A low-angle photograph of the Colorado State Capitol building, focusing on the ornate, golden dome. The building's facade is light-colored with classical architectural details like columns and arches. The sky is a clear, vibrant blue with a few wispy clouds. The text is overlaid in white, serif font.

COLORADO DEPARTMENT OF LABOR & EMPLOYMENT

DIVISION OF WORKERS' COMPENSATION

WORK-RELATED INJURIES IN COLORADO 2005

Work-Related Injuries in Colorado 2005

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Front and Inside Rear Cover Photos: Colorado State Capitol Building, Denver

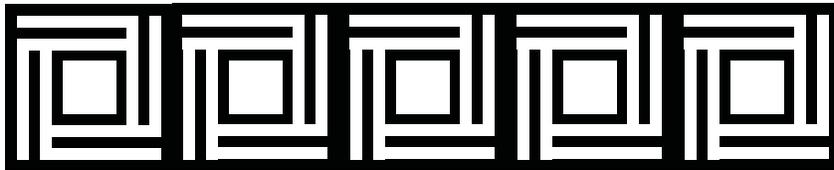
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*From 1996 to 2005, Colorado's average annual employment increased by 16.8%
yet the number of lost-time claims filed has decreased by 15.8%.*



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 2005.¹ It will help to answer some of the most frequently asked questions about work-related injuries.

Lost-time claims², claims with a permanent disability rating, fatal claims, and denied claims are included.³ A lost-time claim is one in which the worker misses more than three days or three shifts of work because of the work-related injury or illness. The Division generally tracks only claims involving lost-time.

The information in this report is derived from documents filed by the employer, worker or the dependents of a deceased worker for an injury, illness or fatality that *occurred* during calendar year 2005.⁴ This does not mean that the claim was filed in 2005. 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 29,282 lost-time claims included in this report, approximately 82% were filed in 2005. The remaining 18% were filed through January 22, 2007, 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, it is not based on a medical diagnosis.

The filing of a claim is the first step in a process that generally results in an admission or denial by the insurance carrier or self-insured employer that the worker's injury, illness or fatality is work-related.^{5,6} If the claim is admitted, the carrier or the self-insured employer pays medical care. 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 1996-2005.

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

¹ The only exception to this statement is the information on hearings reported in Tables 29 and 30 and the information on settlements reported in Table 31 and 32. The hearing data are based on applications received, hearings held, or orders issued in 2005, regardless of the date of injury. Settlement information is based on claims that were settled during calendar year 2005. However, the claim itself may have initially been filed in 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 In the majority of fatalities, the worker dies the same day as the date of injury. This report is strictly based on the date of injury, so death due to an injury may not occur in the reporting year. If the death occurs after the date of data download, it will not be included in the annual report.

⁵ 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.

⁶ 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 2005
State of Colorado

County	Lost-Time Claims		Average Annual Employment ²	Percent of Total CO Employed in County	Percent of Employment Filing Lost-Time Claims	Number of Fatal Claims
	Count ¹	Percent				
Adams	1,971	6.7	147,683	6.7	1.3	5
Alamosa	89	0.3	7,583	0.3	1.2	0
Arapahoe	2,172	7.4	271,271	12.4	0.8	8
Archuleta	51	0.2	3,552	0.2	1.4	0
Baca	25	0.1	1,149	0.1	2.2	0
Bent	18	0.1	1,228	0.1	1.5	0
Boulder	1,356	4.6	154,367	7.1	0.9	4
Broomfield	182	0.6	28,738	1.3	0.6	0
Chaffee	100	0.3	6,450	0.3	1.6	0
Cheyenne	13	*	806	*	1.6	0
Clear Creek	31	0.1	3,095	0.1	1.0	0
Conejos	26	0.1	1,344	0.1	1.9	0
Costilla	16	0.1	748	*	2.1	0
Crowley	14	*	1,061	*	1.3	0
Custer	9	*	916	*	1.0	0
Delta	136	0.5	8,153	0.4	1.7	0
Denver	4,445	15.2	424,677	19.4	1.0	12
Dolores	6	*	402	*	1.5	0
Douglas	712	2.4	82,930	3.8	0.9	1
Eagle	450	1.5	29,116	1.3	1.5	2
Elbert	36	0.1	3,615	0.2	1.0	0
El Paso	2,851	9.7	239,786	11.0	1.2	3
Fremont	310	1.1	13,336	0.6	2.3	1
Garfield	395	1.3	22,961	1.0	1.7	0
Gilpin	98	0.3	5,434	0.2	1.8	1
Grand	137	0.5	6,853	0.3	2.0	0
Gunnison	113	0.4	7,891	0.4	1.4	1
Hinsdale	0	*	276	*	*	0
Huerfano	52	0.2	1,910	0.1	2.7	1
Jackson	30	0.1	582	*	5.2	2
Jefferson	1,868	6.4	206,035	9.4	0.9	1
Kiowa	6	*	405	*	1.5	0
Kit Carson	59	0.2	2,906	0.1	2.0	1
Lake	36	0.1	1,903	0.1	1.9	0
La Plata	299	1.0	23,555	1.1	1.3	5
Larimer	1,347	4.6	124,986	5.7	1.1	4
Las Animas	136	0.5	5,574	0.3	2.4	0
Lincoln	24	0.1	2,149	0.1	1.1	1
Logan	92	0.3	8,401	0.4	1.1	0

Table 1 (Continued)

Lost-Time and Fatal Claims Compared to Employment, by County

Date of Injury-Calendar Year 2005
State of Colorado

County	Lost-Time Claims		Average Annual Employment ²	Percent of Total CO Employed in County	Percent of Employment Filing Lost-Time Claims	Number of Fatal Claims
	Count ¹	Percent				
Mesa	896	3.1	55,560	2.5	1.6	1
Mineral	3	*	352	*	0.9	0
Moffat	85	0.3	4,944	0.2	1.7	0
Montezuma	113	0.4	9,206	0.4	1.2	0
Montrose	251	0.9	14,423	0.7	1.7	0
Morgan	194	0.7	11,225	0.5	1.7	1
Otero	103	0.4	6,743	0.3	1.5	1
Ouray	31	0.1	1,684	0.1	1.8	0
Park	35	0.1	2,229	0.1	1.6	0
Phillips	30	0.1	1,563	0.1	1.9	1
Pitkin	224	0.8	16,382	0.7	1.4	2
Prowers	93	0.3	5,438	0.2	1.7	0
Pueblo	863	2.9	53,730	2.5	1.6	4
Rio Blanco	78	0.3	3,108	0.1	2.5	2
Rio Grande	104	0.4	4,394	0.2	2.4	0
Routt	212	0.7	14,245	0.7	1.5	4
Saguache	8	*	1,708	0.1	0.5	0
San Juan	7	*	264	*	2.7	1
San Miguel	85	0.3	4,875	0.2	1.7	1
Sedgwick	14	*	859	*	1.6	0
Summit	236	0.8	17,875	0.8	1.3	2
Teller	90	0.3	6,622	0.3	1.4	1
Washington	22	0.1	1,114	0.1	2.0	0
Weld	1,102	3.8	77,004	3.5	1.4	3
Yuma	61	0.2	3,609	0.2	1.7	1
Other ³	534	1.8	16,570	0.8	3.2	9
Missing	4,097	14.0	n/a	n/a	-	21
Totals⁴	29,282	100%	2,189,553	100%	n/a	108
Rate of Claims for Total Employment	n/a	n/a	n/a	n/a	1.3%	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 2005*. 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, and unclassified data.

4 Columns may not sum to 100% due to rounding.

Table 2

Claims Received and Lost-Time Claims Filed: 1991-2005

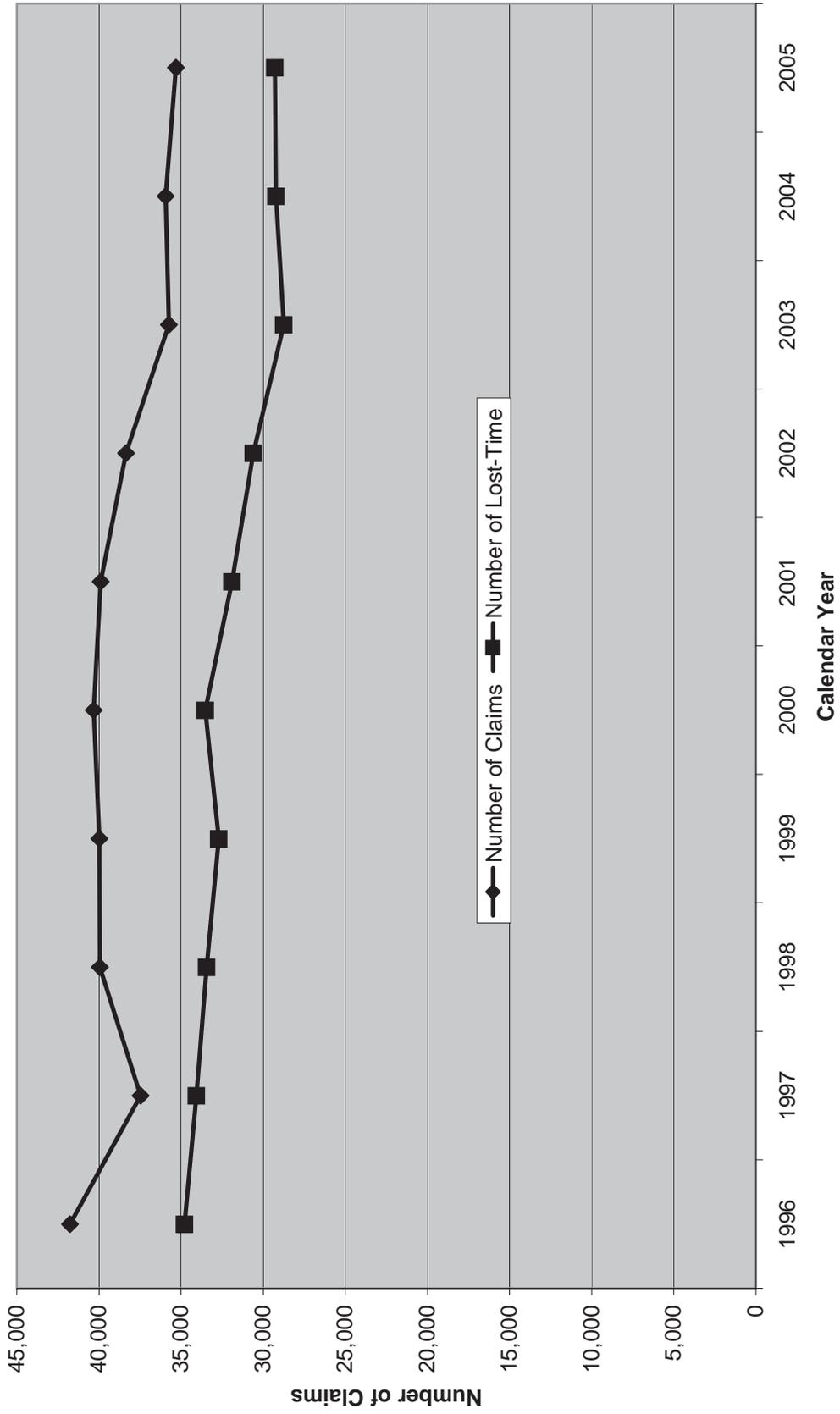
State of Colorado

Calendar Year	New Claims Received ¹	Number of Lost-Time Claims Filed ²
1991	43,026	38,427
1992	43,258	35,588
1993	43,018	34,605
1994	44,857	36,487
1995	42,842	34,581
1996	41,767	34,784
1997	37,470	34,063
1998	39,946	33,441
1999	39,979	32,706
2000	40,319	33,520
2001	39,900	31,896
2002	38,355	30,607
2003	35,739	28,752
2004	35,932	29,231
2005	35,316	29,282

Notes:

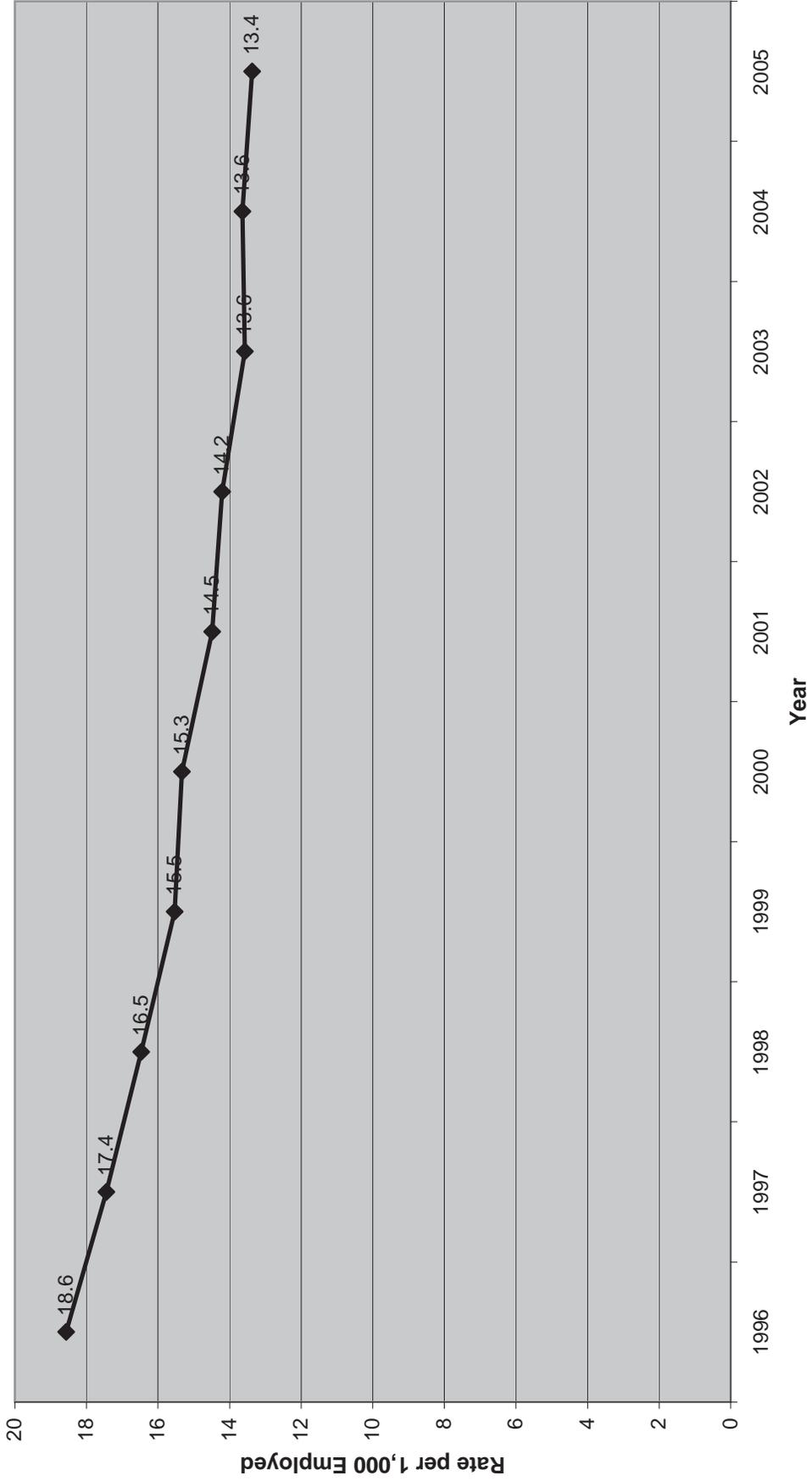
- 1 Source: Report 874, New Claims Received. These are claims received by the Division of Workers' Compensation during the calendar year, **regardless of the date/year of injury** of the claim. It includes lost-time and medical-only claims, and duplicate First Reports for the same injury.
- 2 Source: 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: 1996-2005



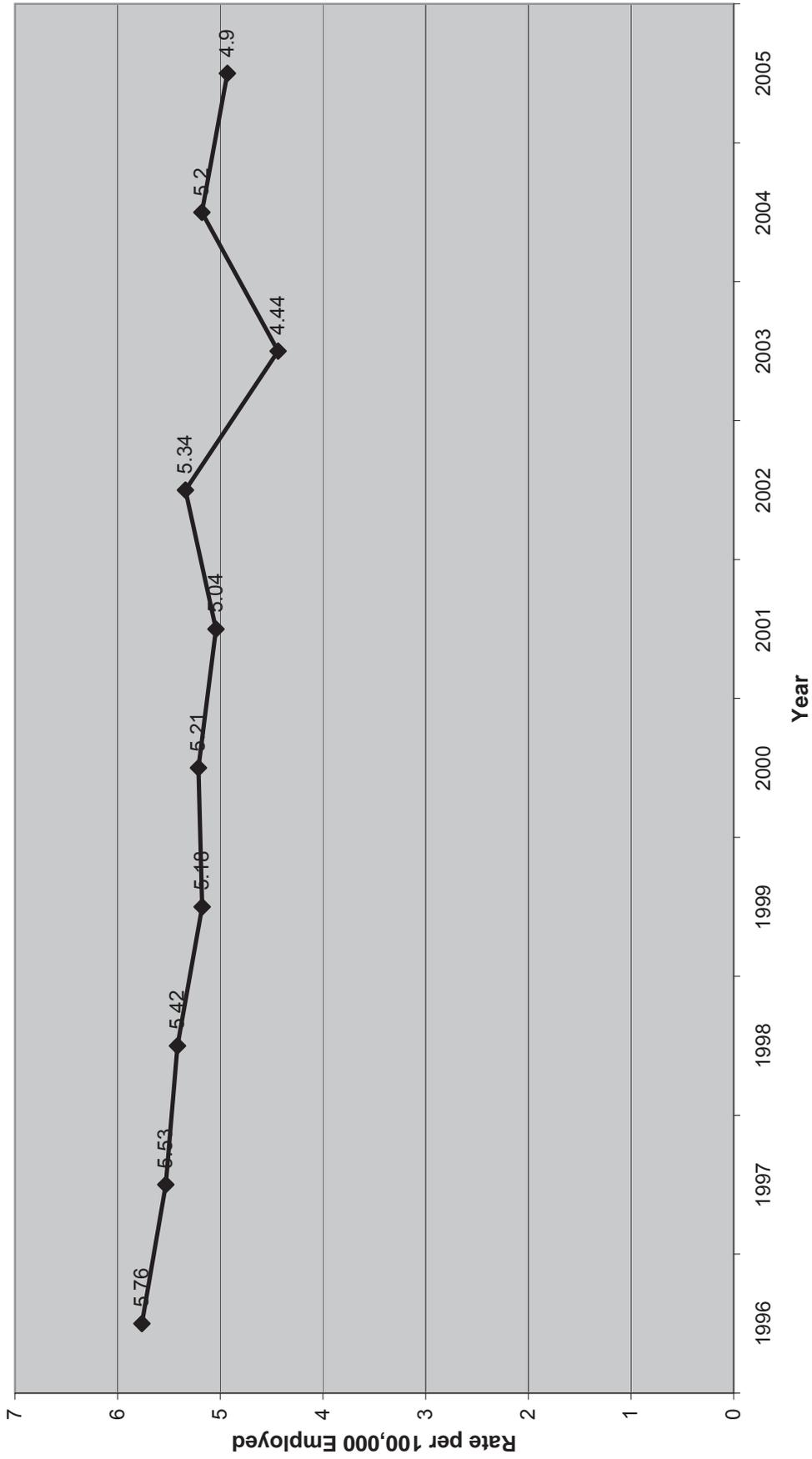
Source: Table 2, and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1996-2004*.

