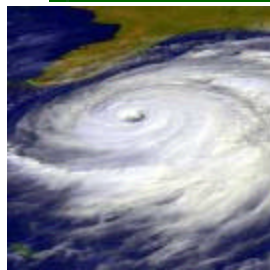


The State of Florida Division of Risk Management



Annual Report

FY 2001-2002



Tom Gallagher
The Treasurer of the State of Florida, Insurance Commissioner and State Fire Marshal

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The Treasurer of the State of Florida
DEPARTMENT OF INSURANCE

Tom Gallagher

December 31, 2002

Dear Colleagues:

Once again, we are producing our annual report that we hope will continue to provide important information regarding our Risk Management programs. We also are providing data concerning claims experience and costs to your Agency.

Again, this year we faced the hardening insurance market with regard to our excess commercial property insurance coverage and our workers' compensation high deductible policy. Due to these market conditions, we experienced a significant increase in our premiums for these coverages. While we are anticipating that the market will stabilize, we are also exploring alternative methods of providing property coverage, which we hope will reduce both costs and our dependence on market conditions.

We continue in our efforts to work with State Agencies to manage and reduce claims in all areas of coverage. Your continued assistance and cooperation with these efforts is most appreciated. Please do not hesitate to call me if you have any questions or suggestions regarding our program.

Sincerely,

A handwritten signature in cursive script that reads "Trilly Lester".

Trilly Lester, Director

TML/web

TREASURER • INSURANCE COMMISSIONER • FIRE MARSHAL

MARY M. (TRILLY) LESTER • DIRECTOR • DIVISION OF RISK MANAGEMENT
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Overview of the State of Florida Risk Management Program

I. Mission

The mission of the State of Florida Risk Management Program (also referred to as the State Property and Casualty Claims Program) is to ensure that participating State agencies are provided quality workers' compensation, liability, federal civil rights, auto liability, and property insurance coverage at reasonable rates by providing self-insurance, purchase of insurance, claims handling, and technical assistance in managing risk.

II. Management of Risk

The Program currently utilizes self-insurance coverage, commercial insurance coverage, or a combination of both for certain risks. The "Program information sheets" that follow this section provide more detailed information on each of the specific coverages offered by the Program.

The Program is established by Chapter 284, Florida Statutes, and operates out of one trust fund, The State Risk Management Trust Fund.

Property

The Fund provides fire and extended coverage, flood insurance, sinkhole, and rental insurance coverage for all State-owned buildings and contents. Due to the State's vast property exposure and the need to protect the integrity of the Program against catastrophic losses, an excess commercial policy is in force. The current year coverage amount is \$70 million, in excess of \$4 million for losses due to wind damage and \$200 million, in excess of \$2 million for losses due to other named perils. The State remains self-insured for all losses under \$2 million resulting from any one occurrence with the exception of windstorm, which is \$4 million.

The Fund also provides casualty claims coverage for the following risks:

Workers' Compensation

Workers' compensation coverage for all State government employees and volunteers. Volunteer coverage became effective May 22, 1983. A "large deductible" commercial insurance policy was obtained effective January 1, 1998 and annually renewed. This policy acts to provide catastrophic coverage. The deductible is \$15 million per claim with additional limitations. This deductible increased from last year because the cost to maintain the former deductible (\$2 million) significantly increased in price.

Federal Civil Rights

Coverage for protection against Federal Civil rights claims brought under 42 U.S.C. s. 1983 or similar Federal statutes, including employment discrimination claims.

General Liability

Coverage for protection against general liability claims and suits filed pursuant to Section 768.28, Florida Statutes.

Fleet Automobile

Fleet automobile liability and no-fault coverage for all State-owned vehicles.

Court-Awarded Attorney Fees

Coverage to provide for the payment of court-awarded attorney fees.

