>5.8</td>
</tr>
<tr>
<td>315 Apparel Manufacturing</td>
<td>5</td>
<td>972</td>
<td>5.1</td>
</tr>
<tr>
<td>335 Electrical Equipment &amp; Appliance Manufacturing</td>
<td>10</td>
<td>2,200</td>
<td>4.5</td>
</tr>
</tbody>
</table>
### Table 10 (Continued)

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

**Date of Injury-Calendar Year 2004**

**State of Colorado**

<table>
<thead>
<tr>
<th>NAICS Sub-Sectors¹</th>
<th>Lost-Time Claims</th>
<th>Average Annual Employment²</th>
<th>Rate of Lost-Time Claims per 1,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>HEALTH CARE and SOCIAL ASSISTANCE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>623 Nursing &amp; Residential Care Facilities</td>
<td>588</td>
<td>2.0</td>
<td>36,237</td>
</tr>
<tr>
<td>622 Hospitals</td>
<td>985</td>
<td>3.4</td>
<td>66,704</td>
</tr>
<tr>
<td>624 Social Assistance</td>
<td>333</td>
<td>1.1</td>
<td>32,301</td>
</tr>
<tr>
<td>621 Ambulatory Health Care Services</td>
<td>549</td>
<td>1.9</td>
<td>79,616</td>
</tr>
<tr>
<td><strong>REAL ESTATE and RENTAL and LEASING</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>533 Lessors of Nonfinancial Intangible Assets</td>
<td>28</td>
<td>0.1</td>
<td>1,008</td>
</tr>
<tr>
<td>532 Rental &amp; Leasing Services</td>
<td>190</td>
<td>0.6</td>
<td>13,109</td>
</tr>
<tr>
<td>531 Real Estate</td>
<td>287</td>
<td>1.0</td>
<td>32,761</td>
</tr>
<tr>
<td><strong>OTHER SERVICES, Except PUBLIC ADMINISTRATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>811 Repair &amp; Maintenance</td>
<td>261</td>
<td>0.9</td>
<td>22,797</td>
</tr>
<tr>
<td>813 Membership Associations &amp; Organizations</td>
<td>167</td>
<td>0.6</td>
<td>18,723</td>
</tr>
<tr>
<td>812 Personal &amp; Laundry Services</td>
<td>134</td>
<td>0.5</td>
<td>21,572</td>
</tr>
<tr>
<td>814 Private Households</td>
<td>8</td>
<td>*</td>
<td>2,844</td>
</tr>
<tr>
<td><strong>EDUCATIONAL SERVICES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>611 Educational Services</td>
<td>1,380</td>
<td>4.7</td>
<td>174,673</td>
</tr>
<tr>
<td><strong>ACCOMMODATION and FOOD SERVICES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>721 Accommodation</td>
<td>451</td>
<td>1.5</td>
<td>39,666</td>
</tr>
<tr>
<td>722 Food Services &amp; Drinking Places</td>
<td>997</td>
<td>3.4</td>
<td>170,238</td>
</tr>
<tr>
<td><strong>INFORMATION</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>519 Other Information Services</td>
<td>14</td>
<td>*</td>
<td>2,010</td>
</tr>
<tr>
<td>511 Publishing Industries (except Internet)</td>
<td>144</td>
<td>0.5</td>
<td>29,735</td>
</tr>
<tr>
<td>517 Telecommunications</td>
<td>157</td>
<td>0.5</td>
<td>32,522</td>
</tr>
<tr>
<td>512 Motion Picture &amp; Sound Recording Industries</td>
<td>16</td>
<td>0.1</td>
<td>4,150</td>
</tr>
<tr>
<td>515 Broadcasting (except Internet)</td>
<td>15</td>
<td>0.1</td>
<td>6,307</td>
</tr>
<tr>
<td>518 ISPs, Web Search Portals &amp; Data Processing</td>
<td>17</td>
<td>0.1</td>
<td>7,498</td>
</tr>
</tbody>
</table>
# Distribution of Lost-Time Claims, and Rate of Lost-Time Claims, Ranked, by North American Industry Classification System (NAICS) Sub-Sectors

**Date of Injury-Calendar Year 2004**  
**State of Colorado**

<table>
<thead>
<tr>
<th>NAICS Sub-Sectors</th>
<th>Lost-Time Claims</th>
<th>Average Annual Employment</th>
<th>Rate of Lost-Time Claims per 1,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FINANCE and INSURANCE</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>525 Funds, Trusts, &amp; Other Financial Vehicles</td>
<td>19</td>
<td>0.1</td>
<td>2,751</td>
</tr>
<tr>
<td>524 Insurance Carriers &amp; Related Activities</td>
<td>183</td>
<td>0.6</td>
<td>36,936</td>
</tr>
<tr>
<td>522 Credit Intermediation &amp; Related Activities</td>
<td>204</td>
<td>0.7</td>
<td>51,601</td>
</tr>
<tr>
<td>523 Financial Investment &amp; Related Activities</td>
<td>24</td>
<td>0.1</td>
<td>13,701</td>
</tr>
<tr>
<td><strong>MANAGEMENT of COMPANIES and ENTERPRISES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>551 Management of Companies &amp; Enterprises</td>
<td>70</td>
<td>0.2</td>
<td>22,434</td>
</tr>
<tr>
<td><strong>PROFESSIONAL and TECHNICAL SERVICES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>541 Professional &amp; Technical Services</td>
<td>454</td>
<td>1.6</td>
<td>146,039</td>
</tr>
<tr>
<td><strong>OTHER</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disclosure Suppression</td>
<td>4</td>
<td>*</td>
<td>n/a</td>
</tr>
<tr>
<td>Invalid NAICS Codes</td>
<td>96</td>
<td>0.3</td>
<td>n/a</td>
</tr>
<tr>
<td>Nonclassifiable Establishments</td>
<td>4,310</td>
<td>14.7</td>
<td>190</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>29,231</strong></td>
<td><strong>100%</strong></td>
<td>n/a</td>
</tr>
</tbody>
</table>

**Notes:**

1 Value is less than .05%.

An employed person is 16 years or over in the civilian noninstitutional population, who, during the reference week, (a) did any work at all, and, (b) who was not working, but was temporarily absent.

3 Subtotals for individual sectors may not equal sector totals in Table 9 due to disclosure suppression and no claims filed in some subsectors.

---

*The NAICS sub-sector, Couriers and Messengers, has the highest rate of claims at 52.4 per 1,000 employed.*
Figure 14. Percent Distribution of Employed, Lost-Time Claims, and Fatal Claims, by Gender

Notes:
2 Total number of lost-time claims is 29,231; 22 claims were missing data for gender.
3 Total number of fatal claims is 111.
Table 11

Distribution and Rate of Lost-Time Claims, and Rate Ratio, Ranked, by Gender and Part of Body