Figure 2. Rate of Lost-Time Claims Filed, per 1,000 Employed: 1996-2005



Source: Tables 1 & 2; Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1996-2004; and Labor Market Information, QCEW; Colorado Employment and Wages: Annual Averages 1996-2004.

Figure 3. Rate of Fatal Claims Filed, per 100,000 Employed: 1996-2005



Source: Tables 1 & 23; Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1996-2004*; and, Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Averages 1996-2004*.

Table 3

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

**Date of Injury-Calendar Year 2005
State of Colorado**

Part of Body	Count	Percent
Upper Extremities	9,242	31.6
Trunk	7,212	24.6
Lower Extremities	6,639	22.7
Multiple Body Parts	2,764	9.4
Head	1,475	5.0
Neck	835	2.9
Nonclassifiable ¹	1,115	3.8
Totals	29,282	100%

Notes:

1 This category includes the 108 fatal cases.

Injuries to the lower back area are the highest percentage (14.7%) of lost-time claims.

Figure 4

Percent Distribution of Lost-Time Claims by Part of Body

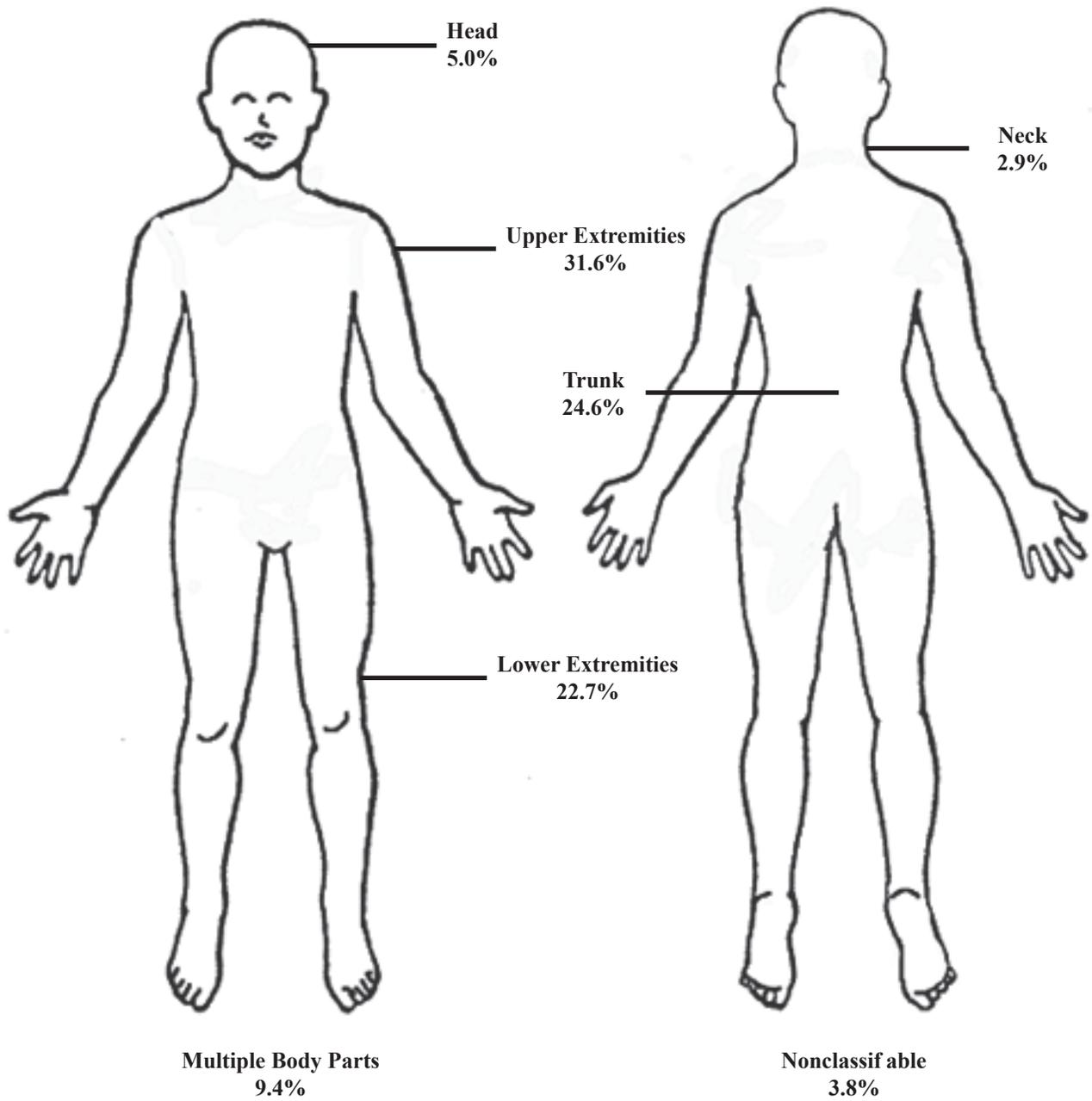


Table 4

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

Date of Injury-Calendar Year 2005
State of Colorado

Part of Body	Count	Percent
UPPER EXTREMITIES		
Shoulder(s) (Includes Clavicle & Scapula)	2,333	8.0
Wrist (Carpals & Corresponding Muscles)	1,321	4.5
Finger(s) (Other than Thumb)	1,284	4.4
Hand (Excludes Wrist & Fingers)	1,203	4.1
Multiple Upper Extremities ¹	797	2.7
Lower Arm	631	2.2
Elbow	557	1.9
Upper Arm(s) (Excludes Clavicle & Scapula)	483	1.6
Thumb	447	1.5
Wrist(s) & Hand(s)	186	0.6
<i>Subtotal</i>	9,242	31.6
TRUNK		
Lower Back Area (Lumbar & Lumbo-Sacral)	4,292	14.7
Abdomen (Includes Groin)	1,008	3.4
Multiple Trunk ²	590	2.0
Chest (Includes Ribs, Sternum & Soft Tissue)	500	1.7
Upper Back Area (Thoracic)	300	1.0
Lungs	175	0.6
Internal Organs (Other than Heart & Lungs)	127	0.4
Buttocks (Soft Tissue)	62	0.2
Disc	56	0.2
Heart	37	0.1
Pelvis	26	0.1
Sacrum & Coccyx	19	0.1
Lumbar and/or Sacral Vertebrae	17	0.1
Spinal Cord	3	*
<i>Subtotal</i>	7,212	24.6
LOWER EXTREMITIES		
Knee	3,055	10.4
Ankle	1,228	4.2
Foot/Feet (Excludes Ankle or Toes)	929	3.2
Lower Leg	514	1.8
Hip	314	1.1
Multiple Lower Extremities ³	313	1.1
Upper Leg	196	0.7
Toe(s)	63	0.2
Great Toe	27	0.1
<i>Subtotal</i>	6,639	22.7

Table 4 (Continued)

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

Date of Injury-Calendar Year 2005
State of Colorado

Part of Body	Count	Percent
MULTIPLE BODY PARTS		
Multiple Body Parts	2,553	8.7
Body Systems & Multiple Body Systems	211	0.7
Artificial Appliance (Braces, Etc.)	0	*
<i>Subtotal</i>	<i>2,764</i>	<i>9.4</i>
HEAD		
Multiple Head Injury ⁴	432	1.5
Eye(s)	247	0.8
Skull	212	0.7
Facial Bones (Includes Jaw)	146	0.5
Ear(s) (Includes Hearing)	112	0.4
Soft Tissue	107	0.4
Nose	68	0.2
Brain	60	0.2
Mouth	57	0.2
Teeth	34	0.1
<i>Subtotal</i>	<i>1,475</i>	<i>5.0</i>
NECK		
Neck Vertebrae	413	1.4
Multiple Neck Injury ⁵	180	0.6
Neck Disc	160	0.5
Neck Soft Tissue (Other than Larynx or Trachea)	63	0.2
Larynx	12	*
(Neck) Spinal Cord	6	*
Trachea	1	*
<i>Subtotal</i>	<i>835</i>	<i>2.9</i>
NONCLASSIFIABLE		
Unclassified - Insufficient Information	738	2.5
No Physical Injury (Mental Disorder)	269	0.9
Death	108	0.4
<i>Subtotal</i>	<i>1,115</i>	<i>3.8</i>
TOTALS	29,282	100%

Notes:

* Value is less than .05%.

1 Any combination of arm, elbow, or fingers. Also, Arm-Not Otherwise Classified.

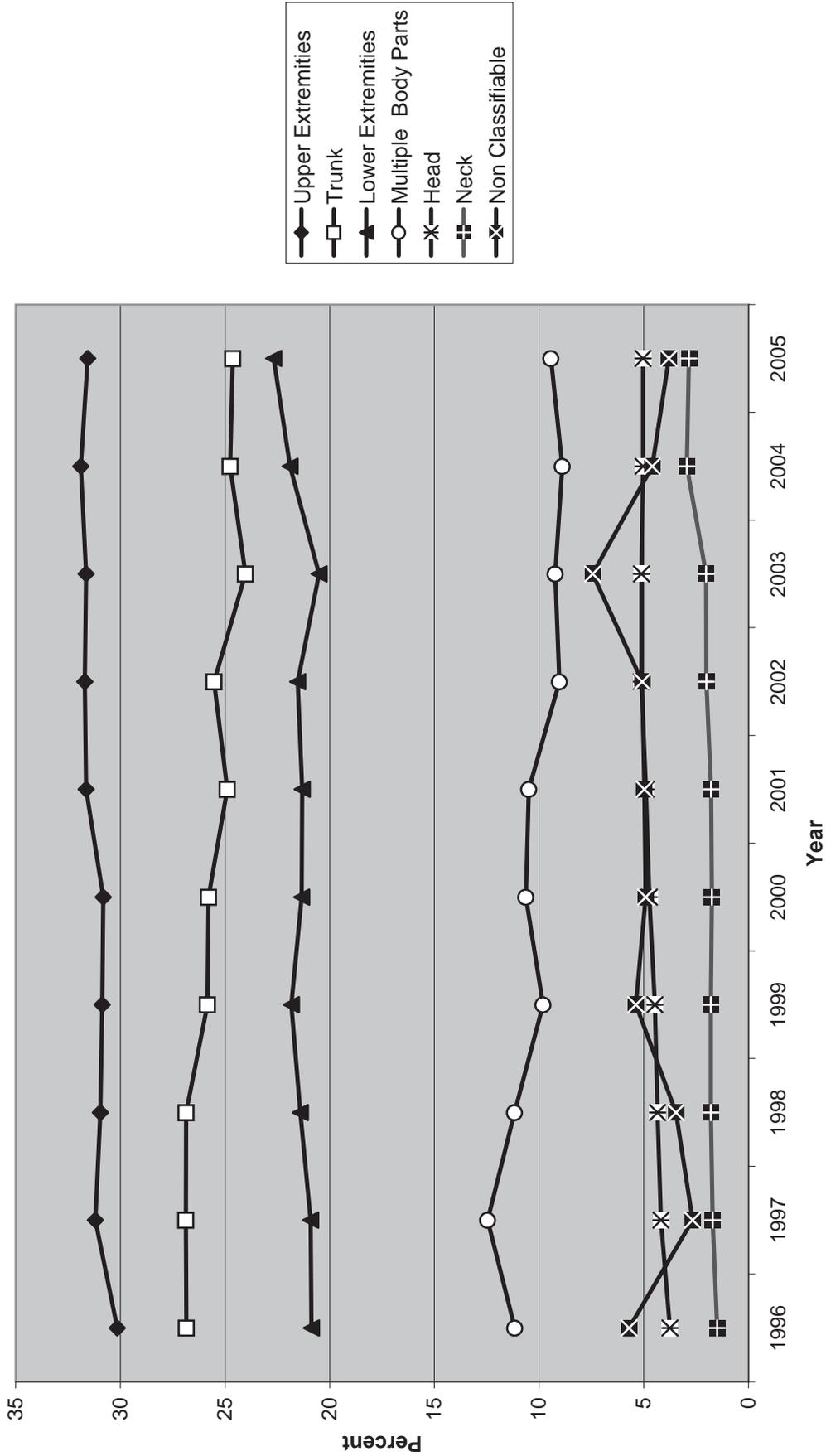
2 Any combination of hip, abdomen, chest, back, and shoulder. Also, Trunk-Not Otherwise Classified.

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/out ears, eyes, nose, mouth, teeth, face, or neck. Also, Head-Not Otherwise Classified.

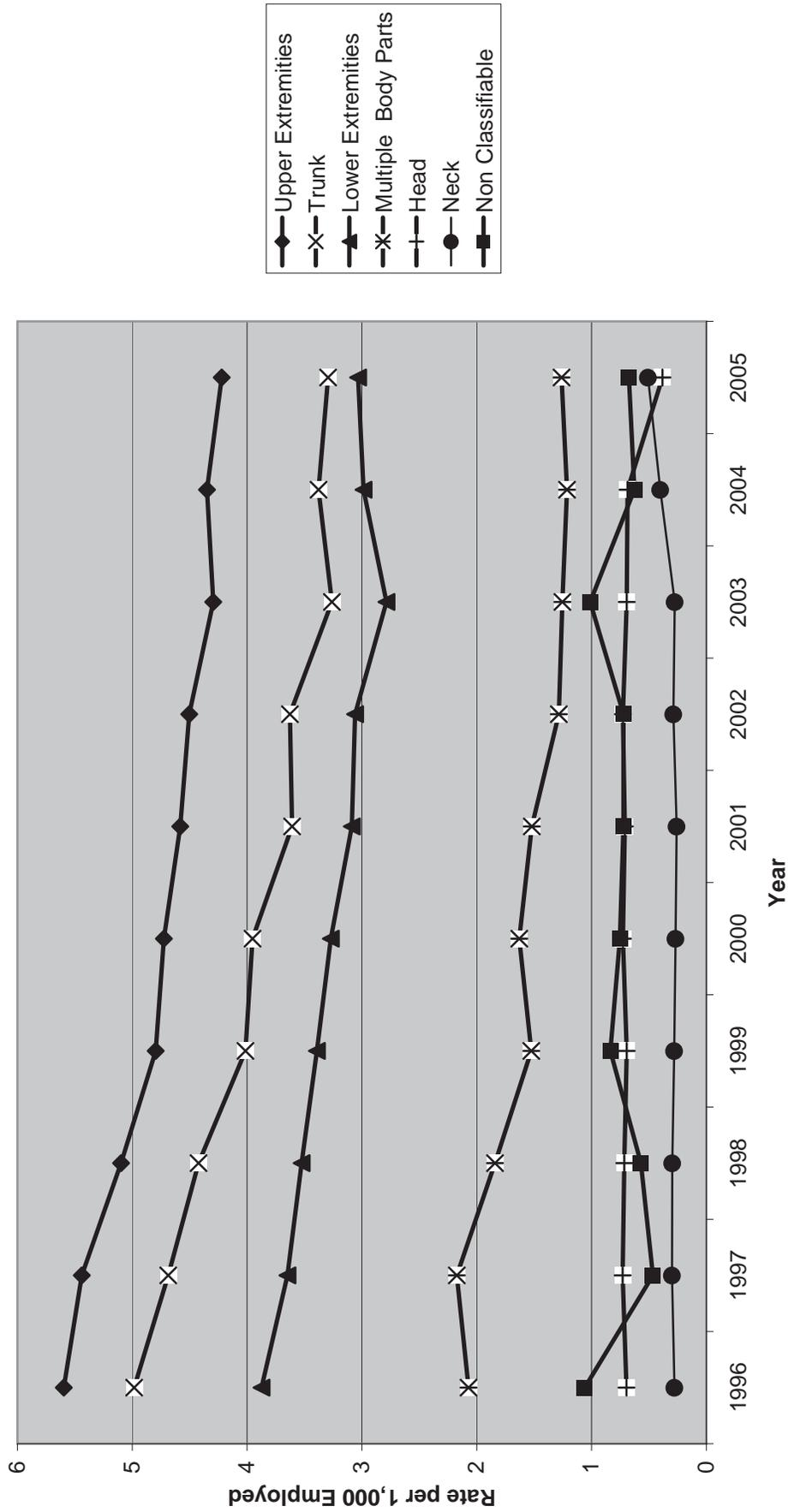
5 Any combination of vertebrae, disc, spinal cord, or soft tissue in neck. Also, Neck-Not Otherwise Classified.

Figure 5. Percent Distribution of Lost-Time Claims, Part of Body: 1996-2005



Source: Table 3, and Colorado Department of Labor and Employment, Division of Workers' Compensation, Work-Related Injuries in Colorado 1996-2004.

Figure 6. Rate of Lost-Time Claims Filed, Part of Body, per 1,000 Employed: 1996-2005



Source: Tables 1 & 3; Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1996-2004*; and, Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Averages 1996-2004*.