Commercial insurance is purchased by the Department of Management Services for the Program for those risks (currently workers' compensation and property) where commercial insurance is utilized. The Department of Management Services also purchases all insurance coverages not otherwise afforded through the Division of Risk Management that may be needed by a particular agency, such as aviation or boiler and machinery insurance. The Report of Commercial Insurance, presented in a subsequent section, details the nature of coverages purchased by the Department of Management Services.

III. Litigation Management

The Division of Risk Management frequently requires legal services to defend claims covered by the Program that result in litigation. The Program utilizes the services of the Florida Department of Legal Affairs (Attorney General's Office) and private law firms located throughout the State. Law firms are selected to handle legal matters.

The costs of legal services required on claims are added to the total costs of each claim. Each claim is allocated to the particular State agency against which the claim was brought. As required by law, the total costs of all claims allocated to a particular State agency are then used to compute that agency's share of the funds appropriated to the Program, so that an agency's past loss experience will determine its future contribution or "premium" paid to fund the Program.

IV. Organization of the Division of Risk Management

The Division of Risk Management includes three bureaus: State Liability Claims; State Employees' Workers' Compensation Claims; and Property, Financial & Risk Services.

Bureau of State Liability Claims

Ray Williams, Bureau Chief
(850) 413-4850

The Bureau of State Liability Claims investigates, evaluates, and makes appropriate disposition of all general liability, automobile liability, federal civil rights, employment, and court-awarded attorney fee claims for damages filed against the State due to alleged negligent acts of State employees. The Bureau includes three sections: one section handles civil rights and employment claims and lawsuits; the other two handle negligence claims and lawsuits arising in the State's Northern and Southern geographic areas.

Bureau of State Employees' Workers' Compensation Claims

Lawrence J. Sharp, Bureau Chief
(850) 413-4800

The Bureau of State Employee's Workers' Compensation Claims handles all workers' compensation claims of employees who suffer job-related injuries.

The three sections within the Bureau cover claims in the North, Central, and South Florida geographic areas.

Bureau of Property, Financial & Risk Services

Elaine A. Townes, Bureau Chief
(850) 413-4750

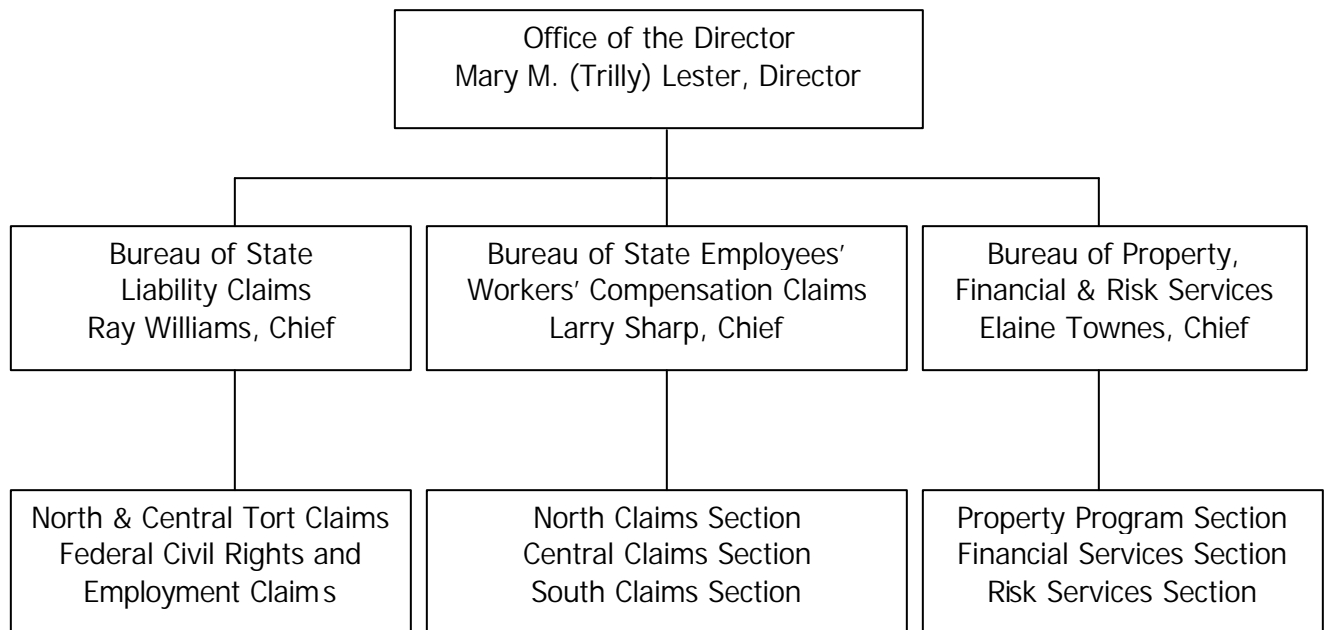
The Property Section handles coverage and claims for State-owned buildings and contents against loss due to lightning, windstorm, sinkholes, floods, and fires. It also provides rental-value coverage on certain specified properties, but does not provide coverage for vandalism or theft of State property.

