

2015

**SENATE
APPROPRIATIONS –
GENERAL
GOVERNMENT AND
INFORMATION
TECHNOLOGY**

MINUTES

Appropriations on General Government and Information Technology (Senate)

Co-Chairman: Sen. Jim Davis

N.C. Senate
300 N. Salisbury Street, Room 408-B
Raleigh, NC 27603-5925
(919) 733-5875
Jim.Davis@ncleg.net

Co-Chairman: Sen. Norman W. Sanderson

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Member: Sen. Andrew C. Brock

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Member: Sen. Josh Stein

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16 W. Jones Street, Room 1113
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Member: Sen. Jeff Tarte

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Member: Sen. Mike Woodard

N.C. Senate
300 N. Salisbury Street, Room 518
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NORTH CAROLINA GENERAL ASSEMBLY

**Appropriations on General Government and Information Technology
2015 – 2016 SESSION**



Sen. Jim Davis
Chair



Sen. Norman Sanderson
Chair



Sen. Andrew Brock
Member



Sen. Josh Stein
Member



Sen. Jeff Tarte
Member



Sen. Mike Woodard
Member



**Senate Committee on Appropriations on General Government and Information
Technology
Wednesday, February 11, 2015 at 8:30 AM
Legislative Building Room 1425**

MINUTES

The Senate Committee on Appropriations on General Government and Information Technology met at 8:30 AM on February 11, 2015 in Room LB 1425. Thirteen members were present. Lisa Hollowell, Daniel Sater, and Cara Bridges were present representing staff.

Senator Jim Davis presided. Kaye Culberson was the Committee Clerk. Kathy Voss was also present.

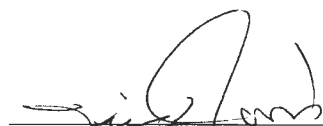
Senator Davis thanked the Page (Attachment #1) and Sergeants-at-Arms (Attachment #2) and welcomed visitors (Attachment #3).

Lisa Hollowell, Fiscal Research Division, gave an overview of the NC Department of Insurance (DOI). She reviewed DOI's statutory authority, mission and responsibilities, budget, revenues (Attachment #4), and responded to questions from members


Commissioner Wayne Goodwin, DOI, introduced his team and yielded his time to Ben Popkin, Senior Health Policy Counsel, DOI. Mr. Popkin reviewed captive insurance legislation, the Affordable Care Act and its interface with DOI, the Volunteer Safety Workers' Compensation Fund, and the Office of State Fire Marshall grants and funds (Attachments #5, #6, #7). Commissioner Goodwin, Mr. Popkin, and Rebecca Shigley responded to questions from members.

Carol Shaw, NC General Assembly Program Evaluation Division (PED), presented the Final Report to the Joint Legislative Program Evaluation Oversight Committee, "Licensing Processing Fees Are Inequitable; Permit DOI Vendor to Charge Different Processing Fees Based on Effort and Cost" (Attachments #8, #9 and #10), and responded to questions from members.

The meeting was adjourned at 9:52 AM.



Senator Jim Davis
Presiding



Kaye Culberson, Committee Clerk



Principal Clerk
Reading Clerk

SENATE
NOTICE OF JOINT COMMITTEE MEETING
AND
BILL SPONSOR NOTICE

The **Senate Committee on Appropriations on General Government and Information Technology** will meet at the following time:

DAY	DATE	TIME	ROOM
Wednesday	February 11, 2015	8:30 AM	LB 1425

This is a Joint Meeting and will be chaired by Sen. Jim Davis.

There will be a presentation by the DOI during this meeting.

Senator Jim Davis, Co-Chair
Senator Norman W. Sanderson, Co-Chair



Joint Appropriations Committee for General Government
February 11, 2015, Meeting Room 1425LB, 8:30AM

Co-chairs –

Representative George Cleveland

Senator James Davis

Representative Rayne Brown

Senator Norman Sanderson

Representative Dennis Riddell

Welcome and Comments

Sen. Jim Davis, presiding

Department of Insurance Overview

Lisa Hollowell, FRD

Department of Insurance
Information Requested

Commissioner Wayne Goodwin
NC Department of Insurance

Ben Popkin, Senior Health Policy Counsel
NC Department of Insurance

Study of Licensure Fees

Carol Shaw, PED

***Next Meeting February 17, 2015, 8:30AM*

Topic – NC Dept. of Secretary of State



Wednesday, February 11
APPROPRIATIONS, GENERAL
GOVERNMENT (JOINT)

Room
1425

Time
8:30 am

Name	County	
Sara Lane Cochrane	Forsyth	Edward Hanes, Jr.



Committee Sergeants at ArmsNAME OF COMMITTEE JT. Comm on Appro - General GovernmentDATE: 2-11-15Room: 1425House Sgt-At Arms:

1. Name: Young Bae
2. Name: Chris McCrecker
3. Name: Doug Harris
4. Name: _____
5. Name: _____

Senate Sgt-At Arms:

1. Name: Dale Huff
2. Name: Hal Beach
3. Name: _____
4. Name: _____
5. Name: _____



1. The first part of the document is a list of the names of the persons who were present at the meeting. The names are listed in alphabetical order.



2. The second part of the document is a list of the names of the persons who were present at the meeting. The names are listed in alphabetical order.



VISITOR REGISTRATION SHEET

Joint Comm. App. General Government

02/11/15

Name of Committee

Date

VISITORS: PLEASE SIGN IN BELOW AND RETURN TO COMMITTEE CLERK

NAME

FIRM OR AGENCY AND ADDRESS

Mark Edwards	NC DOI
Louis Belo	NC DOI
Meghan Cook	OITS
Matthew Cobb	Intern for Senator Brock
Isabel Villa-Garcia	NCAR
Martha Jenkins	DCR
Stan Williams	NCS
Karen Wells	Ants NC
Stephen Kouba	CCS
Shirley	QCL
Nelson Freeman	Revenue



VISITOR REGISTRATION SHEET

Joint Comm. App. General Government

02/11/15

Name of Committee

Date

VISITORS: PLEASE SIGN IN BELOW AND RETURN TO COMMITTEE CLERK

NAME

FIRM OR AGENCY AND ADDRESS

Tim Hoegemeyer	OSA
Monica Druha	NC Coalition Against Domestic Violence
Full	MAK
Ben Popken	SOS
Ben Popken	NC DOI
Angela Ford	NC DOS
Rebecca Shigley	NC DET
Wayne Gooden	Insurance Commissioner (NCDAF)
Edgar Starnes	State Treasurer
Tommy Clark	Sec of State
BENNIE AIKEN	NC DOI



Age (years)	Percentage (%)
18	10
25	30
30	25
35	40
40	55
45	65
50	75
55	80
60	85
65	85

02/11/15

Date _____

VISITORS: PLEASE SIGN IN BELOW AND RETURN TO COMMITTEE CLERK

FIRM OR AGENCY AND ADDRESS

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Department of Insurance Overview

Appropriations Subcommittee for General Government

February 11, 2015



Department of Insurance Presentation Outline

- Authorizing Laws
- Responsibilities
- Budget
- Information Requested

Department of Insurance Statutory Authority

- Commissioner of Insurance is a member of the Council of State
- Constitution - Article 3, Section 7 creates the office of Commissioner of Insurance, elected to four-year terms
- GS Chapter 58 establishes a department, which is charged with the execution of laws relating to insurance and other responsibilities placed under the Department. Designates the Commissioner of Insurance as the Chief Officer of the department.
- Designates the Commissioner as State Fire Marshal

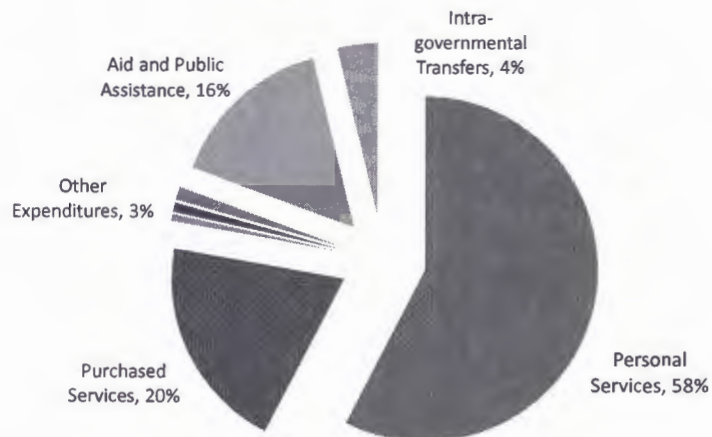
Department of Insurance Mission and Responsibilities

- The North Carolina Department of Insurance serves the citizens of North Carolina through consumer protection and education, safety training and promotion, and regulation of specified activities and industries.
- License and Regulate the Insurance Industry; companies and professionals
- Conduct financial evaluations and monitor insurance companies' compliance with laws and market conduct
- Educate consumers
- Respond to complaints
- Administer grants through Office of State Fire Marshal for volunteer fire fighters and rescue workers
- Regulatory Activities and Oversight of Other Industries

Department of Insurance Budget

	Actual	Actual	Actual	Certified
	FY 2011-12	FY 2012-13	FY 2013-14	FY 2014-15
Expenditures	47,525,100	64,535,342	49,478,572	60,407,729
Less: Receipts	12,556,622	29,057,579	13,797,611	22,695,407
Net General Fund Appropriations	\$34,968,478	\$35,477,764	\$35,680,961	\$37,712,322
Positions (FTE)	410.1	417.1	408.1	400.3

Department of Insurance Budget Composition



Department of Insurance Revenues

- Insurance Regulatory Surcharge
 - Set Annually by the General Assembly
 - Based upon of Gross Amount of Premiums Collected by Insurers
 - Currently 6.5%
- Tax on certain insurance premiums for the grant programs
- 10 cents from Division of Motor Vehicles Inspection fees for North Carolina Rescue Relief Fund
- Federal Funds (Senior Assistance)
- Fees

- License	- Certifications
- Training	- Sale of publications
- Sale of publications	- Examinations
- Audits	
- Fines

Additional Information Requested

- Update - SL 2013-116 - Department of Insurance was authorized to regulate captive insurance companies in NC
- Affordable Care Act – Impact on DOI's operations and budget
- Volunteer Safety Workers Compensation Fund
- Office of State Fire Marshal's grants management and oversight

Additional Information Requested

- **SL 2013-360 PED/STUDY LICENSURE FEES**
- Directed a review the licensure fees for occupations regulated by the Department of Insurance which are not directly associated with the insurance industry.
- ...applicant's actual expenditure for licensure, excluding education, training, and certification costs.
- ...advantages and disadvantages of the Department of Insurance using a vendor to process applications for licensure and renewals.
- ...appropriate licensure fees an applicant should be assessed if the Department of Insurance determines the use of a vendor is the most cost-efficient method for licensing applicants.
- ...appropriate method for reimbursing a vendor of an amount greater than the licensure fees authorized by Chapter 58 of the General Statutes.
- ... redundancy exists with a vendor and the Department of Insurance in processing applications for licensure or renewal. ... Any other issues PED discovers

Questions?



ATTACHMENT #5

***Joint Appropriations Committee on
General Government***

*Presented by:
Ben Popkin
Director of Government Affairs*

Fiscal & Legislative Topics

- Captive Insurance Legislation
- Affordable Care Act
- Volunteer Safety Workers' Compensation Fund
- Office of State Fire Marshal
 - Grants and Funds

Captive Insurance – Action

- Offers alternative to traditional insurance market for businesses to manage risk
- S.L.2013-116 “The North Carolina Captive Insurance Act”
- Funding
 - FY 2013-14: \$246,053
 - FY 2014-15: \$338,551

Captive Insurance – Results

- Began Oct. 2013, by Dec. 2013
 - 4 Captive Insurance Co’s licensed
 - \$26,214 premium taxes collected
- Calendar Year 2014
 - 52 Captive Ins. Co’s licensed (total)
 - \$571,000 premium tax collected
 - (estimate – taxes due by March 1, 2015)
- 1 new licensee already this year

Affordable Care Act

- DOI enforces all applicable State laws on insurance companies and the insurance products they provide, including coverage subject to ACA, including:
 - Compliance with Essential Health Benefits
 - Actuarial value of products
 - Cost-sharing limitations
 - Compliance with rating rules

Affordable Care Act

- DOI Consumer and producer responsibilities:
 - Educate and assist consumers with ACA related issues
 - License insurance professionals selling ACA products
 - Perform market regulation exams to assure insurer compliance with applicable State and federal standards

Affordable Care Act

Overall impact on DOI

- Even under full Federally Facilitated Marketplace (FFM) DOI continues its State-defined role overseeing the State insurance market
- ACA has created additional work volume and complexity associated with regulation of insurance activities and provision of consumer assistance to all in the State market
 - From a few plans per filing pre-ACA to over 100 plans per filing post-ACA

Volunteer Safety Workers' Compensation Fund

Provides Workers' Compensation benefits to emergency first responders

- 42,800 emergency first responders in 1,100 non-municipal fire departments, rescue squads and EMS units
 - (majority volunteers)
- Followed PED Report 2014-01 recommendations
 - Includes:
 - Increasing member premiums to meet future financial obligations
 - Enhance cost-containment efforts by VSWCF Board monitoring data collection and tracking
 - Modify DOI actuarial responsibilities
 - Clarify fund eligibility requirements, etc.

Office of State Fire Marshal
Current Fund/Grant Balances

- Rescue Relief Fund
 - \$992,865.09 distributed January 2015
 - (\$0.00 current balance)
- Firefighter Relief Funds
 - \$4,191,808.36
 - (to be distributed in July/Aug 2015)
- Volunteer Fire Department Fund
 - \$8,745,314.93 (current)
- Volunteer Rescue/EMS Fund
 - \$620,670.90 (current)

Contact Us:

NC Department of Insurance

Consumer Helpline: 1-800-546-5664

Agent Services: 919-807-6800

Website: www.ncdoi.com



Office of State Fire Marshal

Phone: 919-661-5880

Website: www.ncdoi.com/osfm



Financials

**STATE OF NORTH CAROLINA
VOLUNTEER SAFETY WORKERS' COMPENSATION FUND**

BALANCE SHEET

September 30, 2014 and 2013
(Unaudited)

	<u>Sep-14</u>	<u>Sep-13</u>
<u>Assets</u>		
Cash	\$ 8,076,732	\$ 4,007,755
Investments	12,107,203	11,307,301
Premium receivable	5,790	5,310
Accrued investment income	1,261	910
Other assets	<u>815,719</u>	<u>645,699</u>
Total Assets	<u>\$ 21,006,705</u>	<u>\$ 15,966,976</u>
 <u>Liabilities and Retained Earnings</u>		
Liabilities:		
Reserve for unpaid claims and claim adjustment expenses	\$ 22,668,705	\$ 19,306,493
Unearned revenue (advance premium)	4,493,781	3,618,603
Other accrued expenses and other liabilities	<u>16,008</u>	<u>8,299</u>
Total Liabilities	\$ 27,178,494	\$ 22,933,395
Retained Earnings	<u>(6,171,789)</u>	<u>(6,966,419)</u>
Total Liabilities and Retained Earnings	<u>\$ 21,006,705</u>	<u>\$ 15,966,976</u>

**STATE OF NORTH CAROLINA
VOLUNTEER SAFETY WORKERS' COMPENSATION FUND**

**STATEMENTS OF REVENUES, EXPENSES AND
CHANGES IN RETAINED EARNINGS**

For The Three Months Ended September 30, 2014 and 2013
(Unaudited)

	<u>Sep-14</u>	<u>Sep-13</u>
Revenues:		
Program revenue:		
State of North Carolina funding	\$ (4,952)	\$ -
Member contributions earned	1,513,027	1,211,266
Net program revenues	\$ 1,508,046	\$ 1,211,266
Interest Income	221,391	96,671
Total revenues	\$ 1,729,436	\$ 1,307,937
Expenses:		
Claims and claim adjustment expenses		
Claims and claim adjustment expenses paid, net	\$ 1,677,651	\$ 1,533,047
Change in reserve for unpaid claims and claim adjustment expenses	1,118,316	725,345
	\$ 2,795,966	\$ 2,258,393
Operating expenses:		
Administrator's fees	\$ 131,276	\$ 129,284
Agent commissions	64,554	36,254
Audit and Actuarial expenses	-	3,500
Other	388	2,700
	\$ 196,218	\$ 171,737
Total expenses	\$ 2,992,184	\$ 2,430,130
Excess of revenues over expenses	\$ (1,262,748)	\$ (1,122,193)
Transfer to the General Fund	-	-
(Decrease) Increase in Fund Assets		
Retained earnings at beginning of period	(4,909,042)	(5,844,227)
Retained earnings at end of period	\$ (6,171,789)	\$ (6,966,419)
 Loss Ratio	 185%	 186%
Expense Ratio	13%	14%
Combined Ratio	198%	201%



**North Carolina Volunteer Safety
Workers' Compensation Fund
Board Meeting
November 17, 2014**

Financial Statement Highlights

Assets

1. Cash has increased by \$4.1M because of increases in funding from the State of North Carolina and increases in the base premium rates.
2. Investments for this year were \$800k higher than last year due to interest on long-term investments and adjustments to the fair market value of investments.
3. Other Assets are \$170k higher than last year mainly because of outstanding excess reinsurance reimbursements, the excess carrier usually pays the balance quarterly.