Date of Injury—Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Gender</th>
<th>Part of Body(^1)</th>
<th>Count</th>
<th>Percent</th>
<th>Rate(^2)</th>
<th>Count</th>
<th>Percent</th>
<th>Rate(^3)</th>
<th>Count</th>
<th>Percent</th>
<th>Rate Ratio (CI)(^4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Finger(s)</td>
<td>477</td>
<td>1.6</td>
<td>0.44</td>
<td>1,295</td>
<td>4.4</td>
<td>0.99</td>
<td>1,772</td>
<td>6.1</td>
<td>2.26 (2.03,2.5)</td>
<td></td>
</tr>
<tr>
<td>Foot/Feet</td>
<td>318</td>
<td>1.1</td>
<td>0.29</td>
<td>674</td>
<td>2.3</td>
<td>0.52</td>
<td>992</td>
<td>3.4</td>
<td>1.76 (1.54,2.01)</td>
<td></td>
</tr>
<tr>
<td>Knee</td>
<td>988</td>
<td>3.4</td>
<td>0.91</td>
<td>1,948</td>
<td>6.7</td>
<td>1.49</td>
<td>2,936</td>
<td>10.1</td>
<td>1.64 (1.52,1.77)</td>
<td></td>
</tr>
<tr>
<td>Upper Arm (Including Shoulder(s))</td>
<td>1,022</td>
<td>3.5</td>
<td>0.94</td>
<td>1,978</td>
<td>6.8</td>
<td>1.52</td>
<td>3,000</td>
<td>10.3</td>
<td>1.61 (1.49,1.73)</td>
<td></td>
</tr>
<tr>
<td>Head</td>
<td>504</td>
<td>1.7</td>
<td>0.46</td>
<td>967</td>
<td>3.3</td>
<td>0.74</td>
<td>1,471</td>
<td>5.0</td>
<td>1.59 (1.43,1.77)</td>
<td></td>
</tr>
<tr>
<td>Back</td>
<td>1,693</td>
<td>5.8</td>
<td>1.56</td>
<td>3,226</td>
<td>11.0</td>
<td>2.47</td>
<td>4,919</td>
<td>16.8</td>
<td>1.58 (1.49,1.68)</td>
<td></td>
</tr>
<tr>
<td>Ankle</td>
<td>429</td>
<td>1.5</td>
<td>0.41</td>
<td>726</td>
<td>2.5</td>
<td>0.56</td>
<td>1,171</td>
<td>4.0</td>
<td>1.36 (1.2,1.52)</td>
<td></td>
</tr>
<tr>
<td>Hand</td>
<td>445</td>
<td>1.5</td>
<td>0.41</td>
<td>726</td>
<td>2.5</td>
<td>0.56</td>
<td>1,171</td>
<td>4.0</td>
<td>1.36 (1.2,1.52)</td>
<td></td>
</tr>
<tr>
<td>Internal Organs</td>
<td>129</td>
<td>0.4</td>
<td>0.12</td>
<td>206</td>
<td>0.7</td>
<td>0.16</td>
<td>335</td>
<td>1.1</td>
<td>1.33 (1.06,1.65)</td>
<td></td>
</tr>
<tr>
<td>Multiple Body Parts</td>
<td>1,223</td>
<td>4.2</td>
<td>1.13</td>
<td>1,372</td>
<td>4.7</td>
<td>1.05</td>
<td>2,595</td>
<td>8.9</td>
<td>0.93 (0.86,1.01)</td>
<td></td>
</tr>
<tr>
<td>Wrist</td>
<td>670</td>
<td>2.3</td>
<td>0.62</td>
<td>619</td>
<td>2.1</td>
<td>0.47</td>
<td>1,289</td>
<td>4.4</td>
<td>0.77 (0.69,0.86)</td>
<td></td>
</tr>
<tr>
<td>Multiple Upper Extremities</td>
<td>581</td>
<td>2.0</td>
<td>0.54</td>
<td>327</td>
<td>1.1</td>
<td>0.25</td>
<td>908</td>
<td>3.1</td>
<td>0.47 (0.41,0.54)</td>
<td></td>
</tr>
<tr>
<td>All Other Classified Injuries</td>
<td>1,774</td>
<td>6.1</td>
<td>1.64</td>
<td>3,477</td>
<td>11.9</td>
<td>2.66</td>
<td>5,251</td>
<td>18.0</td>
<td>1.63 (1.54,1.72)</td>
<td></td>
</tr>
<tr>
<td>(Death)</td>
<td>9</td>
<td>0.0</td>
<td>0.01</td>
<td>102</td>
<td>0.3</td>
<td>0.08</td>
<td>111</td>
<td>0.4</td>
<td>9.41 (4.76,18.61)</td>
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</tr>
<tr>
<td>Nonclassifiable</td>
<td>542</td>
<td>1.9</td>
<td>0.50</td>
<td>691</td>
<td>2.4</td>
<td>0.53</td>
<td>1,233</td>
<td>4.2</td>
<td>1.06 (0.95,1.19)</td>
<td></td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>10,804</td>
<td>37.0%</td>
<td>n/a</td>
<td>18,405</td>
<td>63.0%</td>
<td>n/a</td>
<td>29,209</td>
<td>100%</td>
<td>n/a</td>
<td></td>
</tr>
</tbody>
</table>

Notes:
1. Some of the part of body categories shown in this table incorporate related categories from Table 4 (e.g., fingers includes thumb(s); internal organs includes lungs and heart).
2. Rate is the number of injuries calculated per 1000 females employed in Colorado (the population-at-risk).
3. Rate is the number of injuries calculated per 1000 males employed in Colorado (the population-at-risk).
4. Rate ratio is the rate for males/rate for females. A rate ratio greater than 1 means males had a higher rate than females; a ratio less than 1 means males had a lower rate than females. (CI = 95% Confidence Interval)
5. Total number of lost-time claims is 29,231; 22 claims were missing data for gender.
Table 12

Distribution and Rate of Lost-Time Claims, and Rate Ratio, Ranked, by Gender and Nature of Injury

Date of Injury-Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Nature of Injury</th>
<th>Female</th>
<th></th>
<th>Rate¹</th>
<th>Male</th>
<th></th>
<th>Rate²</th>
<th>Totals</th>
<th></th>
<th>Rate Ratio (CI)³</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>Percent</td>
<td>Rate¹</td>
<td>Count</td>
<td>Percent</td>
<td>Rate²</td>
<td>Count</td>
<td>Percent</td>
<td>Rate Ratio (CI)³</td>
</tr>
<tr>
<td>Hernia</td>
<td>40</td>
<td>0.1</td>
<td>0.04</td>
<td>342</td>
<td>1.2</td>
<td>0.26</td>
<td>382</td>
<td>1.3</td>
<td>7.1 (5.12,9.85)</td>
</tr>
<tr>
<td>Laceration, Puncture</td>
<td>349</td>
<td>1.2</td>
<td>0.32</td>
<td>1,269</td>
<td>4.3</td>
<td>0.97</td>
<td>1,618</td>
<td>5.5</td>
<td>3.02 (2.68,3.4)</td>
</tr>
<tr>
<td>Dislocation</td>
<td>90</td>
<td>0.3</td>
<td>0.08</td>
<td>238</td>
<td>0.8</td>
<td>0.18</td>
<td>328</td>
<td>1.1</td>
<td>2.2 (1.72,2.8)</td>
</tr>
<tr>
<td>Fracture</td>
<td>439</td>
<td>1.5</td>
<td>0.40</td>
<td>1,134</td>
<td>3.9</td>
<td>0.87</td>
<td>1,573</td>
<td>5.4</td>
<td>2.15 (1.92,2.4)</td>
</tr>
<tr>
<td>Contusion, Crushing</td>
<td>1,063</td>
<td>3.6</td>
<td>0.98</td>
<td>2,150</td>
<td>7.4</td>
<td>1.65</td>
<td>3,213</td>
<td>11.0</td>
<td>1.68 (1.56,1.81)</td>
</tr>
<tr>
<td>Strain, Sprain</td>
<td>4,045</td>
<td>13.8</td>
<td>3.73</td>
<td>7,403</td>
<td>25.3</td>
<td>5.67</td>
<td>11,448</td>
<td>39.2</td>
<td>1.52 (1.46,1.58)</td>
</tr>
<tr>
<td>Multiple Physical Injuries Only</td>
<td>346</td>
<td>1.2</td>
<td>0.32</td>
<td>411</td>
<td>1.4</td>
<td>0.31</td>
<td>757</td>
<td>2.6</td>
<td>0.99 (0.86,1.14)</td>
</tr>
<tr>
<td>Inflammation (including Tendinitis/Tenosynovitis)</td>
<td>358</td>
<td>1.2</td>
<td>0.33</td>
<td>326</td>
<td>1.1</td>
<td>0.25</td>
<td>684</td>
<td>2.3</td>
<td>0.76 (0.65,0.88)</td>
</tr>
<tr>
<td>Occupational Disease or Cumulative Injury⁴</td>
<td>627</td>
<td>2.1</td>
<td>0.58</td>
<td>466</td>
<td>1.6</td>
<td>0.36</td>
<td>1,093</td>
<td>3.7</td>
<td>0.62 (0.55,0.7)</td>
</tr>
<tr>
<td>Mental Stress/Mental Disorder</td>
<td>171</td>
<td>0.6</td>
<td>0.16</td>
<td>89</td>
<td>0.3</td>
<td>0.07</td>
<td>260</td>
<td>0.9</td>
<td>0.43 (0.33,0.56)</td>
</tr>
<tr>
<td>Carpal Tunnel Syndrome</td>
<td>192</td>
<td>0.7</td>
<td>0.18</td>
<td>87</td>
<td>0.3</td>
<td>0.07</td>
<td>279</td>
<td>1.0</td>
<td>0.38 (0.29,0.48)</td>
</tr>
<tr>
<td>All Other Specific Injuries, NOC⁵</td>
<td>2,575</td>
<td>8.8</td>
<td>2.38</td>
<td>3,402</td>
<td>11.6</td>
<td>2.61</td>
<td>5,977</td>
<td>20.5</td>
<td>1.1 (1.04,1.16)</td>
</tr>
<tr>
<td>Other⁶</td>
<td>509</td>
<td>1.7</td>
<td>0.47</td>
<td>1,088</td>
<td>3.7</td>
<td>0.834</td>
<td>1,597</td>
<td>5.5</td>
<td>1.78 (1.6,1.97)</td>
</tr>
<tr>
<td>Totals⁷</td>
<td>10,804</td>
<td>37.0%</td>
<td>n/a</td>
<td>18,405</td>
<td>63.0%</td>
<td>n/a</td>
<td>29,209</td>
<td>100%</td>
<td>n/a</td>
</tr>
</tbody>
</table>