The Risk Services Section helps State agencies develop accident prevention and loss reduction programs required by law. Additionally, each State agency designates a Safety Coordinator to attend loss prevention workshops conducted by the Bureau

throughout the year. Under the current risk management system, each State agency establishes and enforces its own safety and loss prevention program. The Department of Insurance has responsibility for training the Safety Coordinators appointed by each agency.

The staff also provides technical assistance to the Department of Management Services in matters pertaining to the purchase of insurance.

ORGANIZATIONAL CHART – DIVISION OF RISK MANAGEMENT



V. FINANCIAL INFORMATION

The Financial Section was established in 1972 to process claim payments requested by the Bureaus of Workers' Compensation and State Liability Claims. The financial data that has developed because of this disbursement service is utilized by management to impart critical information about the Program to others and to determine the funding needs of the Program.

General Funding Information

All premiums received from State agencies are deposited into the State Risk Management Trust Fund. This Fund is utilized to pay claims obligations on behalf of State agencies and the operational expenses of the Program.

The funding needs for each fiscal year are established by a Revenue Estimating Conference assigned for the Fund. Only the estimated cash needs to pay all claims and operational obligations arising in the fiscal year are funded. No funding is provided to meet sudden adverse loss trends or unexpected large claims obligations, so that even with continuous careful monitoring of the Fund's cash flow, an inability to timely pay a State agency's legal liabilities may result.

Because of "cash flow" funding, an unfunded liability continues to exist each year for those obligations that will have to be paid in future years beyond the current fiscal year. The chart following this narrative illustrates the cash flow methodology's impact by showing each fiscal year's total funding in comparison with the estimated accrued liability of the fund left remaining for future claims obligations. It covers FY 91-92 through FY 01-02. Essentially, it reflects that if the Program ceased operations on June 30, 2002, participating State agencies would pay an estimated \$1,005.7 million on existing claims obligations payable in future years. This estimated liability consists of the following estimates by coverage type:

Worker's Compensation:	\$753.9 million
Federal Civil Rights:	\$186.0 million
General Liability:	\$ 52.5 million
Automobile Liability:	\$ 9.6 million
Property:	<u>\$ 3.7 million</u>
	\$1,005.7 million

-based on June 30, 2002 actuarial analysis

Method of Casualty Premium Calculation

Each fiscal year's premium requirement is determined by retrospective rating. The premium calculation is performed approximately one year before the issue of the premium invoice, due to budgetary requirements. The following explains the statutory framework (Chapter 284.30-44, Florida Statutes) for the Fund and the retrospective rating system employed (Chapter 284.36, Florida Statutes) to produce the annual premium invoice.