Liabilities

1. Reserves are \$3.3M higher than last year due to increases in case reserves of \$5.6M, of which \$1.6M is ceded to reinsurance, and an decrease in IBNR of \$512k.
2. Unearned revenue is \$875k higher than last year because of increase in base premium rates.

Revenues and Expenses

1. The negative \$4,982 State of North Carolina Funding amount was due to a return of the tax revenue in August due to the amount of refunds processed in July.
2. Member Contributions Earned is up by \$301k again due to the increase in the base premium rates.
3. Interest Income is \$125k higher this year because the long-term investment balance is higher than last year.
4. Claims paid are only \$145k higher than the prior year.
5. Change in reserve during the year is \$393k higher than the prior year indicating that the increase in the reserve liability was recorded during the last three quarters of the prior year.



**North Carolina Volunteer Safety
Workers' Compensation Fund
Board Meeting
November 17, 2014**

*Working Together.
Delivering Better Outcomes.*

**Prepared By:
Key Risk Management Services, LLC**

**Account Manager:
Claim Supervisor:
Claim Adjusters:**

**Becky Karr
Latanya Scott
Renee Holland, Hugh Bennett & Joanne Jones**

**VSWCF Board Meeting
November 17, 2014
Agenda**

I. Opening comments, Chairman

- Introductions

II. Old Business

- Review Minutes

III. Financials

- Review Financials

IV. Claims

- PED Reporting Requirements
- Claim Status Reports

V. Loss Control

VI. New Business

Minutes

VSWCF Board Meeting Minutes

August 18, 2014

In attendance:

- Cloyce Anders, Chairman/VSWCF
- Gordon Joyner/VSWCF
- Tim Bradley/VSWCF
- Richard Trexler/VSWCF
- Jerry Brooks/VSWCF
- Bryan Cox/VSWCF
- Joel Faircloth/VSWCF
- Jerry Bradshaw/VSWCF
- Robert Poe/VSWCF
- Wayne Bailey/OSFM
- Becky Karr/Key Risk/Chief Operating Officer & Chief Financial Officer
- Bryan Helton/Key Risk/Financial Analyst
- Hugh Bennett/Key Risk/Senior Claims Representative
- Suzanne McAuliffe/Key Risk Management/Assistant VP ARS Claims
- Faye Rabun/Key Risk Management/CPC Operations Manager
- Joe Abriola/Key Risk Management/Senior VP Claims

The meeting was held in Greensboro, North Carolina, at the Key Risk Management Services, LLC Headquarters on Monday, August 18, 2014. The meeting was called to order at 10:05 A. M. by Chairman, Cloyce Anders.

MMSC by Gordon Joyner and Jerry Brooks to accept the minutes from the May 12, 2014 meeting.

Becky Karr of Key Risk introduced Key Risk personnel in attendance.

Bryan Helton covered current financials and noted 2013/14 was a strong financial year. It was noted that 50% of outstanding money owed was in 10 claims. Part of the revenue over expenses noted in financials was due to increase in state funding.

Hugh Bennett covered claims. Discussion of letter from attorney from Mt. View and was directed to take no action at this time.

Loss Control report by Mike Hill. MMSC by Tim Bradley and Jerry Brooks, to develop policy of non-renewal for non-response to inquiry by Loss Control and approved adding contract personnel to conduct Loss Control Inspections after January, 2015. Directed staff to develop goals for Loss Control by end of year.

VSWCF Board Meeting Minutes

August 18, 2014

Bryan Helton discussed the possibility of additional cost to accomplish PED's Study requirements.

Next meeting will be December 15, 2014 and the meeting dates for 2015 are as follows.

March 16, 2015

June 15, 2015

September 21, 2015

December 21, 2015

Being no further business, the meeting was adjourned at 12:30 P. M.

Financials

**STATE OF NORTH CAROLINA
VOLUNTEER SAFETY WORKERS' COMPENSATION FUND**

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Workers' Compensation Fund
Board Meeting
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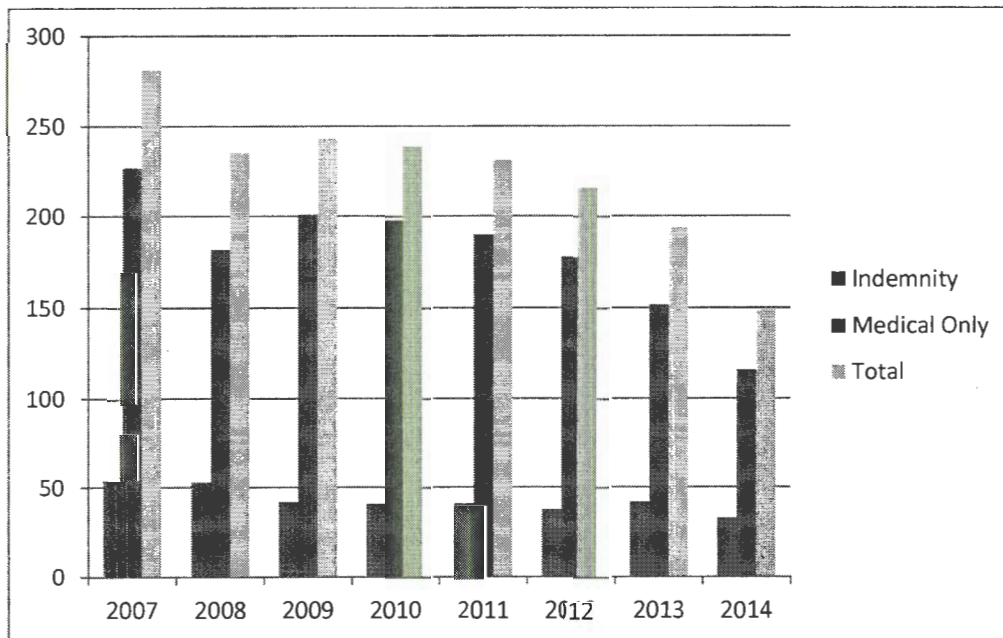
Claims Analysis

Since inception of the Fund, incurred claims total nearly \$113M (excluding excess reinsurance). Currently, there are 347 open claims with total outstanding case reserves of \$19.3M. Listed below are the top 10 open claims by total incurred value as of 9/30/2014. The total reserves of these claims represent 60% of the total outstanding reserves.

<u>Claim #</u>	<u>Employer Name</u>	<u>Accident Date</u>	<u>Paid-to-Date</u>	<u>Reserves</u>	<u>Recoveries</u>	<u>Total Incurred</u>
9122311	Rockwell Rural Fire Dept. **	9/26/2012	\$1,014,307	\$2,821,772	\$0	\$3,836,079
2112998	West End Volunteer Fire Dept.	2/22/2011	\$1,733,657	\$2,098,562	\$0	\$3,832,219
1105192	Queheel Volunteer Fire Dept.	1/15/2010	\$980,691	\$1,472,955	\$0	\$2,453,646
3093112	Trap Fire Dept.	3/2/2009	\$1,068,627	\$1,326,282	\$10,000	\$2,384,910
1070993	Shoals Volunteer Fire Dept.	1/27/2007	\$1,075,286	\$1,168,458	\$0	\$2,243,744
12112303	Julian Volunteer Fire Dept. **	12/16/2011	\$502,943	\$677,031	\$0	\$1,179,973
9088898	Laurel Hill Fire Dept.	9/18/2008	\$868,059	\$459,125	\$250,000	\$1,077,184
11078635	Jonas Ridge Volunteer Fire Dept.	11/3/2007	\$249,833	\$612,009	\$0	\$861,842
9044517	Sand Hill Volunteer Fire Dept.	9/20/2004	\$666,129	\$160,402	\$0	\$826,530
5111842	Denver Volunteer Fire Dept., Inc.	5/21/2011	\$81,462	\$714,623	\$0	\$796,085

** These claims are not covered under an excess reinsurance policy.

As shown in the chart below, the trend in the number of claims reported has been steadily declining. Indemnity and Medical claims reported in 2014 are at 53% of what was reported in 2007, and 77% of 2013.



	Through Three Months							
Indemnity	54	53	42	41	41	38	42	33
Medical Only	227	182	201	198	190	178	152	116
Total	281	235	243	239	231	216	194	149

**VSWCF CLAIM SUMMARY BY YEAR
VALUED AS OF 9/30/2014**

	<u>Claims Open</u>	<u>Claims Closed</u>	<u>Claims Total</u>	<u>Total Paid</u>	<u>Outstanding Reserves</u>	<u>Recovery Received</u>	<u>Net Incurred</u>	<u>Average Cost</u>
1996								
Medical	0	535	535	\$184,024	\$0	\$0	\$184,024	\$343.97
Indemnity	0	89	89	\$2,704,335	\$0	\$0	\$2,704,335	\$30,385.79
Total	0	624	624	\$2,888,360	\$0	\$0	\$2,888,360	\$4,628.78
1997								
Medical	0	650	650	\$256,317	\$0	\$0	\$256,317	\$394.33
Indemnity	0	80	80	\$1,183,125	\$0	\$0	\$1,183,125	\$14,789.06
Total	0	730	730	\$1,439,442	\$0	\$0	\$1,439,442	\$1,971.84
1998								
Medical	0	660	660	\$252,216	\$0	\$0	\$252,216	\$382.15
Indemnity	0	135	135	\$2,679,504	\$0	\$5,500	\$2,674,004	\$19,807.43
Total	0	795	795	\$2,931,720	\$0	\$5,500	\$2,926,220	\$3,680.78
1999								
Medical	0	647	647	\$232,041	\$0	\$0	\$232,041	\$358.64
Indemnity	0	136	136	\$4,003,984	\$0	\$20,500	\$3,983,484	\$29,290.32
Total	0	783	783	\$4,236,025	\$0	\$20,500	\$4,215,525	\$5,383.81
2000								
Medical	0	656	656	\$280,191	\$0	\$0	\$280,191	\$427.12
Indemnity	0	142	142	\$3,174,012	\$0	\$16,935	\$3,157,077	\$22,232.94
Total	0	798	798	\$3,454,202	\$0	\$16,935	\$3,437,267	\$4,307.35
2001								
Medical	0	716	716	\$365,543	\$0	\$1,251	\$364,292	\$508.79
Indemnity	1	145	146	\$4,591,848	\$323,954	\$31,082	\$4,884,720	\$33,456.99
Total	1	861	862	\$4,957,391	\$323,954	\$32,333	\$5,249,013	\$6,089.34
2002								
Medical	0	749	749	\$418,054	\$0	\$7,299	\$410,755	\$548.40
Indemnity	0	123	123	\$5,371,909	\$0	\$28,804	\$5,343,105	\$43,439.88
Total	0	872	872	\$5,789,963	\$0	\$36,103	\$5,753,860	\$6,598.46
2003								
Medical	0	745	745	\$339,185	\$0	\$999	\$338,186	\$453.94
Indemnity	0	156	156	\$5,332,087	\$0	\$38,998	\$5,293,089	\$33,930.06
Total	0	901	901	\$5,671,272	\$0	\$39,996	\$5,631,275	\$6,250.03
2004								
Medical	0	625	625	\$392,005	\$0	\$13,786	\$378,219	\$605.15
Indemnity	2	174	176	\$4,623,990	\$176,066	\$28,654	\$4,771,403	\$27,110.24
Total	2	799	801	\$5,015,995	\$176,066	\$42,439	\$5,149,622	\$6,428.99
2005								
Medical	0	741	741	\$453,699	\$0	\$4,897	\$448,802	\$605.67
Indemnity	1	162	163	\$5,804,724	\$45,038	\$530,034	\$5,319,728	\$32,636.37
Total	1	903	904	\$6,258,423	\$45,038	\$534,931	\$5,768,530	\$6,381.12
2006								
Medical	0	666	666	\$508,747	\$0	\$10,026	\$498,721	\$748.83
Indemnity	2	182	184	\$6,297,228	\$1,393,160	\$59,778	\$7,630,610	\$41,470.70
Total	2	848	850	\$6,805,975	\$1,393,160	\$69,805	\$8,129,330	\$9,563.92
2007								
Medical	0	748	748	\$585,598	\$0	\$2,842	\$582,756	\$779.09
Indemnity	4	166	170	\$5,609,863	\$1,275,058	\$132,252	\$6,752,668	\$39,721.58
Total	4	914	918	\$6,195,460	\$1,275,058	\$135,094	\$7,335,424	\$7,990.66

**VSWCF CLAIM SUMMARY BY YEAR
VALUED AS OF 9/30/2014**

	<u>Claims Open</u>	<u>Claims Closed</u>	<u>Claims Total</u>	<u>Total Paid</u>	<u>Outstanding Reserves</u>	<u>Recovery Received</u>	<u>Net Incurred</u>	<u>Average Cost</u>
2008								
Medical	0	672	672	\$569,928	\$0	\$11,028	\$558,900	\$831.70
Indemnity	3	150	153	\$6,093,447	\$1,847,657	\$301,339	\$7,639,765	\$49,933.11
Total	3	822	825	\$6,663,376	\$1,847,657	\$312,367	\$8,198,666	\$9,937.78
2009								
Medical	0	715	715	\$607,584	\$0	\$2,263	\$605,322	\$846.60
Indemnity	4	187	191	\$8,059,497	\$1,693,172	\$146,972	\$9,605,697	\$50,291.61
Total	4	902	906	\$8,667,081	\$1,693,172	\$149,235	\$10,211,019	\$11,270.44
2010								
Medical	0	724	724	\$711,939	\$0	\$29,494	\$682,446	\$942.60
Indemnity	10	183	193	\$8,714,379	\$3,767,396	\$10,381	\$12,471,394	\$64,618.62
Total	10	907	917	\$9,426,318	\$3,767,396	\$39,875	\$13,153,839	\$14,344.43
2011								
Medical	0	658	658	\$580,213	\$0	\$16,160	\$564,053	\$857.22
Indemnity	16	158	174	\$6,629,051	\$1,942,989	\$1,652	\$8,570,387	\$49,255.10
Total	16	816	832	\$7,209,265	\$1,942,989	\$17,813	\$9,134,440	\$10,978.89
2012								
Medical	3	624	627	\$594,845	\$2,009	\$5,663	\$591,191	\$942.89
Indemnity	27	133	160	\$4,535,796	\$4,572,962	\$0	\$9,108,758	\$56,929.74
Total	30	757	787	\$5,130,641	\$4,574,970	\$5,663	\$9,699,949	\$12,325.22
2013								
Medical	100	538	638	\$480,857	\$24,806	\$5,704	\$499,959	\$783.63
Indemnity	58	119	177	\$2,326,392	\$1,736,296	\$0	\$4,062,688	\$22,953.04
Total	158	657	815	\$2,807,249	\$1,761,102	\$5,704	\$4,562,647	\$5,598.34
2014								
Medical	92	24	116	\$12,876	\$22,827	\$0	\$35,703	\$307.79
Indemnity	24	9	33	\$81,009	\$494,776	\$0	\$575,785	\$17,448.02
Total	116	33	149	\$93,884	\$517,603	\$0	\$611,488	\$4,103.95
Inception to date								
Medical	195	12,093	12,288	\$7,825,863	\$49,642	\$111,411	\$7,764,094	\$631.84
Indemnity	152	2,629	2,781	\$87,816,180	\$19,268,523	\$1,352,882	\$105,731,822	\$38,019.35
Total	347	14722	15069	\$95,642,043	\$19,318,165	\$1,464,292	\$113,495,916	\$7,531.75

