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BUREAU OF PROPERTY & CASUALTY FORMS & RATES

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

9602887
DEPT. FILE NO.

INSURER'S CLAIM NUMBER: 95M04166

1. PRIMARY INSURER NAME: Frontier Insurance Company of New York INSURER CODE: 0,9,5,7,4 (See Table A)

2. EXCESS INSURER NAME: n/a INSURER CODE: (See Table A)

3a. HEALTH CARE PROVIDER: Bedi, Bharminder Singh
(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: 0027258 ME 0027258

3c. INSURED'S NAME: Bharmin der S. Bedi, M.D.

STREET ADDRESS: 5523 Bay Water Drive

CITY: Tampa, STATE: F,L ZIP: 3,3,6,1,5 COUNTY CODE: 0,3 (See Table B)

4.

	POLICY NUMBER	PER CLAIM POLICY LIMITS	AGGREGATE POLICY LIMITS
PRIMARY INSURER:	R-CM-0501739-4/000	$ 500,000 .00	$ 1,500,000 .00
EXCESS INSURER:	n/a	$ n/a .00	$ n/a .00

5. IS THE INSURED PHYSICIAN A FOREIGN MEDICAL GRADUATE? X (01) Yes ___ (02) No (If yes, enter the country in which primary medical education was received: India IN

6. PROFESSION OR BUSINESS: (Check one)
- X (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: 8,0,4,2,0 (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: ___ (See Table C)
- X (04) Insured is not board certified.

9. PLACE WHERE INJURY OCCURRED: (Check one)
- X (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: n/a

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11. NAME OF INSTITUTION: University Community Hospital INSTITUTION CODE: 1 0 0 1 7 3
(See Table D)

12. LOCATION OF INSTITUTIONAL INJURY: (Check one)

X (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: 11 / 16 / 93

DATE REPORTED TO INSURER: 04 / 24 / 95

14. INJURED PERSON'S AGE: 59 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: [redacted] st and Middle Initial

STREET ADDRESS: [redacted]

CITY: [redacted] STATE: [redacted] ZIP: [redacted]

15. FINAL DIAGNOSIS FOR WHICH TREATMENT WAS SOUGHT OR RENDERED: (LEAVE BLANK)
viral syndrome and costochrondritis — 15.

16. DESCRIBE MISDIAGNOSIS MADE, IF ANY, OF THE PATIENT'S ACTUAL CONDITION:
n/a — 16.

17. DESCRIBE ACTION WHICH CAUSED CLAIM TO BE MADE:
24 hours after being seen as an outpatient, the patient was admitted to the hospital in acute respiratory distress. Lungs were clear and cultures negative. Several days later she expired from streptococcal pneumonia. The plaintiff's attorney alleged a delay in diagnosis and treatment. — 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:
n/a — 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:
death — 19.

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 delayed.

___(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.

_X_(09) Death

21. DATE OF SUIT, IF ANY: 11 / 16 / 95

21.1 CIRCUIT COURT CASE NUMBER: 95-7389

21.2 COUNTY CODE OF COUNTY SUIT FILED IN: 0,3 (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)	WellCare HMO, Inc.	Unknown	Unknown
2)			
3)			
4)			
5)			

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

24. DATE OF FINAL CLAIM DISPOSITION: 11 / 05 / 96

25. FINAL METHOD OF CLAIM DISPOSITION:
_X_(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.
_X_(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)

X	(01) No court proceedings.	___	(07) Judgment for the defendant.
___	(02) Directed verdict for plaintiff.	___	(08) Judgment for the plaintiff after appeal.
___	(03) Directed verdict for defendant.	___	(09) Judgment for the defendant after appeal.
___	(04) Judgment notwithstanding the verdict for plaintiff.	___	(10) Other
___	(05) Judgment notwithstanding the verdict for defendant.	___	(11) Summary judgment for the plaintiff.
___	(06) Judgment for the plaintiff.	___	(12) Summary judgment for the defendant.

28. ARBITRATION: (Check one) n/a

___	(01) Claim not subject to arbitration.	___	(03) Award for plaintiff.
___	(02) Claim subject to arbitration, but settlement reached in lieu of award.	___	(04) Award for defendant.

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

30. INDEMNITY PAID BY YOU ON BEHALF OF THIS DEFENDANT: - $ 150,000 .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: - $ 27,523 .00

33. ALL OTHER LOSS ADJUSTMENT EXPENSE PAID: - $ 11,531 .00

34. NUMBER OF DAYS OF INJURED PERSON'S WAGE LOSS PAID TO DATE: - - - - - - - - - - - - - - - - -0- days

35. ESTIMATED NUMBER OF FUTURE DAYS OF INJURED PERSON'S WAGE LOSS: - - - - - - - - - - - - - - -0- days

36. INJURED PERSON'S GROSS WEEKLY INCOME: - $ -0- .00

37. INJURED PERSON'S TOTAL ECONOMIC LOSS:

	MEDICAL	WAGE LOSS	OTHER EXPENSES
A) INCURRED TO DATE - - - -	$ 0 .00	$ 0 .00	$ 0 .00
B) ESTIMATED FUTURE - - - -	$ 0 .00	$ 0 .00	$ 0 .00

38. AMOUNT PAID FOR INJURED PERSON'S NON-ECONOMIC LOSS: - $ 150,000 .00

39. IF A STRUCTURED SETTLEMENT OR PERIODIC PAYMENTS USED IN THIS CLAIM: n/a

A) PRESENT VALUE OF PERIODIC PAYMENTS - $ .00

B) COST TO THE INSURER OF THE PAYMENTS - $ .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) n/a

___ (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: - $ n/a .00

43. COLLATERAL SOURCE INFORMATION: n/a
ENTER TO THE NEAREST PERCENT (use no decimals) THE PERCENT RECOVERY FOR ECONOMIC LOSS FROM:

A. ___% 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:
Insured discussed case with defense counsel and insurance personnel.

CONTACT PERSON: Carol Ann Sobay
TELEPHONE: (407) 648-4028

ADDRESS Frontier Insurance Company of N.Y.
20 North Orange Avenue
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