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FLORIDA DEPARTMENT OF INSURANCE
FLORIDA MEDICAL PROFESSIONAL LIABILITY
CLOSED CLAIM REPORTING FORM

9300828

DEPT. FILE NO.

MAY 11 1995

INSURER'S CLAIM NUMBER: 60-548966

BUREAU OF RATES P/C

FLA. DEPARTMENT OF INSURANCE

1. PRIMARY INSURER NAME: NATIONAL FIRE INS CO INSURER CODE: 01505
(See Table A)

2. EXCESS INSURER NAME: _____ INSURER CODE: _____
(See Table A)

3a. HEALTH CARE PROVIDER: RIVERA, MIGUEL R.
(Last Name, First and Middle Name or Hospital Name from Table D)

3b. IF HEALTH CARE PROVIDER (above) IS A PHYSICIAN, DENTIST OR
PODIATRIST ENTER DEPARTMENT OF PROFESSIONAL REGULATION LICENSE NUMBER: 0018416

3c. INSURED'S NAME: MIGUEL R RIVERA MD

STREET ADDRESS: 1395 N. COURTENAY PKWY

CITY: MERRITT ISLAND STATE: FL ZIP: 32953 COUNTY CODE: 19
(See Table B)

	<u>POLICY NUMBER</u>	<u>PER CLAIM POLICY LIMITS</u>	<u>AGGREGATE POLICY LIMITS</u>
PRIMARY INSURER:	<u>PSC 5182002</u>	<u>\$ 1,000,000.00</u>	<u>\$ 3,000,000.00</u>
EXCESS INSURER:	_____	<u>\$ _____ .00</u>	<u>\$ _____ .00</u>

5. IS THE INSURED PHYSICIAN A FOREIGN MEDICAL GRADUATE? (01) Yes (02) No (If yes, enter the country
in which primary medical education was received: UNIV OF MEXICO MX)

6. PROFESSION OR BUSINESS: (Check one)

- (01) Physicians & Surgeons
- (02) Hospitals
- (03) Podiatrists
- (04) Dentist
- (05) Abortion Clinics
- (06) Ambulatory Surgical Centers
- (07) Crisis Stabilization Unit
- (08) Health Maintenance Organization

7. SPECIALTY CODE: 80288
(See Table C)

(Applies to physicians, surgeons, and dentists.
Use ISO Common Statistical Base Classification Codes.)

8. BOARD CERTIFICATION: (Check one)

- (01) In specialty coded in Item 7, above.
 - (02) In a different specialty.
 - (03) In the specialty in Item 7 and another. Enter the additional specialty code here: _____
 - (04) Insured is not board certified.
- (See Table C)

9. PLACE WHERE INJURY OCCURRED: (Check one)

- (01) Hospital Inpatient Facility
- (02) Emergency Room
- (03) Hospital Outpatient Facility
- (04) Nursing Home
- (05) Physician's Office
- (06) Patient's Home
- (07) Other Outpatient Facility
- (08) Other Location
- (09) Other Hospital/Institution

10. IF PLACE OF INJURY (above) IS CHECKED AS ((08) OTHER), THEN PROVIDE A DESCRIPTION OF THE PLACE WHERE THE INJURY OCCURRED: _____

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11. NAME OF INSTITUTION: NIA INSTITUTION CODE: (See Table D)

12. LOCATION OF INSTITUTIONAL INJURY: (Check one)

<u>NIA</u> (01) Patient's Room	___ (05) Physical Therapy Dept.	___ (09) Radiology
___ (02) Operating Suite	___ (06) Nursery	___ (10) Emergency Room
___ (03) Recovery Room	___ (07) Critical Care Unit	___ (11) Other
___ (04) Labor & Delivery Room	___ (08) Special Procedure Room	

13. DATE OF OCCURRENCE: 2/26/89
 DATE REPORTED TO INSURER: 5/31/91

14. INJURED PERSON'S AGE: 39 Years (If less than one year, enter 00; if unknown, enter UNK.)
 INJURED PERSON'S SEX: (M) F (Circle one)

14.1 INJURED PERSON'S NAME: _____
 STREET ADDRESS: _____
 CITY: _____

15. FINAL DIAGNOSIS FOR WHICH TREATMENT WAS SOUGHT OR RENDERED: (LEAVE BLANK)
NUMBNESS IN RIGHT ARM, LEFT LEG, HANDS AND FINGERS 15.

16. DESCRIBE MISDIAGNOSIS MADE, IF ANY, OF THE PATIENT'S ACTUAL CONDITION:
NONE - IT REFUSED DIAGNOSTIC TESTING (ARTERIOGRAM) 16.