Table 5

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

**Date of Injury-Calendar Year 2005
State of Colorado**

Nature of Injury	Count	Percent
Strain, Sprain	10,898	37.2
Contusion, Crushing	3,605	12.3
Fracture	1,691	5.8
Laceration, Puncture	1,660	5.7
Occupational Disease or Cumulative Injury ¹	1,039	3.5
Multiple Physical Injuries Only	791	2.7
Inflammation	552	1.9
Hernia	396	1.4
Carpal Tunnel Syndrome	313	1.1
Dislocation	293	1.0
Mental Stress/Mental Disorder	213	0.7
All Other Specific Injuries, NOC ²	6,388	21.8
Other ³	1,443	4.9
Totals	29,282	100%

Notes:

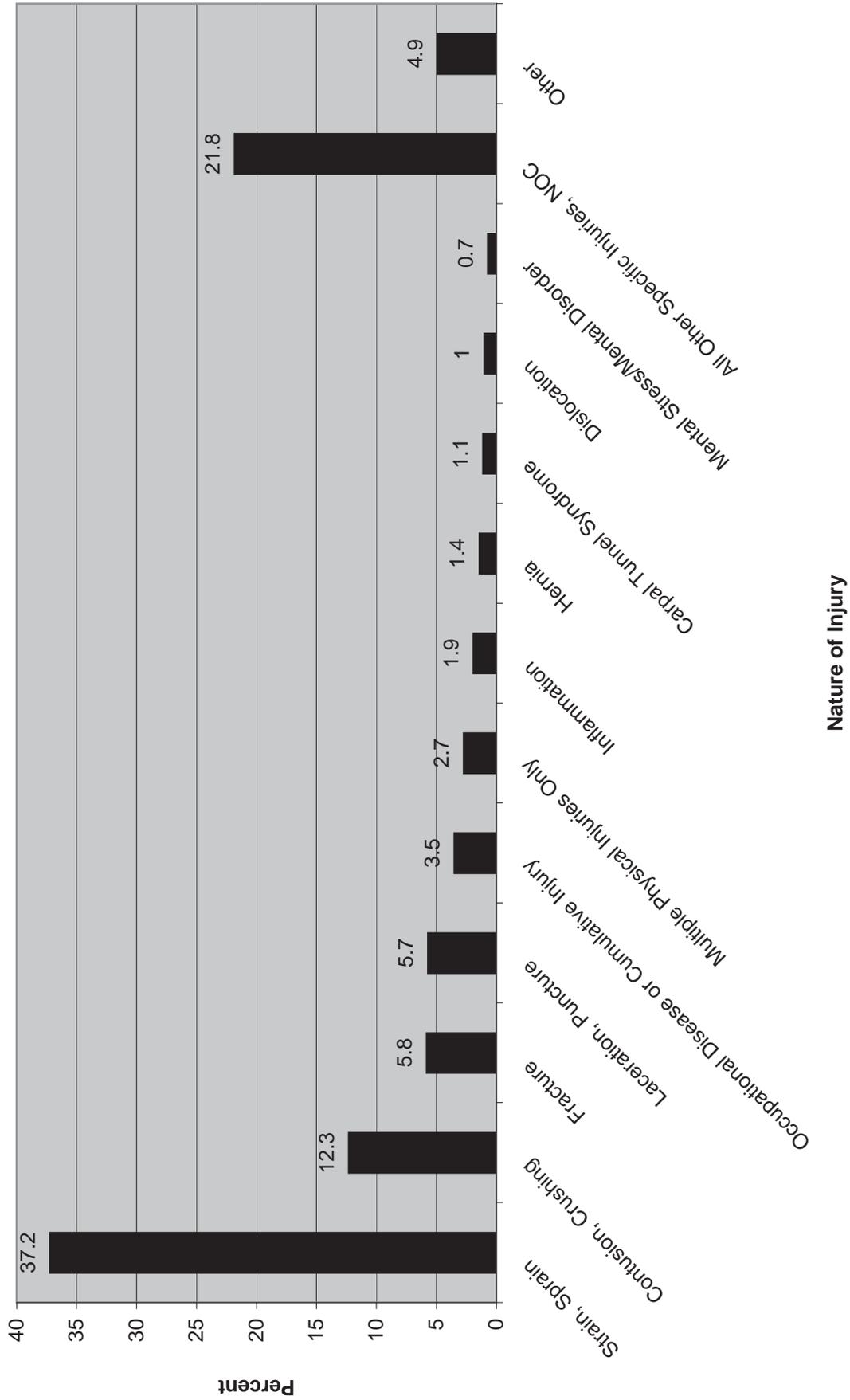
1 Excludes mental stress, mental disorder and carpal tunnel claims reported here in their own categories.

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 37% 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 2005
State of Colorado**

Nature of Injury	Count	Percent
SPECIFIC INJURY		
Strain	7,926	27.1
Contusion	3,314	11.3
Sprain	2,972	10.1
Fracture	1,691	5.8
Laceration	1,326	4.5
Inflammation	552	1.9
Hernia	396	1.4
Puncture	334	1.1
Dislocation	293	1.0
Crushing	291	1.0
Burn	261	0.9
Freezing	205	0.7
Hearing Loss or Impairment (Traumatic Only)	150	0.5
Amputation	129	0.4
Syncope (Swooning, Fainting)	124	0.4
Enucleation	118	0.4
Concussion	81	0.3
Infection	71	0.2
Myocardial Infarction (Heart Attack)	56	0.2
Rupture	40	0.1
Electric Shock	35	0.1
Angina Pectoris	34	0.1
Severance	33	0.1
Poisoning-General	28	0.1
No Physical Injury	16	0.1
Heat Prostration	11	*
Vision Loss	8	*
Vascular	5	*
All Other Specific Injuries, NOC ¹	6,388	21.8
<i>Subtotal</i>	26,888	91.8

Table 6 (Continued)

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

Date of Injury-Calendar Year 2005
State of Colorado

Nature of Injury	Count	Percent
OCCUPATIONAL DISEASE or CUMULATIVE INJURY		
Carpal Tunnel Syndrome	313	1.1
Mental Stress	199	0.7
Dermatitis	113	0.4
Respiratory (Fumes)	96	0.3
Contagious Disease	82	0.3
All Other Occupational Disease Injury, NOC ¹	74	0.3
Asbestosis	32	0.1
Loss of Hearing (Cumulative Circumstances)	28	0.1
Mental Disorder	14	*
Poisoning (Chemical)	13	*
Black Lung	4	*
Dust Disease, NOC	3	*
Silicosis	2	*
Cancer	2	*
VDT-Related Disease	1	*
Tendinitis or Tenosynovitis	1	*
All Other Cumulative Injuries, NOC ¹	589	2.0
<i>Subtotal</i>	<i>1,566</i>	<i>5.3</i>
MULTIPLE INJURIES		
Multiple Physical Injuries Only	791	2.7
Multiple Injuries Including Both Physical & Psychological	18	0.1
<i>Subtotal</i>	<i>809</i>	<i>2.8</i>
MISSING		
Missing	19	0.1
TOTALS	29,282	100%

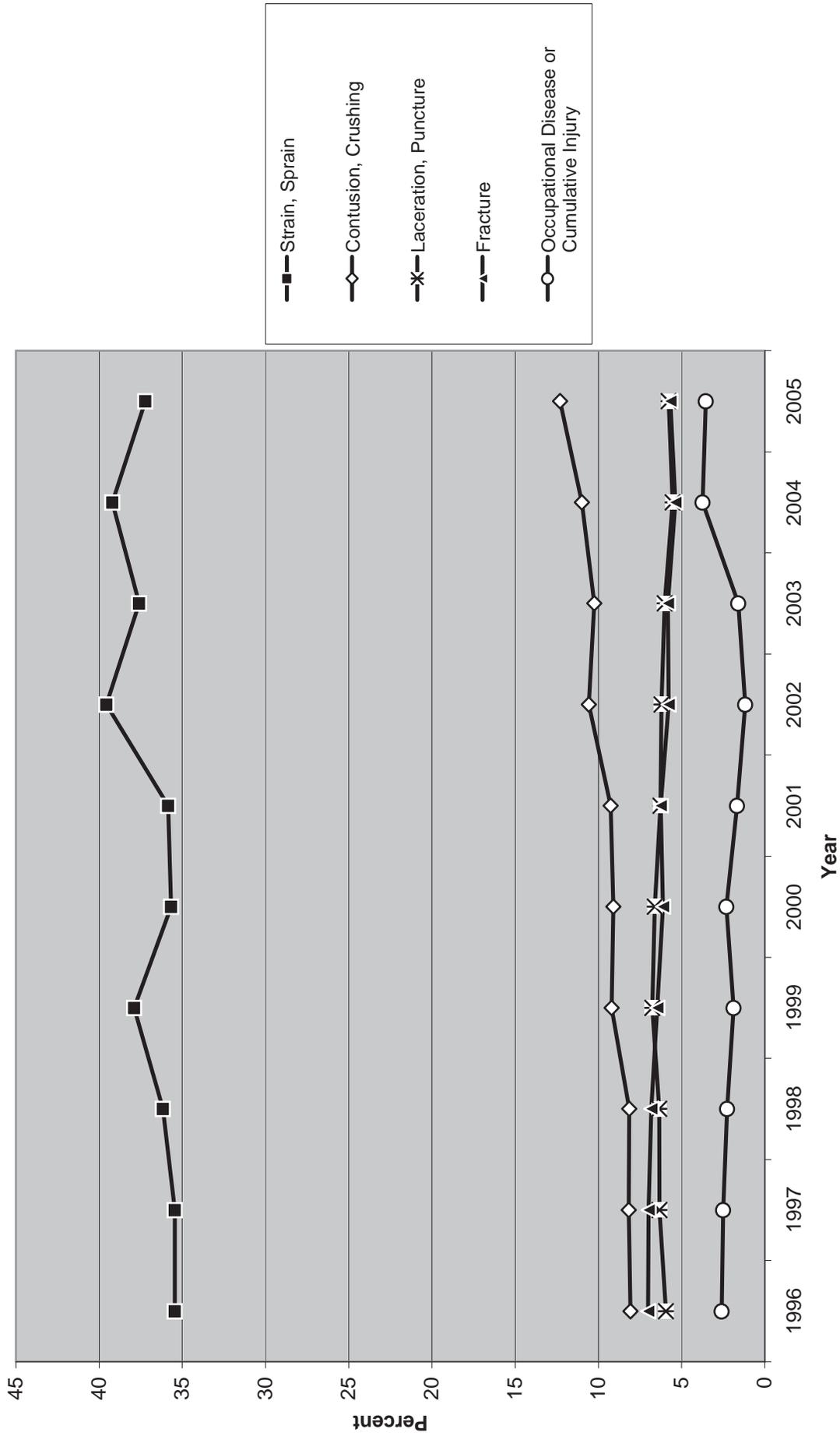
Notes:

* Value is less than .05%.

1 Not Otherwise Classified.

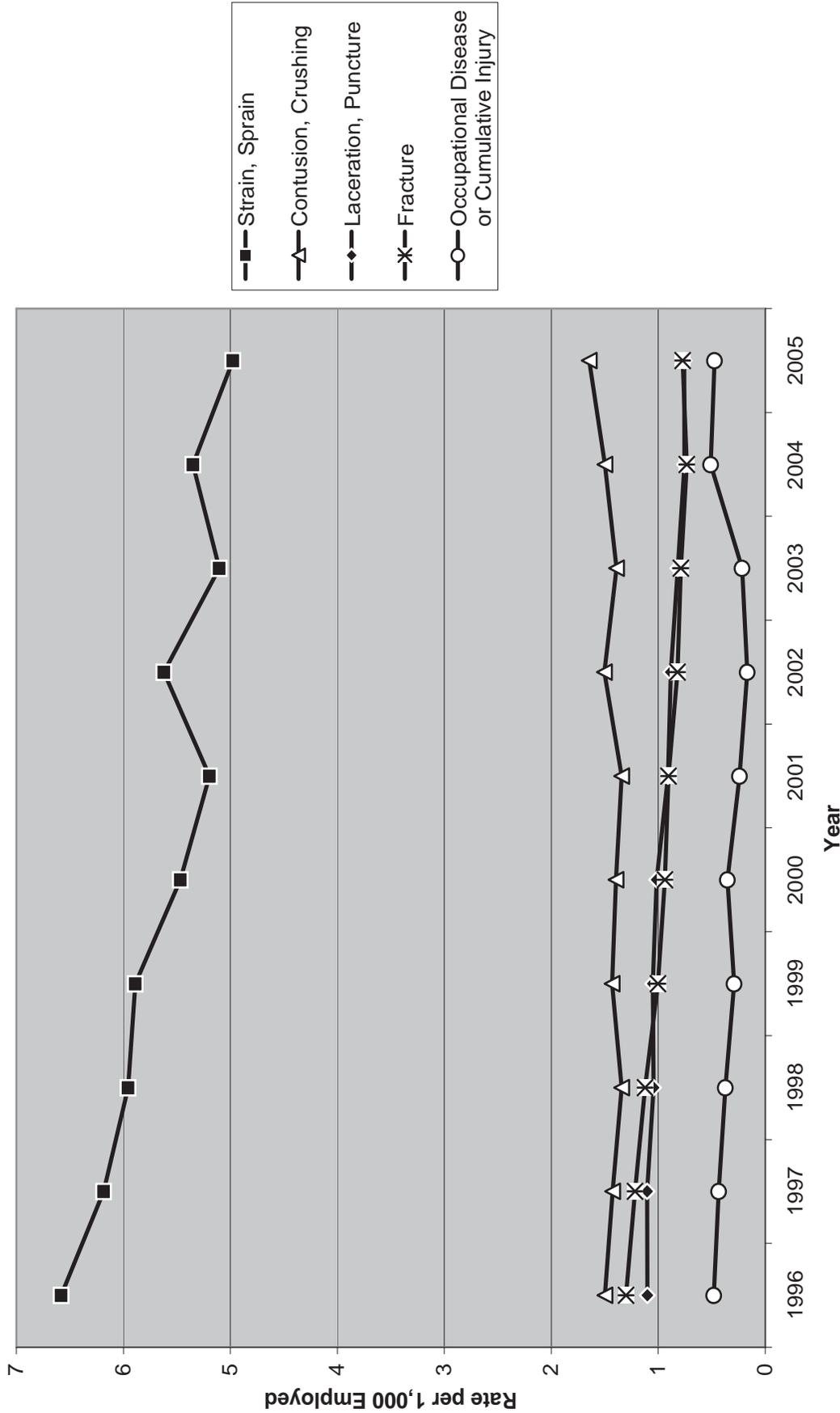


Figure 8. Percent Distribution of Lost-Time Claims, Nature of Injury, Selected Categories: 1996-2005



Notes:
 Source: Table 5, and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1996-2004*.
 1 This figure illustrates the five NCCI categories of Nature of Injury with the largest percentage of injuries in 2005, and their percentages over the past 10 years. For data on the other NCCI categories not included here, see Table 5.

Figure 9. Rate of Lost-Time Claims Filed, Nature of Injury, per 1,000 Employed, Selected Categories: 1996-2005



Notes: Source: Tables 1 & 5; Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1996-2004*; and, Labor Market Information, QCEW, Colorado Employment and Wages: Annual Averages 1996-2004.

1 This figure illustrates the five NCCI categories of Nature of Injury with the highest rates of injuries in 2005, and their percentages over the past 10 years. For data on the other NCCI categories not included here, see Table 5.

Table 7

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

**Date of Injury-Calendar Year 2005
State of Colorado**

Cause of Injury	Count	Percent
Strain or Injury By	11,893	40.6
Fall, Slip or Trip Injury	6,170	21.1
Struck or Injured By - Inc. Kicked, Stabbed, Bit, Etc.	2,760	9.4
Cut, Puncture, Scrape, Injured By	1,198	4.1
Motor Vehicle	1,020	3.5
Caught In, Under, or Between	931	3.2
Striking Against or Stepping On	872	3.0
Burn or Scald - Heat or Cold Exposure	540	1.8
Rubbed or Abraded By	170	0.6
Miscellaneous Causes ¹	3,728	12.7
Totals	29,282	100%

Notes:

1 See Table 8 for details of this category.

Accidents involving a motor vehicle, whether driving in one (3.5%), or being struck by one (0.7%), are the cause of injury in 4.2% of the lost-time claims.

Figure 10. Percent Distribution of Lost-Time Claims by Cause of Injury

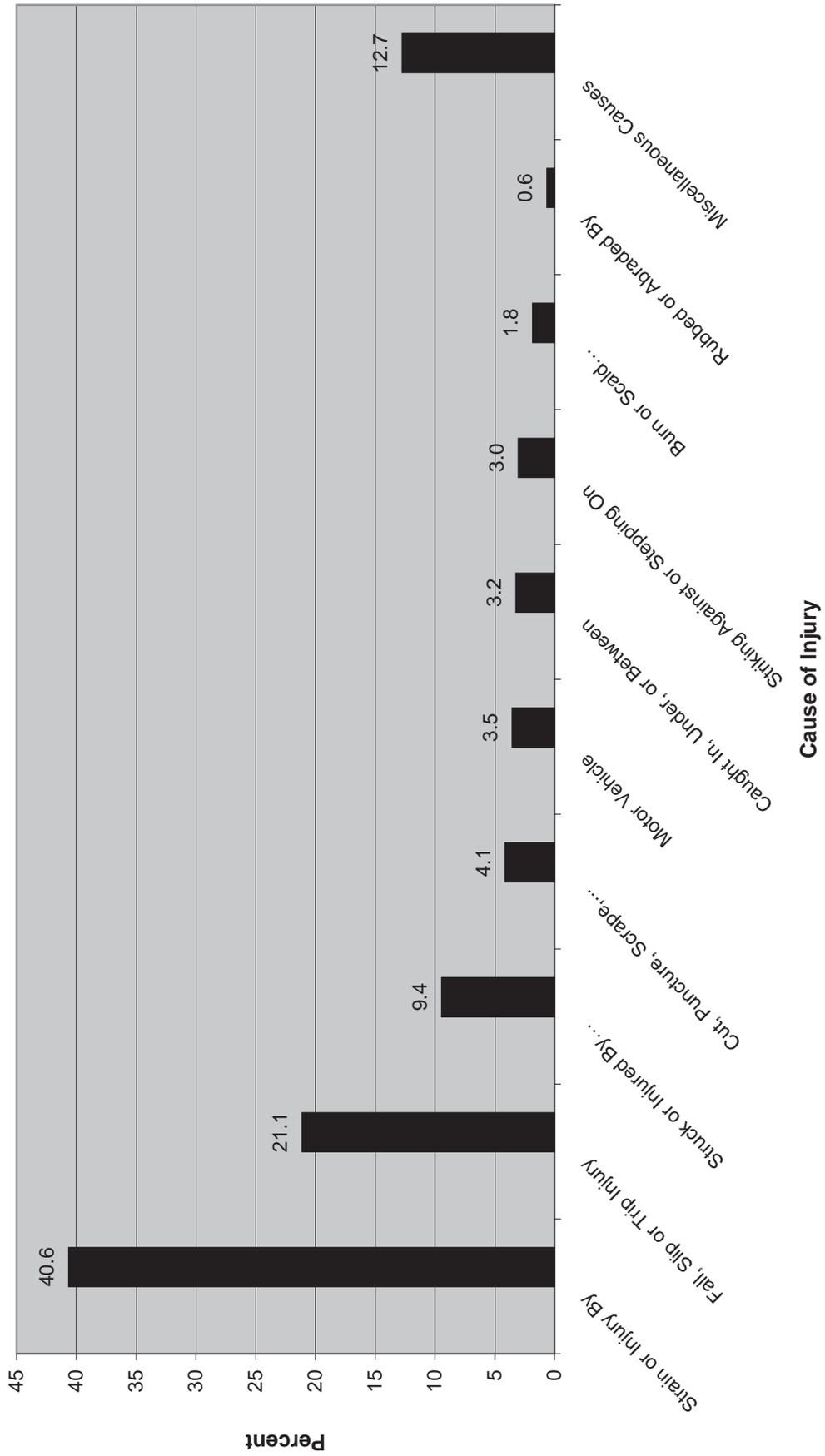


Table 8

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

Date of Injury-Calendar Year 2005
State of Colorado

Cause of Injury	Count	Percent
STRAIN or INJURY BY		
Lifting	3,736	12.8
Strain or Injury by, NOC ¹	3,143	10.7
Repetitive Motion - Carpal Tunnel Syndrome	1,402	4.8
Pushing or Pulling	1,177	4.0
Twisting	1,044	3.6
Holding or Carrying	490	1.7
Reaching	359	1.2
Using Tool or Machine	339	1.2
Jumping	120	0.4
Wielding or Throwing	45	0.2
Continual Noise	38	0.1
<i>Subtotal</i>	<i>11,893</i>	<i>40.6</i>
FALL, SLIP or TRIP INJURY		
Fall, Slip, Trip, NOC ¹	1,369	4.7
On Same Level	1,045	3.6
On Ice or Snow	964	3.3
From a Different Level (Elevation) - Off Wall, Catwalk, Bridge	736	2.5
From a Ladder or Scaffolding	626	2.1
On Stairs	494	1.7
From Liquid or Grease Spills	436	1.5
Slipped, Did Not Fall	347	1.2
Into Openings - Shafts, Excavations, Floor Openings, Etc.	153	0.5
<i>Subtotal</i>	<i>6,170</i>	<i>21.1</i>
STRUCK or INJURED BY		
Falling or Flying Object	763	2.6
Fellow Worker, Patient	416	1.4
Struck or Injured, NOC ¹ - Includes Kicked, Stabbed, Bit, Etc.	396	1.4
Hand Tool or Machine in Use	248	0.8
Object Being Lifted or Handled	246	0.8
Motor Vehicle	212	0.7
Animal or Insect	204	0.7
Moving Parts of Machine	163	0.6
Object Handled by Others	102	0.3
Explosion or Flare Back	10	*
<i>Subtotal</i>	<i>2,760</i>	<i>9.4</i>
CUT, PUNCTURE, SCRAPE, INJURED BY		
Cut, Puncture, Scrape, NOC ¹	370	1.3
Powered Hand Tool, Appliance	289	1.0
Object Being Lifted or Handled	250	0.9
Hand Tool or Utensil: Not Powered	219	0.7
Broken Glass	70	0.2
<i>Subtotal</i>	<i>1,198</i>	<i>4.1</i>