Notes:
1 Rate is the number of injuries calculated per 1000 females employed in Colorado (the population-at-risk).
2 Rate is the number of injuries calculated per 1000 males employed in Colorado (the population-at-risk).
3 Rate ratio is the rate for males/rate for females. A rate ratio greater than 1 means males had a higher rate than females; a ratio less than 1 means males had a lower rate than females. (CI = 95% Confidence Interval)
4 Excludes mental stress, mental disorder and carpal tunnel claims reported here in their own categories.
5 Not Otherwise Classified.
6 "Other" includes those categories in Table 6, 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.
7 Total number of lost-time claims is 29,231; 22 claims were missing data for gender.
Females file claims at a higher rate than males for injuries to multiple body parts, wrist and multiple upper extremities.

The rate of claims for hernias is seven times higher for men than for women.
Table 13
Distribution of Lost-Time Claims by Gender and North American Industry Classification System (NAICS) Sectors

Date of Injury—Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>NAICS Sectors</th>
<th>Female</th>
<th>Male</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>Percent</td>
<td>Count</td>
</tr>
<tr>
<td>Agriculture, Forestry, Fishing &amp; Hunting</td>
<td>46</td>
<td>0.2%</td>
<td>195</td>
</tr>
<tr>
<td>Mining</td>
<td>12</td>
<td>0.0%</td>
<td>359</td>
</tr>
<tr>
<td>Utilities</td>
<td>22</td>
<td>0.1%</td>
<td>175</td>
</tr>
<tr>
<td>Construction</td>
<td>137</td>
<td>0.5%</td>
<td>2,967</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>515</td>
<td>1.8%</td>
<td>1,445</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>237</td>
<td>0.8%</td>
<td>1,111</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>1,511</td>
<td>5.2%</td>
<td>1,729</td>
</tr>
<tr>
<td>Transportation &amp; Warehousing</td>
<td>458</td>
<td>1.6%</td>
<td>1,485</td>
</tr>
<tr>
<td>Information</td>
<td>187</td>
<td>0.6%</td>
<td>176</td>
</tr>
<tr>
<td>Finance &amp; Insurance</td>
<td>333</td>
<td>1.1%</td>
<td>97</td>
</tr>
<tr>
<td>Real Estate &amp; Rental &amp; Leasing</td>
<td>157</td>
<td>0.5%</td>
<td>347</td>
</tr>
<tr>
<td>Professional &amp; Technical Services</td>
<td>219</td>
<td>0.7%</td>
<td>235</td>
</tr>
<tr>
<td>Management of Companies &amp; Enterprises</td>
<td>35</td>
<td>0.1%</td>
<td>35</td>
</tr>
<tr>
<td>Administrative &amp; Waste Services</td>
<td>525</td>
<td>1.8%</td>
<td>1,212</td>
</tr>
<tr>
<td>Educational Services</td>
<td>841</td>
<td>2.9%</td>
<td>535</td>
</tr>
<tr>
<td>Health Care &amp; Social Assistance</td>
<td>1,858</td>
<td>6.4%</td>
<td>593</td>
</tr>
<tr>
<td>Arts, Entertainment &amp; Recreation</td>
<td>283</td>
<td>1.0%</td>
<td>384</td>
</tr>
<tr>
<td>Accommodation &amp; Food Services</td>
<td>788</td>
<td>2.7%</td>
<td>659</td>
</tr>
<tr>
<td>Other Services, Except Public Admin</td>
<td>198</td>
<td>0.7%</td>
<td>372</td>
</tr>
<tr>
<td>Public Administration</td>
<td>808</td>
<td>2.8%</td>
<td>1,526</td>
</tr>
<tr>
<td>Other3</td>
<td>1,634</td>
<td>5.6%</td>
<td>2,768</td>
</tr>
<tr>
<td>Totals</td>
<td>10,804</td>
<td>37.0%</td>
<td>18,405</td>
</tr>
</tbody>
</table>

Notes:
1 The findings in this table are best interpreted in comparison to the NAICS by gender distribution of the total workforce; however, Colorado Labor Market Information (LMI) does not provide this data.
3 "Other" includes nonclassified establishments and invalid NAICS codes.
4 Total number of lost-time claims is 29,231; 22 claims were missing data for gender.

The greatest percentage of claims for females is in the Health Care and Social Assistance sector, while for males it is the Construction sector. This difference may merely reflect the gender distribution of the workforce.
Figure 15. Percent Distribution of Lost-Time Claims, Gender by North American Industry Classification System (NAICS) Sectors

Notes:
1. Males = 100%, Females = 100%.

