



Commercial Risk Management

**A RESPONSE FOR PROPOSAL
PRESENTED TO:**

CHARLOTTE COUNTY, FLORIDA

**PREPARED BY:
Susan Theis, CEO/President
stheis@crm-su.com**

June 10, 2025

**RFP NO. 20250389
COMPREHENSIVE SELF-INSURANCE PROGRAM
THIRD PARTY ADMINISTRATION SERVICES**



Commercial Risk Management

June 10, 2025

Charlotte County Purchasing Division
18500 Murdock Circle, Suite 344
Port Charlotte FL 33948-1094

RE: Request for Proposal
RFP NO. 20250389
Comprehensive Self-Insurance Program - Third Party Administration Services

To Whom It May Concern:

Commercial Risk Management, Inc. appreciates the opportunity to respond to RFP NO. 20250389 for Comprehensive Self-Insurance Program - Third Party Administration Services. We have read, understand, and are committed to providing all services as outlined in the Scope of Services.

Commercial Risk Management, Inc. (CRM), a privately owned Florida corporation, was founded in 1975 to serve organizations that have elected to self-insure. Our office is located at 2002 N. Lois Avenue, Suite 600, Tampa, FL 33607. Your contact regarding this RFP is Susan E. Theis, President and CEO, phone 813-289-3900 and email stheis@crm-su.com. Susan Theis is fully authorized to act on behalf of Commercial Risk Management, Inc.

Commercial Risk Management, Inc. is owned and operated by a team of chief and executive officers with a combined industry experience averaging 31 years. Our officers remain apprised of and closely involved in all claims handling matters. The qualifications and experience of the assigned team, biographies of team, organizational chart, responses to all sections, RMIS capabilities, sample reports, online portal information, response to scope of services, and bill review company pricing are included in our response to this RFP.

Commercial Risk Management, Inc. has been providing claims administrative services to self-insured clients since 1975. Our experience in providing claims administrative services to municipal clients specifically began in 1980. We have provided claims services for 23 municipal clients with 13 of our clients maintaining partnerships for over 20 years. From our extensive experience, Commercial Risk Management, Inc. understands the sensitive nature of municipal clients and their claim types to include management of presumption claims.

Commercial Risk Management, Inc. acknowledges we are an extension of Charlotte County, and therefore, we provide claims customization to allow for specific program needs and results. As Charlotte County advances and expands, Commercial Risk Management, Inc. will evaluate and

tailor our services to meet the evolving needs of Charlotte County. Our focus is the continual betterment of the claims program. Our team of professionals will focus on providing appropriate and prompt benefits to the injured workers while also engaging and collaborating with Charlotte County's stakeholders to mitigate and control claims' costs. To further mitigate costs, Commercial Risk Management, Inc. does not charge an annual administration fee, does not take any percentage of recovery from subrogation, excess, or SDTF, provides claims system access for unlimited users at no additional cost, partners with multiple vendors, providers, and case management firms for competitive pricing, and offers bill review pricing below industry standard.

We anticipate our RFP Response should fully demonstrate our claims handling expertise, RMIS capabilities, and should exemplify why Charlotte County should choose to partner with Commercial Risk Management, Inc. Our goal is client satisfaction and retention, and we are committed to achieving and maintaining the highest standard of excellence in meeting your specific needs.

Sincerely,

A handwritten signature in cursive script that reads "Susan E. Theis".

Susan E. Theis
President



Commercial Risk Management

Table of Contents

Experience in Florida Government, Background, Organization.....	5-14
Organizational Chart Workers' Compensation	15
Organizational Chart Liability.....	16
Experience of Qualified Personnel and Facilities	17-19
Susan Theis Bio	20
Lorie Dove Bio	21
Marissa Shearer Bio	22
Lonnie Cox Bio	23
Jennifer Moyer Bio	24
Jazmyne Mello Bio	25
Keyla Arroyo Bio	26
Dena McKenzie Bio	27
Quayshawn Nock Bio	28
Ryan Summers Bio	29
Proposed Methodology and Protocol Managing Claims.....	30-39
Risk Management Information System	40-44
Sample Reports Workers' Compensation.....	45-102
Sample Reports Liability	103-139
Compensation Fee Schedule	140
Proposal Submittal Signature Form.....	141
Drug Free Workplace Form	142
Human Trafficking Affidavit	143



Experience in Florida Government, Background, Organization

Commercial Risk Management, Inc. (CRM) is a premier Third-Party Administrator, established in 1975 and based in Tampa, Florida since inception. Commercial Risk Management, Inc. is a privately held corporation organized under the laws of the State of Florida. CRM provides quality claims handling for self-insureds' workers' compensation and liability accounts throughout the State of Florida. Organizational charts have been included in this section.

Commercial Risk Management, Inc. provides services for 46 Florida self-insured clients in diverse industries including municipal, hospitals, transportation, schools, construction, retail, and others. Commercial Risk Management, Inc. currently administers 23 active municipal clients. Our customer satisfaction is shown in the retention and tenure of our clients. We have two clients with 40 plus years, six clients with 30 plus years, and five clients with 20 plus years of partnership. The average tenure for our clientele is approximately 17 years.

Commercial Risk Management, Inc. has extensive experience with municipalities' workers' compensation and liability programs. These clients include:

Central Florida Tourism Oversight District
City of Bartow
City of Boca Raton
City of Boynton Beach
City of Cape Coral
City of Clearwater
City of Lake Worth Beach
City of Marco Island
City of Ocoee
City of Sarasota
City of St. Petersburg
City of Tampa
City of Venice
County of Volusia
Hillsborough County Sheriff's Office
Hillsborough Transit Authority
Leon County BOCC
Manatee County
Pasco County BOCC
Pinellas Suncoast Transit Authority
Polk County BOCC
Southwest Florida Water Management District
The School Board of Sarasota County, Florida

Commercial Risk Management, Inc. practices cost containment, with an emphasis on early intervention. CRM mitigates costs by providing Charlotte County with options of Bill Review companies, Pharmacy Benefit Management companies, defense counsel, and other vendor choices who have the same goals set for Charlotte County as we do. CRM works directly with Charlotte County to establish preferred providers and vendors. This ensures consistency in the claims program. All the aforementioned actions strategically allow us to advance the goals and outcomes anticipated, reduce costs, and lend unyielding support for the overall Charlotte County program.

Commercial Risk, Management, Inc.'s Quality Assurance department ensures consistency, integrity, and discipline in the administration of all claim types. Our quality assurance team closely monitors several aspects of claims handling to include medical and compensation benefits, electronic form filing with the Division of Workers' Compensation, state audits and reporting, and Centers for Medicare & Medicaid Services reporting and conditional payments/demands. Our quality assurance team also monitors the overall team member performance to ensure our best practices are adhered to. The members of our quality assurance team are proactive in proposing potential ideas for continued improvement and efficiency of our staff and workplace procedures.

Every year, many organizations have legitimate monies to be recovered that remain uncollected. CRM's subrogation recovery services, in both liability and workers' compensation, explore every opportunity and apply aggressive Best Practices to achieve maximum recovery results on behalf of our clients. Charlotte County will receive all recovery amounts in full, as Commercial Risk Management, Inc. does not take a percentage of recovery.

Commercial Risk Management, Inc. recognizes the importance of staying current with the most recent advancements in technology. We place an emphasis on technology to ensure our clients receive the most out of their program. Our claims system was developed in-house, using the input from our claims team and clients. Our cutting-edge technology provides our clients with flexibility and access to real-time data at their fingertips. The claims system remains maintained in-house which allows for additional custom development as our clients' needs continue to evolve.

The workers' compensation industry is constantly evolving, and we find it critical to remain apprised of new case law, changes in procedures, advancements in medicine, etc. The same is true with tort reforms in liability claims handling. Therefore, Commercial Risk Management, Inc. places emphasis on expanding our knowledge through continued training and industry engagement. Commercial Risk Management, Inc. encourages our staff to engage in training opportunities throughout the year by providing in-house continuing education courses presented by defense attorneys and/or vendors. The team assigned to Charlotte County, alongside our management staff, will continuously communicate new knowledge to Charlotte County to ensure the most effective claims handling procedures are in-place for a successful program.

Commercial Risk Management, Inc. specializes in claims handling for Florida self-insured clients. CRM has been successfully handling claims for public sector clients in the State of Florida for over 45 years. As such, we understand all types of losses that affect both public and quasi-public entities. CRM's experienced claims team has unparalleled expertise in handling these claims and are subject matter experts in the following areas:

- Compensability
- Violations of Florida's "Fraud" Statute, i.e. §440.105, F.S.
- Compensation for injuries when third parties are liable, i.e. §440.39, F.S.
- Mental & Nervous Injuries, i.e., §440.093, F.S.
- Liability for Compensation, i.e., §440.15, F.S.
- Liability for Medical Benefits, i.e., §440.13, F.S.
- Medical Services Disputes
- Positive Drug Screen Cases
- Average Weekly Wage/Determination of Pay Disputes, i.e. §440.14, F.S.
- Occupational Diseases, i.e. §440.151, F.S.
- Compensation for Death, i.e. §440.16, F.S.
- Statute of Limitations Disputes, i.e. §440.19, F.S.
- The Florida Tort Reform Act of 2023

Our claims team works diligently to handle claims properly, swiftly, and in accordance with all rules and regulations. Each claim is addressed with strategic analysis and handling procedures. Thorough investigations are conducted when appropriate to ensure only pertinent benefits are provided. The claims are closely monitored and the data is compiled for effective evaluation by our claims team, management team, and Charlotte County. CRM has created and implemented analysis-driven reports, specific to each client, which successfully identify claims trends allowing for claim mitigation.

Managing claims for municipalities requires a unique and specialized set of skills. CRM's adjusters and supervisors are specifically trained in the investigation and management of municipal claims including claims that are unique to police officers, firefighters, and paramedics. CRM's adjusters have vast knowledge in handling first responders' claims which include Heart and Lung cases, PTSD, and firefighter cancer benefits.

Each municipal client has its own policy and procedures regarding the management of these anomalous claims, depending on the structure of their organization and Human Resources environment. CRM has been successful in collaborating with its clients in establishing a distinct program particularly targeting the Heart and Lung/First Responders claims. This includes identifying cardiologists who understand the Heart and Lung presumption, nurse case managers who specialize in the management and coordination of treatment and return to work, and, if needed, legal partners to assist in mitigating the exposure in these potentially costly claims. Because of our level of expertise, we have seen a reduction in litigation and overall employee dissatisfaction that many times accompanies the Heart and Lung/First Responders claims.

Following the October 1, 2018 amendment to §112.1815, CRM developed and implemented specialized claims handling protocols for PTSD claims with respect to investigating and mitigating these sensitive and potentially costly claims. CRM has a roster of psychiatrists who are well versed in the specific criteria in the DSM-5 and determine through clear and convincing medical evidence if the diagnosis of PTSD exists and if there are any pre-existing or relevant conditions that may impact the claim.

The amendment to §112.1816 provided an alternative benefit to workers' compensation under chapter 440 for firefighter cancer benefits. Specifically, certain types of cancers qualify

firefighters to receive these alternative benefits. Commercial Risk Management, Inc. offers our clients separate administration for claims arising out of §112.1816. CRM handles the investigation, records review, and final determination of benefits, which include the co-payment reimbursement, lump sum payout, and indemnity payments based on client policy.

Effective March 24, 2023, Florida enacted sweeping changes to its negligence liability system. Our liability adjusters are fully abreast of all changes in the Florida Tort Reform Act of 2023 and closely monitor case law to structure future claims management.

- Statute of Limitations for Negligence
- Comparative Fault
- Attorney's Fees
- Premises Liability-Negligent Security
- Bad Faith
- Medical Bills/Letter of Protection
- Service Members

These changes have been established to reshape sovereign immunity limits and claim deadlines. CRM's liability adjusters are prepared for the potential shift in the defense of our clients' liability claims. Our highly skilled liability adjusters employ a proactive approach to navigating Florida's evolving legal landscape. Our claims personnel will adapt swiftly to these potential modifications.

At CRM, liability claims management includes providing a dedicated team, promptly creating claim files, conducting investigation, evaluating nature and extent of each claim, recommendation of acceptance/rejection, reports and documentation, and identifying subrogation.

Litigation includes monitoring litigation involving claims against Charlotte County, providing adjusting services as requested by defense counsel, monitoring bills and expenses, ensuring retention of experts is cleared with Charlotte County, and handling settlement negotiations with authority granted by Charlotte County.

We understand this is Charlotte County's workers' compensation and liability program and will administer claims handling according to client-driven specifics collaborated with our successful procedures based on prior and evolving experience.

CRM's comprehensive and proactive claims handling approach has awarded us a superior reputation throughout the State of Florida. This is demonstrated by the tenure of our clientele. Consistent delivery of services at exceptionally high standards, coupled with our fully customizable software and mobile optimization, sets us apart from other service providers. Our innovative and professional staff has the technical expertise necessary to implement customized programs for employers of all sizes.

With over 50 years of risk management and claims experience and servicing 46 Florida self-insured clients, Commercial Risk Management, Inc. holds a stellar reputation throughout the insurance industry. Our commitment to providing the best service to our clients is unrivaled. As a privately held company, our focus is on our clients' needs, not shareholder demands. Our

philosophy is one of partnership. Together we will create, design, and implement a program that is results driven, while incorporating integrity and urgency to exceed our clients' risk management objectives.

In this section, CRM has provided executive summaries with a brief description of the below projects to demonstrate our experience with Florida governmental entities:

- Administration of workers' compensation and liability claims for HART
- Administration of workers' compensation and liability claims for Pasco County
- Administration of workers' compensation and liability claims for City of Lake Worth Beach

Commercial Risk Management, Inc. is providing three applicable references; however, additional ones will be provided if requested.

Hillsborough Transit Authority (HART)

Mr. Jason Wright, Risk Manager

813-384-6622; wrightj@gohart.org

Third Party Administration for its self-insured Property Casualty and Workers' Compensation program

City of Lake Worth Beach

Ms. Therese Howell-Poitier, Human Resources Manager - Risk

561-586-1781; tpoitier@lakeworthbeachfl.gov

Third Party Administration for its self-insured Property Casualty and Workers' Compensation program

Pasco County Board of County Commissioners

Mr. Alex Davis, Risk Manager

727-516-1389; asdavis@pascocountyfl.net

Third Party Administration for its self-insured Property Casualty and Workers' Compensation program

Executive Summaries

Hillsborough Transit Authority (HART) – Government Agency

Project: Third Party Administration for Workers' Compensation and Liability Claims

Start Date: April 2013 Completion Date: April 2028

Commercial Risk Management, Inc. (CRM) began servicing Hillsborough Transit Authority (HART) workers' compensation claims through the Request for Proposal process on April 1, 2013. We were awarded our second, consecutive contract with them in October 2017. We were awarded our third, consecutive contract in February 2023 for both Workers' Compensation and Liability.

Following an audit, CRM assisted HART in updating their internal policies and procedures. CRM implemented a process for report only claims to include a specific form employees sign when they decline medical treatment following a work-related injury. CRM continues to assist HART with professional development and onsite training, in addition to continuing education opportunities at our office.

Due to the tenure of our staff, we have established and fostered working relationships with HART's employees, supervisors and department heads. The consistency and stability of our staff contributes to the overall success of HART's program. The CRM claims team works closely with HART and a specific panel of medical providers to provide prompt delivery of medical treatment and medical services to the injured workers. CRM has streamlined communication with the physicians to ensure the adjuster and HART get timely documentation following office visits to include the receipt of completed DWC 25's notating restrictions and limitations, as well as any scripts for medically necessary referrals.

Due to HART's robust Return to Work/Stay at Work program, our adjusters work diligently to obtain any work restrictions along with return-to-work accommodation. We monitor wages to ensure all payments of TPD are issued timely and accurately to the injured worker. The team approach mitigates HART from exposure to unnecessary lost time claims and possible litigation.

Commercial Risk Management, Inc. met with the following occupational health providers: Advent Health/Centra Care, BayCare, and TGH Fast Track to develop alternative physicians and facilities with multiple locations to expand treatment options. CRM monitors all Occupational Health services for medically necessary treatment and causal relationship of all medical conditions and diagnoses.

CRM exhibits at the HART Health & Wellness Fair where our workers' compensation claims team engages with employees, to include former injured employees, who express positive comments about their workers' compensation experience.

HART provides transportation services throughout Tampa with their Fixed Route and Express Bus Service, TECO Line Streetcar System, and their HARTFlex Van Service.

CRM received 385 open liability claims upon our award of the liability claims management contract. Our team of adjusters and supervisors worked diligently to resolve and close 208 claims within 15 months.

CRM adjusters complete 24 hour contact to gather as much information as possible before evidence can be lost or destroyed. Our claims system allows HART to upload documents and photos directly into the claim, allowing our claims teams to determine liability quickly and efficiently. We foster an empathetic relationship with the claimant to ensure a smooth resolution. If HART is not liable, our adjusters will put together all evidence to defend the claim. The adjuster will determine and establish accurate reserves with the current facts of the claim and develop a plan of action that is clearly documented.

The supervisor reviews each claim to give guidance and recommendations for claims handling. Once the adjuster receives the claim, they review to determine if we have any potential subrogation rights from a third party. A determination is also made regarding excess coverage. CRM adjusters adhere to all excess reporting guidelines and promptly places the excess carrier on notice.

Commercial Risk Management, Inc. has established relationships with investigation firms, appraisers, body shops, car rental agencies, and defense firms. Our adjusters have excellent rapport with the plaintiff's bar. These relationships are vital to the claims adjusting process and have a positive impact on claim outcomes.

Pasco County Board of County Commissioners – Government Agency
Project: Third Party Administration for Workers' Compensation and Liability Claims
Start Date: October 1988 Completion Date: October 2029

Commercial Risk Management, Inc. (CRM) began servicing Pasco County Board of County Commissioners on October 1, 1988. We continue to administer their workers' compensation program, and effective April 1, 2023, have begun servicing their liability program.

CRM facilitated the implementation of the County's bill review and PBM programs. We developed on the County's behalf their Rx formulary and established first fill parameters which specifically include anti-viral medications that are necessary to protect the County's first responders in the event of an occupational exposure. CRM continuously reviews both programs for any adjustments in the existing parameters and monitors cost savings. CRM recognized an opportunity for the County to obtain additional cost savings by utilizing a different bill review program. CRM was instrumental in transferring the County to the new bill review platform, ensuring a smooth transition, and continued timely payment of bills. Savings reports for both the bill review and pharmacy programs are presented to the County.

CRM customizes reports to the specific needs of the County's Risk Management team. We provide frequency reports by body type, cause, and nature which are broken down by department for loss control and education.

Commercial Risk Management, Inc. assisted the County with the selection of their defense counsel and presented litigation guidelines to control and mitigate claim costs. We work with defense to ensure the litigation guidelines are adhered to and review all legal bills for appropriateness and accuracy.

CRM established a medical panel of providers to ensure prompt medical treatment for all injured workers. Prior to the County opening their wellness clinics, we worked directly with the management of MedExpress to provide prompt medical treatment immediately following an industrial accident on behalf of the County's employees. Arrangements were made so initial treatment would be provided without requiring advanced authorization, including after-hours and weekends. CRM worked with MedExpress to obtain prompt referrals and timely receipt of the DWC-25 forms. When the County opened the employee wellness clinics, CRM met with the Medical Director, Dr. Jeanne McGregor, to implement a workflow and to educate the wellness team on workers' compensation. CRM has met with other medical providers on the County's workers' compensation panel to reinforce the practices put in place, address the needs of the injured workers, and ensure the best possible outcomes.

Commercial Risk Management, Inc. provides continuing education on any statutory changes and relevant case law. We strategize with Pasco County and continuously look for ways to mitigate claim costs. When Pasco County Sheriff's Office had an influx of exposure claims, the Human Resources Director at the Sheriff's Office and the claims supervisor at CRM met with the Medical Director at the Medical Center of Trinity to educate the provider on the exposure section of the statute. Following this meeting, the claims were reported and handled in accordance with the statute resulting in significant cost savings to the County.

CRM recognizes employee relations and communication are important aspects of a successful workers' compensation program. By respecting the employees, we gain their trust and improve

the already stressful workers' compensation experience. Our claims supervisors and adjusters work diligently with various County departments to ensure a flow of information and provide guidance as needed.

Pasco County is on 531,800 acres of land and is one of the fastest growing counties in the State of Florida. Between 1970 and 2020 they saw a growth of 639% compared to 217% for the remainder of the state. Pasco implemented a comprehensive plan, Pasco 2050, that includes land use, transportation, housing, and more. With growth comes the potential for liability. We handle a wide range of liability claims on behalf of the County.

Prior to taking over their liability claims, we worked with the Risk Manager and defense attorney to discuss the strategy for obtaining and well documenting the facts of the claims and gathered all necessary evidence in the event of litigation. CRM sent our standard Release of Liability and worked with defense to make changes that were in the best interest for Pasco County specifically. We continue to work with the Risk Manager to develop innovative litigation management strategies.

CRM assisted the County's Risk Management Coordinator in determining the most efficient means of claim reporting and document distribution. We trained the County on accessing and uploading documents and photos directly into the CRM claim system. Once documents are uploaded to the claim the adjuster and supervisor are notified immediately of the pending document for review. All information received is reviewed and responded to timely by the adjuster.

CRM adjusters complete 24 hour contact to gather as much information as possible before evidence can be lost or destroyed. We foster an empathetic relationship with the claimant to ensure a smooth resolution. If the County is not liable, our adjusters will put together all evidence to defend the claim. The adjuster will determine and establish accurate reserves with the current facts of the claim and develop a plan of action that is clearly documented.

The supervisor reviews each claim and provides guidance and recommendations for claims handling. Once the adjuster receives the claim, they review to determine if we have any potential subrogation rights from a third party. A determination is also made regarding excess coverage. CRM adjusters adhere to all excess reporting guidelines and promptly places the excess carrier on notice.

Pasco County has multiple ongoing projects throughout the County that have separate insurance coverage. The supervisor and adjuster review each claim to determine if there is other coverage. If other coverage is confirmed, the adjuster tenders liability to the insurance company responsible. The adjuster continues to follow the claim until it is confirmed that the insurance company has accepted liability and will take over claim handling. The adjuster maintains contact with the plaintiff attorney until we receive confirmation from the insurance company.

Commercial Risk Management, Inc. has established relationships with investigation firms, appraisers, body shops, car rental agencies, and defense firms. Our adjusters have an excellent rapport with the plaintiff's bar. These relationships are vital to the liability claims adjusting process and have a positive impact on claim outcomes.

City of Lake Worth Beach – Government Agency

Project: Third Party Administration for Workers' Compensation and Liability Claims

Start Date: October 2024 Completion Date: October 2029

Commercial Risk Management, Inc., was awarded the contract after the RFP process for The City of Lake Worth Beach October 2024. This contract is for the administration of workers' compensation and liability claims.

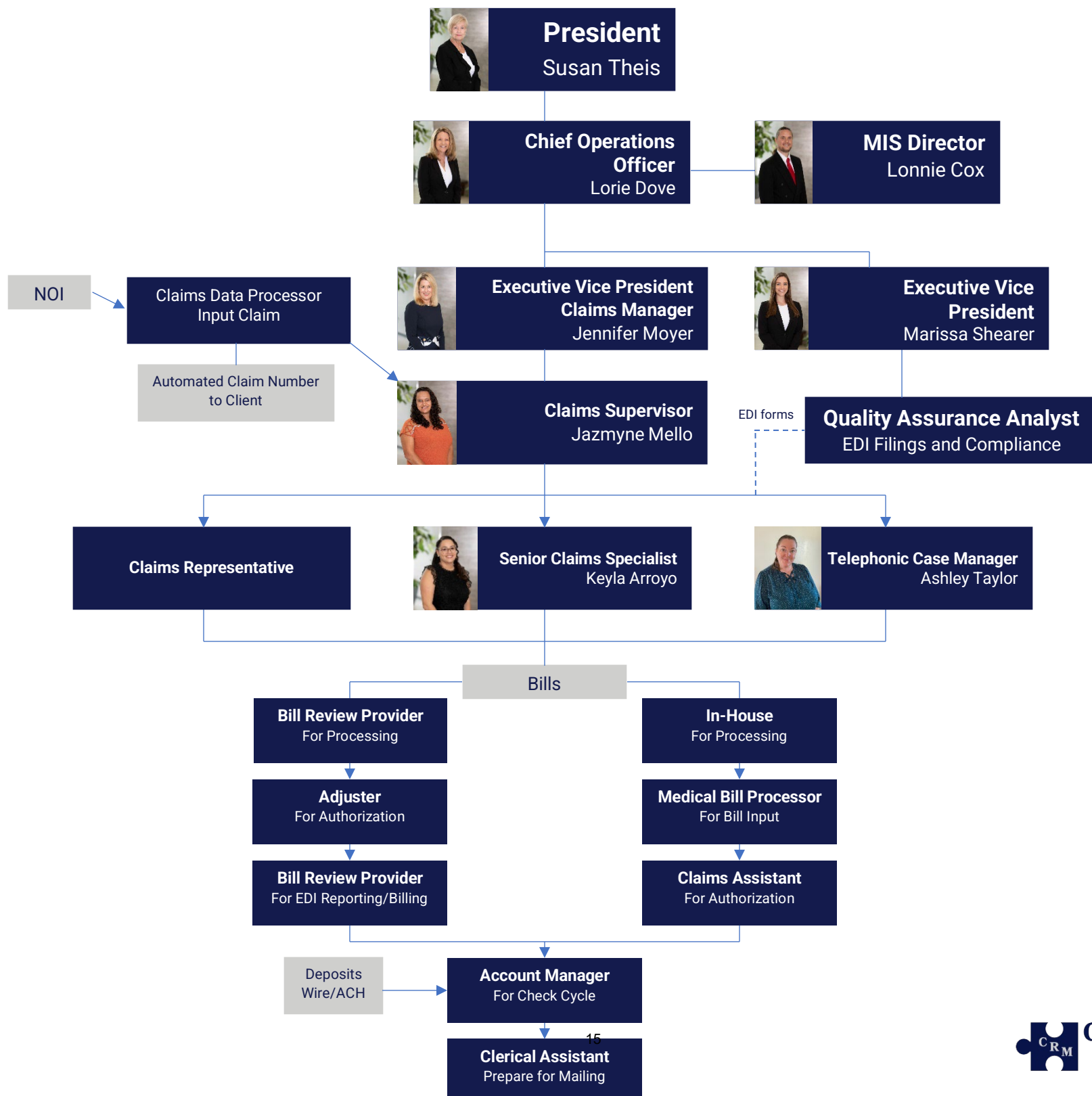
The data conversion was a smooth process for all lines of coverage. CRM suggested, after reviewing the data received from the prior TPA, the City would benefit from reviewing the hierarchy of information and adding some additional levels. This would allow more meaningful data to be presented in the reports. We updated claim data for three years so the City would have comparison data.

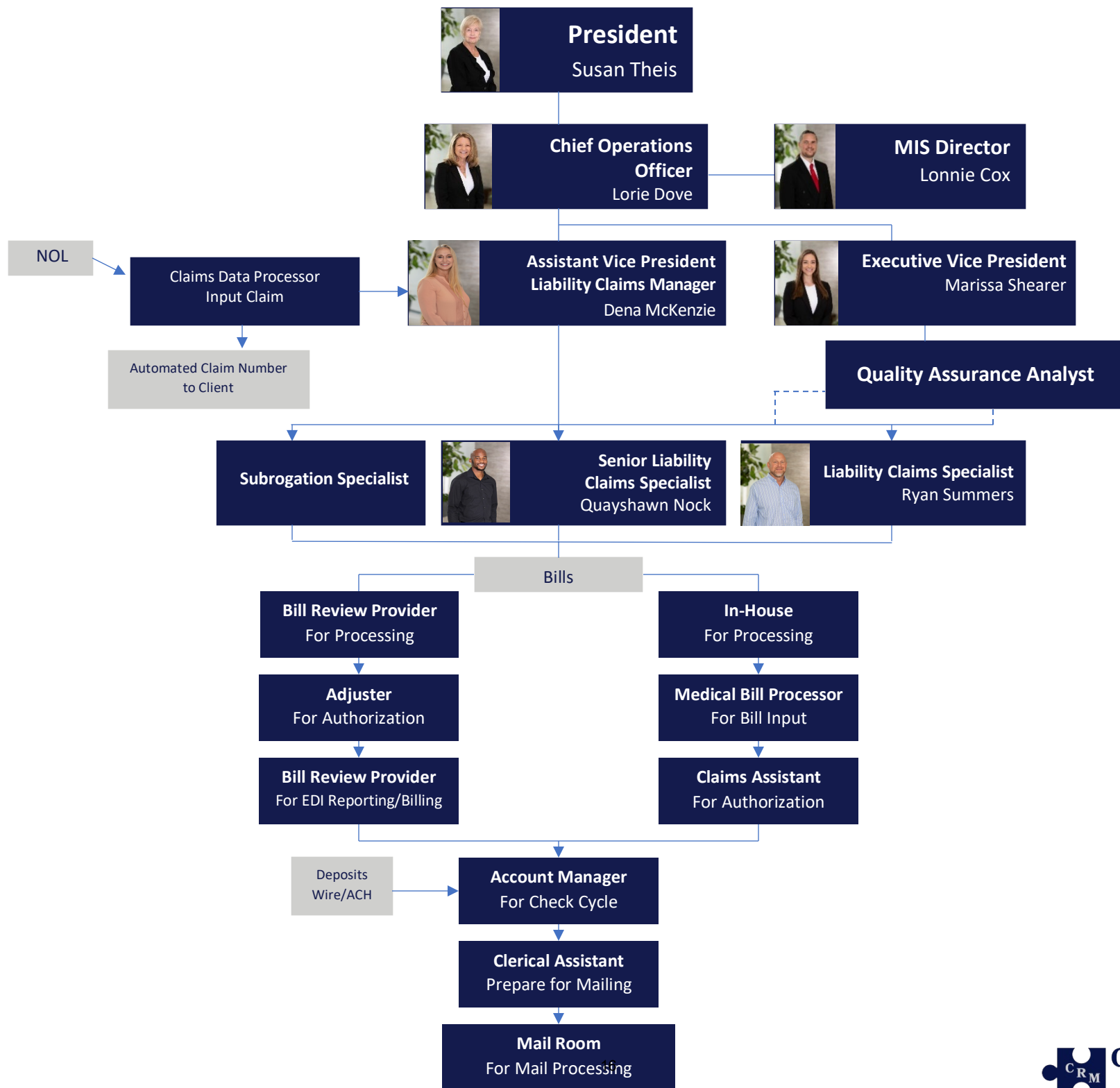
Upon workers' compensation claims acquisition, the claims manager set up an implementation meeting to establish preferred providers, specific claims handling guidelines, and benefits payment handling. The points of contact within the employer's departments were established for efficient communication with the claims team regarding their injured workers' statuses. Also, the best practices were reviewed and customized to best serve the City's program.

Commercial Risk Management, Inc. scheduled claims review meetings regarding the workers' compensation claims to enhance the plan of action and legal strategies. At this time, two claims reviews meetings have been conducted, one in-person and one virtual. The meetings included the employer, defense attorney, adjuster, and supervisor to discuss the overall claims handling objectives. Following these meetings, CRM has implemented more aggressive medical plan of actions on claims, specifically ones where the medical had stalled prior to our acquisition, and have been successful in moving claims towards overall maximum medical improvement and therefore closure.

Upon liability claims acquisition, the claims manager set up an implementation meeting to establish preferred servicing partners and specific claims handling guidelines. CRM was introduced to the City's defense attorney and gained knowledge regarding the City's procedures for handling their liability claims and desk authority for settlements. Also, the best practices were reviewed and customized to best serve the City's program.

Commercial Risk Management, Inc. has received great feedback regarding the liability claims transferred from the prior TPA. We have been advised that we return calls and have been able to resolve many claims in a short amount of time. CRM has been working aggressively with the City of Lake Worth Beach and the defense attorney settling and closing numerous liability claims.







Commercial Risk Management

Experience of Qualified Personnel/Facilities

Commercial Risk Management, Inc. (CRM) is located at 2002 North Lois Avenue, Suite 600 in Tampa, Florida, where the work for Charlotte County will be performed.

Commercial Risk Management, Inc. will assign an experienced claims team to Charlotte County. The team will be full time employees of CRM. Our Claims Team engages and collaborates with our clients' stakeholders to mitigate and control claims' costs. The claims team will be led by senior managers/owners: Susan Theis, Chief Executive Officer; Lorie Dove, Chief Operations Officer; Jennifer Moyer, Executive Vice President; and Marissa Shearer, Executive Vice President. We have included employee resumes for the proposed team.

Commercial Risk Management, Inc.'s workers' compensation lost time adjuster caseload is 125 claims, and our medical only adjuster caseload is 250 claims. Our bodily injury adjuster caseload is 90 claims, and property damage adjuster is 150 claims. CRM adjusters have dedicated claims assistants, in addition to clerical support, which affords our adjusters the time they need to focus on the important aspects of claims administration, such as investigations, claim strategy, and timely resolution. CRM's management team closely monitors all claim counts monthly.

Workers' Compensation

The individual who will assume primary responsibility for Charlotte County's obligations under any resulting contract is Jennifer Moyer, Executive Vice President/Claims Manager. Ms. Moyer has over 30 years of experience in the workers' compensation industry. With her extensive knowledge and expertise, Ms. Moyer will oversee Charlotte County's program with precision and will ensure that Charlotte County's expectations are met in a timely manner.

Ms. Moyer will also observe and/or manage the following:

- Troubleshoot issues and provide effective solutions
- Identify desired outcomes and deliver program improvements
- Monitor claims trends and audit claims handling procedures to ensure exceptional customer service and claims service deliverables
- Provide an annual Stewardship Presentation to review reports, service performance, benchmarking, claim trending/loss analysis reports, and specialized interactive reporting (alongside Marissa Shearer)

Marissa Shearer, Executive Vice President, primarily manages our Quality Assurance and Analytics departments. Ms. Shearer has over 15 years of experience in the workers' compensation industry and over 8 years working directly with the Division of Workers' Compensation claims and medical teams. Ms. Shearer works closely with CRM's claims team

to provide continued training and insights on rules and regulations set forth by the Division of Workers' Compensation. Some of the key areas that Ms. Shearer directly oversees to ensure accuracy and timeliness are the Electronic Data Interchange form filings and indemnity benefit payments. Ms. Shearer also works directly with the data analyst team to provide custom and interactive claim information reports to our clients.

The Claims Supervisor will be Jazmyne Mello. Ms. Mello has over 17 years of experience in the workers' compensation industry, handling and supervising claims. Ms. Mello will supervise the daily claims handling of the adjusters assigned to Charlotte County. She will work closely with Charlotte County to ensure the flow of work is appropriate and prompt. Ms. Mello reviews all incoming workers' compensation claims and makes the appropriate assignment to the Claims Representative or Claims Specialist. She monitors claims until their conclusion. Ms. Mello coordinates all activities with Charlotte County including the quarterly claims meeting and stewardship. Ms. Mello also coordinates the bill review and PBM services.

Also included in Charlotte County's team will be Keyla Arroyo, Senior Claims Specialist. Ms. Arroyo has over 9 years of experience handling workers' compensation claims to include complex litigated matters. Ms. Arroyo will conduct a complete investigation on any questionable claim and submit a recommendation for acceptance or denial to Charlotte County. She will recommend and establish preferred providers and will work closely with these preferred providers to control the ultimate cost of the claim and to pursue effective closure. Ms. Arroyo will coordinate care for each injured worker, often collaborating with the nurse if assigned, and will be prompt in their contact with each injured worker, taking the time necessary to explain benefits fully. Ms. Arroyo will process timely and accurate payments to the injured workers.

A Claims Representative will be assigned to Charlotte County's team and will ensure injured workers stay at work, coordinate their medical care, routinely answer questions presented by the injured worker regarding their claim and care, and monitor/guide the claim to MMI/closure.

In addition to the Senior Claims Specialist and Claims Representative, Commercial Risk Management, Inc. provides a Subrogation Claims Specialist with prior claims handling experience. The team will have clerical support and claims assistance support. Charlotte County will be assigned an account manager who will oversee the checking account activity as well as monthly and ad hoc reports. We require our adjusters and supervisors be Board Certified with the Florida Department of Insurance and provide in-house continuing education opportunities. Commercial Risk Management, Inc. has memberships with and attends PRIMA, WCI, RIMS, FERMA, and WCCP. Ms. Lorie Dove is the Chairperson for the WCCP.

Liability

The individual who will assume primary responsibility for Charlotte County's obligations under any resulting contract is Dena McKenzie, Assistant Vice President/Claims Manager. Ms. McKenzie has over 27 years of experience in the workers' compensation and liability industry. Ms. McKenzie began her career in workers' compensation and transitioned into management of liability throughout her career. With Ms. McKenzie's vast knowledge in both industries, she is an asset to Charlotte County's overall program.

Ms. McKenzie will effectively manage the liability claims by:

- Collaborating on program objectives and ensuring successful outcomes
- Verifying claims are being handled according to client specific instructions
- Monitoring claims trends and auditing claims handling procedures to ensure exceptional customer service and claims service deliverables
- Monitoring statutory and case law changes and modifying claims handling procedures to account for these changes
- Monitoring the claims team's active approach for claims closure
- Identifying program improvements and making recommendations

Ms. McKenzie oversees the liability claims team. She will supervise the daily claims handling of the adjusters assigned to Charlotte County. Ms. McKenzie reviews all incoming liability claims and makes the appropriate assignment to the Senior Liability Claims Specialist or Liability Claims Specialist. She monitors claims until their conclusion. She will work closely with Charlotte County to ensure the flow of work is appropriate and prompt. Ms. McKenzie coordinates meetings with Charlotte County, CRM's claims team, and attorneys or any additional third party.

Also included in Charlotte County's claims team will be a Senior Liability Claims Specialist, Quayshawn Nock. Mr. Nock has experience handling liability claims in Florida and Texas and brought prior knowledge to our organization from his work as an independent adjuster. Mr. Nock will conduct a complete investigation, analyze the evidence on claims, and submit appropriate recommendation for acceptance or rejection to Charlotte County. Mr. Nock will monitor the litigation and work closely with defense counsel. He will place the excess carrier on notice on potential large loss claims. He will negotiate claims resolution within granted authority and will submit appropriate recommendations on claims outside our authority and obtain approval from Charlotte County. Mr. Nock will also attend any settlement conferences/mediations, hearing, and meetings with Charlotte County.

A Liability Claims Specialist, Ryan Summers, will also be a member of Charlotte County's claims team. Mr. Summers experience in the workers' compensation and liability industries spans over 23 years to include account management, subrogation specialization, and liability claims handling. Mr. Summers will promptly analyze and evaluate all evidence to determine liability, verify the extent of damages and establish that the estimate is accurate before issuing payment. He will examine each claim for and pursue all subrogation possibilities.

The team will have clerical support to assist with document and payment facilitation. CRM will assign the same account manager to oversee the checking account activity as well as monthly and ad hoc reports. By utilizing the same individual, this allows for consistency in Charlotte County's overall program.

At Commercial Risk Management, Inc., we believe our employees are very important and one of the keys to the success of the claims program. Our turnover rate is minimal, which attributes to consistency in the claims handling and familiarity with the client. To ensure we always have coverage, we also have a back-up team for when Charlotte County's adjuster or supervisor is out of the office. The back-up team will be familiar with Charlotte County's staff and procedures.



Commercial Risk Management

Susan E. Theis, CWC, Owner/President/Chief Executive Officer



Ms. Theis began her career with Commercial Risk Management, Inc. in 1980. She holds an All Lines adjuster license in the state of Florida and is Board Certified in Workers' Compensation with the Florida Department of Insurance, Division of Workers' Compensation. Ms. Theis has held many positions at Commercial Risk Management, Inc. She became the President in 1998, then became co-owner of Commercial Risk Management, Inc. in December of 2011.

Ms. Theis is a member of the Association of Workers' Compensation Claims Professionals (WCCP) and attends Public Risk Management Association meetings. She is a Board Member of the Florida Association of Self-Insureds.

Ms. Theis is an accomplished speaker and has participated in many panel discussions such as the Telehealth discussion panel, where she spoke alongside board certified physicians and a highly acclaimed attorney. Ms. Theis is an invaluable resource for existing and potential self-insureds. Her extensive experience and knowledge of the workers' compensation industry are exhibited through her ability to assist in developing specific self-insured programs. She has assisted in educational programs for certain key employees and/or departments at a self-insured client's request.

In her current position at Commercial Risk Management, Inc., Ms. Theis oversees the administration of the workers' compensation programs, ensuring the success of each program. She coordinates and assists with financial discussions, including outstanding liabilities, with each self-insured client. Ms. Theis provides all Unit Stat and Outstanding Liability reporting to the Department of Financial Services, Workers' Compensation Division. To ensure that the service provided to our clients exceeds standard, she selects and assists in supervising the staff and dedicated unit for each program.