VSWCF CLAIM STATUS REPORTS
OPEN CLAIMS WITH A CHANGE IN INCURRED VALUE
OF \$75,000 OR GREATER SINCE 6/30/2014
VALUED AS OF 9/30/2014

<u>Claim</u> <u>Number</u>	<u>Employer</u>	<u>Date of</u> <u>Injury</u>	<u>Total Incurred</u> <u>Value</u>	<u>Change in</u> <u>Incurred</u>
2112998	West End Volunteer Fire Dept.	2/22/2011	\$3,832,219	\$1,575,147
11078635	Jonas Ridge Volunteer Fire Dept.	11/3/2007	\$861,842	\$512,854
12112303	Julian Volunteer Fire Dept.	12/16/2011	\$1,179,973	\$466,272
6135782	Newton-Conover Rescue Squad, Inc.	5/2/2013	\$470,629	\$370,637
12106456	Midway Fire & Rescue, Inc.	12/11/2010	\$214,586	\$177,629
6115124	Shiloh Columbia Volunteer Fire	6/22/2011	\$274,277	\$158,960
10122714	Leland Volunteer Fire/Rescue	9/29/2012	\$237,521	\$141,176
9122460	Arba Rural Fire Association, Inc.	9/20/2012	\$209,548	\$120,871
4142528	Woodleaf Volunteer Fire Dept.	4/5/2014	\$150,813	\$83,560
5146925	Rutherford County Life Saving	4/10/2014	\$95,702	\$82,066

**VSWCF CLAIM STATUS REPORTS
NEW CLAIMS SINCE 6/30/2014 WITH AN
INCURRED VALUE OF \$25,000 OR GREATER
VALUED AS OF 9/30/2014**

<u>Claim</u> <u>Number</u>	<u>Employer</u>	<u>Date of</u> <u>Injury</u>	<u>Total Incurred</u> <u>Value</u>
7142745	Skyland Fire-Rescue	7/30/2014	\$67,080
7140783	Hubert Volunteer Fire Dept.	7/17/2014	\$58,279
8148104	Easter Wake Fire-Rescue Dept., Inc.	8/26/2014	\$52,268
9141037	Garner Volunteer Fire Rescue, Inc.	9/8/2014	\$48,968
7148887	Fire District No. 28, Inc.	7/8/2014	\$47,733
7141812	Enka-Candler Fire & Rescue Dept., Inc.	7/22/2014	\$38,208
9143221	Franklinton Fire Dept., Inc.	9/23/2014	\$31,770
7149452	Newton Grove Fire and Rescue	6/20/2014	\$28,911
9143502	Falkland Rescue & EMS	8/17/2014	\$25,465

**VSWCF CLAIM STATUS REPORTS
OPEN CLAIMS CURRENTLY IN LITIGATION
VALUED AS OF 9/30/2014**

<u>Claim</u>		<u>Accident</u>		<u>Litigation</u>
<u>Number</u>	<u>Employer</u>	<u>Date</u>	<u>Net Incurred</u>	<u>Expenses</u>
7023674	Hubert Volunteer Fire Dept.	07/17/2001	\$723,573	\$44,943
1070993	Shoals Volunteer Fire District, Inc.	01/27/2007	\$2,243,744	\$42,665
2112998	West End Volunteer Fire Dept.	02/22/2011	\$3,832,219	\$27,859
9088898	Laurel Hill Fire Dept.	09/18/2008	\$1,077,184	\$14,782
12131304	Cleveland Community Volunteer Fire Dept.	10/14/2013	\$66,000	\$11,825
1105192	Queheel Volunteer Fire Dept.	01/15/2010	\$2,453,646	\$11,718
3093112	Trap Fire Dept.	03/02/2009	\$2,384,910	\$10,303
8126425	Surf City Volunteer Fire Dept., Inc.	07/30/2012	\$64,869	\$9,625
2088234	Oak Grove Volunteer Fire Dept.	10/31/2007	\$793,184	\$9,123
4059893	Dysartsville Volunteer Fire Dept.	04/03/2005	\$121,737	\$8,928
9090352	Crooked Creek Fire Dept.	09/18/2009	\$512,267	\$8,314
2143384	Dallas Township Rescue Squad	02/14/2014	\$17,158	\$4,985
3115398	St. James Fire Dept., Inc.	03/18/2011	\$368,069	\$4,915
11078635	Jonas Ridge Volunteer Fire Dept.	11/03/2007	\$861,842	\$4,694
12107716	Hugh'S Pond Volunteer Fire Dept.	12/28/2010	\$477,547	\$4,026
1123621	Evans Crossroads Volunteer Fire Dept.	01/08/2012	\$308,645	\$3,715
5091634	Woodfin Volunteer Fire Dept.	05/04/2009	\$452,646	\$2,809
9122311	Rockwell Rural Fire Dept.	09/26/2012	\$3,836,079	\$2,396
4117607	Tar Heel Volunteer Fire Dept.	04/07/2011	\$388,751	\$1,727
4134824	Bailey Green Hornet Volunteer Fire Dept.	03/28/2013	\$95,153	\$1,535
5128584	Fair Bluff Fire Dept. & Rescue Squad	05/12/2012	\$403,705	\$1,016
5128093	Denver Volunteer Fire Dept., Inc.	05/08/2012	\$98,408	\$595
1148799	Eastern Wake EMS	01/20/2014	\$98,798	\$0
3147979	Garner Volunteer Fire Rescue, Inc.	03/12/2014	\$21,750	\$0
5111842	Denver Volunteer Fire Dept., Inc.	05/21/2011	\$796,085	\$0
8145250	Wake Forest Fire Department, Inc.	07/26/2014	\$5,962	\$0

Fraud

There are currently no suspected or reported cases of fraud on open claims.

**VSWCF CLAIM REPORTS
MINIMUM WEEKLY COMPENSATION CLAIMS
VALUED AS OF 9/30/2014**

As of 9/30/2014 there are 68 indemnity claims involving volunteers where the minimum weekly compensation provision, as outlined in NCGS 97-2(5), would apply. The Fund has paid a total of \$2,737,572 in indemnity payments on these claims since the date of accident. Based on the information provided by the claimant, the difference between the total indemnity payments and the estimated wages from the claimant's paid occupations for the same time period is \$24,707 less than what the claimant's would receive from their paid occupations. It should be noted that the estimates of wages are not complete as we have had instances of claimants, their attorney, or their legal guardians refusing to provide wage information. Also, as you will see in the details that follow, 23 of the claimants are unemployed, students, or retirees who have received \$1,465,810. There are 19 claimants who have returned to their regular paid occupation with a total indemnity compensation paid of \$246,526 during the life of the claim.

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
9044517	9/20/2004	Sand Hill Volunteer Fire Dept.		
Motor vehicle rolled over.				
Weeks of Comp Pay: 415				
Returned to Paid Occupation?: No				
Paid Occupation: CNA at Lenoir Memorial Hospital			N/A	N/A
Claim Indemnity:			458.69	190,356.35
Difference:			N/A	N/A
9090352	9/18/2009	Crooked Creek Fire Dept.		
Was struck by vehicle while responding to motor vehicle accident on I-40.				
Weeks of Comp Pay: 262				
Returned to Paid Occupation?: No				
Paid Occupation: Lunsford Landscaping			N/A	N/A
Claim Indemnity:			544.03	142,535.86
Difference:			N/A	N/A
1105192	1/15/2010	Queheel Volunteer Fire Dept.		
Employee was involved in an accident involving a fire truck. Air lifted to UNC Chapel Hill.				
Fractured shoulder, ribs, back, neck and head laceration.				
Weeks of Comp Pay: 245				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed/Marine Reserves			N/A	N/A
Claim Indemnity:			556.03	136,227.35
Difference:			N/A	N/A

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
9088898	9/18/2008	Laurel Hill Fire Dept.		
Severe Burns, hands and face. Injured during fire call.				
Weeks of Comp Pay: 226				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			524.03	118,505.63
Difference:			N/A	N/A
3115398	3/18/2011	St. James Fire Dept., Inc.		
Employee was reaching for patient to prepare for transport and dislocated left shoulder.				
Weeks of Comp Pay: 184				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			557.36	102,554.24
Difference:			N/A	N/A
6115124	6/22/2011	Shiloh Columbia Volunteer Fire		
Employee ran off the road and over corrected and overturned the vehicle. Left leg pain, back pain, and shoulder.				
Weeks of Comp Pay: 170				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			557.36	94,751.20
Difference:			N/A	N/A
12112303	12/16/2011	Julian Volunteer Fire Dept.		
Employee was going down Hwy. 85, someone wrecked in front of him, he got out to check on wreck and had to jump barrier to keep from getting hit and fell 25-30 feet.				
Weeks of Comp Pay: 145				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			557.36	80,817.20
Difference:			N/A	N/A
12112680	12/24/2011	Hickory Nut Gorge Emergency Medical Services		
Employee was lifting a stretcher with a patient on it and felt a pop in his lower back.				
Weeks of Comp Pay: 134				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			557.36	74,686.24
Difference:			N/A	N/A

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
9122311	9/26/2012	Rockwell Rural Fire Dept.		
Responding to accident, rear tire blew out causing him to run off the road, ejected from vehicle.				
Weeks of Comp Pay: 105				
Returned to Paid Occupation?: No				
Paid Occupation: P&G Security/Security Guard			N/A	N/A
Claim Indemnity:			574.70	60,286.03
Difference:			N/A	N/A
10123170	10/3/2012	Lincoln County Life Saving & First Aid		
Carrying a stretcher with a patient on it and he fell down the stairs.				
Weeks of Comp Pay: 102				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			574.70	58,373.10
Difference:			N/A	N/A
2112998	2/22/2011	West End Volunteer Fire Dept.		
Vehicle accident driver of fire apparatus with roll over. Multi system trauma.				
Weeks of Comp Pay: 79				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			557.36	44,031.44
Difference:			N/A	N/A
12107716	12/28/2010	Hugh'S Pond Volunteer Fire Dept.		
Employee was involved in a motor vehicle accident responding to a call. Employee has suffered brain hemorrhage & blood clot in arm.				
Weeks of Comp Pay: 74				
Returned to Paid Occupation?: N/A				
Paid Occupation: Student			N/A	N/A
Claim Indemnity:			556.03	41,146.22
Difference:			N/A	N/A
2128291	2/20/2012	Goldston Rural Fire Dept.		
Employee was cleaning grids in meeting room on abakers scaffold and stepped wrong, falling 3 feet and landed on back and hit head. Concusion.				
Weeks of Comp Pay: 69				
Returned to Paid Occupation?: Yes				
Paid Occupation: Emergency Apparatus/Tech/Sale			N/A	N/A
Claim Indemnity:			574.70	39,407.96
Difference:			N/A	N/A

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
12111672	12/11/2011	50-210 Community Fire		
Employee was standing on rear of fire engine assisting with loading hose, dismounted truck and stepped wrong. Fell to ground injuring right knee.				
Weeks of Comp Pay: 69				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			557.36	38,457.84
Difference:			N/A	N/A
8118626	8/6/2011	Half Moon Volunteer Fire Dept.		
Connecting a 5" water supply line and fell injuring right shoulder severely.				
Weeks of Comp Pay: 63				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			557.36	35,113.68
Difference:			N/A	N/A
4134824	3/28/2013	Bailey Green Hornet Volunteer Fire Dept.		
Fell and injured his knee.				
Weeks of Comp Pay: 42				
Returned to Paid Occupation?: Yes				
Paid Occupation: Self-employed Heavy Equipment			N/A	N/A
Claim Indemnity:			589.36	24,921.50
Difference:			N/A	N/A
6137701	6/18/2013	Balsam Grove Volunteer Fire Dept.		
Employee was lifting a child on water slide and pulled muscle in his elbow.				
Weeks of Comp Pay: 37				
Returned to Paid Occupation?: No				
Paid Occupation: Self-employed			N/A	N/A
Claim Indemnity:			589.36	21,806.29
Difference:			N/A	N/A
1148271	1/19/2014	Dobson Rescue Squad, Inc.		
Repelling down a rope, fell off rope 3 to 4 feet landing on back.				
Weeks of Comp Pay: 36				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			602.70	21,697.20
Difference:			N/A	N/A

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
1140351	1/29/2014	Ellenboro Volunteer Fire Dept.		
Slipped and fell on icy patch. Fractured right wrist.				
Weeks of Comp Pay: 34				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed/Retired			N/A	N/A
Claim Indemnity:			602.70	20,518.45
Difference:			N/A	N/A
6138354	6/22/2013	Rescue Unit Of Stanly County, Inc.		
Employee was on a call and was getting something off the truck and twisted her right knee.				
Weeks of Comp Pay: 27				
Returned to Paid Occupation?: N/A				
Paid Occupation: Student			N/A	N/A
Claim Indemnity:			589.36	15,744.31
Difference:			N/A	N/A
7139624	6/28/2013	Allen Volunteer Fire Dept.		
Employee lost his balance while working during an emergency and fell onto the ground.				
Fractured right shoulder.				
Weeks of Comp Pay: 23				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed/Retired			N/A	N/A
Claim Indemnity:			589.36	13,555.28
Difference:			N/A	N/A
11098782	11/14/2009	Cherokee County Rescue Squad, Inc.		
Employee was on a 10 foot ladder cleaning the walls of apparatus bay and the ladder slipped out from under the employee. Fell face first on concrete floor.				
Weeks of Comp Pay: 24				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			544.03	13,056.72
Difference:			N/A	N/A
5148625	5/8/2014	Dunn Emergency Services, Inc.		
Foot slipped as she entered a vehicle, twisted right knee.				
Weeks of Comp Pay: 20				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			602.70	12,054.00
Difference:			N/A	N/A