Source: Table 13

Section VI Gender
Table 14

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

Date of Injury—Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>NAICS Sectors</th>
<th>Under 18</th>
<th>18-29</th>
<th>30-39</th>
<th>40-49</th>
<th>50-59</th>
<th>60-65</th>
<th>Over 65</th>
<th>Age Missing</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture, Forestry, Fishing &amp; Hunting</td>
<td>0.2</td>
<td>0.2</td>
<td>0.2</td>
<td>0.1</td>
<td>0.1</td>
<td>*</td>
<td>*</td>
<td>241</td>
<td>0.8</td>
<td></td>
</tr>
<tr>
<td>Mining</td>
<td>0.3</td>
<td>0.3</td>
<td>0.4</td>
<td>0.2</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>371</td>
<td>1.3</td>
<td></td>
</tr>
<tr>
<td>Utilities</td>
<td>0.1</td>
<td>0.1</td>
<td>0.3</td>
<td>0.2</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>197</td>
<td>0.7</td>
<td></td>
</tr>
<tr>
<td>Construction</td>
<td>3.0</td>
<td>3.0</td>
<td>2.9</td>
<td>1.4</td>
<td>0.3</td>
<td>0.1</td>
<td>*</td>
<td>3,105</td>
<td>10.6</td>
<td></td>
</tr>
<tr>
<td>Manufacturing</td>
<td>1.2</td>
<td>1.6</td>
<td>2.1</td>
<td>1.4</td>
<td>0.4</td>
<td>0.1</td>
<td>*</td>
<td>1,961</td>
<td>6.7</td>
<td></td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>1.1</td>
<td>1.2</td>
<td>1.3</td>
<td>0.8</td>
<td>0.2</td>
<td>0.1</td>
<td>*</td>
<td>1,349</td>
<td>4.6</td>
<td></td>
</tr>
<tr>
<td>Retail Trade</td>
<td>0.1</td>
<td>2.7</td>
<td>2.3</td>
<td>3.0</td>
<td>2.1</td>
<td>0.6</td>
<td>0.3</td>
<td>*</td>
<td>3,241</td>
<td>11.1</td>
</tr>
<tr>
<td>Transportation &amp; Warehousing</td>
<td>1.0</td>
<td>1.6</td>
<td>2.2</td>
<td>1.5</td>
<td>0.2</td>
<td>0.1</td>
<td>*</td>
<td>1,944</td>
<td>6.7</td>
<td></td>
</tr>
<tr>
<td>Information</td>
<td>0.2</td>
<td>0.3</td>
<td>0.5</td>
<td>0.2</td>
<td>0.1</td>
<td>*</td>
<td>*</td>
<td>363</td>
<td>1.2</td>
<td></td>
</tr>
<tr>
<td>Finance &amp; Insurance</td>
<td>0.3</td>
<td>0.4</td>
<td>0.4</td>
<td>0.3</td>
<td>0.1</td>
<td>*</td>
<td>*</td>
<td>430</td>
<td>1.5</td>
<td></td>
</tr>
<tr>
<td>Real Estate &amp; Rental &amp; Leasing</td>
<td>0.3</td>
<td>0.4</td>
<td>0.5</td>
<td>0.4</td>
<td>0.1</td>
<td>*</td>
<td>*</td>
<td>505</td>
<td>1.7</td>
<td></td>
</tr>
<tr>
<td>Professional &amp; Technical Services</td>
<td>0.3</td>
<td>0.3</td>
<td>0.5</td>
<td>0.3</td>
<td>0.1</td>
<td>*</td>
<td>*</td>
<td>454</td>
<td>1.6</td>
<td></td>
</tr>
<tr>
<td>Management of Companies &amp; Enterprises</td>
<td>0.1</td>
<td>*</td>
<td>0.1</td>
<td>0.1</td>
<td>*</td>
<td>*</td>
<td>*</td>
<td>70</td>
<td>0.2</td>
<td></td>
</tr>
<tr>
<td>Administrative &amp; Waste Services</td>
<td>1.6</td>
<td>1.5</td>
<td>1.7</td>
<td>0.8</td>
<td>0.2</td>
<td>0.1</td>
<td>*</td>
<td>1,738</td>
<td>5.9</td>
<td></td>
</tr>
<tr>
<td>Educational Services</td>
<td>0.7</td>
<td>1.0</td>
<td>1.3</td>
<td>1.3</td>
<td>0.3</td>
<td>0.1</td>
<td>*</td>
<td>1,380</td>
<td>4.7</td>
<td></td>
</tr>
<tr>
<td>Health Care &amp; Social Assistance</td>
<td>1.6</td>
<td>1.9</td>
<td>2.4</td>
<td>1.9</td>
<td>0.4</td>
<td>0.1</td>
<td>*</td>
<td>2,455</td>
<td>8.4</td>
<td></td>
</tr>
<tr>
<td>Arts, Entertainment &amp; Recreation</td>
<td>0.6</td>
<td>0.5</td>
<td>0.5</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
<td>*</td>
<td>667</td>
<td>2.3</td>
<td></td>
</tr>
<tr>
<td>Accommodation &amp; Food Services</td>
<td>0.1</td>
<td>1.8</td>
<td>1.1</td>
<td>1.1</td>
<td>0.6</td>
<td>0.2</td>
<td>0.1</td>
<td>*</td>
<td>1,448</td>
<td>5.0</td>
</tr>
<tr>
<td>Other Services, Except Public Administration</td>
<td>0.4</td>
<td>0.5</td>
<td>0.6</td>
<td>0.4</td>
<td>0.1</td>
<td>0.1</td>
<td>*</td>
<td>570</td>
<td>1.9</td>
<td></td>
</tr>
<tr>
<td>Public Administration</td>
<td>0.9</td>
<td>1.9</td>
<td>2.5</td>
<td>2.2</td>
<td>0.4</td>
<td>0.2</td>
<td>*</td>
<td>2,336</td>
<td>8.0</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>0.1</td>
<td>4.0</td>
<td>3.5</td>
<td>3.9</td>
<td>2.6</td>
<td>0.7</td>
<td>0.3</td>
<td>*</td>
<td>4,406</td>
<td>15.1</td>
</tr>
<tr>
<td>Totals</td>
<td>163</td>
<td>6,514</td>
<td>6,931</td>
<td>8,202</td>
<td>5,569</td>
<td>1,315</td>
<td>489</td>
<td>48</td>
<td>29,231</td>
<td>n/a</td>
</tr>
<tr>
<td>Percent</td>
<td>0.6</td>
<td>22.3</td>
<td>23.7</td>
<td>28.1</td>
<td>19.1</td>
<td>4.5</td>
<td>1.7</td>
<td>0.2</td>
<td>n/a</td>
<td>100%</td>
</tr>
</tbody>
</table>

Notes:
* Value is less than .05%.
1 The findings in this table are best interpreted in comparison to the NAICS by age distribution of the total workforce; however, Colorado Labor Market Information (LMI) does not provide this data.
3 Note widths of age group categories vary.
4 "Other" includes nonclassified establishments and invalid NAICS codes.
## Table 15

### Distribution of Lost-Time Claims, and Rate of Claims, by Age and Gender

**Date of Injury—Calendar Year 2004**

**State of Colorado**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Age Group</th>
<th>Number Employed</th>
<th>Lost-Time Claims</th>
<th>Rate of Lost-Time Claims per 1,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>16-19 yrs.</td>
<td>256</td>
<td>49</td>
<td>5.2</td>
</tr>
<tr>
<td>Female</td>
<td>20-24 yrs.</td>
<td>952</td>
<td>120</td>
<td>7.9</td>
</tr>
<tr>
<td></td>
<td>25-34 yrs.</td>
<td>2,087</td>
<td>234</td>
<td>8.9</td>
</tr>
<tr>
<td></td>
<td>35-44 yrs.</td>
<td>2,841</td>
<td>261</td>
<td>10.9</td>
</tr>
<tr>
<td></td>
<td>45-54 yrs.</td>
<td>3,020</td>
<td>257</td>
<td>11.8</td>
</tr>
<tr>
<td></td>
<td>55-64 yrs.</td>
<td>1,416</td>
<td>133</td>
<td>10.6</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>10,572</td>
<td>1,054</td>
<td>n/a</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Lost-Time Claims</th>
<th>Number Employed</th>
<th>Rate of Lost-Time Claims per 1,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>16-19 yrs.</td>
<td>465</td>
<td>43</td>
<td>10.8</td>
</tr>
<tr>
<td></td>
<td>20-24 yrs.</td>
<td>1,816</td>
<td>131</td>
<td>13.9</td>
</tr>
<tr>
<td></td>
<td>25-34 yrs.</td>
<td>4,535</td>
<td>319</td>
<td>14.2</td>
</tr>
<tr>
<td></td>
<td>35-44 yrs.</td>
<td>4,692</td>
<td>323</td>
<td>14.5</td>
</tr>
<tr>
<td></td>
<td>45-54 yrs.</td>
<td>4,442</td>
<td>294</td>
<td>15.1</td>
</tr>
<tr>
<td></td>
<td>55-64 yrs.</td>
<td>2,023</td>
<td>155</td>
<td>13.1</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>17,973</td>
<td>1,265</td>
<td>n/a</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>Totals</th>
<th>Lost-Time Claims</th>
<th>Number Employed</th>
<th>Rate of Lost-Time Claims per 1,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>28,545</td>
<td>2,319</td>
<td>n/a</td>
</tr>
</tbody>
</table>

### Rate of Claims for Total Employed

<table>
<thead>
<tr>
<th>Gender</th>
<th>Rate of Lost-Time Claims per 1,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>10.0</td>
</tr>
<tr>
<td>Male</td>
<td>14.2</td>
</tr>
<tr>
<td>Totals</td>
<td>12.3</td>
</tr>
</tbody>
</table>

**Notes:**

1. The distribution of lost-time claims has been adjusted to make possible comparisons with the BLS Colorado employment data. The total of lost-time claims is 29,231; 686 claims are excluded from this analysis because they fall outside the age categories used in this table or had missing data for age or gender.
2. Source: US Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2004: Table 14, Employment Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2004 Annual Averages.* An employed person is 16 years and over, in the civilian noninstitutional population, who, during the reference week, (a) did any work at all; and (b) who was not working, but was temporarily absent.
3. Counts are in thousands. Sums of individual items for age and gender may not equal total for age due to rounding.
### Table 16

**Distribution of Lost-Time Claims by Age and Gender**

**Date of Injury-Calendar Year 2004**

**State of Colorado**

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Female Count</th>
<th>Female Percent</th>
<th>Male Count</th>
<th>Male Percent</th>
<th>Total Count</th>
<th>Total Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 18 yrs.</td>
<td>74</td>
<td>0.3</td>
<td>89</td>
<td>0.3</td>
<td>163</td>
<td>0.6</td>
</tr>
<tr>
<td>18 - 29 yrs.</td>
<td>2,139</td>
<td>7.3</td>
<td>4,364</td>
<td>14.9</td>
<td>6,503</td>
<td>22.3</td>
</tr>
<tr>
<td>30 - 39 yrs.</td>
<td>2,330</td>
<td>8.0</td>
<td>4,597</td>
<td>15.7</td>
<td>6,927</td>
<td>23.7</td>
</tr>
<tr>
<td>40 - 49 yrs.</td>
<td>3,200</td>
<td>11.0</td>
<td>4,997</td>
<td>17.1</td>
<td>8,197</td>
<td>28.1</td>
</tr>
<tr>
<td>50 - 59 yrs.</td>
<td>2,348</td>
<td>8.0</td>
<td>3,220</td>
<td>11.0</td>
<td>5,568</td>
<td>19.1</td>
</tr>
<tr>
<td>60 - 65 yrs.</td>
<td>524</td>
<td>1.8</td>
<td>790</td>
<td>2.7</td>
<td>1,314</td>
<td>4.5</td>
</tr>
<tr>
<td>Over 65 yrs.</td>
<td>171</td>
<td>0.6</td>
<td>318</td>
<td>1.1</td>
<td>489</td>
<td>1.7</td>
</tr>
<tr>
<td>Age Missing</td>
<td>18</td>
<td>0.1</td>
<td>30</td>
<td>0.1</td>
<td>48</td>
<td>0.2</td>
</tr>
<tr>
<td>Totals</td>
<td>10,804</td>
<td>37.0%</td>
<td>18,405</td>
<td>63.0%</td>
<td>29,209</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Notes:**

1. The findings reported in this table are best interpreted in comparison to the age and gender distribution of the total workforce; however, Colorado Labor Market Information (LMI) does not provide this data.