Commercial Risk Management

Lorie D. Dove, CWCL, Owner/Corporate Officer/Chief Operations Officer



Ms. Dove has been with Commercial Risk Management, Inc. since 1983. She has an Associate of Science degree in Accounting and holds an All Lines adjuster license in the State of Florida. She is a member of the Association of Workers' Compensation Claims Professionals (WCCP) and is Board Certified in Workers' Compensation Litigation with the Florida Department of Insurance, Division of Workers' Compensation. Ms. Dove was efficient in several positions at Commercial Risk Management, Inc., receiving multiple promotions over the years. She became the Vice President of Operations in 2004, was promoted to Chief Operations Officer in 2007, then became the co-owner of Commercial Risk Management, Inc. in December of 2011.

Ms. Dove serves on the Executive Board of Directors as Chairperson for the Association of Workers' Compensation Claims Professionals (WCCP). She has been a Board member since December of 2011 and previously held the position of Secretary. The position she holds is dedicated to the purpose of raising the level of professionalism in the Workers' Compensation Claims Community through education and communication. She participates in numerous conferences throughout the year including the WCCP Florida Bar Forum, Florida Educational Risk Management Association, Risk Management Society, Workers' Compensation Institute, and Public Risk Management Association.

Ms. Dove's current position at Commercial Risk Management, Inc. is to oversee the financial and reporting component of the self-insured programs. She is responsible for hiring, training, and managing the claims data analytic positions, along with additional clerical positions, to ensure accurate data that follows a strict internal control from an SSAE 18/Type 2 SOC standpoint. Ms. Dove is also the systems administrator for our custom software. She manages all aspects of the software including the in-house programmers, all importing/exporting, the remote users, and the conversion of all new clients. Ms. Dove oversees all custom, analytic, and interactive reporting for the clients. She is the Account Manager for our clients for the MMSEA Section 111 Mandatory Reporting to CMS. In addition, she continues to manage the Florida Self-Insurers Guaranty Association, Inc.'s program, which represents all insolvent self-insured accounts handled by the State of Florida.

Commercial Risk Management

Marissa Shearer, MBA, CWCL, Owner/Executive Vice President



Ms. Shearer has been employed with Commercial Risk Management, Inc. since 2008. She graduated from the University of South Florida with a Bachelor of Arts degree in English Literature in 2013 and her Master of Business Administration (MBA) degree in 2023. Ms. Shearer serves on the Board of Directors for Kids' Chance of Florida. Ms. Shearer has an All Lines adjuster license in the State of Florida and is a member of the Association of Workers' Compensation Claims Professionals (WCCP), an organization in which she also served as Marketing and Conference Manager. She is Board Certified in Workers' Compensation Litigation with the Florida Department of Insurance, Division of Workers' Compensation. Ms. Shearer has attended training classes with the Division of Workers' Compensation and is well versed in Florida Statute 440 as well as the 69L rules.

Ms. Shearer has held varying positions within Commercial Risk Management, Inc., including Quality Assurance and Analytics Manager. Due to her proven ability to excel in every assignment, she was promoted to the Vice President of Quality Assurance and Analytics in September of 2019. Ms. Shearer became Executive Vice President and co-owner in January of 2021. Ms. Shearer's leadership skills have allowed her to naturally succeed in the supervision of the adjusting team's claims handling processes. She works closely with the Quality Assurance Analyst team and claims team, providing training and insight into rules and regulations set forth by the Division of Workers' Compensation. Ms. Shearer ensures State reporting is completed timely and accurately. She also monitors lost time claims to ensure adherence to the aforementioned rules and regulations and best practice procedures. In addition, she manages all aspects of Medical EDI as well as the Centralized Performance System (CPS) Portal for each self-insured client. Ms. Shearer works directly with the Division of Workers' Compensation for State audits. Under her supervision, two clients were awarded the Distinguished Conduct and Exemplary Service Award at the 2023 WCI Annual Conference. Ms. Shearer also oversees all filings with SDTF and CMS for recovery.

Ms. Shearer creates and oversees the development of metric, dashboard, custom, and interactive reports to assist with claims mitigation and benchmarking. She provides and presents an analytical strategy for cost containment. Ms. Shearer attends annual claims review meetings to provide stewardship reports for clients, which includes an overview of detailed, trending claim information. She performs regular data integrity and quality control checks to identify areas of improvement and oversees report enhancements. She serves as a technical resource/subject matter expert on analytical tools and processes. Ms. Shearer also mentors and provides technical training to the adjusting and adjuster support staff.



Commercial Risk Management

Lonnie Cox, MIS Director



Mr. Cox is a proven Information System Specialist with over 15 years of experience developing software solutions in the Benefits Management field. He specializes in leveraging automation and technology to improve efficiency, organization and accuracy. Utilizing his experience of hardware, networking, software development, and healthcare informatics, along with excellent verbal and written communication skills, Mr. Cox is able to analyze the needs and desires of the client and craft customized solutions that exceed expectations.

Having supported and trained others to use software, Mr. Cox also possesses the ability to express technical information that is easily understood by those without a technical background. This enhances communication between other team members and improves overall productivity of the team.

Mr. Cox works diligently to achieve his goal of surpassing clients' expectations. He supervises a junior software developer, and together they take great pride in creating solutions to improve overall productivity. Whether leading or working as part of a team, Mr. Cox has overseen numerous software implementations and large-scale automation projects. He has implemented several business systems including integrated mail automation systems, document scanning solutions, large-scale digital document storage and retrieval systems and a variety of electronic data interface programs. To remain cognizant of the latest trends in information technologies, he has utilized several different technologies over the years. Mr. Cox has a wide range of technical skills, specializing in Microsoft SQL Server, VB.NET. He also has extensive experience with C#, Java and various other programming and scripting languages, as well as hardware and network management.

Commercial Risk Management

Jennifer F. Moyer, CWCL, Owner/Executive Vice President



Ms. Moyer has over 30 years of Claims and Risk Management experience with a concentration in Workers' Compensation and Employers' Liability law. She is a graduate of St. Petersburg College and holds an All-Lines adjuster license in the States of Florida, Alabama, Mississippi, South Carolina, and North Carolina. Ms. Moyer is Board Certified in Workers' Compensation Litigation with the Florida Department of Insurance, Division of Workers' Compensation. Ms. Moyer is a member of the Association of Workers' Compensation Claims Professionals (WCCP) and was the first recipient of the WCCP's Awesome Leadership Award. This award was in recognition of her Strong Leadership and Dedication in the Workers' Compensation Claims Industry. She is also a

member of RIMS, The Risk Management Society, and is a board member with the Public Risk Management Association. Her success at Commercial Risk Management, Inc. led to promotions to Claims Supervisor in 2005, Assistant Vice President in 2010, Vice President in 2015 and Executive Vice President and co-owner of Commercial Risk Management, Inc. in January of 2021.

In 2004, Ms. Moyer accepted a position at Commercial Risk Management to work extensively with hospital clients and municipalities in mitigating and controlling claims costs, particularly in claims that involved the Heart & Lung Presumption. Ms. Moyer has presented claims management strategies to various stakeholders and has employed cost-containment measures to clients such as Tampa General Hospital, UF Health/Shands Teaching Hospital and Clinics, The Cleveland Clinic Foundation, H. Lee Moffitt Cancer Center, the City of St. Petersburg, the City of Clearwater, and Polk County. Ms. Moyer conducts educational presentations on workers' compensation to risk management and employee health professionals.

Ms. Moyer is responsible for managing the workers' compensation programs for several prominent clients, to include the claims staff assigned to those programs. She attends claims review meetings and provides yearly Stewardship Reports, which include detailed statistical and trending information as well as recommendations for improvement of the overall program. She oversees the Case Management Department and ensures the nursing staff adhere to Best Practice Guidelines and ODG Guidelines to improve outcomes and mitigate costs in the self-insureds' workers' compensation program.



Commercial Risk Management

Jazmyne Mello, CWCL, Claims Supervisor



Ms. Mello began her career in claims management with Commercial Risk Management, Inc. in 2008. She is licensed in the State of Florida and is a member of the Workers' Compensation Claims Professionals. She is Board Certified in Workers' Compensation Litigation with the Florida Department of Insurance, Division of Workers' Compensation. She has attended special training sessions designed to enhance her knowledge of investigating, evaluating, and managing complicated worker's compensation and liability claims.

Ms. Mello has extensive experience in managing claims unique to the healthcare industry as well as municipalities. She has a complete understanding of the complexities involved in the heart and first responder presumptive laws to include F.S. 112.18, F.S. 112.181 and F.S. 112.185. Ms. Mello has expertise in identifying claims that may violate F.S. 440.105 and 440.09 (fraud) and assists defense counsel with perfecting defenses necessary to prosecute those claims. She assists the claims personnel in coverage investigation, liability analysis, and settlement negotiation. Ms. Mello understands the proper application of Medicare-Set-Aside guidelines and has the expertise to manage all claims including catastrophic claims and claims involving third party recoveries. Ms. Mello supervises the daily claims handling of adjusters assigned to self-insured employers for whom she is responsible. She works directly with the self-insured clients to ensure information is exchanged promptly and effectively. Ms. Mello reviews incoming claims, assigning them to the appropriate claims adjuster, monitors claims until conclusion, and coordinates claims review meetings.

In addition, Ms. Mello oversees all partnerships between Commercial Risk Management, Inc./our clients and third party vendors. She monitors these partnerships to ensure the licensing is up-to-date and the service provided by these vendors to our clients is exceptional.



Commercial Risk Management

Keyla Arroyo, CWCL, Senior Claims Specialist



Ms. Arroyo began her career in workers' compensation claims management with Commercial Risk Management, Inc. in 2016. Her training and experience have been exclusively in managing workers' compensation claims for self-insured employers. She is Board Certified in Workers' Compensation Litigation with the Florida Department of Insurance, Division of Workers' Compensation. Ms. Arroyo is a bilingual adjuster with professional working proficiency in Spanish. She is licensed in the State of Florida and is a member of the Association of the Workers' Compensation Claims Professionals (WCCP). She has attended classes specifically designed to enhance her knowledge in investigation, compensability determination, and overall

management of workers' compensation claims.

Ms. Arroyo manages complicated lost time and litigated claims from inception to closure. She has extensive experience in managing claims unique to the healthcare industry as well as municipalities. She has a complete understanding of the complexities involved in the heart and first responder presumptive laws to include F.S. 112.18, F.S. 112.181 and F.S. 112.185. Ms. Arroyo fully participates in settlement negotiations, mediations, and court proceedings and has offered her expert testimony on multiple occasions in depositions and final hearings. She understands the proper application of Medicare-Set-Aside guidelines and has the intuitive resolve to recognize and pursue potential fraud under the Statute. Ms. Arroyo has the experience to manage all claims including catastrophic claims and claims involving third party recoveries, the reinsurance carrier, and Special Disability Trust Fund claims.

Ms. Arroyo has managed claims for self-insured employers since 2016; therefore, she understands the nature of the relationships between and the importance of communication with each department, Risk Management, and the adjuster. She has assisted in the development of preferred providers for the self-insured employer, including assisting in the selection of the defense team. Ms. Arroyo not only has the knowledge and experience to recognize potential fraudulent claims, but she also has the tenacity to collect the necessary documentation in order to have a successfully prosecuted claim.

Commercial Risk Management

Dena McKenzie, CWCL, Assistant Vice President, Claims



Ms. McKenzie has been employed by Commercial Risk Management, Inc. since 2001. She has worked in the industry since 1998 and has experience handling claims in the States of Florida, Georgia, North Carolina, and South Carolina. Ms. McKenzie graduated from Pasco-Hernando State College with a Bachelor of Applied Science in Supervision and Management. She is Board Certified in Workers' Compensation Litigation with the Florida Department of Insurance, Division of Workers' Compensation. She is a member of the Workers' Compensation Claims Professionals and has attended special training sessions designed to enhance her knowledge of investigating, evaluating, and managing complicated workers' compensation and liability claims. In 2013, Ms. McKenzie

was nominated for and received the Rising Star Award by the Workers' Compensation Claims Professionals, which recognized her exemplary professionalism and dedication.

In her current position, Ms. McKenzie supervises adjusters assigned to self-insured employers for workers' compensation and liability claims handling. She assists the claims personnel in coverage investigation, liability analysis, and settlement negotiation. Ms. McKenzie has a complete understanding of the complexities involved in the first responder presumptive laws. She oversees the adjusters' investigation of these claims and confirms investigation protocols have been implemented timely and that compensability is finalized as quickly as possible to mitigate unnecessary expense. Ms. McKenzie understands the application of the Medicare-Set-Aside and the importance of resolution of any conditional payments or liens asserted by CMS. Ms. McKenzie supervises catastrophic claims, claims involving third party recoveries, reinsurance, and Special Disability Trust Fund recovery.

Ms. McKenzie's leadership goes beyond her employment at Commercial Risk Management, Inc. For the past 22 years, she has been an integral part of the Perillo-Stafford Leukemia Foundation's annual golf tournament. This is a non-profit organization that benefits individuals and families who have been diagnosed with leukemia. More recently, Ms. McKenzie has become involved with expanding the golf tournament for the Annual Claims Management and Leadership Conference hosted by the WCCP. Ms. McKenzie has taken on the role of assisting with Give Kids the World, which treats kids with critical illnesses and their families to a weeklong vacation at no cost to the families. Her experience working with these foundations has enhanced her overall leadership skills and expanded her network of professionals to assist and get assistance for any claims related issues that arise.

Commercial Risk Management

Quayshawn Nock, CCA, Senior Liability Claims Specialist



Mr. Nock began his career in the claims management industry with Commercial Risk Management, Inc. in 2022. He previously worked as an Independent Adjuster in the States of Florida and Texas. Mr. Nock effectively utilizes his prior learned experience in current claims handling. He holds an adjuster All Lines license in Florida and Texas and is a Certified Claims Adjuster. Mr. Nock has completed college-level courses in Computer Programming.

As a Senior Liability Claims Specialist, Mr. Nock is tasked with managing liability claims for self-insured employers. He has experience handling automobile liability, commercial liability, catastrophe claims, and property claims. Mr. Nock directly investigates each claim through prompt and strategically appropriate contact with parties such as policyholders, claimants, law enforcement agencies, witnesses, agents, medical providers, and technical experts to determine the extent of liability, damages, and contribution potential. He interviews witnesses and stakeholders and takes necessary statements. He also completes outside investigation as needed per case specifics.

Mr. Nock verifies the nature and extent of injury or damages by obtaining and reviewing appropriate records and damages documentation. He is responsible for prompt and proper disposition of all claims within his delegated authority. Mr. Nock recognizes and implements alternate means of resolution when indicated. He updates appropriate parties as needed and provides new facts as they become available, noting their impact upon the liability analysis and settlement options. Mr. Nock ensures the appropriate settlement options are fully analyzed and accurately issued.

Mr. Nock remains apprised of changes in claims handling and potential outcomes by engaging in learning opportunities which build knowledge in varying lines of coverage and court decisions impacting the claim's function. Mr. Nock's breadth of knowledge and experience, coupled with his consistent application of both, results in Mr. Nock handling all aspects of claims efficiently and effectively until their timely resolution.



Commercial Risk Management

Ryan Summers, Liability Claims Specialist



Mr. Summers began his career in the claims management industry with Commercial Risk Management, Inc. in 2002. Mr. Summers was initially assigned to the Account Management department where he excelled and was promoted to varying positions. As Account Manager III, Mr. Summers worked directly with clients to provide standardized reports and analyzed data to produce detailed analytical reports regarding claims history. He also managed all aspects of the checking accounts for various clients based on internal control requirements.

In 2017, Mr. Summers was promoted to a Liability Claims Specialist, where he is tasked with managing liability claims for self-insured employers with a focus on claims arising out of the public sector. He holds an All-Lines adjuster license with the State of Florida. Mr. Summers has considerable contact with the general public, employees and municipal officials with the purpose of protecting the city's interests. Mr. Summers remains apprised of changes in claims handling and potential outcomes by engaging in learning opportunities which build knowledge in varying lines of coverage and court decisions impacting the claim's function.

As a Liability Claims Specialist, Mr. Summers directly investigates each claim to determine liability. He interviews witnesses and stakeholders and takes necessary statements, as strategically appropriate. He also completes outside investigation as needed per case specifics.

Mr. Summers verifies the nature and extent of damages confirming estimates are in line with insured liability. He has an emphasis for examining potential subrogation recoveries. He places excess carriers on notice of large loss claims. He identifies suspicious loss and makes referrals to SIU as appropriate. He is responsible for prompt and proper disposition of all claims within his delegated authority and implements alternate means of resolution when indicated. He updates appropriate parties as needed with new facts as they become available and notes their impact upon the liability analysis and settlement options.



Commercial Risk Management

Proposed Methodology and Protocol Managing Claims

Implementation

Commercial Risk Management, Inc.'s (CRM) approach to providing services for Charlotte County's Scope of Services begins with the implementation process.

Upon award, an implementation meeting would be held to coordinate a smooth transition. The implementation timeline would be 60-90 days depending on the responsiveness of the prior TPA. CRM would meet initially with Charlotte County to set up the specific details of the transfer. Commercial Risk Management, Inc. would provide agendas and minutes regarding each meeting. CRM would coordinate a timely and efficient transition of all existing claims data from the current system. CRM would ensure claim conversions are accurate with respect to data integrity, including but not limited to data mapping, historical financial transactions, and payment history and classification. Included below are the implementation actions:

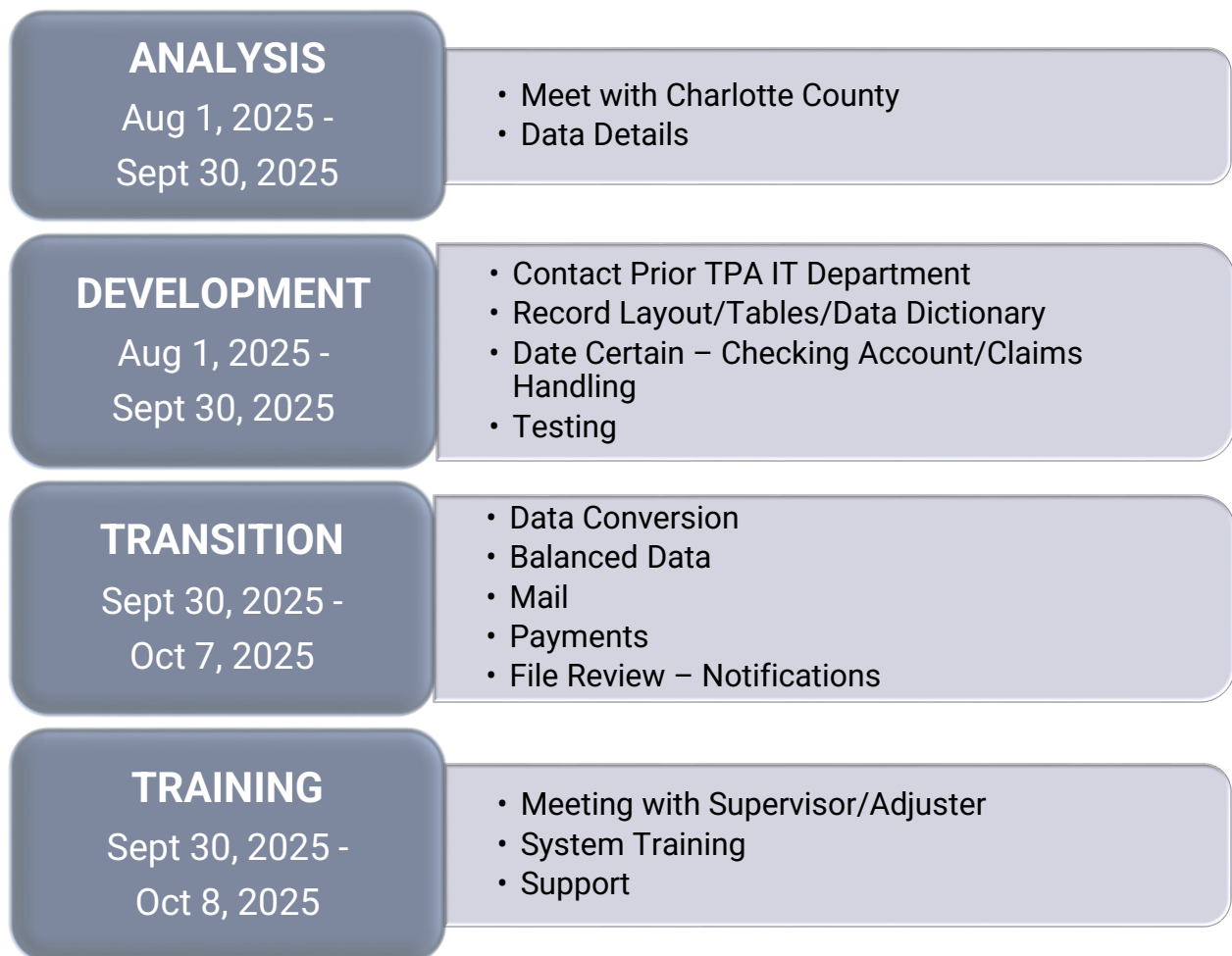
- Set initial meeting with Charlotte County to discuss details of data elements that would like to be seen in the reports
- Request test information from Charlotte County/prior TPA and begin data conversion and necessary programming. The following items will be necessary:
 - 1) Record layout identifying field positions and descriptions and the format of the data elements
 - 2) Data dictionary and Tables of Values
 - 3) Summary loss run report displaying the claims and financial totals of data
- Set up individualized plans of claim reporting
- Discuss and set up coding so loss reports can be sorted in accordance with Charlotte County's needs
- Discuss and establish the distribution of reports
- Discuss and set up daily protocols for obtaining authority for claims activity
- Set up and train Charlotte County's team on the claims system
- Set up checking account and discuss banking/financial needs and reports with appropriate personnel
- Receive final data for conversion
- Pick up any hard copy files (specific date to be determined)
- All open files will be reviewed by the supervisor and senior adjuster

Commercial Risk Management, Inc. has completed numerous data conversions for large, self-insured clients. We have not experienced any data issues resulting in delays. Since CRM has a custom-developed system, we are able to transfer the data in any format into our system. We have imported data from multiple third-party administrators and self-administered programs.

Transition Services Required by Charlotte County During Implementation

The transition services required from Charlotte County during the implementation phase would include:

- Provide necessary organization information for account set up
- Select the type of checking account set up that is preferred
- Discuss updating any codes used for reports
- Provide contact personnel for reports and distribution frequency
- Remote users will attend training sessions
- Provide and discuss claims procedures and protocols to set up



Claims Handling Methodology

Commercial Risk Management, Inc.'s approach to servicing self-insured programs has resulted in better outcomes of our clients' programs. Commercial Risk Management, Inc. provides our clients the flexibility to choose the providers and vendors that best suit their needs and the needs of their employees. CRM will provide guidance for selection of partners and will work with

Charlotte County's established strategic partners. CRM partners with providers who understand the needs of our clients' programs, which have resulted in cost containment and earlier resolution of claims.

Commercial Risk Management, Inc. partners with multiple bill review and PBM companies and will provide comparison pricing and networks to assist Charlotte County in selecting the bill review company and PBM that best fits the program's needs. Providing our clients with choices for bill review and PBM services has shown significant savings in their programs.

Commercial Risk Management, Inc.'s evolving technology results in analytics that allows our clients to access deeper levels of information to determine areas of focus. Clients have used this tool for corrective action in areas of their organization which has resulted in lower reported claims. Commercial Risk Management, Inc. provides a yearly comprehensive stewardship report to Charlotte County. This report provides valuable information to Charlotte County about their claim development, closing ratio, comparative/analytical data, and recommendations that assist in making critical decisions for improvement of the program.

Commercial Risk Management, Inc. will continuously review claim development for Charlotte County, so that adjustments can be made in the program to positively impact the cost of risk. We closely monitor all claim counts so the claims can be adjusted in the most efficient manner.

Commercial Risk Management, Inc. has included the assigned, experienced team for the workers' compensation and liability claims in our response. Our claims teams have minimal turnover, creating continuity with the injured workers, supervisors, department heads, attorneys, and partners. For the workers' compensation claims, a manager, supervisor, senior lost time adjuster, and a medical only adjuster are assigned. For liability claims, a manager, supervisor, senior liability adjuster, and a liability adjuster are assigned. Commercial Risk Management, Inc.'s adjusters manage their claims and are proactive in the claims handling approaches. We practice thorough cost containment while delivering prompt and accurate medical and indemnity benefits to the injured workers. Our team approach to claims handling results in better claims resolution without litigation and with cost savings. Commercial Risk Management, Inc. will effectively manage all new and existing liability and workers' compensation claims. In addition, a subrogation specialist will be assigned to Charlotte County's account. The subrogation specialist closely evaluates claims with potential recovery and continuously pursues these recoveries on behalf of Charlotte County. This attention to detail allows for additional cost containment for the overall program. For the financial side, including reports and banking, Charlotte County will be assigned an account manager. The account manager is responsible for all checks and balances of the program and is the direct contact for any financial needs to include specialized and custom reports.

Commercial Risk Management, Inc.'s dedicated claims team will adhere to the Best Practices for claims handling and recovery as outlined below. Best Practice information is contained in Commercial Risk Management, Inc.'s custom claims system and will be a significant part of providing the services requested in the Scope of Services. CRM's Best Practices for claims handling is customized to each client, so our clients are in control of their programs, and will be customized to the needs of Charlotte County.

Claims Handling Protocols - Workers' Compensation

Three Point Contact for Indemnity Claims

For all indemnity claims, aggressive efforts will be made to contact the employer, injured worker, and medical provider within 24 hours. If applicable, witnesses will also be contacted. All contacts or attempted contacts will be documented.

Initial file set ups and timely referral to the adjuster are imperative to meet the best practice for timely contacts. The standard of measurement used for this best practice is contact by the adjuster within 24 hours of knowledge of a lost time claim with:

- The injured worker
- The medical provider (or nurse case manager, if he/she has contacted the medical provider)
- The employer to discuss transitional duty arrangements (or nurse case manager if he/she has contacted the employer to facilitate transitional duty assignment)

Investigation

Investigations will be completed within 14 days from receipt of claim or sooner if required by statute. Documentation will be complete and indicate any reason for further investigation beyond 14 days.

The initial investigation of a claim sets the tone for the life of a claim. It requires timely and thorough fact gathering, which makes aggressive case management possible. The adjuster will determine the compensability of a claim on every claim and always in collaboration with the client. Because of our acute sensitivity to the litigious nature of this business, sometimes these decisions are based on a specific strategic plan agreed upon by Commercial Risk Management, Inc. and the client. Oftentimes, other "employment" issues may impact the ultimate decision on a claim, and this is why it is imperative that decisions be made as a strategic alliance.

An initial investigation has many components that may include, but not be limited to:

- Index/Medical Canvas
- Field investigations
- Recorded statements
- Lost wage information
- Police reports
- Securing any other applicable records

The lack of investigating and documenting any or all the components can adversely impact the future exposure of a claim.

Subrogation/Recoveries

The potential for subrogation is recognized at the onset of the claim file. The adjuster will identify any third parties and assess the potential of recovery. Potential for subrogation will be discussed thoroughly with the client and proper lien notification will be issued. Investigation and subrogation will be pursued on an aggressive basis. Also, the adjuster will monitor future potential for offsets and information regarding social security benefits, unemployment benefits,

or other potential offsets which may exist and will pursue accordingly as the claim develops. The supervisor will review all acquired files for any existing Special Disability Trust Fund reimbursements and will secure regular, timely reimbursements. The adjuster will report claims to the excess carrier when the specific thresholds are met and will continue to update and request reimbursement as payments dictate or as required by the carrier.

Reserving

The initial reserve will be established within three (3) days of receipt of the Notice of Injury.

Reserving is not an exact science, and some exposures cannot be foreseen on the front end of a claim. As a result, reserves are subject to change. The adjusters will, however, attempt to forecast the probable payout for each claim and reserve accordingly. Reserve worksheets or file notes documenting details will be completed on any claim at \$20,000 or above. Reserves are reviewed as developments occur and at every diary. Reserve approvals will be customized at client's request.

Action Plan

The primary responsibility of all adjusters is the fair and reasonable resolution of claims. File closure must be considered and action plans addressed to effect closure every time a file is reviewed.

Initially, each file is reviewed as activity dictates for lost time claims and will reflect updated action plans for open items and supervisor involvement in critical issues. The adjuster will document plan of action, strategic plan, or status of same on each lost time claim at every diary review.

Case Management

Telephonic or outside case management has proven to be a very effective tool, if used appropriately, for maintaining control of the overall outcome of some claims.

The Commercial Risk Management, Inc. caseload per senior lost time adjuster is maintained at 125 files. This allows the adjuster to manage all aspects of the workers' compensation claim: disability, medical, and litigation. The adjuster stays in contact with the injured worker, the employer, the physician, and the attorney. The adjuster, because of the caseload and experience, recognizes the need for outside case management, either medical or vocational.

Medical case management may be utilized and customized based on criteria established by the client, or where the adjuster feels it necessary, and it will benefit the claim from either a medical or a cost containment standpoint. Vocational case management may be utilized where a return to work is not an option, and the claim or defense of a claim may benefit. No assignment will be made without prior approval from the client/employer.

In all cases, the case manager will work directly with the adjuster on a one-on-one basis. The case management is supervised by the adjuster for an initial assignment and for continued necessity or for limited task assignment.

Utilization Review/Peer Review

Utilization review and/or peer review are an integral part of controlling the overall cost of claims.

Choosing the right provider in workers' compensation is an integral part of the claim process and cost containment. The Commercial Risk Management, Inc. adjuster chooses providers in the State of Florida who understand the workers compensation process and do not practice over utilization. If, in spite of our efforts, the adjuster or supervisor recognizes the need for peer review or utilization audit, one will be performed. Examples may include excessive use of pharmacy, therapy, prolonged treatment, etc.

Supervisor Reviews

Within 14 days of receipt of assignment, the supervisor will follow up on any lost time or questionable file to ensure that the adjuster has appropriately investigated the case.

After initial assignment to adjuster, the supervisor will follow and document any lost time, questionable or investigated claims within 14 days to be sure that appropriate investigation has taken place. Subsequently, the supervisor will continue to monitor claims as activity dictates.

The supervisor may also document involvement or review of: files transferred, reserve increases, medical only claims open over specified period of time, questions and discussions with adjusters, subrogation, SDTF, excess retentions, etc.

Communication

Timely and thorough contact attributes to a successful claims management program. Contact attempts will be made to follow up with the injured worker.

During periods of disability, employees can feel disconnected from their employer. Therefore, contact with the employee will assist in keeping the adjuster up to date on all pertinent claim issues and assist in maintaining a positive, supportive relationship with the injured employee. Contact will be made with the injured worker at least every two to four weeks during periods of total disability and then as deemed appropriate by adjuster and supervisor/employer until full duty return to work. This contact is to be coordinated with and through the appropriate employer contact.

Contact with the client's defense attorney and the employee's attorney is equally important.

Litigation Management

Commercial Risk Management, Inc. has litigation guidelines in place. Litigation management is very important in controlling costs, achieving desired results in the claim process, and better utilizing the defense counsel.

Adjusters must be able to clearly state their objective to the defense counsel. They must work together to plan a litigation strategy that will produce optimum claim resolution. Documentation of a litigation plan is needed every 90 days or as file dictates.

Commercial Risk Management, Inc. has established a "panel" of defense firms based on experience, expertise and location, and client preference, concentrating on:

- Skill level of partner, associates, paralegals
- Which attorney in the firm will be assigned
- Establishing activities expected and standards to be met
- Setting ground rules to ensure action will not be taken without approval

- Negotiating and/or reviewing hourly fees and billing standards

Commercial Risk Management, Inc. will try to prevent litigation by fairly and aggressively managing the claim.

Claims Handling Protocols - Liability

Assignment

Timeliness is critical when responding to liability incidents and occurrences. Claims input directly into our claims system are immediately assigned to the appropriate claims adjuster by claim type. Claims submitted through other electronic means are input within 24 hours.

Coverage

A review of the initial facts of loss and applicable coverage is essential to ensure the claim is covered under the liability policy. When applicable, the client will provide CRM with policy information, carrier information, policy number, effective dates, limits of liability, deductibles, and retentions. Potential coverage issues, or any subsequent issues arising during the investigation, will be brought to the supervisor's attention immediately.

Reserves

Initial reserves are established within 7 days of our receipt of a claim. We re-evaluate, modify, and document reserve amounts that are case specific as coverage disputes, if any, are resolved and other issues clarified throughout the adjusting process. We determine an appropriate settlement value and adjust our reserves accordingly. Reserve thresholds are customizable and will be implemented per the client's request.

Three Point Verbal Contact

For all liability claims, aggressive efforts will be made to identify and contact the insured, involved employees, contractors and/or subcontractors, claimants, and witnesses within 24 working hours of initial assignment to the adjuster or upon notice of their involvement. If initial contact attempts are unsuccessful, a contact letter will be mailed followed by two more verbal contact attempts within 72 working hours of assignment. The adjuster may also recommend contact by assigning a field adjuster. All contacts or attempted contacts will be documented.

Investigation

Initial investigations are completed timely and within 7 days from receipt of the claim. Documentation will be complete and indicate any reason for further investigation beyond 7 days.

Each investigation is customized to the case-specific situation or occurrence. Thorough and aggressive fact gathering, sometimes using outside sources, are employed to determine the scope of loss and lead the claim toward a fair and reasonable closure. Our adjusters confirm the causal relationship of any claimed injuries or damages to the accident in question. We ensure that vehicle appraisal inspections are completed in a timely manner and repair estimates submitted promptly. Medical records are procured from treating physicians and medical facilities. If coverage disputes arise, the adjuster will consult with the client and a specific strategic plan is agreed upon within the guidelines set by the Fair Claim Handling Act.

An investigation has many components that may include, but are not be limited to:

- Index
- Recorded statements
- Field investigations
- Property Damage estimates
- Medical and Lost wage information
- Police or Fire reports
- Securing any other applicable records

The investigation will be thoroughly documented in the claim file. The adjuster will discuss the plan of action and recommendations and/or the need for further investigation with the client.

Subrogation/Recoveries

Within 14 days of receiving the claim, the adjuster will identify any third parties and assess the potential of recovery. Each claim where there is a potential for subrogation or contribution will be discussed thoroughly with the client and proper notification will be issued. Investigation and subrogation will be pursued on an aggressive basis. Also, the adjuster will monitor for PIP or medical bill adjustments which may exist and pursue accordingly as the claim develops. If applicable, the adjuster will report claims to the excess carrier when the specific thresholds are met.

Action Plan

The primary responsibility of all adjusters is the fair, timely, and reasonable resolution of claims. File closure must be considered, and action plans addressed to effect closure every time a file is reviewed. The initial action plan is documented no later than 7 days after the receipt of the claim and thereafter as the file dictates.

Each file will reflect updated action plans for open items with supervisor involvement in critical issues. The adjuster shall document updated plans at every diary review.

Specialized Vendor Assistance

Specialized vendor assistance has proven to be a very effective tool for maintaining control of the overall outcome of some claims. Assignments will be made based off client's criteria, and an assignment will not be made without prior approval from the supervisor.

In all cases, the vendor will work directly with the adjuster on an individual case basis. The vendor's involvement is supervised by the adjuster for an initial assignment, continued necessity, or for limited task assignment.

Supervisor Reviews

Within 14 days of receipt of assignment, the supervisor will review file handling to ensure the adjuster has appropriately addressed coverage, reserves, liability, damages, and that the investigation is proceeding as facts dictate. The supervisor will also ensure the file is appropriately documented with a plan to resolve all exposures in a timely manner.

Subsequently, the supervisor will continue to monitor claims as activity dictates. The Supervisor

will review each adjuster's mediations and trials and will document their comments, suggestions, and recommendations.

The Supervisor may also document involvement or review of reserve increases, claims open over specified period of time, questions and discussions with adjusters, subrogation, contributions, and more.

Communication

Timely and thorough contact attributes to a successful claims management program. Contact attempts will be made in follow up with the injured party by phone, letter, or assignment to field adjuster for in person contact. Contact will be made with the claimant at least every 30 days by adjuster.

If represented, contact with a claimant's attorney every 30 days is also important. A good working relationship may provide a flow of pertinent information leading to a quicker settlement.

Litigation Management

Our adjusters handle negotiations to help control legal costs. If assignment to defense counsel is warranted, our adjusters clearly define the issues and outline the responsibilities and objectives upon referral to defense counsel. We collaborate with defense counsel and the client to form a litigation strategy that will produce optimum claim resolution. Documentation of a litigation plan of action is required as the file dictates.

Named Storm Event Management

Commercial Risk Management, Inc. has a process for handling named storm events. CRM may or may not handle the claims, but could assist in these areas:

Pre-Storm

- Commercial Risk Management, Inc. will work with Charlotte County, if requested, to develop a disaster response plan, identifying key contacts and documenting County properties and high-risk areas.
- A 24/7 claims reporting process will be established.

Immediate Post-Storm

- If necessary, Commercial Risk Management, Inc. will deploy field adjusters, or partners with local independent adjusters, to assess damages promptly. Essential services will be prioritized for immediate assessment.
- We will open claims quickly, categorizing them by severity and type (property damage, auto, liability, etc.).

Adjustment of Claims

- If necessary, Commercial Risk Management, Inc. will assist in site inspections and damage assessments by coordinating inspections, photo documentation, and estimates

- using adjusters or engineers as needed.
- We will review any excess policies and provide guidance on coverage, limits, deductibles, and exclusions. We will report claims as appropriate.
- We will work with contractors or preferred vendors as necessary to obtain repair quotes and monitor the work process.

Ongoing Communication

- Commercial Risk Management, Inc. will provide updates to risk managers or designated municipal contacts.
- We will assist in dispute resolution if issues arise.

Completion

- Commercial Risk Management, Inc. will monitor all final billing with contractors and vendors to ensure accuracy.
- We will provide full claim summary with payments, reserves, subrogation potential, and FEMA coordination efforts is provided.

Claims Recovery Protocols – Subrogation and Special Disability Trust Fund (SDTF)

Commercial Risk Management, Inc. understands a fundamental part of claims handling is mitigating the costs for the insured. This includes identifying any potential recovery to be obtained on behalf of the insured. Therefore, Commercial Risk Management, Inc. has established a Subrogation and Recovery Unit which pursues and obtains recoveries on behalf of the insured. The unit was designed with the client in mind, allowing for the sole focus to be on the recovery efforts.

For claims with subrogation, Commercial Risk Management, Inc. will assist in collecting witness statements, photos, police reports, and other documents as needed. We will assess the cause of damage and determine if there is another party that is liable (third party driver, manufacturer defect, negligent contractor). CRM will obtain repair estimates as necessary and evaluate the full cost of damages, including labor, materials, and potential loss of use. When appropriate, CRM will submit demand packages to the responsible parties. We will communicate with opposing insurers or legal representative to negotiate a fair settlement. If necessary, we will pursue arbitration. Commercial Risk will continuously keep Charlotte County informed of our recovery progress and obtain authorization as required prior to any resolution. We also provide detailed reports of outstanding claims and recoveries.

Although the Special Disability Trust Fund (SDTF) was statutorily prohibited from accepting new claims with dates of injury January 1, 1998 and after, there are still active claims eligible for and receiving reimbursement. Commercial Risk Management, Inc. will evaluate the acquired claims for any claim previously accepted as currently reimbursable by SDTF, obtain SDTF's offer letter, review the prior SDF-2 submissions, and appropriately diary for reimbursement request submissions. CRM submits reimbursement requests on an annual basis to ensure our clients are receiving this recovery as often as possible. Our team affords great detail to the inclusion of applicable benefit paid amounts and thoroughly reviews any SDF-2 responses to our reimbursement requests. CRM monitors the claim for receipt, approval, and payment of the reimbursement.



Claims Information System

Commercial Risk Management, Inc. (CRM) has complete capability for a two-way interface with Charlotte County's Risk Management Information System. Additionally, CRM accepts electronically transmitted Notice of Injury/Loss through a secured FTP multiple times per day and utilize this method of reporting with several of our clients.

Commercial Risk Management, Inc.'s custom claims management system was fully developed for capturing claims information data, financials, and reporting. Our system development involved adjuster and client input, testing, and continual development to incorporate additional capability needs. Due to our all-encompassing capabilities, most of our clients have eliminated the need for any claims system on their end and utilize our management system.

For clients with their own claims management systems, Commercial Risk Management, Inc. electronically interfaces with these systems (including Origami) for specific data transfers. CRM customizes the interfacing based on the needs of our clients, and the data can be transferred daily, weekly, or monthly. One of our clients requests daily claim information to be exported to their Origami system. For another client, we conduct a monthly interface with Origami which contains claim data and payment/reserve data. CRM captures the client's claim number in our system so the data can be exported based on the client's claim number for accurate data transfer.