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
5149906	5/16/2014	Stantonsburg-Moyton VFD, Inc.		
The gas grill went out, attempted to relight the grill and it exploded. First and second degree burn on right arm and elbow. Second and thrid degree.				
Weeks of Comp Pay: 19				
Returned to Paid Occupation?: No				
Paid Occupation: Sanders Farms/Truck Driver			N/A	N/A
Claim Indemnity:			602.70	11,451.30
Difference:			N/A	N/A
2144663	2/21/2014	Semora Volunteer Fire Dept.		
Going to bank to get Assistant Treasurer put on the account when vehicle hydroplanned. Broken pelvis.				
Weeks of Comp Pay: 16				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed/Retired			N/A	N/A
Claim Indemnity:			602.70	9,643.20
Difference:			N/A	N/A
6145008	4/8/2013	East Lincoln County Vol. Fire Dept., Inc.		
Rescue turned recovery. Employee dug out six year old in a rescue operation and had to hold up body parts while video and photography was done by sheriff.				
Weeks of Comp Pay: 16				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			589.36	9,429.76
Difference:			N/A	N/A
4142528	4/5/2014	Woodleaf Volunteer Fire Dept.		
Stepped down running board of truck, twisted left ankle, fell on the ground and fractured his left hip.				
Weeks of Comp Pay: 14				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed/Retired			N/A	N/A
Claim Indemnity:			602.70	8,696.10
Difference:			N/A	N/A
7134803	7/23/2013	Grace Chapel Volunteer Fire Dept.		
Employee hit by a vehicle while directing traffic, no broken bones, just bruised.				
Weeks of Comp Pay: 12				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			589.36	7,072.32
Difference:			N/A	N/A

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
3147482	3/8/2014	Battleboro Comm Volunteer Fire Dept.		
Volunteer is also the Fire Chief, he was coming to aid in emergency call when he fell and hit his right shoulder.				
Weeks of Comp Pay: 11				
Returned to Paid Occupation?: No				
Paid Occupation: Self-employed Builder			N/A	N/A
Claim Indemnity:			602.70	6,629.70
Difference:			N/A	N/A
7140783	7/17/2014	Hubert Volunteer Fire Dept.		
During loose hose drill training, nozzle hit him on right shin, has a gash that requires stitches.				
Weeks of Comp Pay: 9				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			608.03	5,472.27
Difference:			N/A	N/A
4124947	4/15/2012	Cove City Fire & Rescue, Inc.		
At structure fire, trying to hold a bucket up to the pump, too much pressure on the pump and it released injuring her right thumb and scraping right knee.				
Weeks of Comp Pay: 7				
Returned to Paid Occupation?: N/A				
Paid Occupation: Unemployed			N/A	N/A
Claim Indemnity:			574.70	4,022.90
Difference:			N/A	N/A
4138390	4/24/2013	Cherry Mountain Volunteer Fire Dept.		
Involved in accident on the way to training, pain to the hip and kidney, lady ran a stop sign impacted passenger side of van which is where injured worker was sitting.				
Weeks of Comp Pay: 4				
Returned to Paid Occupation?: Yes				
Paid Occupation: Part-time EMT for Rutherford Co. EMS			N/A	N/A
Claim Indemnity:			589.36	2,357.44
Difference:			N/A	N/A
10132733	10/12/2013	Clay County Fire & Rescue		
Employee was going to ambulance to get a piece of equipment and felt his left ankle pop.				
Weeks of Comp Pay: 1				
Returned to Paid Occupation?: Yes				
Paid Occupation: 911 Dispatcher			N/A	N/A
Claim Indemnity:			589.36	430.50
Difference:			N/A	N/A

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
2088234	10/31/2007	Oak Grove Volunteer Fire Dept.		
Employee stepped out of fire truck, missed step on the way down, fell on back and buttocks.				
Weeks of Comp Pay: 218				
Returned to Paid Occupation?: No				
Paid Occupation: Walmart Distribution/Computer			318.25	69,378.50
Claim Indemnity:			502.69	109,586.42
Difference:			184.44	40,207.92
1070993	1/27/2007	Shoals Volunteer Fire District, Inc.		
Employee was holding a hose and the steam from the fire burned the inside of the employees throat and nose.				
Weeks of Comp Pay: 264				
Returned to Paid Occupation?: No				
Paid Occupation: CNA at Batptist Hospital			380.00	100,401.42
Claim Indemnity:			502.69	132,817.87
Difference:			122.69	32,416.45
7023674	7/17/2001	Hubert Volunteer Fire Dept.		
While assisting EMS with a motor vehicle extraction, member slipped off and landed on his neck.				
Weeks of Comp Pay: 496				
Returned to Paid Occupation?: No				
Paid Occupation: Carpenter by Trade			360.00	178,560.00
Claim Indemnity:			413.35	205,021.60
Difference:			53.35	26,461.60
1134079	1/17/2013	Snow Hill Rural Fire Dept.		
While on route to a motor vehicle accident, employee was involved in a motor vehicle accident.				
Fractured rib, collapsed lung, and C9 vertebrae break.				
Weeks of Comp Pay: 44				
Returned to Paid Occupation?: No				
Paid Occupation: Welder/Auto Parts			252.00	11,088.00
Claim Indemnity:			589.36	25,931.84
Difference:			337.36	14,843.84
6135782	5/2/2013	Newton-Conover Rescue Squad, Inc.		
Employee helped with the lifting of patient that weighed 450 pounds and felt a pain in his lower back & groin.				
Weeks of Comp Pay: 69				
Returned to Paid Occupation?: No				
Paid Occupation: Full-time with same department.			374.37	25,831.53
Claim Indemnity:			589.36	40,665.84
Difference:			214.99	14,834.31

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
5148426	5/8/2014	Bethany Community Fire Dept., Inc.		
Standing in back seat of fire truck backing out of truck missed the running board and fell 38 inches. Back of head, right shoulder and lower back.				
Weeks of Comp Pay: 20				
Returned to Paid Occupation?: No				
Paid Occupation: Temp Agency/Odd Jobs			320.00	6,400.00
Claim Indemnity:			602.70	12,054.00
Difference:			282.70	5,654.00
2142419	2/8/2014	Davie County Rescue Squad		
Employee tripped as he was headed to the squad vehicle. Employee had surgery 2/9/14. Possible rotator cuff tear.				
Weeks of Comp Pay: 32				
Returned to Paid Occupation?: No				
Paid Occupation: Farmer/Wrecker Driver			432.69	13,846.08
Claim Indemnity:			602.70	19,286.40
Difference:			170.01	5,440.32
2144696	2/16/2014	Idlewild Volunteer Fire Dept.		
The volunteer firefighter was coming out of fire house, the fire hose was covered with hay and volunteer did not see the hose. Twisted left ankle.				
Weeks of Comp Pay: 31				
Returned to Paid Occupation?: No				
Paid Occupation: EMT			440.00	13,655.56
Claim Indemnity:			602.70	18,705.02
Difference:			162.70	5,049.46
6143473	6/9/2014	Grover Rural Volunteer Fire Dept.		
Volunteer was doing training exercise when he broke his ankle.				
Weeks of Comp Pay: 13				
Returned to Paid Occupation?: No				
Paid Occupation: Retail			276.00	3,706.29
Claim Indemnity:			602.70	8,093.40
Difference:			326.70	4,387.11
2144674	2/22/2014	New Bern Volunteer Fire Dept., Inc.		
Firefighter was training going down ladder carrying a dummy, he lost footing and fell 15 feet landing on his back.				
Weeks of Comp Pay: 31				
Returned to Paid Occupation?: No				
Paid Occupation: Paid Fireman for Pamlico County			494.00	15,314.00
Claim Indemnity:			602.70	18,683.70
Difference:			108.70	3,369.70

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
7142334	7/18/2014	Atlantic Volunteer Fire Dept.		
Working on fire truck left thumb was crushed.				
Weeks of Comp Pay: 7				
Returned to Paid Occupation?: Yes				
Paid Occupation: Laborer			115.01	755.78
Claim Indemnity:			608.03	3,995.62
Difference:			493.02	3,239.84
4144287	4/13/2014	Summerville Bunnlevel Fire And Rescue, Inc.		
While putting down cones at the scene of an accident crash car ran over his lower legs.				
Weeks of Comp Pay: 5				
Returned to Paid Occupation?: Yes				
Paid Occupation: Food Lion Cashier			53.81	284.42
Claim Indemnity:			602.70	3,185.70
Difference:			548.89	2,901.28
9122460	9/20/2012	Arba Rural Fire Association, Inc.		
Dove forward and took his shoulder about 2 inches out the back.				
Weeks of Comp Pay: 87				
Returned to Paid Occupation?: No				
Paid Occupation: Drives Trash Truck			548.00	47,910.86
Claim Indemnity:			574.70	50,245.20
Difference:			26.70	2,334.34
4143537	4/9/2014	Contentnea Volunteer Fire Dept.		
His left hand, pointer finger, got stuck in the wrench on front of the brush truck. Fractured pointer finger and stitches.				
Weeks of Comp Pay: 5				
Returned to Paid Occupation?: Yes				
Paid Occupation: Laborer			170.00	850.00
Claim Indemnity:			602.70	3,013.50
Difference:			432.70	2,163.50
7131059	7/1/2013	Pine Hill Fire Department, Inc.		
Employee was dragging a hose during training and tripped. Sprained right ankle.				
Weeks of Comp Pay: 9				
Returned to Paid Occupation?: No				
Paid Occupation: Carolina Carriage			430.00	3,685.70
Claim Indemnity:			589.36	5,051.64
Difference:			159.36	1,365.94

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
3093112	3/2/2009	Trap Fire Dept.		
Employee was a first responder to an accident, was in the back of the vehicle putting on his safety gear when another care slid on the ice and crashed into him.				
Weeks of Comp Pay: 205				
Returned to Paid Occupation?: No				
Paid Occupation: Spruill's Plumbing			540.00	110,700.00
Claim Indemnity:			544.03	111,526.15
Difference:			4.03	826.15
7132016	7/6/2013	Mill Spring Volunteer Fire Dept., Inc.		
Getting out of firetruck missed step and slipped and fell. Leg twisted and injured right knee.				
Weeks of Comp Pay: 2				
Returned to Paid Occupation?: Yes				
Paid Occupation: Polk County 911			350.00	700.00
Claim Indemnity:			589.36	1,178.72
Difference:			239.36	478.72
7149683	7/9/2014	New River Vol Fire & Rescue Dept., Inc.		
While doing pump fill-ups from a pond to the establishment, went around truck four inch difference between the sidewalk and walkway. Twisted ankle.				
Weeks of Comp Pay: 5				
Returned to Paid Occupation?: Yes				
Paid Occupation: Carpenter by Trade			560.00	2,880.00
Claim Indemnity:			602.70	3,099.60
Difference:			42.70	219.60
4143086	4/1/2014	Valmead Volunteer Fire Dept.		
Employee stepped into truck to get breathing pack, coming out and tripped and fell backwards, landed on ground, twisted right knee.				
Weeks of Comp Pay: 1				
Returned to Paid Occupation?: Yes				
Paid Occupation: City of Conover Fire Department			630.00	630.00
Claim Indemnity:			602.70	602.70
Difference:			(27.30)	(27.30)
9141801	9/16/2014	Justice Rural Volunteer Fire Dept.		
Responding to a call was enroute, vehicle slipped went off the road and flipped sustained lacerations to face, neck and hands.				
Weeks of Comp Pay: 1				
Returned to Paid Occupation?: Yes				
Paid Occupation: Franklin County Sheriff Department			860.36	860.36
Claim Indemnity:			608.03	608.03
Difference:			(252.33)	(252.33)

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
4059893	4/3/2005	Dysartsville Volunteer Fire Dept.		
While cutting trees that had fallen, from extensive wind damage, he was struck by a vehicle.				
Weeks of Comp Pay: 33				
Returned to Paid Occupation?: No				
Paid Occupation: Correction Officer			480.90	15,869.70
Claim Indemnity:			469.36	15,488.88
Difference:			(11.54)	(380.82)
3140463	3/4/2014	Arcola Rural Volunteer Fire Dept.		
Stepped out of truck slipped on ice and fell. Hurt left shoulder.				
Weeks of Comp Pay: 2				
Returned to Paid Occupation?: Yes				
Paid Occupation: Harris Lumbar			1,000.00	2,000.00
Claim Indemnity:			602.70	1,205.40
Difference:			(397.30)	(794.60)
2143769	2/14/2014	Cornatzer Dulin Volunteer Fire Dept.		
Slipped and fell on ice in driveway injuring his right leg. Transported by ambulance to Forsyth Memorial Hospital. Treated and released same day.				
Weeks of Comp Pay: 24				
Returned to Paid Occupation?: Yes				
Paid Occupation: David County			643.00	15,248.29
Claim Indemnity:			602.70	14,292.60
Difference:			(40.30)	(955.69)
5148147	4/29/2014	Vann Crossroads Volunteer Fire Dept.		
Right knee. Dark when firetruck got there raised the lights and stepped down when he twisted his right knee.				
Weeks of Comp Pay: 10				
Returned to Paid Occupation?: No				
Paid Occupation: NC Justice Academy			711.54	6,912.10
Claim Indemnity:			602.70	5,854.80
Difference:			(108.84)	(1,057.30)
7148887	7/8/2014	Fire District No. 28, Inc.		
Hose got hung up on truck, pulled on it, stepped off platform injured right ankle in the process.				
Weeks of Comp Pay: 11				
Returned to Paid Occupation?: Yes				
Paid Occupation: Graham Electric			750.00	8,035.71
Claim Indemnity:			602.70	6,457.50
Difference:			(147.30)	(1,578.21)

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
3116560	3/30/2011	Hemby Bridge Volunteer Fire Dept.		
Employee was at the top of a ladder during training and ladder slipped and he fell about 2 stories. Broken left wrist, right elbow, ankle, fibuler,and foot.				
Weeks of Comp Pay: 80				
Returned to Paid Occupation?: Yes				
Paid Occupation: Telecom Technician			600.00	48,004.74
Claim Indemnity:			557.36	44,593.20
Difference:			(42.64)	(3,411.54)
1148471	1/17/2014	Connestee Fire Rescue		
Stepped off the truck and missed a step and twisted his left ankle.				
Weeks of Comp Pay: 23				
Returned to Paid Occupation?: Yes				
Paid Occupation: Transylvania County Sheriff			750.00	17,464.29
Claim Indemnity:			602.70	14,034.30
Difference:			(147.30)	(3,429.99)
11078635	11/03/2007	Jonas Ridge Volunteer Fire Dept.		
While on scene of emergency, employee was lifting and carrying deceased man. Strain to lower back, shoulders, and neck.				
Weeks of Comp Pay: 356				
Returned to Paid Occupation?: No				
Paid Occupation: Avery County 911			517.60	184,265.60
Claim Indemnity:			502.69	178,957.64
Difference:			(14.91)	(5,307.96)
8126425	7/30/2012	Surf City Volunteer Fire Dept., Inc.		
Employee was doing a training exercise and was trying to get a disabled kid into a truck, lifting the kid caused a popping twice and employee went down.				
Weeks of Comp Pay: 27				
Returned to Paid Occupation?: No				
Paid Occupation: NC Health & Human Service			886.62	23,938.74
Claim Indemnity:			574.70	15,516.90
Difference:			(311.92)	(8,421.84)
8139492	8/3/2013	Cove City Fire & Rescue, Inc.		
While fighting fire felt pop in lower back.				
Weeks of Comp Pay: 25				
Returned to Paid Occupation?: Yes				
Paid Occupation: Machinist			1,112.00	27,980.36
Claim Indemnity:			741.20	18,650.22
Difference:			(370.80)	(9,330.14)