2. Widths of age group categories vary from those in Table 15. The groupings here reflect those used by DOWC.

3. Total number of lost-time claims is 29,231; 22 claims were missing data for gender.
Figure 16. Percent Distribution of Lost-Time Claims by Age and Gender

Notes:
Source: Table 16
1. Males + females = 100%
Figure 17. Percent Distribution of Lost-Time Claims, Gender\(^1\) by Age

Notes:
Source: Table 16
1. Males = 100%, Females = 100%
Males file claims at a higher rate than females in every age group.

Both males and females, 40-49 years, file the greatest percentage of lost-time claims.
### Table 17

**Distribution of Lost-Time Claims by Claim Status**

**Date of Injury-Calendar Year 2004**

**State of Colorado**

<table>
<thead>
<tr>
<th>Claim Status</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Admitted</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Never Denied</td>
<td>19,714</td>
<td>67.4</td>
</tr>
<tr>
<td>Initially Denied</td>
<td>2,077</td>
<td>7.1</td>
</tr>
<tr>
<td>Indeterminate(^2)</td>
<td>614</td>
<td>2.1</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td>29,231</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Notes:**

1. The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2005. 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.

2. An "Indeterminate" claim is one for which neither an admission nor a denial has been filed. Of the "Indeterminate" claims, 48, or 7.9%, have been resolved with a settlement, and an additional 40, or 7.1%, had a hearing.

_Nearly three-quarters (74.5%) of lost-time claims are admitted._
Figure 18. Percent Distribution of Lost-Time Claims by Claim Status

Source: Table 17
### Table 18

#### Distribution of Lost-Time Claims by Claim Status (Detail) and Admission Type

**Date of Injury-Calendar Year 2004**  
**State of Colorado**

<table>
<thead>
<tr>
<th>Claim Status1,2</th>
<th>Count</th>
<th>Percent</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ADOPTED, NEVER DENOED</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Admission Type:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General</td>
<td>2,240</td>
<td>11.4</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Final</td>
<td>15,083</td>
<td>76.5</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fatal</td>
<td>27</td>
<td>0.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Final Pay Notice</td>
<td>2,364</td>
<td>12.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>19,714</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ADMITTED, INITIALLY DENIED</strong></td>
<td></td>
<td></td>
<td>19,714</td>
<td>67.4%</td>
</tr>
<tr>
<td><strong>Admission Type:</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General</td>
<td>315</td>
<td>15.2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Final</td>
<td>768</td>
<td>37.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Fatal</td>
<td>23</td>
<td>1.1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Final Pay Notice</td>
<td>971</td>
<td>46.8</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>2,077</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>DENIED, NEVER ADMITTED</strong></td>
<td>6,826</td>
<td>23.4%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>INDETERMINATE3</strong></td>
<td>614</td>
<td>2.1%</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td>29,231</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### Notes:
1. The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2005. 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.
2. Some of the cases have had a change of claim status during the course of the claim. Most were consistently one status.
3. An "Indeterminate" claim is one for which neither an admission nor a denial has been filed. Of the "Indeterminate" claims, 48, or 7.9%, have been resolved with a settlement, and an additional 40, or 7.1%, had a hearing.
Figure 19. Percent Distribution of Lost-Time Claims Filed, by Insured Status

- Self-Insured Employer: 22.2%
- Commercial Carrier: 77.4%
- Non-Insured Employer: 0.3%

Notes:
1. Based on claims showing a carrier; and also, those employers without insurance.
2. The total number of lost-time claims is 29,692 for this figure.
3. The overall claim count is different in this figure due to the inclusion of claims of unknown insurance status.
### Distribution of Denied Claims by Insured Status

**Date of Injury: Calendar Year 2004**

**State of Colorado**

<table>
<thead>
<tr>
<th>Carrier Type</th>
<th>Claims Filed</th>
<th>Claims Initially Denied</th>
<th>Claims Initially Denied but Later Admitted</th>
<th>Claims Ultimately Denied</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Carrier 2</td>
<td>22,108</td>
<td>6,357</td>
<td>1,623</td>
<td>4,734</td>
</tr>
<tr>
<td>Self-Insured Employer 1</td>
<td>3,322</td>
<td>2,162</td>
<td>278</td>
<td>884</td>
</tr>
<tr>
<td>Non-Insured Employer 3</td>
<td>1,53</td>
<td>28</td>
<td>8</td>
<td>20</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td><strong>28,563</strong></td>
<td><strong>8,447</strong></td>
<td><strong>1,900</strong></td>
<td><strong>6,538</strong></td>
</tr>
</tbody>
</table>

**Notes:**

1. A "Denied" claim is one for which a "Notice of Contest," but 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 29,231 lost-time claims filed, 2.2% involved multiple carriers and are excluded from this analysis. Of the 181 claims filed against non-insured employers, neither an admission nor a denial has been filed as of December 28, 2005.
3. Based on information in the Division's database as of December 28, 2005, neither an admission nor a denial has been filed in 114 of the 181 claims filed against non-insured employers.
Table 20

Distribution of Lost-Time Claims by Gender and Claim Status

Date of Injury-Calender Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Gender</th>
<th>Admission Only</th>
<th>Denial &amp; Admission</th>
<th>Denial Only</th>
<th>Indeterminate</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>Percent</td>
<td>Count</td>
<td>Percent</td>
<td>Count</td>
</tr>
<tr>
<td>Female</td>
<td>6,590</td>
<td>61.0</td>
<td>792</td>
<td>7.3</td>
<td>3,246</td>
</tr>
<tr>
<td>Male</td>
<td>13,112</td>
<td>71.2</td>
<td>1,283</td>
<td>7.0</td>
<td>3,572</td>
</tr>
<tr>
<td>Totals</td>
<td>19,702</td>
<td>n/a</td>
<td>2,075</td>
<td>n/a</td>
<td>6,818</td>
</tr>
<tr>
<td>Percentage Overall</td>
<td>67.5%</td>
<td>7.1%</td>
<td>23.3%</td>
<td>2.1%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Notes:
1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2005. 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 filed is 29,231; 22 claims were missing data on gender.
Table 21

Distribution of Fatal Claims by Nature of Injury (Detail)

Date of Death-Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Nature of Injury¹</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SPECIFIC INJURY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Concussion</td>
<td>14</td>
<td>12.6</td>
</tr>
<tr>
<td>Myocardial Infarction (Heart Attack)</td>
<td>9</td>
<td>8.1</td>
</tr>
<tr>
<td>Asphyxiation</td>
<td>9</td>
<td>8.1</td>
</tr>
<tr>
<td>Gunshot</td>
<td>5</td>
<td>4.5</td>
</tr>
<tr>
<td>Poisoning (General)</td>
<td>3</td>
<td>2.7</td>
</tr>
<tr>
<td>Vascular</td>
<td>3</td>
<td>2.7</td>
</tr>
<tr>
<td>Amputation</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Burn</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Freezing</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Laceration</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>All Other Specific Injuries, NOC²</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>48</td>
<td>43.2</td>
</tr>
<tr>
<td><strong>OCCUPATIONAL DISEASE or CUMULATIVE INJURY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asbestosis</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Silicosis</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Respiratory (Fumes)</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Contagious Disease</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>4</td>
<td>3.6</td>
</tr>
<tr>
<td><strong>MULTIPLE INJURIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Multiple Physical Injuries</td>
<td>32</td>
<td>28.8</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>32</td>
<td>28.8</td>
</tr>
<tr>
<td><strong>ORGANIC DISEASE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organic Heart Disease</td>
<td>13</td>
<td>11.7</td>
</tr>
<tr>
<td>Organic Lung Disease</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Organic Neurological Disease (Stroke, Seizure)</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Organic Digestive Disease</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Organic Renal Disease</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>19</td>
<td>17.1</td>
</tr>
<tr>
<td><strong>MISSING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missing³</td>
<td>8</td>
<td>7.2</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td>111</td>
<td>100%</td>
</tr>
</tbody>
</table>

Notes:
* Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.
1 The nature of injury was derived solely from a review of information of the death certificates.
2 Not Otherwise Classified.
3 Eight cases had no death certificate.

