

# **Mountain Lightning Insurance Agency**

# LOSS HISTORY REPORT FOR

### TOTALS FOR POLICY ML-HOS-2022-0417 (01/01/2022 - 01/01/2023)

	Open	Closed	Total
Total Records	2	8	10
Medical Only	1	7	8
Indemnity	1	1	2

	Medical	Disability	Expense	VR	Total	Recovery
Incurred:	\$4,870.00	\$0.00	\$420.00	\$0.00	\$5,290.00	\$0.00
Paid:	\$3,965.00	\$0.00	\$355.00	\$0.00	\$4,320.00	\$0.00
Reserves:	\$905.00	\$0.00	\$65.00	\$0.00	\$970.00	\$0.00

### **CLAIM DETAIL**

Claim Information				
Claim #:	ML-22-0001	Loss Date:	01/11/2022	
Claimant:	Server – EMP-0142	Claimant Type:	Employee	
Insured:	Boulder Peak Hospitality Group	Claim Status:	Closed	
Policy #:	ML-HOS-2022-0417	Closed Date:	03/09/2022	
Examiner:	Desk Unit 3 – Adjuster 07	Litigated:	No	
Hire Date:	07/15/2021	Occupation:	Restaurant Server	
PD Rating:	0%	AWW:	\$610.00	
Report Date:	01/13/2022	Days to Report:	2	
Injury Location:	Main Dining Room	Class Code:	9082	
Nature of Injury:	Ankle sprain	Cause of Injury:	Slip on wet floor	
Claims Administrator:	Pinnacrest Claims Services, Inc.	Target Policy:	ML-HOS-2022-0417	

### LOSS DESCRIPTION

Server slipped on a recently mopped area while carrying plates to a table and twisted the right ankle. No fracture was identified on imaging. Treatment consisted of urgent care evaluation, ankle brace, and three follow-up physical therapy visits. No lost time beyond the shift of injury was reported, and the claim was handled on a medical-only basis and closed without impairment.



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	Open	Closed	Total
Total Records	2	8	10
Medical Only	1	7	8
Indemnity	1	1	2

	Medical	Disability	Expense	VR	Total	Recovery
Incurred:	\$2,340.00	\$0.00	\$210.00	\$0.00	\$2,550.00	\$0.00
Paid:	\$2,035.00	\$0.00	\$180.00	\$0.00	\$2,215.00	\$0.00
Reserves:	\$305.00	\$0.00	\$30.00	\$0.00	\$335.00	\$0.00

### **CLAIM DETAIL**

Claim Information				
Claim #:	ML-22-0002	Loss Date:	02/08/2022	
Claimant:	Line Cook – EMP-0098	Claimant Type:	Employee	
Insured:	Boulder Peak Hospitality Group	Claim Status:	Closed	
Policy #:	ML-HOS-2022-0417	Closed Date:	04/01/2022	
Examiner:	Kitchen Unit – Adjuster 03	Litigated:	No	
Hire Date:	09/30/2020	Occupation:	Line Cook	
PD Rating:	0%	AWW:	\$585.00	
Report Date:	02/09/2022	Days to Report:	1	
Injury Location:	Main Kitchen	Class Code:	9082	
Nature of Injury:	Minor hand burn	Cause of Injury:	Contact with hot pan	
Claims Administrator:	Pinnacrest Claims Services, Inc.	Target Policy:	ML-HOS-2022-0417	

### LOSS DESCRIPTION

While removing a pan from the oven, the line cook made contact with the exposed metal surface and sustained a superficial burn to the left hand. First aid was provided on site, followed by a single clinic visit for evaluation and dressing changes. No light-duty restrictions were imposed, and the employee continued to work regular shifts. Claim closed as medical only following completion of treatment.



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	•	•	
	Open	Closed	Total
Total Records	2	8	10
Medical Only	1	7	8
Indemnity	1	1	2

	Medical	Disability	Expense	VR	Total	Recovery
Incurred:	\$3,420.00	\$0.00	\$265.00	\$0.00	\$3,685.00	\$0.00
Paid:	\$2,910.00	\$0.00	\$225.00	\$0.00	\$3,135.00	\$0.00
Reserves:	\$510.00	\$0.00	\$40.00	\$0.00	\$550.00	\$0.00

### **CLAIM DETAIL**

Claim Information				
Claim #:	ML-22-0003	Loss Date:	03/03/2022	
Claimant:	Bartender – EMP-0210	Claimant Type:	Employee	
Insured:	Boulder Peak Hospitality Group	Claim Status:	Closed	
Policy #:	ML-HOS-2022-0417	Closed Date:	05/05/2022	
Examiner:	Casualty Unit – Adjuster 02	Litigated:	No	
Hire Date:	05/20/2019	Occupation:	Bartender	
PD Rating:	0%	AWW:	\$645.00	
Report Date:	03/04/2022	Days to Report:	1	
Injury Location:	Lobby Bar	Class Code:	9082	
Nature of Injury:	Shoulder strain	Cause of Injury:	Lifting beverage keg	
Claims Administrator:	Pinnacrest Claims Services, Inc.	Target Policy:	ML-HOS-2022-0417	

### LOSS DESCRIPTION

Bartender reported left shoulder pain after lifting a full keg from storage to the bar area. Initial evaluation at an occupational medicine clinic confirmed a soft-tissue strain with no imaging abnormalities. Employee was placed on modified duty for one week with lifting restrictions. Symptoms resolved with anti-inflammatory medication and home exercise program; no ongoing treatment was required and the claim was closed as medical only.