Table 8 (Continued)

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

Date of Injury-Calendar Year 2005
State of Colorado

Cause of Injury	Count	Percent
MOTOR VEHICLE		
Crash of Rail Vehicle	446	1.5
Motor Vehicle, NOC ¹	374	1.3
Vehicle Upset - Overturned or Jackknifed	147	0.5
Collision or Sideswipe with Another Vehicle	41	0.1
Collision with a Fixed Object - Vehicle or Object	10	*
Crash of Water Vehicle	2	*
<i>Subtotal</i>	<i>1,020</i>	<i>3.5</i>
CAUGHT IN, UNDER or BETWEEN		
Caught In or Between, NOC ¹	364	1.2
Machine or Machinery	285	1.0
Object Handled	275	0.9
Collapsing Materials (Slides of Earth) - Man-made or Natural	7	*
<i>Subtotal</i>	<i>931</i>	<i>3.2</i>
STRIKING AGAINST or STEPPING ON		
Stationary Object	438	1.5
Striking Against or Stepping On, NOC ¹	179	0.6
Object Being Lifted or Handled	107	0.4
Stepping on Sharp Object	85	0.3
Moving Parts of Machine	58	0.2
Sanding, Scraping, Cleaning Operations	5	*
<i>Subtotal</i>	<i>872</i>	<i>3.0</i>
BURN or SCALD - HEAT or COLD EXPOSURE		
Cold Objects or Substances	167	0.6
Contact with, NOC ¹	69	0.2
Steam or Hot Fluids	66	0.2
Hot Objects or Substances	60	0.2
Chemicals	57	0.2
Dust, Gases, Fumes or Vapors	31	0.1
Fire or Flame	29	0.1
Contact with Electric Current	29	0.1
Temperature Extremes	11	*
Radiation	10	*
Welding Operations	8	*
Abnormal Air Pressure	3	*
<i>Subtotal</i>	<i>540</i>	<i>1.8</i>

Table 8 (Continued)

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

Date of Injury-Calendar Year 2005
State of Colorado

Cause of Injury	Count	Percent
Repetitive Motion - Callous, Blister, Etc.	162	0.6
Rubbed or Abraded, NOC ¹	8	*
<i>Subtotal</i>	<i>170</i>	<i>0.6</i>
MISCELLANEOUS CAUSES		
Cumulative, NOC ¹ - All Other	560	1.9
Other than Physical Cause of Injury	442	1.5
Absorption, Ingestion, Inhalation, NOC ¹	269	0.9
Person in Act of a Crime - Robbery or Criminal Assault	143	0.5
Foreign Matter (Body) in Eye(s)	87	0.3
Heart Disease	2	*
Other - Miscellaneous, NOC ¹	2,225	7.6
<i>Subtotal</i>	<i>3,728</i>	<i>12.7</i>
TOTALS	29,282	100%

Notes:

* Value is less than .05%.

¹ Not Otherwise Classified.

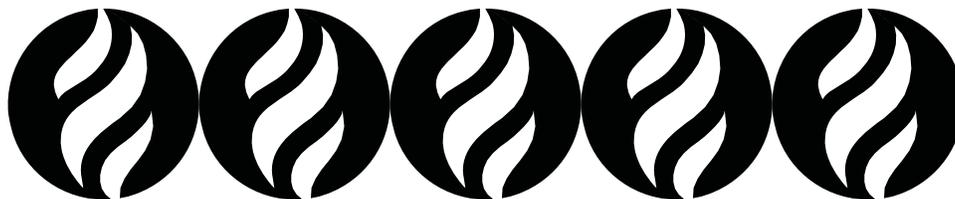
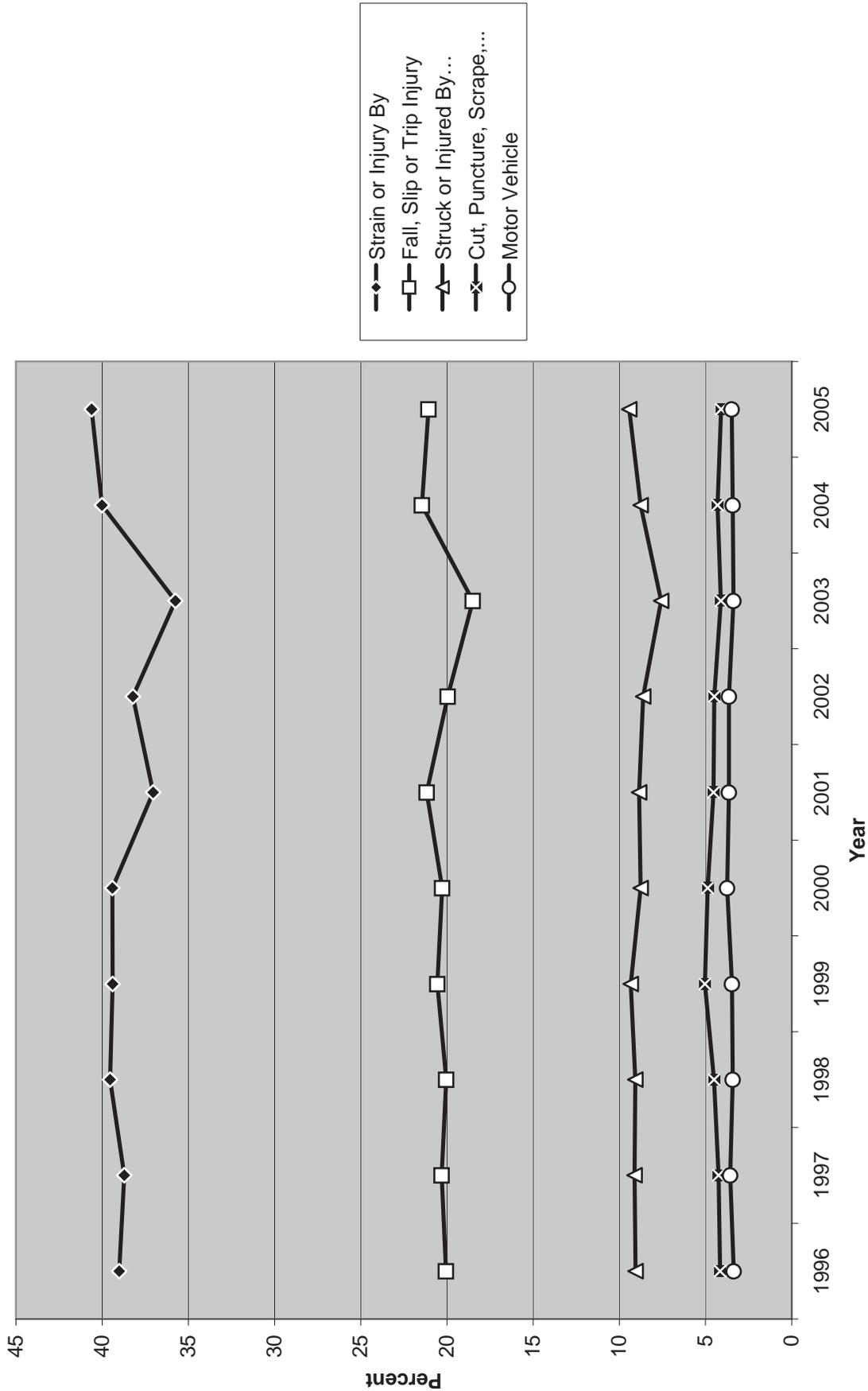


Figure 11. Percent Distribution of Lost-Time Claims, Cause of Injury, Selected Categories: 1996-2005



Notes:

Source: Table 7, and Colorado Department of Labor and Employment, Division of Workers' Compensation, *Work-Related Injuries in Colorado 1996-2004*.

1 This figure illustrates the five NCCI categories of Cause of Injury with the largest percentage of the injuries in 2005, and their percentages over the past 10 years. For data on the other NCCI categories not included here, see Table 7.

Figure 12. Rate of Lost-Time Claims Filed, Cause of Injury, per 1,000 Employed, Selected Categories: 1996-2005



Notes:

Source: Tables 1 & 7; Colorado Department of Labor and Employment; Division of Workers' Compensation, *Work-Related Injuries in Colorado 1996-2004*; and, Labor Market Information, QCEW, Colorado Employment and Wages: Annual Averages 1996-2004.

1 This figure illustrates the five NCCI categories of Cause of Injury with the highest rates of injuries in 2005, and their percentages over the past 10 years. For data on the other NCCI categories not included here, see Table 7.

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

The percentage of claims caused by strains has risen 1.6% from 1996-2005, while the rate of claims for strains has declined by 1.8 per 1,000 employed.

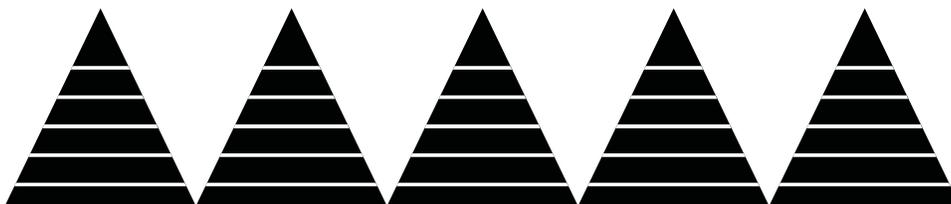


Table 9

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 2005
State of Colorado

NAICS Sectors ¹	Lost-Time Claims ²		Average Annual Employment ³	Percent Employed in Sector	Rate of Lost-Time Claims per 1,000 Employed
	Count	Percent			
Transportation & Warehousing	1,816	6.2	77,776	3.6	23.3
Mining	357	1.2	17,009	0.8	21.0
Construction	3,296	11.3	163,504	7.5	20.2
Public Administration	2,259	7.7	130,131	5.9	17.4
Agriculture, Forestry, Fishing & Hunting	243	0.8	14,985	0.7	16.2
Wholesale Trade	1,337	4.6	93,768	4.3	14.3
Arts, Entertainment & Recreation	652	2.2	48,252	2.2	13.5
Administrative & Waste Services	1,691	5.8	135,337	6.2	12.5
Retail Trade	2,998	10.2	247,229	11.3	12.1
Manufacturing	1,831	6.3	150,994	6.9	12.1
Utilities	151	0.5	13,743	0.6	11.0
Health Care & Social Assistance	2,323	7.9	220,079	10.1	10.6
Real Estate & Rental & Leasing	443	1.5	47,742	2.2	9.3
Educational Services	1,428	4.9	178,481	8.2	8.0
Other Services, Except Public Administration	518	1.8	65,795	3.0	7.9
Accommodation & Food Services	1,290	4.4	214,872	9.8	6.0
Management of Companies & Enterprises	103	0.4	24,900	1.1	4.1
Information	328	1.1	79,495	3.6	4.1
Finance & Insurance	370	1.3	107,774	4.9	3.4
Professional & Technical Services	425	1.5	157,203	7.2	2.7
Other ⁴	5,423	18.5	261	0.0	n/a
Totals	29,282	100%	2,189,330	100%	n/a
Rate of Claims for Total Employment	n/a	n/a	n/a	n/a	13.4

Notes:

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

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

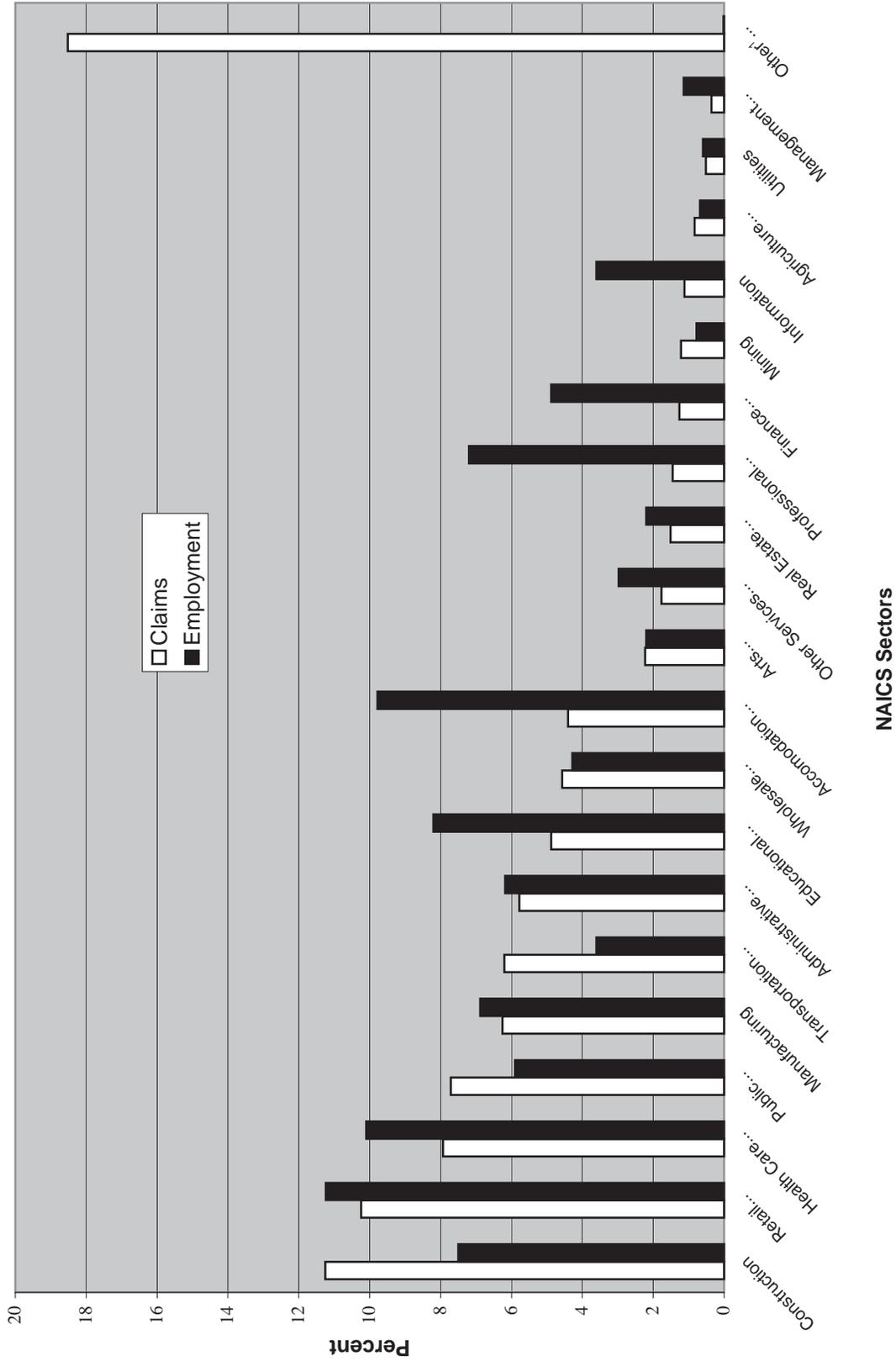
3. Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Average 2005*.

Statewide total on QCEW differs due to distribution of government employees throughout sectors. 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 were not working but were temporarily absent.

4. "Other" includes nonclassified establishments, invalid NAICS codes and missing data.

