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ASSISTANT TOWN ATTORNEY
WILLIAM D. McCABE

December 19, 2024

Re: New York State Volunteer Firefighters' Benefit Law Policy
For Calendar Year 2025

Dear Sir/Madam:

On January 1, 2025, the Town's current New York State Volunteer Firefighters' Benefit Law Policy expires. By this letter, we are requesting your proposal to provide this coverage for the period January 1, 2025 – January 1, 2026. A copy of a recent coverage Declarations page is enclosed to aid you in preparation of your quote, as is a copy of the loss runs for the period January 1, 2019 – December 18, 2024.

The fire companies below are covered under the Town of Oyster Bay's policy:

Atlantic Steamer Fire Company No. 1, 20 East Main St., Oyster Bay, NY 11771
Oyster Bay Fire Company No. 1, 188 South Street, P.O. Box 448, Oyster Bay, NY 11771
East Norwich Volunteer Fire Co. #1, 900 Oyster Bay Road, East Norwich, New York 11732-1014
Plainview Volunteer Fire Department, Inc., 885 Old Country Road, Plainview NY 11803-4913
Glenwood Hook & Ladder, Engine & Hose, Co., Inc., Corner of Grove Street & School House
Hill Road; P.O. Box 403, Glenwood Landing, NY 11547

Should you wish to respond to this request for proposal, your quotation/proposal may be sent by email only to efaughnan@oysterbay-ny.gov; it must be received in this office no later than 3 p.m. EST on Friday, December 27, 2024. Please be advised that pursuant to Town policy, proposers will be required to complete a disclosure questionnaire, which will be processed through the Town's on-line monitoring system, Exiger.

Very truly yours,

FRANK M. SCALERA
TOWN ATTORNEY

Elizabeth A. Faughnan
Elizabeth A. Faughnan
Deputy Town Attorney

EAF
File No. GS4299
Encs.

FDM PREFERRED INSURANCE COMPANY INC.

NCCI No.: 78952

1 BLUE HILL PLAZA, PEARL RIVER, NY, 10965

(845) 352-8855

(Volunteer Firefighters' Benefit Law Policy)

DECLARATIONS

Item 1. FEIN: 116001934

The Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTERS

Policy No: FPI-VF-10061-24

**Mailing Address: 54 AUDREY AVENUE
OYSTER BAY, NY 11771**

Renewal of Policy No.: 1-FPI-VF-00511320-2023

Item 2. The policy period is from 01/01/2024 To 01/01/2025 12:01 A.M Standard time, at the insured's mailing address.

Item 3. Premium – Classification Code No. 7711

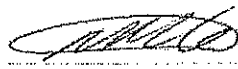
Location	Population	% Area	Annual Premium
Home Area: 001	80,252	100 %	\$152,930
List Other "Home Areas" Serviced Under Contract:			
List "Outside Areas":			
Estimated Manual Premium			\$152,930
Extension of Employers Liability		10 %	\$15,293
Premium Subject to Experience Modification			\$168,223
Modified Premium		1.36	\$228,783
Schedule Rate Plan		-0.05	-\$11,439
Estimated Standard Premium			\$217,344
Terrorism Risk Insurance Program		2.2 %	\$3,364
National Disasters and Catastrophic		0.2 %	\$306
Premium Discount		-11.57 %	-\$25,140
Expense Constant			\$200
Estimated Annual Premium			\$196,074
Security Fund		0.00 %	\$ 0
Estimated Total Annual Premium			\$196,074
Annual Minimum Premium: 3,554			

Fill in only where "Outside Area" has more than one contract for fire protection, provided the records of the "Home Area" are maintained so as to show separately its contract price as well as the total cost of all contracts being paid by the "Outside Area"

Form numbers of endorsements forming a part of the policy on its effective date:

WC 31 00 01 B WC 31 00 00 B WC 00 04 21 E WC 00 04 22 C WC 00 04 14 A WC 00 04 19 WC 31 06 06 A
 WC 31 06 07 A WC 31 06 18 A VF-105 Signature page

**Producer HARBOR INSURANCE AGENCY, LLC
5 FLINT ROAD
AMITY HARBOR, NY 11701**



Countersigned by:
 (Authorized Representative)

Issue Date 01/03/2024

Rate Board File No.

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2019

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number
04/17/2019	54 Audrey Avenue Oyster Bay NY 11771	Medical Claims Only	Claimant Party Name	04/24/2019 Closed	68-Stationary Object Body Part 53-Knee	1-FDM-VF-00511320-201 Contract Effective 01/01/2019
Location Description		Closed Date		Nature of Loss		File Handler
		08/21/2019		10- Contusion		Jessyca Ruiz
Reserve Type		Loss		ALAE		Total
	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Paid</u>	<u>Recovered</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$110.99	\$0.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$1,017.98	\$1,017.98	\$0.00	\$1,017.98	\$0.00
Totals		\$0.00	\$1,017.98	\$0.00	\$1,128.97	\$0.00

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2019

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	Scheduled	Claimant	06/14/2019	68-Stationary Object	1-FDM-VF-00511320-201
Loss Date	Loss Location	Loss of Use	Party Name	Claim Status	Body Part	Contract Effective
06/07/2019	Northern Blvd/Port Washington Blvd Oyster Bay NY 11771		[REDACTED]	Closed	38-Shoulder(s)	01/01/2019
Location Description	Closed Date	Nature of Loss	File Handler			
	05/06/2022	49- Sprain or Tear	Pamela Rattray			
				ALAE	Total	
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$125.00	\$125.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$293.68	\$293.68
Indemnity	\$0.00	\$34,320.00	\$34,320.00	\$0.00	\$34,320.00	\$34,320.00
Medical	\$0.00	\$17,947.00	\$17,947.00	\$0.00	\$17,947.00	\$17,947.00
Totals	\$0.00	\$52,267.00	\$52,267.00	\$0.00	\$52,685.68	\$52,685.68



Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE

UNDERWRITING YEAR: 2019

Claim Number	WCB Claim Number	Claim	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	Status Desc	Claimant	08/05/2019	096-Contact with/by Water	1-FDM-VF-00511320-201
Loss Date	Loss Location	Lost Time	Party Name	Claim Status	Body Part	Contract Effective
08/02/2019	724 Middle Country Rd ,Ridge NY 11961		[REDACTED]	Closed	14-Eye(s)	01/01/2019

