Hi Alan,

As you know we settled this file (subject to Council approval) for \$24,500.00 inclusive which is a very good settlement. Our issue at Trial was for the Statute of Limitations defense.

This would have been a 50/50 chance as we had no way of telling how the Judge would decide. With that being said, if it did not go our way, we had the following exposure on this claim. Authorization for another physician as Dr. Tucci retired, continued treatment with the new physician, prescriptions, physical therapy, durable medical equipment, independent medical examinations, depositions, more legal fees. We also could have had a physician state that he is permanently and totally disabled (PTD) due to his current condition.

\$15-\$20K in attorney fees/costs \$25K for our defense costs Present value PTD exposure of \$313,361.22 using a 4% discount factor

Please let me know if you need anything additional.



Marylou Luiz Commercial Risk Management, Inc.

Claims Specialist P.O. Box 18366, Tampa, FL 33679 Ph. (813) 289-3900 Fax (813) 289-3771

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