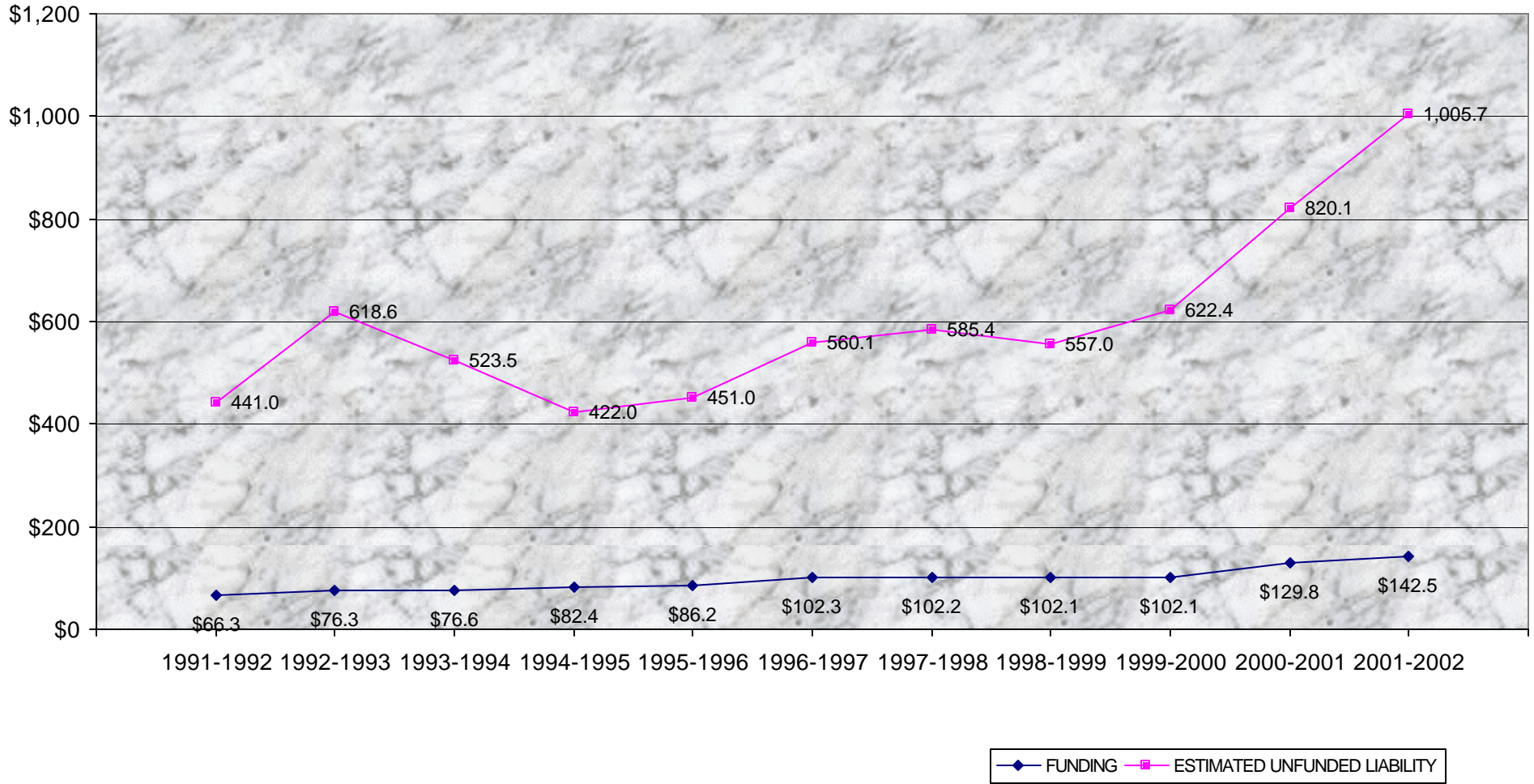
- 1) The experience portion of the premium encompasses a three-year window for workers' compensation, general liability, automobile liability, and a seven-year window for federal civil rights incident years (date of accident). Each payment made and/or outstanding reserves associated with each claim through the premium calculation date are inherent in the calculation window.
- 2) The exposure portion of the premium represents the exposure to risk within each agency for the upcoming fiscal year. For workers' compensation, general liability, and federal civil rights coverage types, this risk exposure is defined by the number of full-time equivalent (FTE) budgeted positions, OPS and volunteers covered by the State's self-insurance Program that equal one full-time position. For automotive liability coverage, the exposure is defined by the number of vehicles covered by the Program. Each year, every agency provides Risk Management with the most current information available regarding FTEs and vehicles for the upcoming fiscal year through an Exposure Base Inquiry (EBI) form.
- 3) The experience and exposure information is recorded in the Claims Loss Management system (CLMS) and a Cost of Risk Allocation (CORA) calculation is performed. This calculation allocates each agency's portion of the State of Florida's actuarially projected cost for self-insurance in the fiscal year. The allocation is then factored into the legislative appropriation for the upcoming budget year. The actuarial projection also provides the estimated accrued liability to the State of Florida as reported in the Florida Comprehensive Annual Report.