Location Description

Nature of Loss	Closed Date	File Handler
10- Contusion	01/16/2020	Noreen Michels

Reserve Type	Loss			ALAE			Total		
	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$95.02	\$95.02	\$0.00	\$95.02	\$95.02
Indemnity	\$0.00	\$800.00	\$800.00	\$0.00	\$0.00	\$0.00	\$0.00	\$800.00	\$800.00
Medical	\$0.00	\$1,661.64	\$1,661.64	\$0.00	\$0.00	\$0.00	\$0.00	\$1,661.64	\$1,661.64
Totals	\$0.00	\$2,461.64	\$2,461.64	\$0.00	\$95.02	\$95.02	\$0.00	\$2,556.66	\$2,556.66

Claim Number	WCB Claim Number	Claim	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	Status Desc	Claimant	08/22/2019	191-Sharp Object - Edges, Splinter	1-FDM-VF-00511320-201
Loss Date	Loss Location	Lost Time	Party Name	Claim Status	Body Part	Contract Effective
08/21/2019	188 South St ,Oyster Bay NY 11771		[REDACTED]	Closed	36-Finger(s)	01/01/2019

Location Description

Nature of Loss	Closed Date	File Handler
40- Laceration	04/06/2020	Noreen Michels

Reserve Type	Loss			ALAE			Total		
	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$776.00	\$776.00	\$0.00	\$776.00	\$776.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$55.01	\$55.01	\$0.00	\$55.01	\$55.01
Indemnity	\$0.00	\$720.00	\$720.00	\$0.00	\$0.00	\$0.00	\$0.00	\$720.00	\$720.00
Medical	\$0.00	\$820.04	\$820.04	\$0.00	\$0.00	\$0.00	\$0.00	\$820.04	\$820.04
Totals	\$0.00	\$1,540.04	\$1,540.04	\$0.00	\$831.01	\$831.01	\$0.00	\$2,371.05	\$2,371.05

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2019

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number
08/24/2019	[REDACTED]	Lost Time	Claimant	08/28/2019	29-On Same Level	1-FDM-VF-00511320-201
Loss Date	Loss Location	Lost Time	Party Name	Claim Status	Body Part	Contract Effective
08/24/2019	54 Audrey Avenue , Oyster Bay NY 11771		[REDACTED]	Closed	35-Hand	01/01/2019
Location Description		Closed Date	Nature of Loss	File Handler		
		12/04/2019	40- Laceration	Yenny Tjokrosudarmo		
<u>Reserve Type</u>	<u>Reserve</u>	<u>Loss</u>	<u>ALAE</u>	<u>Reserve</u>	<u>Paid</u>	<u>Total</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Indemnity	\$0.00	\$400.00	\$0.00	\$0.00	\$400.00	\$400.00
Medical	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals	\$0.00	\$400.00	\$0.00	\$0.00	\$400.00	\$400.00

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2019

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number		
[REDACTED]	[REDACTED]	Medical	Claimant	10/09/2019	998-Dizzy/Lightheaded	1-FDM-VF-00511320-201		
Loss Date	Loss Location	Claims Only	Party Name	Claim Status	Body Part	Contract Effective		
10/04/2019	54 Audrey Avenue , Oyster Bay NY 11771		[REDACTED]	Closed	44-Chest	01/01/2019		
Location Description		Closed Date	Nature of Loss	File Handler				
		11/16/2022	01- No Physical Injury	Noreen Michels				
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>ALAE</u>	<u>PAID</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$229.43	\$229.43	\$0.00	\$229.43
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$2,444.03	\$2,444.03	\$0.00	\$0.00	\$2,444.03	\$0.00	\$2,444.03
Totals	\$0.00	\$2,444.03	\$2,444.03	\$0.00	\$229.43	\$2,673.46	\$0.00	\$2,673.46

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTHE



UNDERWRITING YEAR: 2019

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number		
11/16/2019	54 Audrey Avenue ,Oyster Bay NY 11771	Medical Claims Only	Claimant Party Name	11/18/2019 Closed	33-On Stairs Body Part 55-Ankle	1-FDM-VF-00511320-201 Contract Effective 01/01/2019		
Location Description				Closed Date 07/02/2020	Nature of Loss 49- Sprain or Tear	File Handler Jessyca Ruiz		
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Paid</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$25.52	\$25.52	\$25.52	\$0.00	\$25.52
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$563.96	\$563.96	\$0.00	\$0.00	\$563.96	\$0.00	\$563.96
Totals	\$0.00	\$563.96	\$563.96	\$0.00	\$25.52	\$589.48	\$0.00	\$589.48

Loss Runs - ITD by Claim Grouped By Underwriting Year
Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE

UNDERWRITING YEAR: 2019

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number			
12/01/2019	[REDACTED]	Medical Claims Only	Claimant [REDACTED]	12/12/2019 Closed	56-Lifting Body Part 42-Lower Back Area	1-FDM-VF-00511320-201 Contract Effective 01/01/2019			
Location Description									
28 East Main Street ,Oyster Bay NY 11771									
File Handler Jessyca Ruiz									
Nature of Loss 49- Sprain or Tear									
Closed Date 01/14/2021									
Reserve Type	Loss			ALAE			Total		
	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00	\$0.00	\$475.00	\$475.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$180.00	\$180.00	\$0.00	\$180.00	\$180.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$3,759.18	\$3,759.18	\$0.00	\$0.00	\$0.00	\$0.00	\$3,759.18	\$3,759.18
Totals									
	\$0.00	\$3,759.18	\$3,759.18	\$0.00	\$655.00	\$655.00	\$0.00	\$4,414.18	\$4,414.18

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number			
11/13/2019	[REDACTED]	Medical Claims Only	Claimant [REDACTED]	01/29/2020 Closed	315-Slip, Trip, or Fall Over Debris Body Part 54-Lower Leg	1-FDM-VF-00511320-201 Contract Effective 01/01/2019			
Location Description									
128 Bayville Ave ,Bayville NY 11709									
File Handler Noreen Michels									
Nature of Loss 10- Contusion									
Closed Date 10/27/2022									
Reserve Type	Loss			ALAE			Total		
	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$391.87	\$391.87	\$0.00	\$391.87	\$391.87
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$2,057.02	\$2,057.02	\$0.00	\$0.00	\$0.00	\$0.00	\$2,057.02	\$2,057.02
Totals									
	\$0.00	\$2,057.02	\$2,057.02	\$0.00	\$391.87	\$391.87	\$0.00	\$2,448.89	\$2,448.89

Loss Runs - ITD by Claim Grouped By Underwriting Year
Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2019

2019 Totals	\$0.00	\$69,557.59	\$69,557.59	\$0.00	\$3,161.96	\$3,161.96	\$0.00	\$72,719.55	\$72,719.55
	Open Claims:	0	Closed Claims:	13	Reopened Claims:	0	Total Claims:	13	