Claim Number	Accident Date	Department	Weekly Comp Rate	Comp Paid to Date
8133208	8/19/2013	Spring Hope Fire Department/Tar River		
Taking down banner that was across the street, he pulled the banner and something popped on his right elbow.				
Weeks of Comp Pay: 22				
Returned to Paid Occupation?: Yes				
Paid Occupation: Sanders Farms/Truck Driver			1,368.76	30,503.81
Claim Indemnity:			884.00	19,700.58
Difference:			(484.76)	(10,803.23)
3147479	3/7/2014	Climax Volunteer Fire Dept., Inc.		
During a call a tree was down in the roadway, while cutting the tree and moving limbs he was struck by another tree that fell on head and broke leg.				
Weeks of Comp Pay: 28				
Returned to Paid Occupation?: No				
Paid Occupation: Self-employed Contractor			1,000.00	28,000.00
Claim Indemnity:			602.70	16,875.60
Difference:			(397.30)	(11,124.40)
3149931	3/20/2014	Oak Hill Fire Rescue Protection		
Backing a fire truck to fill water tank, truck failed to stop pinning right knee between tailboard and fire hydrant.				
Weeks of Comp Pay: 27				
Returned to Paid Occupation?: No				
Paid Occupation: Postal Worker			1,441.83	38,929.41
Claim Indemnity:			904.00	24,408.00
Difference:			(537.83)	(14,521.41)
5128589	5/12/2012	Fair Bluff Fire Depart & Rescue Squad		
While on the way to an emergency call tire on firetruck blew out causing truck to roll 2 or 3 times. Head/scalp laceration.				
Weeks of Comp Pay: 124				
Returned to Paid Occupation?: No				
Paid Occupation: Correction Officer			721.05	89,410.20
Claim Indemnity:			574.70	71,262.80
Difference:			(146.35)	(18,147.40)
3133198	3/17/2013	Idlewild Volunteer Fire Dept.		
Getting out of bed tripped and fell twisting right knee.				
Weeks of Comp Pay: 76				
Returned to Paid Occupation?: Yes				
Paid Occupation: Fuller Engineering			1,923.00	146,148.00
Claim Indemnity:			589.36	44,791.36
Difference:			(1,333.64)	(101,356.64)

Claim Status Reports



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Garner Volunteer Fire Rescue
Employee:
Date of Injury: 03/12/14
Occupation: Volunteer firefighter

Claim Number: 3147979
Age at DOI: 60

Date Claim Received: 03/12/14

AWW: \$ 205.00
Compensation Rate: \$ 136.67

Description of Accident: Member was walking and stepped off a curb and injured his knee.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$10,000.00	\$3,607.74	\$.00	\$8,142.58	\$21,750.32
Paid To Date	\$.00	\$1,107.74	\$.00	\$ 142.58	\$1,250.32
Outstanding Reserves	\$10,000.00	\$2,500.00	\$.00	\$8,000.00	\$20,500.00

Diagnosis: Left knee strain with possible meniscus tear.

Current Status/Plan of Action: Denied claim due to he did not suffer and injury by accident to his left knee. His description of what happened per the recorded statement was: "went to get a cooler out back, stepped off curb and felt something behind his left knee pop." Left knee arthroscopy done 6/4/14 to repair the left knee medial and lateral meniscus tears and debridement of osteoarthritis. Member has filed for a hearing regarding his surgery and time off work. Member is part time with this department and part time with Cleveland Fire Department as well. Plan to defend denial.

Litigation/Subrogation: Defense attorney: Greer Vanderberry vs. pro se. No subrogation.

Reserves: Indemnity set for settlement exposure. Medical set for payment of an IME. Other set for litigation until resolved.

Adjuster: Renee Holland



Key Risk Management Services, LLC
Claim Status Report

Employer: Falkland Rescue & EMS
Employee:
Date of Injury: 08/17/14
Occupation: EMT Basic

Claim Number: 9143502
Age at DOI: 59

Date Claim Received: 09/24/14

AWW: \$ 904.00
Compensation Rate: \$ 602.70

Description of Accident: Member unloading a patient on stretcher at emergency department. Felt a pop, thought he had a pulled muscle. Rotator cuff tear.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$.00	\$.00	\$.00	\$.00	\$.00
Paid To Date	\$.00	\$.00	\$.00	\$.00	\$.00
Outstanding Reserves					

Diagnosis: Denied claim for left shoulder rotator cuff tear.

Current Status/Plan of Action: Claim was denied based on recorded statement by member stating: "Back in December of January 2014 began having pain in his shoulder, then in August or sometime this summer felt another pop in his shoulder." Member had rotator cuff repair on 10/8/14 with doctor he chose to treat with. This claim was not reported to until surgery was arranged. Claim is closed now as he has not appealed the denial.

Litigation/Subrogation: none/none

Reserves: Closed claim.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Franklinton Fire Department

Employee:

Date of Injury: 09/23/14

Occupation: Volunteer

Claim Number: 9143221

Age at DOI: 45

Date Claim Received: 09/24/14

AWW: \$1,346.15

Compensation Rate: \$ 897.48

Description of Accident: Member was testing fire hose operating truck. Tripped over the hose and hurt his left shoulder.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$.00	\$386.03	\$.00	\$32.82	\$418.85
Paid To Date	\$.00	\$386.03	\$.00	\$32.82	\$418.85
Outstanding Reserves					

Diagnosis: Left shoulder biceps strain.

Current Status/Plan of Action: Closed claim as injury was minimal, strain resolved with no lost time. Member was released to return to full duty with no restrictions on 10/10/14.

Litigation/Subrogation: none/none

Reserves: Claim closed with medical paid \$386.03.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Fire Districk No. 28
Employee:
Date of Injury: 07/08/14
Occupation: Firefighter

Claim Number: 7148887
Age at DOI: 39

Date Claim Received: 07/09/14

AWW: \$ 904.00
Compensation Rate: \$ 602.70

Description of Accident: Hose got hung up on truck, when he pulled on it, stepped off platform and injured his right ankle.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$15,636.38	\$16,660.39	\$.00	\$ 710.72	\$33,007.49
Paid To Date	\$6,457.50	\$11,660.39	\$.00	\$ 470.52	\$18,588.41
Outstanding Reserves	\$9,178.88	\$5,000.00	\$.00	\$ 240.20	\$14,419.08

Diagnosis: Right calcaneal fracture.

Current Status/Plan of Action: Member had surgery 7/18/14; open reduction internal fixation of right ankle. He returned to work 9/22/14 light duty and then full duty as of 9/29/14. His next appointment is 1/14/15 to address his full recovery and likely an impairment rating.

Litigation/Subrogation: none/none

Reserves: Indemnity set for up to 10% permanent partial impairment which is 14.4 weeks or \$8,678.88. Medical set for remaining medical, therapy, and or medications. Other set for bill review.

Adjuster: Renee Holland

**Key Risk Management Services, LLC
Claim Status Report**

Employer: Garner Volunteer Fire Rescue

Employee:

Date of Injury: 09/08/14

Occupation: Firefighter

Claim Number: 9141037

Age at DOI: 26

Date Claim Received: 09/12/14

AWW: \$ 789.46

Compensation Rate: \$ 526.33

Description of Accident: Member was exercising completed a clean and jerk movement and felt a pop in his right knee.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$23,910.42	\$6,342.56	\$.00	\$446.58	\$30,699.56
Paid To Date	\$2,857.22	\$1,342.56	\$.00	\$96.58	\$4,296.36
Outstanding Reserves	\$21,053.20	\$5,000.00	\$.00	\$350.00	\$26,403.20

Diagnosis: Right knee lateral meniscus tear.

Current Status/Plan of Action: Member had surgery on 10/10/14 and has returned to work 10/27/14 full duty. Claim will remain open until the permanent partial impairment is paid.

Litigation/Subrogation: none/none

Reserves: Indemnity set for permanent partial impairment up to 20% or 40 weeks at \$18,667.60.

Medical set for remaining medical. Other set for IC fees and bill review.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Eastern Wake Fire-Rescue Dept.
Employee:
Date of Injury: 08/26/14
Occupation: Firefighter

Claim Number: 8148104
Age at DOI: 46

Date Claim Received: 08/27/14

AWW: \$ 756.81
Compensation Rate: \$ 504.57

Description of Accident: Member was working on truck on the windshield, he slid off the truck and hurt his left knee.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$22,705.65	\$28,523.21	\$.00	\$1,039.11	\$52,267.97
Paid To Date	\$4,036.56	\$1,344.21	\$.00	\$ 69.74	\$5,450.51
Outstanding Reserves	\$18,669.09	\$27,179.00	\$.00	\$ 969.37	\$46,817.46

Diagnosis: Left knee medial meniscal tear.

Current Status/Plan of Action: Member had surgery on 10/9/14, repair of partial medial meniscus tear. Still in recovery and physical therapy. Plan to continue to monitor his progress to get him back to work.

Litigation/Subrogation: none/none

Reserves: Indemnity set for up to six months out of work and up to 10% permanent partial impairment which is 20 weeks or \$10,091.40. Medical set for payment of surgery, therapy, medications and follow up care. Other set for bill review and IC fees.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Surf City Volunteer Fire Department
Employee:
Date of Injury: 07/30/12
Occupation: Volunteer

Claim Number: 8126425
Age at DOI: 43

Date Claim Received: 08/01/12

AWW: \$ 862.00
Compensation Rate: \$ 574.70

Description of Accident: Member was doing a training exercise and was trying to get a disabled kid into a truck, lifting the kid caused a popping twice and he went down.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$35,516.90	\$11,117.25	\$7,228.74	\$11,949.49	\$65,812.38
Paid To Date	\$35,516.90	\$11,117.25	\$7,228.74	\$11,949.49	\$65,812.38
Outstanding Reserves	\$.00	\$.00	\$.00	\$.00	\$.00

Diagnosis: Endplate fracture of T12

Current Status/Plan of Action: Closed claim, settled on 9/12/13 for \$20,000.

Litigation/Subrogation: Michael Ricci vs. Leah King, no subrogation.

Reserves: closed

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Rutherford County Life Saving
Employee:
Date of Injury: 04/10/14
Occupation: EMT Basic

Claim Number: 5146925
Age at DOI: 43

Date Claim Received: 05/01/14

AWW: \$ 392.00
Compensation Rate: \$ 261.35

Description of Accident: Member was going up steps when she dropped company cell phone and when she bent down to pick it up fell down steps onto her right knee and hip.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$26,162.94	\$60,960.17	\$5,000.00	\$3,578.74	\$95,701.85
Paid To Date	\$6,038.99	\$13,546.94	\$3,300.47	\$ 774.78	\$23,661.18
Outstanding Reserves	\$20,123.95	\$47,413.23	\$1,699.53	\$2,803.96	\$72,040.67

Diagnosis: Right hip labral tear and contusion and right knee contusion.

Current Status/Plan of Action: Right hip arthroscopy completed on 10/7/14. Recovery includes durable medical equipment, home therapy for four weeks and then conditioning and medications. Next appointment is November 17 to track her progress and recovery. Plan to continue to monitor her progress and position for return to work as soon as medically possible.

Litigation/Subrogation: none/none

Reserves: Indemnity was set for one year of benefits \$13,590.20 and up to 15% permanent impairment to the right leg: 30 weeks or \$7,840.20. Medical set for surgery and follow up care including significant work conditioning and medications. Other set for nurse case manager assistance and other for fees and bill review.

Adjuster: Renee Holland

**Key Risk Management Services, LLC
Claim Status Report**

Employer: Denver Volunteer Fire Department

Employee:

Date of Injury: 05/08/12

Occupation: Firefighter

Claim Number: 5128093

Age at DOI: 24

Date Claim Received: 05/08/12

AWW: \$ 390.20

Compensation Rate: \$ 260.15

Description of Accident: Member was a jet ski operator during rescue training, went to get off PWC and stepped in hole under water, strained right leg and ankle.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$48,312.05	\$30,080.94	\$6,758.39	\$8,304.06	\$93,455.44
Paid To Date	\$31,673.57	\$30,080.94	\$6,758.39	\$4,804.06	\$73,316.96
Outstanding Reserves	\$16,638.48	\$.00	\$.00	\$3,500.00	\$20,138.48

Diagnosis: Right ankle sprain and ligament tear.

Current Status/Plan of Action: Member had surgery on 9/25/12 to repair the ligament and reached maximum medical improvement 4/29/13 with a 30% impairment to the right foot valued at 43.2 weeks or \$11,238.48. He returned to work for Charlotte Fire Department in Telecommunications Division. He has not been agreeable to accept the rating, so we have planned to file a motion to proceed with payment and Plaintiff Counsel finally requested we send the form 26A again for signatures. Form 26A for rating sent to his attorney on 11/4/14.

Litigation/Subrogation: Jonathan Anders vs. Edward Knox, no subrogation.

Reserves: Indemnity set for payment of rating with a premium for a clincher if possible. Medical completed. Rehab completed. Other set for IC fees.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Dysartsville Volunteer Fire Department
Employee:
Date of Injury: 04/03/05
Occupation: Volunteer

Claim Number: 4059893
Age at DOI: 35

Date Claim Received: 04/04/05

AWW: \$ 704.00
Compensation Rate: \$ 469.36

Description of Accident: While cutting trees that had fallen from extensive wind damage, he was struck by a vehicle.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$25,595.44	\$81,996.91	\$.00	\$12,086.25	\$119,678.60
Paid To Date	\$25,595.44	\$81,996.91	\$.00	\$12,086.25	\$119,678.60
Outstanding Reserves	\$.00	\$.00	\$.00	\$.00	\$.00

Diagnosis: Cervical and mid back pain, resolved neck and upper extremity pain as of 4/23/13.

Current Status/Plan of Action: Claims is closed post payment of the 7% rating, 21 weeks which totaled \$9,856.56.

Litigation/Subrogation: Roy Pettigrew vs. David Gannt.

Reserves: Closed claim

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Woodleaf Volunteer Fire Department
Employee:
Date of Injury: 04/05/14
Occupation: Volunteer Firefighter

Claim Number: 4142528
Age at DOI: 74

Date Claim Received: 04/07/14

AWW: \$ 904.00
Compensation Rate: \$ 602.70

Description of Accident: Member stepped down running board of truck and twisted he left ankle and fell fracturing his left hip.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$39,231.10	\$51,965.06	\$4,896.38	\$2,534.06	\$98,626.60
Paid To Date	\$8,696.10	\$46,965.06	\$4,896.38	\$2,034.06	\$62,591.60
Outstanding Reserves	\$30,535.00	\$5,000.00	\$.00	\$500.00	\$36,035.00

Diagnosis: Intertrochanteric fracture and hip pain.

Current Status/Plan of Action: Member had open reduction internal fixation surgery on 4/5/14 to his left hip. Recovered very well, was back to work 10/29/14, no pain. Has follow up 4/29/2015 to likely receive rating at that time.

Litigation/Subrogation: none/none

Reserves: Indemnity set for time lost from work and up to 25% impairment rating/ 50 weeks at \$30,135.00. Medical set for remaining medical and conservative care after surgery. Rehab set for nurse case manager. Other set for IC fees, bill review and surveillance checks.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: St. James Fire Department
Employee:
Date of Injury: 03/18/11
Occupation: Volunteer

Claim Number: 3115398
Age at DOI: 43

Date Claim Received: 03/18/11

AWW: \$ 836.00
Compensation Rate: \$ 557.36

Description of Accident: Member was reaching for patient to prepare for transport and dislocated her left shoulder.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$152,124.42	\$72,233.35	\$9,796.70	\$21,084.45	\$255,238.92
Paid To Date	\$152,124.42	\$72,233.35	\$9,796.70	\$21,084.45	\$255,238.92
Outstanding Reserves					

Diagnosis: Left shoulder capsular tear with ongoing complications.

Current Status/Plan of Action: Closed claim, post several shoulder surgeries. Claim settled at mediation in September for \$47,500.