**Motor vehicle accidents are the cause of death in 31% of fatal claims, but only 3.4% of all lost-time claims.**
Table 22

Distribution of Fatal Claims by Cause of Injury (Detail)

Date of Death-Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Cause of Injury1</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>BURN or SCALD - HEAT or COLD EXPOSURE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cold Objects or Substances *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td><strong>CAUGHT IN, UNDER or BETWEEN</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Machine or Machinery</td>
<td>4</td>
<td>3.6</td>
</tr>
<tr>
<td><strong>FALL, SLIP or TRIP</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>From a Different Level (Elevation) - Off Wall, Catwalk, Bridge, Etc.</td>
<td>4</td>
<td>3.6</td>
</tr>
<tr>
<td>From a Ladder or Scaffolding</td>
<td>4</td>
<td>3.6</td>
</tr>
<tr>
<td>On Same Level *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td>Slipped, Did Not Fall</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>10</td>
<td>9.0</td>
</tr>
<tr>
<td><strong>MOTOR VEHICLE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loss of Control - No Other Vehicle Involved (Snow, Ice, Water, etc.) *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td>Collision or Sideswipe with Another Vehicle - Both in Motion</td>
<td>13</td>
<td>11.7</td>
</tr>
<tr>
<td>Collision with a Fixed Object - Standing Vehicle or Stationary Object</td>
<td>3</td>
<td>2.7</td>
</tr>
<tr>
<td>Crash of Airplane *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td>Vehicle Upset - Overturned or Jackknifed</td>
<td>4</td>
<td>3.6</td>
</tr>
<tr>
<td>Motor Vehicle, NOC2 *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>26</td>
<td>23.4</td>
</tr>
<tr>
<td><strong>STRIKING AGAINST or STEPPING ON</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stationary Object *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td><strong>STRUCK or INJURED BY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Falling or Flying Object *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td>Hand Tool or Machine in Use *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td>Motor Vehicle</td>
<td>8</td>
<td>7.2</td>
</tr>
<tr>
<td>Moving Parts of a Machine *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>13</td>
<td>11.7</td>
</tr>
<tr>
<td><strong>MISCELLANEOUS CAUSES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self-Inflicted Injury - Suicide</td>
<td>6</td>
<td>5.4</td>
</tr>
<tr>
<td>Person in Act of a Crime - Robbery or Criminal Assault</td>
<td>3</td>
<td>2.7</td>
</tr>
<tr>
<td>Heart Disease</td>
<td>22</td>
<td>19.8</td>
</tr>
<tr>
<td>Disease of Lung/Respiratory System</td>
<td>4</td>
<td>3.6</td>
</tr>
<tr>
<td>Disease of Neural System *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td>Cancer</td>
<td>4</td>
<td>3.6</td>
</tr>
<tr>
<td>Drug Overdose/Toxicity *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td>Infectious Disease *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td>Other - Miscellaneous, NOC2 *</td>
<td></td>
<td>*</td>
</tr>
<tr>
<td><strong>Subtotal</strong></td>
<td>45</td>
<td>40.5</td>
</tr>
<tr>
<td><strong>MISSING</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Missing3</td>
<td>11</td>
<td>9.9</td>
</tr>
<tr>
<td><strong>TOTALS</strong></td>
<td>111</td>
<td>100%</td>
</tr>
</tbody>
</table>

Notes:
* Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.
1 The cause of injury was derived solely from a review of information on the death certificates.
2 Not Otherwise Classified.
3 Eight cases had no death certificate; three more had no information on cause of injury.
Table 23

Distribution of Fatal Claims, and Rate of Fatal Claims, Ranked, by North American Industry Classification System (NAICS) Sectors

Date of Death-Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>NAICS Sectors1</th>
<th>Fatal Claims</th>
<th>Average Annual Employment2</th>
<th>Rate of Fatal Claims Per 10,000 Employed</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>Percent</td>
<td></td>
</tr>
<tr>
<td>Mining</td>
<td>8</td>
<td>7.2</td>
<td>14,377</td>
</tr>
<tr>
<td>Utilities</td>
<td>2</td>
<td>1.8</td>
<td>13,747</td>
</tr>
<tr>
<td>Construction</td>
<td>17</td>
<td>15.3</td>
<td>154,810</td>
</tr>
<tr>
<td>Transportation &amp; Warehousing</td>
<td>7</td>
<td>6.3</td>
<td>77,948</td>
</tr>
<tr>
<td>Public Administration</td>
<td>11</td>
<td>9.9</td>
<td>128,999</td>
</tr>
<tr>
<td>Agriculture, Forestry, Fishing &amp; Hunting</td>
<td>1</td>
<td>0.9</td>
<td>14,575</td>
</tr>
<tr>
<td>Administrative &amp; Waste Services</td>
<td>7</td>
<td>6.3</td>
<td>131,709</td>
</tr>
<tr>
<td>Wholesale Trade</td>
<td>3</td>
<td>2.7</td>
<td>92,225</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>5</td>
<td>4.5</td>
<td>154,980</td>
</tr>
<tr>
<td>Health Care &amp; Social Assistance</td>
<td>6</td>
<td>5.4</td>
<td>214,858</td>
</tr>
<tr>
<td>Professional &amp; Technical Services</td>
<td>4</td>
<td>3.6</td>
<td>146,039</td>
</tr>
<tr>
<td>Real Estate &amp; Rental &amp; Leasing</td>
<td>1</td>
<td>0.9</td>
<td>46,878</td>
</tr>
<tr>
<td>Arts, Entertainment &amp; Recreation</td>
<td>1</td>
<td>0.9</td>
<td>47,032</td>
</tr>
<tr>
<td>Retail Trade</td>
<td>5</td>
<td>4.5</td>
<td>242,193</td>
</tr>
<tr>
<td>Accommodation &amp; Food Services</td>
<td>3</td>
<td>2.7</td>
<td>209,904</td>
</tr>
<tr>
<td>Information</td>
<td>1</td>
<td>0.9</td>
<td>83,158</td>
</tr>
<tr>
<td>Finance &amp; Insurance</td>
<td>1</td>
<td>0.9</td>
<td>105,234</td>
</tr>
<tr>
<td>Educational Services</td>
<td>0</td>
<td>0.0</td>
<td>174,673</td>
</tr>
<tr>
<td>Other Services, Except Public Administration</td>
<td>0</td>
<td>0.0</td>
<td>65,936</td>
</tr>
<tr>
<td>Management of Companies &amp; Enterprises</td>
<td>0</td>
<td>0.0</td>
<td>22,434</td>
</tr>
<tr>
<td>Other3</td>
<td>28</td>
<td>25.2</td>
<td>190</td>
</tr>
<tr>
<td>Totals</td>
<td>111</td>
<td>100%</td>
<td>2,141,899</td>
</tr>
</tbody>
</table>

Rate of Fatal Claims for Total Employment n/a n/a n/a 0.52

Notes:
2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, Colorado Employment and Wages: Annual Average 2004. Sector totals differ from the QCEW due to the distribution of government employees throughout all sectors, a later download date, and rounding. An employed person is 16 years or over in the civilian noninstitutional population, who, during the reference week, (a) did any work at all; and, (b) who was not working, but was temporarily absent.
3 "Other" includes nonclassified establishments, invalid NAICS codes and missing data.