Loss Runs - ITD by Claim Grouped By Underwriting Year

Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTER

UNDERWRITING YEAR: 2019

Claim Number	WCB Claim Number	Claim Status Desc	Party Name	Received Date	Loss Cause	File Handler
Loss Date	Loss Location		Party Type	Claim Status	Body Part	Policy Number
Location Description				Closed Date	Nature of Loss	Contract Effective

Medical Claims Only							03/23/2019	004-Dehydration	Jessica Ruiz	
08/22/2019	300 winding street ,Old Bethpage NY 11804	Claimant		Closed	86-No Physical Injury	1-FDM-VF-00511320-2019				
				03/02/2020	01- No Physical Injury	01/01/2019				
Reserve Type	Reserve	Paid	Incurred	Reserve	PAID	Incurred	Reserve	PAID	Recovered	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$56.74	\$56.74	\$0.00	\$56.74	\$0.00	\$56.74
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$478.80	\$478.80	\$0.00	\$0.00	\$0.00	\$0.00	\$478.80	\$0.00	\$478.80
Totals	\$0.00	\$478.80	\$478.80	\$0.00	\$56.74	\$56.74	\$0.00	\$535.54	\$0.00	\$535.54

Lost Time							09/28/2019	26-On Same Level	Yenny Tjokrosudarmo	
08/24/2019	54 Audrey Avenue ,Oyster Bay NY 11771	Claimant		Closed	35-Hand	1-FDM-VF-00511320-2019				
				12/04/2019	40- Laceration	01/01/2019				
Reserve Type	Reserve	Paid	Incurred	Reserve	PAID	Incurred	Reserve	PAID	Recovered	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Indemnity	\$0.00	\$400.00	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$400.00	\$0.00	\$400.00
Medical	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals	\$0.00	\$400.00	\$400.00	\$0.00	\$0.00	\$0.00	\$0.00	\$400.00	\$0.00	\$400.00

Medical Claims Only							10/09/2019	998-Dizzy/Lightheaded	Noreen Nichols	
10/04/2019	54 Audrey Avenue ,Oyster Bay NY 11771	Claimant		Closed	44-Chest	1-FDM-VF-00511320-2019				
				11/16/2022	01- No Physical Injury	01/01/2019				
Reserve Type	Reserve	Paid	Incurred	Reserve	PAID	Incurred	Reserve	PAID	Recovered	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$229.43	\$229.43	\$0.00	\$229.43	\$0.00	\$229.43
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$2,444.03	\$2,444.03	\$0.00	\$0.00	\$0.00	\$0.00	\$2,444.03	\$0.00	\$2,444.03
Totals	\$0.00	\$2,444.03	\$2,444.03	\$0.00	\$229.43	\$229.43	\$0.00	\$2,673.46	\$0.00	\$2,673.46

Medical Claims Only							11/16/2019	33-On Stairs	Jessyca Ruiz	
11/16/2019	54 Audrey Avenue ,Oyster Bay NY 11771	Claimant		Closed	55-Ankle	1-FDM-VF-00511320-2019				
				07/02/2020	49- Sprain or Tear	01/01/2019				
Reserve Type	Reserve	Paid	Incurred	Reserve	PAID	Incurred	Reserve	PAID	Recovered	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$25.52	\$25.52	\$0.00	\$25.52	\$0.00	\$25.52
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$563.96	\$563.96	\$0.00	\$0.00	\$0.00	\$0.00	\$563.96	\$0.00	\$563.96
Totals	\$0.00	\$563.96	\$563.96	\$0.00	\$25.52	\$25.52	\$0.00	\$589.48	\$0.00	\$589.48

Medical Claims Only							12/12/2019	56-Lifting	Jessyca Ruiz	
12/01/2019	28 East Main Street ,Oyster Bay NY 11771	Claimant		Closed	42-Lower Back Area	1-FDM-VF-00511320-2019				
				01/14/2021	49- Sprain or Tear	01/01/2019				
Reserve Type	Reserve	Paid	Incurred	Reserve	PAID	Incurred	Reserve	PAID	Recovered	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$475.00	\$475.00	\$0.00	\$475.00	\$0.00	\$475.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$180.00	\$180.00	\$0.00	\$180.00	\$0.00	\$180.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$3,759.18	\$3,759.18	\$0.00	\$0.00	\$0.00	\$0.00	\$3,759.18	\$0.00	\$3,759.18
Totals	\$0.00	\$3,759.18	\$3,759.18	\$0.00	\$655.00	\$655.00	\$0.00	\$4,414.18	\$0.00	\$4,414.18

Medical Claims Only							01/29/2020	315-Slip, Trip, or Fall Over Debris	Noreen Nichols	
11/13/2019	129 Bayville Ave ,Bayville NY 11709	Claimant		Closed	54-Lower Leg	1-FDM-VF-00511320-2019				
				10/27/2022	10- Contusion	01/01/2019				
Reserve Type	Reserve	Paid	Incurred	Reserve	PAID	Incurred	Reserve	PAID	Recovered	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$391.87	\$391.87	\$0.00	\$391.87	\$0.00	\$391.87
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$2,057.02	\$2,057.02	\$0.00	\$0.00	\$0.00	\$0.00	\$2,057.02	\$0.00	\$2,057.02
Totals	\$0.00	\$2,057.02	\$2,057.02	\$0.00	\$391.87	\$391.87	\$0.00	\$2,448.89	\$0.00	\$2,448.89

2019 Totals	\$0.00	\$6,557.55	\$6,557.55	\$5.76	\$4,181.00	\$3,197.72	\$5.76	\$7,719.55	\$0.00	\$7,719.55
Open Claims	0			0			0		13	
Closed Claims	0			10			0		0	
Recommended Claims	0			0			0		0	
Total Claims	0			10			0		13	

Valued as of 11/30/2022

Policy: Town of Oyster Bay Volunteer Firefighters First Dollar 2020

Claimant: Status: Closed Adj: Terri Magazu Dept: LC Dept: 21

Date Rpt: 5/24/2021 Description: EMT when the stretcher hit something and forcefully bounced off sukingclaimant above right knee. Work Pt:

Claim No: 6 Claimant: Status: Closed Adj: Nicole Wright Dept: LC Dept: 21

Date Rpt: 2/26/2020 Description: VF alleges injured right eye. A tree branch hit him in his right eye causing abrasion. Work Pt:

Deductible		Indemnity		Medical		Expense		Total		Recovery	
Incurrd:	\$0.00	Incurrd:	\$0.00	Incurrd:	\$552.12	Incurrd:	\$184.25	Incurrd:	796.37	Incurrd:	0.00
Total Paid:	\$0.00	Total Paid:	\$0.00	Total Paid:	\$552.12	Total Paid:	\$184.25	Total Paid:	796.37	Total Paid:	0.00
Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	0.00
Totals for Town of Oyster Bay Volunteer Firefighters First Dollar 2020 - 2 Claims											
Incurrd:	\$0.00	Incurrd:	\$0.00	Incurrd:	\$2,239.80	Incurrd:	\$218.25	Incurrd:	2,458.05	Incurrd:	0.00
Total Paid:	\$0.00	Total Paid:	\$0.00	Total Paid:	\$2,239.80	Total Paid:	\$218.25	Total Paid:	2,458.05	Total Paid:	0.00
Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	0.00
Grand Totals - 2 Claims											
Incurrd:	\$0.00	Incurrd:	\$0.00	Incurrd:	\$2,239.80	Incurrd:	\$218.25	Incurrd:	2,458.05	Incurrd:	0.00
Total Paid:	\$0.00	Total Paid:	\$0.00	Total Paid:	\$2,239.80	Total Paid:	\$218.25	Total Paid:	2,458.05	Total Paid:	0.00
Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	\$0.00	Out Resvs:	0.00



Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTER



UNDERWRITING YEAR: 2020

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number	
No Claims for This Policy						1-FDM-VF-00511320-202	
Loss Date	Loss Location		Party Name	Claim Status	Body Part	Contract Effective 01/01/2020	
				Closed Date	Nature of Loss	File Handler	
Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number	
		Medical	Claimant	09/11/2020	091-Contact with Bodily Fluids	1-FPI-VF-00511320-2020	
Loss Date	Loss Location	Claims Only	Party Name	Claim Status	Body Part	Contract Effective	
07/21/2020	221 Jericho Turnpike , Syosset NY 11791			Closed	52-Upper Leg	05/01/2020	
Location Description				Closed Date	Nature of Loss	File Handler	
				12/29/2020	59- All Other Specific Injuries, NOC	Jessyca Ruiz	
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$69.49	\$0.00	\$69.49
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$709.26	\$709.26	\$0.00	\$0.00	\$0.00	\$709.26
	\$0.00	\$709.26	\$709.26	\$0.00	\$69.49	\$0.00	\$778.75
	Totals						

Loss Runs - ITD by Claim Grouped by Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2020

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number		
[REDACTED]	[REDACTED]	Medical	Claimant	09/16/2020	317-Slip, Trip, or Fall Broken Surfaces	1-FPI-VF-00511320-2020		
Loss Date	Loss Location	Claims Only	Party Name	Claim Status	Body Part	Contract Effective		
07/20/2020	885 Old Country Road, Plainview NY 11803		[REDACTED]	Closed	36-Finger(s)	05/01/2020		
Location Description		Closed Date	Nature of Loss			File Handler		
		12/29/2020	40- Laceration			Jessyca Ruiz		
<u>Reserve Type</u>	<u>Reserve</u>	<u>Loss</u>	<u>ALAE</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Paid</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$15.00	\$0.00	\$15.00	\$15.00	\$0.00	\$15.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$536.45	\$0.00	\$0.00	\$0.00	\$536.45	\$0.00	\$536.45
Totals	\$0.00	\$536.45	\$15.00	\$0.00	\$15.00	\$551.45	\$0.00	\$551.45

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE

UNDERWRITING YEAR: 2020

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number
08/04/2020	[REDACTED]	Medical	Claimant	10/06/2020	12-Object Handled	1-FPI-VF-00511320-2020
	Loss Location	Claims Only	Party Name	Claim Status	Body Part	Contract Effective
	54 Audrey Avenue		[REDACTED]	Closed	36-Finger(s)	05/01/2020
	, Oyster Bay NY					
	11771					
Location Description						
				Closed Date	Nature of Loss	File Handler
				11/06/2020	13- Crushing	Jessyca Ruiz
Reserve Type						
Expense	Reserve	Paid	Incurred	Reserve	Paid	Incurred
	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$22.50	\$22.50
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$569.91	\$569.91	\$0.00	\$569.91	\$569.91
Totals						
	\$0.00	\$569.91	\$569.91	\$0.00	\$592.41	\$592.41

ALAE Total

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE

UNDERWRITING YEAR: 2020

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number
12/10/2020	101 Saint Andrews Lane, Glen Cove NY 11542	Medical Claims Only	Claimant	12/10/2020	75-Falling or Flying Object	1-FPI-VF-00511320-2020
Loss Date	Loss Location	Claim Status	Party Name	Claim Status	Body Part	Contract Effective
12/10/2020	101 Saint Andrews Lane, Glen Cove NY 11542	Closed		Closed	56-Foot	05/01/2020
Location Description	Nature of Loss	Closed Date	File Handler			
	10- Contusion	04/05/2021	Jessyca Ruiz			

Reserve Type	Loss		ALAE		Total	
	Reserve	Paid	Reserve	Paid	Reserve	Paid
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00	\$7.50
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$127.41	\$0.00	\$0.00	\$0.00	\$127.41
Totals	\$0.00	\$127.41	\$0.00	\$7.50	\$0.00	\$134.91

2020 Totals	\$0.00	\$2,932.87	\$0.00	\$171.29	\$0.00	\$3,104.16	
Open Claims:	0	Closed Claims:	5	Reopened Claims:	0	Total Claims:	5



Loss Runs - ITD by Claim Grouped by Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE

UNDERWRITING YEAR: 2021

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number					
04/21/2021	300 Winding Road , Old Bethpage NY 11804	Medical Claims Only	Claimant Party Name	05/10/2021 Closed	33-On Stairs Body Part 66-No Physical Injury	1-FPI-VF-00511320-2021 Contract Effective 01/01/2021					
				Closed Date 08/17/2021	Nature of Loss 01- No Physical Injury	File Handler Jessyca Ruiz					
Reserve Type	Reserve	Paid	Incurred	Reserve	ALAE	Paid	Incurred	Reserve	Total	Recovered	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$32.36	\$32.36	\$32.36	\$0.00	\$32.36	\$0.00	\$32.36
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$423.30	\$423.30	\$0.00	\$0.00	\$0.00	\$423.30	\$0.00	\$423.30	\$0.00	\$423.30
Totals	\$0.00	\$423.30	\$423.30	\$0.00	\$32.36	\$32.36	\$455.66	\$0.00	\$455.66	\$0.00	\$455.66

