

Table 19

Distribution of Denied Claims by Insured Status¹

Date of Injury - Calendar Year 2012
State of Colorado

Carrier Type	Total Claims Filed	Claims Initially Denied	Claims Initially Denied but Later Admitted	Claims Ultimately Denied
Commercial Carrier ²	21,105	7,096	1,404	5,692
Self-Insured Employer ²	5,544	2,227	254	1,973
Non-Insured Employer ³	108	14	3	11
Totals	26,757	9,337	1,661	7,676

Notes:

- 1 A "Denied" claim is one for which a Notice of Contest, and no admission document, has been filed.
- 2 **Only one carrier was involved throughout the process of filing, denying, and in some instances, later admitting liability on each of these claims.** There are hundreds of commercial carriers and self-insured employers, therefore the results are presented by carrier type, rather than by specific commercial carrier or self-insured employer. Of the total 26,757 lost-time claims filed, 131 (0.4%) involved multiple carriers and are excluded from this analysis.
- 3 Based on information in the Division's database as of January 22, 2014, neither an admission nor a denial was filed in 87 of the 178 claims filed against apparently non-insured employers.
- 4 The determination of non-insured employers in this table is limited to information contained in the database on the date of the download.