Data Exchanges and Data Management

Commercial Risk Management, Inc. contracts with a third-party data center and works in a cloud environment. The servers are maintained off-site in a secure building with multiple levels of both physical and software security. Incremental data backups are performed on a nightly basis.

Our clients can access their data via our secure website. This custom web application was developed in-house by our IT team. All users that require access to the web application will be given a username and password to access the application. We enforce password requirements that comply with HIPAA standards and require users to change their password every 60 days.

Our system is comprehensive, and the client will have access to their information including but not limited to claim files; adjuster, supervisor and nurse case management notes; ability to set diary items; payment records; medical, legal and all other bills. Also included are reserve and recovery information, correspondences, and forms. Our scanned documents are housed in each claim file for easy access and completeness of each file. You can also summarize notes and payments.

The injured worker can access their specific, allowed claim data via our secure website as well. All users will be required to create a strictly enforced user ID and password. There is select data

for viewing, an area for electronically signing documents, and an area for uploading and viewing their documents.

CRM-Reporting

Commercial Risk Management, Inc. reports are accurate and timely, flexible and customizable. We can modify existing reports or design client specific reports. This is at no additional charge.

Our system captures a vast amount of data, and that data can be presented to the client as often as needed in a format that is meaningful to the client such as an Excel file that is not locked down and allows the client to manipulate the data. Commercial Risk Management, Inc. employs full-time IT professionals who continue to develop and maintain the system. As this team is employed directly by Commercial Risk Management, Inc., there is no delay in any request for changes or upgrades requested by management, staff, or clients. We can customize electronic data interface with our clients, servicing partners, bill review companies, pharmacy management companies, excess carriers, and agencies. As a client, you will have remote accessibility to live data and integrated scanned documents that are part of each claim file.

Our reports will give the client truly worthwhile and meaningful information that provides current, accurate and analytical data on overall costs and in a manner acceptable to the Risk Manager. Reports will be provided monthly in whichever quantity is desired. These reports will indicate, but will not be limited to, location, claim number, date of accident, name, accident description, department/division, name and code, status of claim, actual paid, reserves, and incurred. This can be separated by type of claim. Specialty reports will be provided when requested.

Standard reports are accessible via remote access (real time – live data) in a user-friendly capability. Commercial Risk Management, Inc. will determine the report types and needs of the client to fulfill the specific needs. Custom reports created for the client will be placed on their remote access menu.

E-Alerts are another custom feature of the Commercial Risk Management, Inc. system. This feature is tailored specifically to the client and sends real-time, instant e-mail notifications of actions that take place in the system to you and staff. Some examples of current notifications are form completion, indemnity payments, and reserve notifications.

Our technology will give you, the client, increased usability, specialized solutions, pro-active enhancement, and superior response and support that cannot be matched.

CRM – Risk Administration

Dashboards

Analytics/Metric Dashboard

Customized administrative dashboard with visual charts and graphs for analyzing your program. This interactive dashboard allows ease of use in determining trends in specific data requested by the client.

Open Claims Dashboard

This dashboard contains demographics of all open claims for quick access. This sortable dashboard can also be exported for client specific needs.

Claim Entry

Flexible Data Entry

Our system allows you to control the entry of your Workers' Compensation and Liability claims by online Notice of Injury/Incident entry via our web application secured by SSL encryption - or you can leave the entry to us.

Extensive Data Capture

Our information system captures and stores more of your claim data, allowing our reports to give you the most accurate picture of your claims.

Claim Processing

Detailed Data Tracking

The system separately tracks medical/BI, indemnity/PD, rehabilitation, litigation, and expense incurred and payment information.

Forms & State EDI

Our system generates all required Workers' Compensation forms and stores them for future reference and/or use. State Required EDI transactions are generated and automatically uploaded.

Adjuster Notes/Diaries

We store all adjuster notes and diaries in our system to give you a complete picture of each individual claim.

Scanned Documents

We have integrated scanned documents into our system allowing you to view important claim documents.

Duplicate Bill Identification

The system identifies duplicate charges which prevents costly overpayments.

E-Alerts

The system sends real-time instant emails notifying you and your staff of meaningful actions that have taken place in the system. For example, notifications are currently sent to specific clients for form generation, payments, and reserve changes. Since our system is custom built and maintained by our in-house developers, we can create new email notifications for any event that occurs on a claim.

Medicare Insurer Reporting

Our system handles all aspects of Medicare Insurer Reporting, from querying Medicare for eligibility to submitting required reports directly to Medicare.

Financial Management

Complete Financial Management

All financial aspects of your program (funding, check payments, reimbursement, recoveries, 1099s, etc.) are handled by our system, giving our reports unparalleled accuracy and detail.

In-house Check and 1099 Processing

We print and mail all checks and 1099 forms in-house. We never use third party printing services, keeping your financial data more secure.

Reporting

Delivery

Our reporting system delivers reports utilizing email, FTP, and EDI capabilities.

Comprehensive

Our system has dozens of standard reports, allowing immediate and in-depth analysis of your business.

Versatile

All reports can be produced in any format needed (Excel, Hard Copy, PDF, etc.).

Customizable

Our in-house programming staff will quickly and accurately modify any existing reports to your specifications or create a report of your design.

Interactive

Stewardship reporting is provided in an interactive format for a yearly comparison analysis.

Customization

Completely Custom

Our system has been designed and customized by us. Over 50 years of Risk Management and Claims experience has been compiled and infused into our system.

Completely Customizable

Our in-house programmers can deliver any type of customization – reports, data tracking, EDI, Imports, Exports, etc. We can give you unequalled control of your data.

Custom EDI

We can build any type of import or export process giving you as much or as little data as you need to interface with any other software product. If extensive programming is necessary, a fee will be determined.

Timely Customizations

Customization can be done in a fraction of the time it takes the big, out-of-the-box Risk Management systems.

Security & Accessibility

Internal Security

Our modular internal security allows job-specific access to our system, preventing users from accessing parts of the system unrelated to job tasks.

Internet Access and Security

Our web application uses SSL certificates to give you a secure connection to your data. In addition, our web server and database server are housed in a secure facility, safely behind a Sophos Firewall to protect your data from any outside threats.

CRM – Claimant Portal

Claimant Portal

Remote Access

Secure remote access via personal computer, tablet, or cell phone.

Electronic Signature on Documents

Within the claimant portal, the injured workers are able to complete and sign required documents electronically.

Access Specific Information Dashboard

Access to specific claim information to include indemnity payment information, adjuster information, etc.

Uploading Documents

Ability to upload documents which are received immediately by the adjuster handling the claim. The injured worker also has access to their previously uploaded documents for future review.

WORKERS' COMPENSATION SAMPLE REPORTS

POLICY YEAR SUMMARY

POLICY YEAR SUMMARY (STANDARD)

000 - CLIENT - Account Evaluation thru 12/31/2023

<u>Policy Inception</u>	<u>Policy Number</u>	<u>Total Claims</u>	<u>Open Claims</u>	<u>Medical Claims</u>	<u>LT Claims</u>	<u>Incident Claims</u>	<u>Monthly Paid</u>	<u>Total Paid</u>	<u>Total Reserves</u>	<u>Total Incurred</u>	<u>Total Recoveries</u>	<u>Net Incurred</u>
1/1/2023	000-61	596	111	354	134	108	267,429.37	1,494,959.65	906,671.77	2,401,631.42	3,254.01	2,398,377.41
1/1/2022	000-60	588	38	330	171	87	118,640.72	4,117,537.49	847,220.71	4,964,758.20	9,137.79	4,955,620.41
1/1/2021	000-59	890	69	391	321	178	47,496.74	5,646,537.26	882,375.32	6,528,912.58	46,941.57	6,481,971.01
1/1/2020	000-58	1369	34	337	302	730	78,210.17	5,862,233.14	1,713,569.54	7,575,802.68	49,436.90	7,526,365.78
1/1/2019	000-57	730	24	417	188	125	23,487.64	3,863,081.22	670,068.12	4,533,149.34	33,166.81	4,499,982.53
1/1/2018	000-56	801	34	453	187	161	13,254.02	5,377,172.92	1,220,862.28	6,598,035.20	62,218.76	6,535,816.44
1/1/2017	000-55	749	28	422	186	141	13,277.55	6,004,882.02	915,462.84	6,920,344.86	63,399.45	6,856,945.41
1/1/2016	000-54	786	29	459	206	121	15,431.99	5,237,652.22	1,145,807.44	6,383,459.66	93,816.50	6,289,643.16
1/1/2015	000-53	797	18	412	167	218	18,545.00	5,750,806.02	980,179.22	6,730,985.24	87,555.67	6,643,429.57
1/1/2014	000-52	799	16	385	160	254	12,019.87	3,599,406.31	287,248.67	3,886,654.98	51,921.31	3,834,733.67
1/1/2013	000-51	835	18	421	213	201	3,296.56	5,221,125.05	704,734.38	5,925,859.43	61,309.12	5,864,550.31
1/1/2012	000-50	898	14	487	188	223	2,807.15	4,353,942.66	337,559.12	4,691,501.78	81,819.35	4,609,682.43
1/1/2011	000-49	849	14	453	184	212	8,078.54	5,156,177.64	620,294.08	5,776,471.72	45,678.00	5,730,793.72
1/1/2010	000-48	830	15	442	206	182	8,245.39	5,933,603.74	816,903.34	6,750,507.08	59,067.15	6,691,439.93
1/1/2009	000-47	916	11	459	203	254	7,145.68	5,279,003.34	603,609.29	5,882,612.63	28,955.04	5,853,657.59
10/1/2007	000-46	1196	13	711	196	289	23,009.90	7,638,437.28	725,561.61	8,363,998.89	113,115.17	8,250,883.72
10/1/2006	000-45	1154	22	650	215	289	13,649.58	9,115,577.10	1,473,170.31	10,588,747.41	81,095.47	10,507,651.94
10/1/2005	000-44	1080	22	643	168	269	14,682.72	6,267,598.11	1,269,784.36	7,537,382.47	20,868.58	7,516,513.89
10/1/2004	000-43	1134	22	689	153	292	34,896.61	6,130,683.14	1,851,731.43	7,982,414.57	40,517.45	7,941,897.12
10/1/2003	000-42	1189	7	770	159	260	7,669.70	4,669,600.29	296,143.87	4,965,744.16	44,195.56	4,921,548.60
10/1/2002	000-41	1116	18	797	174	145	10,349.12	6,866,624.80	1,601,129.36	8,467,754.16	68,698.27	8,399,055.89
10/1/2001	000-40	825	6	636	189	0	7,051.37	4,041,473.27	205,956.01	4,247,429.28	68,101.43	4,179,327.85
10/1/2000	000-39	782	4	573	209	0	5,106.22	3,786,548.83	355,018.53	4,141,567.36	157,617.76	3,983,949.60
10/1/1999	000-38	758	4	554	204	0	4,713.00	4,871,850.31	946,842.35	5,818,692.66	1,110,165.54	4,708,527.12
10/1/1998	000-37	761	1	534	227	0	2,317.06	4,765,980.76	90,577.40	4,856,558.16	937,429.56	3,919,128.60
10/1/1997	000-36	780	5	554	226	0	2,122.33	7,059,721.28	531,930.69	7,591,651.97	1,961,329.06	5,630,322.91
10/1/1996	000-35	848	3	639	209	0	1,196.22	3,080,190.26	155,481.19	3,235,671.45	33,893.57	3,201,777.88
10/1/1995	000-34	797	7	593	204	0	15.00	5,302,527.60	142,195.17	5,444,722.77	166,980.33	5,277,742.44
10/1/1994	000-33	844	4	552	292	0	25,785.84	7,965,226.43	1,369,405.72	9,334,632.15	87,892.05	9,246,740.10
10/1/1993	000-32	835	4	505	330	0	10,311.11	7,057,874.14	706,016.82	7,763,890.96	47,332.44	7,716,558.52
10/1/1992	000-31	887	7	616	271	0	5,579.11	2,671,856.03	263,247.27	2,935,103.30	5,671.65	2,929,431.65
10/1/1991	000-30	899	1	611	288	0	4,301.18	3,694,709.53	571,582.14	4,266,291.67	5,577.60	4,260,714.07

Commercial Risk Management, Inc.

POLICY YEAR SUMMARY (STANDARD)

000 - CLIENT - Account Evaluation thru 12/31/2023

<u>Policy Inception</u>	<u>Policy Number</u>	<u>Total Claims</u>	<u>Open Claims</u>	<u>Medical Claims</u>	<u>LT Claims</u>	<u>Incident Claims</u>	<u>Monthly Paid</u>	<u>Total Paid</u>	<u>Total Reserves</u>	<u>Total Incurred</u>	<u>Total Recoveries</u>	<u>Net Incurred</u>
10/1/1990	000-29	967	4	596	371	0	4,686.77	6,235,305.36	224,365.76	6,459,671.12	1,463,481.99	4,996,189.13
10/1/1989	000-28	1095	1	666	429	0	594.83	6,460,279.03	90,697.31	6,550,976.34	1,283,980.14	5,266,996.20
10/1/1988	000-27	1231	3	699	532	0	4,832.81	9,420,266.77	303,365.14	9,723,631.91	1,358,604.36	8,365,027.55
10/1/1987	000-26	1249	0	644	605	0	0.00	6,972,098.89	0.00	6,972,098.89	2,176,148.09	4,795,950.80
10/1/1986	000-25	1690	5	764	926	0	4,220.60	6,555,204.16	266,805.74	6,822,009.90	2,123,291.15	4,698,718.75
10/1/1985	000-24	1641	2	720	921	0	1,900.67	7,956,529.69	407,853.98	8,364,383.67	1,742,184.98	6,622,198.69
10/1/1984	000-23	1487	2	710	777	0	9,903.09	7,005,339.75	456,188.48	7,461,528.23	1,057,457.48	6,404,070.75
10/1/1983	000-22	1542	2	774	768	0	0.00	3,787,622.22	12,547.26	3,800,169.48	917,743.73	2,882,425.75
10/1/1982	000-21	1774	3	884	890	0	54,477.53	4,489,700.27	148,088.73	4,637,789.00	147,784.52	4,490,004.48
10/1/1981	000-20	1414	0	618	796	0	0.00	3,693,402.14	0.00	3,693,402.14	219,432.68	3,473,969.46
10/1/1980	000-19	145	0	62	83	0	0.00	2,285,208.18	0.00	2,285,208.18	109,814.06	2,175,394.12
10/1/1979	000-18	62	1	15	47	0	0.00	2,722,603.12	22,245.31	2,744,848.43	476,860.87	2,267,987.56
10/1/1978	000-17	45	0	4	41	0	0.00	724,078.56	0.00	724,078.56	32,540.86	691,537.70
10/1/1977	000-16	29	0	7	22	0	0.00	720,249.95	0.00	720,249.95	143,907.57	576,342.38
10/1/1976	000-15	20	0	5	15	0	0.00	2,418,351.36	0.00	2,418,351.36	1,244,972.81	1,173,378.55
10/1/1975	000-14	8	0	0	8	0	0.00	909,728.57	0.00	909,728.57	450,565.55	459,163.02
10/1/1974	000-13	7	1	0	7	0	0.00	364,768.81	16,019.55	380,788.36	81,709.92	299,078.44
10/1/1973	000-12	10	0	2	8	0	0.00	395,650.27	0.00	395,650.27	74,063.71	321,586.56
10/1/1972	000-11	5	0	1	4	0	0.00	522,796.83	0.00	522,796.83	108,466.74	414,330.09
10/1/1971	000-10	6	0	2	4	0	0.00	161,975.22	0.00	161,975.22	0.00	161,975.22
10/1/1970	000-9	7	0	1	6	0	0.00	44,397.07	0.00	44,397.07	0.00	44,397.07
10/1/1969	000-8	3	0	0	3	0	0.00	14,604.24	0.00	14,604.24	0.00	14,604.24
10/1/1968	000-7	1	0	0	1	0	0.00	55,184.10	0.00	55,184.10	0.00	55,184.10
10/1/1967	000-6	2	0	0	2	0	0.00	169,870.74	0.00	169,870.74	0.00	169,870.74
10/1/1966	000-5	3	0	1	2	0	0.00	80,873.76	0.00	80,873.76	0.00	80,873.76
10/1/1965	000-4	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
10/1/1964	000-3	2	0	2	0	0	0.00	1,697.27	0.00	1,697.27	0.00	1,697.27
10/1/1963	000-2	0	0	0	0	0	0.00	0.00	0.00	0.00	0.00	0.00
10/1/1962	000-1	2	0	1	1	0	0.00	963,624.22	0.00	963,624.22	0.00	963,624.22
1/1/1960	000-99	5	0	4	1	0	0.00	456.16	0.00	456.16	0.00	456.16
GRAND TOTALS		42770	647	24031	14000	4739	890,738.76	243,016,466.55	27,156,517.61	270,172,984.16	20,941,170.13	249,231,814.03

Commercial Risk Management, Inc.

FUND ACCOUNT REPORT

Client ID: 000
Client Name: CLIENT
Period: 12/01/2023 To: 12/31/2023

Paid Date	Service Date	Thru Date	Tran Type	Payee ID	Payee Name	Clm Num	Claimant Name	Check #	Amount	Balance
12/1/2023					BEGINNING BALANCE					\$1,275,614.48
12/1/2023	11/15/2023	11/28/2023	Void Check	89610546	JANE DOE	12345678	JANE DOE	247629	\$1,464.72	\$1,277,079.20
12/1/2023	10/4/2023	10/4/2023	Physician (CMS1500)	590774199	ST. JOSEPH'S HOSPITAL	12345678	JANE DOE	247644	(\$934.52)	\$1,276,144.68
12/1/2023	8/1/2023	8/31/2023	Physician (CMS1500)	591113901	UNIVERSITY COMMUNITY HOSPITAL-FLETCHER	12345678	JOHN DOE	247645	(\$2,006.69)	\$1,274,137.99
12/1/2023	8/1/2023	8/8/2023	Physician (CMS1500)	591113901	UNIVERSITY COMMUNITY HOSPITAL-FLETCHER	12345678	JOHN DOE	247645	(\$860.01)	\$1,273,277.98
12/1/2023	12/6/2022	12/6/2022	Physician (CMS1500)	591113901	UNIVERSITY COMMUNITY HOSPITAL-FLETCHER	12345678	JOHN DOE	247645	(\$14,054.71)	\$1,259,223.27
12/6/2023	12/6/2023	12/6/2023	Disbursement	364276352	RISING MEDICAL SOLUTIONS, INC.	Premium Payment	Claim Check	247744	(\$18,658.85)	\$1,013,584.45
12/15/2023	10/25/2023	10/25/2023	Physician (CMS1500)	593294251	Tampa Orthopedic Clinic LLP	12345678	JANE DOE	247862	(\$172.00)	\$751,607.08
12/15/2023	10/18/2023	10/18/2023	Physician (CMS1500)	371780772	Comprehensive Surgery Center LLC	12345678	JOHN DOE	247863	(\$25,999.70)	\$725,525.38
12/15/2023	7/3/2023	7/3/2023	Physician (CMS1500)	811842202	E-Z Comp Care Inc	12345678	JOHN DOE	247864	(\$53.90)	\$725,471.48
12/20/2023	12/8/2021	12/8/2021	Provider Overpayment	592929608	FL ORTHOPAEDIC INSTITUTE	12345678	JOHN DOE	243959	\$44.65	\$630,767.52
12/21/2023			Employer Deposit		December Reimbursement GM				\$731,185.26	\$1,352,743.58
12/26/2023			Accomodation Deposit		Subro Reimb. (B. Johnson) MO				\$9,000.00	\$1,323,146.99
12/26/2023	12/14/2023	12/27/2023	IND-TT	89610558	JOHN DOE	12345678	JOHN DOE	248021	(\$2,394.00)	\$1,157,390.29
12/26/2023	12/16/2023	12/29/2023	IND-PT	89410023	JANE DOE	12345678	JANE DOE	248022	(\$1,188.00)	\$1,156,202.29
12/26/2023	12/16/2023	12/29/2023	IND-PTS	89410023	JANE DOE	12345678	JANE DOE	248022	(\$1,206.00)	\$1,154,996.29
12/26/2023	12/15/2023	12/28/2023	IND-IB	89590324	JOHN DOE	12345678	JOHN DOE	248024	(\$1,070.14)	\$1,151,809.37
12/26/2023	12/17/2023	12/30/2023	IND-TP	595091497	JOHN DOE C/O Atty	12345678	JOHN DOE	248025	(\$2,022.00)	\$1,149,787.37

Check #	PAYEE	Amount	Transaction Date
247629	JANE DOE	(\$1,464.72)	12/1/2023
247644	ST. JOSEPH'S HOSPITAL	\$934.52	12/1/2023
247645	UNIVERSITY COMMUNITY HOSPITAL-FLETCHER	\$16,921.41	12/1/2023
247862	Tampa Orthopedic Clinic LLP	\$172.00	12/15/2023
247863	Comprehensive Surgery Center LLC	\$25,999.70	12/15/2023
243959	FL ORTHOPAEDIC INSTITUTE	(\$44.65)	12/20/2023
248021	JOHN DOE	\$2,394.00	12/26/2023
248022	JANE DOE	\$2,394.00	12/26/2023
248024	JOHN DOE	\$1,070.14	12/26/2023
248025	JOHN DOE C/O Atty	\$2,022.00	12/26/2023

Policy	Checks	Void/Refund	Net Total
890 - 61	\$6,434.86	\$1,464.72	\$4,970.14
890 - 60	\$15,549.06	\$0.00	\$15,549.06
890 - 59	\$3,979.34	\$44.65	\$3,934.69
890 - 58	\$24,016.46	\$0.00	\$24,016.46
890 - 53	\$2,095.39	\$0.00	\$2,095.39
SUBTOTAL	\$52,075.11	\$1,509.37	\$50,565.74
Rising Inv	\$18,658.85	\$0.00	\$18,658.85
Subro Reimb	(\$9,000.00)	\$0.00	(\$9,000.00)
TOTAL	\$61,733.96	\$1,509.37	\$60,224.59

LOSS EXPERIENCE REPORTS

ACTIVITY ANALYSIS

000 - CLIENT
Claims From: 01/01/1960 To: 12/31/2023
Activity From: 12/01/2023 To: 12/31/2023

CLAIM NUMBER CLAIMANT FULL NAME	DATE OF INJURY DATE CLOSED	PART OF BODY CAUSE OF INJURY	MEDICAL (ACTIVITY)	REHAB (ACTIVITY)	INDEMNITY (ACTIVITY)	LITIGATION (ACTIVITY)	OTHER (ACTIVITY)	MEDICAL (TO DATE)	REHAB (TO DATE)	INDEMNITY (TO DATE)	LITIGATION (TO DATE)	OTHER (TO DATE)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	CLAIM TYPE	LOCATION	DEPARTMENT
89210000372839 GARCIA, DENNIS	2/12/1983 N/A	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ 52,148.50	\$ 319.80	\$ -	\$ -	\$ -	\$ 455,740.53	\$ 2,987.40	\$ 113,685.83	\$ 8,146.04	\$ -	\$ 580,559.80	\$ 701,643.40	\$ 121,083.60	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT -
89210000374524 MOTT, JAMES	8/5/1983 N/A	HEART CUMULATIVE TRAUMA	\$ 2,009.23	\$ -	\$ -	\$ -	\$ -	\$ 451,006.30	\$ 756.50	\$ 20,421.77	\$ 1,856.09	\$ -	\$ 474,040.66	\$ 495,234.36	\$ 21,193.70	LT	FIRE DEPARTMENT	TFR - RESCUE
89230000408347 DUNN, RONALD	5/21/1985 N/A	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ 6,329.31	\$ -	\$ -	\$ -	\$ -	\$ 473,652.93	\$ -	\$ 117,695.90	\$ 2,432.42	\$ -	\$ 593,781.25	\$ 658,592.00	\$ 64,810.75	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT -
89443674 NOTO, ANTHONY M.	12/15/2005 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 628.64	\$ -	\$ -	\$ -	\$ -	\$ 24,121.28	\$ -	\$ -	\$ 156.00	\$ -	\$ 24,277.28	\$ 66,306.00	\$ 42,028.72	MO	FIRE DEPARTMENT	TFR - RESCUE
89540175 VILA, RICARDO J.	3/25/2016 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 324.25	\$ -	\$ -	\$ -	\$ -	\$ 14,686.25	\$ 2,461.31	\$ 8,414.38	\$ -	\$ -	\$ 25,561.94	\$ 31,000.00	\$ 5,438.06	LT	FIRE DEPARTMENT	TFR - PREVENTION
89540194 HARRISON, ADRIENNE S	3/22/2016 11/10/2016	HAND ABSORPTION, INGESTION, INHALATION	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 2,284.13	\$ -	\$ -	\$ 51.00	\$ -	\$ 2,335.13	\$ 2,335.13	\$ -	MO	POLICE DEPARTMENT	34 - PD - ENFORCEMENT -
89540196 RODRIGUEZ, JOSE R.	3/26/2016 N/A	MULTIPLE BODY PARTS GUNSHOT	\$ 802.09	\$ -	\$ 4,184.32	\$ -	\$ -	\$ 93,463.17	\$ 7,016.41	\$ 386,962.23	\$ 2,352.85	\$ -	\$ 489,794.66	\$ 915,000.00	\$ 425,205.34	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT -
89550653 HERNANDEZ, ROBERT A.	10/9/2017 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 890.79	\$ -	\$ -	\$ -	\$ -	\$ 71,565.02	\$ 3,314.72	\$ 36,215.25	\$ 939.50	\$ -	\$ 112,034.49	\$ 198,500.00	\$ 86,465.51	LT	POLICE DEPARTMENT	35 - PD - INV. & SPECIAL OPS
89550670 ROGERS, DENISE	10/16/2017 12/1/2017	HAND CUMULATIVE TRAUMA	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,429.89	\$ -	\$ -	\$ 27.00	\$ -	\$ 1,456.89	\$ 1,456.89	\$ -	MO	WATER	W - DISTRIBUTION
89560797 CLARK, GEORGE A	12/22/2018 4/18/2019	LUMBAR OR SACRAL AREAS TWISTING	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 3,625.34	\$ -	\$ -	\$ 686.00	\$ -	\$ 4,311.34	\$ 4,311.34	\$ -	LT	POLICE DEPARTMENT	36 - PD - SUPPORT
89570050 REGO, TODD M.	1/9/2019 N/A	EAR(S) CUMULATIVE TRAUMA	\$ 206.40	\$ -	\$ -	\$ -	\$ -	\$ 13,507.69	\$ -	\$ -	\$ 125.00	\$ -	\$ 13,632.69	\$ 22,010.00	\$ 8,377.31	MO	POLICE DEPARTMENT	64 - PD - INVESTIGATIONS
89570057 VANDERFORD, BLAKE	2/2/2019 8/16/2019	LUMBAR OR SACRAL AREAS MOTOR VEHICLE	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 2,378.34	\$ -	\$ -	\$ 51.00	\$ -	\$ 2,429.34	\$ 2,429.34	\$ -	MO	POLICE DEPARTMENT	34 - PD - ENFORCEMENT -
89570343 TERRELL, CURTIS M	6/21/2019 N/A	EAR(S) CUMULATIVE TRAUMA	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 7,947.00	\$ -	\$ -	\$ 48.00	\$ -	\$ 7,995.00	\$ 9,695.00	\$ 1,700.00	MO	FIRE DEPARTMENT	TFR - RESCUE
89570344 WILLIAMS, DANIEL A	6/24/2019 9/27/2019	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 4,235.15	\$ 1,249.44	\$ 5,498.02	\$ 54.00	\$ -	\$ 11,036.61	\$ 11,036.61	\$ -	LT	POLICE DEPARTMENT	36 - PD - SUPPORT
89570346 EICHHOLZ, BRIAN S.	6/11/2019 N/A	EAR(S) CUMULATIVE TRAUMA	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 4,000.00	\$ -	\$ -	\$ 54.00	\$ -	\$ 4,054.00	\$ 8,154.00	\$ 4,100.00	MO	FIRE DEPARTMENT	TFR - RESCUE
89570724 LAMBERT, JONATHAN A	12/28/2019 1/7/2020	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 20,335.83	\$ -	\$ -	\$ 39.00	\$ -	\$ 20,374.83	\$ 20,374.83	\$ -	MO	POLICE DEPARTMENT	37 - PD - EXTRA DUTY
89580332 VIRAMONTEZ, ANTHONY Q	5/30/2020 2/22/2021	LUMBAR OR SACRAL AREAS PERSON IN ACT OF A CRIME	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 994.92	\$ -	\$ -	\$ 42.00	\$ -	\$ 1,036.92	\$ 1,036.92	\$ -	MO	POLICE DEPARTMENT	34 - PD - ENFORCEMENT -
89590630 BATTLES, JUSTIN O	8/2/2021 N/A	FOOT TWISTING	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 3,670.23	\$ -	\$ -	\$ 27.00	\$ -	\$ 3,697.23	\$ 4,526.00	\$ 828.77	MO	FIRE DEPARTMENT	TFR - FIRE SUPPRESSION
89590642 TORRES, RAYMOND A.	8/30/2021 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 560.19	\$ -	\$ -	\$ -	\$ -	\$ 1,669.03	\$ 1,988.06	\$ -	\$ -	\$ -	\$ 3,657.09	\$ 22,500.00	\$ 18,842.91	LT<7	FIRE DEPARTMENT	TFR - RESCUE
89590751 HILL, STEPHEN D	10/19/2021 N/A	EAR(S) CUMULATIVE TRAUMA	\$ 34.00	\$ -	\$ -	\$ -	\$ -	\$ 963.00	\$ -	\$ -	\$ -	\$ -	\$ 963.00	\$ 1,500.00	\$ 537.00	MO	FIRE DEPARTMENT	TFR - OCC HEALTH/ANNUAL
89590753 PEREZ, JULIO C JR	10/15/2021 N/A	EAR(S) CUMULATIVE TRAUMA	\$ 46.00	\$ -	\$ -	\$ 3.00	\$ -	\$ 975.00	\$ -	\$ -	\$ 24.00	\$ -	\$ 999.00	\$ 1,524.00	\$ 525.00	MO	FIRE DEPARTMENT	TFR - OCC HEALTH/ANNUAL
89590756 MANN, WILLIAM J	10/25/2021 N/A	EAR(S) CUMULATIVE TRAUMA	\$ 34.00	\$ -	\$ -	\$ -	\$ -	\$ 976.00	\$ -	\$ -	\$ -	\$ -	\$ 976.00	\$ 1,500.00	\$ 524.00	MO	FIRE DEPARTMENT	TFR - OCC HEALTH/ANNUAL
89590773 HALL, ANNETTE D A	10/28/2021 N/A	MULTIPLE BODY PARTS FALL, SLIP, OR TRIP	\$ -	\$ 507.00	\$ -	\$ -	\$ -	\$ 24,062.06	\$ 2,340.00	\$ 2,288.28	\$ 4,978.36	\$ -	\$ 33,668.70	\$ 45,507.00	\$ 11,838.30	LT	CITY ATTORNEY	CA - GENERAL
89590774 JONES, KIMBERLY L	11/1/2021 N/A	UPPER LEG TWISTING	\$ 1,306.52	\$ 694.20	\$ -	\$ -	\$ -	\$ 64,960.00	\$ 7,651.80	\$ 10,110.00	\$ -	\$ -	\$ 82,721.80	\$ 93,020.80	\$ 10,299.00	LT	POLICE DEPARTMENT	36 - PD - SUPPORT
89600374 ROMEO, MICHAEL	7/30/2022 4/24/2023	LOWER LEG INCLUDING CALF TWISTING	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,901.22	\$ -	\$ -	\$ 18.00	\$ -	\$ 1,919.22	\$ 1,919.22	\$ -	MO	POLICE DEPARTMENT	39 - PD - TRAINING
89600379 MURILLO, MARTHA A	8/13/2022 6/26/2023	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,336.64	\$ 4,602.00	\$ 1,730.54	\$ 30.00	\$ -	\$ 21,699.18	\$ 22,889.53	\$ 1,190.35	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT -
89610168 GOLIDAY, ROBERT K	4/11/2023 4/26/2023	EYE(S) FOREIGN BODY IN EYE	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,717.15	\$ -	\$ -	\$ 9.00	\$ -	\$ 1,726.15	\$ 1,726.15	\$ -	MO	PARKS AND RECREATION	P&R - PARKS
89610172 MBIANDA, KAMGA	4/8/2023 10/23/2023	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ 608.95	\$ -	\$ -	\$ 3.00	\$ -	\$ 5,711.47	\$ -	\$ 5,573.98	\$ 28.00	\$ -	\$ 11,313.45	\$ 11,313.45	\$ -	LT	MOBILITY	MOB - PARKING
Total			\$ 65,928.87	\$ 1,521.00	\$ 4,184.32	\$ 42.00	\$ -	\$ 1,766,915.57	\$ 34,367.64	\$ 708,596.18	\$ 22,174.26	\$ -	\$ 2,532,053.65	\$ 3,357,041.97	\$ 824,988.32			

LOSS BY SUBGROUP

000 - CLIENT
Claims From: 01/01/1960 To: 12/31/2023
Activity From: 12/01/2023 To: 12/31/2023

LOCATION	DEPARTMENT	CLAIM NUMBER CLAIMANT FULL NAME	DATE OF INJURY DATE CLOSED	PART OF BODY CAUSE OF INJURY	MEDICAL (ACTIVITY)	REHAB (ACTIVITY)	INDEMNITY (ACTIVITY)	LITIGATION (ACTIVITY)	OTHER (ACTIVITY)	MEDICAL (TO DATE)	REHAB (TO DATE)	INDEMNITY (TO DATE)	LITIGATION (TO DATE)	OTHER (TO DATE)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	CLAIM TYPE
FIRE DEPARTMENT	TFR - RESCUE	8921000374524 MOTT, JAMES	8/5/1983 N/A	HEART CUMULATIVE TRAUMA	\$ 2,009.23	\$ -	\$ -	\$ -	\$ -	\$ 451,006.30	\$ 756.50	\$ 20,421.77	\$ 1,856.09	\$ -	\$ 474,040.66	\$ 495,234.36	\$ 21,193.70	LT
FIRE DEPARTMENT	TFR - RESCUE	89443674 NOTO, ANTHONY M.	12/15/2005 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 628.64	\$ -	\$ -	\$ -	\$ -	\$ 24,121.28	\$ -	\$ -	\$ 156.00	\$ -	\$ 24,277.28	\$ 66,306.00	\$ 42,028.72	MO
FIRE DEPARTMENT	TFR - PREVENTION	89540175 VILA, RICARDO J.	3/25/2016 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 324.25	\$ -	\$ -	\$ -	\$ -	\$ 14,686.25	\$ 2,461.31	\$ 8,414.38	\$ -	\$ -	\$ 25,561.94	\$ 31,000.00	\$ 5,438.06	LT
FIRE DEPARTMENT	TFR - RESCUE	89550659 TAMME, SUSAN	10/13/2017 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 351.55	\$ -	\$ -	\$ 3.00	\$ -	\$ 15,345.95	\$ 2,548.82	\$ 6,645.00	\$ 75.00	\$ -	\$ 24,614.77	\$ 49,513.00	\$ 24,898.23	LT
FIRE DEPARTMENT	TFR - RESCUE	89570346 EICHHOLZ, BRIAN S.	6/11/2019 N/A	EAR(S) CUMULATIVE TRAUMA	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 4,000.00	\$ -	\$ -	\$ 54.00	\$ -	\$ 4,054.00	\$ 8,154.00	\$ 4,100.00	MO
FIRE DEPARTMENT	TFR - RESCUE	89590642 TORRES, RAYMOND A.	8/30/2021 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 560.19	\$ -	\$ -	\$ -	\$ -	\$ 1,669.03	\$ 1,988.06	\$ -	\$ -	\$ -	\$ 3,657.09	\$ 22,500.00	\$ 18,842.91	LT<7
FIRE DEPARTMENT	TFR - RESCUE	89610162 POTOCZNY, ANTHONY W.	4/6/2023 10/24/2023	SHOULDER(S) TWISTING	\$ 65.00	\$ -	\$ -	\$ -	\$ -	\$ 5,124.81	\$ -	\$ -	\$ -	\$ -	\$ 5,124.81	\$ 5,124.81	\$ -	MO
FIRE DEPARTMENT Total					\$ 3,938.86	\$ -	\$ -	\$ 6.00	\$ -	\$ 515,953.62	\$ 7,754.69	\$ 35,481.15	\$ 2,141.09	\$ -	\$ 561,330.55	\$ 677,832.17	\$ 116,501.62	
MOBILITY	MOB - PARKING	89610172 MBIANDA, KAMGA	4/8/2023 10/23/2023	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ 608.95	\$ -	\$ -	\$ 3.00	\$ -	\$ 5,711.47	\$ -	\$ 5,573.98	\$ 28.00	\$ -	\$ 11,313.45	\$ 11,313.45	\$ -	LT
MOBILITY Total					\$ 608.95	\$ -	\$ -	\$ 3.00	\$ -	\$ 5,711.47	\$ -	\$ 5,573.98	\$ 28.00	\$ -	\$ 11,313.45	\$ 11,313.45	\$ -	
PARKS AND RECREATION	P&R - PARKS	89610168 GOLIDAY, ROBERT K	4/11/2023 4/26/2023	EYE(S) FOREIGN BODY IN EYE	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,717.15	\$ -	\$ -	\$ 9.00	\$ -	\$ 1,726.15	\$ 1,726.15	\$ -	MO
PARKS AND RECREATION Total					\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,717.15	\$ -	\$ -	\$ 9.00	\$ -	\$ 1,726.15	\$ 1,726.15	\$ -	
POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII	8921000372839 GARCIA, DENNIS	2/12/1983 N/A	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ 52,148.50	\$ 319.80	\$ -	\$ -	\$ -	\$ 455,740.53	\$ 2,987.40	\$ 113,685.83	\$ 8,146.04	\$ -	\$ 580,559.80	\$ 701,643.40	\$ 121,083.60	LT
POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII	8923000408347 DUNN, RONALD	5/21/1985 N/A	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ 6,329.31	\$ -	\$ -	\$ -	\$ -	\$ 473,652.93	\$ -	\$ 117,695.90	\$ 2,432.42	\$ -	\$ 593,781.25	\$ 658,592.00	\$ 64,810.75	LT
POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII	89540194 HARRISON, ADRIENNE S	3/22/2016 11/10/2016	HAND ABSORPTION, INGESTION, INHALATION	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 2,284.13	\$ -	\$ -	\$ 51.00	\$ -	\$ 2,335.13	\$ 2,335.13	\$ -	MO
POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII	89540196 RODRIGUEZ, JOSE R.	3/26/2016 N/A	MULTIPLE BODY PARTS GUNSHOT	\$ 802.09	\$ -	\$ 4,184.32	\$ -	\$ -	\$ 93,463.17	\$ 7,016.41	\$ 386,962.23	\$ 2,352.85	\$ -	\$ 489,794.66	\$ 915,000.00	\$ 425,205.34	LT
POLICE DEPARTMENT	35 - PD - INV. & SPECIAL OPS (prior 6/09)	89550653 HERNANDEZ, ROBERT A.	10/9/2017 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 890.79	\$ -	\$ -	\$ -	\$ -	\$ 71,565.02	\$ 3,314.72	\$ 36,215.25	\$ 939.50	\$ -	\$ 112,034.49	\$ 198,500.00	\$ 86,465.51	LT
POLICE DEPARTMENT	36 - PD - SUPPORT SERVICES MANAGER	89560797 CLARK, GEORGE A	12/22/2018 4/18/2019	LUMBAR OR SACRAL AREAS TWISTING	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 3,625.34	\$ -	\$ -	\$ 686.00	\$ -	\$ 4,311.34	\$ 4,311.34	\$ -	LT
POLICE DEPARTMENT	64 - PD - INVESTIGATIONS	89570050 REGO, TODD M.	1/9/2019 N/A	EAR(S) CUMULATIVE TRAUMA	\$ 206.40	\$ -	\$ -	\$ -	\$ -	\$ 13,507.69	\$ -	\$ -	\$ 125.00	\$ -	\$ 13,632.69	\$ 22,010.00	\$ 8,377.31	MO
POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII	89570057 VANDERFORD, BLAKE	2/2/2019 8/16/2019	LUMBAR OR SACRAL AREAS MOTOR VEHICLE	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 2,378.34	\$ -	\$ -	\$ 51.00	\$ -	\$ 2,429.34	\$ 2,429.34	\$ -	MO
POLICE DEPARTMENT	39 - PD - TRAINING	89600374 ROMEO, MICHAEL	7/30/2022 4/24/2023	LOWER LEG INCLUDING CALF TWISTING	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,901.22	\$ -	\$ -	\$ 18.00	\$ -	\$ 1,919.22	\$ 1,919.22	\$ -	MO
POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII	89600379 MURILLO, MARTHA A	8/13/2022 6/26/2023	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15,336.64	\$ 4,602.00	\$ 1,730.54	\$ 30.00	\$ -	\$ 21,699.18	\$ 22,889.53	\$ 1,190.35	LT
POLICE DEPARTMENT Total					\$ 60,377.09	\$ 319.80	\$ 4,184.32	\$ 12.00	\$ -	\$ 1,133,455.01	\$ 17,920.53	\$ 656,289.75	\$ 14,831.81	\$ -	\$ 1,822,497.10	\$ 2,529,629.96	\$ 707,132.86	
REVENUE & FINANCE	R & F GENERAL	89610163 TOSELLI, CINDY	4/11/2023 5/15/2023	LUMBAR OR SACRAL AREAS FALL, SLIP, OR TRIP	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,219.31	\$ -	\$ -	\$ 9.00	\$ -	\$ 1,228.31	\$ 1,228.31	\$ -	MO
REVENUE & FINANCE Total					\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,219.31	\$ -	\$ -	\$ 9.00	\$ -	\$ 1,228.31	\$ 1,228.31	\$ -	
WASTEWATER	WW - COLLECTIONS	89570740 RILEY, ANTONIO M	7/21/2019 3/4/2020	WRIST(S) & HAND(S) REPETITIVE MOTION - CTS	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ -	\$ -	\$ -	\$ 1,019.19	\$ -	\$ 1,019.19	\$ 1,019.19	\$ -	LT
WASTEWATER Total					\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ -	\$ -	\$ -	\$ 1,019.19	\$ -	\$ 1,019.19	\$ 1,019.19	\$ -	
WATER	W - DISTRIBUTION	89550670 ROGERS, DENISE	10/16/2017 12/1/2017	HAND CUMULATIVE TRAUMA	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,429.89	\$ -	\$ -	\$ 27.00	\$ -	\$ 1,456.89	\$ 1,456.89	\$ -	MO
WATER Total					\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 1,429.89	\$ -	\$ -	\$ 27.00	\$ -	\$ 1,456.89	\$ 1,456.89	\$ -	
Grand Total					\$ 64,924.90	\$ 319.80	\$ 4,184.32	\$ 33.00	\$ -	\$ 1,659,486.45	\$ 25,675.22	\$ 697,344.88	\$ 18,065.09	\$ -	\$ 2,400,571.64	\$ 3,224,206.12	\$ 823,634.48	