Litigation/Subrogation: Michael Ricci vs. Christina Rivenbark. No subrogation.

Reserves: Closed claim.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Tarheel Volunteer Fire Department

Employee:

Date of Injury: 04/07/11

Occupation: Firefighter

Claim Number: 4117607

Age at DOI: 23

Date Claim Received: 04/08/11

AWW: \$ 836.00

Compensation Rate: \$ 557.36

Description of Accident: Fatality

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$384,720.56	\$ 352.34	\$.00	\$3,677.90	\$388,750.80
Paid To Date	\$106,054.24	\$ 352.34	\$.00	\$1,735.80	\$108,142.38
Outstanding Reserves	\$278,666.32	\$.00	\$.00	\$1,942.10	\$280,608.42

Diagnosis: Death claim

Current Status/Plan of Action: Death claim where we are paying out benefits of 400 weeks to member's widow and minor children until each minor turns 18. Widow's benefits end 12/5/2018. One dependent receives benefits until 3/27/2026 and the other until 12/15/2027.

Litigation/Subrogation: closed/none

Reserves: Indemnity set for payout of death benefits. Other for any litigation or IC fees.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Fair Bluff Fire Department & Rescue

Employee:

Date of Injury: 05/12/12

Occupation: Firefighter

Claim Number: 5128584

Age at DOI: 37

Date Claim Received: 05/14/12

AWW: \$ 732.00

Compensation Rate: \$ 488.02

Description of Accident: Member was on the way to a call, tire blew out causing the fire truck to roll over two to three times.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$104,501.18	\$270,850.13	\$5,166.39	\$17,430.23	\$397,947.93
Paid To Date	\$104,501.18	\$270,850.13	\$5,166.39	\$17,430.23	\$397,947.93
Outstanding Reserves					

Diagnosis: Cervical spine fracture; C3-C5 and left shoulder nerve damage.

Current Status/Plan of Action: Closed claim. Member had 21% permanent partial impairment to the left arm and 23% to cervical spine. Claim settled for \$90,000.

Litigation/Subrogation: Greer Vanderberry vs. C. Martin Scott. No subrogation.

Reserves: Closed

Adjuster: Renee Holland

**Key Risk Management Services, LLC
Claim Status Report**

Employer: Woodfin Volunteer Fire Department
Employee:
Date of Injury: 05/04/09
Occupation: Captain

Claim Number: 5091634
Age at DOI: 49

Date Claim Received: 05/04/09

AWW: \$ 840.64
Compensation Rate: \$ 560.45

Description of Accident: Lifting a patient and strained his lower-back.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$297,030.06	\$125,776.07	\$11,550.47	\$18,289.31	\$452,645.91
Paid To Date	\$296,949.99	\$70,459.95	\$9,050.47	\$13,992.53	\$390,452.94
Outstanding Reserves	\$ 80.07	\$55,316.12	\$2,500.00	\$4,296.78	\$62,192.97

Diagnosis: Lumbar multiple level stenosis, degenerative disc disease.

Current Status/Plan of Action: Indemnity portion of claim settled already. Recent MSA completed 10/27/14 shows future medical exposure of \$19,783.61. Plaintiff attorney has filed an 18M; request to leave medical open indefinitely.

Litigation/Subrogation: Henry Teich vs. Jonathan Anders. No subrogation.

Reserves: Indemnity closed. Medical open with recent MSA projections above. Rehab set for any IME with a case manager to be scheduled. Other set for ongoing litigation to resolve medical, surveillance, IC fees etc.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Crooked Creek Fire Department
Employee:
Date of Injury: 09/18/09
Occupation: Firefighter

Claim Number: 9090352
Age at DOI: 38

Date Claim Received: 09/18/09

AWW: \$ 816.00
Compensation Rate: \$ 544.03

Description of Accident: Struck by vehicle while responding to an automobile accident on Interstate 40.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$238,700.06	\$350,194.82	\$16,222.76	\$22,149.44	\$627,267.08
Paid To Date	\$144,167.95	\$306,698.94	\$15,444.05	\$19,789.64	\$486,100.58
Outstanding Reserves	\$94,532.11	\$43,495.88	\$ 778.71	\$2,359.80	\$141,166.50

Diagnosis: Bilateral proximal tibia fractures, post revisions to both legs.

Current Status/Plan of Action: Resolved rotator cuff tendinitis, dizziness and tibia fractures. Member is at maximum medical improvement with 0% to the right arm, 30% to the right leg, and 40% to the left leg. Ratings total \$76,164.20 with sedentary work restrictions that Employer is not able to accommodate. Member is on social security disability. Plan to get an MSA and vocational assessment completed.

Litigation/Subrogation: Tim Moreau vs. Jonathan Anders. Subrogation already recovered.

Reserves: Indemnity set for ongoing time out of work up to five years. Medical set for ongoing care. Other set for litigation to try to settle claim.

Adjuster: Renee Holland

Key Risk Management Services, LLC Claim Status Report

Employer: Hubert Volunteer Fire Department

Employee:

Date of Injury: 07/17/01

Occupation: Firefighter

Claim Number: 7023674

Age at DOI: 40

Date Claim Received: 10/24/01

AWW: \$ 620.00

Compensation Rate: \$ 413.35

Description of Accident: While assisting EMS with a motor vehicle extrication, slipped off and landed on his neck.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$503,524.35	\$109,185.13	\$25,462.58	\$85,401.13	\$723,573.19
Paid To Date	\$213,437.06	\$100,814.35	\$20,538.18	\$68,687.23	\$403,476.82
Outstanding Reserves	\$290,087.29	\$8,370.78	\$4,924.40	\$16,713.90	\$320,096.37

Diagnosis: Cervical injury, c-spine stabilization with chronic pain.

Current Status/Plan of Action: Currently information has come forth that member is no longer the "Chief" at this department. He was unanimously voted out, impeached. Perhaps finally we can bring some closure to this file since he does not hold a position any longer. Recent medical file review reflects future medical of \$250,305.22. We will have to address this with CMS and continue to pursue settlement opportunities. There are a lot of credibility issues with this case and we are developing leverage for termination of benefits.

Litigation/Subrogation: Jonathan Anders vs. Ken King. No subrogation.

Reserves: Indemnity set for permanent and total disability. Medical was set for future medical based on past years history, however recent medical file review paints another future medical exposure. Rehab set for case management involvement. Other set for ongoing litigation.

Adjuster: Renee Holland



Key Risk Management Services, LLC Claim Status Report

Employer: Oak Grove Volunteer Fire Department
Employee:
Date of Injury: 10/31/07
Occupation: Volunteer Fire

Claim Number: 2088234
Age at DOI: 37

Date Claim Received: 02/06/08

AWW: \$ 754.00
Compensation Rate: \$ 502.69

Description of Accident: Stepped out of firetruck and missed step on the way down. Fell on back and buttocks.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$309,586.42	\$435,789.15	\$13,980.36	\$33,828.49	\$793,184.42
Paid To Date	\$309,586.42	\$121,243.15	\$13,980.36	\$32,358.15	\$477,168.08
Outstanding Reserves	\$.00	\$314,546.00	\$.00	\$1,470.34	\$316,016.34

Diagnosis: Sciatica and lumbar sacral neuritis.

Current Status/Plan of Action: Indemnity claim settled. Case remains open for medical treatment as MSA is currently \$318,481.41. We continue to monitor his back complaints and related care. Attendant care request has been denied as it is primarily needed due to weight gain, not due to his back.

Litigation/Subrogation: Michael Ricci vs. Michael Bednarik. No subrogation.

Reserves: Indemnity closed as per settlement. Medical remains open and is set per recent MSA. Other set for ongoing litigation over medical issues until resolved.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Denver Volunteer Fire Department
Employee:
Date of Injury: 05/21/11
Occupation: Firefighter

Claim Number: 5111842
Age at DOI: 23

Date Claim Received: 05/21/11

AWW: \$ 390.20
Compensation Rate: \$ 260.15

Description of Accident: While placing fire extinguisher back on the truck, the pin fell out, it discharged causing him to inhale dry chemicals.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$20,631.78	\$761,983.15	\$8,000.00	\$17,969.98	\$808,584.91
Paid To Date	\$ 631.78	\$68,086.37	\$5,185.13	\$10,495.97	\$84,399.25
Outstanding Reserves	\$20,000.00	\$693,896.78	\$2,814.87	\$7,474.01	\$724,185.66

Diagnosis: Reactive airway disease from chemical exposure which exacerbated his asthmatic condition.

Current Status/Plan of Action: Member has reached maximum medical improvement by Dr. Horner on 12/17/13 with 45% impairment to both lungs. He continues to treat for related symptoms and complications. We continue to approach counsel about resolution of the impairment ratings and future medical with no interest from Plaintiff.

Litigation/Subrogation: Jonathan Anders vs. Edward Knox. No subrogation.

Reserves: Indemnity set for up to 50% impairment to each lung or \$10,000 each lung. Medical set per future treatment plan exposure of \$712,512.34. Rehab for occasional evaluation with nurse and IME physician. Other set for ongoing litigation until resolved.

Adjuster: Renee Holland



Key Risk Management Services, LLC Claim Status Report

Employer: Laurel Hill Fire Department
Employee:
Date of Injury: 09/18/08
Occupation: Volunteer Firefighter

Claim Number: 9088898
Age at DOI: 21

Date Claim Received: 09/22/08

AWW: \$ 786.00
Compensation Rate: \$ 524.03

Description of Accident: Severe burns to hands and face.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$435,656.43	\$807,394.32	\$27,934.30	\$56,199.10	\$1,327,184.15
Paid To Date	\$130,797.73	\$663,358.44	\$27,870.30	\$49,479.87	\$871,506.34
Outstanding Reserves	\$304,858.70	\$144,035.88	\$ 64.00	\$6,719.23	\$455,677.81

Diagnosis: Facial burns, bilateral hand burns, four fingers amputated on left hand and two fingers pinned on right hand, penile injury requiring venous ligation.

Current Status/Plan of Action: : Ongoing medical needs which are permanent in maintaining his functionality. Permanent impairments to his right hand at 40% or \$41,922.40, left hand 80% or \$83,844.80, pulmonary impairment \$8,000, gastrointestinal damage of \$2,160, dental impairment of tooth #9 is \$600, penile dysfunction of \$15,000 and other impairments that are not structured in the WC Act. Extended settlement offer of \$158,800 plus MSA, however he wanted \$250,000 plus the MSA. Given we have not been able to agree we are continuing to monitor his medical treatment and will approach for settlement again once his care decreases again. As of November plaintiff counsel has extended to olive branch to discuss settlement so we have requested completion of an MSA. Once the MSA is addressed we will forward to plaintiff counsel and request a demand or make an offer.

Litigation/Subrogation: Jonathan Anders vs. Leonard Jernigan, Jr. No subrogation.

Reserves: Indemnity set for all ratings with a cushion for settlement. Medical set per last MSA completed several years ago, pending revision. Other set for litigation.

Adjuster: Renee Holland

**Key Risk Management Services, LLC
Claim Status Report**

Employer: Shoals Volunteer Fire Districk
Employee:
Date of Injury: 01/27/07
Occupation: Volunteer

Claim Number: 1070993
Age at DOI: 21

Date Claim Received: 01/29/07

AWW: \$ 754.00
Compensation Rate: \$ 502.69

Description of Accident: Member was holding a hose and steam from the fire burned inside her throat and nose.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$284,093.40	\$1,845,892.46	\$38,450.12	\$75,308.35	\$2,243,744.33
Paid To Date	\$143,178.46	\$825,823.06	\$33,300.95	\$75,092.94	\$1,077,395.41
Outstanding Reserves	\$140,914.94	\$1,020,069.40	\$5,149.17	\$ 215.41	\$1,166,348.92

Diagnosis: Reactive airway disease and dysfunction, acute lung injury, left vocal cord paresis.

Current Status/Plan of Action: Member continues to be admitted to hospital after being transported by ambulance for exacerbations of her chronic reactions to any and every unfiltered air, smell, chemical, and stress as a result. Due to her chronic intubations she also suffered thoracic back pain which the Industrial commission has ruled is now related as well to this claim. It has been extremely difficult to even get this patient to maximum medical improvement as she is consistently admitted for her condition. Plan to continue to monitor her care for stabilization of her upper respiratory condition.

Litigation/Subrogation: Greer Vanderberry vs. Christopher West. No subrogation.

Reserves: Indemnity set for up to seven years of benefits to stabilize her care. Medical set per future treatment plan analysis. Rehab set for nurse case management. Other needs to be increased for litigation, surveillance, bill review and IC fees.

Adjuster: Renee Holland

Key Risk Management Services, LLC Claim Status Report

Employer: Rockwell Rural Fire Department
Employee:
Date of Injury: 09/26/12
Occupation: Firefighter

Claim Number: 9122311
Age at DOI: 30

Date Claim Received: 09/27/12

AWW: \$ 862.00
Compensation Rate: \$ 574.70

Description of Accident: Responding to accident, rear tire blew out causing him to run off the road and was ejected from the vehicle.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$712,614.16	\$3,021,340.98	\$74,816.57	\$27,307.36	\$3,836,079.07
Paid To Date	\$81,514.83	\$890,283.68	\$53,659.97	\$22,252.71	\$1,047,711.19
Outstanding Reserves	\$631,099.33	\$2,131,057.30	\$21,156.60	\$5,054.65	\$2,788,367.88

Diagnosis: Closed head injury, respiratory failure with permanent cognitive issues.

Current Status/Plan of Action: Rehabilitation services still being provided by Neuro Community Care. He seems to have plateaued in his recovery with good and bad days. He completed a driving evaluation 8/4/14 and recommendations to complete that skill is an additional 20 hours of services. We obtained a revised life care plan completed in July 2014 shows a rated age of 43 and estimates future exposure at \$1,382,553.80. Member's father is still very much involved with getting member back to some level of independence. Member's weight is causing concerns regarding his physical capabilities of ongoing involvement at the department as well. He went from 284 prior to injury and is now up to 355. Recommendations have come in for weight loss and nutrition training.

Litigation/Subrogation: Jonathan Anders monitoring claim. No attorney for plaintiff. No subrogation.

Reserves: Indemnity set for permanent and total disability, medical set for life care plan recommendation for future medical. Rehab set for nurse case manager assistance. Other for litigation, surveillance, IC fees, etc.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Maxton Queheel Volunteer Fire
Employee:
Date of Injury: 01/15/10
Occupation: Volunteer Firefighter

Claim Number: 1105192
Age at DOI: 18

Date Claim Received: 01/15/10

AWW: \$ 834.00
Compensation Rate: \$ 556.03

Description of Accident: Accident involving fire truck.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$766,061.43	\$3,427,840.28	\$51,445.71	\$91,239.38	\$4,336,586.80
Paid To Date	\$157,501.29	\$730,092.90	\$42,714.75	\$64,283.57	\$994,592.51
Outstanding Reserves	\$608,560.14	\$2,697,747.38	\$8,730.96	\$26,955.81	\$3,341,994.29

Diagnosis: T2-4 fractures, pulmonary contusion with respiratory failure, complete T3 injury/ paralysis, left shoulder pain. Paraplegic.

Current Status/Plan of Action: MSA projections for future medical \$1,114,331. Recent 7/10/14 life care plan estimated \$2,704,195.70 over 43 years life expectancy. Member continues to treat for all his injuries and medication has become a problem. He has been discharged from several pain management clinics due to non-compliance. Now currently in pain management program where they are strictly monitoring his medications. Van that was purchased for member now needs significant repairs and motorized wheelchair recently required some repairs as well.

Litigation/Subrogation: Jonathan Anders vs. Charles Hardee. No subrogation.