Method of Property Premium Calculation

Annual property premiums charged to State agencies are calculated by the Fund Administrator just before the beginning of the fiscal year. Premiums are assessed in a retrospective manner for coverage provided during the prior fiscal year and are based on insured values, exposure to loss and actual loss history. The following explains the retrospective rating system employed (Chapter 284.02, Florida Statutes) to produce the annual property premium invoice.

- 1) A loss experience factor is calculated for each insured agency by extracting five fiscal years of loss data (excluding the current fiscal year) and five years of paid premiums data. Paid losses are divided by paid premiums to derive a loss ratio for each of the five fiscal years. The loss ratio for each year is added together and divided by five to derive the five-year average loss ratio. An 80% loss adjustment expense factor is added to the five-year average loss ratio to determine the five-year combined ratio. If the five-year combined ratio is greater than 100%, no discount is given and the loss experience factor equals zero. If the five-year combined ratio is less than 100%, then the equation is $(1 - \text{combined ratio } \%)$ equals the loss experience factor, and a discount is given.
- 2) A base premium is calculated for each insured location by multiplying the total insured values by the rate per \$100 of coverage. The rate per \$100 is determined individually for each insured location using assigned fire rates and extended coverage rates based on construction, occupancy and location.
- 3) A final premium is calculated for each insured certificate by multiplying the base premium by $(1 - \text{loss experience factor})$ and then the deviation percentage is applied. The deviation percentage is the actual premium divided by the appropriated premium approved by the Legislature. This deviation is used to distribute the total fund premium for all insured certificates in a pro rata manner based on each certificate's portion of the total funding. The total fund premium is determined annually by the Legislature.

**STATE RISK MANAGEMENT TRUST FUND
FUNDING VS. ESTIMATED ACCRUED LIABILITY COMPARISON
(in millions)**



VI. RISK SERVICES

Pursuant to Chapter 284, Part III (s.284.50), Florida Statutes, the Risk Services program in the Division of Risk Management provides appropriate training and resources to facilitate the safety programs for the participating State agencies. Services provided by this Program include, but are not limited to:

- ◆ Auditing each agency's safety program with an Annual Report to the Governor
- ◆ Risk and loss consultations and analysis
 - ◆ Monitoring the insurance coverage purchased from external vendors by the Department of Management Services to complete the State's comprehensive program
 - ◆ Safety and loss prevention training
 - ◆ Maintaining a loss prevention video library
 - ◆ Creation of a monthly safety and loss prevention news Clips mailing
 - ◆ Coordinating the State's Interagency Advisory Council (IAC) on Loss Prevention.

An annual report is prepared for the Governor's Office on the current state of loss prevention within each agency. This report is due to the Governor by January 15th.