INCURRED OVER \$25K

000 - CLIENT
Claims From: 01/01/1960 To: 12/31/2023
Activity From: 12/01/2023 To: 12/31/2023

CLAIM NUMBER CLAIMANT FULL NAME	DATE OF INJURY DATE CLOSED	PART OF BODY CAUSE OF INJURY	MEDICAL (ACTIVITY)	REHAB (ACTIVITY)	INDEMNITY (ACTIVITY)	LITIGATION (ACTIVITY)	OTHER (ACTIVITY)	MEDICAL (TO DATE)	REHAB (TO DATE)	INDEMNITY (TO DATE)	LITIGATION (TO DATE)	OTHER (TO DATE)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	CLAIM TYPE	LOCATION	DEPARTMENT
8933000037121 VIGIL, MICHAEL A	3/23/1995 N/A	MULTIPLE BODY PARTS STRUCK, KICKED, STABBED, BIT	\$ 13,413.37	\$ 374.40	\$ 4,348.80	\$ 3.00	\$ -	\$ 1,512,173.57	\$ 59,075.69	\$ 1,109,427.22	\$ 10,383.45	\$ -	\$ 2,691,059.93	\$ 3,568,640.49	\$ 877,580.56	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII
89465862 BROWER, MICHAEL D.	11/14/2007 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 11,735.30	\$ 459.00	\$ 4,286.08	\$ 3.00	\$ -	\$ 809,927.01	\$ 14,371.64	\$ 670,529.81	\$ 6,609.85	\$ -	\$ 1,501,438.31	\$ 2,000,000.00	\$ 498,561.69	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII
89410023 CHASTAIN, JACK	10/4/2002 N/A	HEART NO OTHER - MISC.	\$ -	\$ -	\$ 4,788.00	\$ 3.00	\$ -	\$ 101,071.22	\$ 197.20	\$ 923,936.57	\$ 6,778.50	\$ -	\$ 1,031,983.49	\$ 1,979,957.20	\$ 947,973.71	LT	FIRE DEPARTMENT	TFR - GENERAL
89300000371452 MOSLEY, AARON	1/7/1992 N/A	KNEE NO OTHER - MISC.	\$ 126.38	\$ -	\$ 4,171.80	\$ -	\$ -	\$ 157,700.52	\$ 1,903.20	\$ 1,189,151.04	\$ 8,016.30	\$ -	\$ 1,356,771.06	\$ 1,928,353.20	\$ 571,582.14	LT	PARKS AND RECREATION	P&R - PARKS
89330000376445 CLARK, THOMAS	11/20/1994 N/A	INTERNAL ORGANS CONTACT WITH	\$ 1,618.70	\$ 398.50	\$ 4,351.20	\$ -	\$ -	\$ 353,790.76	\$ 2,249.92	\$ 1,104,930.68	\$ 8,744.17	\$ -	\$ 1,469,715.53	\$ 1,824,000.00	\$ 354,284.47	LT	FIRE DEPARTMENT	TFR - FIRE SUPPRESSION
89320000375460 DILEO, JOHN PAUL	4/14/1994 N/A	HAND STRUCK, KICKED, STABBED, BIT	\$ 1,494.23	\$ -	\$ 6,536.30	\$ -	\$ -	\$ 255,683.42	\$ -	\$ 1,183,412.32	\$ 16,051.12	\$ -	\$ 1,455,146.86	\$ 1,702,209.52	\$ 247,062.66	LT	WATER	W - DISTRIBUTION
89560211 MOORE, FRANCES M.	4/9/2018 N/A	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ 256.80	\$ -	\$ -	\$ -	\$ -	\$ 205,743.95	\$ 14,386.35	\$ 39,257.35	\$ 4,998.52	\$ -	\$ 264,386.17	\$ 341,200.00	\$ 76,813.83	LT	POLICE DEPARTMENT	35 - PD - INV. & SPECIAL OPS (prior 6/09)
89444364 APPEL, STEVEN W.	8/1/2006 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 3,811.21	\$ -	\$ -	\$ 3.00	\$ -	\$ 217,922.26	\$ 3,464.57	\$ 18,782.61	\$ 1,938.40	\$ -	\$ 242,107.84	\$ 335,000.00	\$ 92,892.16	LT	FIRE DEPARTMENT	TFR - RESCUE
89540235 OWENS, ANNA M.	4/22/2016 N/A	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ 72.00	\$ 429.00	\$ 3,883.50	\$ -	\$ -	\$ 225,332.83	\$ 12,425.40	\$ 33,638.17	\$ -	\$ -	\$ 271,396.40	\$ 323,400.00	\$ 52,003.60	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII
89521795 RATLIFF, ROOSEVELT	5/9/2014 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 223,175.19	\$ 8,371.84	\$ 19,006.90	\$ 1,033.03	\$ -	\$ 251,586.96	\$ 305,506.90	\$ 53,919.94	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII
89466763 MASSUCCI, CHARLES J.	10/14/2008 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 40,714.22	\$ -	\$ -	\$ 701.32	\$ -	\$ 41,415.54	\$ 86,100.00	\$ 44,684.46	MO	POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII
89540490 SMITHEY, BRIAN C.	8/14/2016 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 37.54	\$ -	\$ -	\$ 3.00	\$ -	\$ 31,499.94	\$ 9,985.27	\$ 863.00	\$ 90.00	\$ -	\$ 42,438.21	\$ 85,167.00	\$ 42,728.79	LT<7	FIRE DEPARTMENT	TFR - GENERAL
89560570 FLANNIGAN, RYAN K	9/5/2018 N/A	MULTIPLE UPPER EXTREMITY TWISTING	\$ 93.10	\$ -	\$ -	\$ -	\$ -	\$ 27,971.14	\$ 4,500.82	\$ 10,229.59	\$ 295.03	\$ -	\$ 42,996.58	\$ 85,010.00	\$ 42,013.42	LT	POLICE DEPARTMENT	39 - PD - TRAINING
89500410 JARBOE, RITA L	11/21/2012 9/23/2014	SHOULDER(S) PUSHING OR PULLING	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 69,706.39	\$ 3,455.72	\$ 11,065.28	\$ 126.00	\$ -	\$ 84,353.39	\$ 84,353.39	\$ -	LT	PARKS AND RECREATION	P&R - PARKS
89530085 SARRASIN, ROBIN S	12/26/2015 4/25/2018	THUMB(S) PERSON IN ACT OF A CRIME	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 36,691.01	\$ -	\$ 8,718.91	\$ 96.00	\$ -	\$ 45,505.92	\$ 45,505.92	\$ -	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII
89610316 CORNELIUS, SARAH K	7/4/2023 N/A	KNEE PERSON IN ACT OF A CRIME	\$ 11,106.24	\$ 764.40	\$ -	\$ 3.00	\$ -	\$ 16,882.68	\$ 2,847.00	\$ 19,835.07	\$ 6.00	\$ -	\$ 39,570.75	\$ 45,403.00	\$ 5,832.25	LT	POLICE DEPARTMENT	36 - PD - SUPPORT SERVICES MANAGER
89454715 BASHAM, TROY A.	11/21/2006 11/13/2008	EAR(S) OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 34.00	\$ -	\$ -	\$ -	\$ -	\$ 42,608.80	\$ -	\$ 2,561.30	\$ 116.00	\$ -	\$ 45,286.10	\$ 45,286.10	\$ -	LT	FIRE DEPARTMENT	TFR - RESCUE
89540489 BELL, KEVIN	8/11/2016 N/A	THORACIC AREA STRIKE AGAINST OR STEP ON	\$ 1,099.55	\$ -	\$ -	\$ 3.00	\$ -	\$ 24,283.54	\$ 7,595.76	\$ 863.00	\$ 4,896.58	\$ -	\$ 37,638.88	\$ 44,950.00	\$ 7,311.12	LT<7	LOGISTICS AND ASSET MANAGEMENT	L&AM - FLEET
89409000429787 JONES-BARBER, RONDA A.	5/24/2002 N/A	ELBOW NO OTHER - MISC.	\$ 81.74	\$ -	\$ -	\$ 3.00	\$ -	\$ 25,594.07	\$ -	\$ -	\$ 122.70	\$ -	\$ 25,716.77	\$ 44,389.67	\$ 18,672.90	MO	POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII
89488502 BENETATOS, PHILLIP DAVID	10/4/2010 N/A	LUMBAR OR SACRAL AREAS LIFTING	\$ 28.00	\$ -	\$ -	\$ 3.00	\$ -	\$ 13,014.86	\$ 272.00	\$ 3,358.60	\$ 2,608.72	\$ -	\$ 19,254.18	\$ 32,000.00	\$ 12,745.82	LT	FIRE DEPARTMENT	TFR - RESCUE
89540233 SUFRIIN, FEGUENS	4/21/2016 8/3/2017	MULTIPLE BODY PARTS FALL, SLIP, OR TRIP	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 14,075.76	\$ 1,591.20	\$ 16,089.99	\$ 33.00	\$ -	\$ 31,789.95	\$ 31,789.95	\$ -	LT	SOLID WASTE	SW - COMMERCIAL
89540175 VILA, RICARDO J.	3/25/2016 N/A	HEART OTHER THAN PHYSICAL CAUSE OF INJURY	\$ 324.25	\$ -	\$ -	\$ -	\$ -	\$ 14,686.25	\$ 2,461.31	\$ 8,414.38	\$ -	\$ -	\$ 25,561.94	\$ 31,000.00	\$ 5,438.06	LT	FIRE DEPARTMENT	TFR - PREVENTION
89610549 DRABINIAK, STEPHEN P	11/10/2023 N/A	MULTIPLE BODY PARTS PERSON IN ACT OF A CRIME	\$ -	\$ -	\$ 2,394.00	\$ -	\$ -	\$ -	\$ -	\$ 2,394.00	\$ -	\$ -	\$ 2,394.00	\$ 31,000.00	\$ 28,606.00	LT	POLICE DEPARTMENT	34 - PD - ENFORCEMENT - DI, DII
89610040 GONZALEZ, HUMBERTO G	2/1/2023 10/24/2023	NECK-SOFT TISSUE REACHING	\$ 97.85	\$ 2,080.57	\$ -	\$ -	\$ -	\$ 10,180.34	\$ 9,025.70	\$ 11,061.81	\$ -	\$ -	\$ 30,267.85	\$ 30,267.85	\$ -	LT	PARKS AND RECREATION	P&R - GENERAL
89532047 WALTON, LOUIS IV	1/6/2015 3/2/2017	KNEE TWISTING	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 25,931.22	\$ -	\$ -	\$ 87.00	\$ -	\$ 26,018.22	\$ 26,018.22	\$ -	LT	POLICE DEPARTMENT	65 - PD - SPECIAL OPS
89610484 LAMBERT, JONATHAN A	9/17/2023 N/A	MULTIPLE BODY PARTS MOTOR VEHICLE	\$ 8,513.82	\$ -	\$ 2,394.00	\$ -	\$ -	\$ 9,853.84	\$ -	\$ 2,394.00	\$ -	\$ -	\$ 12,247.84	\$ 25,800.00	\$ 13,552.16	LT	POLICE DEPARTMENT	35 - PD - INV. & SPECIAL OPS (prior 6/09)
89411040 COTO, FRANK JR	8/7/2003 4/3/2009	EAR(S) CONTINUAL NOISE	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 21,932.89	\$ -	\$ 3,666.00	\$ 138.00	\$ -	\$ 25,736.89	\$ 25,736.89	\$ -	LT	FIRE DEPARTMENT	TFR - FIRE SUPPRESSION
89433169 TAYLOR, MARLIN H.	6/16/2005 N/A	EAR(S) OTHER THAN PHYSICAL CAUSE OF INJURY	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 11,868.60	\$ -	\$ 3,906.02	\$ 108.00	\$ -	\$ 15,882.62	\$ 25,238.60	\$ 9,355.98	LT	FIRE DEPARTMENT	TFR - RESCUE
89540586 ROBINSON, TIMOTHY J	9/20/2016 N/A	EAR(S) OTHER THAN PHYSICAL CAUSE OF INJURY	\$ -	\$ -	\$ -	\$ 3.00	\$ -	\$ 10,622.75	\$ -	\$ 1,941.78	\$ 119.22	\$ -	\$ 12,683.75	\$ 25,000.00	\$ 12,316.25	LT	FIRE DEPARTMENT	TFR - RESCUE
Total			\$ 53,944.08	\$ 4,505.87	\$ 37,153.68	\$ 54.00	\$ -	\$ 4,510,639.03	\$ 158,180.59	\$ 6,399,435.40	\$ 74,096.91	\$ -	\$ 11,142,351.93	\$ 15,158,283.90	\$ 4,015,931.97			

DENIED CLAIMS

CLIENT
Denial Dates from: 12/01/2023 to 12/31/2023
DENIED CLAIM LIST

Claim #	Employee	Injury Date	Denial Date	Reason
89610423	BRITTNEY SMITH	08/31/2023	12/08/2023	The right is reserved to amend these defenses and to raise new defenses as additional facts become known. - The claimant is unable to meet the burden of proof under the presumption statute. The claimant is unable to satisfy the criteria required to support a claim under the Heart & Lung Act. Non compliant with recommended testing and follow up.
89610585	JOHN SMITH	12/07/2023	12/11/2023	The right is reserved to amend these defenses and to raise new defenses as additional facts become known. The condition of claimant is due to natural causes unrelated to his or her employment.
89610593	ANTONIO SMITH	12/13/2023	12/15/2023	The right is reserved to amend these defenses and to raise new defenses as additional facts become known. The condition of claimant is due to natural causes unrelated to his or her employment.

FISCAL YEAR COMPARATIVE

CLIENT
3 POLICY YEAR COMPARISON
BY LOCATION

LOCATION	10/1/2021 - 12/31/2021							
	TOT	MED	INC	LT	PAIDS	PAID ALL CLAIMS	INCURRED	INCURRED ALL CLAIMS
CHIEF OF STAFF	0	0	0	0	\$ -	\$ -	\$ -	\$ 647.70
CITY ATTORNEY	1	0	0	1	\$ 2,847.54	\$ 2,847.54	\$ 7,999.36	\$ 75,987.06
CITY CLERK	0	0	0	0	\$ -	\$ -	\$ -	\$ 36,430.58
CITY COUNCIL	0	0	0	0	\$ -	\$ 3.00	\$ -	\$ 17,079.34
CONTRACT ADMINISTRATION	0	0	0	0	\$ -	\$ 11,872.70	\$ -	\$ 159,361.70
CONVENTION CENTER AND TOURISM	1	1	0	0	\$ 225.00	\$ 9,507.72	\$ 225.00	\$ 1,493,244.92
DEVELOPMENT MANAGEMENT	1	0	0	1	\$ -	\$ 16,821.68	\$ -	\$ 278,415.04
ECONOMIC OPPORTUNITY	1	0	1	0	\$ -	\$ 513.21	\$ -	\$ 20,325.49
FIRE DEPARTMENT	47	31	0	16	\$ 26,681.19	\$ 1,077,376.37	\$ 159,384.24	\$ 73,860,281.43
HUMAN RESOURCES	1	1	0	0	\$ 225.00	\$ 228.00	\$ 225.00	\$ 132,899.76
INFRASTRUCTURE & MOBILITY	0	0	0	0	\$ -	\$ 1,856.79	\$ -	\$ 337,062.42
INTERNAL AUDIT	0	0	0	0	\$ -	\$ -	\$ -	\$ 18,791.75
LOGISTICS AND ASSET MANAGEMENT	5	2	2	1	\$ 6,076.44	\$ 32,899.53	\$ 20,305.97	\$ 1,833,860.69
MARKETING & COMMUNICATIONS	0	0	0	0	\$ -	\$ -	\$ -	\$ 506.75
MAYOR'S OFFICE	0	0	0	0	\$ -	\$ 149.00	\$ -	\$ 212,383.35
MOBILITY	2	1	0	1	\$ 2,967.09	\$ 86,588.81	\$ 8,823.67	\$ 5,141,286.80
NEIGHBORHOOD AFFAIRS	4	3	0	1	\$ 2,521.03	\$ 31,816.69	\$ 5,592.38	\$ 1,258,135.75
PARKS AND RECREATION	10	4	3	3	\$ 5,766.92	\$ 353,568.79	\$ 13,292.44	\$ 15,861,914.20
POLICE DEPARTMENT	72	32	22	18	\$ 38,734.11	\$ 798,679.51	\$ 193,104.03	\$ 79,706,343.77
PURCHASING	0	0	0	0	\$ -	\$ 4,976.16	\$ -	\$ 902,454.86
REVENUE & FINANCE	0	0	0	0	\$ -	\$ 2,488.50	\$ -	\$ 781,361.33
SOLID WASTE	6	4	1	1	\$ 5,614.76	\$ 33,089.74	\$ 5,741.11	\$ 15,736,870.12
TECHNOLOGY & INNOVATION	0	0	0	0	\$ -	\$ 6.00	\$ -	\$ 173,022.39
WASTEWATER	7	5	2	0	\$ 1,753.22	\$ 10,130.97	\$ 3,704.25	\$ 10,870,627.56
WATER	8	4	0	4	\$ 2,655.92	\$ 57,517.25	\$ 8,459.00	\$ 13,083,032.39
Total	166	88	31	47	\$ 96,068.22	\$ 2,595,922.19	\$ 426,856.45	\$ 251,195,121.00

LOCATION	10/1/2022 - 12/31/2022							
	TOT	MED	INC	LT	PAIDS	PAID ALL CLAIMS	INCURRED	INCURRED ALL CLAIMS
CHIEF OF STAFF	0	0	0	0	\$ -	\$ -	\$ -	\$ 647.70
CITY ATTORNEY	1	0	0	1	\$ 3.00	\$ 3.00	\$ 3.00	\$ 101,151.76
CITY CLERK	0	0	0	0	\$ -	\$ -	\$ -	\$ 36,430.58
CITY COUNCIL	0	0	0	0	\$ -	\$ 3.00	\$ -	\$ 17,091.34
CONTRACT ADMINISTRATION	0	0	0	0	\$ -	\$ 449.35	\$ -	\$ 99,745.15
CONVENTION CENTER AND TOURISM	0	0	0	0	\$ -	\$ 11,048.16	\$ -	\$ 1,493,256.92
DEVELOPMENT MANAGEMENT	1	1	0	0	\$ 851.81	\$ 863.81	\$ 1,500.00	\$ 287,682.54
ECONOMIC OPPORTUNITY	0	0	0	0	\$ -	\$ -	\$ -	\$ 20,325.49
FIRE DEPARTMENT	39	26	0	13	\$ 60,068.65	\$ 732,613.21	\$ 205,850.13	\$ 77,660,380.16
HUMAN RESOURCES	0	0	0	0	\$ -	\$ -	\$ -	\$ 133,349.76
INFRASTRUCTURE & MOBILITY	0	0	0	0	\$ -	\$ 489.06	\$ -	\$ 367,062.42
INTERNAL AUDIT	0	0	0	0	\$ -	\$ -	\$ -	\$ 18,791.75
LOGISTICS AND ASSET MANAGEMENT	4	2	1	1	\$ 3,968.31	\$ 27,513.06	\$ 15,189.95	\$ 2,017,982.74
MARKETING & COMMUNICATIONS	0	0	0	0	\$ -	\$ -	\$ -	\$ 506.75
MAYOR'S OFFICE	0	0	0	0	\$ -	\$ -	\$ -	\$ 212,383.35
MOBILITY	5	2	1	2	\$ 4,219.28	\$ 32,872.89	\$ 46,597.00	\$ 5,344,035.33
NEIGHBORHOOD AFFAIRS	1	1	0	0	\$ 1,112.12	\$ 56,377.09	\$ 1,503.00	\$ 1,506,696.95
PARKS AND RECREATION	8	5	0	3	\$ 13,685.64	\$ 169,275.74	\$ 40,152.78	\$ 16,508,609.45
POLICE DEPARTMENT	57	39	10	8	\$ 92,575.56	\$ 986,099.49	\$ 906,494.99	\$ 83,543,593.60
PURCHASING	0	0	0	0	\$ -	\$ 2,378.84	\$ -	\$ 902,454.86
REVENUE & FINANCE	0	0	0	0	\$ -	\$ 15.00	\$ -	\$ 763,423.74
SOLID WASTE	9	6	1	2	\$ 4,641.05	\$ 43,762.69	\$ 9,920.98	\$ 16,041,993.54
TECHNOLOGY & INNOVATION	1	1	0	0	\$ 1,190.19	\$ 1,205.19	\$ 2,300.00	\$ 175,601.39
WASTEWATER	5	5	0	0	\$ 2,144.64	\$ 18,454.30	\$ 6,635.06	\$ 11,007,948.37
WATER	7	6	0	1	\$ 4,923.75	\$ 49,530.16	\$ 10,476.82	\$ 13,224,045.86
Total	138	94	13	31	\$ 189,384.00	\$ 2,179,567.17	\$ 1,246,623.71	\$ 260,961,426.85

LOCATION	10/1/2023 - 12/31/2023							
	TOT	MED	INC	LT	PAIDS	PAID ALL CLAIMS	INCURRED	INCURRED ALL CLAIMS
CHIEF OF STAFF	0	0	0	0	\$ -	\$ -	\$ -	\$ 647.70
CITY ATTORNEY	0	0	0	0	\$ -	\$ 510.00	\$ -	\$ 113,509.70
CITY CLERK	0	0	0	0	\$ -	\$ -	\$ -	\$ 36,430.58
CITY COUNCIL	0	0	0	0	\$ -	\$ 3.00	\$ -	\$ 17,103.34
CONTRACT ADMINISTRATION	0	0	0	0	\$ -	\$ 450.00	\$ -	\$ 100,195.15
CONVENTION CENTER AND TOURISM	0	0	0	0	\$ -	\$ 11,251.21	\$ -	\$ 1,633,262.92
DEVELOPMENT MANAGEMENT	1	1	0	0	\$ -	\$ 10,201.20	\$ -	\$ 308,280.00
ECONOMIC OPPORTUNITY	0	0	0	0	\$ -	\$ -	\$ -	\$ 20,325.49
FIRE DEPARTMENT	28	22	0	6	\$ 22,623.00	\$ 532,890.67	\$ 112,548.03	\$ 80,967,958.80
HUMAN RESOURCES	0	0	0	0	\$ -	\$ -	\$ -	\$ 133,876.85
INFRASTRUCTURE & MOBILITY	0	0	0	0	\$ -	\$ 414.10	\$ -	\$ 367,062.42
INTERNAL AUDIT	0	0	0	0	\$ -	\$ -	\$ -	\$ 18,791.75
LOGISTICS AND ASSET MANAGEMENT	3	2	1	0	\$ 548.06	\$ 16,425.51	\$ 3,548.06	\$ 2,077,531.05
MARKETING & COMMUNICATIONS	0	0	0	0	\$ -	\$ -	\$ -	\$ 506.75
MAYOR'S OFFICE	0	0	0	0	\$ -	\$ -	\$ -	\$ 212,383.35
MOBILITY	12	5	4	3	\$ 5,623.08	\$ 34,255.63	\$ 30,406.55	\$ 5,540,252.20
NEIGHBORHOOD AFFAIRS	0	0	0	0	\$ -	\$ 25,981.73	\$ -	\$ 1,734,944.71
PARKS AND RECREATION	5	4	0	1	\$ 4,057.15	\$ 89,215.43	\$ 9,265.44	\$ 16,615,279.95
POLICE DEPARTMENT	49	34	7	8	\$ 38,437.40	\$ 867,419.76	\$ 162,988.65	\$ 88,064,941.22
PURCHASING	0	0	0	0	\$ -	\$ 4,367.92	\$ -	\$ 904,954.86
REVENUE & FINANCE	0	0	0	0	\$ -	\$ 50.52	\$ -	\$ 764,405.28
SOLID WASTE	6	4	0	2	\$ 9,868.88	\$ 121,406.14	\$ 23,468.00	\$ 16,384,841.49
TECHNOLOGY & INNOVATION	0	0	0	0	\$ -	\$ 12.00	\$ -	\$ 184,430.88
WASTEWATER	7	2	0	5	\$ 5,727.96	\$ 35,278.95	\$ 30,003.00	\$ 11,182,087.71
WATER	7	4	0	3	\$ 9,477.81	\$ 47,056.13	\$ 18,683.44	\$ 13,300,600.53
Total	118	78	12	28	\$ 96,363.34	\$ 1,871,870.20	\$ 390,911.17	\$ 270,172,984.16

FISCAL YEAR COMPARATIVE BY SUBGROUP

Client - Three Fiscal Year Comparison

By Subgroup

Period: 10/01/2021 To: 09/30/2022

Departments	Sum of Amount
TFR - RESCUE	(\$1,866,285.62)
TFR - GENERAL	(\$1,205,210.33)
P&R - RECREATION	(\$532,478.65)
TFR - PREVENTION	(\$293,144.41)
P&R - PARKS	(\$255,810.67)
TFR - OCC HEALTH/ANNUAL PHYSICAL	(\$255,757.70)
MOB - OPERATIONS	(\$241,028.50)
L&AM - FLEET	(\$222,302.83)
NCA - GENERAL	(\$172,542.14)
SW - GENERAL	(\$140,065.10)
W - DISTRIBUTION	(\$119,869.91)
WW - COLLECTIONS	(\$116,224.92)
W - PRODUCTION	(\$95,543.44)
P&R - GENERAL	(\$91,522.66)
T&SS - TRANSPORTATION DIVISION	(\$73,446.95)
SW - RESIDENTIAL	(\$73,307.16)
TFR - TRAINING	(\$52,290.18)
L&AM - FACILITIES	(\$50,718.10)
CADMIN - GENERAL	(\$45,198.14)
CC&T - GENERAL	(\$41,026.92)
NCA - NEIGHBORHOOD ENHANCEMENT	(\$36,311.00)
P&R - SPECIAL FACILITIES	(\$33,429.00)
P&R FORESTRY	(\$31,847.69)
DGM - GENERAL	(\$26,073.53)
MOB - PARKING	(\$24,417.74)
R & F GENERAL	(\$20,371.52)
SW - COMMERCIAL	(\$18,039.72)
HR - GENERAL	(\$17,017.09)
WW - GENERAL	(\$11,472.35)
SW-MCKAY BAY WTE	(\$6,239.66)
MOB - GENERAL	(\$4,068.66)
MO - GENERAL	(\$1,256.00)
EO - GENERAL	(\$513.21)
DGM - CONSTRUCTION SERVICES	(\$276.50)
T&I - GENERAL	(\$270.00)
TFR - HAZMAT	(\$98.86)
CC - GENERAL	(\$12.00)
Grand Total	(\$6,175,488.86)
Recovery Total	\$ 308,252.11
Net Total	\$ (5,867,236.75)

Period: 10/01/2022 To: 09/30/2023

Departments	Sum of Amount
TFR - RESCUE	\$ (2,422,182.15)
TFR - FIRE SUPPRESSION	\$ (1,049,498.83)
TFR - PREVENTION	\$ (444,425.78)
NCA - GENERAL	\$ (280,647.50)
P&R - PARKS	\$ (254,736.42)
L&AM - FLEET	\$ (192,861.73)
SW - GENERAL	\$ (192,213.42)
SW - RESIDENTIAL	\$ (119,448.77)
W - DISTRIBUTION	\$ (112,950.24)
WW - AWTP	\$ (107,378.53)
P&R - RECREATION	\$ (107,064.00)
P&R - GENERAL	\$ (99,408.88)
MOB - OPERATIONS	\$ (94,019.11)
T&SS - TRANSPORTATION DIVISION	\$ (79,656.31)
TFR - TRAINING	\$ (76,869.35)
MOB - GENERAL	\$ (70,222.97)
SW - COMMERCIAL	\$ (64,576.20)
W - PRODUCTION	\$ (59,149.34)
CC&T - GENERAL	\$ (41,570.06)
P&R FORESTRY	\$ (36,112.23)
MOB - PARKING	\$ (31,966.12)
NCA - NEIGHBORHOOD ENHANCEMENT	\$ (29,702.81)
L&AM - FACILITIES	\$ (25,593.04)
WW - COLLECTIONS	\$ (19,212.60)
SW-MCKAY BAY WTE	\$ (18,641.12)
HR - GENERAL	\$ (14,899.35)
T&I - GENERAL	\$ (11,132.49)
WW - GENERAL	\$ (10,012.99)
DGM - GENERAL	\$ (5,419.11)
W - CONSUMER SERVICES	\$ (5,039.94)
DGM - CONSTRUCTION SERVICES	\$ (2,041.60)
R & F GENERAL	\$ (1,324.93)
W - GENERAL	\$ (619.53)
CA - GENERAL	\$ (461.35)
NE - GENERAL	\$ (225.00)
MO - GENERAL	\$ (152.46)
TFR - HAZMAT	\$ (98.86)
CC - GENERAL	\$ (12.00)
Grand Total	\$ (6,081,547.12)
Recovery Total	\$ 370,535.70
Net Total	\$ (5,711,011.42)

Period: 10/01/2023 To: 03/31/2024

Departments	Sum of Amount
TFR - RESCUE	\$ (822,511.98)
TFR - GENERAL	\$ (258,966.63)
W - DISTRIBUTION	\$ (108,954.82)
TFR - FIRE SUPPRESSION	\$ (102,085.30)
P&R - RECREATION	\$ (97,802.55)
SW - GENERAL	\$ (92,738.07)
L&AM - FLEET	\$ (91,521.10)
P&R - PARKS	\$ (81,202.79)
SW - RESIDENTIAL	\$ (63,653.83)
WW - AWTP	\$ (58,579.10)
MOB - OPERATIONS	\$ (56,206.06)
NCA - GENERAL	\$ (51,072.18)
T&SS - TRANSPORTATION DIVISION	\$ (44,598.37)
SW - COMMERCIAL	\$ (43,924.75)
TFR - PREVENTION	\$ (43,670.98)
DGM - CONSTRUCTION SERVICES	\$ (37,198.44)
P&R - GENERAL	\$ (21,838.63)
CC&T - GENERAL	\$ (21,066.25)
WW - COLLECTIONS	\$ (14,277.99)
NCA - NEIGHBORHOOD ENHANCEMENT	\$ (13,639.41)
MOB - PARKING	\$ (9,634.06)
HR - GENERAL	\$ (8,003.42)
L&AM - FACILITIES	\$ (7,958.92)
MOB - GENERAL	\$ (5,051.86)
CA - GENERAL	\$ (2,466.33)
W - CONSUMER SERVICES	\$ (2,099.40)
IA - GENERAL	\$ (450.00)
CADMIN - GENERAL	\$ (450.00)
DGM - GENERAL	\$ (188.54)
MO - GENERAL	\$ (152.00)
R & F GENERAL	\$ (102.75)
T&I - GENERAL	\$ (21.00)
WW - GENERAL	\$ (18.00)
CC - GENERAL	\$ (6.00)
Grand Total	\$ (2,162,111.51)
Recovery Total	\$ 147,687.09
Net Total	\$ (2,014,424.42)

Commercial Risk Management, Inc.

TIMELY REPORTED CLAIMS

890 - CLIENT
TIMELY CLAIMS REPORTING - 12/01/2023 - 12/31/2023

LOCATION	CLAIM NUMBER	NAME	CLAIM TYPE	DATE OF INJURY	DATE REPORTED	DATE RECEIVED	NUM DAYS
DEVELOPMENT & GROWTH MANAGEMENT	12345678	Doe, Karen	MO	12/6/2023	12/7/2023	12/8/2023	1
TOTAL CLAIMS	1	TOTAL DAYS	1			AVERAGE DAYS	1
FIRE DEPARTMENT	12345678	Doe, Justin	MO	12/4/2023	12/4/2023	12/6/2023	2
	12345678	Doe, Nicole	LT	12/6/2023	12/6/2023	12/8/2023	2
	12345678	Doe, Dustin	MO	12/11/2023	12/11/2023	12/11/2023	0
	12345678	Doe, Daniel	MO	12/27/2023	12/27/2023	1/11/2024	15
TOTAL CLAIMS	4	TOTAL DAYS	19			AVERAGE DAYS	4.75
LOGISTICS AND ASSET MANAGEMENT	12345678	Smith, Steven	MO	12/11/2023	12/11/2023	12/12/2023	1
TOTAL CLAIMS	1	TOTAL DAYS	1			AVERAGE DAYS	1
POLICE DEPARTMENT	12345678	Smith, Rebecca	MO	12/2/2023	12/2/2023	12/2/2023	0
	12345678	Smith, Patrick	MO	12/4/2023	12/4/2023	12/5/2023	1
	12345678	Smith, Stephanie	MO	12/4/2023	12/4/2023	12/5/2023	1
	12345678	Smith, Michael	MO	12/4/2023	12/4/2023	12/5/2023	1
	12345678	Smith, Luis	MO	12/27/2023	12/27/2023	12/29/2023	2
	12345678	Smith, Edward	MO	12/30/2023	12/30/2023	1/2/2024	3
TOTAL CLAIMS	6	TOTAL DAYS	8			AVERAGE DAYS	1.33
SOLID WASTE	12345678	Doe, Donald	MO	12/6/2023	12/6/2023	12/7/2023	1
	12345678	Doe, Thomas	MO	12/25/2023	12/26/2023	12/27/2023	1
TOTAL CLAIMS	2	TOTAL DAYS	2			AVERAGE DAYS	1
WASTEWATER	12345678	Doe, Chris	LT	12/7/2023	12/7/2023	12/7/2023	0
	12345678	Doe, Travis	LT	12/13/2023	12/13/2023	12/13/2023	0
	12345678	Doe, Bob	LT	12/13/2023	12/13/2023	12/13/2023	0
	12345678	Doe, Jose	MO	12/29/2023	12/29/2023	12/30/2023	1
TOTAL CLAIMS	4	TOTAL DAYS	1			AVERAGE DAYS	0.25
OVERALL TOTAL CLAIMS	38	OVERALL TOTAL DAYS	81		OVERALL AVERAGE DAYS		2.13

FREQUENCY REPORTS

FREQUENCY BY PART OF BODY

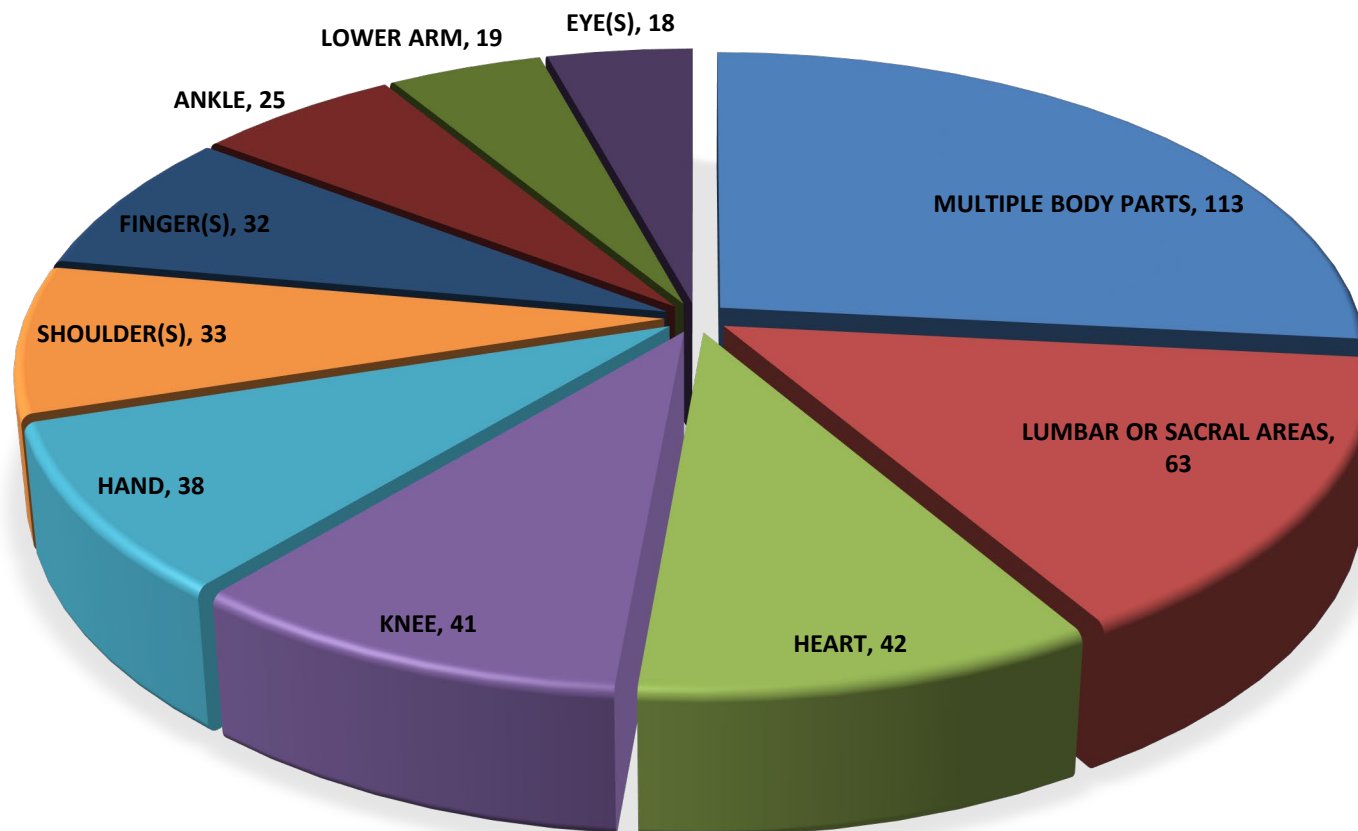
Client: CLIENT
FREQUENCY ANALYSIS REPORT
By Body Part
For Date of Accident Period 10/1/2022 - 9/30/2023
As Of 9/30/2023

