

# EXPOSURE RAMIFICATIONS-CASE 1

*Work Related Injuries Workshop  
May 2 & 3, 2016*

# Actual

- Based upon the poor medical management of the claim, the 55 year old female lab tech has been left unable to pursue any gainful employment due to chronic low back pain. She will be entitled to permanent and total incapacity benefits.
- Average Weekly Wage: \$980.00
- P & T Rate: \$653.27
- Annual P & T Benefit: \$33,970.00
- Present Value of Exposure: \$577,000.00

# With Appropriate Management

- Best Case

- Temporary Total Rate: \$588.00
- Temporary Partial Rate: \$441.00
- 6 Months of TTD: \$15,288.00
- 6 Months of TPD: \$11,466.00
- Indemnity Cost: \$26,754.00





- If Surgery Warranted

- 6 Months of TTD: \$15,288.00
- 2 Years of TPD \$45,864.00
- Indemnity Cost: \$61,152.00



- Settlement Value Comparison

- Actual (P & T Case):      \$225,000.00 to \$340,000.00
- Properly Managed              \$30,000.00 to \$75,000.00