The IAC is comprised of 38 members from the various State agencies and legislative entities. Each of the member agencies appoints a Safety Coordinator and Alternate Safety Coordinator for their respective entities. It is the responsibility of the Safety Coordinator to manage their agency's safety programs, loss control, claims experience and exposures. It is the responsibility of Risk Services to provide all possible resources to help the Safety Coordinators attain their objectives.

Risk Services also distributes and helps the IAC members interpret a quarterly loss report called the Casualty Report Series. This report tracks all reported claims (workers' compensation, liability and property) and/or losses since 1972.

Objectives of Risk Services:

The objective of Risk Services is to provide our customers, agencies of the State of Florida, with quality assistance to enable them to better manage their insurance losses. Given the size and scope of State government in Florida and the limited resources of Risk Services, we will accomplish our objectives by providing the Safety Coordinators with professional safety training, quality evaluation tools and other loss prevention/cost control programs.

Highlights of the Program:

For the fourth consecutive year, State of Florida employees have reduced their workers' compensation claims per 100 Full Time Equivalent Employees (FTE). For the past full reporting year, FY 00-01, that includes a 24-month claim development period, the State recorded 4.42 claims per 100 FTE's down from 5.03 claims per 100 FTE's in FY 99-00. This figure compares very favorably to the national average, per U.S. Department of Labor Statistics, of 6.1 claims per 100 FTE's in 2000.

During FY 00-01, Risk Services changed the reporting methods for our Performance Based Budgeting to reflect a more accurate method of recording our activities. The following figures represent our activities and services to our customers, the agencies of the State of Florida, for FY 01-02:

• Training and Safety Consultations Units **234.74 Units**

(Unit = 8 hours safety training or safety consultations provided to an agency or agencies.)

• Training Satisfaction Performance **97%**

Risk Services gave surveys to all participants of the formal training sessions provided. The above figure represents the percentage of the participants that rated the training above average in quality of delivery and content.

• Target Referrals **17**

A Division of Risk Management claims specialist identifies a loss by the unusual characteristics and/or frequency of the loss and labels this loss a "Target Referral." Risk Services completes the referral form and delivers it to the Safety Coordinator for follow up. Within the form, Risk Services offers possible solutions and/or advice to eliminate this type of incident from recurring. The Safety Coordinator has thirty (30) days to complete the form with the action taken and return the form to Risk Services.

• Video Loans **106**

CLAIMS PAYMENT TRENDS

The following reflects the amounts paid by the Fund on only claims payments and defense attorney fees (not including normal claim expenses) for civil rights and employment discrimination claims brought against State agencies and officials:

Fiscal Year	<u>Claim Payments: Civil Rights & Employment Claims</u>	<u>Attorney Fees Payments to Defend Civil Rights & Employment</u>	<u>Claims Payments: General Liability Claims (for Comparison)</u>
92-93	\$5,559,815	\$2,510,922	\$5,704,880
93-94	\$3,403,304	\$2,116,004	\$4,459,150
94-95	\$2,274,812	\$3,346,414	\$4,819,201
95-96	\$4,753,776	\$3,323,077	\$5,063,212
96-97	\$4,214,435	\$3,783,235	\$4,860,285
97-98	\$3,899,254	\$3,786,977	\$6,051,372
98-99	\$15,796,332	\$4,922,467	\$5,250,286
99-00	\$8,722,791	\$6,341,264	\$4,729,347
00-01	\$11,618,834	\$7,302,191	\$4,914,895
01-02	\$13,957,475	\$7,187,517	\$5,277,493

Data Tables:

TABLE 1: AVERAGE INCURRED COST PER WORKER'S COMPENSATION CLAIM

This table ranks the members of the Interagency Advisory Council by frequency of workers' compensation claims with some amount paid per 100 FTE count that occurred in FY 00-01. Tracking claims per 100 FTE's is an industry standard of comparison for workers' compensation. Agencies with less than 500 FTE's are shown separately. The small number of FTE's in those agencies creates actuarially misleading assumptions in their outcomes. Agencies are listed within their respective groups by the highest frequency of workers' compensation claims per 100 FTE's to the lowest frequency of workers' compensation claims per 100 FTE's.