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2021

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number
10/16/2021	[REDACTED]	Medical Claims Only	Claimant	10/18/2021	992-Chest Pain	1-FPI-VF-00511320-2021
Loss Location	54 Audrey Avenue Oyster Bay NY 11771		Party Name	Claim Status	Body Part	Contract Effective
			[REDACTED]	Closed	44-Chest	01/01/2021
Location Description				Closed Date	Nature of Loss	File Handler
				04/20/2022	65- Respiratory Disorders	Noreen Michels

Reserve Type	Loss			ALAE			Total		
	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$95.69	\$95.69	\$0.00	\$95.69	\$95.69
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$608.36	\$608.36	\$0.00	\$0.00	\$0.00	\$0.00	\$608.36	\$608.36
Totals	\$0.00	\$608.36	\$608.36	\$0.00	\$95.69	\$95.69	\$0.00	\$704.05	\$704.05

2021 Totals	Open Claims:	0	Closed Claims:	4	Reopened Claims:	0	Total Claims:	4
\$0.00	\$50,474.53	\$50,024.53	\$9,280.94	\$9,280.94	\$0.00	\$59,755.47	(\$450.00)	\$59,305.47

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number		
[REDACTED]	[REDACTED]	Medical	Claimant	04/08/2022	55-Holding or Carrying	1-FPI-VF-00511320-2022		
Loss Date	Loss Location	Claims Only	Party Name	Claim Status	Body Part	Contract Effective		
03/24/2022	135 Northern State Parkway, Oyster Bay NY 11771		[REDACTED]	Closed	42-Lower Back Area	01/01/2022		
Location Description		Closed Date		Nature of Loss		File Handler		
		06/04/2024		49- Sprain or Tear		Jessyca Ruiz		
<u>Reserve Type</u>	<u>Reserve</u>	<u>Loss</u>	<u>ALAE</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Paid</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$111.37	\$0.00	\$111.37	\$111.37	\$0.00	\$111.37
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$2,353.65	\$0.00	\$0.00	\$0.00	\$2,353.65	\$0.00	\$2,353.65
Totals	\$0.00	\$2,353.65	\$111.37	\$0.00	\$111.37	\$2,465.02	\$0.00	\$2,465.02



Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTER

UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number		
05/11/2022	[REDACTED]	Medical Claims Only	Claimant	05/12/2022	991-Broken Glasses	1-FPI-VF-00511320-2022		
05/11/2022	300 Winding Road , Old Bethpage NY 11804	Claims Only	Party Name [REDACTED]	Claim Status Closed	Body Part 91-Body Systems or Multiple Body Systems	Contract Effective 01/01/2022		
Location Description				Closed Date 08/23/2022	Nature of Loss 01- No Physical Injury	File Handler Jessyca Ruiz		
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>ALAE</u>	<u>Incurred</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$316.95	\$316.95	\$316.95	\$0.00	\$316.95
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$692.95	\$692.95	\$0.00	\$0.00	\$692.95	\$0.00	\$692.95
Totals	\$0.00	\$692.95	\$692.95	\$0.00	\$316.95	\$1,009.90	\$0.00	\$1,009.90

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number		
[REDACTED]	[REDACTED]	Medical	Claimant	05/23/2022	45-Collision or Sideswipe With Another	1-FPI-VF-00511320-2022		
Loss Date	Loss Location	Claims Only	Party Name	Claim Status	Body Part	Contract Effective		
05/19/2022	888 Old Country Road, Oyster Bay NY 11771		[REDACTED]	Closed	66-No Physical Injury	01/01/2022		
Location Description		Nature of Loss	Closed Date			File Handler		
		01- No Physical Injury	08/23/2022			Jessyca Ruiz		
<u>Reserve Type</u>	<u>Reserve</u>	<u>Loss</u>	<u>ALAE</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Paid</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$31.92	\$0.00	\$31.92	\$31.92	\$0.00	\$31.92
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$316.01	\$0.00	\$0.00	\$0.00	\$316.01	\$0.00	\$316.01
Totals	\$0.00	\$316.01	\$31.92	\$0.00	\$31.92	\$347.93	\$0.00	\$347.93



Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE

UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number						
05/19/2022	888 Old Country Road, Plainview NY 11803	Medical Claims Only	Claimant	05/23/2022	45-Collision or Sideswipe With Another Body Part	1-FPI-VF-00511320-2022						
				Claim Status: Closed	66-No Physical Injury	Contract Effective: 01/01/2022						
Location Description				Closed Date: 08/25/2022	Nature of Loss: 01- No Physical Injury	File Handler: Jessyca Ruiz						
Reserve Type	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$31.92	\$31.92	\$0.00	\$31.92	\$0.00	\$0.00	\$31.92	\$31.92
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$316.01	\$316.01	\$0.00	\$0.00	\$0.00	\$0.00	\$316.01	\$0.00	\$316.01	\$0.00	\$316.01
Totals	\$0.00	\$316.01	\$316.01	\$0.00	\$31.92	\$31.92	\$0.00	\$347.93	\$0.00	\$347.93	\$0.00	\$347.93

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number
05/19/2022	888 Old Country Road, Plainview NY 11803	Medical Claims Only	Claimant	05/23/2022	45-Collision or Sideswipe With Another Body Part	1-FPI-VF-00511320-2022
Loss Date	Loss Location	Claims Only	Party Name	Claim Status	66-No Physical Injury	Contract Effective 01/01/2022
05/19/2022	888 Old Country Road, Plainview NY 11803	Claims Only		Closed		
Location Description				Closed Date	Nature of Loss	File Handler
				04/25/2023	01- No Physical Injury	Jessyca Ruiz

Reserve Type	Loss			ALAE			Total		
	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$31.92	\$31.92	\$0.00	\$31.92	\$31.92
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$316.01	\$316.01	\$0.00	\$0.00	\$0.00	\$0.00	\$316.01	\$316.01
Totals	\$0.00	\$316.01	\$316.01	\$0.00	\$31.92	\$31.92	\$0.00	\$347.93	\$347.93

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number	
[REDACTED]	[REDACTED]	Medical	Claimant	05/25/2022	601-No Specific Accident or Injury	1-FPI-VF-00511320-2022	
Loss Date	Loss Location	Claims Only	Party Name	Claim Status	Body Part	Contract Effective	
05/22/2022	885 Old Country Road Road Claimant was in back of ambulance no Specific address of injury ,Plainview NY 11803		[REDACTED]	Closed	18-Soft Tissue	01/01/2022	
Location Description	Closed Date	Nature of Loss	File Handler				
	08/10/2022	10- Contusion	Jessyca Ruiz				
				ALAE	Total		
Reserve Type	Reserve	Paid	Incurred	Reserve	Paid	Recovered	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$7.50	\$0.00	\$7.50
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$269.07	\$269.07	\$0.00	\$269.07	\$0.00	\$269.07
Totals	\$0.00	\$269.07	\$269.07	\$0.00	\$276.57	\$0.00	\$276.57

