RECEIVED
MAY 9 1997
BUREAU OF PROPERTY & CASUALTY FORMS & RATES

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

9701091
DEPT. FILE NO.

INSURER'S CLAIM NUMBER: 95M04724

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: Otto, Terrance A.
(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: 0 0 5 4 1 5 5

3c. INSURED'S NAME: Terrance A. Otto, MD

STREET ADDRESS: 5770 Old Cheney Highway

CITY: Orlando STATE: FL ZIP: 3 2 8 0 7 COUNTY CODE: 0 7 (See Table B)

4.

	POLICY NUMBER	PER CLAIM POLICY LIMITS	AGGREGATE POLICY LIMITS
PRIMARY INSURER:	WM 80181-5	$ 1,000,000 .00	$ 3,000,000 .00
EXCESS INSURER:		$ .00	$ .00

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

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 2 4 9 (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)
___ (01) Hospital Inpatient Facility
___ (02) Emergency Room
___ (03) Hospital Outpatient Facility
___ (04) Nursing Home
___ (05) Physician's Office
X (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

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

11. NAME OF INSTITUTION: N/A INSTITUTION CODE: ______ (See Table D)

12. LOCATION OF INSTITUTIONAL INJURY: (Check one) N/A

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

13. DATE OF OCCURRENCE: 11/ 21/ 94

DATE REPORTED TO INSURER: 9 / 25 / 95

14. INJURED PERSON'S AGE: 41 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: . 9

15. FINAL DIAGNOSIS FOR WHICH TREATMENT WAS SOUGHT OR RENDERED: (LEAVE BLANK) 15.
Major depression, ruled out bipolar affective disorder, ruled out ADHD.

16. DESCRIBE MISDIAGNOSIS MADE, IF ANY, OF THE PATIENT'S ACTUAL CONDITION: 16.
None

17. DESCRIBE ACTION WHICH CAUSED CLAIM TO BE MADE: 17.
The claimant alleged her manic episode was induced by Ritalin

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: 18.
N/A

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: 19.
Manic episode.

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

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

X (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.

___(09) Death

21. DATE OF SUIT, IF ANY: N/A ___/___

21.1 CIRCUIT COURT CASE NUMBER: N/A

21.2 COUNTY CODE OF COUNTY SUIT FILED IN: N/A (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)	None		
2)			
3)			
4)			
5)			

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

24. DATE OF FINAL CLAIM DISPOSITION: 04 / 30 / 97

25. FINAL METHOD OF CLAIM DISPOSITION: N/A
___(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.
X (10) Claim or suit abandoned.

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

27. COURT: (Check one)

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

28. ARBITRATION: (Check one)

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

29. Was there an itemized verdict? (Check one)

___(01) Yes X (02) No (If yes, please attach copy of settlement or verdict.)

30. INDEMNITY PAID BY YOU ON BEHALF OF THIS DEFENDANT: - - - - - $ -0- .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: - - - - - $ -0- .00

33. ALL OTHER LOSS ADJUSTMENT EXPENSE PAID: - - - - - $ 2419 .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: - - - - - $ -0- .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

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

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

41. TYPE OF NON-ECONOMIC DAMAGE LIMIT: (Check one)

- X (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: [signature]
TELEPHONE: (407) 648-4028

ADDRESS: Frontier Insurance Company of N.Y.
~~20 North Orange Avenue~~
~~Suite 702~~
Orlando, FL 32801