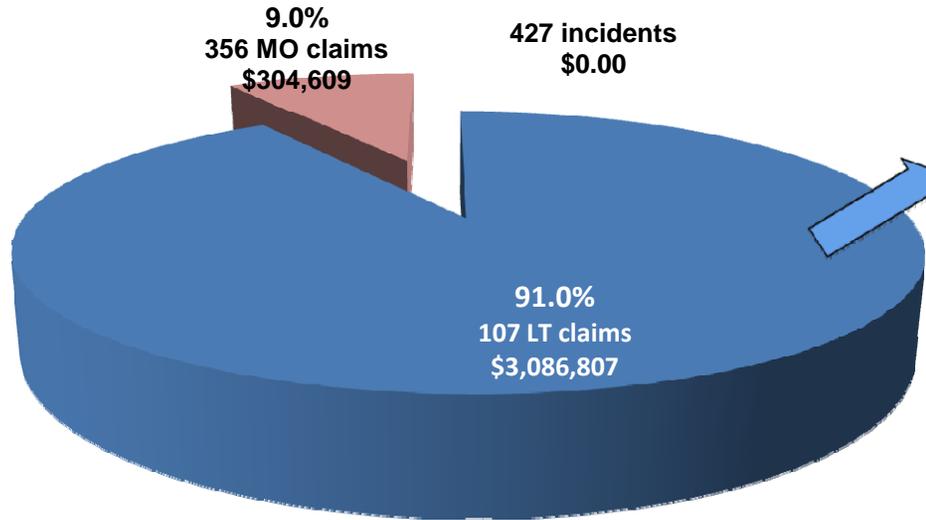




Workers' Compensation Self-Insured Services  
**Town of Vernon and Vernon Board of Education**  
**LOSS SEVERITY BY CLAIM TYPE**

Policy Year 2007-2008 to 2012-2013



*Altogether 4,150 days were lost from work over the past 5 full years and 7 months of current policy year:*

<u>Dept</u>	<u>Days Lost</u>	<u>LT Incurred</u>	<u>Dept Incurred</u>
Police	1,560	\$1,170,635	\$ 1,254,577
PW	1,658	\$ 772,126	\$ 797,986
Fire	28	\$ 71,141	\$ 100,548
BOE	766	\$ 863,128	\$ 985,745
GenGovrt	21	\$ 165,882	\$ 178,719
ParksRecs	16	\$ 11,660	\$ 30,091
Ambulance	101	\$ 33,273	\$ 41,806
Water Poll	0	\$ 495	\$ 1,673

■ Lost time Claims  
 ■ Medical Only Claims

**Total Frequency of Town and BOE claims = 890**  
**Total Severity of Town and BOE claims = \$3,391,416**

Notes:  
 Includes all claims and incidents  
 Claim Frequency = Number of Claims  
 Claim Severity = Net Incurred = Direct Paid + Direct Reserve - Recovery  
 Recovery may include subrogation, second injury fund and reinsurance recovery  
 Valued as of 01/31/2013