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	Medical	Claimant	09/27/2022	04-Fire or Flame	1-FPI-VF-00511320-2022
Loss Date	Loss Location	Claims Only	Party Name	Claim Status	Body Part	Contract Effective
09/25/2022	54 Audrey Avenue ,Oyster Bay NY 11771		[REDACTED]	Closed	18-Soft Tissue	01/01/2022
Location Description		Closed Date	Nature of Loss	File Handler		
		12/13/2022	04- Burn	Jessyca Ruiz		
<u>Reserve Type</u>	<u>Reserve</u>	<u>Loss</u>	<u>ALAE</u>	<u>Reserve</u>	<u>Paid</u>	<u>Total</u>
Expense	\$0.00	<u>Paid</u>	<u>Paid</u>	\$0.00	\$0.00	<u>Recovered</u>
Legal	\$0.00	\$0.00	\$15.06	\$0.00	\$15.06	\$0.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$1,282.83	\$0.00	\$0.00	\$1,282.83	\$1,282.83
Totals	\$0.00	\$1,282.83	\$15.06	\$0.00	\$1,297.89	\$1,297.89

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	Medical	Claimant	12/01/2022	33-On Stairs	1-FPI-VF-00511320-2022
Loss Date	Loss Location	Claims Only	Party Name	Claim Status	Body Part	Contract Effective
11/21/2022	48 Oakdale Road Glen Head NY 11545		[REDACTED]	Closed	55-Ankle	01/01/2022
Location Description				Closed Date	Nature of Loss	File Handler
				03/16/2023	49- Sprain or Tear	Jessyca Ruiz
<u>Reserve Type</u>	<u>Reserve</u>	<u>Loss</u>	<u>ALAE</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Total</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$54.95	\$0.00	\$54.95	\$54.95
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$920.47	\$0.00	\$0.00	\$920.47	\$920.47
Totals	\$0.00	\$920.47	\$54.95	\$0.00	\$975.42	\$975.42
					<u>Recoverd</u>	<u>Incurred</u>
					\$0.00	\$0.00
					\$0.00	\$54.95
					\$0.00	\$0.00
					\$0.00	\$920.47
					\$0.00	\$975.42

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTER



UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	15-Broken Glass	Claimant	01/04/2023	15-Broken Glass	1-FPI-VF-00511320-2022
Loss Date	Loss Location	Claim Status	Party Name	Claim Status	Body Part	Contract Effective
12/26/2022	Pine Hollow Road & Pine Drive Intersection in Oyster Bay NY 11771 (Scene of an MVA)	Closed	[REDACTED]	Closed	35-Hand	01/01/2022
Location Description	Closed Date	Nature of Loss	ALAE	Total	File Handler	
	10/30/2023	40- Laceration	Reserve Paid Incurred	Reserve Paid Incurred	Rafafel Bernardo	
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$41.67	\$41.67
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$1,532.48	\$1,532.48	\$0.00	\$1,532.48	\$1,532.48
Totals	\$0.00	\$1,532.48	\$1,532.48	\$0.00	\$1,574.15	\$1,574.15

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTER

UNDERWRITING YEAR: 2022

Claim Number	WCB Claim Number	Claim	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	Status Desc	Claimant	10/03/2023	312-Slip, Trip, or Fall Over Equipment	1-FPI-VF-00511320-2022
Loss Date	Loss Location	Party Name	[REDACTED]	Claim Status	Body Part	Contract Effective
11/28/2022	Town of Oyster Bay Golf Course	[REDACTED]	[REDACTED]	Closed	90-Multiple Body Parts (Including Body Systems & Body Parts)	01/01/2022
Location Description		Closed Date	Nature of Loss		File Handler	
		11/20/2024	90- Multiple Physical Injuries Only		Lorines Vega	

Reserve Type	Loss			ALAE			Total		
	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
FPIVF0012993 Totals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

2022 Totals	\$68,739.66	\$73,654.04	\$142,393.70	\$19,975.11	\$12,855.07	\$32,795.86	\$55,397.89	\$86,509.11	(\$94.32)	\$175,189.56
	Open Claims: 2	Closed Claims: 14	Reopened Claims: 0	Total Claims: 16						

Loss Runs - ITD by Claim Grouped By Underwriting Year
Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2023

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	Claimant	Claimant	02/07/2023	80-Object Handled By Others	1-FPI-VF-00511320-2023
Loss Date	Loss Location	Party Name	Claim Status	Claim Status	Body Part	Contract Effective
02/01/2023	885 Old Country Road Plainview NY 11803 Nassau County Fire House Grounds, Truck Detail	[REDACTED]	Closed	Closed	16-Teeth	01/01/2023

Location Description

Closed Date	Nature of Loss	File Handler
07/23/2024	28- Fracture	Rafael Bernardo

Reserve Type	Loss			ALAE			Total		
	Reserve	Paid	Incurred	Reserve	Paid	Incurred	Reserve	Paid	Incurred
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$14.50	\$14.50	\$0.00	\$14.50	\$14.50
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$2,036.00	\$2,036.00	\$0.00	\$0.00	\$0.00	\$0.00	\$2,036.00	\$2,036.00
Totals	\$0.00	\$2,036.00	\$2,036.00	\$0.00	\$14.50	\$14.50	\$0.00	\$2,050.50	\$2,050.50



Loss Runs - ITD by Claim Grouped by Underwriting Year
Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE

UNDERWRITING YEAR: 2023

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	Claimant	Claimant	02/09/2023	68-Stationary Object	1-FPI-VF-00511320-2023
Loss Date	Loss Location	Party Name	Party Name	Claim Status	Body Part	Contract Effective
01/30/2023	Oyster Bay	[REDACTED]	[REDACTED]	Closed	12-Brain	01/01/2023
Location Description				Closed Date	Nature of Loss	File Handler
				11/03/2023	07- Concussion	Rafael Bernarndo
				ALAE		
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Total</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$18.94	\$18.94	\$18.94
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$104.50	\$104.50	\$0.00	\$0.00	\$104.50
Totals	\$0.00	\$104.50	\$104.50	\$18.94	\$18.94	\$123.44