The Mining sector employs only .8% of the Colorado workforce, yet has the second highest rate of claims at 21.0 per 1000 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 2005
State of Colorado

NAICS Sub-Sectors ¹	Lost-Time Claims		Average Annual Employment ²	Rate of Lost-Time Claims per 1,000 Employed
	Count	Percent		
TRANSPORTATION and WAREHOUSING³				
492 Couriers & Messengers	430	1.5	9,307	46.2
485 Transit & Ground Passenger Transportation	259	0.9	6,896	37.6
484 Truck Transportation	573	2.0	17,713	32.3
481 Air Transportation	409	1.4	13,560	30.2
487 Scenic & Sightseeing Transportation	7	*	465	15.1
488 Support Activities for Transportation	106	0.4	8,400	12.6
493 Warehousing & Storage	30	0.1	6,869	4.4
486 Pipeline Transportation	1	*	821	1.2
MINING				
212 Mining (except Oil & Gas)	145	0.5	5,268	27.5
213 Support Activities for Mining	176	0.6	7,038	25.0
211 Oil & Gas Extraction	36	0.1	4,703	7.7
CONSTRUCTION				
238 Specialty Trade Contractors	2,361	8.1	108,456	21.8
237 Heavy & Civil Engineering Construction	423	1.4	23,793	17.8
236 Construction of Buildings	512	1.7	31,255	16.4
PUBLIC ADMINISTRATION				
922 Justice, Public Order & Safety Activities	642	2.2	19,330	33.2
923 Administration of Human Resource Programs	234	0.8	8,435	27.7
921 Executive, Legislative & General Government	1,360	4.6	76,842	17.7
925 Community & Housing Program Administration	6	*	735	8.2
924 Administration of Environmental Programs	12	*	11,002	1.1
926 Administration of Economic Programs	5	*	5,831	0.9
AGRICULTURE, FORESTRY, FISHING and HUNTING				
113 Forestry & Logging	3	*	130	23.1
112 Animal Production	103	0.4	5,551	18.6
111 Crop Production	106	0.4	6,825	15.5
115 Agriculture & Forestry Support Activities	31	0.1	2,474	12.5
WHOLESALE TRADE				
424 Merchant Wholesalers, Nondurable Goods	660	2.3	32,076	20.6
423 Merchant Wholesalers, Durable Goods	624	2.1	52,641	11.9
425 Electronic Markets & Agents & Brokers	53	0.2	9,051	5.9
ARTS, ENTERTAINMENT and RECREATION				
713 Gambling, Recreation & Amusement Industries	579	2.0	38,841	14.9
711 Performing Arts & Spectator Sports	56	0.2	6,744	8.3
712 Museums, Parks & Historical Sites	17	0.1	2,667	6.4

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 2005
State of Colorado

NAICS Sub-Sectors ¹	Lost-Time Claims		Average Annual Employment ²	Rate of Lost-Time Claims per 1,000 Employed
	Count	Percent		
ADMINISTRATIVE & WASTE SERVICES				
562 Waste Management & Remediation Services	153	0.5	7,135	21.4
561 Administrative & Support Services	1,538	5.3	128,202	12.0
RETAIL TRADE				
445 Food & Beverage Stores	793	2.7	44,372	17.9
444 Building Material & Garden Supply Stores	410	1.4	23,063	17.8
452 General Merchandise Stores	699	2.4	47,531	14.7
447 Gasoline Stations	175	0.6	12,730	13.7
441 Motor Vehicle & Parts Dealers	353	1.2	32,043	11.0
442 Furniture & Home Furnishings Stores	110	0.4	10,899	10.1
453 Miscellaneous Store Retailers	167	0.6	16,869	9.9
446 Health & Personal Care Stores	63	0.2	10,363	6.1
454 Nonstore Retailers	30	0.1	5,029	6.0
448 Clothing & Clothing Accessories Stores	99	0.3	19,682	5.0
451 Sporting Goods, Hobby, Book & Music Stores	66	0.2	16,070	4.1
443 Electronics & Appliance Stores	33	0.1	8,578	3.8
MANUFACTURING				
316 Leather & Allied Product Manufacturing	23	0.1	517	44.5
331 Primary Metal Manufacturing	47	0.2	1,931	24.3
312 Beverage & Tobacco Product Manufacturing	116	0.4	5,735	20.2
321 Wood Product Manufacturing	91	0.3	5,276	17.2
327 Nonmetallic Mineral Product Manufacturing	160	0.5	9,479	16.9
332 Fabricated Metal Product Manufacturing	252	0.9	14,966	16.8
311 Food Manufacturing	282	1.0	17,215	16.4
337 Furniture & Related Product Manufacturing	114	0.4	7,088	16.1
326 Plastics & Rubber Products Manufacturing	84	0.3	5,424	15.5
333 Machinery Manufacturing	133	0.5	8,744	15.2
314 Textile Product Mills	25	0.1	1,885	13.3
323 Printing & Related Support Activities	78	0.3	8,020	9.7
325 Chemical Manufacturing	62	0.2	6,654	9.3
315 Apparel Manufacturing	9	*	1,019	8.8
322 Paper Manufacturing	20	0.1	2,426	8.2
339 Miscellaneous Manufacturing	84	0.3	10,622	7.9
336 Transportation Equipment Manufacturing	76	0.3	10,716	7.1
313 Textile Mills	1	*	167	6.0
334 Computer & Electronic Product Manufacturing	165	0.6	30,069	5.5
324 Petroleum & Coal Products Manufacturing	3	*	1,000	3.0
335 Electrical Equipment & Appliance Manufacturing	6	*	2,041	2.9
UTILITIES				
221 Utilities	151	0.5	13,743	11.0

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 2005
State of Colorado

NAICS Sub-Sectors ¹	Lost-Time Claims		Average Annual Employment ²	Rate of Lost-Time Claims per 1,000 Employed
	Count	Percent		
HEALTH CARE and SOCIAL ASSISTANCE				
623 Nursing & Residential Care Facilities	543	1.9	37,094	14.6
622 Hospitals	996	3.4	68,390	14.6
624 Social Assistance	274	0.9	33,338	8.2
621 Ambulatory Health Care Services	510	1.7	81,257	6.3
REAL ESTATE and RENTAL and LEASING				
533 Lessors of Nonfinancial Intangible Assets	24	0.1	786	30.5
532 Rental & Leasing Services	140	0.5	13,171	10.6
531 Real Estate	279	1.0	33,785	8.3
EDUCATIONAL SERVICES				
611 Educational Services	1,428	4.9	178,481	8.0
OTHER SERVICES, Except PUBLIC ADMINISTRATION				
811 Repair & Maintenance	234	0.8	22,557	10.4
812 Personal & Laundry Services	149	0.5	22,008	6.8
813 Membership Associations & Organizations	124	0.4	18,334	6.8
814 Private Households	11	*	2,896	3.8
ACCOMMODATION and FOOD SERVICES				
721 Accommodation	364	1.2	40,185	9.1
722 Food Services & Drinking Places	926	3.2	174,687	5.3
MANAGEMENT of COMPANIES and ENTERPRISES				
551 Management of Companies & Enterprises	103	0.4	24,900	4.1
INFORMATION				
519 Other Information Services	16	0.1	2,168	7.4
517 Telecommunications	146	0.5	29,979	4.9
512 Motion Picture & Sound Recording Industries	18	0.1	4,128	4.4
511 Publishing Industries (except Internet)	120	0.4	28,961	4.1
515 Broadcasting (except Internet)	16	0.1	6,313	2.5
518 ISPs, Web Search Portals & Data Processing	12	*	6,896	1.7
FINANCE and INSURANCE				
525 Funds, Trusts, & Other Financial Vehicles	17	0.1	2,951	5.8
524 Insurance Carriers & Related Activities	160	0.5	37,769	4.2
522 Credit Intermediation & Related Activities	176	0.6	52,863	3.3
523 Financial Investment & Related Activities	17	0.1	13,962	1.2

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 2005
State of Colorado**

NAICS Sub-Sectors ¹	Lost-Time Claims		Average Annual Employment ²	Rate of Lost-Time Claims per 1,000 Employed
	Count	Percent		
PROFESSIONAL and TECHNICAL SERVICES				
541 Professional & Technical Services	425	1.5	157,203	2.7
OTHER				
Nonclassifiable Establishments	5,326	18.2	261	n/a
Invalid NAICS Codes	97	0.3	n/a	n/a
Disclosure Suppression	1	*	n/a	n/a
TOTALS	29,282	100%	n/a	n/a

Notes:

* Value is less than .05%.

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

2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, Colorado Employment and Wages: Annual Average 2005.

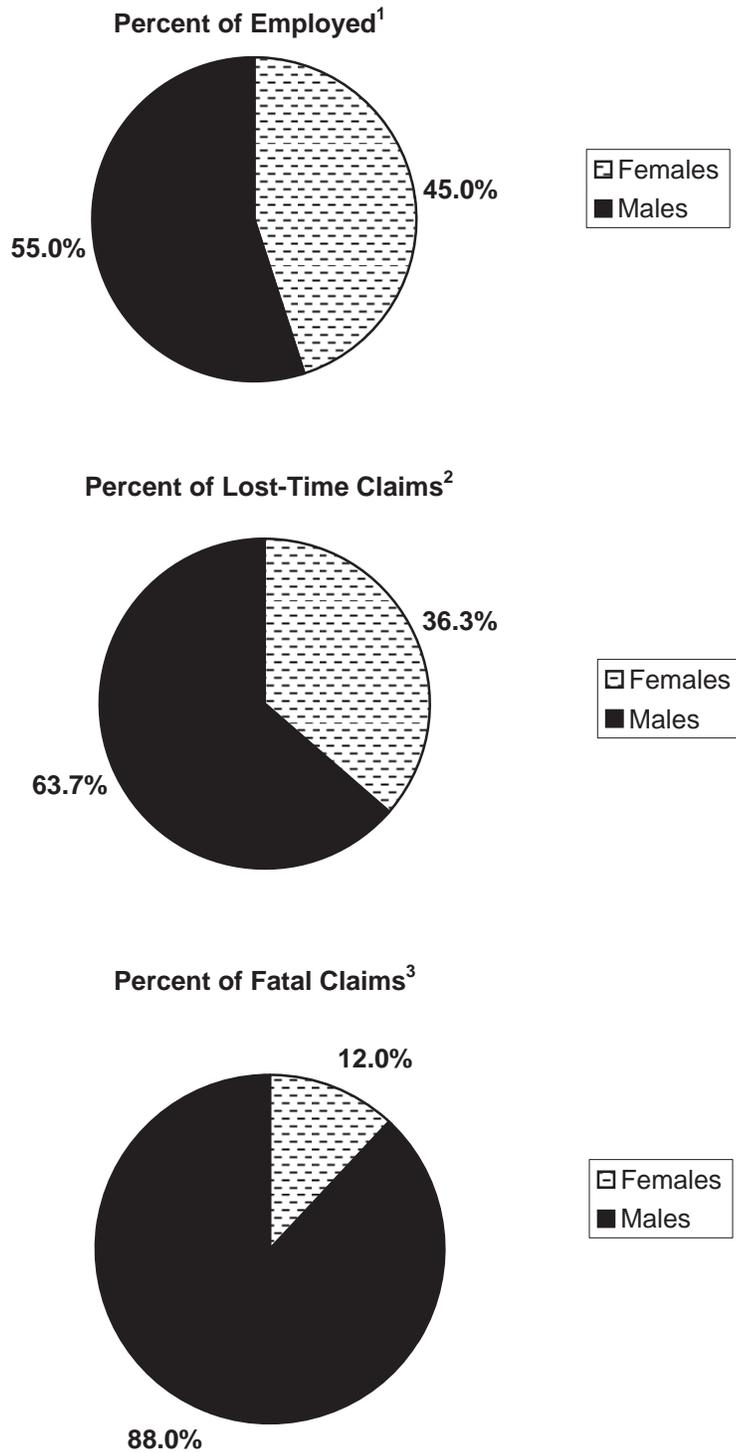
An employed person is 16 years or over in the civilian noninstitutional population, who, during the reference week, (a) did any work at all, and,

(b) who was not working but 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 46.2 per 1000 employed.***

Figure 14. Percent Distribution of Employed, Lost-Time Claims, and Fatal Claims, by Gender



Notes:

1 Source: U.S. Dept. of Labor, Bureau of Labor Statistics, Geographic Profile of Employment and Unemployment, 2005: Table 14, *Employment by Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2005 Annual Averages-Colorado*.

2 Total number of lost-time claims is 29,282; 53 claims were missing data for gender.

3 Total number of fatal claims is 108.

Table 11

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

Date of Injury-Calendar Year 2005
State of Colorado

Part of Body ¹	Gender						Totals		
	Female			Male			Count	Percent	Rate Ratio (CI) ⁴
Count	Percent	Rate ²	Count	Percent	Rate ³				
Finger(s)	453	1.5	0.42	1,277	4.4	0.97	1,730	5.9	2.3 (2.07,2.57)
Foot/Feet	287	1.0	0.27	730	2.5	0.55	1,017	3.5	2.08 (1.81,2.38)
Head	473	1.6	0.44	999	3.4	0.76	1,472	5.0	1.73 (1.55,1.93)
Internal Organs	108	0.4	0.10	229	0.8	0.17	337	1.2	1.73 (1.38,2.18)
Back	1,516	5.2	1.40	3,148	10.8	2.38	4,664	16.0	1.7 (1.60,1.80)
Knee	990	3.4	0.92	2,060	7.0	1.56	3,050	10.4	1.7 (1.58,1.84)
Upper Arm (Including Shoulder(s))	921	3.2	0.85	1,891	6.5	1.43	2,812	9.6	1.68 (1.55,1.82)
Ankle	420	1.4	0.39	807	2.8	0.61	1,227	4.2	1.57 (1.40,1.77)
Hand	442	1.5	0.41	755	2.6	0.57	1,197	4.1	1.4 (1.24,1.57)
Multiple Body Parts	1,417	4.8	1.31	1,337	4.6	1.01	2,754	9.4	0.77 (0.72,0.83)
Wrist	724	2.5	0.67	596	2.0	0.45	1,320	4.5	0.67 (0.60,0.75)
Multiple Upper Extremities	598	2.0	0.55	384	1.3	0.29	982	3.4	0.52 (0.46,0.60)
All Other Classified Injuries	1,796	6.1	1.66	3,788	13.0	2.87	5,584	19.1	1.72 (1.63,1.82)
(Death)	13	0.0	0.01	95	0.3	0.07	108	0.4	5.97 (3.35,10.67)
Nonclassifiable	454	1.6	0.42	521	1.8	0.39	975	3.3	0.94 (0.83,1.06)
Totals⁵	10,612	36.3%	n/a	18,617	63.7%	n/a	29,229	100%	n/a

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 for 2005 is 29,282; 53 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 2005
State of Colorado

Nature of Injury	Gender			Rate ²	Totals				
	Female		Male		Count	Percent	Rate Ratio (CI) ³		
	Count	Percent	Rate ¹	Count	Percent	Rate Ratio (CI) ³			
Hernia	31	0.1	0.03	364	1.2	0.28	395	1.4	9.6 (6.65,13.85)
Laceration, Puncture	323	1.1	0.30	1,333	4.6	1.01	1,656	5.7	3.37 (2.99,3.81)
Fracture	443	1.5	0.41	1,247	4.3	0.94	1,690	5.8	2.3 (2.06,2.56)
Dislocation	84	0.3	0.08	209	0.7	0.16	293	1.0	2.03 (1.58,2.62)
Contusion, Crushing	1,147	3.9	1.06	2,454	8.4	1.86	3,601	12.3	1.75 (1.63,1.88)
Strain, Sprain	3,803	13.0	3.52	7,085	24.2	5.36	10,888	37.3	1.52 (1.46,1.58)
Multiple Physical Injuries Only	336	1.1	0.31	454	1.6	0.34	790	2.7	1.1 (0.96,1.27)
Occupational Disease or Cumulative Injury ⁴	551	1.9	0.51	488	1.7	0.37	1,039	3.6	0.72 (0.64,0.82)
Inflammation (including Tendinitis/Tenosynovitis)	297	1.0	0.28	255	0.9	0.19	552	1.9	0.7 (0.59,0.83)
Carpal Tunnel Syndrome	212	0.7	0.20	98	0.3	0.07	310	1.1	0.38 (0.30,0.48)
Mental Stress/Mental Disorder	145	0.5	0.13	68	0.2	0.05	213	0.7	0.38 (0.29,0.51)
All Other Specific Injuries, NOC ⁵	2,767	9.5	2.56	3,598	12.3	2.72	6,365	21.8	1.06 (1.01,1.12)
Other ⁶	473	1.6	0.44	964	3.3	0.73	1,437	4.9	1.67 (1.49,1.86)
Totals⁷	10,612	36.3%	n/a	18,617	63.7%	n/a	29,229	100%	n/a

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 for 2005 is 29,282; 53 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.

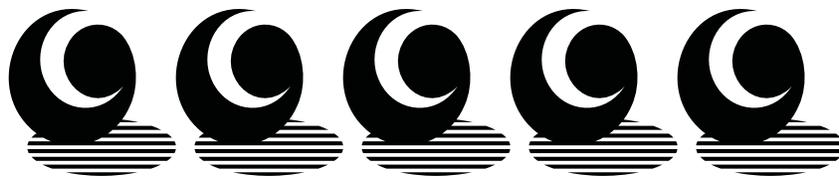


Table 13

**Distribution of Lost-Time Claims by Gender and
North American Industry Classification System (NAICS) Sectors¹**

Date of Injury-Calendar Year 2005
State of Colorado

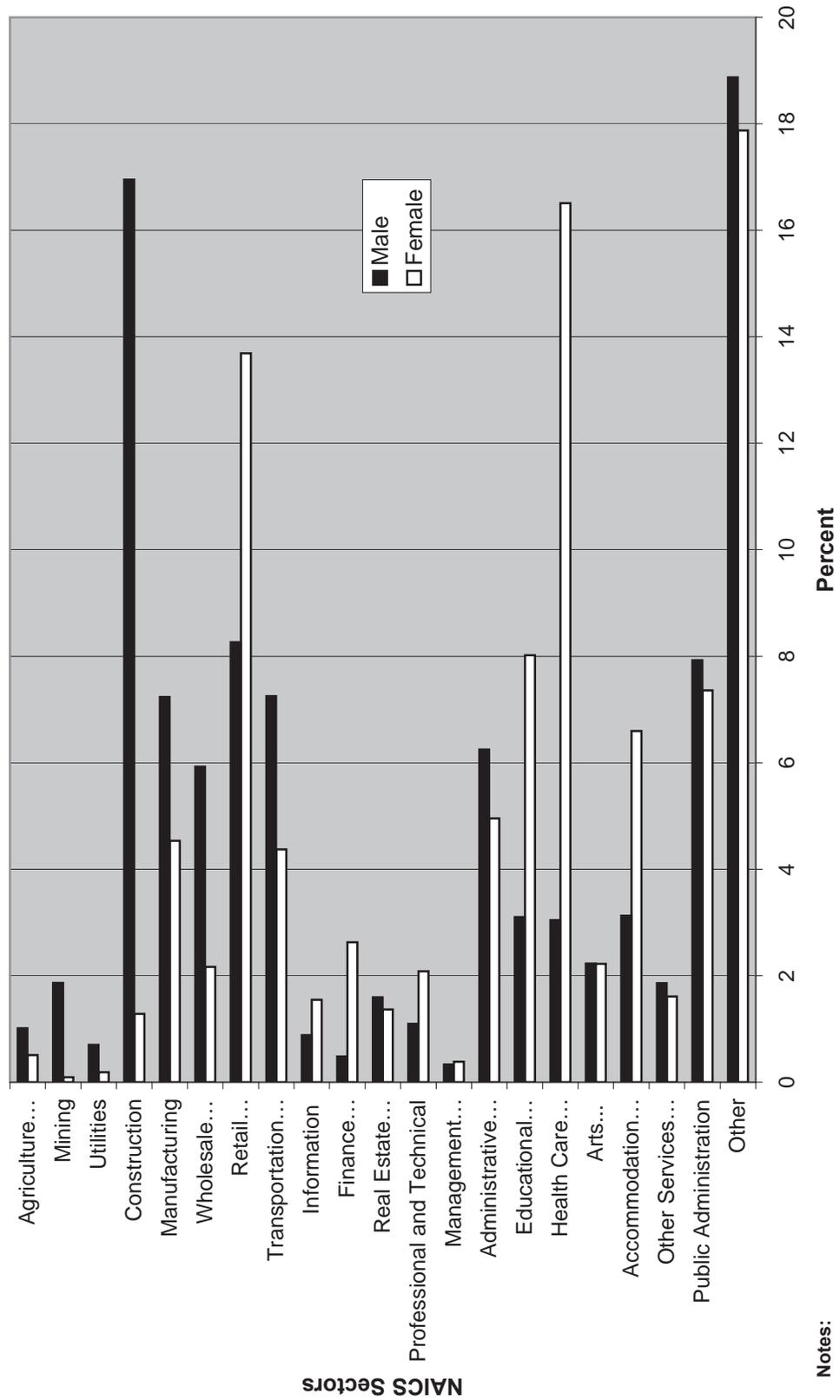
NAICS Sectors ²	Gender					
	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Agriculture, Forestry, Fishing & Hunting	54	0.2	189	0.6	243	0.8
Mining	10	0.0	347	1.2	357	1.2
Utilities	20	0.1	131	0.4	151	0.5
Construction	136	0.5	3,156	10.8	3,292	11.3
Manufacturing	481	1.6	1,347	4.6	1,828	6.3
Wholesale Trade	230	0.8	1,103	3.8	1,333	4.6
Retail Trade	1,453	5.0	1,538	5.3	2,991	10.2
Transportation & Warehousing	464	1.6	1,350	4.6	1,814	6.2
Information	164	0.6	164	0.6	328	1.1
Finance & Insurance	279	1.0	90	0.3	369	1.3
Real Estate, Rental & Leasing	145	0.5	297	1.0	442	1.5
Professional & Technical Services	221	0.8	204	0.7	425	1.5
Management of Companies & Enterprises	41	0.1	62	0.2	103	0.4
Administrative & Waste Services	526	1.8	1,163	4.0	1,689	5.8
Educational Services	851	2.9	577	2.0	1,428	4.9
Health Care & Social Assistance	1,752	6.0	567	1.9	2,319	7.9
Arts, Entertainment & Recreation	236	0.8	415	1.4	651	2.2
Accommodation & Food Services	700	2.4	582	2.0	1,282	4.4
Other Services, Except Public Administration	171	0.6	346	1.2	517	1.8
Public Administration	781	2.7	1,475	5.0	2,256	7.7
Other ³	1,897	6.5	3,514	12.0	5,411	18.5
Totals⁴	10,612	36.3%	18,617	63.7%	29,229	100%

Notes:

- 1 The findings reported 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.
- 2 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2002*.
- 3 "Other" includes nonclassified establishments and invalid NAICS codes.
- 4 Total number of lost-time claims for 2005 is 29,282; 53 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 work force.