17. DESCRIBE ACTION WHICH CAUSED CLAIM TO BE MADE:
THE PLAINTIFF HAD A MASSIVE STROKE ON 2-26-89 17.

18. DESCRIBE THE OPERATION, DIAGNOSTIC OR TREATMENT PROCEDURE CAUSING THE INJURY. USE NOMENCLATURE AND/OR DESCRIPTIONS OF THE PROCEDURES USED. INCLUDE METHOD OF ANESTHESIA, OR NAME OF DRUG USED FOR TREATMENT, WITH DETAIL OF ADMINISTRATION:
NONE 18.

19. DESCRIBE THE PRINCIPAL INJURY GIVING RISE TO THE CLAIM. USE NOMENCLATURE AND/OR DESCRIPTIONS OF THE INJURY. INCLUDE TYPE OF ADVERSE EFFECT FROM DRUGS WHERE APPLICABLE:
THE PT. PRESENTED 7-26-88 WITH PRIOR COMPLAINTS OF NUMBNESS IN HIS RIGHT ARM, LEFT LEG HANDS + FINGERS. TESTS SHOWED NO EVIDENCE OF THROMBI OR ARTERIOSCLEROSIS. THE INSURER PRESCRIBED ASPIRIN. THE PT RETURNED ON 8-2-88 AND WAS ASYMPTOMATIC. THE RECOMMENDED AN ARTERIOGRAM WHICH WAS REFUSED. 19.

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20. SEVERITY OF INJURY: (check only one -- rate most serious injury if several are involved.)

- (01) Emotional only - Fright, no physical damage.
- (02) Insignificant - Lacerations, contusions, minor scars, rash. No delay.
- Temp- (03) Minor - - - - - Infections, misset fracture, fall in hospital. Recovery delayed.
- orary (04) Major - - - - - Burns, surgical material left, drug side effect, brain damage. Recovery delay
- (05) Minor - - - - - Loss of fingers, loss or damage to organs. Includes nondisabling injuries.
- Perma- (06) Significant - - Deafness, loss of limb, loss of eye, loss of one kidney or lung.
- nent (07) Major - - - - - Paraplegia, blindness, loss of two limbs, brain damage.
- (08) Grave - - - - - Quadraplegia, severe brain damage, lifelong care or fatal prognosis.
- (09) Death

21. DATE OF SUIT, IF ANY: 10/14/91

21.1 CIRCUIT COURT CASE NUMBER: 91-13237-88

21.2 COUNTY CODE OF COUNTY SUIT FILED IN: 19 (SEE TABLE B)

22. LIST OTHER DEFENDANTS INVOLVED IN THIS CLAIM, THE INSURER'S NUMBER AND THE COMPANION CLAIM FILE ID NUMBER:

	DEFENDANT'S NAME (Last Name, First Name)	INSURER CODE NO.	INSURER FILE ID.
1)	<u>MIXCO, ROBERTO</u>	_____	_____
2)	<u>ARAJ, JEFFREY</u>	_____	_____
3)	<u>CARE CANAVERAL HOSPITAL</u>	_____	_____
4)	<u>NEUROLOGIC ASSOC OF BREVARD</u>	_____	_____
5)	_____	_____	_____

23. WAS PLAINTIFF REPRESENTED BY AN ATTORNEY? (Check one)
 (01) Yes (02) No

24. DATE OF FINAL CLAIM DISPOSITION: 3/29/93

25. FINAL METHOD OF CLAIM DISPOSITION:
 (01) Settled by parties.
 (02) Disposed of by a court.
 (03) Disposed of by arbitration.

26. STAGE OF THE LEGAL SYSTEM AT WHICH SETTLEMENT WAS REACHED OR AWARD MADE: (Check one)

- (01) Within the presuit period as set forth in Section 768.57, Florida Statute (usually within 90 days).
- (02) After arbitration is initiated or prior to suit being filed.
- (03) Within 90 days of suit being filed.
- (04) More than 90 days after suit filed and prior to or during the course of mandatory settlement conference.
- (05) During trial but before court verdict.
- (06) After court verdict and prior to filing of notice of appeal.
- (07) After notice of appeal is filed or post-judgement relief or action is required for recovery.
- (08) During appeal.
- (09) After appeal.
- (10) Claim or suit abandoned.