Reserves: Indemnity set for present day value and medical set according to life care plan. Rehab set for ongoing nurse case manager involvement and other for litigation, surveillance, and bill review.

Adjuster: Renee Holland



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Dallas Township Rescue Squad

Date of Injury: 02/14/14

Occupation: EMT

Claim Number: 2143384

Age at DOI: 45

Date Claim Received: 02/17/14

AWW: \$ 404.64

Compensation Rate: \$ 269.77

Description of Accident: Slipped on ice while attempting to exit vehicle.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$2,158.16	\$7,500.00	\$.00	\$7,500.00	\$17,158.16
Paid To Date	\$.00	\$ 379.44	\$.00	\$5,962.62	\$6,342.06
Outstanding Reserves	\$2,158.16	\$7,120.56	\$.00	\$1,537.38	\$10,816.10

Diagnosis: Lumbar Strain

Current Status/Plan of Action: The claim was denied on credibility grounds. Employee appealed denial and a hearing was held. We won and he did not appeal the denial. Claim is now completed.

Litigation/Subrogation: Plaintiff was unrepresented at hearing. Brad Kline is defense counsel.

Reserves: All reserves have now been taken down.

Adjuster: Hugh Bennett

**Key Risk Management Services, LLC
Claim Status Report**

Employer: Enka-Candler Fire & Rescue Department
Employee:
Date of Injury: 07/22/14
Occupation: Career Firefighter-Part Time

Claim Number: 7141812
Age at DOI: 37

Date Claim Received: 07/24/14

AWW: \$ 161.61
Compensation Rate: \$ 107.75

Description of Accident: Employee sprained left knee while working out.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$6,572.75	\$29,301.69	\$.00	\$3,575.29	\$39,449.73
Paid To Date	\$1,916.25	\$1,539.04	\$.00	\$ 271.25	\$3,211.04
Outstanding Reserves	\$4,956.50	\$27,762.65	\$.00	\$3,304.04	\$36,268.69

Diagnosis: Torn medial meniscus-left knee. ACL tear.

Current Status/Plan of Action: Arthroscopic repair took place on 9/24/14. His doctor has advised he will probably be out of work 6 months from firefighting. He is undergoing Physical Therapy currently. He will probably have a 10% impairment rating once Maximum Medical Improvement is achieved.

Litigation/Subrogation: No/No

Reserves: Indemnity reserve pays 26 additional weeks of lost time plus the 10% rating. Medical reserve for payment of the surgical expenses and the ongoing physical therapy. Other reserve for bill payment and possible surveillance if recovery starts to drag along.

Adjuster: Hugh Bennett



Key Risk Management Services, LLC
Claim Status Report

Employer: Skyland Fire-Rescue
Employee:
Date of Injury: 07/30/14
Occupation: Maintenance Mechanic

Claim Number: 7142745
Age at DOI: 54

Date Claim Received: 07/30/14

AWW: \$1,576.80
Compensation Rate: \$ 904.00

Description of Accident: Employee was lifting a boat motor off the ground and felt right shoulder pop, causing severe pain.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$18,080.00	\$46,000.00	\$.00	\$3,000.00	\$67,080.00
Paid To Date	\$.00	\$.00	\$.00	\$.00	\$.00
Outstanding Reserves	\$18,080.00	\$46,000.00	\$.00	\$3,000.00	\$67,080.00

Diagnosis: Rotator cuff tear-right shoulder

Current Status/Plan of Action: The claim was denied as the incident that led up to the injury was a normal part of the job. It was deemed to be no injury by accident. There are some bills to pay for treatment that occurred prior to the denial. Once those are paid, the claim can close.

Litigation/Subrogation: No/No

Reserves: Reserves will be taken down once the bills in file are paid.

Adjuster: Hugh Bennett



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Bailey Green Hornet Volunteer Fire Department
Employee:
Date of Injury: 03/28/13
Occupation: Volunteer Firefighter

Claim Number: 4134824
Age at DOI: 63

Date Claim Received: 04/01/13

AWW: \$ 884.00
Compensation Rate: \$ 589.36

Description of Accident: Employee fell and injured his right knee.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$67,385.50	\$7,046.94	\$.00	\$20,721.04	\$95,153.48
Paid To Date	\$25,598.30	\$2,046.94	\$.00	\$5,900.40	\$33,545.64
Outstanding Reserves	\$41,787.20	\$5,000.00	\$.00	\$14,820.64	\$61,607.84

Diagnosis: Torn meniscus right knee, pre-existing arthritis

Current Status/Plan of Action: Since last meeting, we have tried to interest his lawyer in settling the case. So far, there has been no interest. We are not incurring any expenses currently. He has finished medical treatment and returned to his duties at the department, so Temporary Total Disability is not owed at this time. We will continue to try to resolve the claim via clincher.

Litigation/Subrogation: Leonard Jernigan, plaintiff lawyer. No litigation to date. Subrogation was ruled out.

Reserves: Indemnity reserve supports a 10% impairment rating to the leg plus \$30,000 to clincher the claim. Medical reserve is just for any co-pays we ended up paying or out of pocket expenses related to the surgery. Other reserve remains for ongoing legal defense work, possible mediation, and possible future surveillance.

Adjuster: Hugh Bennett

Key Risk Management Services, LLC Claim Status Report

Employer: Eastern Wake EMS
Employee:
Date of Injury: 01/20/14
Occupation: EMT

Claim Number: 1148799
Age at DOI: 26

Date Claim Received: 01/22/14

AWW: \$ 627.48
Compensation Rate: \$ 418.34

Description of Accident: Employee knelt down to pick up the blue bag to put in ambulance. He felt a sharp pain in lower back.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$39,742.30	\$35,253.83	\$5,605.29	\$18,196.65	\$98,798.07
Paid To Date	\$16,315.26	\$31,199.42	\$5,579.39	\$6,897.63	\$59,991.70
Outstanding Reserves	\$23,427.04	\$4,054.41	\$ 25.90	\$11,299.02	\$38,806.37

Diagnosis: Herniated lumbar disc.

Current Status/Plan of Action: Surgery was performed early on and it became apparent that he was more able than he claimed to be. Surveillance was conducted and it showed him working very hard around his home. At the same time, he told his doctor that he was incapacitated. Surveillance footage was sent to the authorized doctor, who opined that he has no restrictions. We are scheduled to mediate the case on 11/20/14. Dr. Mikles' opinion letter makes the claim much more likely to settle. Our attorney is preparing a settlement analysis currently. The employee has become addicted to narcotics, but there is a feeling he may have had a problem in this area prior to the injury.

Litigation/Subrogation: No litigation yet, but upcoming mediation. Plaintiff lawyer is Michael Brown.

Reserves: Indemnity reserve set for 10% impairment rating of the back plus 26 more weeks of lost time. Medical reserve is small as the doctor has just advised no further treatment necessary. Other reserve for ongoing legal defense work and mediation expense. If case does not settle, additional surveillance may be necessary.

Adjuster: Hugh Bennett



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Arba Rural Fire Association
Employee:
Date of Injury: 09/20/12
Occupation: Volunteer Firefighter

Claim Number: 9122460
Age at DOI: 21

Date Claim Received: 09/28/12

AWW: \$ 862.00
Compensation Rate: \$ 574.70

Description of Accident: Employee playing softball as a fundraiser for the department. He took a dive for a ball and struck his elbow on the ground.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$130,767.83	\$54,090.68	\$10,977.14	\$13,711.95	\$209,547.60
Paid To Date	\$55,482.13	\$40,407.24	\$4,622.42	\$4,157.84	\$104,669.63
Outstanding Reserves	\$75,285.70	\$13,683.44	\$6,354.72	\$9,554.11	\$104,877.97

Diagnosis: Rotator cuff tear-left shoulder.

Current Status/Plan of Action: There have been two surgeries, the most recent one on 7/24/2014. His surgeon still feels like he will be released without restriction. He should be approaching Maximum Medical Improvement now. We are obtaining updated medical records currently. There will be Permanent Impairment to pay at the end of the claim, probably 15-20% of the arm. He remains off duty at present. He is employed in a family business for pay.

Litigation/Subrogation: No/No

Reserves: Indemnity reserve set for the 20% impairment rating plus 83 more weeks of lost time. Medical reserve for continuing physical therapy. Rehab reserve remains as case management continues. Other reserve anticipates additional surveillance and legal defense work.

Adjuster: Hugh Bennett



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Midway Fire & Rescue, Inc.
Employee:
Date of Injury: 12/11/10
Occupation: Career Firefighter

Claim Number: 12106456
Age at DOI: 54

Date Claim Received: 12/12/10

AWW: \$ 656.44
Compensation Rate: \$ 437.65

Description of Accident: Employee loading hose back on the truck. He stepped off the truck and twisted his knee.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$49,829.57	\$137,841.56	\$10,785.80	\$16,128.72	\$214,585.65
Paid To Date	\$14,817.57	\$39,569.67	\$1,752.57	\$2,528.57	\$58,668.38
Outstanding Reserves	\$35,012.00	\$98,271.89	\$9,033.23	\$13,600.15	\$155,917.27

Diagnosis: Torn meniscus left knee, resulting in eventual knee replacement

Current Status/Plan of Action: Lost time is being paid out of the other open claim for his other knee. He goes back to doctor in February 2015 for check- up. We expect him to be released with @40% impairment rating of the knee. We will attempt to clincher the case when he is declared at Maximum Medical Improvement. The clincher funds will be reserved for in the other file.

Litigation/Subrogation: No attorney involvement. Subrogation was ruled out.

Reserves: Indemnity reserve set for the 40% rating. Medical reserve covers a repeat of his total knee replacement should that become necessary. Rehab reserve remains as he continues to treat with the doctor. Other reserve for bill payment, possible legal defense costs.

Adjuster: Hugh Bennett

Key Risk Management Services, LLC Claim Status Report

Employer: Leland Volunteer Fire/Rescue
Employee:
Date of Injury: 09/29/12
Occupation: Career Firefighter/EMT

Claim Number: 10122714
Age at DOI: 33

Date Claim Received: 10/01/12

AWW: \$ 633.78
Compensation Rate: \$ 422.54

Description of Accident: Employee was lifting a patient from bed to stretcher and "tweaked" his middle back.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$149,507.12	\$56,226.68	\$20,287.46	\$11,500.12	\$237,521.38
Paid To Date	\$44,717.20	\$29,036.71	\$12,865.48	\$2,253.94	\$88,873.33
Outstanding Reserves	\$104,789.92	\$27,189.97	\$7,421.98	\$9,246.18	\$148,648.05

Diagnosis: Lumbar strain. He had lumbar laminectomy in May 2014

Current Status/Plan of Action: His doctor has ordered work conditioning to be followed by a Functional Capacity Evaluation. This should take place around the middle of next month. We will then be able to determine permanent restrictions. He has moved out of the area and cannot return to Leland VFD. We will probably need to reach a settlement with him. There is another open claim on him that will need to be clinched at the same time. Employee is a part time preacher and has continued to engage in this work.

Litigation/Subrogation: He remains unrepresented. No litigation. Subrogation was ruled out.

Reserves: Indemnity reserve supports 4.7 more years of lost time. Will determine whether this is adequate when we have permanent restrictions. Medical reserve is for the surgical expense, physical therapy/work hardening, and any future medical needs. Rehab reserve remains as he is still under care. Other reserve for anticipated clincher/mediation expense and possible surveillance.

Adjuster: Hugh Bennett



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Evans Crossroads Volunteer Fire Department
Employee:
Date of Injury: 01/08/12
Occupation: Chief-Volunteer

Claim Number: 1123621
Age at DOI: 52

Date Claim Received: 01/09/12

AWW: \$ 862.00
Compensation Rate: \$ 574.70

Description of Accident: Employee was in personal vehicle responding to MVA when his vehicle was struck by a tractor-trailer. Death claim.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$304,821.10	\$ 101.12	\$.00	\$3,723.17	\$308,645.39
Paid To Date	\$93,618.85	\$ 101.12	\$.00	\$3,723.17	\$97,443.14
Outstanding Reserves	\$211,202.25	\$.00	\$.00	\$.00	\$211,202.25

Diagnosis: Death

Current Status/Plan of Action: Claim deemed compensable for death. Weekly benefits run for 500 weeks. Benefits will be paid out in 2021.

Litigation/Subrogation: Litigation concluded. Subrogation was ruled out.

Reserves: Indemnity reserves depleting on schedule. They will be at \$0 at the conclusion of the 500 weeks.

Adjuster: Hugh Bennett



**Key Risk Management Services, LLC
Claim Status Report**

Employer: Wake Forest Fire Department
Employee:
Date of Injury: 07/26/14
Occupation: Firefighter

Claim Number: 8145250
Age at DOI: 29

Date Claim Received: 08/12/14

AWW: \$ 923.08
Compensation Rate: \$ 615.42

Description of Accident: Stepping off of engine and his left knee buckled sustaining a sprain to left knee.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$2,461.68	\$1,000.00	\$.00	\$10,000.00	\$13,461.68
Paid To Date	\$.00	\$.00	\$.00	\$.00	\$.00
Outstanding Reserves	\$2,461.68	\$1,000.00	\$.00	\$10,000.00	\$13,461.68

Diagnosis: Sprained left knee.

Current Status/Plan of Action: The case was initially denied on the basis of no injury by accident under a form 61.

Litigation/Subrogation: The employee filed an appeal of the denial and hearing was set for 11/12/14, but after communication with our defense counsel, we decided to pursue a nominal settlement with the employee vs. continuing with the hearing. While we both agreed the denial was a good denial, the cost to defend could very well exceed the value of the claim; therefore, the employee was contacted and we were able to resolve the case on a denied and disputed basis for \$1500.00 prior to hearing. Once the settlement is approved by the commission, same will be paid and the claim will be closed.

Reserves: Reserves are accurate for the known exposure.

Adjuster: Robert Harris



Key Risk Management Services, LLC
Claim Status Report

Employer: Hubert Volunteer Fire Department
Employee:
Date of Injury: 07/17/14
Occupation: Volunteer Firefighter

Claim Number: 7140783
Age at DOI: 21

Date Claim Received: 07/18/14

AWW: \$ 904.00
Compensation Rate: \$ 602.70

Description of Accident: During loose hose drill training, nozzle hit him on right shin. Received a gash requiring stitches.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$31,617.56	\$17,880.19	\$5,260.40	\$3,520.36	\$58,278.51
Paid To Date	\$7,835.10	\$3,398.68	\$2,035.31	\$ 330.20	\$13,599.29
Outstanding Reserves	\$23,782.46	\$14,481.51	\$3,225.09	\$3,190.16	\$44,679.22

Diagnosis: Non-displaced fracture through the mid-shaft of the right tibia.

Current Status/Plan of Action: Member is currently in a cam boot, using growth stimulator, on crutches and pain medication as needed for pain. The member will return to the doctor for re-evaluation on 12/17/14.

Litigation/Subrogation: There is no pending litigation or subrogation involved at this time.

Reserves: Reserves are accurate for what is currently known in the case.

Adjuster: Robert Harris



**Key Risk Management Services, LLC
Claim Status Report**

Employer: CLEVELAND COMMUNITY VOLUNTEER
Employee:
Date of Injury: 10/14/13
Occupation: DRIVER

Claim Number: 12131304
Age at DOI: 64

Date Claim Received: 12/05/13

AWW: \$ 1.00
Compensation Rate: \$ 30.00

Description of Accident: A 64 year old volunteer fireman alleged that he tripped over a fire hose and fell to the ground injuring his back.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$50,000.00	\$.00	\$.00	\$16,000.00	\$66,000.00
Paid To Date	\$.00	\$.00	\$.00	\$15,432.29	\$15,432.29
Outstanding Reserves	\$50,000.00	\$.00	\$.00	\$ 567.71	\$50,567.71

Diagnosis: Lumbar radiculopathy. Pre-existing back problems including chronic pain.