Figure 15. Percent Distribution of Lost-Time Claims, Gender¹, by North American Industry Classification System (NAICS) Sectors



Notes:
 Source: Table 13
 1. Males = 100%, Females = 100%.

Table 14

Percent Distribution of Lost-Time Claims by Age and North American Industry Classification System (NAICS) Sectors¹

Date of Injury-Calendar Year 2005
State of Colorado

NAICS Sectors ²	Age Group ³							Totals		
	Under 18	18-29	30-39	40-49	50-59	60-65	Over 65	Age Missing	Count	Percent
Agriculture, Forestry, Fishing & Hunting	*	0.2	0.2	0.2	0.2	*	*	*	243	0.8
Mining	*	0.3	0.3	0.4	0.2	*	*	*	357	1.2
Utilities	*	0.1	*	0.2	0.2	*	*	*	151	0.5
Construction	*	3.2	3.1	2.9	1.5	0.3	0.1	0.1	3,296	11.3
Manufacturing	*	1.1	1.4	1.9	1.4	0.3	0.1	*	1,831	6.3
Wholesale Trade	*	1.0	1.2	1.3	0.7	0.2	0.1	*	1,337	4.6
Retail Trade	0.1	2.5	1.9	2.6	2.1	0.6	0.3	0.1	2,998	10.2
Transportation & Warehousing	*	0.9	1.4	2.1	1.4	0.3	0.1	*	1,816	6.2
Information	*	0.2	0.2	0.3	0.3	0.1	*	*	328	1.1
Finance & Insurance	*	0.2	0.3	0.3	0.3	0.1	*	*	370	1.3
Real Estate, Rental & Leasing	*	0.3	0.4	0.4	0.3	0.1	0.1	*	443	1.5
Professional & Technical Services	*	0.3	0.3	0.4	0.4	*	*	*	425	1.5
Management of Companies & Enterprises	*	0.1	0.1	0.1	0.1	*	*	*	103	0.4
Administrative & Waste Services	*	1.4	1.4	1.7	1.0	0.2	0.1	0.1	1,691	5.8
Educational Services	*	0.7	0.8	1.4	1.4	0.3	0.1	*	1,428	4.9
Health Care & Social Assistance	*	1.4	1.8	2.2	1.9	0.4	0.2	*	2,323	7.9
Arts, Entertainment & Recreation	*	0.7	0.5	0.5	0.4	0.1	0.1	*	652	2.2
Accommodation & Food Services	0.2	1.5	0.9	0.9	0.6	0.1	0.1	0.1	1,290	4.4
Other Services, Except Public Administration	*	0.4	0.4	0.5	0.3	0.1	0.1	*	518	1.8
Public Administration	0.1	0.8	1.8	2.4	2.2	0.4	0.1	*	2,259	7.7
Other ⁴	0.2	4.8	4.1	4.8	3.4	0.7	0.3	0.2	5,423	18.5
Totals	212	6,439	6,594	8,076	5,966	1,283	526	186	29,282	n/a
Percent 0.7	22.0	22.5	27.6	20.4	4.4	1.8	0.6	n/a	100%	

Notes:

* Value is less than .05%.

1 The findings reported 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.

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

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 2005
State of Colorado

Gender

Age Group	Female			Male			Totals		
	Lost-Time Claims ¹	Number Employed ^{2,3}	Rate of Lost-Time Claims per 1,000 Females Employed	Lost-Time Claims ¹	Number Employed ^{2,3}	Rate of Lost-Time Claims per 1,000 Males Employed	Lost-Time Claims ¹	Number Employed ^{2,3}	Rate of Lost-Time Claims per 1,000 Employed
16-19 yrs.	296	50	5.92	516	49	10.53	812	99	8.20
20-24 yrs.	852	110	7.75	1,827	132	13.84	2,679	242	11.07
25-34 yrs.	1,937	243	7.97	4,442	332	13.38	6,379	575	11.09
35-44 yrs.	2,677	252	10.62	4,738	312	15.19	7,415	564	13.15
45-54 yrs.	3,072	259	11.86	4,402	292	15.08	7,474	551	13.56
55-64 yrs.	1,445	134	10.78	2,141	170	12.59	3,586	304	11.80
Totals	10,279	1,048	n/a	18,066	1,287	n/a	28,345	2,335	n/a
Rate of Claims for Total Employed	9.81			14.04			12.14		

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 29,282; 937 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: U.S. Department of Labor, Bureau of Labor Statistics, *Geographic Profile of Employment and Unemployment, 2005*; *Table 14, Employment Status of the Civilian Noninstitutional Population by Sex, Race, Hispanic or Latino Ethnicity, Marital Status, and Detailed Age, 2005 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 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 Gender¹

**Date of Injury-Calendar Year 2005
State of Colorado**

Gender

Age Group ²	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Under 18 yrs.	99	0.3	113	0.4	212	0.7
18 - 29 yrs.	2,026	6.9	4,401	15.1	6427	22.0
30 - 39 yrs.	2,095	7.2	4,485	15.3	6580	22.5
40 - 49 yrs.	3,141	10.7	4,921	16.8	8062	27.6
50 - 59 yrs.	2,480	8.5	3,476	11.9	5956	20.4
60 - 65 yrs.	507	1.7	775	2.7	1282	4.4
Over 65 yrs.	197	0.7	328	1.1	525	1.8
Age Missing	67	0.2	118	0.4	185	0.6
Totals³	10,612	36.3%	18,617	63.7%	29,229	100%

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 29,282; 53 claims were missing data for gender.

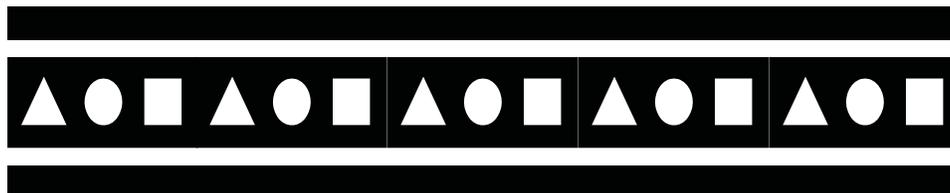
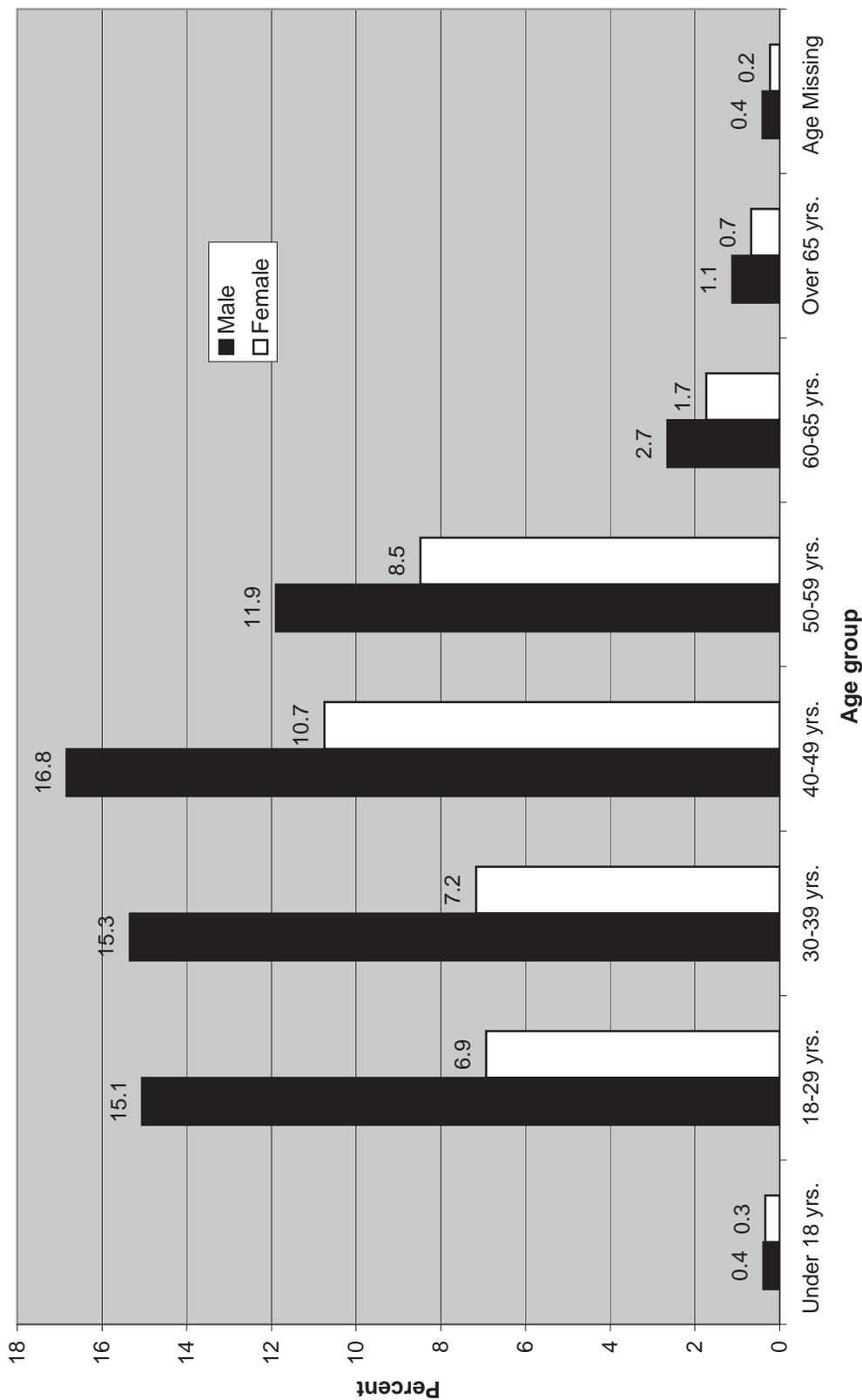


Figure 16. Percent Distribution of Lost-Time Claims by Age and Gender¹

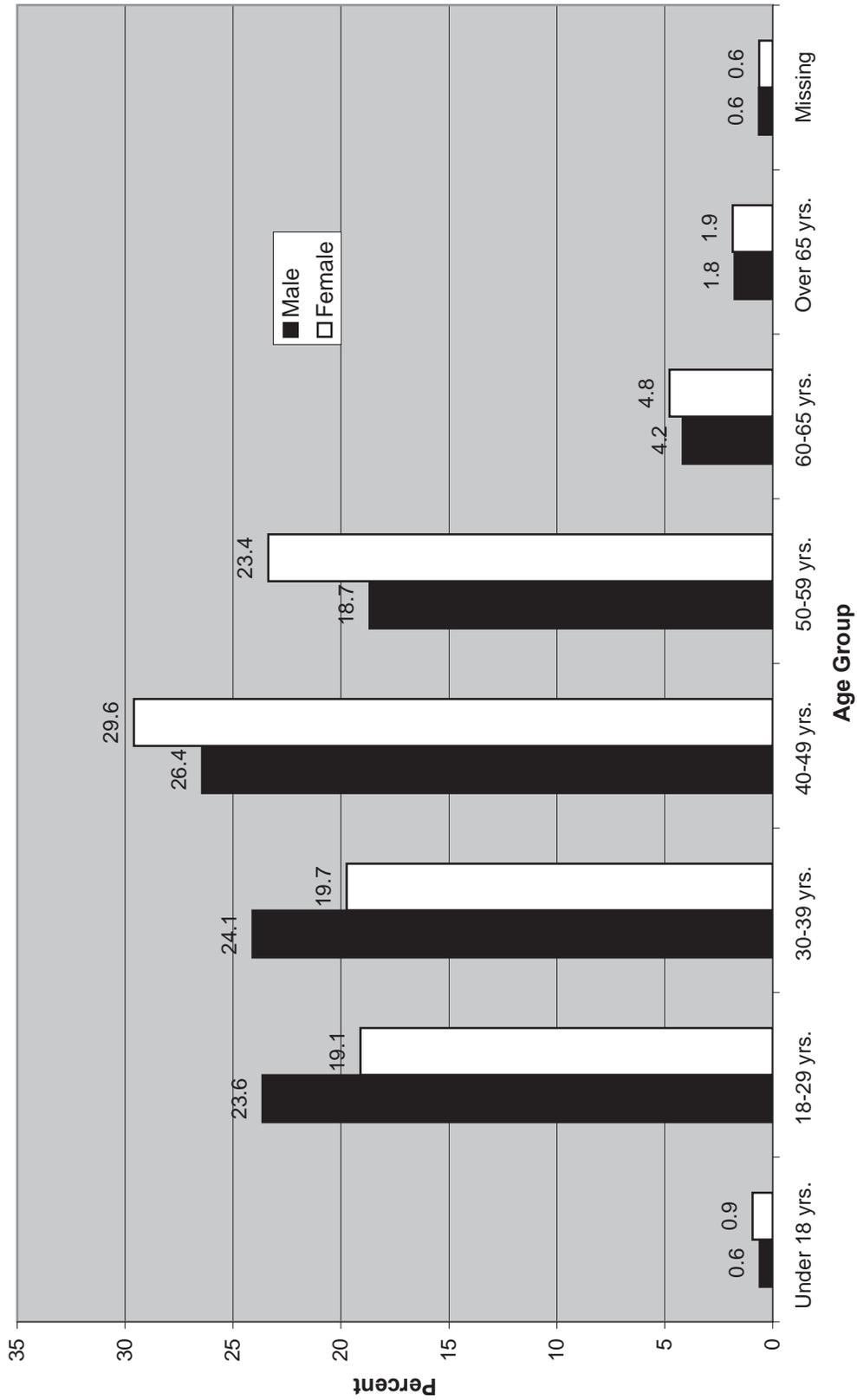


Notes:

Source: Table 16

1. Males + females = 100%

Figure 17. Percent Distribution of Lost-Time Claims, Gender¹, 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.

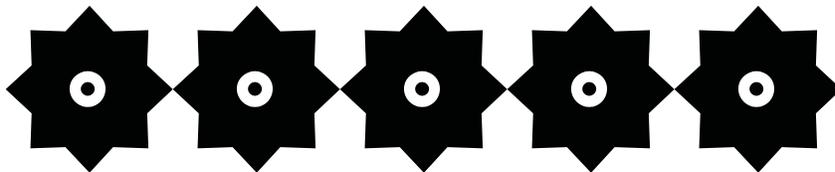


Table 17

Distribution of Lost-Time Claims by Claim Status

**Date of Injury-Calendar Year 2005
State of Colorado**

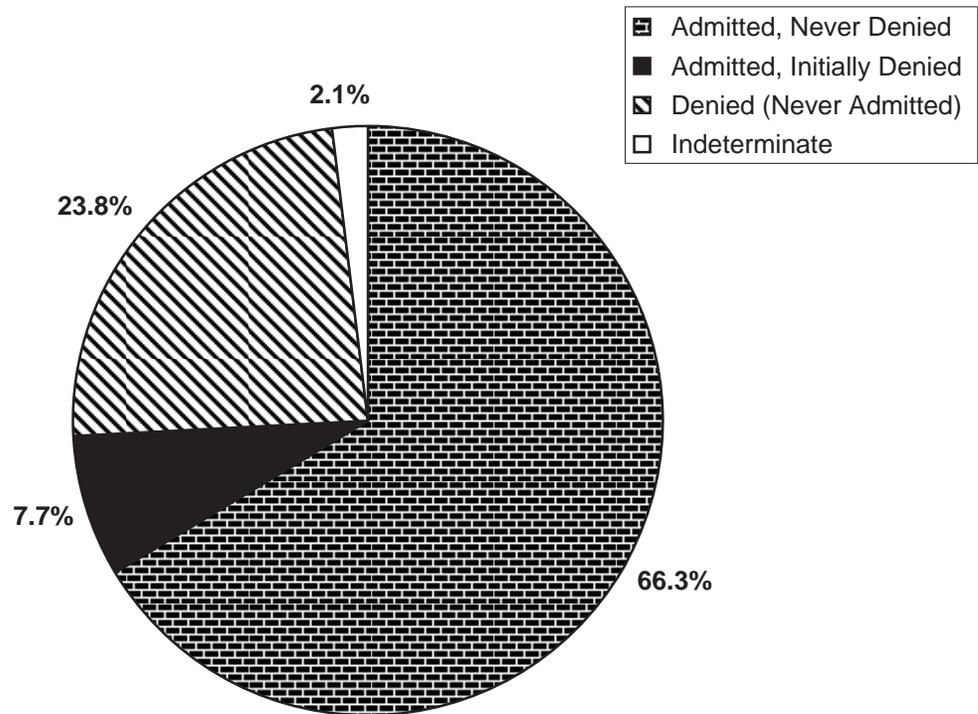
Claim Status¹	Count	Percent
Admitted		
Never Denied	19,424	66.3
Initially Denied	2,267	7.7
Denied (Never Admitted)	6,983	23.8
Indeterminate ²	608	2.1
Totals	29,282	100%

Notes:

- 1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of January 22, 2007. 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, 21, or 3.5%, have been resolved with a settlement, and an additional 31, or 5.3%, had a hearing.