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number
[REDACTED]	[REDACTED]	Claimant	Claimant	04/03/2023	13-Caught In, Under or Between, NOC	1-FPI-VF-00511320-2023
Loss Date	Loss Location	Party Name	Party Name	Claim Status	Body Part	Contract Effective
03/30/2023	9 Warren Place Plainview NY 11803 Nassau County Fire Scene	[REDACTED]	[REDACTED]	Closed	37-Thumb	01/01/2023
Location Description				Closed Date	Nature of Loss	File Handler
				03/06/2024	13- Crushing	Rafael Bernarndo
				ALAE		
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Total</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$44.15	\$44.15	\$44.15
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$280.81	\$280.81	\$0.00	\$0.00	\$280.81
Totals	\$0.00	\$280.81	\$280.81	\$44.15	\$44.15	\$324.96

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2023

Claim Number [REDACTED] WCB Claim Number [REDACTED] Party Type Claimant Party Number 1-FPI-VF-00511320-2023
 Loss Date 05/07/2023 Loss Location 885 Old Country Road, Plainview NY 11803 Nassau County Fire House Grounds-Training
 Received Date 05/25/2023 Claim Status Closed Loss Cause 58-Reaching Body Part 30-Multiple Upper Extremities
 Contract Effective 01/01/2023

Location Description

Closed Date 03/14/2024 Nature of Loss 52- Strain or Tear File Handler Rafael Bernado

Reserve Type	Loss		ALAE		Total	
	Reserve	Paid	Reserve	Paid	Reserve	Paid
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$14.50	\$0.00	\$14.50
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$346.51	\$0.00	\$0.00	\$0.00	\$346.51
Totals	\$0.00	\$346.51	\$0.00	\$14.50	\$0.00	\$361.01

Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2023

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number
			Claimant	12/11/2023	292-Slip, Trip, Fall Entering or Leaving Veh	1-FPI-VF-00511320-2023
Loss Date	Loss Location	Party Name	Claim Status		Body Part	Contract Effective
11/28/2023	Oyster Bay FD, 188 South Street, Oyster Bay NY, 11771		Open		56-Foot	01/01/2023
Location Description		Closed Date	Nature of Loss			File Handler
			52- Strain or Tear			Rafael Bernardo

Reserve Type	Loss		ALAE		Total	
	Reserve	Paid	Reserve	Paid	Reserve	Paid
Expense	\$0.00	\$0.00	\$2,000.00	\$0.00	\$2,000.00	\$0.00
Legal	\$0.00	\$0.00	\$2,972.00	\$28.00	\$2,972.00	\$28.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$6,538.23	\$961.77	\$0.00	\$0.00	\$6,538.23	\$961.77
Totals	\$6,538.23	\$961.77	\$4,972.00	\$28.00	\$11,510.23	\$989.77

2023 Totals	\$6,538.23	\$57,929.68	\$4,972.00	\$6,003.84	\$11,510.23	\$63,933.52	(\$36.53)	\$75,407.22
	Open Claims: 1	Closed Claims: 8	Reopened Claims: 0	Total Claims: 9				

Loss Runs - ITD by Claim Grouped By Underwriting Year
Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE

UNDERWRITING YEAR: 2024

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number	
[REDACTED]	[REDACTED]	Claimant	Claimant	02/20/2024	33-On Stairs	FPI-VF-10061-24	
Loss Date	Loss Location	Party Name	Party Name	Claim Status	Body Part	Contract Effective	
02/18/2024	107 Central Park Rd, Plainview, NY 11803	[REDACTED]	[REDACTED]	Open	90-Multiple Body Parts (Including Body Systems & Body Parts)	01/01/2024	
Location Description				Closed Date	Nature of Loss	File Handler	
					52- Strain or Tear	Rafael Bernardo	
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$1,500.00	\$1,500.00	\$0.00	\$1,500.00
Legal	\$0.00	\$0.00	\$0.00	\$2,993.00	\$2,993.00	\$0.00	\$3,000.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$14,757.38	\$142.62	\$14,900.00	\$0.00	\$14,757.38	\$0.00	\$14,900.00
Totals	\$14,757.38	\$142.62	\$14,900.00	\$4,493.00	\$19,250.38	\$0.00	\$19,400.00

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number	
[REDACTED]	[REDACTED]	Claimant	Claimant	03/25/2024	31-Fall, Slip or Trip, NOC	FPI-VF-10061-24	
Loss Date	Loss Location	Party Name	Party Name	Claim Status	Body Part	Contract Effective	
03/03/2024	1 Great Meadow Road, Lattingtown, NY, 11560	[REDACTED]	[REDACTED]	Open	90-Multiple Body Parts (Including Body Systems & Body Parts)	01/01/2024	
Location Description				Closed Date	Nature of Loss	File Handler	
					52- Strain or Tear	Rafael Bernardo	
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$2,000.00	\$2,000.00	\$0.00	\$2,000.00
Legal	\$0.00	\$0.00	\$0.00	\$2,938.48	\$2,938.48	\$1,061.52	\$4,000.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$4,988.18	\$7,911.82	\$12,900.00	\$0.00	\$4,988.18	\$0.00	\$12,900.00
Totals	\$4,988.18	\$7,911.82	\$12,900.00	\$4,938.48	\$9,926.66	\$8,973.34	\$18,900.00

Loss Runs - ITD by Claim Grouped By Underwriting Year
Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2024

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number	
[REDACTED]	[REDACTED]	Claimant	Claimant	08/05/2024	25-From Different Level (Elevation)	FPI-VF-10061-24	
Loss Date	Loss Location	Party Name	Claim Status	Closed Date	Body Part	Contract Effective	
07/27/2024	Plainview FD, 885 Old Country Road, Plainview, NY 11803	[REDACTED]	Closed	08/28/2024	90-Multiple Body Parts (Including Body Systems & Body Parts)	01/01/2024	
Location Description				Nature of Loss		File Handler	
				52- Strain or Tear		Rafael Bernado	
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Totals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number	
[REDACTED]	[REDACTED]	Claimant	Claimant	08/20/2024	998-Dizzy/Lighttheaded	FPI-VF-10061-24	
Loss Date	Loss Location	Party Name	Claim Status	Closed Date	Body Part	Contract Effective	
08/17/2024	10 George Lane, Plainview, NY 11803	[REDACTED]	Open		66-No Physical Injury	01/01/2024	
Location Description				Nature of Loss		File Handler	
				01- No Physical Injury		Rafael Bernado	
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$2,500.00	\$2,500.00	\$0.00	\$2,500.00
Legal	\$0.00	\$0.00	\$0.00	\$4,493.00	\$4,493.00	\$0.00	\$4,500.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$8,681.63	\$318.37	\$9,000.00	\$0.00	\$8,681.63	\$0.00	\$9,000.00
Totals	\$8,681.63	\$318.37	\$9,000.00	\$6,993.00	\$15,674.63	\$0.00	\$16,000.00