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27. COURT: (Check one)
- | | |
|--|--|
| <input checked="" type="checkbox"/> (01) No court proceedings.
<input type="checkbox"/> (02) Directed verdict for plaintiff.
<input type="checkbox"/> (03) Directed verdict for defendant.
<input checked="" type="checkbox"/> (04) Judgment notwithstanding the verdict for plaintiff.
<input type="checkbox"/> (05) Judgment notwithstanding the verdict for defendant.
<input type="checkbox"/> (06) Judgment for the plaintiff. | <input type="checkbox"/> (07) Judgment for the defendant.
<input type="checkbox"/> (08) Judgment for the plaintiff after appeal.
<input type="checkbox"/> (09) Judgment for the defendant after appeal.
<input type="checkbox"/> (10) Other
<input type="checkbox"/> (11) Summary judgment for the plaintiff.
<input type="checkbox"/> (12) Summary judgment for the defendant. |
|--|--|

28. ARBITRATION: (Check one)
- | | |
|--|--|
| <input checked="" type="checkbox"/> (01) Claim not subject to arbitration.
<input type="checkbox"/> (02) Claim subject to arbitration, but settlement reached in lieu of award. | <input type="checkbox"/> (03) Award for plaintiff.
<input type="checkbox"/> (04) Award for defendant. |
|--|--|

29. Was there an itemized verdict? (Check one)
- (01) Yes (02) No (If yes, please attach copy of settlement or verdict.)

30. INDEMNITY PAID BY YOU ON BEHALF OF THIS DEFENDANT: ----- \$ 300,000 .00
- 30.1 AMOUNT OF DEDUCTIBLE PAID BY THIS DEFENDANT: ----- \$ - 0 - .00
31. INDEMNITY PAID BY EXCESS CARRIER ON BEHALF OF THIS DEFENDANT: ----- \$ - 0 - .00
32. LOSS ADJUSTMENT EXPENSE PAID TO DEFENSE COUNSEL: ----- \$ 63403 .00
33. ALL OTHER LOSS ADJUSTMENT EXPENSE PAID: ----- \$ 19707 .00
34. NUMBER OF DAYS OF INJURED PERSON'S WAGE LOSS PAID TO DATE: ----- 800 days
35. ESTIMATED NUMBER OF FUTURE DAYS OF INJURED PERSON'S WAGE LOSS: ----- 4000 days
36. INJURED PERSON'S GROSS WEEKLY INCOME: ----- \$ 350. .00

37. INJURED PERSON'S TOTAL ECONOMIC LOSS:

	<u>MEDICAL</u>	<u>WAGE LOSS</u>	<u>OTHER EXPENSES</u>
A) INCURRED TO DATE -----	\$ <u>50000</u> .00	\$ <u>72800</u> .00	\$ <u>N/A</u> .00
B) ESTIMATED FUTURE -----	\$ <u>100,000</u> .00	\$ <u>364,000</u> .00	\$ <u>↓</u> .00

38. AMOUNT PAID FOR INJURED PERSON'S NON-ECONOMIC LOSS: ----- \$ _____ .00

39. IF A STRUCTURED SETTLEMENT OR PERIODIC PAYMENTS USED IN THIS CLAIM:
- | | |
|--|-------------------|
| A) PRESENT VALUE OF PERIODIC PAYMENTS ----- | \$ <u>N/A</u> .00 |
| B) COST TO THE INSURER OF THE PAYMENTS ----- | \$ <u>↓</u> .00 |
| C) TOTAL EXPECTED PAYMENT TO PLAINTIFF ----- | \$ _____ .00 |
- D) DID YOU PURCHASE AN ANNUITY? (01) Yes (02) No

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40. BRIEFLY DESCRIBE THE STRUCTURED SETTLEMENT INCLUDING HOW IT IS FINANCED: N/A

41. TYPE OF NON-ECONOMIC DAMAGE LIMIT: (Check one)
 (01) No limit (neither party requests or agrees to voluntary binding arbitration).
 (02) No limit (defendant refuses claimant's offer of voluntary binding arbitration).
 (03) \$250,000 limit (both parties accept arbitration). (See Item 42 for exception.)
 (04) \$350,000 limit (plaintiff rejects arbitration).
 (05) Does not apply because occurrence happened before the 02-08-88 law.

42. IF (03) IS CHECKED IN ITEM 41 AND THE LIMIT ON NON-ECONOMIC DAMAGES IS DIFFERENT THAN \$250,000, THEN INDICATE THE MODIFIED LIMIT: ----- \$ _____ .00

43. COLLATERAL SOURCE INFORMATION:
ENTER TO THE NEAREST PERCENT (use no decimals) THE PERCENT RECOVERY FOR ECONOMIC LOSS FROM:
A. 80 % Health
B. _____ % Disability
C. _____ % Workers' Compensation
D. _____ % Automobile
E. _____ % Medicare, Medicaid & Social Security
F. _____ % Other sources, specify: _____

44. SAFETY MANAGEMENT STEPS TAKEN BY INSURED TO MAKE SIMILAR OCCURRENCES LESS LIKELY: NONE

CONTACT PERSON: Gee Dufresne ADDRESS: Po Box 154
TELEPHONE: (407) 677-2197 Orlando, FL 32802