Nearly three-quarters (74.0%) 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

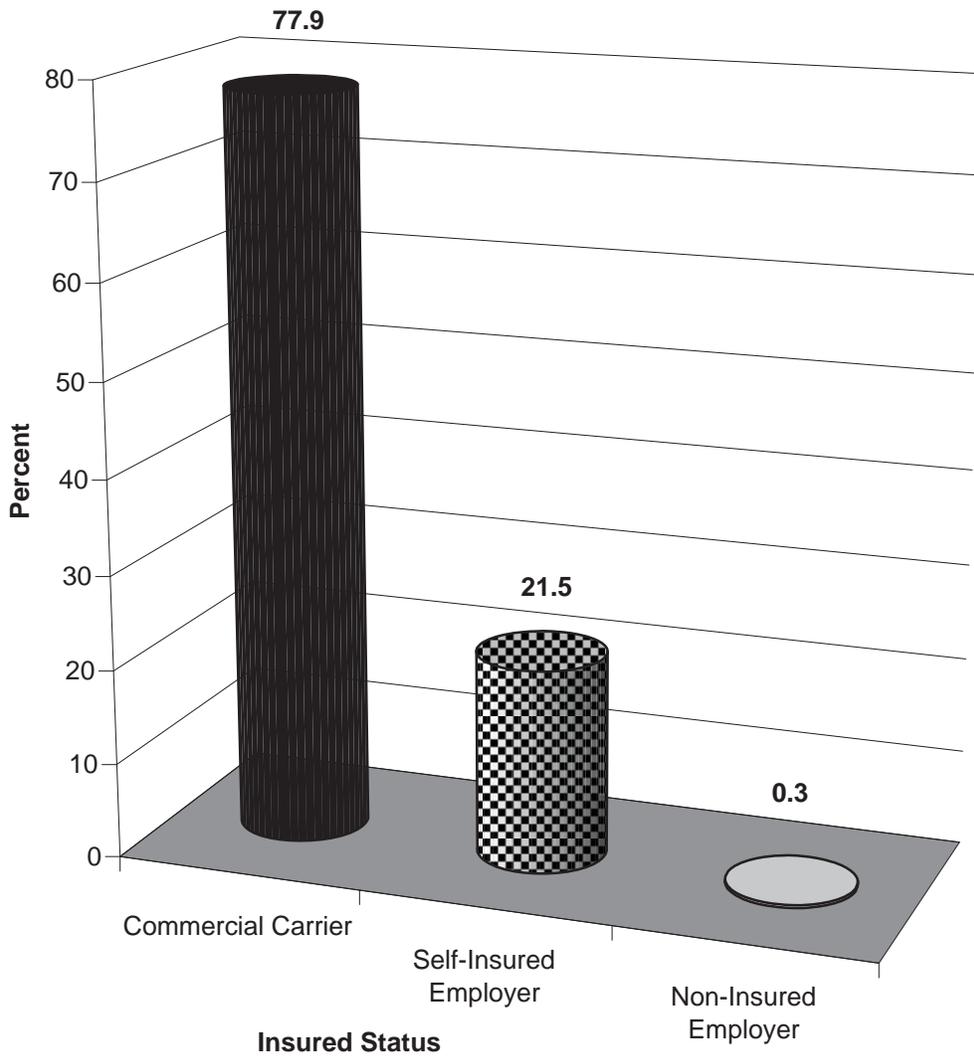
Date of Injury-Calendar Year 2005
State of Colorado

Claim Status ^{1,2}	Count	Percent	Totals	
			Count	Percent
ADMITTED, NEVER DENIED				
Admission Type:				
General	2,111	10.9		
Final	8,585	44.2		
Fatal	21	0.1		
Final Pay Notice	8,707	44.8		
<i>Subtotal</i>	<i>19,424</i>	<i>100%</i>		
			19,424	66.3%
ADMITTED, INITIALLY DENIED				
Admission Type:				
General	312	13.8		
Final	391	17.2		
Fatal	16	0.7		
Final Pay Notice	1,548	68.3		
<i>Subtotal</i>	<i>2,267</i>	<i>100%</i>		
			2,267	7.7%
DENIED, NEVER ADMITTED			6,983	23.8%
INDETERMINATE³			608	2.1%
TOTALS			29,282	100%

Notes:

- 1 The status of the claim is based on documents filed with the Division of Workers' Compensation, as of January 22, 2007. An "Admitted" claim is one for which a document with some indicator of liability has been filed, including a Fatal Admission or a Final Pay Notice. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no evidence of liability is found.
- 2 Some of the cases have had a change of claim status during the course of the claims, but the majority were consistently one status.
- 3 An "Indeterminate" claim is one for which no evidence of an admission nor a denial has been filed. Of the "Indeterminate" claims, 21, (3.5%) have been resolved with a settlement, and an additional 31 (5.3%) had a hearing.

Figure 19. Percent Distribution of Lost-Time Claims Filed, by Insured Status¹



Notes:

- 1 Based on claims involving a carrier, and also, those employers without insurance.
- 2 The total number of lost-time claims is 29,282.
- 3 Two-tenths of one percent of claims show an indeterminate insurance status.
- 4 The determination of non-insured employers in this table was derived through an extensive claim-by-claim review process.

Table 19

Distribution of Denied Claims by Insured Status¹

**Date of Injury-Calendar Year 2005
State of Colorado**

Carrier Type	Total Claims Filed	Claims Initially Denied	Claims Initially Denied but Later Admitted	Claims Ultimately Denied
Commercial Carrier ²	22,400	6,856	1,818	5,038
Self-Insured Employer ²	6,191	2,074	280	1,794
Non-Insured Employer ³	143	16	8	8
Totals	28,734	8,946	2,106	6,840

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 29,282 lost-time claims filed, 1.9% involved multiple carriers and are excluded from this analysis.
- 3 Based on information in the Division's database as of January 22, 2007, neither an admission nor a denial has been filed in 119 of the 143 claims filed against non-insured employers.
- 4 The determination of non-insured employers in this table is limited to information contained in the database on the date of the download.

Table 20

Distribution of Lost-Time Claims by Gender and Claim Status

Date of Injury-Calendar Year 2005
State of Colorado

Gender	Admission Only			Denial & Admission			Denial Only			Indeterminate			Totals ²	
	Count	Percent		Count	Percent		Count	Percent		Count	Percent		Count	Percent
Female	6,394	60.3		825	7.8		3,176	29.9		217	2.0		10,612	100.0
Male	12,998	69.8		1,439	7.7		3,797	20.4		383	2.1		18,617	100.0
Totals	19,392	n/a		2,264	n/a		6,973	n/a		600	n/a		29,229	n/a
Percentage Overall		66.3%			7.7%			23.9%			2.1%			100%

Notes:

- 1 The status of the claim is based on which documents have been filed with the Division of Workers' Compensation, as of January 22, 2007. 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 29,282; 53 claims were missing data on gender.

Table 21

Distribution of Fatal Claims by Nature of Injury (Detail)

Date of Death-Calendar Year 2005
State of Colorado

Nature of Injury ¹	Count	Percent
SPECIFIC INJURY		
Myocardial Infarction (Heart Attack)	11	10.2
Concussion (Closed Head/Traumatic Brain Injury)	8	7.4
Electric Shock	4	3.7
Drowning	3	2.8
Poisoning (General)	3	2.8
Puncture	*	*
Asphyxiation	*	*
Gunshot	*	*
Burn	*	*
Fainting	*	*
Fracture	*	*
Infection	*	*
Laceration	*	*
Vascular	*	*
MULTIPLE INJURIES		
Multiple Physical Injuries Only	37	34.3
ORGANIC DISEASE		
Organic Heart Disease	7	6.5
Organic Lung Disease	4	3.7
Organic Digestive Disease	*	*
Organic Neurological Disease (Stroke, Seizure)	*	*
OCCUPATIONAL DISEASE or CUMULATIVE INJURY		
Prescription Drug Toxicity	*	*
Silicosis	*	*
Alcohol Intoxication	*	*
Asbestosis	*	*
Cancer	*	*
MISSING		
Missing ²	10	9.3
TOTALS	108	100%

Notes:

* Counts less than three (3) 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 Ten cases had no death certificate.

*Accidents involving motor vehicles are the cause of death in 30.5% of fatal claims,
but only 4.2% of all lost-time injury claims.*

Table 22

Distribution of Fatal Claims by Cause of Injury (Detail)

Date of Death-Calendar Year 2005
State of Colorado

Cause of Injury ¹	Count	Percent
MOTOR VEHICLE		
Collision or Sideswipe with Another Vehicle - Both in Motion	8	7.4
Crash of Airplane	7	6.5
Vehicle Upset - Overturned or Jackknifed	6	5.6
Collision with a Fixed Object - Standing Vehicle or Stationary Object	4	3.7
Motor Vehicle, NOC ²	3	2.8
STRUCK or INJURED BY		
Motor Vehicle	5	4.6
Falling or Flying Object	*	*
Moving Parts of a Machine	*	*
Explosion or Flare Back	*	*
CAUGHT IN, UNDER or BETWEEN		
Machine or Machinery	6	5.6
Immersion in Water	3	2.8
Collapsing Materials (Man-made or Natural)	*	*
BURN or SCALD - HEAT or COLD EXPOSURE		
Electrical Current	4	3.7
Fire or Flame	*	*
FALL, SLIP or TRIP		
From a Different Level (Elevation) - Off Wall, Catwalk, Bridge, Etc.	4	3.7
MISCELLANEOUS CAUSES		
Heart Disease	17	15.7
Drug Overdose/Toxicity	6	5.6
Infectious Disease	3	2.8
Person in Act of a Crime - Robbery or Criminal Assault	3	2.8
Absorption, Ingestion or Inhalation, NOC	*	*
Alcohol	*	*
Cancer	*	*
Disease of Lung/Respiratory System	*	*
Disease of Neural System	*	*
Lightning	*	*
Other - Miscellaneous, NOC ²	*	*
Self-Inflicted Injury - Suicide	*	*
MISSING		
Missing ³	10	9.3
TOTALS	108	100%

Notes:

* Counts less than three (3) 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 Ten cases had no death certificate.

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 2005
State of Colorado

NAICS Sectors ¹	Fatal Claims		Average Annual Employment ²	Rate of Fatal Claims Per 10,000 Employed
	Count	Percent		
Mining	3	2.8	17,009	1.76
Utilities	2	1.9	13,743	1.46
Transportation & Warehousing	10	9.3	77,776	1.29
Other Services, Except Public Administration	1	0.9	65,795	0.93
Administrative & Waste Services	11	10.2	135,337	0.81
Construction	11	10.2	163,504	0.67
Agriculture, Forestry, Fishing & Hunting	1	0.9	14,985	0.67
Wholesale Trade	6	5.6	93,768	0.64
Manufacturing	9	8.3	150,994	0.60
Arts, Entertainment & Recreation	2	1.9	48,252	0.41
Information	3	2.8	79,495	0.38
Public Administration	4	3.7	130,131	0.31
Retail Trade	7	6.5	247,229	0.28
Health Care & Social Assistance	5	4.6	220,079	0.23
Accommodation & Food Services	3	2.8	214,872	0.14
Professional & Technical Services	1	0.9	157,203	0.06
Educational Services	0	0.0	178,481	0.00
Finance & Insurance	0	0.0	107,774	0.00
Management of Companies & Enterprises	0	0.0	24,900	0.00
Real Estate & Rental & Leasing	0	0.0	47,742	0.00
Other ³	29	26.9	261	n/a
Totals	108	100%	2,189,330	n/a
Rate of Fatal Claims for Total Employment	n/a	n/a	n/a	0.49

Notes:

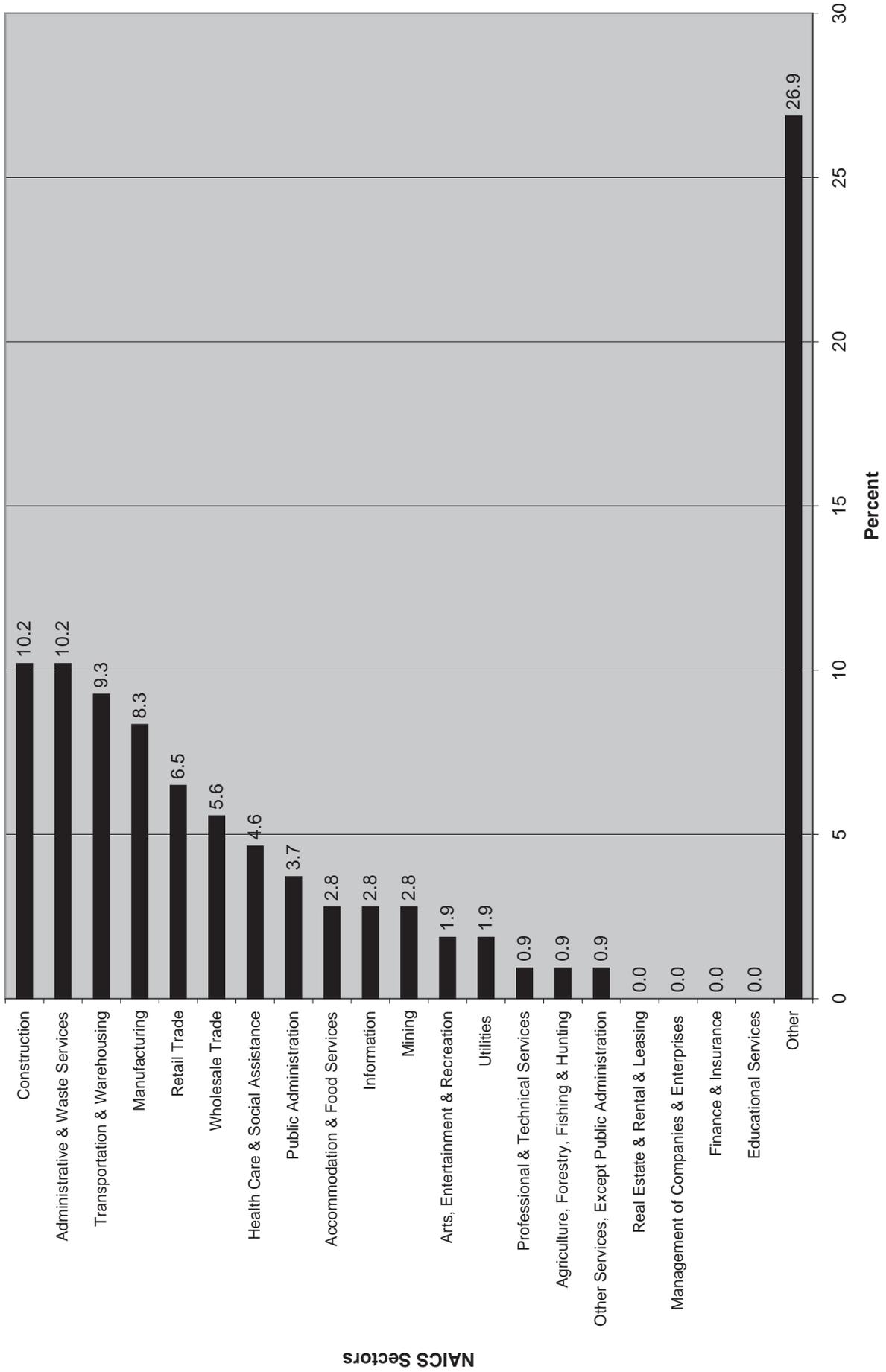
1 Source: Office of Management and Budget, *North American Industry Classification System, United States, 2002*.

2 Source: Colorado Department of Labor and Employment, Labor Market Information, QCEW, *Colorado Employment and Wages: Annual Average 2005*. 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.

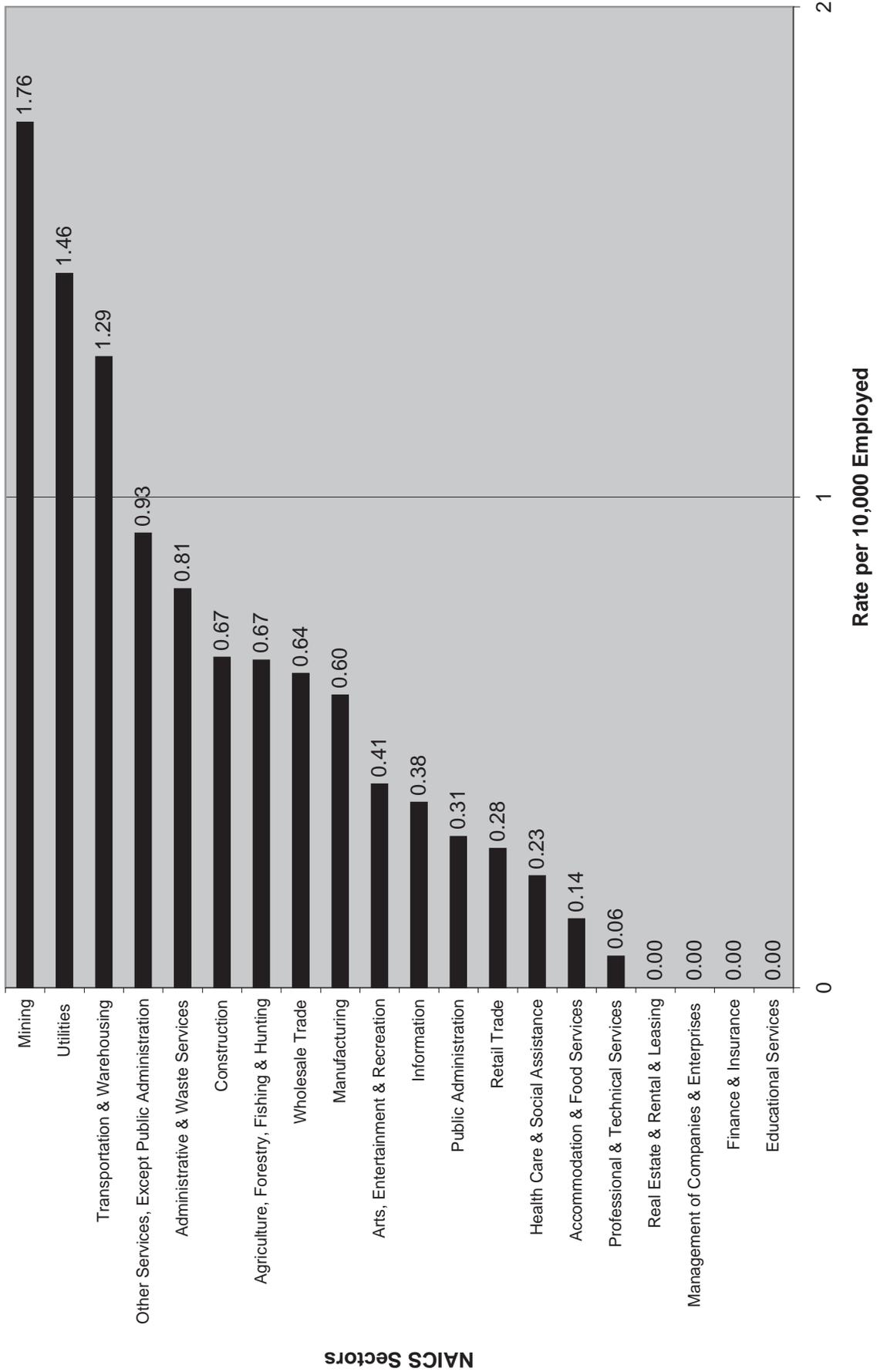
Construction and Administrative & Waste Services are the two industry sectors with the highest number of fatal claims, however, Mining is the sector with the highest rate of fatal claims.

