

Workers' Compensation Claim Review



Alternative Service Concepts
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Employee:	E. L	Date of Loss:	04/10/2013
Department:	Juvenile	Claim No.:	C612-13-20819

	Incurred		Paid		Outstanding Reserve
Indemnity:	\$60,001.00		\$0.00		\$60,001.00
Medical:	\$152,250.00		\$2,250.00		\$150,000.00
Expense:	\$7,503.00		\$3.00		\$7,500.00
Legal:	\$30,000.00		\$13,736.14		\$16,263.86
Total Incurred:	\$249,754.00		\$15,989.14		\$233,764.86

AWW: \$650.86

TIBs Rate: \$455.60

IIBs Rate: N/A

SIBs Rate: N/A

Litigated? Yes

Accident Description: Claimant was involved in a physical take down of a resident in the morning of April 10, 2013. Employee appeared somewhat winded after the incident but continued working for about an hour. Approximately an hour later, employee was witnessed by a co-worker to be in physical distress. At that point, he was assisted to the ground and EMS was called. He was noted to be sweating profusely and nauseous and complaining of chest pain.

Cause of Loss and Extent of Injury: Claimant suffered a heart attack and passed away. Claim was denied as not being compensable. Carrier contended that heart attack was due to pre-existing conditions.

Reserve Rationale: Prior to the outcome of the hearing, reserves were set at 50% of possible exposure.

Action Plan: Reserves will need to be revised to accommodate temporary income benefits for the claimant's wife life expectancy.

Amount of benefits + interest due in a lump sum: \$39,858.25.