

INSURANCE CLAIM FILE

Claim Number: CLM-2024-004127
Claim Type: Workers Compensation
Claimant: James Rodriguez
Policy: WC-3345678 (Martinez Construction LLC)

WORKERS COMPENSATION CLAIM

Employer: Martinez Construction LLC
Policy Number: WC-3345678
Employee: James Rodriguez (DOB: 03/22/1985)
Job Title: Journeyman Carpenter
Date of Injury: August 5, 2024
Date Reported: August 5, 2024

INJURY DESCRIPTION

On August 5, 2024, at approximately 10:45 AM, the claimant was working on a residential construction project at 2847 Sunrise Boulevard, Phoenix, AZ. While operating a circular saw to cut lumber for roof framing, the saw kicked back, causing the blade to contact the claimant's left hand. The injury resulted in deep lacerations to the left palm and partial amputation of the left index finger at the distal phalanx.

The claimant was wearing required PPE (safety glasses, work boots) but was not wearing cut-resistant gloves at the time of the incident. Site supervisor Miguel Ortiz administered first aid and transported the claimant to Banner University Medical Center Phoenix.

TIMELINE OF EVENTS

August 5, 2024 - 10:45 AM: Injury occurs on job site.
August 5, 2024 - 10:48 AM: First aid administered. Bleeding controlled with pressure bandage.
August 5, 2024 - 11:15 AM: Claimant arrives at Banner University Medical Center ER.
August 5, 2024 - 12:30 PM: Employer completes First Report of Injury.
August 5, 2024 - 2:00 PM: Emergency surgery to repair lacerations and address amputation.
August 5, 2024 - 5:30 PM: Surgery completed. Partial finger amputation confirmed.
August 6, 2024: Claim received by carrier. Adjuster Maria Santos assigned (Adj. ID: WC-4428).
August 7, 2024: Claim accepted. TTD benefits authorized effective August 6, 2024.
August 8, 2024: Claimant discharged from hospital.
August 12, 2024: Post-op follow-up with Dr. Kenneth Park (hand surgeon). Healing progressing.
August 15, 2024: OSHA notification filed by employer (Form 301).
August 19, 2024: Occupational therapy evaluation. Plan established.
August 21 - October 14, 2024: Occupational therapy sessions (16 sessions total).
September 9, 2024: 4-week post-op visit. Sutures removed. Good healing.

October 2, 2024: Functional Capacity Evaluation (FCE) scheduled.

October 18, 2024: FCE completed. Can return to modified duty.

October 21, 2024: Returned to work - modified duty (no power tools, light lifting).

November 15, 2024: Maximum Medical Improvement (MMI) determination.

November 20, 2024: Permanent impairment rating: 8% left upper extremity.

MEDICAL TREATMENT SUMMARY

Initial Treatment (August 5, 2024):

- Emergency Room evaluation and imaging
- Surgery: Wound debridement, laceration repair, revision amputation of left index finger DIP
- Surgeon: Dr. Kenneth Park, Banner Hand Surgery Associates
- Hospital stay: 3 days

Follow-up Care:

- Post-operative visits (4 visits): Dr. Park
- Occupational therapy: Desert Hand Therapy (16 sessions)
- Functional Capacity Evaluation: WorkWell Systems

MEDICAL EXPENSES

Emergency Room: \$4,280.00

Surgery & Anesthesia: \$18,450.00

Hospital Stay (3 days): \$7,200.00

Surgeon Fees: \$6,500.00

Post-Op Visits: \$1,400.00

Imaging (X-rays): \$890.00

Medications: \$445.00

Occupational Therapy (16 sessions): \$3,200.00

FCE: \$1,800.00

TOTAL MEDICAL: \$44,165.00

INDEMNITY BENEFITS

Average Weekly Wage: \$1,247.00

TTD Rate (66.67%): \$831.33/week

TTD Period: August 6 - October 20, 2024 (11 weeks)

Total TTD Paid: \$9,144.63

Permanent Partial Disability:

- Impairment Rating: 8% left upper extremity
- Scheduled Loss: Per AZ statute, index finger = 40 weeks @ PPD rate
- PPD Rate: \$831.33/week
- Weeks @ 8%: $40 \times 0.08 = 3.2$ weeks (rounded to 3 weeks per state formula)

Total PPD Award: \$2,493.99

RETURN TO WORK STATUS

Modified Duty: October 21, 2024 - Present

Restrictions: No operation of power tools with left hand, lifting limited to 20 lbs

Expected Full Duty: January 2025 (per treating physician)

TOTAL CLAIM COST

Medical: \$44,165.00

TTD: \$9,144.63

PPD: \$2,493.99

TOTAL INCURRED: \$55,803.62

CLAIM STATUS: OPEN - MMI REACHED

Reserves: \$58,000.00 (includes potential future medical)