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 Characteristic¹Date of Death-Calendar Year 2005
State of Colorado

Worker Characteristic	Count	Percent
TOTAL FATALS	108	100%
GENDER²		
Male	95	88.0
Female	13	12.0
AGE²		
Under 18 Yrs.	*	*
18-29 Yrs.	16	14.8
30-39 Yrs.	20	18.5
40-49 Yrs.	28	25.9
50-59 Yrs.	29	26.9
60-65 Yrs.	5	4.6
Over 65 Yrs.	10	9.3
MARITAL STATUS		
Married/Separated	67	62.0
Divorced	13	12.0
Widowed	3	2.8
Never Married	15	13.9
Missing ²	10	9.3
RACE & HISPANIC-ORIGIN		
White, Non-Hispanic	75	69.4
White, Hispanic	12	11.1
<i>Subtotal</i>	87	80.6
Black ³ or American Indian ³	5	4.6
Missing ⁴	16	14.8

Notes:

* Some categories with counts less than three (3) have been aggregated to protect confidentiality of death records.

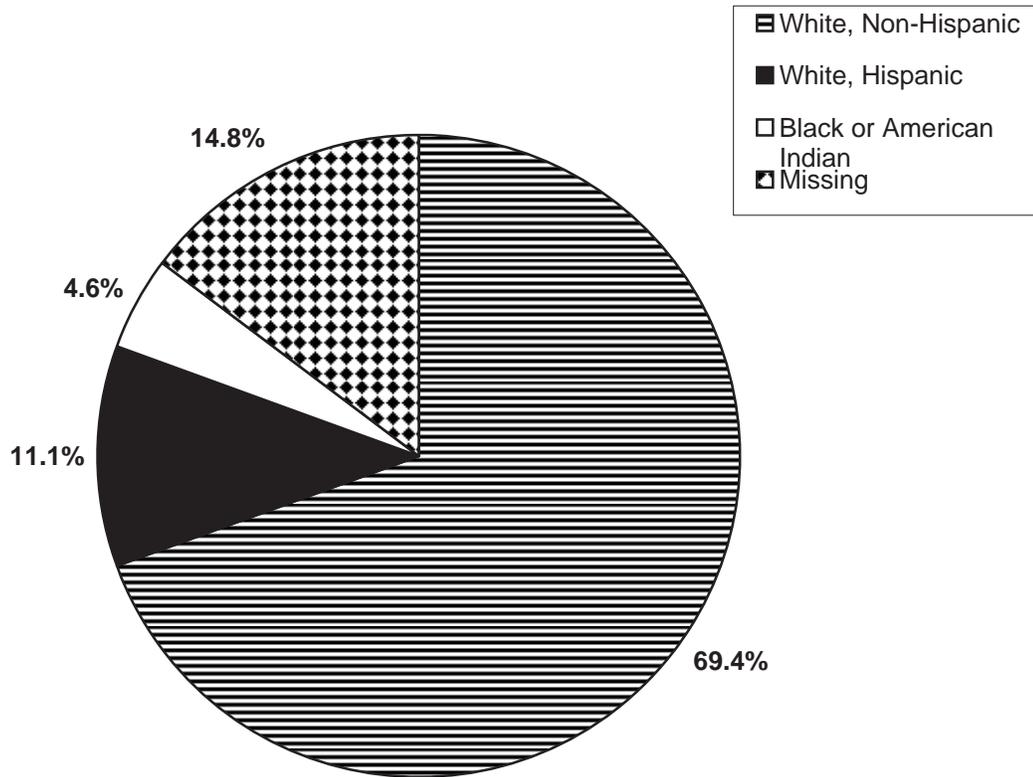
1 The information in this table is derived from death certificates, and is what was reported by a relative, or, in their absence, the coroner or physician who completed the death certificate.

2 Ten cases had no death certificate; gender & age were taken from the case file folder.

3 There were no Blacks or American Indians also identified as Hispanic.

4 Race was missing in six death certificates.

Figure 22. Percent Distribution of Fatal Claims by Race and Hispanic-Origin



Source: Table 24

Table 25

Distribution of Fatal Claims by Age and Gender¹

Date of Death-Calendar Year 2005
State of Colorado

Age Group ²	Gender					
	Female		Male		Totals	
	Count	Percent	Count	Percent	Count	Percent
Under 18 Yrs.	0	0.0	0	0.0	0	0.0
18-39 Yrs.	3	2.8	33	30.6	36	33.3
40-49 Yrs.	5	4.6	23	21.3	28	25.9
50-65 Yrs.	5	4.6	29	26.9	34	31.5
Over 65 Yrs.	0	0.0	10	9.3	10	9.3
Totals	13	12.0%	95	88.0%	108	100%

Notes:

- 1 The information in this table is derived from death certificates, and is what was reported by a relative, or, in their absence, the coroner or physician who completed the death certificate.
- 2 Widths of age group categories vary; some have been aggregated to protect confidentiality of death records.
- 3 Ten cases had no death certificate; age & gender were taken from the case file folder.

Table 26

Distribution of Fatal Claims by Educational Level¹

**Date of Death-Calendar Year 2005
State of Colorado**

Educational Level	Count	Percent
Some High School or Less	16	14.8
High School Graduate	39	36.1
Some College	24	22.2
College Graduate	8	7.4
Graduate Work/Degree	5	4.6
Missing ²	16	14.8
Total	108	100%

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 Ten cases had no death certificate; six others had no data on education.

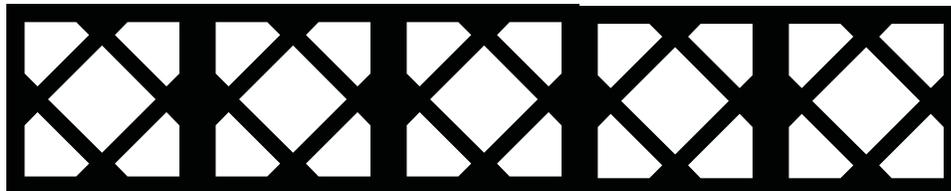


Table 27

Distribution of Fatal Claims by Gender and Claim Status

Date of Death-Calendar Year 2005
State of Colorado

Claim Status¹

Gender ⁵	Admission ²		Denial ³		Totals ⁴	
	Count	Percent	Count	Percent	Count	Percent
Female	6	50.0	6	50.0	12	100
Male	57	62.0	35	38.0	92	100
Totals	63	n/a	41	n/a	104	n/a
Percentage Overall	60.6%		39.4%		100%	

Notes:

- 1 The status of the claim is based on documents filed with the Division of Workers' Compensation, as of December 28, 2005. An "Admitted" claim is one for which a document with some indicator of liability has been filed, including a Fatal Admission or Final Pay Notice. A "Denied" claim is one for which a "Notice of Contest" has been filed, but no document with evidence of liability has been filed.
- 2 "Admission" counts include those cases first denied then later admitted.
- 3 Of the forty-one fatal claims that were "Denial" only, only one had a settlement, and there were no hearings.
- 4 There were four "Indeterminate" fatal claims not included in this count; one had a settlement, and there were no hearings.
- 5 This information is taken from death certificates. Ten cases had no death certificate; gender was taken from the case file folder.

Table 28

Rank-Order Distribution of Fatal Claims by Occupational Classification¹

**Date of Death-Calendar Year 2005
State of Colorado**

Occupational Classification^{2,3}	Count	Percent
Construction and Extraction	27	25.0
Transportation and Material Moving	17	15.7
Professional and Related Occupations	12	11.1
Management, Business, and Financial Operations	11	10.2
Installation, Maintenance, and Repair	8	7.4
Service	7	6.5
Production	5	4.6
Sales and Related Occupations	3	2.8
Office and Administrative Support	3	2.8
Farming, Fishing, and Forestry	3	2.8
Missing ⁴	12	11.1
Totals	108	100%

Notes:

- 1 The information in this table is derived from death certificates, and is what was reported by a relative, or, in their absence, the coroner or physician who completed the death certificate.
- 2 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 Ten cases had no death certificate; two cases did not have occupation listed on the death certificate.

Construction and extraction occupations 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 2005
State of Colorado**

Location	Applications Received	Merit Hearings Held
Alamosa	14	1
Boulder	32	3
Colorado Springs	1,576	180
Durango	197	34
Denver	5,651	684
Fort Collins	368	34
Glenwood Springs	220	24
Grand Junction	600	70
Greeley	515	65
Pueblo	878	86
Totals	10,051	1,181

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.

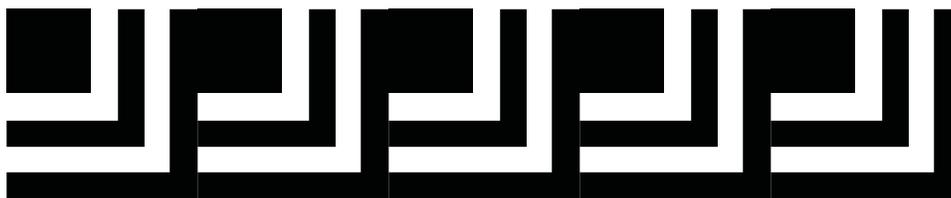


Table 30

Rank-Order Distribution of Issues from Orders¹Date of Order-Calendar Year 2005
State of Colorado

Order Issue	Count	Percent
Disfigurement	626	15.3
Compensability	461	11.2
Settled/Pro Se Claimant	390	9.5
Temporary Total Disability	384	9.4
Medical Benefits	341	8.3
Reasonable/Necessary	206	5.0
Average Weekly Wage	196	4.8
Related to Injury	179	4.4
Authorized Medical Benefits	148	3.6
Grover Meds	94	2.3
Reopen	88	2.1
Penalty Vs. Employer	73	1.8
Temporary Partial Disability	72	1.8
Other IME Use Only	64	1.6
Permanent Total Disability	49	1.2
Permanent Partial	42	1.0
Interest	41	1.0
Occupational Disease	41	1.0
For Offset ²	41	1.0
Change of Physician	40	1.0
MMI Only	40	1.0
Permanent Impairment/Whole Person	33	0.8
DIME Procedure	30	0.7
Apportionment	29	0.7
Independent Medical Exam	27	0.7
Related Condition	27	0.7
Penalty Vs. Claimant	24	0.6
Insurer Liability	20	0.5
Jurisdiction	20	0.5
Claim Closure/Dismissal	19	0.5
Permanent Impairment/Scheduled Conversion	19	0.5
All Other Issues ³	235	5.7
Missing	2	0.0
Totals	4,101	100%

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, and those with a missing description.

Table 31

Settlements, All Types, by Type of Representation, Totals by Month^{1,2}

**Date of Settlement-Calendar Year 2005
State of Colorado**

Representation

Month	Pro Se		By Counsel		Totals	
	Count	Amount	Count	Amount	Count	Amount
Jan	131	\$1,189,462	390	\$11,410,054	521	\$12,599,516
Feb	123	\$1,295,424	366	\$8,710,439	489	\$10,005,863
Mar	157	\$2,506,220	474	\$18,880,052	631	\$21,386,272
Apr	177	\$1,867,911	473	\$15,417,421	650	\$17,285,332
May	149	\$1,460,766	413	\$15,691,989	562	\$17,152,755
Jun	103	\$1,287,477	385	\$13,085,848	488	\$14,373,325
Jul	128	\$1,967,141	367	\$9,689,430	495	\$11,656,571
Aug	172	\$2,025,465	463	\$16,165,252	635	\$18,190,717
Sep	133	\$2,051,176	440	\$15,316,884	573	\$17,368,060
Oct	107	\$1,310,582	401	\$13,500,457	508	\$14,811,039
Nov	115	\$1,228,236	414	\$14,110,165	529	\$15,338,401
Dec	158	\$1,611,826	529	\$26,708,099	687	\$28,319,925
Totals³	1,653	\$19,801,686	5,115	\$178,686,090	6,768	\$198,487,776

Notes:

- 1 Source: Stipulation Activity Report (#862).
- 2 Settlement information is based on claims that were settled during calendar year 2005. The claim itself may have been initially filed in 2005 or a prior calendar year.
- 3 Totals for settlement amounts may not equal sum of monthly settlement amounts due to 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: 1996-2005^{1,2}**

Date of Settlement-Calendar Year 2005
State of Colorado

Representation

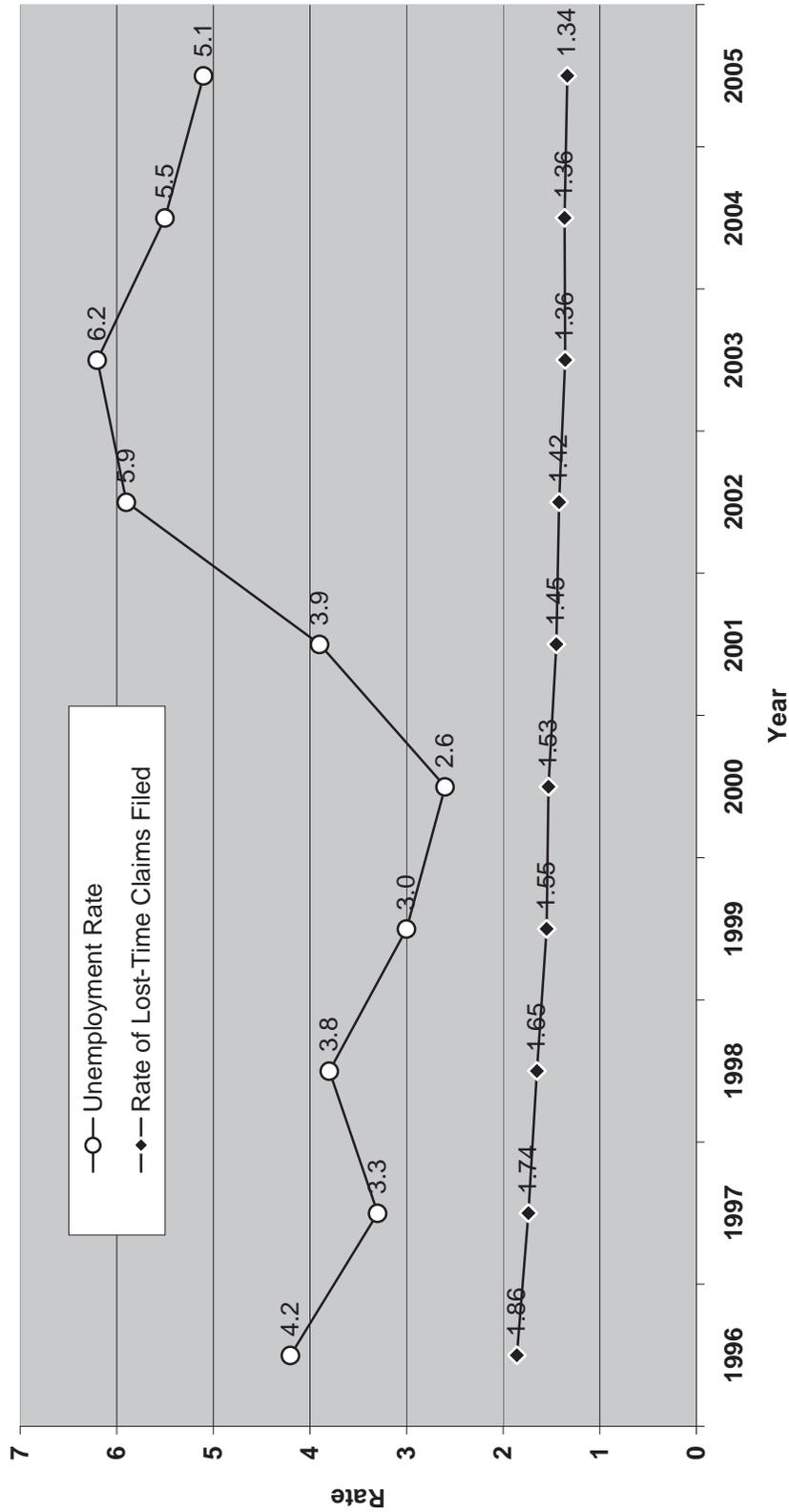
Year	Pro Se		By Counsel		Totals	
	Cases Per Month	Amount Per Case	Cases Per Month	Amount Per Case	Cases Per Month	Amount Per Case
1996	81	\$11,763	413	\$31,709	494	\$28,447
1997	77	\$12,543	426	\$32,121	503	\$29,129
1998	104	\$16,676	460	\$33,309	564	\$30,236
1999	99	\$17,576	465	\$29,813	564	\$27,659
2000	84	\$15,031	454	\$29,464	538	\$27,199
2001	96	\$13,554	450	\$28,420	546	\$25,817
2002	112	\$12,012	454	\$28,006	567	\$24,833
2003	122	\$12,180	452	\$28,305	574	\$24,872
2004	143	\$11,944	437	\$32,767	581	\$27,630
2005	138	\$11,979	426	\$34,934	564	\$29,327

Notes:

1 Source: Stipulation Activity Report (#862) 1996-2005.

2 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.

Figure 23. Rate of Employed Workers Filing Lost-Time Claims Compared to Unemployment Rate: 1996-2005



Source: Rate of Lost-Time Claims Filed 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 1996-2005*. Rate is calculated as number of lost-time claims filed divided by the Colorado average annual employment and multiplied by 100. 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 (persons 16 yrs. and older who had no employment during the reference week, were available for work, except for temporary illness, and had made specific efforts to find employment sometime during the 4-week period ending with the reference week) as a percentage of the labor force.