Body Part	Open Claims	Total Med	Total LT	Total Inc	Total Claims	Total Paid	Total Reserve	Total Incurred	Claim %	Paid %	Reserve %	Incurred %
HEART	11	6	36	0	42	\$ 252,121.50	\$ 265,236.01	\$ 517,357.51	6.82%	11.52%	29.42%	16.74%
MULTIPLE BODY PARTS	18	66	25	22	113	\$ 813,799.12	\$ 298,679.76	\$ 1,112,478.88	18.34%	37.18%	33.13%	36.00%
LOWER ARM	0	13	2	4	19	\$ 17,784.15	\$ 225.00	\$ 18,009.15	3.08%	0.81%	0.02%	0.58%
OTHER FACIAL SOFT TISSUE	0	7	1	4	12	\$ 5,888.89	\$ -	\$ 5,888.89	1.95%	0.27%	0.00%	0.19%
EYE(S)	3	13	0	5	18	\$ 4,313.61	\$ 5,775.00	\$ 10,088.61	2.92%	0.20%	0.64%	0.33%
LUMBAR OR SACRAL AREAS	15	45	12	6	63	\$ 185,665.89	\$ 41,991.45	\$ 227,657.34	10.23%	8.48%	4.66%	7.37%
BRAIN	1	2	0	1	3	\$ -	\$ 1,500.00	\$ 1,500.00	0.49%	0.00%	0.17%	0.05%
SKULL	3	8	4	3	15	\$ 6,060.12	\$ 2,775.00	\$ 8,835.12	2.44%	0.28%	0.31%	0.29%
SHOULDER(S)	9	24	6	3	33	\$ 81,222.02	\$ 53,885.17	\$ 135,107.19	5.36%	3.71%	5.98%	4.37%
ELBOW	2	6	2	2	10	\$ 14,189.81	\$ 5,201.50	\$ 19,391.31	1.62%	0.65%	0.58%	0.63%
FINGER(S)	4	21	3	8	32	\$ 53,014.89	\$ 5,396.64	\$ 58,411.53	5.19%	2.42%	0.60%	1.89%
WRIST(S) & HAND(S)	1	3	0	0	3	\$ 6,902.64	\$ 1,500.00	\$ 8,402.64	0.49%	0.32%	0.17%	0.27%
LOWER LEG INCLUDING CALF	6	14	2	1	17	\$ 18,791.54	\$ 13,699.12	\$ 32,490.66	2.76%	0.86%	1.52%	1.05%
UPPER ARM INCL. CLAVICLE/SCAPULA	4	5	4	1	10	\$ 172,730.97	\$ 19,079.57	\$ 191,810.54	1.62%	7.89%	2.12%	6.21%
KNEE	10	22	13	6	41	\$ 205,169.73	\$ 81,219.52	\$ 286,389.25	6.66%	9.37%	9.01%	9.27%
ANKLE	2	22	1	2	25	\$ 27,722.45	\$ 3,000.00	\$ 30,722.45	4.06%	1.27%	0.33%	0.99%
UPPER LEG	1	3	2	3	8	\$ 11,515.53	\$ 1,349.12	\$ 12,864.65	1.30%	0.53%	0.15%	0.42%
NOSE	0	0	1	0	1	\$ 4,657.34	\$ -	\$ 4,657.34	0.16%	0.21%	0.00%	0.15%
NECK-SOFT TISSUE	3	3	1	1	5	\$ 38,067.33	\$ 11,512.21	\$ 49,579.54	0.81%	1.74%	1.28%	1.60%
FOOT	3	9	1	3	13	\$ 14,654.11	\$ 8,289.64	\$ 22,943.75	2.11%	0.67%	0.92%	0.74%
CHEST	0	5	1	1	7	\$ 13,048.44	\$ -	\$ 13,048.44	1.14%	0.60%	0.00%	0.42%
HAND	5	23	6	9	38	\$ 122,555.41	\$ 23,381.89	\$ 145,937.30	6.17%	5.60%	2.59%	4.72%
THUMB(S)	1	5	1	1	7	\$ 10,088.43	\$ 1,431.08	\$ 11,519.51	1.14%	0.46%	0.16%	0.37%
EAR(S)	4	6	3	0	9	\$ 19,771.31	\$ 11,369.84	\$ 31,141.15	1.46%	0.90%	1.26%	1.01%
ABDOMEN INCLUDING GROIN	1	5	1	2	8	\$ 31,408.84	\$ 36,274.30	\$ 67,683.14	1.30%	1.44%	4.02%	2.19%
NECK INJURY-MULTIPLE	1	5	1	0	6	\$ 21,967.89	\$ 3,352.29	\$ 25,320.18	0.97%	1.00%	0.37%	0.82%
WRIST	2	9	2	2	13	\$ 18,700.29	\$ 4,751.42	\$ 23,451.71	2.11%	0.85%	0.53%	0.76%
HIP	1	3	2	1	6	\$ 9,971.03	\$ 529.99	\$ 10,501.02	0.97%	0.46%	0.06%	0.34%
LUNGS	0	1	2	4	7	\$ 885.51	\$ -	\$ 885.51	1.14%	0.04%	0.00%	0.03%
MOUTH	1	6	0	1	7	\$ 813.28	\$ -	\$ 813.28	1.14%	0.04%	0.00%	0.03%
BUTTOCKS	0	0	0	1	1	\$ -	\$ -	\$ -	0.16%	0.00%	0.00%	0.00%
Totals	112	366	141	109	616	\$ 2,188,659.80	\$ 901,405.52	\$ 3,090,065.32				

Commercial Risk Management, Inc

FREQUENCY BY PART OF BODY GRAPH

"Client"
Top Ten Body Parts by Total Workers' Compensation Claims
Claims 10/01/2022-09/30/2023



As of 09/30/2023

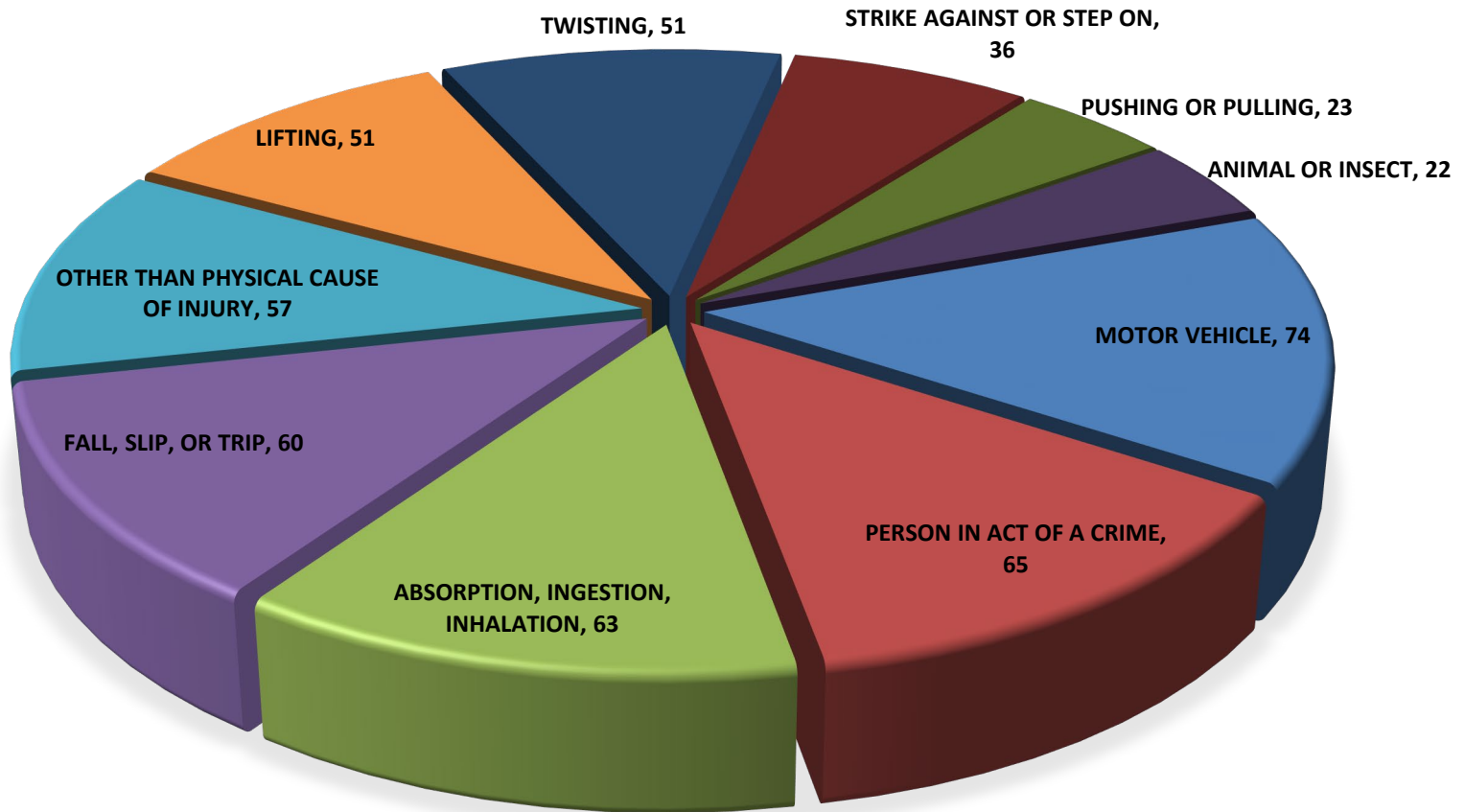
FREQUENCY BY CAUSE OF INJURY

Client: CLIENT
FREQUENCY ANALYSIS REPORT
By Cause of Injury
For Date of Accident Period 10/1/2022 - 9/30/2023
As Of 9/30/2023

Cause of Injury	Open Claims	Total Med	Total LT	Total Inc	Total Claims	Total Paid	Total Reserve	Total Incurred	Claim %	Paid %	Reserve %	Incurred %
TEMPERATURE EXTREMES	1	7	2	2	11	\$ 55,159.72	\$ 1,725.00	\$ 56,884.72	1.79%	2.52%	0.19%	1.84%
FALL, SLIP, OR TRIP	12	34	12	14	60	\$ 219,982.66	\$ 78,515.53	\$ 298,498.19	9.74%	10.05%	8.71%	9.66%
MOTOR VEHICLE	19	46	15	13	74	\$ 569,982.63	\$ 268,091.29	\$ 838,073.92	12.01%	26.04%	29.74%	27.12%
STRIKE AGAINST OR STEP ON	5	22	5	9	36	\$ 30,192.91	\$ 5,550.79	\$ 35,743.70	5.84%	1.38%	0.62%	1.16%
PERSON IN ACT OF A CRIME	8	44	5	16	65	\$ 139,844.92	\$ 33,363.07	\$ 173,207.99	10.55%	6.39%	3.70%	5.61%
OTHER THAN PHYSICAL CAUSE OF INJURY	12	9	47	1	57	\$ 291,752.04	\$ 266,511.01	\$ 558,263.05	9.25%	13.33%	29.57%	18.07%
FIRE OR FLAME	0	3	0	0	3	\$ 176.54	\$ -	\$ 176.54	0.49%	0.01%	0.00%	0.01%
STEAM OR HOT FLUIDS	0	0	1	0	1	\$ 2,247.42	\$ -	\$ 2,247.42	0.16%	0.10%	0.00%	0.07%
CONTACT WITH HOT OBJECT	0	3	0	0	3	\$ 1,858.64	\$ -	\$ 1,858.64	0.49%	0.08%	0.00%	0.06%
CAUGHT IN, UNDER OR BETWEEN	4	12	1	3	16	\$ 78,455.97	\$ 27,861.88	\$ 106,317.85	2.60%	3.58%	3.09%	3.44%
STRUCK BY CO-WORKER, PATIENT	2	6	1	0	7	\$ 25,773.74	\$ 2,992.21	\$ 28,765.95	1.14%	1.18%	0.33%	0.93%
FALLING OR FLYING OBJECT	1	7	0	2	9	\$ 11,787.71	\$ 1,950.00	\$ 13,737.71	1.46%	0.54%	0.22%	0.44%
STRUCK, KICKED, STABBED, BIT	1	1	0	1	2	\$ 466.80	\$ 1,275.00	\$ 1,741.80	0.32%	0.02%	0.14%	0.06%
PUSHING OR PULLING	6	11	8	4	23	\$ 136,953.54	\$ 59,758.14	\$ 196,711.68	3.73%	6.26%	6.63%	6.37%
HAND TOOL, UTENSIL-NOT POWERED	0	4	0	2	6	\$ 2,902.85	\$ -	\$ 2,902.85	0.97%	0.13%	0.00%	0.09%
CONTACT WITH ELECTRIC	0	2	0	1	3	\$ 2,542.91	\$ -	\$ 2,542.91	0.49%	0.12%	0.00%	0.08%
FOREIGN BODY IN EYE	0	4	0	1	5	\$ 3,051.25	\$ -	\$ 3,051.25	0.81%	0.14%	0.00%	0.10%
LIFTING	16	35	12	4	51	\$ 301,424.17	\$ 93,452.80	\$ 394,876.97	8.28%	13.77%	10.37%	12.78%
EXPLOSION OR FLARE BACK	0	1	0	0	1	\$ 576.31	\$ -	\$ 576.31	0.16%	0.03%	0.00%	0.02%
ANIMAL OR INSECT	3	16	2	4	22	\$ 21,893.38	\$ 9,223.10	\$ 31,116.48	3.57%	1.00%	1.02%	1.01%
RUBBED OR ABRADED	0	1	1	0	2	\$ -	\$ -	\$ -	0.32%	0.00%	0.00%	0.00%
SLIP OR TRIP DID NOT FALL	0	0	1	0	1	\$ 1,808.65	\$ -	\$ 1,808.65	0.16%	0.08%	0.00%	0.06%
CUT, PUNCTURED	0	11	1	0	12	\$ 34,559.63	\$ -	\$ 34,559.63	1.95%	1.58%	0.00%	1.12%
CUMULATIVE TRAUMA	7	9	7	0	16	\$ 26,067.05	\$ 19,752.59	\$ 45,819.64	2.60%	1.19%	2.19%	1.48%
TWISTING	6	37	11	3	51	\$ 168,058.53	\$ 13,045.90	\$ 181,104.43	8.28%	7.68%	1.45%	5.86%
FALL FROM DIFFERENT LEVEL	0	0	1	0	1	\$ 584.09	\$ -	\$ 584.09	0.16%	0.03%	0.00%	0.02%
FALL ON SAME LEVEL	0	1	0	0	1	\$ 323.12	\$ -	\$ 323.12	0.16%	0.01%	0.00%	0.01%
JUMPING	0	1	0	0	1	\$ 1,396.82	\$ -	\$ 1,396.82	0.16%	0.06%	0.00%	0.05%
REACHING	1	1	1	0	2	\$ 27,044.59	\$ 8,512.21	\$ 35,556.80	0.32%	1.24%	0.94%	1.15%
STRAIN OR INJURY	1	1	0	0	1	\$ -	\$ 1,500.00	\$ 1,500.00	0.16%	0.00%	0.17%	0.05%
HAND TOOL OR MACHINE IN USE	1	2	1	1	4	\$ 7,405.96	\$ 1,275.00	\$ 8,680.96	0.65%	0.34%	0.14%	0.28%
ABSORPTION, INGESTION, INHALATION	6	33	4	26	63	\$ 24,385.25	\$ 7,050.00	\$ 31,435.25	10.23%	1.11%	0.78%	1.02%
Totals	112	366	141	109	616	\$ 2,188,659.80	\$ 901,405.52	\$ 3,090,065.32				

FREQUENCY BY CAUSE OF INJURY GRAPH

"Client"
Top Ten Causes of Injury by Total Workers' Compensation Claims
Claims 10/01/2022-09/30/2023



As of 09/30/2023

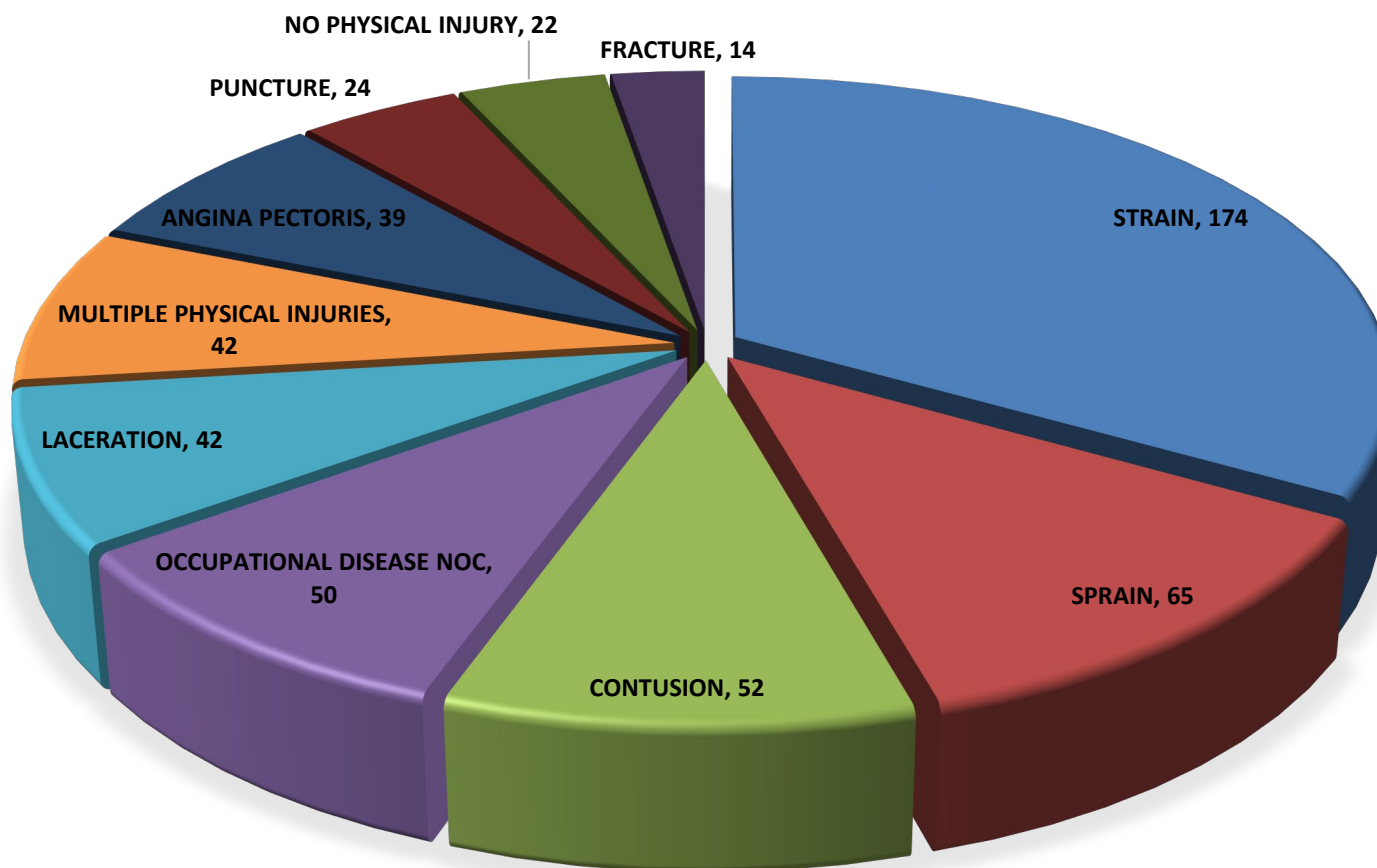
FREQUENCY BY NATURE OF INJURY

Client: CLIENT
FREQUENCY ANALYSIS REPORT
By Nature of Injury
For Date of Accident Period 10/1/2022 - 9/30/2023
As Of 9/30/2023

Nature of Injury	Open Claims	Total Med	Total LT	Total Inc	Total Claims	Total Paid	Total Reserve	Total Incurred	Claim %	Paid %	Reserve %	Incurred %
NO PHYSICAL INJURY	0	5	3	14	22	\$ 6,269.51	\$ -	\$ 6,269.51	3.57%	0.29%	0.00%	0.20%
ANGINA PECTORIS	9	5	34	0	39	\$ 177,067.44	\$ 181,598.07	\$ 358,665.51	6.33%	8.09%	20.15%	11.61%
BURN	0	6	1	0	7	\$ 4,282.60	\$ -	\$ 4,282.60	1.14%	0.20%	0.00%	0.14%
CONTUSION	10	34	5	13	52	\$ 70,693.62	\$ 16,112.30	\$ 86,805.92	8.44%	3.23%	1.79%	2.81%
CRUSHING	2	4	2	2	8	\$ 154,367.75	\$ 35,454.83	\$ 189,822.58	1.30%	7.05%	3.93%	6.14%
DISLOCATION	1	1	0	0	1	\$ -	\$ 1,500.00	\$ 1,500.00	0.16%	0.00%	0.17%	0.05%
ELECTRIC SHOCK	0	2	0	1	3	\$ 2,542.91	\$ -	\$ 2,542.91	0.49%	0.12%	0.00%	0.08%
FOREIGN BODY	0	4	0	1	5	\$ 3,051.25	\$ -	\$ 3,051.25	0.81%	0.14%	0.00%	0.10%
FRACTURE	6	8	6	0	14	\$ 436,833.93	\$ 208,915.74	\$ 645,749.67	2.27%	19.96%	23.18%	20.90%
HEARING LOSS (TRAUMATIC ONLY)	0	1	0	0	1	\$ 576.31	\$ -	\$ 576.31	0.16%	0.03%	0.00%	0.02%
HEAT PROSTRATION	1	6	2	2	10	\$ 52,156.01	\$ 1,725.00	\$ 53,881.01	1.62%	2.38%	0.19%	1.74%
HERNIA	0	0	1	0	1	\$ 22,355.30	\$ (0.70)	\$ 22,354.60	0.16%	1.02%	0.00%	0.72%
INFLAMMATION	0	3	1	2	6	\$ 2,336.27	\$ 4.17	\$ 2,340.44	0.97%	0.11%	0.00%	0.08%
LACERATION	3	29	1	12	42	\$ 51,183.17	\$ 3,000.00	\$ 54,183.17	6.82%	2.34%	0.33%	1.75%
MYOCARDIAL INFARCTION	2	1	2	0	3	\$ 75,054.06	\$ 83,637.94	\$ 158,692.00	0.49%	3.43%	9.28%	5.14%
PUNCTURE	3	18	2	4	24	\$ 25,116.43	\$ 9,223.10	\$ 34,339.53	3.90%	1.15%	1.02%	1.11%
RUPTURE	1	1	0	0	1	\$ 5,605.40	\$ 1,894.60	\$ 7,500.00	0.16%	0.26%	0.21%	0.24%
SEVERANCE	0	1	0	0	1	\$ 1,838.29	\$ -	\$ 1,838.29	0.16%	0.08%	0.00%	0.06%
SPRAIN	13	47	12	6	65	\$ 294,937.39	\$ 49,139.92	\$ 344,077.31	10.55%	13.48%	5.45%	11.13%
STRAIN	40	118	37	19	174	\$ 581,214.56	\$ 229,779.79	\$ 810,994.35	28.25%	26.56%	25.49%	26.25%
SYNCOPE	1	0	2	0	2	\$ 234.00	\$ 1,275.00	\$ 1,509.00	0.32%	0.01%	0.14%	0.05%
OD/CT-RESPIRATORY DISORDERS	0	1	1	4	6	\$ 885.51	\$ -	\$ 885.51	0.97%	0.04%	0.00%	0.03%
OD/CT-POISONING-CHEMICAL	3	5	0	2	7	\$ 156.75	\$ 4,500.00	\$ 4,656.75	1.14%	0.01%	0.50%	0.15%
OD/CT-DERMATITIS	0	4	1	1	6	\$ 1,360.44	\$ -	\$ 1,360.44	0.97%	0.06%	0.00%	0.04%
OCCUPATIONAL DISEASE NOC	3	29	2	19	50	\$ 27,395.03	\$ 2,550.00	\$ 29,945.03	8.12%	1.25%	0.28%	0.97%
HEARING LOSS (NON-TRAUMATIC)	4	5	1	0	6	\$ 17,148.16	\$ 11,369.84	\$ 28,518.00	0.97%	0.78%	1.26%	0.92%
MENTAL STRESS	0	1	3	0	4	\$ 36,441.28	\$ -	\$ 36,441.28	0.65%	1.67%	0.00%	1.18%
CARPAL TUNNEL SYNDROME	1	1	1	0	2	\$ 1,034.52	\$ 465.48	\$ 1,500.00	0.32%	0.05%	0.05%	0.05%
CUMULATIVE TRAUMA NOC	1	0	4	0	4	\$ 4,328.09	\$ 3,674.91	\$ 8,003.00	0.65%	0.20%	0.41%	0.26%
MULTIPLE PHYSICAL INJURIES	7	23	13	6	42	\$ 130,993.11	\$ 54,085.53	\$ 185,078.64	6.82%	5.99%	6.00%	5.99%
Totals	112	366	141	109	616	\$ 2,188,659.80	\$ 901,405.52	\$ 3,090,065.32				

FREQUENCY BY NATURE OF INJURY GRAPH

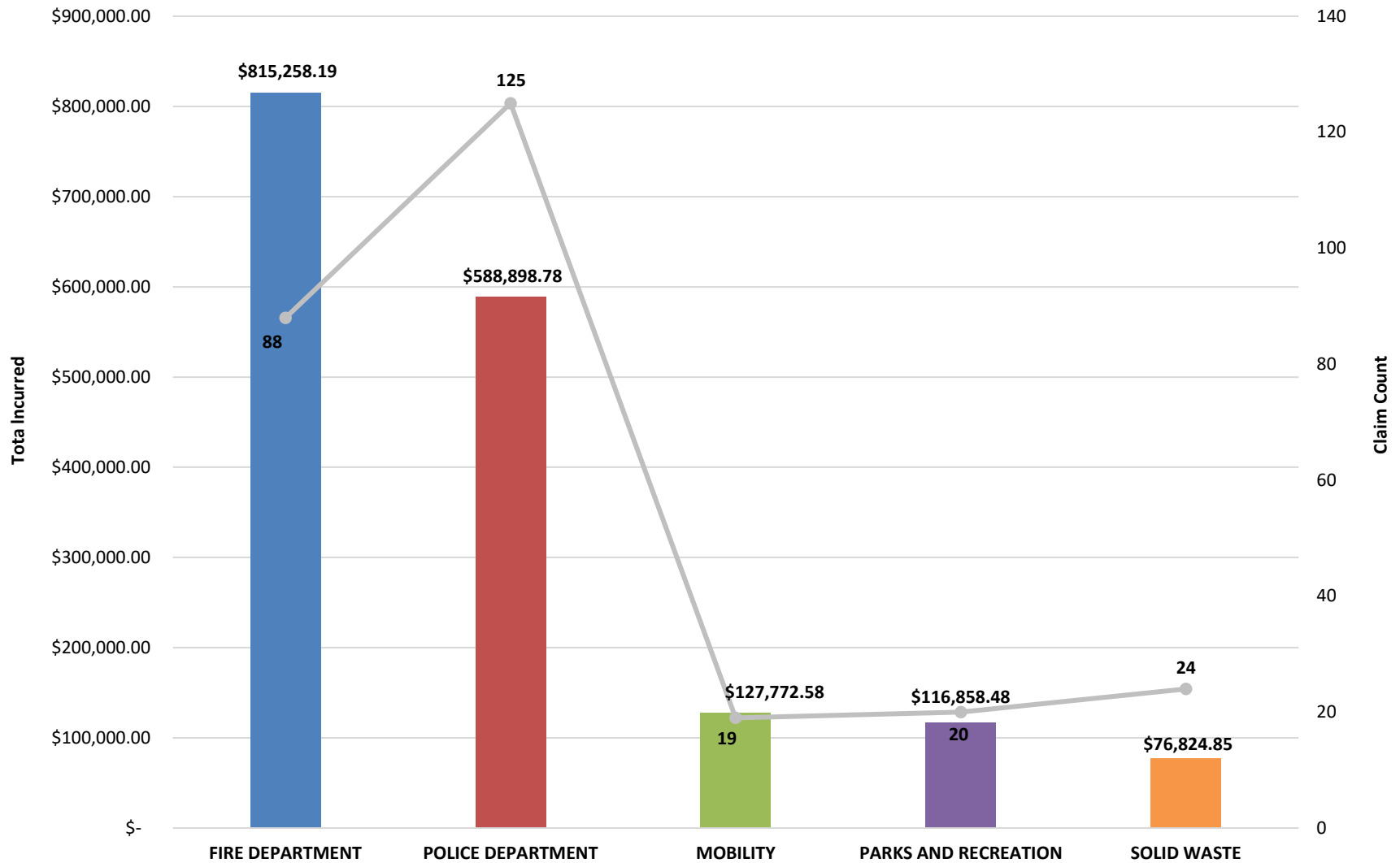
"Client"
Top Ten Nature of Injury by Total Workers' Compensation Claims
Claims 10/01/2022-09/30/2023



As of 09/30/2023

TOP FIVE DEPARTMENTS BY TOTAL INCURRED

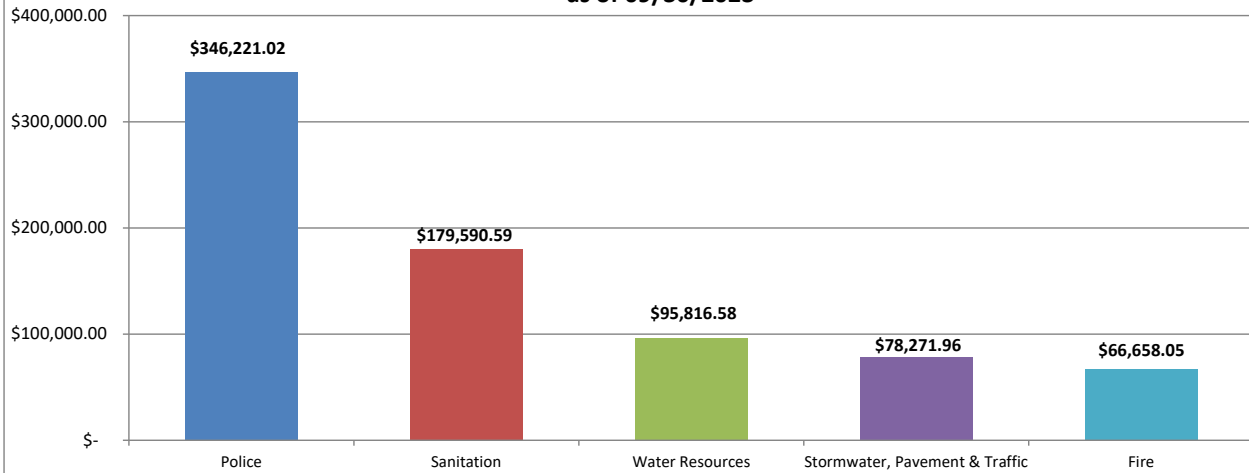
"Client"
Top Five Departments by Total Incurred with Claim Counts
Claims 10/01/2022-09/30/2023



As of 09/30/2023

TOP DEPARTMENTS CAUSE OF INJURY GRAPH

Client
Top 5 Departments by Total Paid
Policy Period: 10/01/2022- 09/30/2023
as of 09/30/2023



Cause of Injury	Open Claims	Total Med	Total LT	Total Inc	Total Claims	Total Paid	Total Reserve	Total Incurred
LIFTING	7	14	0	3	17	\$ 8,005.17	\$ 8,412.88	\$ 16,418.05
TWISTING	3	1	6	4	11	\$ 36,612.52	\$ 54,224.97	\$ 90,837.49
CAUGHT IN, UNDER OR BETWEEN	1	2	1	0	3	\$ 677.34	\$ 1,502.50	\$ 2,179.84
ABSORPTION, INGESTION, INHALATION	2	4	1	6	11	\$ 2,882.17	\$ 3,000.00	\$ 5,882.17
FALL, SLIP, OR TRIP	2	3	3	7	13	\$ 45,297.49	\$ 56,935.34	\$ 102,232.83
PERSON IN ACT OF A CRIME	16	27	16	27	70	\$ 136,836.67	\$ 190,924.13	\$ 327,760.80
HAND TOOL, UTENSIL-NOT POWERED	0	1	0	0	1	\$ 1,618.04	\$ -	\$ 1,618.04
MOTOR VEHICLE	5	4	5	5	14	\$ 73,183.30	\$ 121,330.46	\$ 194,513.76
CUMULATIVE TRAUMA	2	1	3	3	7	\$ 23,822.56	\$ 6,991.25	\$ 30,813.81
FALLING OR FLYING OBJECT	1	0	1	0	1	\$ 11,061.05	\$ 9,468.95	\$ 20,530.00
OTHER THAN PHYSICAL CAUSE OF INJURY	0	0	2	0	2	\$ 233.42	\$ -	\$ 233.42
Totals For Police	42	60	39	56	155	\$ 346,221.02	\$ 460,544.09	\$ 806,765.11
MOTOR VEHICLE	3	3	4	0	7	\$ 38,930.03	\$ 11,047.41	\$ 49,977.44
FALL, SLIP, OR TRIP	0	2	1	1	4	\$ 3,083.71	\$ -	\$ 3,083.71
STRIKE AGAINST OR STEP ON	1	4	0	0	4	\$ 10,283.15	\$ 1,015.12	\$ 11,298.27
TWISTING	1	1	3	0	4	\$ 19,004.16	\$ 3,784.88	\$ 22,789.04
CUMULATIVE TRAUMA	2	2	4	0	6	\$ 62,567.06	\$ 18,540.77	\$ 81,107.83
PUSHING OR PULLING	4	4	4	4	12	\$ 45,722.48	\$ 57,048.51	\$ 102,770.99
Totals For Sanitation	12	17	16	5	38	\$ 179,590.59	\$ 91,436.69	\$ 271,027.28
FALLING OR FLYING OBJECT	1	3	0	0	3	\$ 4,830.52	\$ 1,163.32	\$ 5,993.57
FALL, SLIP, OR TRIP	1	3	0	1	4	\$ 8,256.84	\$ 22,550.35	\$ 30,807.19
STRIKE AGAINST OR STEP ON	0	1	0	0	1	\$ 4,083.23	\$ -	\$ 4,083.23
HAND TOOL, UTENSIL-NOT POWERED	2	3	1	1	5	\$ 11,506.27	\$ 26,015.87	\$ 37,522.14
TWISTING	5	7	3	0	10	\$ 41,585.63	\$ 99,220.97	\$ 141,079.60
MOTOR VEHICLE	3	1	2	1	4	\$ 14,076.42	\$ 33,481.75	\$ 47,558.17
HAND TOOL OR MACHINE IN USE	0	0	3	1	4	\$ 11,204.67	\$ 3,000.00	\$ 14,204.67
Totals For Water Resources	13	19	9	4	32	\$ 95,816.58	\$ 185,432.26	\$ 281,248.84
FALL, SLIP, OR TRIP	2	8	1	2	11	\$ 25,941.26	\$ 2,898.98	\$ 28,840.44
MOTOR VEHICLE	1	3	0	1	4	\$ 3,754.45	\$ 2,377.56	\$ 6,132.01
LIFTING	2	3	2	1	6	\$ 27,628.16	\$ 31,487.92	\$ 59,116.08
TEMPERATURE EXTREMES	3	3	1	1	5	\$ 3,513.27	\$ 64,816.69	\$ 68,329.96
PUSHING OR PULLING	2	1	2	0	3	\$ 14,628.80	\$ 9,728.46	\$ 24,357.26
CAUGHT IN, UNDER OR BETWEEN	3	1	3	3	7	\$ 2,805.82	\$ 12,224.18	\$ 15,030.00
Totals For Stormwater, Pavement & Traffic	13	19	9	8	36	\$ 78,271.96	\$ 123,533.79	\$ 201,805.75
ABNORMAL AIR PRESSURE	0	1	0	0	1	\$ 5,785.30	\$ -	\$ 5,785.30
HAND TOOL, UTENSIL-NOT POWERED	1	2	0	0	2	\$ 434.56	\$ 1,500.00	\$ 1,934.56
LIFTING	2	1	2	1	4	\$ 2,758.26	\$ 10,510.02	\$ 13,268.28
OTHER THAN PHYSICAL CAUSE OF INJURY	8	9	13	2	24	\$ 28,032.06	\$ 92,715.59	\$ 120,747.65
REACHING	0	1	0	0	1	\$ 6,608.10	\$ -	\$ 6,608.10
TWISTING	7	4	6	2	12	\$ 23,039.77	\$ 76,998.93	\$ 79,987.45
Totals For Fire	18	18	21	5	44	\$ 66,658.05	\$ 181,724.54	\$ 248,382.59

UTILIZATION CHARGE/PAID BY PROVIDER

CLIENT
Date From: 12/01/2023 To: 12/31/2023

Tax ID	Provider	Charged	Paid
273584158	ABSOLUTE SOLUTIONS	\$240.00	\$240.00
823430528	ANESTHESIA DYNAMICS LLC	\$23,200.00	\$1,373.46
593503564	ANOOP K REDDY , M.D., P.A .	\$1,450.00	\$1,450.00
462417924	AXIOM NATIONAL, LLC	\$1,100.00	\$1,100.00
593051816	BAY AREA CHEST PHYSICIANS, P.A.	\$161.00	\$72.58
202928709	BAYCARE HEALTH SYSTEM, INC.	\$2,974.00	\$1,167.58
832099849	BAYCARE HOSPITAL WESLEY CHAPEL	\$8,655.00	\$3,188.93
752400186	COUNTRYSIDE SURGI-CENTER	\$29,790.50	\$7,992.34
454958012	DENTAL WORKS USA, LLC	\$464.00	\$464.00
591723249	E H RUFFOLO	\$1,136.50	\$186.00
593251533	EDWIN MELENDEZ	\$450.00	\$229.00
453463120	ESQUIRE DEPOSITION SOLUTIONS, LLC	\$135.00	\$135.00
852593357	EXCEL PAIN AND SPINE LLC	\$17,290.00	\$1,490.56
593156212	FLORIDA MEDICAL CLINIC	\$70,789.35	\$32,733.27
474004837	GALLOWAY ORTHOPEDICS	\$1,500.00	\$1,500.00
450491431	GULF COAST REHABILITATION SERVICES, INC	\$1,396.35	\$705.00
592632614	HAROLD R LINDE	\$1,650.00	\$936.00
200462190	HORIZON CLAIM SERVICES, INC.	\$1,656.75	\$1,656.75
873464999	INDI VASUDEVA NEPHROLOGY INC	\$215.00	\$120.00
813071184	ION PT NETWORK	\$47,299.55	\$47,035.02
201675563	PARAGON CASE MANAGEMENT	\$29,107.35	\$29,107.35
591212948	Radiology Associates of Clearwater	\$310.00	\$67.50
592922487	SPORTS & ORTHOPEDIC REHABILITATION SERVICES, INC.	\$26,781.00	\$17,742.20
410695603	ST JOSEPHS AREA HEALTH	\$663.00	\$54.40
590774199	ST. JOSEPH'S HOSPITAL	\$24,839.29	\$9,324.52
650553801	STORM REPORTING SERVICES, INC.	\$104.40	\$104.40
593677604	TAMPA BAY EMERGENCY PHYSICIANS, LLC	\$985.00	\$172.48
592469164	UNIVERSITY DIAGNOSTIC INST	\$4,940.00	\$1,221.16
593361808	Vipul V Kabaria MD PA	\$2,849.00	\$1,108.00
Total		\$302,132.04	\$162,677.50

SSN	Claimant	Charged	Paid
12345678	John Doe	\$4,298.18	\$4,298.18
12345678	Jane Doe	\$2,913.00	\$2,913.00
12345678	Tom Doe	\$3,883.50	\$3,883.50
12345678	Janet Doe	\$2,140.28	\$2,140.28
12345678	Robert Doe	\$1,869.28	\$1,869.28
Total		\$15,104.24	\$15,104.24

Commercial Risk Management, Inc.

