



FREQUENCY (NUMBER OF CLAIMS) AND INCURRED CLAIMS BY SEVERITY RANGE
Town of Vernon and Vernon Board of Education Workers' Compensation
 Policy Years 2007-2008 to 2012-2013

| Policy Year | Data Elements | Severity Range | | | | | | | | Total |
|-------------|------------------|----------------|--------------------|---------------------|----------------------|-----------------------|-----------------------|-------------------------|------------------|-------------|
| | | \$0 - \$5,000 | \$5,001 - \$10,000 | \$10,001 - \$50,000 | \$50,001 - \$100,000 | \$100,001 - \$250,000 | \$250,001 - \$500,000 | \$500,001 - \$1,000,000 | Over \$1,000,000 | |
| 2007-2008 | Number of Claims | 111 | 1 | 6 | 3 | 0 | 1 | 0 | 0 | 122 |
| | Dollars Incurred | \$51,692 | \$5,632 | \$134,525 | \$228,080 | \$0 | \$389,484 | \$0 | \$0 | \$809,412 |
| 2008-2009 | Number of Claims | 87 | 2 | 10 | 1 | 0 | 0 | 0 | 0 | 100 |
| | Dollars Incurred | \$47,814 | \$12,094 | \$214,310 | \$56,800 | \$0 | \$0 | \$0 | \$0 | \$331,018 |
| 2009-2010 | Number of Claims | 108 | 2 | 5 | 1 | 1 | 0 | 0 | 0 | 117 |
| | Dollars Incurred | \$53,333 | \$12,570 | \$116,592 | \$69,660 | \$131,885 | \$0 | \$0 | \$0 | \$384,040 |
| 2010-2011 | Number of Claims | 127 | 5 | 7 | 3 | 2 | 0 | 0 | 0 | 144 |
| | Dollars Incurred | \$56,576 | \$34,643 | \$149,618 | \$207,584 | \$313,939 | \$0 | \$0 | \$0 | \$762,360 |
| 2011-2012 | Number of Claims | 241 | 1 | 5 | 6 | 1 | 0 | 0 | 0 | 254 |
| | Dollars Incurred | \$84,643 | \$5,500 | \$143,645 | \$445,491 | \$101,405 | \$0 | \$0 | \$0 | \$780,685 |
| 2012-2013 | Number of Claims | 144 | 4 | 3 | 2 | 0 | 0 | 0 | 0 | 153 |
| | Dollars Incurred | \$28,381 | \$24,750 | \$111,075 | \$159,695 | \$0 | \$0 | \$0 | \$0 | \$323,901 |
| Total | Number of Claims | 818 | 15 | 36 | 16 | 4 | 1 | 0 | 0 | 890 |
| | Dollars Incurred | \$294,058 | \$95,189 | \$544,381 | \$1,110,509 | \$547,230 | \$389,484 | \$0 | \$0 | \$3,391,416 |
| Average | Number of Claims | 136.3 | 2.5 | 6.0 | 2.7 | 0.7 | 0.2 | 0.0 | 0.0 | 148.3 |
| | Dollars Incurred | \$49,010 | \$15,865 | \$90,730 | \$185,085 | \$91,205 | \$64,914 | \$0 | \$0 | \$565,236 |

Notes

Includes all claims and incidents

Severity (Net Incurred) = direct paid + direct reserve - recovery

Recovery may include subrogation, second injury fund and reinsurance

Claims over \$100,000 include the following:2011/2012, claim #0076386 (Rotator Cuff/Impingement Syndrome resulted from throwing brush from curbsite into dumptruck) - total incurred = **\$101,405**2010/2011, claim \$0073919 (Herniated Disc with surgery sustained while lifting a medical patient for transport) - total incurred = **\$144,079**claim \$0069913 (Meniscal Tear due to repetitive movements up and down ladder) - total incurred = **\$169,860**2009/2010, claim \$0050613 (Single fracture resulted from slipping and falling off scaffolding) - total incurred = **\$131,885**2007/2008, claim #0031612 (Herniated Disc with surgery sustained while swinging medical kit over the shoulder responding to a medical call) - total incurred = **\$389,484**

Data valued as of 1/31/2013