Current Status/Plan of Action: This is a denied claim. The employee underwent a lumbar fusion on 11/21/2013 determined thru the medical records we have received. This hospitalization was after a fall at home which occurred on 11/19/13. We attended a voluntary mediation on 7/17/2014 and the claim was settled for \$50,000.00 contingent on a zero dollar MSA. This included a resignation and release. The injured worker is responsible for any outstanding medical bills. The MSA has been submitted to CMS for approval and we are currently waiting on their response.

Our next course of action will depend on CMS response. If they respond with a zero dollar MSA we will proceed with the agreed settlement and file closure. If they respond with an additional MSA amount we will need to review our options of whether to fund the recommended MSA or not.

Litigation/Subrogation: The defense attorney is Jonathan Anders; The plaintiff attorney is David Shelby. There is no active litigation. There was no 3rd party negligence.

Reserves: The indemnity reserves reflect the settlement amount of \$50,000.00. There were no medical or rehab reserves established because the claim was denied. The other reserve reflects a balance of \$571.71 for any outstanding legal fees.

Adjuster: JOANNE JONES



**Key Risk Management Services, LLC
Claim Status Report**

Employer: SHILOH COLUMBIA VOLUNTEER FIRE
Employee:
Date of Injury: 06/22/11
Occupation: VOLUNTEER FIRE FIGHTER

Claim Number: 6115124
Age at DOI: 18

Date Claim Received: 06/23/11

AWW: \$ 836.00
Compensation Rate: \$ 557.36

Description of Accident: The employee was a volunteer firefighter who ran off the road and over corrected which resulted in overturning the vehicle.

	<i>Indemnity</i>	<i>Medical</i>	<i>Rehab</i>	<i>Other</i>	<i>Total</i>
Total Incurred	\$236,780.56	\$15,150.88	\$13,969.59	\$8,376.20	\$274,277.23
Paid To Date	\$96,423.28	\$12,150.88	\$13,587.19	\$1,076.20	\$123,237.55
Outstanding Reserves	\$140,357.28	\$3,000.00	\$ 382.40	\$7,300.00	\$151,039.68

Diagnosis: T-12 Fracture, Low back pain, Right elbow pain/contusion.

Current Status/Plan of Action: The employee reached maximum medical improvement 3/6/2014 with a 15% PPD rating. An FCE was completed and indicates she is able to work a light duty level position with permanent restrictions of no lifting over 20 lbs. She only had conservative treatment and has not treated since March 2014. We initiated surveillance which did not provide any significant activity but plan to continue surveillance in hopes of getting some positive surveillance to help mitigate our exposure. Her attorney has requested a voluntary mediation and the file has been sent to Jonathan Anders.

We will follow-up for surveillance results for any action that could assist with changing her permanent restrictions, pursue IME if we get positive surveillance results and proceed with the Vocational Rehab assessment. Then discuss case with our attorney to determine next course of action and mediation date.

Litigation/Subrogation: Defense Counsel/Jonathan Anders; Plaintiff Counsel/Cameron Simmons.

Reserves: Indemnity: The indemnity reserve reflects exposure for 4 years of TTD (\$115,930.88) and vocational rehabilitation. The medical reserve reflects exposure for an IME and any outstanding medical bills. The rehab reserve allows for a case manager to attend an IME. The other reserve reflects exposure for additional surveillance and legal and mediation fees.

Adjuster: JOANNE JONES

Key Risk Management Services, LLC Claim Status Report

Employer: NEWTON-CONOVER RESCUE SQUAD INC.
Employee:
Date of Injury: 05/02/13
Occupation: EMERGENCY MEDIC

Claim Number: 6135782
Age at DOI: 27

Date Claim Received: 06/05/13

AWW: \$ 884.00
Compensation Rate: \$ 589.36

Description of Accident: A 28 year old volunteer fireman was helping to lift and carry a patient weighing 450 pounds down an narrow hallway to get him to the stretcher and felt a sharp pain in his back and lower right abdomen.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$291,733.20	\$147,354.19	\$22,488.57	\$9,053.20	\$470,629.16
Paid To Date	\$42,433.92	\$99,027.08	\$16,361.58	\$3,444.70	\$161,267.28
Outstanding Reserves	\$249,299.28	\$48,327.11	\$6,126.99	\$5,608.50	\$309,361.88

Diagnosis: Right inguinal hernia; Right knee strain, right ankle, left knee; Low back strain.

Current Status/Plan of Action: The employee underwent a right inguinal hernia repair on 6/12/2013. He continued to complain of ongoing low back pain with right leg and foot numbness. He fell at home due to his right knee giving out, falling on his left knee tearing his ACL and twisting his right ankle. A 2nd opinion was obtained with Dr. Gill for both knees and was diagnosed with a left ACL tear. He was referred to Dr. Ramonowski who performed a left knee arthroscopy and ACL repair on 1/13/2014. Dr. Romanowski also performed a right open patellaplaty and arthroscopy to the meniscus on 4/1/2014 and a left knee patellar alignment on 9/4/2014. His next appointment with Dr. Ramonowski is scheduled form 12/4/2014 at which time we anticipate MMI for both knees.

Dr. Gill continued to treat his right ankle and performed an arthroscopy on 7/12/2014 due to ongoing complaints of swelling and pain. The employee has continued to have complaints of discomfort in his right ankle and Dr. Gill ordered an MRI which was completed on 10/22/2014 and it showed a small area that wasn't healed. Dr. Gill recommended getting a bone scan also for review and comparison. This is being scheduled at this time. At this time he recommends conservative treatment consisting of physical therapy. No further surgery is recommended at this time. The employee is again starting to complain of low back pain and wants to see a physician. Initially he was seen by Dr. Knapp and an MRI was obtained 8/29/2013 which was essentially normal. We are sending him back to Dr. Knapp for a re-evaluation due to his complaints. That appointment is scheduled for 11/24/2014 at 1:50 PM.

Case manager will attend the 12/4/2014 appointment with Dr. Ramonowski to determine MMI for both knees. We will get the results of the bone scan and determine what Dr. Gill's opinion is for MMI or additional treatment. Case manager will attend the 11/24/2014 appointment with Dr. Knapp to address his low back pain and determine if he has reached MMI for his low back strain or if further treatment is needed.

Once MMI is reached for all body parts and restrictions are addressed we will determine if we should pursue vocational rehab or review the file for settlement and pursue resolution. It appears the employee and his mother are both EMT's and both have had workers compensation claims and well versed in workers compensation.

Litigation/Subrogation: There is no litigation on this claim. There is no 3rd party negligence.

Reserves: The indemnity reserve reflects the 500 week cap of TTD benefits per the statute. The medical reserve reflects exposure for the physician visits, diagnostics, surgery, medication and physical therapy. The rehab reserve reflects exposure for ongoing nurse case management fees. The other reserve reflects exposure for medical bill review, possible surveillance and NCIC fees.

Adjuster: JOANNE JONES



Key Risk Management Services, LLC
Claim Status Report

Employer: JONAS RIDGE VOLUNTEER FIRE DEPT
Employee:
Date of Injury: 11/03/07
Occupation: VOL.FIREMAN

Claim Number: 11078635
Age at DOI: 57

Date Claim Received: 11/21/07

AWW: \$ 754.00
Compensation Rate: \$ 502.69

Description of Accident: While on the scene of an emergency call, the employee lifted and carried a deceased person suffering a strain to his lower back and shoulder.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$656,835.94	\$159,993.84	\$11,488.65	\$33,523.14	\$861,841.57
Paid To Date	\$180,788.51	\$50,077.30	\$6,488.65	\$14,129.38	\$251,483.84
Outstanding Reserves	\$476,047.43	\$109,916.54	\$5,000.00	\$19,393.76	\$610,357.73

Diagnosis: C3, C6-C7 disc herniations.

Current Status/Plan of Action: The employee had cervical fusion performed in 2008. He was placed any MMI with a 20% PPD rating to his neck with permanent restrictions that did not allow him to return to a Firefighter or Paramedic. He receives pain medication that is managed by his primary care physician who sees him periodically for his chronic pain. He no longer resides in NC.

We obtained an MSA in the amount of \$41,221.02 and the plaintiff attorney decided to get his own MSA which came in at \$20,435.64. The plaintiff attorney submitted his MSA to CMS and CMS responded with an amount of \$102,424.00. Currently the employee receives \$26,139.88 annually in TTD benefits. His life expectancy is 18.2 years or 946.40 weeks (\$465,600.00). The discounted rate of 8% would be \$245,000.00.

Litigation/Subrogation: The defense attorney is Jonathan Anders. The plaintiff attorney is Robert Gage. We have asked for the plaintiff attorney to seek reconsideration to get the MSA reduced by CMS so we can settle the entire claim or we can try to settle the indemnity portion only.

Reserves: The indemnity reserves reflect exposure for lifetime exposure based on 18.4 years of life expectancy. The medical reserves reflect the amount indicated by CMS in response to the MSA submission. The rehab reserve reflects exposure for future case management if needed. The other reserve reflects exposure for medical bill review fees and legal costs.

Adjuster: JOANNE JONES



**Key Risk Management Services, LLC
Claim Status Report**

Employer: JULIAN VOLUNTEER FIRE DEPARTMENT
Employee:
Date of Injury: 12/16/11
Occupation: VOLUNTEER

Claim Number: 12112303
Age at DOI: 43

Date Claim Received: 12/20/11

AWW: \$ 836.00
Compensation Rate: \$ 557.36

Description of Accident: 46 year old Volunteer Fireman was going down I-85. A wreck occurred in front of him and he stopped and got out of his vehicle to offer assistance. Another vehicle lost control and began sliding towards him so he hopped over a cement divider and fell about 25-30 feet down an embankment.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$244,681.04	\$840,702.41	\$31,742.89	\$62,847.09	\$1,179,973.43
Paid To Date	\$82,489.28	\$377,700.70	\$23,738.07	\$21,875.45	\$505,803.50
Outstanding Reserves	\$162,191.76	\$463,001.71	\$8,004.82	\$40,971.64	\$674,169.93

Diagnosis: Fractured left humerus, fractured left pelvis, fractured left acetabulum, multiple rib fractures, vertebral fractures at L2, L3, and L4.

Current Status/Plan of Action: He is currently in pain management with Dr. Bodea for chronic pain, who has continued to prescribe multiple prescriptions for pain. We are seeking a 2nd opinion with Dr. Hurly to address medication usage and that appointment is scheduled for 11/19/2014. He has seen Dr. Webster for anxiety and depression. We anticipate one more visit and then he will be released. A functional capacity evaluation was completed on 12/18/2012 at which time he was placed at sedentary – light work level. The employee seems interested in returning to work in some capacity so we are obtaining a vocational assessment.

Litigation/Subrogation: There is no litigation on this claim.

Reserves: The indemnity reserves reflect the 500 week cap of TTD benefits per the statute. The medical reserves are based on the Medical File Review completed on 6/10/2014 which projected future medical costs of \$468,297.69. The rehab reserve reflects costs for ongoing nurse case management fees. The other reserve reflects costs for the medical bill audit fees, surveillance and possible defense costs.

Adjuster: JOANNE JONES

**Key Risk Management Services, LLC
Claim Status Report**

Employer: TRAP FIRE DEPARTMENT
Employee:
Date of Injury: 03/02/09
Occupation: VOLUNTEER

Claim Number: 3093112
Age at DOI: 28

Date Claim Received: 03/09/09

AWW: \$ 816.00
Compensation Rate: \$ 544.03

Description of Accident: The employee was dispatched to a motor vehicle accident and there were icy conditions. He was standing at the back of his own vehicle when another vehicle slid on the same patch of ice striking him and pinning him between the 2 vehicles severing both of his legs.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$441,464.12	\$1,888,000.71	\$33,724.60	\$31,720.18	\$2,394,909.61
Paid To Date	\$441,464.12	\$580,541.59	\$16,671.70	\$29,949.80	\$1,068,627.21
Outstanding Reserves	\$.00	\$1,307,459.12	\$17,052.90	\$1,770.38	\$1,326,282.40

Diagnosis: Bilateral above the knee lower extremity amputations.

Current Status/Plan of Action: He sees his personal care physician Dr. El-Khoury, or Dr. Manalo in the same practice for follow up visits. Dr. Manalo felt that due to his change in body mass, the hemostatsis changed which caused his high blood pressure and felt this was related to the workers comp injury. He typically sees Dr. Manalo every 6 months but he has not returned to see him since February 14th. He does not feel he needs to see him as much. We are providing repairs to his wheelchair crane on his truck periodically. He is receiving SSDI. SIR is \$1,000,000 and Chartis is the excess carrier. The employee was not interested in settling the medical portion in the past but we may need to approach him again. An MSA will be needed.

Litigation/Subrogation: P/A is Joe Edwards; D/A Roy Pettigrew. There are no legal issues at this time. There was a subrogation recovery of \$10,000.00 from GEICO.

Reserves: The indemnity portion of claim has been settled. The medical reserves are based on the Medical File Review for future medical, prescriptions, prosthetics, rehab and surgeries. The rehab reserves are set for case management. The other reserve reflects exposure for the cost of medical bill fees, utilization reviews and legal expenses.

Adjuster: JOANNE JONES



**Key Risk Management Services, LLC
Claim Status Report**

Employer: WEST END VOLUNTEER FIRE DEPARTMENT
Employee:
Date of Injury: 02/22/11
Occupation: DRIVER VOL.

Claim Number: 2112998
Age at DOI: 42

Date Claim Received: 02/23/11

AWW: \$ 836.00
Compensation Rate: \$ 557.36

Description of Accident: The employee was responding to a fire when he lost control of the tanker service truck he was driving and it rolled over colliding with a tree.

	Indemnity	Medical	Rehab	Other	Total
Total Incurred	\$946,363.01	\$2,541,168.70	\$140,000.00	\$204,687.21	\$3,832,218.92
Paid To Date	\$346,363.01	\$1,283,803.73	\$34,416.82	\$76,729.47	\$1,741,313.03
Outstanding Reserves	\$600,000.00	\$1,257,364.97	\$105,583.18	\$127,957.74	\$2,090,905.89

Diagnosis: T-12 –L1 fractured, torn aorta, partially collapsed lung, paraplegia, infection to the surgical site, possible psychological issues, blood clot in the lungs, tendonitis in the left wrist.

Current Status/Plan of Action: The employee underwent an Aortic transection, T-10-L4 posterior spinal fusion with laminectomy on 2/22/2011. He is now a paraplegic and in a wheelchair. He continues to treat for multiple medical issues related to his paralysis. His wife is providing attendant care. He recently had to be seen at the emergency room due to shortness of breath and was concerned about a potential blood clot. That testing was negative but he continued to have some left arm weakness and tingling. A cervical MRI was performed and revealed severe right eccentric disc osteophyte. He was referred back to Dr. Patt on 11/6/2014 who recommends a cervical fusion to the C5-6 and C6-7. Utilization reviewed Dr. Patt's records and agreed it is medically necessary and related. Surgery is scheduled for 11/12/2014.

Litigation/Subrogation: The defense attorney is Jonathan Anders. The plaintiff attorney is Robert Denton. There are no legal disputes at this time.

Reserves: The indemnity has been settled. The medical reserve reflects the exposure based on the Medical File review. The rehab reserve reflects exposure for continued nurse case management. The other reserve reflects exposure for medical bill review fees, and defense counsel involvement.

Adjuster: JOANNE JONES