Construction is the industry sector with the highest number of fatal claims, but Mining is the sector with the highest rate of fatal claims.
Figure 20. Percent Distribution of Fatal Claims, Ranked, by North American Industry Classification (NAICS) Sectors

Source: Table 23
Figure 21. Rate of Fatal Claims, Ranked, by North American Industry Classification System (NAICS) Sectors

Source: Table 23
Table 24

Distribution of Fatal Claims by Worker Characteristic¹

Date of Death—Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Worker Characteristic</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>TOTAL FATALS</td>
<td>111</td>
<td>100%</td>
</tr>
<tr>
<td><strong>GENDER²</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>102</td>
<td>91.9</td>
</tr>
<tr>
<td>Female</td>
<td>9</td>
<td>8.1</td>
</tr>
<tr>
<td><strong>AGE</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Under 18 Yrs.</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td>18-29 Yrs.</td>
<td>7</td>
<td>6.3</td>
</tr>
<tr>
<td>30-39 Yrs.</td>
<td>23</td>
<td>20.7</td>
</tr>
<tr>
<td>40-49 Yrs.</td>
<td>29</td>
<td>26.1</td>
</tr>
<tr>
<td>50-59 Yrs.</td>
<td>26</td>
<td>23.4</td>
</tr>
<tr>
<td>60-65 Yrs.</td>
<td>9</td>
<td>8.1</td>
</tr>
<tr>
<td>Over 65 Yrs.</td>
<td>9</td>
<td>8.1</td>
</tr>
<tr>
<td>Missing²</td>
<td>8</td>
<td>7.2</td>
</tr>
<tr>
<td><strong>MARITAL STATUS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Married</td>
<td>57</td>
<td>51.4</td>
</tr>
<tr>
<td>Divorced</td>
<td>24</td>
<td>21.6</td>
</tr>
<tr>
<td>Widowed</td>
<td>3</td>
<td>2.7</td>
</tr>
<tr>
<td>Never Married</td>
<td>19</td>
<td>17.1</td>
</tr>
<tr>
<td>Missing²</td>
<td>8</td>
<td>7.2</td>
</tr>
<tr>
<td><strong>RACE &amp; HISPANIC-ORIGIN</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>White, Non-Hispanic</td>
<td>79</td>
<td>71.2</td>
</tr>
<tr>
<td>White, Hispanic</td>
<td>23</td>
<td>20.7</td>
</tr>
<tr>
<td>Subtotal</td>
<td>102</td>
<td>91.9</td>
</tr>
<tr>
<td>Black³</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Missing²</td>
<td>8</td>
<td>7.2</td>
</tr>
</tbody>
</table>

Notes:
* Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.
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 Eight cases had no death certificate; gender was taken from the case file folder.
3 There were no Blacks also identified as Hispanic.
Figure 22. Percent Distribution of Fatal Claims by Race and Hispanic-Origin

Of those fatalities identified as being of Hispanic-origin, all were Mexican or Mexican-American.
### Table 25

**Distribution of Fatal Claims by Age and Gender**

**Date of Death-Calendar Year 2004**

**State of Colorado**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Age Group</th>
<th>Count</th>
<th>Percent</th>
<th>Count</th>
<th>Percent</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Under 18 Yrs.</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
<td>0</td>
<td>0.0</td>
</tr>
<tr>
<td></td>
<td>18-29 Yrs.</td>
<td>0</td>
<td>0.0</td>
<td>7</td>
<td>6.3</td>
<td>7</td>
<td>6.3</td>
</tr>
<tr>
<td></td>
<td>30-39 Yrs.</td>
<td>*</td>
<td>*</td>
<td>21</td>
<td>18.9</td>
<td>23</td>
<td>20.7</td>
</tr>
<tr>
<td></td>
<td>40-49 Yrs.</td>
<td>4</td>
<td>3.6</td>
<td>25</td>
<td>22.5</td>
<td>29</td>
<td>26.1</td>
</tr>
<tr>
<td></td>
<td>50-59 Yrs.</td>
<td>*</td>
<td>*</td>
<td>24</td>
<td>21.6</td>
<td>26</td>
<td>23.4</td>
</tr>
<tr>
<td></td>
<td>60-65 Yrs.</td>
<td>*</td>
<td>*</td>
<td>8</td>
<td>7.2</td>
<td>9</td>
<td>8.1</td>
</tr>
<tr>
<td></td>
<td>Over 65 Yrs.</td>
<td>0</td>
<td>0.0</td>
<td>9</td>
<td>8.1</td>
<td>9</td>
<td>8.1</td>
</tr>
<tr>
<td></td>
<td>Missing</td>
<td>0</td>
<td>0.0</td>
<td>8</td>
<td>7.2</td>
<td>8</td>
<td>7.2</td>
</tr>
<tr>
<td>Totals</td>
<td></td>
<td>9</td>
<td>8.1</td>
<td>102</td>
<td>91.9</td>
<td>111</td>
<td>100%</td>
</tr>
</tbody>
</table>

**Notes:**

* Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.
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 Eight cases had no death certificate so age is unknown. In some instances, age was computed if birth date and date of death were known.
Table 26

Distribution of Fatal Claims by Educational Level¹

Date of Death-Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Educational Level</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Some High School or Less</td>
<td>16</td>
<td>14.4</td>
</tr>
<tr>
<td>High School Graduate</td>
<td>41</td>
<td>36.9</td>
</tr>
<tr>
<td>Some College</td>
<td>29</td>
<td>26.1</td>
</tr>
<tr>
<td>College Graduate</td>
<td>13</td>
<td>11.7</td>
</tr>
<tr>
<td>Graduate Work/Degree</td>
<td>4</td>
<td>3.6</td>
</tr>
<tr>
<td>Missing²</td>
<td>8</td>
<td>7.2</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>111</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

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.
2 Eight cases had no death certificate.
## Table 27

### Distribution of Fatal Claims by Gender and Claim Status

**Date of Death—Calendar Year 2004**  
**State of Colorado**

<table>
<thead>
<tr>
<th>Gender</th>
<th>Admission Only</th>
<th>Denial &amp; Admission</th>
<th>Denial Only&lt;sup&gt;2&lt;/sup&gt;</th>
<th>Indeterminate&lt;sup&gt;3&lt;/sup&gt;</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Count</td>
<td>Percent</td>
<td>Count</td>
<td>Percent</td>
<td>Count</td>
</tr>
<tr>
<td>Female</td>
<td>3</td>
<td>33.3</td>
<td>*</td>
<td>*</td>
<td>9</td>
</tr>
<tr>
<td>Male</td>
<td>25</td>
<td>24.5</td>
<td>35</td>
<td>34.3</td>
<td>102</td>
</tr>
<tr>
<td></td>
<td>28</td>
<td>n/a</td>
<td>36</td>
<td>n/a</td>
<td>111</td>
</tr>
</tbody>
</table>

| Percentage Overall | 25.2% | 32.4% | 35.1% | 7.2% | 100% |

Notes:

1. The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of December 28, 2005. 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 thirty-nine fatal claims that were "Denial Only", only one female and two males had a settlement, and there were no hearings.

3. Of the eight "Indeterminate" fatal claims, all involving males, there was one settlement, and two had hearings.

4. This information is taken from death certificates. Eight cases had no death certificate; gender was taken from the case file folder.
Table 28

Rank-Order Distribution of Fatal Claims by Occupational Classification

Date of Death-Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Occupational Classification</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction &amp; Extraction</td>
<td>22</td>
<td>19.8</td>
</tr>
<tr>
<td>Management, Business, &amp; Financial Operations</td>
<td>21</td>
<td>18.9</td>
</tr>
<tr>
<td>Transportation &amp; Material Moving</td>
<td>14</td>
<td>12.6</td>
</tr>
<tr>
<td>Service</td>
<td>13</td>
<td>11.7</td>
</tr>
<tr>
<td>Professional &amp; Related Occupations</td>
<td>9</td>
<td>8.1</td>
</tr>
<tr>
<td>Installation, Maintenance, &amp; Repair</td>
<td>8</td>
<td>7.2</td>
</tr>
<tr>
<td>Production</td>
<td>5</td>
<td>4.5</td>
</tr>
<tr>
<td>Farming, Fishing, &amp; Forestry</td>
<td>4</td>
<td>3.6</td>
</tr>
<tr>
<td>Sales &amp; Related Occupations</td>
<td>3</td>
<td>2.7</td>
</tr>
<tr>
<td>Office &amp; Administrative Support</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Military Occupations</td>
<td>*</td>
<td>*</td>
</tr>
<tr>
<td>Missing</td>
<td>9</td>
<td>8.1</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>111</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Notes:
*Counts equal to one (1) or two (2) are suppressed to protect confidentiality of death records.
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 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 2002 Occupational Classification System developed by the U.S. Bureau of Census.
4 Eight cases had no death certificate; one case did not have occupation listed on the death certificate.