PAID BY SUBGROUP

CLIENT
Paid by Location
Date From: 12/01/2023 To: 12/31/2023

Location	Medical	Indemnity	Rehab	Litigation	Total
CHIEF OF STAFF	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CITY ATTORNEY	\$0.00	\$0.00	\$507.00	\$3.00	\$510.00
CITY CLERK	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
CITY COUNCIL	\$0.00	\$0.00	\$0.00	\$3.00	\$3.00
CONTRACT ADMINISTRATION	\$450.00	\$0.00	\$0.00	\$0.00	\$450.00
CONVENTION CENTER AND TOURISM	\$0.00	\$4,826.81	\$0.00	\$0.00	\$4,826.81
DEVELOPMENT & GROWTH MANAGEMENT	\$8,719.65	\$0.00	\$0.00	\$9.00	\$8,728.65
ECONOMIC OPPORTUNITY	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FIRE DEPARTMENT	\$220,478.65	\$64,502.50	\$7,854.26	\$1,914.00	\$294,749.41
HUMAN RESOURCES & TALENT DEVELOPMENT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
INFRASTRUCTURE & MOBILITY	\$208.00	\$0.00	\$0.00	\$0.00	\$208.00
INTERNAL AUDIT	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
LOGISTICS AND ASSET MANAGEMENT	\$1,920.66	\$3,668.00	\$0.00	\$60.00	\$5,648.66
MARKETING & COMMUNICATIONS	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MAYOR'S OFFICE	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
MOBILITY	\$13,064.66	\$3,935.80	\$390.00	\$96.00	\$17,486.46
NEIGHBORHOOD COMMUNITY AFFAIRS	\$14,226.67	\$3,244.08	\$1,764.43	\$24.00	\$19,259.18
PARKS AND RECREATION	\$13,932.95	\$15,097.47	\$4,274.94	\$126.00	\$33,431.36
POLICE DEPARTMENT	\$302,848.02	\$83,502.29	\$28,141.04	\$3,704.94	\$418,196.29
PURCHASING	\$2,832.34	\$0.00	\$187.20	\$0.00	\$3,019.54
REVENUE & FINANCE	\$32.52	\$0.00	\$0.00	\$18.00	\$50.52
SOLID WASTE	\$20,612.87	\$9,138.52	\$3,665.75	\$2,582.36	\$35,999.50
TECHNOLOGY & INNOVATION	\$0.00	\$0.00	\$0.00	\$12.00	\$12.00
WASTEWATER	\$10,885.82	\$3,664.78	\$163.80	\$57.00	\$14,771.40
WATER	\$6,029.87	\$11,727.96	\$553.80	\$66.00	\$18,377.63
Total	\$616,242.68	\$203,308.21	\$47,502.22	\$8,675.30	\$875,728.41

Claims Opened for this Time Period

Medical	35
Incident	10
Indemnity	20

WEEKLY INDEMNITY PAYMENTS

Payroll Report
CLIENT
As Of: 12/31/2023 History: 2 Weeks

Location	Employee Name	Injury Date	Disability Type Code	Effective Date	Comp Rate	Avg Weekly Wage	Claim ID	Check Number	Payee Name	Amount	Offset Amount	Paid Date	From Date	To Date
DEVELOPMENT & GROWTH MANAGEMENT	John Smith	6/8/2023	TP	1/9/2024	\$1,197.00	\$2,073.47	12345678	248243	John Smith	\$2,394.00	\$0.00	1/19/2024	1/9/2024	1/22/2024
								248360	John Smith	\$2,394.00	\$0.00	2/2/2024	1/23/2024	2/5/2024
								249164	John Smith	\$2,394.00	\$0.00	4/12/2024	4/2/2024	4/15/2024
								249296	John Smith	\$2,394.00	\$0.00	4/26/2024	4/16/2024	4/29/2024
								249413	John Smith	\$2,394.00	\$0.00	5/10/2024	4/30/2024	5/13/2024
										\$21,546.00	\$0.00			
FIRE DEPARTMENT	Janet Smith	12/20/2023	TT	12/26/2023	\$1,197.00	\$1,802.27	12345678	248104	Janet Smith	\$2,394.00	\$0.00	1/8/2024	12/26/2023	1/8/2024
								248245	Janet Smith	\$2,394.00	\$0.00	1/19/2024	1/9/2024	1/22/2024
								248362	Janet Smith	\$2,394.00	\$0.00	2/2/2024	1/23/2024	2/5/2024
								248552	Janet Smith	\$2,394.00	\$0.00	2/16/2024	2/6/2024	2/19/2024
								249299	Janet Smith	\$2,394.00	\$0.00	4/26/2024	4/16/2024	4/29/2024
								249417	Janet Smith	\$2,394.00	\$0.00	5/10/2024	4/30/2024	5/13/2024
										\$23,940.00	\$0.00			
	Donald Smith	1/23/2024	TT	1/31/2024	\$1,260.00	\$3,205.24	12345678	248370	Robert Smith	\$1,260.00	\$0.00	2/5/2024	1/31/2024	2/6/2024
								248549	Robert Smith	\$1,260.00	\$0.00	2/16/2024	2/7/2024	2/13/2024
										\$2,520.00	\$0.00			
PARKS AND RECREATION	John Doe	5/27/2021	TT	12/13/2023	\$1,011.00	\$1,576.36	12345678	247927	John Doe	\$2,022.00	\$0.00	12/21/2023	12/13/2023	12/26/2023
								248089	John Doe	\$2,022.00	\$0.00	1/5/2024	12/27/2023	1/9/2024
								248235	John Doe	\$1,011.00	\$0.00	1/19/2024	1/10/2024	1/15/2024
										\$5,055.00	\$0.00			
POLICE DEPARTMENT	Jane Doe	5/23/2023	TT	1/15/2024	\$1,197.00	\$2,618.21	12345678	248267	Jane Doe	\$0.00	\$0.00	1/25/2024	1/15/2024	1/28/2024
								248383	Jane Doe	\$1,197.00	\$0.00	2/8/2024	1/29/2024	2/4/2024
								248445	Jane Doe	\$2,394.00	\$0.00	2/9/2024	1/15/2024	1/28/2024
										\$3,591.00	\$0.00			
	Thomas Smith	4/19/2024	TP	4/20/2024	\$1,260.00	\$2,397.36	12345678	249379	Thomas Smith	\$2,520.00	\$0.00	5/3/2024	4/20/2024	5/3/2024
										\$2,520.00	\$0.00			
WASTEWATER	Susan Smith	12/13/2023	TT	12/14/2023	\$934.64	\$1,401.89	12345678	248034	Susan Smith	\$1,869.28	\$0.00	12/27/2023	12/14/2023	12/27/2023
								248117	Susan Smith	\$1,869.28	\$0.00	1/10/2024	12/28/2023	1/10/2024
								248246	Susan Smith	\$373.86	\$0.00	1/19/2024	1/11/2024	1/12/2024
										\$4,112.42	\$0.00			
	Nicole Smith	1/12/2024	TT	1/13/2024	\$782.45	\$1,173.61	12345678	248278	Nicole Smith	\$312.98	\$0.00	1/26/2024	1/20/2024	1/23/2024
								248278	Nicole Smith	\$469.47	\$0.00	1/26/2024	1/13/2024	1/15/2024
WATER	Robert Smith	10/30/2023	TP	11/7/2023	\$1,012.58	\$1,582.15	12345678	248031	Robert Smith	\$120.93	\$0.00	12/27/2023	12/10/2023	12/16/2023
										\$120.93	\$0.00			
				1/16/2024	\$1,012.58	\$1,582.15	12345678	248443	Robert Smith	\$2,025.16	\$0.00	2/9/2024	1/16/2024	1/29/2024
								248443	Robert Smith	\$2,025.16	\$0.00	2/9/2024	1/30/2024	2/12/2024
								248626	Robert Smith	\$2,025.16	\$0.00	2/23/2024	2/13/2024	2/26/2024
								248794	Robert Smith	\$1,417.62	\$0.00	3/8/2024	2/27/2024	3/6/2024
										\$7,493.10	\$0.00			

TRIANGLE REPORT

Client Workers' Compensation Triangle
Report Claims From: 10/01/2022 To:
09/30/2023 Activity From: 10/01/2022 To:
09/30/2023

Total Paid Activity by Reported Claims													
Month/Year	Oct-2022	Nov-2022	Dec-2022	Jan-2023	Feb-2023	Mar-2023	Apr-2023	May-2023	Jun-2023	Jul-2023	Aug-2023	Sep-2023	Grand Total
Oct 2022	\$ 784.91												\$ 784.91
PUBLIC INFRASTRUCTURE	\$ 37.90												\$ 37.90
PUBLIC SAFETY	\$ 54.30												\$ 54.30
PUBLIC SERVICES	\$ 683.41												\$ 683.41
SHERIFF	\$ 9.30												\$ 9.30
Nov 2022	\$ 30,309.47	\$ 6,522.36											\$ 36,831.83
PUBLIC INFRASTRUCTURE	\$ 976.28	\$ -											\$ 976.28
PUBLIC SAFETY	\$ 6,275.17	\$ -											\$ 6,275.17
PUBLIC SERVICES	\$ 2,073.79	\$ -											\$ 2,073.79
SHERIFF	\$ 20,984.23	\$ 6,522.36											\$ 27,506.59
SUPERVISOR OF ELECTIONS		\$ -											\$ -
Dec 2022	\$ 16,751.53	\$ 13,037.02	\$ 3,810.14										\$ 33,598.69
PUBLIC INFRASTRUCTURE	\$ 990.95	\$ 260.15	\$ -										\$ 1,251.10
PUBLIC SAFETY	\$ 3,225.16	\$ 6.00	\$ 13.00										\$ 3,244.16
PUBLIC SERVICES	\$ 4,107.30	\$ 39.09	\$ 2,598.34										\$ 6,744.73
SHERIFF	\$ 8,428.12	\$ 12,702.33	\$ 1,198.80										\$ 22,329.25
SUPERVISOR OF ELECTIONS		\$ 29.45											\$ 29.45
Jan 2023	\$ 10,020.33	\$ 8,884.29	\$ 8,244.21	\$ 4.20									\$ 27,153.03
PUBLIC INFRASTRUCTURE	\$ 1,217.33	\$ 1,011.44	\$ 57.65	\$ 4.20									\$ 2,290.62
PUBLIC SAFETY	\$ 2,204.67	\$ 126.35	\$ 3,125.14	\$ -									\$ 5,456.16
PUBLIC SERVICES	\$ 3,465.12	\$ 4,782.77	\$ 3,787.49	\$ -									\$ 12,035.38
SHERIFF	\$ 3,133.21	\$ 2,689.18	\$ 1,273.93	\$ -									\$ 7,096.32
SUPERVISOR OF ELECTIONS		\$ 274.55											\$ 274.55
Feb 2023	\$ 9,763.28	\$ 18,534.08	\$ 48,767.07	\$ 22,187.11	\$ 844.26								\$ 100,095.80
PUBLIC INFRASTRUCTURE		\$ 1,457.65	\$ -	\$ 2,622.76	\$ -								\$ 4,080.41
PUBLIC SAFETY	\$ 1,124.09		\$ 8,205.59	\$ 2,520.10	\$ 816.71								\$ 12,666.49
PUBLIC SERVICES	\$ 6,730.28	\$ 5,496.52	\$ 33,197.60	\$ 524.60									\$ 45,949.00
SHERIFF	\$ 1,908.91	\$ 11,579.91	\$ 7,363.88	\$ 16,519.65	\$ 27.55								\$ 37,399.90
SUPERVISOR OF ELECTIONS		\$ -											\$ -
Mar 2023	\$ 3,807.17	\$ 18,173.56	\$ 9,887.44	\$ 64,198.61	\$ 13,074.78	\$ 2,428.75							\$ 111,570.31
CLERK OF COURT						\$ -							\$ -
PUBLIC INFRASTRUCTURE	\$ 88.80	\$ 452.47		\$ 1,921.95	\$ 8,110.08								\$ 10,573.30
PUBLIC SAFETY	\$ 263.15	\$ 6.00	\$ 1,782.63	\$ 2,640.12	\$ 3,828.44	\$ 1,769.75							\$ 10,290.09
PUBLIC SERVICES	\$ 1,059.07	\$ 4,159.33	\$ 7,217.21	\$ 1,340.23		\$ 3.00							\$ 13,778.84
SHERIFF	\$ 2,396.15	\$ 13,530.56	\$ 887.60	\$ 58,296.31	\$ 1,136.26	\$ 656.00							\$ 76,902.88
SUPERVISOR OF ELECTIONS		\$ 25.20											\$ 25.20

Total Paid Activity by Reported Claims													
Month/Year	Oct-2022	Nov-2022	Dec-2022	Jan-2023	Feb-2023	Mar-2023	Apr-2023	May-2023	Jun-2023	Jul-2023	Aug-2023	Sep-2023	Grand Total
Apr 2023	\$ 5,589.50	\$ 5,076.45	\$ 8,665.71	\$ 12,415.07	\$ 29,388.81	\$ 14,926.17	\$ 2,529.00						\$ 78,590.71
CLERK OF COURT						\$ 98.58							\$ 98.58
COUNTY ADMINISTRATION						\$ -							\$ -
PUBLIC INFRASTRUCTURE		\$ 301.27		\$ 251.12	\$ 18,356.09		\$ -						\$ 18,908.48
PUBLIC SAFETY	\$ 803.55		\$ 1,384.10	\$ 1,794.01	\$ 3,366.66	\$ 8,180.42	\$ 2,200.54						\$ 17,729.28
PUBLIC SERVICES	\$ -	\$ 1,370.95	\$ 5,029.46	\$ 908.12		\$ 468.00	\$ 328.46						\$ 8,104.99
SHERIFF	\$ 4,785.95	\$ 3,404.23	\$ 2,252.15	\$ 9,461.82	\$ 7,666.06	\$ 6,179.17	\$ -						\$ 33,749.38
TAX COLLECTOR						\$ -							\$ -
May 2023	\$ 5,845.87	\$ 9,199.72	\$ 18,387.43	\$ 21,254.02	\$ 12,932.66	\$ 22,139.78	\$ 3,159.31	\$ 191.86					\$ 93,110.65
CLERK OF COURT						\$ 586.83							\$ 586.83
COUNTY ADMINISTRATION						\$ 30.40							\$ 30.40
PUBLIC INFRASTRUCTURE		\$ 1,318.27			\$ 3,807.17		\$ 33.25	\$ 136.28					\$ 5,294.97
PUBLIC SAFETY			\$ 1,376.06	\$ -	\$ 6,760.47	\$ 7,020.93	\$ (375.87)	\$ -					\$ 14,781.59
PUBLIC SERVICES	\$ 411.30	\$ 2,338.18	\$ 6,059.83	\$ 383.80		\$ 718.95	\$ 378.81	\$ 55.58					\$ 10,346.45
SHERIFF	\$ 5,434.57	\$ 5,543.27	\$ 10,951.54	\$ 20,870.22	\$ 2,365.02	\$ 13,322.47	\$ 3,123.12	\$ -					\$ 61,610.21
TAX COLLECTOR						\$ 460.20							\$ 460.20
Jun 2023	\$ 1,317.60	\$ 6,587.01	\$ 6,656.72	\$ 16,476.59	\$ 13,548.12	\$ 16,610.51	\$ 20,668.65	\$ 10,310.84	\$ 421.89				\$ 92,597.93
CLERK OF COURT						\$ 3.00							\$ 3.00
PUBLIC INFRASTRUCTURE	\$ 1,158.00	\$ 1,076.86			\$ 4,852.68		\$ 5,141.10	\$ 3,148.89	\$ 259.80				\$ 15,637.33
PUBLIC SAFETY	\$ 15.00	\$ 6.00	\$ 951.50	\$ 8,247.30	\$ 7,155.06	\$ 14,779.56	\$ 4,750.61	\$ 2,505.70	\$ 28.48				\$ 38,439.21
PUBLIC SERVICES	\$ 135.60	\$ 3,981.75	\$ 5,325.35	\$ 6.00		\$ 537.30		\$ 2,032.82	\$ 6.00				\$ 12,024.82
SHERIFF	\$ 9.00	\$ 1,522.40	\$ 379.87	\$ 8,223.29	\$ 1,540.38	\$ 1,287.65	\$ 10,776.94	\$ 2,623.43	\$ 127.61				\$ 26,490.57
TAX COLLECTOR						\$ 3.00							\$ 3.00
Jul 2023	\$ 3,324.05	\$ 17,263.39	\$ 1,189.16	\$ 9,543.88	\$ 5,508.22	\$ 20,409.43	\$ 13,312.06	\$ 19,313.08	\$ 6,222.59	\$ 3,221.83			\$ 99,307.69
PUBLIC INFRASTRUCTURE	\$ 2,882.20	\$ 563.17			\$ 959.80		\$ 3,129.00	\$ 5,583.44	\$ 1,732.23	\$ -			\$ 14,849.84
PUBLIC SAFETY			\$ (1,083.14)	\$ 568.50	\$ 1,118.96	\$ 18,203.28	\$ -	\$ 3,328.54	\$ 2,278.73	\$ -			\$ 24,414.87
PUBLIC SERVICES	\$ 16.00	\$ 892.23	\$ 2,085.10	\$ 685.90		\$ 1,349.50		\$ 2,670.58	\$ 1,502.16	\$ -			\$ 9,201.47
SHERIFF	\$ 425.85	\$ 15,807.99	\$ 187.20	\$ 8,289.48	\$ 3,429.46	\$ 806.65	\$ 10,183.06	\$ 7,730.52	\$ 709.47	\$ 3,221.83			\$ 50,791.51
TAX COLLECTOR						\$ 50.00							\$ 50.00
Aug 2023	\$ 6,211.09	\$ 15,566.89	\$ 3,422.95	\$ 29,455.67	\$ 3,351.70	\$ 10,038.74	\$ 21,260.91	\$ 39,745.75	\$ 16,923.95	\$ 9,971.73	\$ 3,126.64		\$ 159,076.02
PUBLIC INFRASTRUCTURE	\$ 5,221.09	\$ 1,674.30			\$ -		\$ 1,590.75	\$ 4,378.31	\$ 2,511.71	\$ 731.60	\$ -		\$ 16,107.76
PUBLIC SAFETY			\$ 1,725.00	\$ 168.44	\$ 3,015.15	\$ 6,024.98	\$ 3,506.00	\$ 29,874.51	\$ 4,601.02	\$ 688.09	\$ -		\$ 49,603.19
PUBLIC SERVICES	\$ 990.00	\$ 9,874.77	\$ 1,697.95			\$ 1,759.48	\$ -	\$ 3,080.92	\$ 8,040.15	\$ 38.00	\$ -		\$ 25,481.27
SHERIFF		\$ 4,017.82		\$ 29,287.23	\$ 336.55	\$ 2,254.28	\$ 16,164.16	\$ 2,412.01	\$ 1,771.07	\$ 8,514.04	\$ 3,126.64		\$ 67,883.80
SUPERVISOR OF ELECTIONS									\$ -				\$ -
Sep 2023	\$ 4,794.63	\$ 996.15	\$ 1,809.34	\$ 8,339.56	\$ 8,568.98	\$ 10,399.78	\$ 6,463.15	\$ 22,156.47	\$ 36,406.65	\$ 52,562.48	\$ 12,453.64	\$ 1,407.05	\$ 166,357.88
CLERK OF COURT						\$ 3.00						\$ 21.36	\$ 24.36
PUBLIC INFRASTRUCTURE	\$ 4,767.63	\$ 918.15			\$ 2,922.72		\$ 2,897.45	\$ 1,010.75	\$ 11,981.33	\$ 2,236.72	\$ 4,561.06	\$ -	\$ 31,295.81
PUBLIC SAFETY	\$ 15.00	\$ 6.00	\$ 122.00	\$ 154.00	\$ 5,428.76	\$ 4,934.60	\$ 873.10	\$ 15,897.43	\$ 14,974.38	\$ 4,910.41	\$ 3,940.87	\$ 6.85	\$ 51,263.40
PUBLIC SERVICES	\$ 3.00	\$ 9.00	\$ 1,479.34	\$ 6.00		\$ 2,732.49		\$ 5,051.45	\$ 3,969.51	\$ 4,579.31	\$ 1,075.25	\$ 10.64	\$ 18,915.99
SHERIFF	\$ 9.00	\$ 63.00	\$ 208.00	\$ 8,179.56	\$ 217.50	\$ 2,729.69	\$ 2,692.60	\$ 196.84	\$ 5,481.43	\$ 40,729.24	\$ 2,876.46	\$ 1,368.20	\$ 64,751.52
SUPERVISOR OF ELECTIONS										\$ 106.80			\$ 106.80
Grand Total	\$ 98,519.43	\$ 119,840.92	\$ 110,840.17	\$ 183,874.71	\$ 87,217.53	\$ 96,953.16	\$ 67,393.08	\$ 91,718.00	\$ 59,975.08	\$ 65,756.04	\$ 15,580.28	\$ 1,407.05	\$ 999,075.45

RECOVERY REPORT

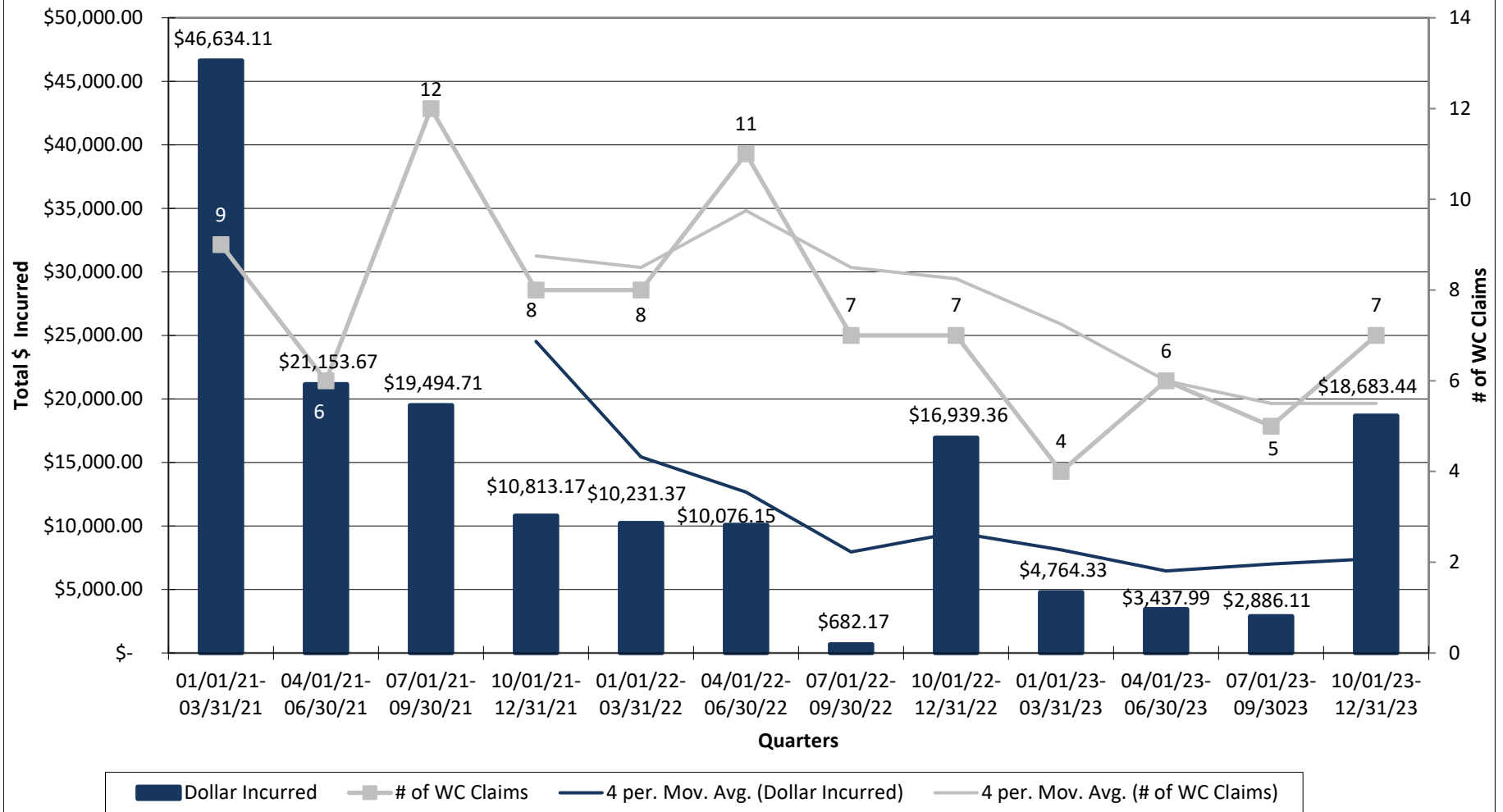
Client	Claim ID	Claimant Name	Injury Date	Close Date	Pending Med	Request Date	Reimbursed	Requested	Outstanding Requested	Requested Thru Date	Type Of Request	Received Date
CITY	12345678	Kate Smith	6/4/1977	09/16/2022	\$0.00	8/21/2017	\$103,556.03	\$103,556.03	\$0.00	8/20/2017	FULL	12/4/2017 12:00:00 AM
						2/28/2018	\$8,628.97	\$8,628.97	\$0.00	2/28/2018	FULL	4/2/2018 12:00:00 AM
						2/26/2019	\$6,350.14	\$6,350.14	\$0.00	2/25/2019	FULL	3/4/2019 12:00:00 AM
						9/12/2019	\$4,352.98	\$4,352.98	\$0.00		FULL	9/23/2019 12:00:00 AM
						3/31/2020	\$7,388.31	\$7,388.31	\$0.00		FULL	3/30/2020 12:00:00 AM
						10/22/2020	\$377,438.32	\$377,438.32	\$0.00	10/21/2020	FULL	4/30/2021 12:00:00 AM
		Claim Totals					\$507,714.75	\$507,714.75	\$0.00			
	12345678	John Doe	9/27/1985		\$23,154.38	10/15/2002	\$166,277.64	\$166,277.64	\$0.00		FULL	
						6/7/2017	\$33,126.40	\$33,126.40	\$0.00	5/31/2017	FULL	8/21/2017 12:00:00 AM
		Claim Totals					\$199,404.04	\$199,404.04	\$0.00			
	12345678	Jose Smith	10/19/2008	10/20/2021	\$0.00	11/10/2010	\$73,933.74	\$73,933.74	\$0.00		FULL	3/27/2023 12:00:00 AM
		Claim Totals					\$73,933.74	\$73,933.74	\$0.00			
	12345678	Cherri Doe	3/27/2015	12/22/2015	\$0.00	4/6/2015	\$2,000.00	\$2,000.00	\$0.00		FULL	10/16/2017 12:00:00 AM
		Claim Totals					\$2,000.00	\$2,000.00	\$0.00			
	12345678	George Smith	1/29/2016	09/19/2017	\$0.00	3/15/2016	\$4,000.00	\$4,000.00	\$0.00		FULL	7/13/2017 12:00:00 AM
		Claim Totals					\$4,000.00	\$4,000.00	\$0.00			
	12345678	Rachel Smith	1/30/2016		\$0.00	6/24/2023	\$5,500.00	\$5,500.00	\$0.00		FULL	6/24/2023 12:00:00 AM
		Claim Totals					\$5,500.00	\$5,500.00	\$0.00			
	12345678	Donald Smith	8/9/2017	02/28/2018	\$0.00	2/15/2018	\$1,529.82	\$1,529.82	\$0.00		FULL	2/18/2018 12:00:00 AM
		Claim Totals					\$1,529.82	\$1,529.82	\$0.00			
	12345678	Lynn Doe	8/10/2017	05/13/2021	\$0.00	10/15/2021	\$4,000.00	\$4,000.00	\$0.00		FULL	10/15/2021 12:00:00 AM
		Claim Totals					\$4,000.00	\$4,000.00	\$0.00			
	12345678	Monice Smith	6/15/2023	08/15/2023	\$0.00	6/16/2023	\$3,254.01	\$3,254.01	\$0.00		FULL	9/14/2023 12:00:00 AM
		Claim Totals					\$3,254.01	\$3,254.01	\$0.00			
Report Total							\$801,336.36	\$801,336.36	\$0.00			

SUBROGATION REPORT

Client	Claim ID	Claimant Name	Injury Date	Close Date	Pending Med	Request Date	Reimbursed	Requested	Outstanding Requested	Requested Thru Date	Type Of Request	Received Date
CLIENT	12345678	Jose Smith	4/9/2020	06/01/2020	\$0.00	4/15/2020	\$4,040.04	\$4,040.04	\$0.00		FULL	2/24/2022 12:00:00 AM
		Claim Totals					\$4,040.04	\$4,040.04	\$0.00			
	12345678	Cherri Doe	4/28/2020	05/05/2020	\$0.00	5/4/2020	\$516.09	\$516.09	\$0.00		FULL	2/1/2021 12:00:00 AM
		Claim Totals					\$516.09	\$516.09	\$0.00			
	12345678	George Smith	8/27/2021	02/02/2022	\$0.00	8/30/2021	\$651.28	\$651.28	\$0.00		FULL	5/10/2023 12:00:00 AM
		Claim Totals					\$651.28	\$651.28	\$0.00			
	12345678	Rachel Smith	10/23/2021	12/17/2021	\$0.00	10/26/2021	\$5,698.49	\$5,698.49	\$0.00		FULL	2/28/2022 12:00:00 AM
		Claim Totals					\$5,698.49	\$5,698.49	\$0.00			
	12345678	Donald Smith	11/13/2021	11/15/2021	\$0.00	5/31/2022	\$1,140.86	\$1,140.86	\$0.00		FULL	1/24/2023 12:00:00 AM
		Claim Totals					\$1,140.86	\$1,140.86	\$0.00			
	12345678	Lynn Doe	11/20/2021	07/15/2022	\$0.00	11/23/2021	\$1,950.00	\$1,950.00	\$0.00		FULL	4/18/2023 12:00:00 AM
		Claim Totals					\$1,950.00	\$1,950.00	\$0.00			
	12345678	Monice Smith	11/28/2021	04/21/2023	\$0.00	11/30/2021	\$1,500.00	\$1,500.00	\$0.00		FULL	3/17/2022 12:00:00 AM
		Claim Totals					\$1,500.00	\$1,500.00	\$0.00			
	12345678	Kate Smith	12/9/2021	03/10/2022	\$0.00	1/7/2022	\$857.39	\$857.39	\$0.00		FULL	12/18/2023 12:00:00 AM
		Claim Totals					\$857.39	\$857.39	\$0.00			
	12345678	John Doe	12/21/2021	03/08/2022	\$0.00	12/22/2021	\$6,396.40	\$6,396.40	\$0.00		FULL	7/6/2022 12:00:00 AM
		Claim Totals					\$6,396.40	\$6,396.40	\$0.00			
	12345678	Jane Doe	1/25/2022	03/01/2022	\$0.00	1/26/2022	\$1,507.55	\$1,507.55	\$0.00		FULL	3/14/2023 12:00:00 AM
		Claim Totals					\$1,507.55	\$1,507.55	\$0.00			
	12345678	Anthony Smith	3/20/2022	06/21/2022	\$0.00	3/29/2022	\$970.25	\$970.25	\$0.00		FULL	9/7/2022 12:00:00 AM
		Claim Totals					\$970.25	\$970.25	\$0.00			
	12345678	Charlotte Doe	4/13/2022	06/23/2022	\$0.00	4/22/2022	\$460.42	\$460.42	\$0.00		FULL	9/26/2022 12:00:00 AM
		Claim Totals					\$460.42	\$460.42	\$0.00			
	12345678	Brenda Smith	5/4/2022	06/26/2023	\$0.00	5/11/2022	\$1,750.00	\$1,750.00	\$0.00		FULL	9/6/2023 12:00:00 AM
		Claim Totals					\$1,750.00	\$1,750.00	\$0.00			
	12345678	Erin Doe	10/18/2022	03/27/2023	\$0.00	10/26/2022	\$851.81	\$851.81	\$0.00		FULL	10/3/2023 12:00:00 AM
		Claim Totals					\$851.81	\$851.81	\$0.00			
	12345678	Chris Smith	6/15/2023	08/15/2023	\$0.00	6/16/2023	\$3,254.01	\$3,254.01	\$0.00		FULL	9/14/2023 12:00:00 AM
		Claim Totals					\$3,254.01	\$3,254.01	\$0.00			
	Report Total						\$1,735,781.09	\$1,735,781.09	\$0.00			

CLAIMS AND INCURRED QUARTERLY COMPARISON BY DEPARTMENT

Department Name
of Claims and \$ Incurred for Workers' Compensation
(With 4 Quarter Running Average)
12 Most Recent Quarters through 12/31/2023



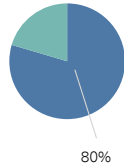
STEWARDSHIP REPORT

Stewardship 10/01/2022 - 09/30/2023

Claims 10/01/2022 - 09/30/2023

	Number of Claims	Total Paid	Average Total Paid
INC	110	\$0.00	\$0.00
LT	120	\$1,631,922.31	\$13,599.35
LT<7	10	\$28,685.28	\$2,868.53
MO	372	\$528,046.21	\$1,419.48
Grand Total	612	\$2,188,653.80	\$3,576.23

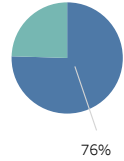
Closing Ratio FY 2022/2023



Claims 10/01/2021 - 09/30/2022

	Number of Claims	Total Paid	Average Total Paid
INC	105	\$10.00	\$0.10
LT	169	\$1,280,363.03	\$7,576.11
LT<7	21	\$67,455.09	\$3,212.15
MO	321	\$435,304.39	\$1,356.09
Grand Total	616	\$1,783,132.51	\$2,894.70

Closing Ratio FY 2021/2022



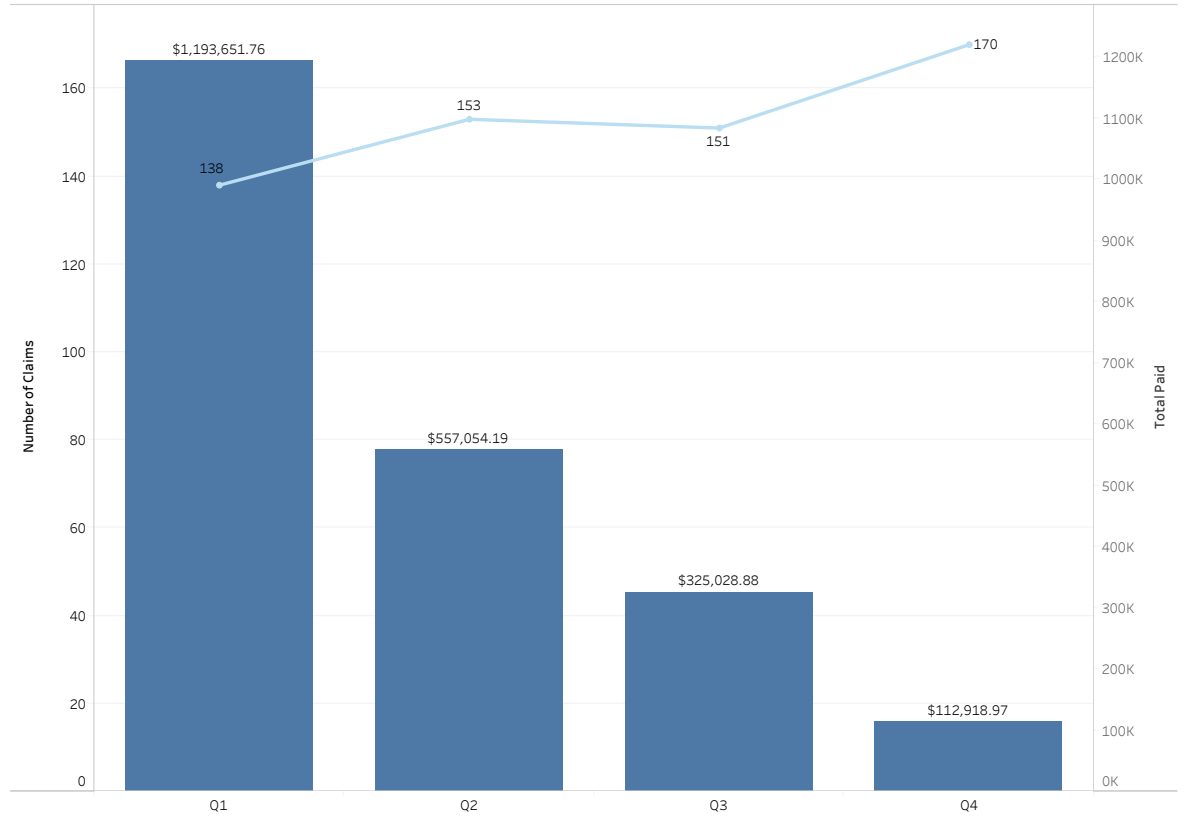
Claims: 10/01/2017 - 09/30/2022

Closing Ratio: 95%

All Claims as of 09/30/2023

Total Open Claims: 668
Total Open Litigated: 184

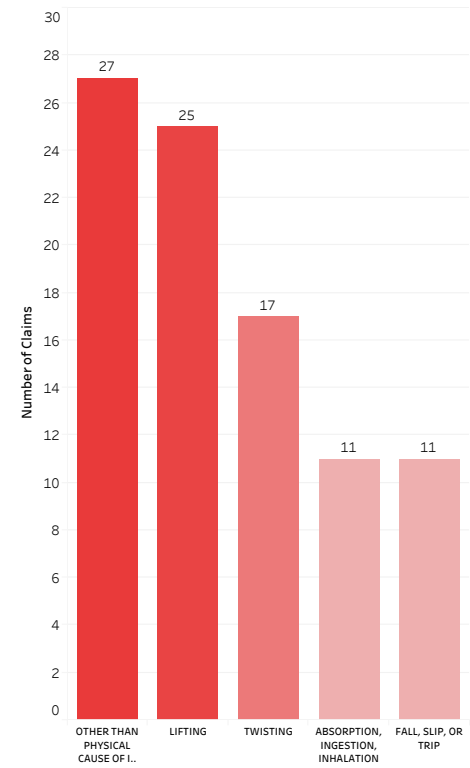
Quarterly Comparison of Date of Injury and Paid Amounts as of 09/30/2023





Fire Department

Top 5 Causes of Injury by Number of Claims



Top 5 Causes of Injury by Total Paid



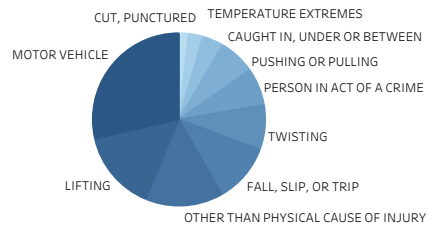
Cause of Injury Overview

			Number of Claims	Total Paid	Total Incurred
FIRE DEPARTMENT	OTHER THAN PHYSICAL CAUSE OF INJURY	LT	20	\$192,407.24	\$356,713.69
		MO	6	\$7,303.40	\$14,785.46
	LIFTING	LT	4	\$115,333.07	\$135,621.43
		MO	21	\$42,429.25	\$84,230.88
	TWISTING	LT	3	\$37,398.73	\$37,398.73
		MO	14	\$22,749.02	\$24,014.83
	FALL, SLIP, OR TRIP	LT	3	\$30,297.26	\$73,200.00
		MO	8	\$23,225.28	\$27,840.01
	PUSHING OR PULLING	LT	1	\$13,435.94	\$30,811.00
		MO	3	\$8,459.85	\$8,458.86
	STRUCK BY CO-WORKER, PATIENT	LT	1	\$20,815.40	\$20,807.61
		MO	1	\$816.28	\$816.28
	FALLING OR FLYING OBJECT	MO	3	\$11,787.71	\$11,787.71
	ABSORPTION, INGESTION, INHALATION	LT	2	\$772.44	\$772.44
		LT<7	2	\$2,046.84	\$2,046.84
		MO	7	\$7,414.28	\$7,414.28
	STRIKE AGAINST OR STEP ON	LT	1	\$5,159.92	\$6,591.00
		MO	6	\$2,742.00	\$4,242.00
	CUMULATIVE TRAUMA	LT	1	\$0.00	\$0.00
		MO	3	\$5,399.80	\$9,000.00
	CAUGHT IN, UNDER OR BETWEEN	MO	3	\$4,516.87	\$4,516.87
	TEMPERATURE EXTREMES	MO	3	\$4,508.07	\$4,508.07
	STEAM OR HOT FLUIDS	LT<7	1	\$2,247.42	\$2,247.42
	CONTACT WITH HOT OBJECT	MO	1	\$1,858.64	\$1,858.64
CUT, PUNCTURED	MO	3	\$1,507.75	\$1,507.75	
ANIMAL OR INSECT	MO	2	\$1,273.42	\$1,273.42	
REACHING	MO	1	\$450.00	\$450.00	
HAND TOOL, UTENSIL-NOT POWERED	MO	1	\$402.51	\$402.51	
FIRE OR FLAME	MO	2	\$176.54	\$176.54	
MOTOR VEHICLE	LT	1	\$0.00	\$1,500.00	
	MO	1	\$0.00	\$1,500.00	
Grand Total			129	\$566,934.93	\$876,494.27

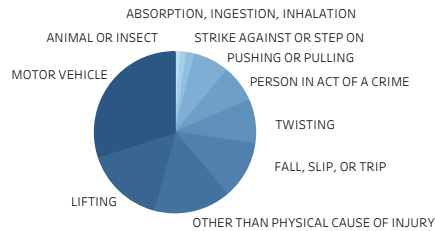


Cause of Injury Overview

Top 10 Causes of Injury by Total Paid



Top 10 Causes of Injury by Number of Claims



"Other than Physical Causes of Injury" Claims: 41 Heart, 4 Mental Stress/Disorder, 3 Dizzy, 2 Possible Stroke, 2 Uncontrolable Shaking/Quivering, 2 Passing Out, and 1 Migraine

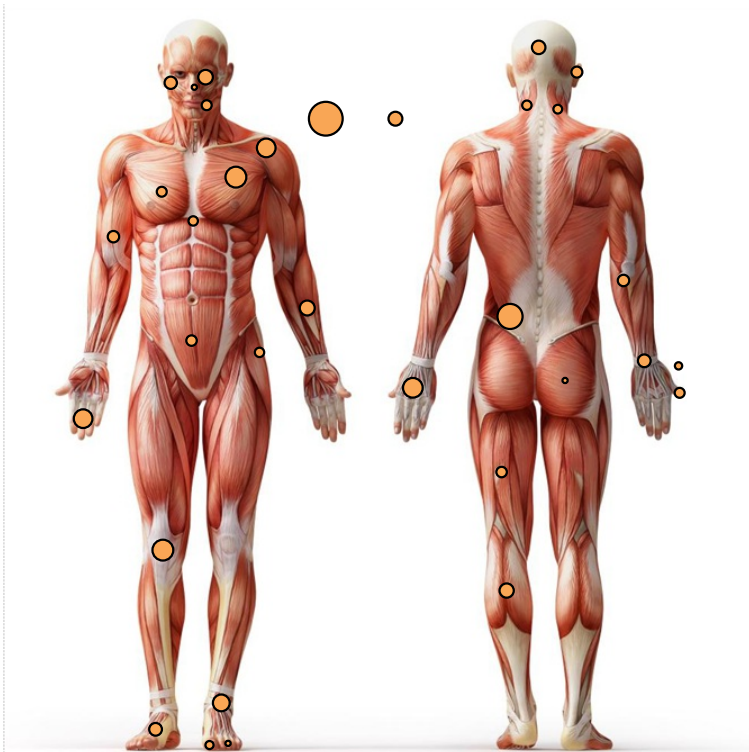
Cause of Injury Overview

Cause of Injury	Number of Claims	Total Paid	Total Incurred
MOTOR VEHICLE	74	\$569,982.63	\$838,073.92
LIFTING	51	\$301,424.17	\$394,877.67
OTHER THAN PHYSICAL CAUSE OF INJURY	55	\$291,752.04	\$558,263.05
FALL, SLIP, OR TRIP	60	\$219,976.66	\$298,498.65
TWISTING	51	\$168,058.53	\$181,104.43
PERSON IN ACT OF A CRIME	65	\$139,844.92	\$173,207.99
PUSHING OR PULLING	23	\$136,953.54	\$196,711.68
CAUGHT IN, UNDER OR BETWEEN	16	\$78,455.97	\$106,317.85
TEMPERATURE EXTREMES	11	\$55,159.72	\$56,884.72
CUT, PUNCTURED	12	\$34,559.63	\$34,559.63
STRIKE AGAINST OR STEP ON	36	\$30,192.91	\$35,743.70
REACHING	2	\$27,044.59	\$35,556.80
CUMULATIVE TRAUMA	17	\$26,067.05	\$47,319.64
STRUCK BY CO-WORKER, PATIENT	7	\$25,773.74	\$28,765.95
ABSORPTION, INGESTION, INHALATION	63	\$24,385.25	\$31,435.25
ANIMAL OR INSECT	22	\$21,893.38	\$31,116.48
FALLING OR FLYING OBJECT	9	\$11,787.71	\$13,737.71
HAND TOOL OR MACHINE IN USE	4	\$7,405.96	\$8,680.96
FOREIGN BODY IN EYE	5	\$3,051.25	\$3,051.25
HAND TOOL, UTENSIL-NOT POWERED	6	\$2,902.85	\$2,902.85
CONTACT WITH ELECTRIC CURRENT/LIGHTNING	3	\$2,542.91	\$2,542.91
STEAM OR HOT FLUIDS	1	\$2,247.42	\$2,247.42
CONTACT WITH HOT OBJECT	3	\$1,858.64	\$1,858.64
SLIP OR TRIP DID NOT FALL	1	\$1,808.65	\$1,808.65
JUMPING	1	\$1,396.82	\$1,396.82
FALL FROM DIFFERENT LEVEL	1	\$584.09	\$584.09
EXPLOSION OR FLARE BACK	1	\$576.31	\$576.31
STRUCK, KICKED, STABBED, BIT	2	\$466.80	\$1,741.80
FALL ON SAME LEVEL	1	\$323.12	\$323.12
FIRE OR FLAME	3	\$176.54	\$176.54
BROKEN GLASS	2	\$0.00	\$0.00
HOLDING OR CARRYING	1	\$0.00	\$0.00
PANDEMIC	1	\$0.00	\$0.00
RUBBED OR ABRADED	2	\$0.00	\$0.00
Grand Total	612	\$2,188,653.80	\$3,090,066.48

.....