Loss Runs - ITD by Claim Grouped By Underwriting Year
Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2024

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number		
[REDACTED]	[REDACTED]	Claimant	Claimant	09/05/2024	993-Hearing Aid Lost or Damaged	FPI-VF-10061-24		
Loss Date	Loss Location	Party Name	Party Name	Claim Status	Body Part	Contract Effective		
08/02/2024	Syosset FD, 50 Cold Spring Road, Syosset, NY 11791	[REDACTED]	[REDACTED]	Open	66-No Physical Injury	01/01/2024		
Location Description	Nature of Loss	Closed Date	Nature of Loss	File Handler				
	01- No Physical Injury		01- No Physical Injury	Lorines Vega				
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Paid</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Legal	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$517.01	\$982.99	\$1,500.00	\$0.00	\$517.01	\$982.99	\$0.00	\$1,500.00
Totals	\$517.01	\$982.99	\$1,500.00	\$0.00	\$517.01	\$982.99	\$0.00	\$1,500.00

Claim Number	WCB Claim Number	Claim Status Desc	Party Type	Received Date	Loss Cause	Policy Number		
[REDACTED]	[REDACTED]	Claimant	Claimant	09/25/2024	998-Dizzy/Lightheaded	FPI-VF-10061-24		
Loss Date	Loss Location	Party Name	Party Name	Claim Status	Body Part	Contract Effective		
09/22/2024	Claremont Rd, Old Bethpage, NY 11804	[REDACTED]	[REDACTED]	Open	66-No Physical Injury	01/01/2024		
Location Description	Nature of Loss	Closed Date	Nature of Loss	File Handler				
	01- No Physical Injury		01- No Physical Injury	Rafaiei Bernardo				
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Incurred</u>	<u>Paid</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$2,500.00	\$2,500.00	\$0.00	\$0.00	\$2,500.00
Legal	\$0.00	\$0.00	\$0.00	\$4,966.05	\$4,966.05	\$33.95	\$0.00	\$5,000.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$7,015.92	\$984.08	\$8,000.00	\$0.00	\$7,015.92	\$984.08	\$0.00	\$8,000.00
Totals	\$7,015.92	\$984.08	\$8,000.00	\$7,466.05	\$14,481.97	\$33.95	\$1,018.03	\$15,500.00

Loss Runs - ITD by Claim Grouped By Underwriting Year
Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE



UNDERWRITING YEAR: 2024

Claim Number	WCB Claim Number	Claim Status	Party Type	Received Date	Loss Cause	Policy Number	
[REDACTED]	[REDACTED]	Claimant	Claimant	11/04/2024	998-Dizzy/Lightheaded	FPI-VF-10061-24	
Loss Date	Loss Location	Party Name	Claim Status	Open	Body Part	Contract Effective	
10/18/2024	3 Drumlín Lane, Oyster Bay Cove, NY 11771	[REDACTED]	Open		66-No Physical Injury	01/01/2024	
Location Description		Closed Date	Nature of Loss	01- No Physical Injury	File Handler	Rafael Bernarndo	
<u>Reserve Type</u>	<u>Reserve</u>	<u>Paid</u>	<u>Incurred</u>	<u>Reserve</u>	<u>Paid</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$2,500.00	\$0.00	\$0.00	\$2,500.00
Legal	\$0.00	\$0.00	\$0.00	\$4,000.00	\$0.00	\$0.00	\$4,000.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$6,500.00	\$0.00	\$6,500.00	\$0.00	\$0.00	\$0.00	\$6,500.00
Totals	\$6,500.00	\$0.00	\$6,500.00	\$6,500.00	\$0.00	\$0.00	\$13,000.00

Loss		ALAE		Total	
Reserve	Paid	Reserve	Paid	Paid	Recovered
\$6,500.00	\$0.00	\$6,500.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
\$6,500.00	\$0.00	\$6,500.00	\$0.00	\$0.00	\$0.00
\$6,500.00	\$0.00	\$6,500.00	\$0.00	\$0.00	\$0.00



Loss Runs - ITD by Claim Grouped By Underwriting Year
 Insured: TOWN OF OYSTER BAY VOLUNTEER FIREFIGHTE

UNDERWRITING YEAR: 2024

Claim Number	WCB Claim Number	Party Type	Received Date	Loss Cause	Policy Number	
[REDACTED]	[REDACTED]	Claimant	11/14/2024	87-Foreign Matter (Body) in Eye(s)	FPI-VF-10061-24	
Loss Date	Loss Location	Party Name	Claim Status	Body Part	Contract Effective	
09/04/2024	600 Pine Hollow Road, East Norwich, NY 11771	[REDACTED]	Open	14-Eye(s)	01/01/2024	
Location Description	Closed Date	Nature of Loss	File Handler			
		01- No Physical Injury	Rafael Bernardo			
<u>Reserve Type</u>	<u>Reserve</u>	<u>Incurred</u>	<u>PAID</u>	<u>Reserve</u>	<u>Recovered</u>	<u>Incurred</u>
Expense	\$0.00	\$0.00	\$0.00	\$2,500.00	\$0.00	\$2,500.00
Legal	\$0.00	\$0.00	\$0.00	\$3,500.00	\$0.00	\$3,500.00
Indemnity	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Medical	\$6,000.00	\$6,000.00	\$0.00	\$6,000.00	\$0.00	\$6,000.00
Totals	\$6,000.00	\$6,000.00	\$0.00	\$12,000.00	\$0.00	\$12,000.00

2024 Totals	Loss			ALAE			Total		
	Reserve	Incurred	PAID	Reserve	Incurred	PAID	Reserve	Incurred	PAID
\$69,444.24	\$10,855.76	\$80,300.00	\$1,155.28	\$50,344.72	\$51,500.00	\$12,011.04	\$20,938.31	\$0.00	\$131,800.00
Open Claims: 9	Closed Claims: 1	Reopened Claims: 0	Total Claims: 10						

Grand Totals	Open Claims:	Closed Claims:	Reopened Claims:	Total Claims:
\$144,722.13	12	45	0	57
\$265,404.47	\$409,640.07	\$32,628.38	\$107,885.89	\$298,032.85
				(\$520.85)

Selection Criteria

UW Year From: 2019
 UW Year To: 2024
 As of Date: 12/18/2024