Construction and extraction workers have the highest number of fatal claims.
### Table 29

**Distribution of Applications for Hearing, and Merit Hearings Held, by Location**\(^1,2\)

**Date of Application or Hearing**-**Calendar Year 2004**

**State of Colorado**

<table>
<thead>
<tr>
<th>Location</th>
<th>Applications Received</th>
<th>Merit Hearings Held(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alamosa</td>
<td>27</td>
<td>2</td>
</tr>
<tr>
<td>Boulder</td>
<td>120</td>
<td>10</td>
</tr>
<tr>
<td>Colorado Springs</td>
<td>1,600</td>
<td>219</td>
</tr>
<tr>
<td>Durango</td>
<td>197</td>
<td>43</td>
</tr>
<tr>
<td>Denver</td>
<td>5,382</td>
<td>618</td>
</tr>
<tr>
<td>Fort Collins</td>
<td>338</td>
<td>30</td>
</tr>
<tr>
<td>Glenwood Springs</td>
<td>281</td>
<td>23</td>
</tr>
<tr>
<td>Grand Junction</td>
<td>701</td>
<td>127</td>
</tr>
<tr>
<td>Greeley</td>
<td>520</td>
<td>60</td>
</tr>
<tr>
<td>Pueblo</td>
<td>907</td>
<td>78</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>10,073</strong></td>
<td><strong>1,210</strong></td>
</tr>
</tbody>
</table>

**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 are heard.
3. Of the 10,073 hearings set as result of applications for hearing, 79% (7,916) were ultimately cancelled.
### Table 30

**Rank-Order Distribution of Issues from Orders¹**

**Date of Order—Calendar Year 2004**

**State of Colorado**

<table>
<thead>
<tr>
<th>Order Issue</th>
<th>Count</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Disfigurement</td>
<td>692</td>
<td>16.4</td>
</tr>
<tr>
<td>Temporary Total Disability</td>
<td>471</td>
<td>11.2</td>
</tr>
<tr>
<td>Compensability</td>
<td>452</td>
<td>10.7</td>
</tr>
<tr>
<td>Medical Benefits</td>
<td>310</td>
<td>7.4</td>
</tr>
<tr>
<td>Reasonable/Necessary</td>
<td>234</td>
<td>5.6</td>
</tr>
<tr>
<td>Average Weekly Wage</td>
<td>201</td>
<td>4.8</td>
</tr>
<tr>
<td>Related to Injury</td>
<td>188</td>
<td>4.5</td>
</tr>
<tr>
<td>Authorized Medical Benefits</td>
<td>164</td>
<td>3.9</td>
</tr>
<tr>
<td>Grover Meds</td>
<td>143</td>
<td>3.4</td>
</tr>
<tr>
<td>Temporary Partial Disability</td>
<td>117</td>
<td>2.8</td>
</tr>
<tr>
<td>Reopen</td>
<td>105</td>
<td>2.5</td>
</tr>
<tr>
<td>Permanent Total Disability</td>
<td>83</td>
<td>2.0</td>
</tr>
<tr>
<td>Penalty vs. Employer</td>
<td>82</td>
<td>1.9</td>
</tr>
<tr>
<td>Occupational Disease</td>
<td>81</td>
<td>1.9</td>
</tr>
<tr>
<td>For Offset²</td>
<td>73</td>
<td>1.7</td>
</tr>
<tr>
<td>Permanent Partial</td>
<td>62</td>
<td>1.5</td>
</tr>
<tr>
<td>Change of Physician</td>
<td>61</td>
<td>1.4</td>
</tr>
<tr>
<td>Other IME Use Only</td>
<td>55</td>
<td>1.3</td>
</tr>
<tr>
<td>Interest</td>
<td>54</td>
<td>1.3</td>
</tr>
<tr>
<td>Independent Medical Exam</td>
<td>44</td>
<td>1.0</td>
</tr>
<tr>
<td>Related Condition</td>
<td>43</td>
<td>1.0</td>
</tr>
<tr>
<td>Penalty vs. Claimant</td>
<td>37</td>
<td>0.9</td>
</tr>
<tr>
<td>DIME Procedure</td>
<td>32</td>
<td>0.8</td>
</tr>
<tr>
<td>Permanent Impairment/Whole Person</td>
<td>30</td>
<td>0.7</td>
</tr>
<tr>
<td>Jurisdiction</td>
<td>29</td>
<td>0.7</td>
</tr>
<tr>
<td>Insurer Liability</td>
<td>28</td>
<td>0.7</td>
</tr>
<tr>
<td>Permanent Impairment/Scheduled Conversion</td>
<td>26</td>
<td>0.6</td>
</tr>
<tr>
<td>Overpayment</td>
<td>23</td>
<td>0.5</td>
</tr>
<tr>
<td>MMI Only</td>
<td>22</td>
<td>0.5</td>
</tr>
<tr>
<td>Claim Closure/Dismissal</td>
<td>21</td>
<td>0.5</td>
</tr>
<tr>
<td>Show Cause</td>
<td>19</td>
<td>0.5</td>
</tr>
<tr>
<td>All Other Issues³</td>
<td>230</td>
<td>5.5</td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>4,212</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

**Notes:**

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

² Payable benefits are reduced due to receipt of other benefits or due to a penalty.

³ "All Other Issues" contains those issue categories with less than .5% of all issues, including those with no description.
Table 31

Settlements, All Types, by Type of Representation, Totals by Month¹

Date of Settlement—Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Month</th>
<th>Pro Se Count</th>
<th>Pro Se Amount</th>
<th>By Counsel Count</th>
<th>By Counsel Amount</th>
<th>Totals Count</th>
<th>Totals Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan</td>
<td>122</td>
<td>$1,534,856</td>
<td>377</td>
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<td>499</td>
<td>$12,702,036</td>
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<tr>
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<td>421</td>
<td>$15,465,144</td>
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<td>$15,073,740</td>
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<td>595</td>
<td>$17,854,431</td>
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<tr>
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<td>$11,558,812</td>
<td>574</td>
<td>$13,092,875</td>
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<tr>
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<td>458</td>
<td>$19,897,688</td>
<td>620</td>
<td>$22,023,776</td>
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<tr>
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<td>440</td>
<td>$14,202,723</td>
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<td>$15,560,446</td>
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<tr>
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<td>579</td>
<td>$16,339,410</td>
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<td>$12,034,585</td>
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<td>$13,745,071</td>
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<td>531</td>
<td>$19,779,108</td>
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<td>$22,400,031</td>
</tr>
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</table>

Totals² 1,719 $20,531,503 5,249 $171,996,109 6,968 $192,527,612

Notes:
1 Settlement information is based on claims that were settled during calendar year 2004. The claim itself may have been initially filed in 2004 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.

On average, claimants represented by attorneys receive larger settlements. This difference is due to a number of factors, including the fact that an attorney more likely represents claimants with more serious injuries.
Table 32
Settlements, by Type of Representation, Average Number of Cases per Month and Average Amount per Case: 1995-2004\textsuperscript{1,2}

Date of Settlement—Calendar Year 2004
State of Colorado

<table>
<thead>
<tr>
<th>Year</th>
<th>Pro Se</th>
<th>By Counsel</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Cases Per Month</td>
<td>Amount Per Case</td>
<td>Cases Per Month</td>
</tr>
<tr>
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<td>81</td>
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<tr>
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<td>81</td>
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<tr>
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<tr>
<td>1998</td>
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<tr>
<td>1999</td>
<td>99</td>
<td>$17,576</td>
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<tr>
<td>2000</td>
<td>84</td>
<td>$15,031</td>
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<tr>
<td>2001</td>
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<td>$13,554</td>
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<tr>
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<tr>
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<tr>
<td>2004</td>
<td>143</td>
<td>$11,944</td>
<td>437</td>
</tr>
</tbody>
</table>

Notes:
1 Based on only those settlements that occurred in the calendar year. The original filing of the claim could have taken place in the same year or prior years.
2 Data taken from 1995 through 2004 Stipulation Activity Report (#862).

There are two competing views about the relationship between the unemployment rate and the rate of lost-time claims filed. 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 are 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 will also decrease. 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 are injured. Colorado data for the past ten years (Figure 23) does not support either of these views, and suggests there is no relationship between the unemployment rate and the rate of claims filed.
Figure 23. Rate of Employed Workers Filing Lost-Time Claims Compared to Unemployment Rate: 1995-2004

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, QCEW, Colorado Employment and Wages: Annual Average 1995-2004. Average Annual Unemployment Rate is from U.S. Dept. of Labor Statistics, Bureau of Labor Statistics, "Local Area Unemployment Statistics: Colorado." It represents the number of unemployed as a percentage of the labor force.