Injury by Body Part

Body Parts by Number of Claims



Overall Injury by Body Part

Body Part	Number of Claims	Total Paid	Total Incurred
MULTIPLE BODY PARTS	118	\$841,393.80	\$1,145,301.36
HEART	41	\$252,121.50	\$517,357.51
KNEE	41	\$205,169.73	\$286,389.25
UPPER ARM INCL. CLAVICLE/SCAPULA	10	\$172,724.97	\$191,810.54
LUMBAR OR SACRAL AREAS	62	\$162,194.22	\$198,957.34
HAND	36	\$122,555.41	\$145,937.30
SHOULDER(S)	32	\$77,549.01	\$131,435.17
FINGER(S)	32	\$53,014.89	\$58,411.53
NECK-SOFT TISSUE	5	\$38,067.33	\$49,579.54
ABDOMEN INCLUDING GROIN	8	\$31,408.84	\$67,683.84
ANKLE	25	\$27,722.45	\$30,722.45
NECK INJURY-MULTIPLE	6	\$21,967.89	\$25,320.18
EAR(S)	9	\$19,771.31	\$31,141.15
LOWER LEG INCLUDING CALF	17	\$18,791.54	\$32,490.66
WRIST	13	\$18,700.29	\$23,451.71
LOWER ARM	19	\$17,784.15	\$18,009.15
FOOT	13	\$14,654.11	\$22,943.75
ELBOW	10	\$14,189.81	\$19,391.31
CHEST	7	\$13,048.44	\$13,048.44
UPPER LEG	8	\$11,515.53	\$12,864.65
THUMB(S)	7	\$10,088.43	\$11,519.51
HIP	6	\$9,971.03	\$10,501.02
WRIST(S) & HAND(S)	3	\$6,902.64	\$8,402.64
SKULL	15	\$6,060.12	\$8,835.12
OTHER FACIAL SOFT TISSUE	12	\$5,888.89	\$5,888.89
NOSE	1	\$4,657.34	\$4,657.34
EYE(S)	18	\$4,313.61	\$10,088.61
GREAT TOE	4	\$3,841.95	\$3,841.95
LUNGS	6	\$885.51	\$885.51
NO PHYSICAL INJURY	16	\$882.78	\$882.78
MOUTH	7	\$813.28	\$813.28
TOE(S)	1	\$3.00	\$3.00
BRAIN	3	\$0.00	\$1,500.00
BUTTOCKS	1	\$0.00	\$0.00
Grand Total	612	\$2,188,653.80	\$3,090,066.48

LIABILITY SAMPLE REPORTS

FUND ACCOUNT REPORT

Client ID: 000
Client Name: Test Client
Period: 11/01/2022 To: 11/30/2022

Paid Date	Service Date	Thru Date	Tran Type	Payee ID	Payee Name	Clm Num	Employee Name	Check #	Amount	Line of Business	Balance
11/1/2022					BEGINNING BAL						(\$11,183,287.84)
11/7/2022	11/4/2022	11/4/2022	Loss	000000000	John Doe	1234AL0002-01	John Doe	5595	(\$1,808.69)	Liability	(\$11,185,096.53)
11/8/2022	11/7/2022	11/7/2022	Loss	000000000	First Church of Christ ,Scientist	1234GL0008-01	Company	5600	(\$1,410.85)	Liability	(\$11,186,507.38)
11/14/2022	11/14/2022	11/14/2022	Litigation	650220140	Johnson, Anselmo, Murdoch, Burke, George	1234AL0031-02	John Doe	5618	(\$242.25)	Liability	(\$11,186,749.63)
11/14/2022	11/14/2022	11/14/2022	Litigation	650220140	Johnson, Anselmo, Murdoch, Burke, George	1234AL0002-01	John Doe	5618	(\$1,770.42)	Liability	(\$11,188,520.05)
11/14/2022	11/14/2022	11/14/2022	Litigation	650220140	Johnson, Anselmo, Murdoch, Burke, George	1234AL0002-01	John Doe	5618	(\$1,044.30)	Liability	(\$11,189,564.35)
11/14/2022	11/14/2022	11/14/2022	Litigation	650220140	Johnson, Anselmo, Murdoch, Burke, George	1234EP0241-01	John Doe	5618	(\$2,619.45)	Liability	(\$11,192,183.80)
11/14/2022	11/14/2022	11/14/2022	Litigation	650220140	Johnson, Anselmo, Murdoch, Burke, George	1234EP0088-01	John Doe	5618	(\$1,565.90)	Liability	(\$11,193,749.70)
11/14/2022	11/14/2022	11/14/2022	Litigation	650220140	Johnson, Anselmo, Murdoch, Burke, George	1234GL0008-01	John Doe	5618	(\$1,007.35)	Liability	(\$11,194,757.05)
11/17/2022	11/17/2022	11/17/2022	Litigation	592121026	DE IORIO BEAULIEU & FULLER MD	1234AL0154-02	John Doe	5620	(\$4,500.00)	Liability	(\$11,199,257.05)
11/17/2022	11/17/2022	11/17/2022	Loss	000000000	John Doe	1234GL0008-01	John Doe	5623	(\$782.40)	Liability	(\$11,200,039.45)
11/21/2022	7/12/2022	7/12/2022	Void Check	592121026	DE IORIO BEAULIEU & FULLER MD	1234AL0154-02	John Doe	5176	\$3,000.00	Liability	(\$11,197,039.45)
11/21/2022	11/21/2022	11/21/2022	Loss	000000000	Nestor & Doreen Care	1234GL0008-01	John Doe	5629	(\$895.65)	Liability	(\$11,197,935.10)
11/21/2022	11/21/2022	11/21/2022	Loss	000000000	John Doe	1234GL0008-01	John Doe	5632	(\$400.00)	Liability	(\$11,198,335.10)
11/22/2022	11/22/2022	11/22/2022	Loss	81-494100	AW Collision of Fort Myers	1234AL0007-01	John Doe	5664	(\$9,294.32)	Liability	(\$11,207,629.42)
11/29/2022	11/29/2022	11/29/2022	Litigation	591237100	HENDERSON, FRANKLIN, STARNES & HOLT, PA	1234LE0288-01	John Doe	5667	(\$6,046.00)	Liability	(\$11,213,675.42)
11/29/2022	11/29/2022	11/29/2022	Litigation	591237100	HENDERSON, FRANKLIN, STARNES & HOLT, PA	1234AL0229-01	John Doe	5667	(\$4,795.38)	Liability	(\$11,218,470.80)
11/29/2022	11/29/2022	11/29/2022	Litigation	591237100	HENDERSON, FRANKLIN, STARNES & HOLT, PA	1234GL0232-01	John Doe	5667	(\$1,163.00)	Liability	(\$11,219,633.80)
11/29/2022	11/29/2022	11/29/2022	Litigation	591237100	HENDERSON, FRANKLIN, STARNES & HOLT, PA	1234LE0083-01	John Doe	5667	(\$6,975.52)	Liability	(\$11,226,609.32)
11/29/2022	11/29/2022	11/29/2022	Loss	844704170	The Doan Group	1234AL0010-01	John Doe	5668	(\$115.00)	Liability	(\$11,226,724.32)

Check #	PAYEE	Amount	Transaction Date
5176	DE IORIO BEAULIEU & FULLER MD	(\$3,000.00)	11/21/2022
5595	John Doe	\$1,808.69	11/7/2022
5600	First Church of Christ ,Scientist	\$1,410.85	11/8/2022
5618	Johnson, Anselmo, Murdoch, Burke, George	\$8,249.67	11/14/2022
5620	DE IORIO BEAULIEU & FULLER MD	\$4,500.00	11/17/2022
5623	John Doe	\$782.40	11/17/2022
5629	Nestor & Doreen Care	\$895.65	11/21/2022
5632	John Doe	\$400.00	11/21/2022
5664	AW Collision of Fort Myers	\$9,294.32	11/22/2022
5667	HENDERSON, FRANKLIN, STARNES & HOLT, PA	\$18,979.90	11/29/2022
5668	The Doan Group	\$115.00	11/29/2022

Policy	Checks	Void/Refund	Net Total
C80 - 15	\$6,046.00	\$0.00	\$6,046.00
C80 - 16	\$12,352.35	\$3,000.00	\$9,352.35
C80 - 17	\$10,387.97	\$0.00	\$10,387.97
C80 - 18	\$4,238.90	\$0.00	\$4,238.90
C80 - 19	\$13,411.26	\$0.00	\$13,411.26
TOTAL	\$46,436.48	\$3,000.00	\$43,436.48

POLICY YEAR SUMMARY

LIABILITY POLICY YEAR SUMMARY

Test Client - Account Evaluation thru 11/30/2022

<u>Policy Inception</u>	<u>Policy Number</u>	<u>Total Claims</u>	<u>Open Claims</u>	<u>Monthly Paid</u>	<u>Total Paid</u>	<u>Total Reserves</u>	<u>Total Incurred</u>	<u>Total Recoveries</u>	<u>Net Incurred</u>
10/1/2022	123-19	16	11	13,411.26	14,280.12	19,819.88	34,100.00	0.00	34,100.00
10/1/2021	123-18	148	91	4,238.90	118,412.17	595,069.51	713,481.68	65,279.74	648,201.94
10/1/2020	123-17	249	97	10,387.97	302,842.81	662,199.59	965,042.40	90,827.14	874,215.26
10/1/2019	123-16	247	95	9,352.35	669,512.50	688,398.06	1,357,910.56	105,837.06	1,252,073.50
10/1/2018	123-15	292	80	6,046.00	1,229,247.26	598,211.14	1,827,458.40	158,262.17	1,669,196.23
10/1/2017	123-14	295	43	0.00	611,999.42	410,017.94	1,022,017.36	95,733.83	926,283.53
10/1/2016	123-13	240	1	0.00	728,283.99	322,965.24	1,051,249.23	81,038.81	970,210.42
10/1/2015	123-12	170	0	0.00	491,866.48	200,804.44	692,670.92	0.00	692,670.92
10/1/2014	123-11	162	0	0.00	587,716.57	106,439.33	694,155.90	0.00	694,155.90
10/1/2013	123-10	131	0	0.00	581,311.62	0.00	581,311.62	0.00	581,311.62
10/1/2012	123-9	209	0	0.00	537,981.34	31.94	538,013.28	0.00	538,013.28
10/1/2011	123-8	229	0	0.00	1,074,674.92	2,803.54	1,077,478.46	28,073.78	1,049,404.68
10/1/2010	123-7	263	1	0.00	681,950.80	20,657.16	702,607.96	51,478.29	651,129.67
10/1/2009	123-6	669	0	0.00	693,154.37	0.00	693,154.37	0.00	693,154.37
10/1/2008	123-5	676	0	0.00	1,543,930.40	0.00	1,543,930.40	100,000.00	1,443,930.40
10/1/2007	123-4	810	0	0.00	807,547.91	0.00	807,547.91	0.00	807,547.91
10/1/2006	123-3	744	0	0.00	511,904.52	0.00	511,904.52	0.00	511,904.52
10/1/2005	123-2	6	0	0.00	114,949.77	0.00	114,949.77	0.00	114,949.77
10/1/2004	123-1	7	0	0.00	106,799.25	0.00	106,799.25	0.00	106,799.25
GRAND TOTALS		5563	419	43,436.48	11,408,366.22	3,627,417.77	15,035,783.99	776,530.82	14,259,253.17

LIABILITY CLAIMS RECEIVED REPORT

Liability Claims Received
From 11/1/2022 to 11/30/2022

Claim ID	Claimant	Date Received	Liability Type	Accident Description
1234AL5678-01	John Doe	11/2/2022	Auto Liability Property Damage	IV struck OV
1234GL5678-01	Company	11/4/2022	General Liability Property Damage	Utility repair caused property damage
1234GL5678-02	John Doe	11/4/2022	General Liability Property Damage	Struck an object in the road and had vehicle damage
1234GL5678-03	John Doe	11/17/2022	General Liability Property Damage	damaged eyeglasses
1234AL5678-01	John Doe	11/17/2022	Auto Liability Property Damage	IV struck OV
1234GL5678-01	John Doe	11/18/2022	General Liability Property Damage	Property damage from hurricane Ian
1234GL5678-01	John Doe	11/18/2022	General Liability Property Damage	Property damage from hurricane Ian
1234GL5678-01	John Doe	11/21/2022	General Liability Property Damage	Sewer back up
1234GL5678-01	John Doe	11/21/2022	General Liability Property Damage	Sewer back up
1234GL5678-01	John Doe	11/21/2022	General Liability Property Damage	Home damaged by flying debris
1234GL5678-01	John Doe	11/21/2022	General Liability Property Damage	Home damaged by flying debris during hurricane Ian
1234GL5678-01	John Doe	11/21/2022	General Liability Property Damage	Home damaged by flying debris during hurricane Ian
1234GL5678-01	John Doe	11/21/2022	Law Enforcement Property Damage	lost property
1234GL5678-01	John Doe	11/22/2022	General Liability Property Damage	debris in potable water lines
1234GL5678-01	John Doe	11/22/2022	General Liability Bodily Injury	slip / fall
1234GL5678-01	John Doe	11/29/2022	General Liability Bodily Injury	Slip/Fall

LOSS EXPERIENCE REPORTS

ACTIVITY ANALYSIS

Test Client - Current Year All Claims Report
Claims From: 10/01/2022 To: 11/30/2022
Activity From: 11/01/2022 To: 11/30/2022

CLAIM NUMBER CLAIMANT FULL NAME	DATE OF OCC DATE CLOSED	LIABILITY CLAIM TYPE	MEDICAL/BI (ACTIVITY)	INDEMNITY/PD (ACTIVITY)	LITIGATION (ACTIVITY)	OTHER (ACTIVITY)	EXPENSE (ACTIVITY)	DEDUCTIBLE (ACTIVITY)	LOSS (ACTIVITY)	MEDICAL/BI (TO DATE)	INDEMNITY/PD (TO DATE)	LITIGATION (TO DATE)	OTHER (TO DATE)	EXPENSE (TO DATE)	DEDUCTIBLE (TO DATE)	LOSS (TO DATE)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	DIVISION	LOCATION
1234AL0001-01 John Doe	10/7/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,500.00	\$ 3,500.00	Fire Operations	FIRE
1234AL0002-01 John Doe	10/6/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,808.69	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,808.69	\$ 1,808.69	\$ 2,000.00	\$ 191.31	Transportation Traffic	PUBLIC WORKS
1234AL0003-01 Company	10/12/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 868.86	\$ 868.86	\$ 1,000.00	\$ 131.14	Right of Way Maintenance	PUBLIC WORKS
1234AL0007-01 John Doe	10/31/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,294.32	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,294.32	\$ 9,294.32	\$ 13,000.00	\$ 3,705.68	Facilities Administration	PUBLIC WORKS
1234AL0010-01 John Doe	11/14/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 115.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 115.00	\$ 115.00	\$ 12,000.00	\$ 11,885.00	Right of Way Maintenance	PUBLIC WORKS
1234AL0013-01 John Doe	11/24/2022 N/A	Auto Liability Collision Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Patrol Bureau	POLICE
1234AL0013-02 John Doe	11/24/2022 N/A	Auto Liability Bodily Injury	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Patrol Bureau	POLICE
1234AL0013-03 John Doe	11/24/2022 N/A	Auto Liability Bodily Injury	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Patrol Bureau	POLICE
1231AL0014-01 John Doe	11/22/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Patrol Bureau	POLICE
1234GL0004-01 John Doe	10/10/2022 N/A	General Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Potholes	PUBLIC WORKS
1234GL0008-01 Company	10/28/2022 N/A	General Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,410.85	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,410.85	\$ 1,410.85	\$ 1,800.00	\$ 389.15	Utilities Collection/Distrib	UTILITIES
1234GL0009-01 John Doe	10/27/2022 11/4/2022	General Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Transportation Traffic	PUBLIC WORKS
1234GL0011-01 John Doe	10/24/2022 N/A	General Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 782.40	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 782.40	\$ 782.40	\$ 800.00	\$ 17.60	Finance Administration	FINANCE
1223GL0012-01 John Doe	11/12/2022 N/A	Law Enforcement Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Patrol Bureau	POLICE
1234PR0005-01 John Doe	10/14/2022 N/A	Property Loss	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- SUBROGATION	SUBROGATION
1234PR0006-01 John Doe	10/27/2022 N/A	Property Loss	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- SUBROGATION	SUBROGATION
Totals			\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 13,411.26	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,280.12	\$ 14,280.12	\$ 34,100.00	\$ 19,819.88		

OPEN CLAIMS REPORT

Test Client - Open Claims Report
Open Claims From: 10/01/2004 To: 10/30/2022
As of: 10/30/2022

CLAIM NUMBER CLAIMANT FULL NAME	DATE OF OCC DATE CLOSED	LIABILITY CLAIM TYPE	MEDICAL/BI (TO DATE)	INDEMNITY/PD (TO DATE)	LITIGATION (TO DATE)	OTHER (TO DATE)	EXPENSE (TO DATE)	DEDUCTIBLE (TO DATE)	LOSS (TO DATE)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	DIVISION	LOCATION	
1234NC0116-01 Miscellaneous Legal Expense	10/1/2010 N/A	Non Covered	\$ -	\$ -	\$ 44,750.34	\$ -	\$ -	\$ -	\$ -	\$ 570.50	\$ 45,320.84	\$ 65,978.00	\$ 20,657.16	Human Resources	FINANCE
1234GL0274-01 Doe, John	5/22/2018 N/A	General Liability Bodily Injury	\$ -	\$ -	\$ 14,795.89	\$ -	\$ -	\$ -	\$ -	\$ 50,000.00	\$ 64,795.89	\$ 82,500.00	\$ 17,704.11	Transportation Maintenance	PUBLIC WORKS
1234PR0169-01 Doe, John	11/28/2021 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 750.00	\$ 750.00	Utilities Collection/Distrib	UTILITIES
1234PR0169-01 Doe, John	11/16/2021 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 115.00	\$ 115.00	\$ 7,500.00	\$ 7,385.00	Patrol Bureau	POLICE
1234PR0169-01 Doe, John	2/21/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,500.00	\$ 3,500.00	Investigative Services Bureau	POLICE
1234PR0169-01 Doe, John	7/14/2022 N/A	Auto Liability Collision Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,500.00	\$ 7,500.00	Patrol Bureau	POLICE
1234PR0169-01 Doe, John	6/16/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Wtr Reclamation-Col Sys	UTILITIES
1234PR0169-01 Doe, John	12/1/2021 N/A	Employment Liability Wrongful Discharge	\$ -	\$ -	\$ 14,819.65	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,819.65	\$ 60,000.00	\$ 45,180.35	Utilities Administration	UTILITIES
1234PR0169-01 Doe, John	11/25/2021 N/A	General Liability Bodily Injury	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Transportation Traffic	PUBLIC WORKS
1234PR0169-01 Doe, John	6/21/2022 N/A	General Liability Bodily Injury	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Parks and Rec General Adm	PARKS & REC
1234PR0169-01 Doe, John	2/5/2022 N/A	General Liability Bodily Injury	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- DCD Administration	DCD
1234PR0169-01 Doe, John	7/26/2022 N/A	General Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Utilities Collection/Distrib	FIRE
1234PR0169-01 Doe, John	9/18/2022 N/A	General Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 887.00	\$ 887.00	\$ 900.00	\$ 13.00	Transportation Maintenance	PUBLIC WORKS
1234PR0169-01 Doe, John	9/16/2022 N/A	General Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 140.00	\$ 140.00	\$ 150.00	\$ 10.00	Utility Field Service	UTILITIES
1234PR0169-01 Doe, John	8/30/2022 N/A	General Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 351.45	\$ 351.45	\$ 359.00	\$ 7.55	Potholes	PUBLIC WORKS
1234PR0169-01 Doe, John	3/13/2022 N/A	Law Enforcement Bodily Injury	\$ -	\$ -	\$ 9,729.03	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,729.03	\$ 160,000.00	\$ 150,270.97	Patrol Bureau	POLICE
1234PR0169-01 Doe, John	10/7/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,500.00	\$ 3,500.00	Fire Operations	FIRE
1234PR0169-01 Doe, John	10/6/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Transportation Traffic	PUBLIC WORKS
1234PR0169-01 Doe, John	10/12/2022 N/A	Auto Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 868.86	\$ 868.86	\$ 1,000.00	\$ 131.14	Right of Way Maintenance	PUBLIC WORKS
1234PR0169-01 Doe, John	10/10/2022 N/A	General Liability Property Damage	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	- Potholes	PUBLIC WORKS
Total			\$ -	\$ -	\$ 427,349.72	\$ -	\$ 6,000.00	\$ -	\$ 227,964.30	\$ 661,314.02	\$ 2,630,959.00	\$ 1,969,644.98			

CLOSED CLAIMS REPORT

Test Client - Closed Claims Report
 Claims From: 10/01/2004 To: 11/30/2022
 Closed From: 08/01/2022 To: 08/31/2022

CLAIM NUMBER	CLAIMANT NAME	DATE OF INCIDENT	DATE CLOSED	CLAIM STATUS	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	CLAIM TYPE	DIVISION	LOCATION
1234EP0294-01	Doe, John	7/31/2018	8/31/2022	CLOSED	\$ 2,000.00	\$ 2,000.00	Employment Liability Discrimination	Utilities Administration	UTILITIES
1234AL0222-01	Doe, John	9/22/2020	8/31/2022	CLOSED	\$ -	\$ -	Auto Liability Bodily Injury	Patrol Bureau	POLICE
1234PR0225-01	Doe, John	6/28/2021	8/4/2022	CLOSED	\$ -	\$ -	Property Loss	SUBROGATION	SUBROGATION
1234AL0007-01	Doe, John	11/16/2021	8/31/2022	CLOSED	\$ 2,391.01	\$ 2,391.01	Auto Liability Property Damage	Patrol Bureau	POLICE
1234EP0012-01	Doe, John	12/2/2021	8/31/2022	CLOSED	\$ 2,749.50	\$ 2,749.50	Employment Liability All Other	Fire Administration	FIRE
1234GL0031-01	Doe, John	2/24/2022	8/31/2022	CLOSED	\$ 2,284.00	\$ 2,284.00	Law Enforcement Property Damage	Police Operations Adm	POLICE
1234PR0061-01	Doe, John	4/7/2022	8/4/2022	CLOSED	\$ -	\$ -	Property Loss	SUBROGATION	SUBROGATION
1234GL0059-01	Doe, John	5/1/2022	8/31/2022	CLOSED	\$ -	\$ -	General Liability Property Damage	Utilities Administration	UTILITIES
1234GL0087-01	Doe, John	6/22/2022	8/31/2022	CLOSED	\$ 946.55	\$ 946.55	General Liability Property Damage	Utilities Collection/Distrib	UTILITIES
1234GL0078-01	Doe, John	6/27/2022	8/31/2022	CLOSED	\$ 582.00	\$ 582.00	General Liability Property Damage	Utilities Collection/Distrib	UTILITIES
1234GL0086-01	Doe, John	7/15/2022	8/31/2022	CLOSED	\$ -	\$ -	General Liability Property Damage	Right of Way Maintenance	PUBLIC WORKS
1234PR0099-01	Doe, John	7/16/2022	8/15/2022	CLOSED	\$ -	\$ -	Property Loss	SUBROGATION	SUBROGATION
1234AL0100-01	Doe, John	8/2/2022	8/23/2022	CLOSED	\$ -	\$ -	Auto Liability Property Damage	Patrol Bureau	POLICE
1234GL0097-01	Doe, John	8/6/2022	8/31/2022	CLOSED	\$ 1,614.23	\$ 1,614.23	General Liability Property Damage	Patrol Bureau	POLICE
Total					\$ 12,567.29	\$ 12,567.29			

ACTIVE CLAIMS REPORT

Test Client - Active Claims Report
Claims From: 10/01/2004 To: 10/30/2022
Active From: 10/01/2022 To: 10/30/2022

CLAIM NUMBER	CLAIMANT NAME	DATE OF INCIDENT	DATE CLOSED	CLAIM STATUS	LITIGATION STATUS	MEDICAL/BI (ACTIVITY)	INDEMNITY/PD (ACTIVITY)	LITIGATION (ACTIVITY)	OTHER (ACTIVITY)	EXPENSE (ACTIVITY)	DEDUCTIBLE (ACTIVITY)	LOSS (ACTIVITY)	TOTAL PAID (ACTIVITY)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	CLAIM TYPE	DIVISION	LOCATION
C815GL0096-01	Doe, John	1/8/2019	N/A	OPEN	No	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000.00	\$ 10,000.00	\$ 10,000.00	\$ 55,000.00	\$ 45,000.00	General Liability Bodily Injury	Transportation Maintenance	PUBLIC WORKS
C815GL0252-01	Doe, John	7/4/2019	N/A	OPEN	Yes	\$ -	\$ -	\$ 177.49	\$ -	\$ -	\$ -	\$ -	\$ 177.49	\$ 15,550.19	\$ 35,000.00	\$ 19,449.81	General Liability Property Damage	Parks Maintenance	PARKS & REC
C815LE0286-01	Doe, John	9/18/2019	1/13/2022	CLOSED	Yes	\$ -	\$ -	\$ 97.50	\$ -	\$ -	\$ -	\$ -	\$ 97.50	\$ 28,026.50	\$ 28,110.63	\$ 84.13	Law Enforcement Wrongful Arrest	Patrol Bureau	POLICE
C815LE0288-01	Doe, John	3/31/2019	N/A	OPEN	Yes	\$ -	\$ -	\$ 7,873.77	\$ -	\$ -	\$ -	\$ -	\$ 7,873.77	\$ 46,417.59	\$ 130,000.00	\$ 83,582.41	Law Enforcement Bodily Injury	Patrol Bureau	POLICE
C816AL0229-01	Doe, John	5/2/2020	N/A	OPEN	Yes	\$ -	\$ -	\$ 4,806.50	\$ -	\$ -	\$ -	\$ -	\$ 4,806.50	\$ 7,492.50	\$ 155,000.00	\$ 147,507.50	Auto Liability Bodily Injury	Fire Operations	FIRE
C817LE0083-01	Doe, John	12/21/2020	N/A	OPEN	Yes	\$ -	\$ -	\$ 2,868.50	\$ -	\$ -	\$ -	\$ -	\$ 2,868.50	\$ 14,368.45	\$ 53,000.00	\$ 38,631.55	General Liability Bodily Injury	Patrol Bureau	POLICE
C818GL0131-01	Doe, John	9/16/2022	N/A	OPEN	No	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 140.00	\$ 140.00	\$ 140.00	\$ 150.00	\$ 10.00	General Liability Property Damage	Utility Field Service	UTILITIES
C818GL0132-01	Doe, John	8/30/2022	N/A	OPEN	No	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 351.45	\$ 351.45	\$ 351.45	\$ 359.00	\$ 7.55	General Liability Property Damage	Potholes	PUBLIC WORKS
C819AL0001-01	Doe, John	10/7/2022	N/A	OPEN	No	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,500.00	\$ 3,500.00	Auto Liability Property Damage	Fire Operations	FIRE
C819AL0003-01	Company	10/12/2022	N/A	OPEN	No	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 868.86	\$ 868.86	\$ 868.86	\$ 1,000.00	\$ 131.14	Auto Liability Property Damage	Right of Way Maintenance	PUBLIC WORKS
Total						\$ -	\$ -	\$ 15,823.76	\$ -	\$ -	\$ -	\$ 11,360.31	\$ 27,184.07	\$ 123,215.54	\$ 461,119.63	\$ 337,904.09			

LOSS BY CLAIM TYPE REPORT

Test Client - Liability Claims by Claim Type Report
Claims From: 10/01/2021 To: 09/30/2022
As of: 09/30/2022

CLAIM NUMBER	CLAIMANT NAME	DATE OF INCIDENT	DATE CLOSED	CLAIM TYPE	CLAIM STATUS	LITIGATION STATUS	DESCRIPTION OF ACCIDENT	MEDICAL/BI (TO DATE)	INDEMNITY/PD (TO DATE)	LITIGATION (TO DATE)	OTHER (TO DATE)	EXPENSE (TO DATE)	DEDUCTIBLE (TO DATE)	LOSS (TO DATE)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	DIVISION	LOCATION		
1234AL0009-02	Doe, John	12/20/2021	N/A	Auto Liability Bodily Injury	OPEN	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 30,000.00	\$ 30,000.00	Wtr Reclamation-SW Plant	UTILITIES	
1234AL0093-02	Doe, John	8/2/2022	N/A	Auto Liability Bodily Injury	OPEN	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 50,000.00	\$ 50,000.00	Fire Operations	FIRE	
Auto Liability Bodily Injury Total								\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 80,000.00	\$ 80,000.00				
1234AL0028-01	Doe, John	3/4/2022	N/A	Auto Liability Collision Damage	OPEN	No	IV rear ended OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,000.00	\$ 4,000.00	Patrol Bureau	POLICE	
1234AL0111-01	Police	7/14/2022	N/A	Auto Liability Collision Damage	OPEN	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7,500.00	\$ 7,500.00	Patrol Bureau	POLICE	
Auto Liability Collision Damage Total								\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 11,500.00	\$ 11,500.00				
1234AL0004-01	Doe, John	11/28/2021	N/A	Auto Liability Property Damage	OPEN	No	IV backed into OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 750.00	\$ 750.00	Utilities Collection/Distrib	UTILITIES	
1234AL0005-01	Company	11/24/2021	4/18/2022	Auto Liability Property Damage	CLOSED	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Utilities Collection/Distrib	UTILITIES		
Auto Liability Property Damage Total								\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 750.00	\$ 750.00				
1234EP0010-01	Doe, John	10/7/2021	6/29/2022	Employment Liability All Other	CLOSED	No	Employment claim	\$ -	\$ -	\$ 3,192.75	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,192.75	\$ 3,192.75	-	Fire Administration	FIRE	
Employment Liability All Other Total								\$ -	\$ -	\$ 3,192.75	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,192.75	\$ 3,192.75	\$ -			
1234EP0088-01	Civil Rights,	3/23/2022	N/A	Employment Liability Discrimination	OPEN	Yes	complaint filed for race discrimination	\$ -	\$ -	\$ 6,303.15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,303.15	\$ 48,000.00	\$ 41,696.85	DCD Administration	DCD	
Employment Liability Discrimination Total								\$ -	\$ -	\$ 6,303.15	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6,303.15	\$ 48,000.00	\$ 41,696.85			
1234EP0036-01	Doe, John	10/20/2021	8/31/2022	Employment Liability Practices Non-Monetary	CLOSED	No	Employment claim/ request for arbitration	\$ -	\$ -	\$ 4,927.90	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,927.90	\$ 4,927.90	\$ -	DCD Administration	DCD	
Employment Liability Practices Non-Monetary Total								\$ -	\$ -	\$ 4,927.90	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,927.90	\$ 4,927.90	\$ -			
1234EP0033-01	Doe, John	12/1/2021	N/A	Employment Liability Wrongful Discharge	OPEN	Yes	EEOC complaint	\$ -	\$ -	\$ 14,819.65	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,819.65	\$ 60,000.00	\$ 45,180.35	Utilities Administration	UTILITIES	
Employment Liability Wrongful Discharge Total								\$ -	\$ -	\$ 14,819.65	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 14,819.65	\$ 60,000.00	\$ 45,180.35			
1234GL0008-01	Doe, John	10/13/2021	N/A	General Liability Bodily Injury	OPEN	No	slip / fall	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,000.00	\$ 20,000.00	Wtr Reclamation-Everest Plant	UTILITIES	
1234GL0095-01	Doe, John	2/5/2022	N/A	General Liability Bodily Injury	OPEN	No	claim is for a breach of duty during an inspection	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	DCD Administration	DCD	
General Liability Bodily Injury Total								\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,000.00	\$ 20,000.00				
1234AL0133-01	Doe, John	9/7/2022	N/A	General Liability Property Damage		No	Hit a pothole	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Potholes	PUBLIC WORKS	
1234GL0014-01	Doe, John	1/11/2022	1/31/2022	General Liability Property Damage	CLOSED	No	hit a road shoulder and damaged a tire	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Transportation Maintenance	PUBLIC WORKS	
General Liability Property Damage Total								\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
1234LE0056-01	Doe, John	3/13/2022	N/A	Law Enforcement Bodily Injury	OPEN	No	Victim Drowned	\$ -	\$ -	\$ 9,729.03	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,729.03	\$ 160,000.00	\$ 150,270.97	Patrol Bureau	POLICE	
1234LE0058-01	Doe, John	3/13/2022	6/22/2022	Law Enforcement Bodily Injury	CLOSED	No	Claimant drowned	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Patrol Bureau	POLICE	
Law Enforcement Bodily Injury Total								\$ -	\$ -	\$ 9,729.03	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 9,729.03	\$ 160,000.00	\$ 150,270.97			
1234GL0021-01	Doe, John	2/4/2022	2/22/2022	Law Enforcement Property Damage	CLOSED	No	hit a pothole on the road shoulder	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Transportation Maintenance	PUBLIC WORKS	
Law Enforcement Property Damage Total								\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		
1234PR0018-01	Doe, John	12/4/2021	N/A	Property Loss	OPEN	No	21-026663 12.04.21 directional signs, Do Not Enter, sign	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	SUBROGATION	SUBROGATION	
1234PR0025-01	Doe, John	1/26/2022	2/25/2022	Property Loss	CLOSED	No	22-002047 01/26/2022 sidewalk	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	SUBROGATION	SUBROGATION	
Property Loss Total								\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
Grand Total								\$ -	\$ -	\$ 38,972.48	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 38,972.48	\$ 388,370.65	\$ 349,398.17			

AUTO – PROPERTY DAMAGE CLAIM REPORT

Test Client
Claims for Auto Liability Property Damage
Claims From: 10/01/2021 To: 09/30/2022
As of: 09/30/2022

CLAIM NUMBER	CLAIMANT NAME	DATE OF INCIDENT	DATE CLOSED	CLAIM TYPE	CLAIM STATUS	LITIGATION STATUS	DESCRIPTION OF ACCIDENT	INDEMNITY/PD (TO DATE)	LITIGATION (TO DATE)	OTHER (TO DATE)	EXPENSE (TO DATE)	DEDUCTIBLE (TO DATE)	LOSS (TO DATE)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	DIVISION	LOCATION
1234AL0001-01	Doe, John	10/21/2021	4/18/2022	Auto Liability Property Damage	CLOSED	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,146.81	\$ 3,146.81	\$ 3,146.81	\$ -	Facilities Administration	PUBLIC WORKS
1234AL0004-01	Doe, John	11/28/2021	N/A	Auto Liability Property Damage	OPEN	No	IV backed into OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 750.00	\$ 750.00	Utilities Collection/Distrib	UTILITIES
1234AL0005-01	Company	11/24/2021	4/18/2022	Auto Liability Property Damage	CLOSED	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Utilities Collection/Distrib	UTILITIES
1234AL0006-01	Doe, John	12/6/2021	6/29/2022	Auto Liability Property Damage	CLOSED	No	IV backed into OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,383.56	\$ 1,383.56	\$ 1,383.56	\$ -	Utilities Collection/Distrib	UTILITIES
2345AL0007-01	Doe, John	11/16/2021	8/31/2022	Auto Liability Property Damage	CLOSED	No	Iv struck 2 Other vehicles	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,391.01	\$ 2,391.01	\$ 2,391.01	\$ -	Patrol Bureau	POLICE
1234AL0007-02	Doe, John	11/16/2021	N/A	Auto Liability Property Damage	OPEN	No	IV struck 2 Vehicles	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 115.00	\$ 115.00	\$ 7,500.00	\$ 7,385.00	Patrol Bureau	POLICE
1234AL0009-01	Doe, John	12/20/2021	N/A	Auto Liability Property Damage	OPEN	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 115.00	\$ 115.00	\$ 7,500.00	\$ 7,385.00	Wtr Reclamation-Everest Plant	UTILITIES
1234AL0024-01	Doe, John	2/21/2022	N/A	Auto Liability Property Damage	OPEN	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,500.00	\$ 3,500.00	Investigative Services Bureau	POLICE
1234AL0024-02	Doe, John	2/21/2022	6/29/2022	Auto Liability Property Damage	CLOSED	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Investigative Services Bureau	POLICE
1234AL0055-01	Doe, John	4/18/2022	6/29/2022	Auto Liability Property Damage	CLOSED	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,988.77	\$ 2,988.77	\$ 2,988.77	\$ -	Patrol Bureau	POLICE
1234AL0064-01	Doe, John	5/18/2022	6/6/2022	Auto Liability Property Damage	CLOSED	No	IV backed into OV	\$ -	\$ -	\$ -	\$ 115.00	\$ -	\$ 5,469.57	\$ 5,584.57	\$ 5,584.57	\$ -	Fire Support Services	FIRE
1234AL0077-01	Company	6/20/2022	8/31/2022	Auto Liability Property Damage	CLOSED	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4,991.54	\$ 4,991.54	\$ 4,991.54	\$ -	Utilities Collection/Distrib	UTILITIES
1234AL0080-01	Doe, John	6/12/2022	N/A	Auto Liability Property Damage	OPEN	No	IV backed into OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,234.34	\$ 3,234.34	\$ 3,500.00	\$ 265.66	Patrol Bureau	POLICE
1234AL0082-01	Doe, John	7/7/2022	N/A	Auto Liability Property Damage	OPEN	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 2,651.94	\$ 2,651.94	\$ 5,000.00	\$ 2,348.06	DCD Administration	DCD
1234AL0085-01	Company	7/1/2022	7/14/2022	Auto Liability Property Damage	CLOSED	No	IV struck an object	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3,600.00	\$ 3,600.00	\$ 3,600.00	\$ -	Patrol Bureau	POLICE
1234AL0093-01	Doe, John	8/2/2022	N/A	Auto Liability Property Damage	OPEN	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 10,000.00	\$ 10,000.00	Fire Operations	FIRE
1234AL0098-01	Doe, John	8/10/2022	N/A	Auto Liability Property Damage	OPEN	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 5,789.47	\$ 5,789.47	\$ 10,000.00	\$ 4,210.53	Patrol Bureau	POLICE
1234AL0100-01	Doe, John	8/2/2022	8/23/2022	Auto Liability Property Damage	CLOSED	No	IV struck OV	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Patrol Bureau	POLICE
1234AL0130-01	Doe, John	6/16/2022	N/A	Auto Liability Property Damage	OPEN	No	50-50 Accident MVA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Wtr Reclamation-Col Sys	UTILITIES
Auto Liability Property Damage Total								\$ -	\$ -	\$ -	\$ 115.00	\$ -	\$ 35,877.01	\$ 35,992.01	\$ 71,836.26	\$ 35,844.25		

GENERAL – BODILY INJURY CLAIM REPORT

Test Client
Claims for General Liability Bodily Injury
Claims From: 10/01/2021 To: 09/30/2022
As of: 09/30/2022

CLAIM NUMBER	CLAIMANT NAME	DATE OF INCIDENT	DATE CLOSED	CLAIM TYPE	CLAIM STATUS	LITIGATION STATUS	DESCRIPTION OF ACCIDENT	MEDICAL/BI (TO DATE)	INDEMNITY/PD (TO DATE)	LITIGATION (TO DATE)	OTHER (TO DATE)	EXPENSE (TO DATE)	DEDUCTIBLE (TO DATE)	LOSS (TO DATE)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	DIVISION	LOCATION
1234GL0008-01	Doe, John	10/13/2021	N/A	General Liability Bodily Injury	OPEN	No	slip / fall	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 20,000.00	\$ 20,000.00	Wtr Reclamation-Everest Plant	UTILITIES
1234GL0011-01	Doe, John	12/13/2021	1/19/2022	General Liability Bodily Injury	CLOSED	No	slip/fall	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	UEP	PUBLIC WORKS
1234GL0016-01	Doe, John	11/25/2021	N/A	General Liability Bodily Injury	OPEN	No	Motorcycle rider injured in a MVA	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Transportation Traffic	PUBLIC WORKS
1234GL0022-01	Doe, John	1/10/2022	N/A	General Liability Bodily Injury	OPEN	No	Claimant was injured after her vehicle struck a water valve cover	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 25,000.00	\$ 25,000.00	Utilities Collection/Distrib	UTILITIES
1234GL0023-01	Doe, John	11/13/2021	N/A	General Liability Bodily Injury	OPEN	Yes	Claimant stepped in a pothole and was injured	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 70,000.00	\$ 70,000.00	Transportation Maintenance	PUBLIC WORKS
1234GL0072-01	Doe, John	5/18/2022	N/A	General Liability Bodily Injury	OPEN	No	slip/fall on broken manhole cover	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 25,000.00	\$ 25,000.00	Wtr Reclamation-Col Sys	UTILITIES
1234GL0083-01	Doe, John	6/21/2022	N/A	General Liability Bodily Injury	OPEN	No	slip/fall	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Parks and Rec General Adm	PARKS & REC
1234GL0095-01	Doe, John	2/5/2022	N/A	General Liability Bodily Injury	OPEN	No	claim is for a breach of duty during an inspection	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	DCD Administration	DCD
1234GL0118-01	Doe, John	9/3/2022	N/A	General Liability Bodily Injury	OPEN	No	slip and fall	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 25,000.00	\$ 25,000.00	Parks Maintenance	PARKS & REC
1234GL0142-01	Doe, John	5/16/2022	N/A	General Liability Bodily Injury	OPEN	No	slip / fall	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Right of Way Maintenance	PUBLIC WORKS
1234GL0143-01	Doe, John	5/16/2022	N/A	General Liability Bodily Injury	OPEN	No	Slip/fall	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Right of Way Maintenance	PUBLIC WORKS
General Liability Bodily Injury Total								\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 165,000.00	\$ 165,000.00		

GENERAL – PROPERTY DAMAGE CLAIM REPORT

Test Client
Claims for General Liability Property Damage
Claims From: 10/01/2021 To: 09/30/2022
As of: 09/30/2022

CLAIM NUMBER	CLAIMANT NAME	DATE OF INCIDENT	DATE CLOSED	CLAIM TYPE	CLAIM STATUS	LITIGATION STATUS	DESCRIPTION OF ACCIDENT	INDEMNITY/PD (TO DATE)	LITIGATION (TO DATE)	OTHER (TO DATE)	EXPENSE (TO DATE)	DEDUCTIBLE (TO DATE)	LOSS (TO DATE)	TOTAL PAID (TO DATE)	TOTAL INCURRED (TO DATE)	TOTAL RESERVES (TO DATE)	DIVISION	LOCATION
1234AL0133-01	Doe, John	9/7/2022	N/A	General Liability Property Damage	OPEN	No	Hit a pothole	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Potholes	PUBLIC WORKS
1234GL0002-01	Doe, John	10/4/2021	10/29/2021	General Liability Property Damage	CLOSED	No	sewer back up	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Utilities Collection/Distrib	UTILITIES
1234GL0003-01	Doe, John	11/10/2021	4/18/2022	General Liability Property Damage	CLOSED	No	Fire truck struck a mailbox	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 90.00	\$ 90.00	\$ 90.00	\$ -	Fire Operations	FIRE
1234GL0014-01	Doe, John	1/11/2022	1/31/2022	General Liability Property Damage	CLOSED	No	hit a road shoulder and damaged a tire	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Transportation Maintenance	PUBLIC WORKS
1234GL0015-01	Doe, John	12/15/2021	1/31/2022	General Liability Property Damage	CLOSED	No	Road paint on claimant's vehicle	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Transportation Traffic	PUBLIC WORKS
1234GL0017-01	Doe, John	1/3/2022	2/7/2022	General Liability Property Damage	CLOSED	No	Hit a parking block at Horton boat ramp and damaged a tire	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 446.22	\$ 446.22	\$ 446.22	\$ -	Parks Maintenance	PARKS & REC
1234GL0020-01	Doe, John	1/4/2022	6/29/2022	General Liability Property Damage	CLOSED	No	Sewer back up	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,004.00	\$ 1,004.00	\$ 1,004.00	\$ -	Wtr Reclamation-Col Sys	UTILITIES
1234GL0029-01	Doe, John	2/27/2022	4/18/2022	General Liability Property Damage	CLOSED	No	Boat damaged while passing in the Chiquita lock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Marine Services	PARKS & REC
1234GL0030-01	Doe, John	2/22/2022	4/18/2022	General Liability Property Damage	CLOSED	No	Boat damaged while passing through Chiquita Lock	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Marine Services	PARKS & REC
1234GL0059-01	Doe, John	5/1/2022	8/31/2022	General Liability Property Damage	CLOSED	No	damage to his home from well drilling in the neighborhood	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Utilities Administration	UTILITIES
1234GL0063-01	Doe, John	1/18/2022	6/29/2022	General Liability Property Damage	CLOSED	No	PW crew damaged passing vehicle while weed whipping	\$ -	\$ -	\$ -	\$ 149.10	\$ -	\$ 1,597.85	\$ 1,746.95	\$ 1,797.85	\$ 50.90	Right of Way Maintenance	PUBLIC WORKS
1234GL0069-01	Company	4/27/2022	6/29/2022	General Liability Property Damage	CLOSED	No	phone line damaged	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 888.90	\$ 888.90	\$ 888.90	\$ -	Utilities Collection/Distrib	UTILITIES
1234GL0103-01	Doe, John	4/1/2022	N/A	General Liability Property Damage	OPEN	No	sprinkler damaged by swale repair	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 70.99	\$ 70.99	\$ 72.00	\$ 1.01	Transportation Maintenance	PUBLIC WORKS
1234GL0109-01	Doe, John	8/10/2022	9/7/2022	General Liability Property Damage	CLOSED	No	Resident struck a mailbox	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Utilities Collection/Distrib	UTILITIES
1234GL0119-01	Doe, John	9/12/2022	9/19/2022	General Liability Property Damage	CLOSED	No	Pothole damaged a tire	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Right of Way Maintenance	PUBLIC WORKS
1234GL0122-01	Doe, John	8/30/2022	N/A	General Liability Property Damage	OPEN	No	Sewer backup	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1,686.95	\$ 1,686.95	\$ 1,700.00	\$ 13.05	Utilities Collection/Distrib	UTILITIES
1233GL0134-01	Doe, John	9/28/2022	N/A	General Liability Property Damage	OPEN	No	Property damage from hurricane Ian	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Transportation Maintenance	PUBLIC WORKS
1234GL0135-01	Doe, John	9/28/2022	N/A	General Liability Property Damage	OPEN	No	Property damage from hurricane Ian	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Transportation Maintenance	PUBLIC WORKS
1234GL0136-01	Doe, John	8/9/2022	N/A	General Liability Property Damage	OPEN	No	Sewer back up	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Utilities Collection/Distrib	UTILITIES
1234GL0137-01	Doe, John	7/11/2022	N/A	General Liability Property Damage	OPEN	No	Sewer back up	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Utilities Collection/Distrib	UTILITIES
1234GL0138-01	Doe, John	9/28/2022	N/A	General Liability Property Damage	OPEN	No	Home damaged by flying debris	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Right of Way Maintenance	PUBLIC WORKS
1234GL0139-01	Doe, John	9/28/2022	N/A	General Liability Property Damage	OPEN	No	Home damaged by flying debris during hurricane Ian	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Right of Way Maintenance	PUBLIC WORKS
1234GL0140-01	Doe, John	9/28/2022	N/A	General Liability Property Damage	OPEN	No	Home damaged by flying debris during hurricane Ian	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Right of Way Maintenance	PUBLIC WORKS
1234GL0141-01	Doe, John	9/9/2022	N/A	General Liability Property Damage	OPEN	No	debris in potable water lines	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Utilities Collection/Distrib	UTILITIES
1234GL0144-01	Doe, John	9/6/2022	N/A	General Liability Property Damage	OPEN	No	Hit a pothole	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	Potholes	PUBLIC WORKS
General Liability Property Damage Total								\$ -	\$ -	\$ -	\$ 149.10	\$ -	\$ 5,784.91	\$ 5,934.01	\$ 5,998.97	\$ 64.96		

FREQUENCY REPORTS

FREQUENCY BY CLAIM TYPE REPORT

Test Client

Frequency Analysis by Claim Type

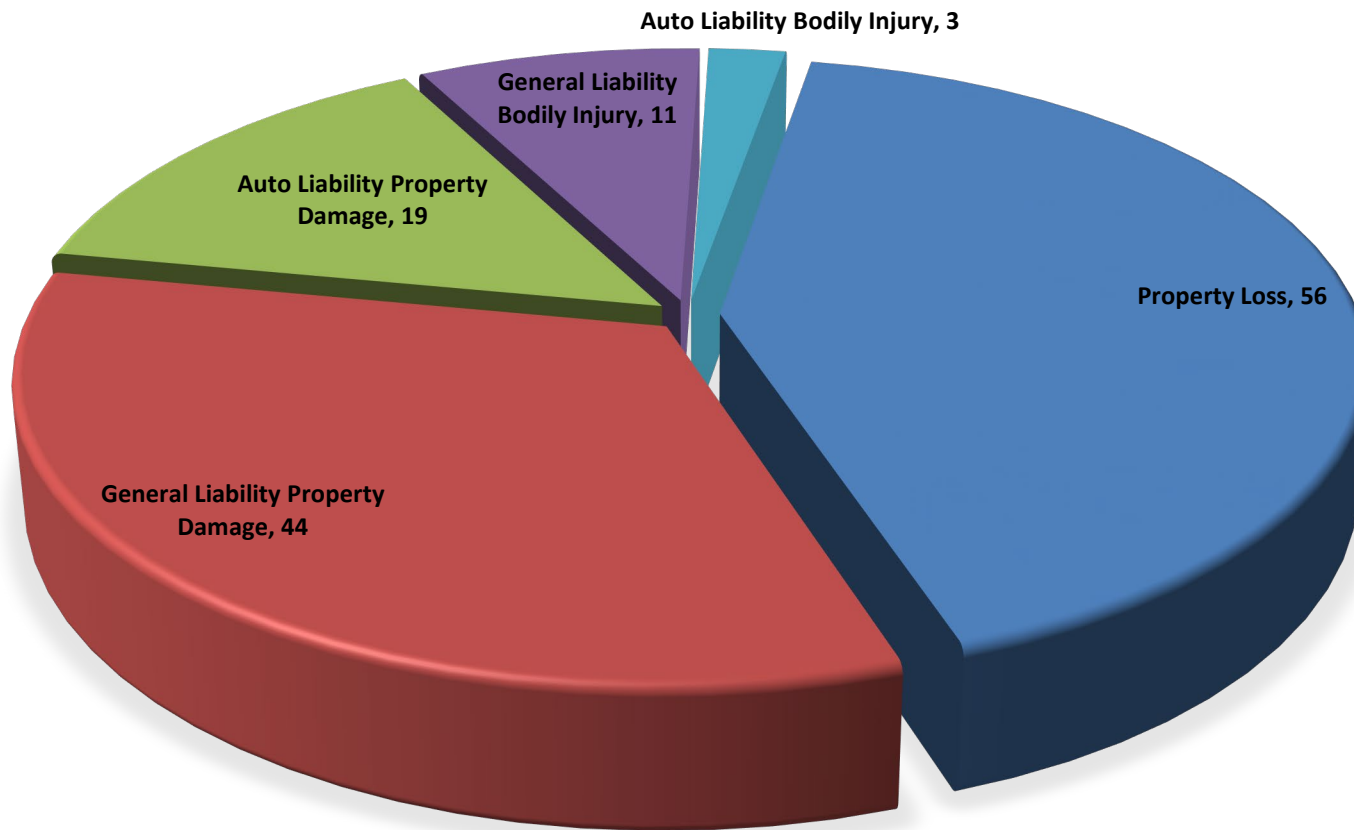
Liability Claims From: 10/01/2021 To: 09/30/2022

As of: 09/30/2022

Claim Type	Claim Count	Open Claims	Closed Claims	Total Paid	Total Incurred	Total Reserve	Percentage of Total Paid	Percentage of Total Incurred	Percentage of Total Reserves
Auto Liability Bodily Injury	3	3	0	\$ -	\$ 105,000.00	\$ 105,000.00	0.00%	14.75%	17.45%
Auto Liability Collision Damage	3	2	1	\$ 1,693.00	\$ 13,193.00	\$ 11,500.00	1.54%	1.85%	1.91%
Auto Liability Property Damage	19	9	10	\$ 35,992.01	\$ 71,836.26	\$ 35,844.25	32.71%	10.09%	5.96%
Employment Liability All Other	2	0	2	\$ 5,942.25	\$ 5,942.25	\$ -	5.40%	0.83%	0.00%
Employment Liability Discrimination	1	1	0	\$ 6,303.15	\$ 48,000.00	\$ 41,696.85	5.73%	6.74%	6.93%
Employment Liability Practices Non-Monetary	1	0	1	\$ 4,927.90	\$ 4,927.90	\$ -	4.48%	0.69%	0.00%
Employment Liability Wrongful Discharge	3	3	0	\$ 28,277.20	\$ 120,000.00	\$ 91,722.80	25.70%	16.86%	15.25%
General Liability Bodily Injury	11	10	1	\$ -	\$ 165,000.00	\$ 165,000.00	0.00%	23.18%	27.42%
General Liability Property Damage	44	21	23	\$ 13,969.96	\$ 14,587.70	\$ 617.74	12.70%	2.05%	0.10%
Law Enforcement Bodily Injury	2	1	1	\$ 9,729.03	\$ 160,000.00	\$ 150,270.97	8.84%	22.48%	24.98%
Law Enforcement Property Damage	3	0	3	\$ 3,185.57	\$ 3,185.57	\$ -	2.90%	0.45%	0.00%
Property Loss	56	44	12	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Grand Total	148	94	54	\$ 110,020.07	\$ 711,672.68	\$ 601,652.61	100.00%	100.00%	100.00%

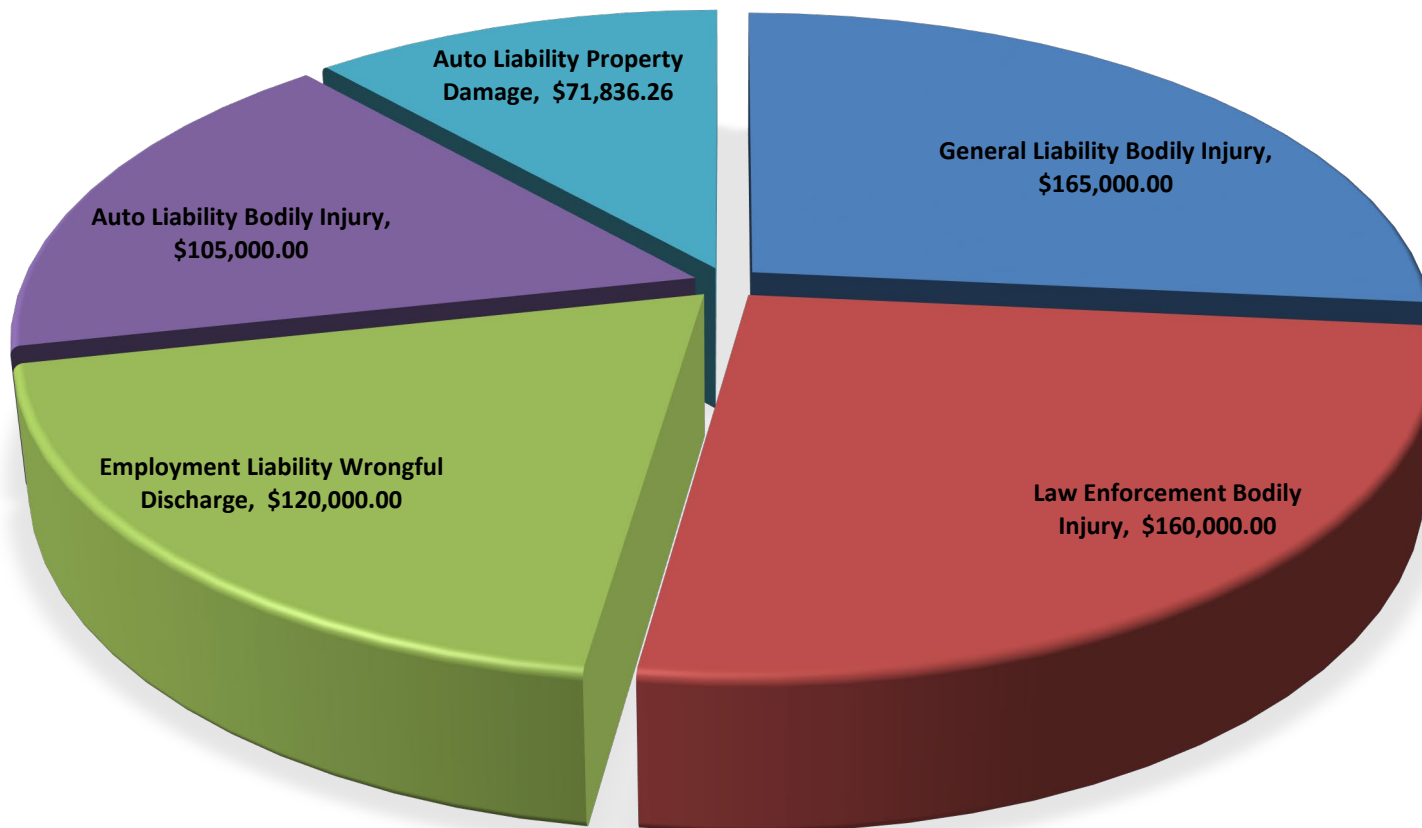
TOP FIVE CLAIM TYPES BY FREQUENCY GRAPH

Test Client - Liability Claims
Top 5 Claim Types by Frequency
Claims From: 10/01/2021 To: 09/30/2022
As of 09/30/2022



TOP FIVE CLAIM TYPES BY TOTAL INCURRED GRAPH

Test Client - Liability Claims
Top 5 Claim Types by Total Incurred
Claims From: 10/01/2021 To: 09/30/2022
As of 09/30/2022



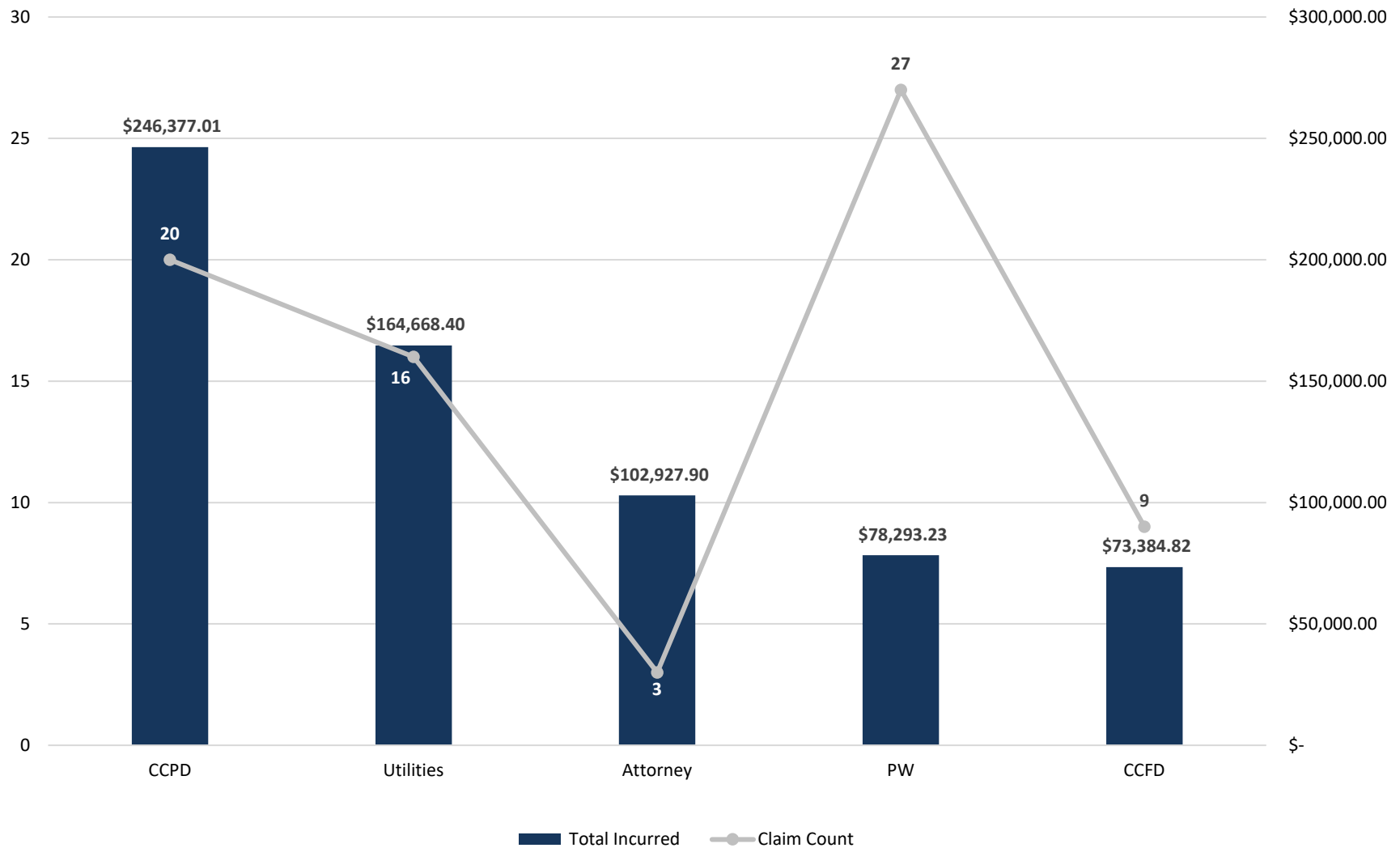
TOP FIVE DEPARTMENTS BY TOTAL INCURRED REPORT

Test Client
Frequency Analysis by Claim Type and Dept
Liability Claims From: 10/01/2021 To: 09/30/2022
As of: 09/30/2022

Claim Type	Claim Count	Open Claims	Closed Claims	Total Paid	Total Incurred	Total Reserve	Percentage of Total Paid	Percentage of Total Incurred	Percentage of Total Reserves
Attorney	3	2	1	\$ 21,585.20	\$ 102,927.90	\$ 81,342.70	21.74%	14.73%	13.57%
Employment Liability Discrimination	1	1	0	\$ 6,303.15	\$ 48,000.00	\$ 41,696.85	6.35%	6.87%	6.96%
Employment Liability Practices Non-Monetary	1	0	1	\$ 4,927.90	\$ 4,927.90	\$ -	4.96%	0.71%	0.00%
Employment Liability Wrongful Discharge	1	1	0	\$ 10,354.15	\$ 50,000.00	\$ 39,645.85	10.43%	7.16%	6.62%
CCFD	9	4	5	\$ 13,363.04	\$ 73,384.82	\$ 60,021.78	13.46%	10.50%	10.02%
Auto Liability Bodily Injury	1	1	0	\$ -	\$ 50,000.00	\$ 50,000.00	0.00%	7.16%	8.34%
Auto Liability Collision Damage	1	0	1	\$ 1,693.00	\$ 1,693.00	\$ -	1.70%	0.24%	0.00%
Auto Liability Property Damage	2	1	1	\$ 5,584.57	\$ 15,584.57	\$ 10,000.00	5.62%	2.23%	1.67%
Employment Liability All Other	2	0	2	\$ 5,942.25	\$ 5,942.25	\$ -	5.98%	0.85%	0.00%
General Liability Property Damage	3	2	1	\$ 143.22	\$ 165.00	\$ 21.78	0.14%	0.02%	0.00%
CCPD	20	9	11	\$ 37,348.25	\$ 246,377.01	\$ 209,028.76	37.61%	35.27%	34.88%
Auto Liability Bodily Injury	1	1	0	\$ -	\$ 25,000.00	\$ 25,000.00	0.00%	3.58%	4.17%
Auto Liability Collision Damage	2	2	0	\$ -	\$ 11,500.00	\$ 11,500.00	0.00%	1.65%	1.92%
Auto Liability Property Damage	9	4	5	\$ 18,118.59	\$ 33,479.78	\$ 15,361.19	18.25%	4.79%	2.56%
Employment Liability Wrongful Discharge	1	1	0	\$ 3,103.40	\$ 10,000.00	\$ 6,896.60	3.13%	1.43%	1.15%
General Liability Property Damage	4	0	4	\$ 4,113.23	\$ 4,113.23	\$ -	4.14%	0.59%	0.00%
Law Enforcement Bodily Injury	2	1	1	\$ 9,729.03	\$ 160,000.00	\$ 150,270.97	9.80%	22.90%	25.07%
Law Enforcement Property Damage	1	0	1	\$ 2,284.00	\$ 2,284.00	\$ -	2.30%	0.33%	0.00%
CM	1	1	0	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
General Liability Bodily Injury	1	1	0	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Maintenance	1	0	1	\$ 446.22	\$ 446.22	\$ -	0.45%	0.06%	0.00%
General Liability Property Damage	1	0	1	\$ 446.22	\$ 446.22	\$ -	0.45%	0.06%	0.00%
P & R	4	2	2	\$ -	\$ 25,000.00	\$ 25,000.00	0.00%	3.58%	4.17%
General Liability Bodily Injury	2	2	0	\$ -	\$ 25,000.00	\$ 25,000.00	0.00%	3.58%	4.17%
General Liability Property Damage	2	0	2	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
PW	27	18	9	\$ 7,710.32	\$ 78,293.23	\$ 70,582.91	7.76%	11.21%	11.78%
Auto Liability Property Damage	1	0	1	\$ 3,146.81	\$ 3,146.81	\$ -	3.17%	0.45%	0.00%
General Liability Bodily Injury	5	4	1	\$ -	\$ 70,000.00	\$ 70,000.00	0.00%	10.02%	11.68%
General Liability Property Damage	18	13	5	\$ 3,661.94	\$ 4,244.85	\$ 582.91	3.69%	0.61%	0.10%
Law Enforcement Property Damage	2	0	2	\$ 901.57	\$ 901.57	\$ -	0.91%	0.13%	0.00%
Property Loss	1	1	0	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Transportation	1	0	1	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
General Liability Property Damage	1	0	1	\$ -	\$ -	\$ -	0.00%	0.00%	0.00%
Utilities	16	9	7	\$ 18,738.05	\$ 164,668.40	\$ 145,930.35	18.87%	23.57%	24.35%
Auto Liability Bodily Injury	1	1	0	\$ -	\$ 30,000.00	\$ 30,000.00	0.00%	4.29%	5.01%
Auto Liability Property Damage	2	2	0	\$ -	\$ 750.00	\$ 750.00	0.00%	0.11%	0.13%
Employment Liability Wrongful Discharge	1	1	0	\$ 14,819.65	\$ 60,000.00	\$ 45,180.35	14.92%	8.59%	7.54%
General Liability Bodily Injury	3	3	0	\$ -	\$ 70,000.00	\$ 70,000.00	0.00%	10.02%	11.68%
General Liability Property Damage	9	2	7	\$ 3,918.40	\$ 3,918.40	\$ -	3.95%	0.56%	0.00%
Water Rec	1	1	0	\$ 115.00	\$ 7,500.00	\$ 7,385.00	0.12%	1.07%	1.23%
Auto Liability Property Damage	1	1	0	\$ 115.00	\$ 7,500.00	\$ 7,385.00	0.12%	1.07%	1.23%
Grand Total	83	46	37	\$ 99,306.08	\$ 698,597.58	\$ 599,291.50	100.00%	100.00%	100.00%

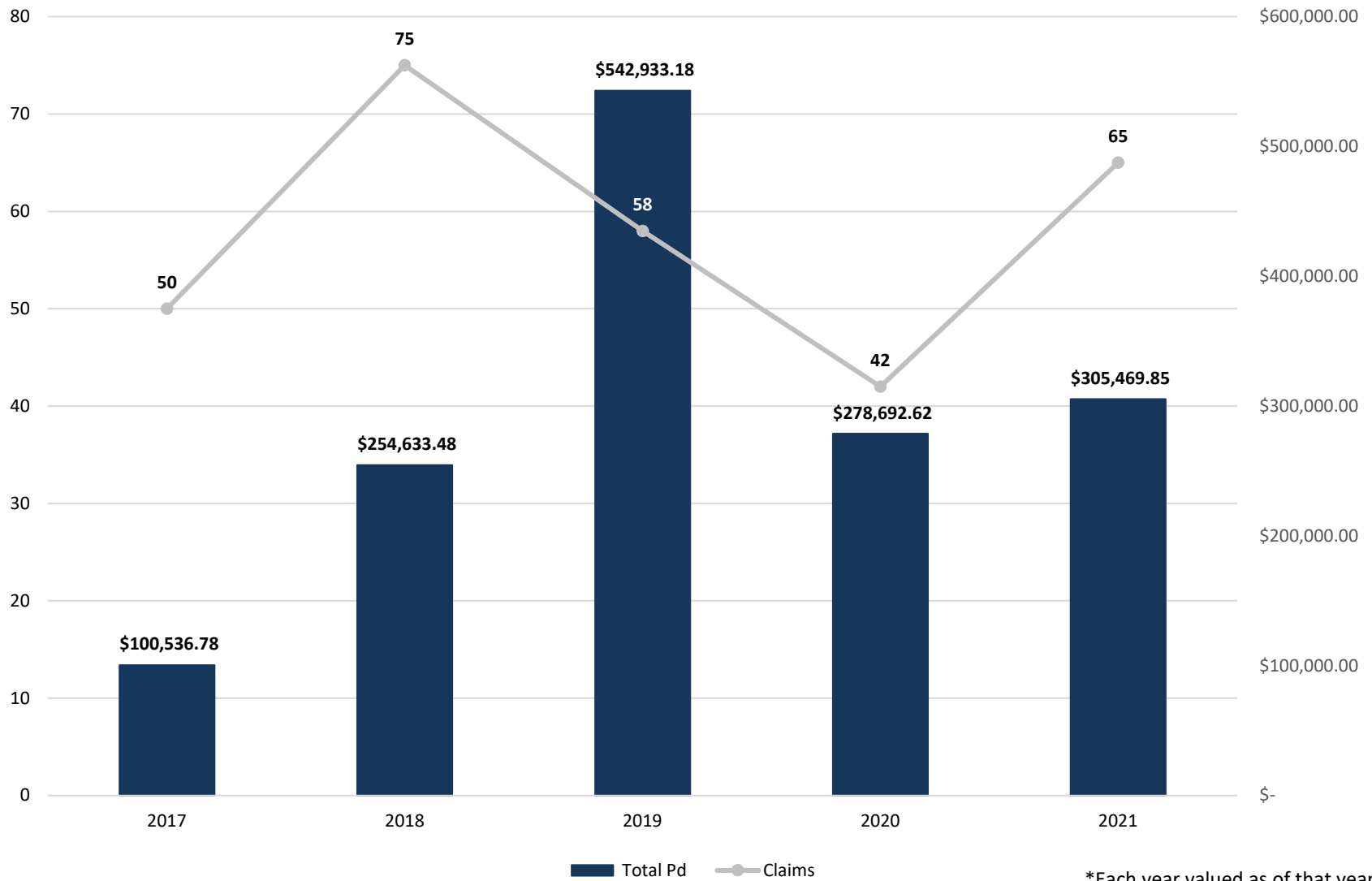
TOP FIVE DEPARTMENTS BY TOTAL INCURRED GRAPH

Test Client - Liability Claims
Top 5 Departments by Total Incurred
Claims From: 10/01/2021 To: 09/30/2022
As of 09/30/2022



FIVE YEAR COMPARISON GRAPH

Test Client
5 Year Comparison
Liability Claims for 2017-2022





Commercial Risk Management

Compensation/Fee Schedule

PRICING PROPOSAL JUNE 10, 2025

CHARLOTTE COUNTY

REQUEST FOR PROPOSAL RFP No. 20250389

COMPREHENSIVE SELF-INSURANCE PROGRAM - THIRD PARTY ADMINISTRATION SERVICES

Commercial Risk Management, Inc. is proposing a multi-year flat fee pricing for workers' compensation and liability claims servicing for all new reported claims as of October 1, 2025, and the takeover and handling of all prior open and closed claims. The fees are for the life of contract and are invoiced monthly or quarterly.

10-1-25/9-30-26	\$88,800
10-1-26/9-30-27	\$88,800
10-1-27/9-30-28	\$88,800

- No administrative fee
- No data transfer fee
- No percentage of recovery from subrogation, excess, or SDTF
- No charge for system access or number of users
- MMSEA Section 111 reporting included
- No charge for 1099 reporting on an annual basis
- Monthly and special reports provided based on Charlotte County's request

Additional Services

- Bill review/PPO network with Rising Medical Solutions \$6.50 per bill with 24% of savings
- Telephonic nurse case management \$85 per hour
- Loss control services \$100 per hour

Allocated loss adjustment expenses are those items chargeable to a specific claim. These items include, but are not limited to, legal fees, surveillance, investigators, outside medical utilization review, outside medical management, attorneys, costs for copies of records and medical records and these costs are not included in our service fee.

PART IV - SUBMITTAL FORMS
PROPOSAL SUBMITTAL SIGNATURE FORM

The undersigned attests to his/her authority to submit this proposal and to bind the firm herein named to perform as per contract, if the firm is awarded the Contract by the County. The undersigned further certifies that he/she has read the Request for Proposal, Terms and Conditions, Insurance Requirements and any other documentation relating to this request and this proposal is submitted with full knowledge and understanding of the requirements and time constraints noted herein.

By signing this form, the proposer hereby declares that this proposal is made without collusion with any other person or entity submitting a proposal pursuant to this RFP.

In accordance with section 287.135, Florida Statutes, the undersigned certifies that the company is not on the Scrutinized Companies with Activities in Sudan List, the Scrutinized Companies with Activities in the Iran Petroleum Energy Sector List, and does not have business operations in Cuba or Syria (if applicable) or the Scrutinized Companies that Boycott Israel List, or is not participating in a boycott of Israel.

As Addenda are considered binding as if contained in the original specifications, it is critical that the Consultant acknowledge receipt of same. The submittal may be considered void if receipt of an addendum is not acknowledged.

Addendum No. 1 Dated 5-22-25 Addendum No. 2 Dated 5-23-25 Addendum No. 3 Dated 5-30-25
Addendum No. 4 Dated 6-2-25 Addendum No. 5 Dated 6-5-25 Addendum No. 6 Dated 6-6-25

Type of Organization (please check one): INDIVIDUAL () PARTNERSHIP ()
CORPORATION (X) JOINT VENTURE ()

Commercial Risk Management, Inc. 813-289-3900
Firm Name Telephone

Fictitious or d/b/a Name 591346411
Federal Employer Identification Number (FEIN)

2002 North Lois Avenue, Suite 600
Home Office Address

Tampa, FL 33607 50
City, State, Zip Number of Years in Business

Address: Office Servicing Charlotte County, other than above

Name/Title of your Charlotte County Rep. 813-289-3900
Telephone

Susan E Theis
Name/Title of Individual Binding Firm (Please Print)

Susan E Theis June 6, 2025
Signature of Individual Binding Firm Date

stheis@crm-su.com
Email Address

(This form must be completed & returned)

DRUG FREE WORKPLACE FORM

The undersigned vendor in accordance with Florida Statute 287.087 hereby certifies that Commercial Risk Management, Inc.
does: (name of business)

1. Publish a statement notifying employees that the unlawful manufacture, distribution, dispensing, possession, or use of a controlled substance is prohibited in the workplace and specifying the actions that will be taken against employees for violations of such prohibition.
2. Inform employees about the dangers of drug abuse in the workplace, the business's policy of maintaining a drug-free workplace, any available drug counseling, rehabilitation, and employee assistance programs, and the penalties that may be imposed upon employees for drug abuse violations.
3. Give each employee engaged in providing the commodities or contractual services that are under bid a copy of the statement specified in subsection (1).
4. In the statement specified in subsection (1), notify the employees that, as a condition of working on the commodities or contractual services that are under bid, the employee will abide by the terms of the statement and will notify the employer of any conviction of, or plea of guilty or nolo contendere to, any violation of Chapter 893 or of any controlled substance law of the United States or any state, for a violation occurring in the workplace no later than five (5) days after such conviction.
5. Impose a sanction on or require the satisfactory participation in a drug abuse assistance or rehabilitation program if such is available in the employee's community, by any employee who is so convicted.
6. Make a good faith effort to continue to maintain a drug-free workplace through implementation of this section.

As the person authorized to sign the statement, I certify that this firm complies fully with the above requirements.

Susan E. Theis
Proposer's Signature

June 6, 2025
Date

NAME OF FIRM Commercial Risk Management, Inc.

(This form must be completed and returned)

**HUMAN TRAFFICKING AFFIDAVIT
for Nongovernmental Entities Pursuant To FS. §787.06**

Charlotte County Contract #20250389

The undersigned on behalf of the entity listed below, (the "Nongovernmental Entity"), hereby attests under penalty of perjury as follows:

1. I am over the age of 18 and I have personal knowledge of the matters set forth except as otherwise set forth herein.
2. I am an officer or representative of the Nongovernmental Entity and authorized to provide this affidavit on the Company's behalf.
3. Nongovernmental Entity does not use coercion for labor or services as defined in Section 787.06, Florida Statutes.
4. This declaration is made pursuant to Section 92.525, Florida Statutes. I understand that making a false statement in this declaration may subject me to criminal penalties.

Under penalties of perjury, I declare that I have read the foregoing Human Trafficking Affidavit and that the facts stated in it are true.

Further Affiant sayeth naught.

Susan E Theis
Signature

Susan E Theis
Printed Name

President/CEO
Title

Commercial Risk Management, Inc.
Nongovernmental Entity

June 6, 2025
Date

END OF PART IV

NAME OF FIRM Commercial Risk Management, Inc.
(This form must be completed and returned)