Table 2: AVERAGE COST PER CLAIM

The following chart shows the claim costs for the four major liability coverages and for the property coverages. The four liability sections are: general liability, federal civil rights liability, employment liability and auto liability. The property section covers all property claims, building and contents, for property losses for a State agency. Column one for each section represents the total number of claims paid. Column two for each section represents the total dollars paid for that type of claim in FY 01-02, irrespective of the date of occurrence. Column three for each section represents the average cost per claim for this section. The agencies are listed by location codes in the State's claim system without regard to ranking for the columns.

AGENCY RANKINGS

WORKERS' COMPENSATION CLAIMS PER 100 FTE's OCCURRING IN FY 00-01¹

Table 1

Agency	Projected FTE's ² FY 00-01	Number of Claims With Some Amount FY 00-01	Number of Claims With Some Amount /100 FTE's FY 00-01
Agriculture	6,307	783	12.41
Florida Fish & Wildlife Conservation	2,541	197	7.75
Insurance	1,659	114	6.87
Children & Families	28,376	1,826	6.44
Environmental Protection	4,782	305	6.38
Highway Safety & Motor Vehicles	4,918	310	6.30
Lottery	525	30	5.71
Transportation	10,315	554	5.37
Health	14,057	750	5.34
Education	3,104	163	5.25
Business & Professional Regulation	1,888	76	4.03
Corrections	57,414	2,304	4.01
Law Enforcement	1,895	69	3.64
Universities	54,136	1,903	3.52
Management Services	1,823	56	3.07
Juvenile Justice	26,799	797	2.97
Agency for Health Care Administration	2,131	61	2.86
Revenue	5,723	155	2.71
State Attorneys	5,651	141	2.50
Community Affairs	529	13	2.46
State	709	16	2.26
Florida Legislature	1,366	29	2.12
Banking & Finance	908	12	1.32
Legal Affairs	1,102	13	1.18
Public Defenders	2,805	32	1.14
State Courts Systems	3,222	31	0.96
Agency for Workforce Innovation	** ³	54	**

¹ As of June 30, 2002 Casualty Report Series

² Agency response to Annual Exposure Inquiry form

³ Newly formed Agency that did not have a FTE count at time of Annual Report preparation.

AGENCIES WITH FEWER THAN 500 FTE's			
(LESS RELIABILITY FOR COMPARISON PURPOSES)			
Agency	Projected FTE's FY 00-01	Number of Claims With Some Amount FY 00-01	Number of Claims With Some Amount /100 FTE's FY 00-01
Administrative Hearings	88	13	14.77
Veterans' Affairs	540	73	13.52
Military Affairs	262	19	7.25
Justice	129	4	3.10
Office of the Governor	297	8	2.69
Elder Affairs	373	10	2.68
Citrus	150	4	2.67
Advocacy Center for Persons with Dis.	42	1	2.38
Parole Commission	184	4	2.17
Public Service Commission	395	8	2.03
State Board of Administration	198	2	1.01
Corporate (State Totals)	247,343	10,886	4.40

**AVERAGE COST PER CLAIM
(PAID OR CLOSED WITHOUT PAYMENT) IN FY 2001-2002¹**

Table 2

Agency	FTE Count	General Liability			Federal Civil Rights			Employment Actions			Auto Liability			Property Losses		
		Number of Claims Paid ²	Total Dollars Paid ³	Average Cost per Claim ⁴	Number of Claims Paid (2)	Total Dollars Paid (3)	Average Cost per Claim (4)	Number of Claims Paid (2)	Total Dollars Paid (3)	Average Cost per Claim (4)	Number of Claims Paid (2)	Total Dollars Paid (3)	Average Cost per Claim (4)	Number of Claims Paid (2)	Total Dollars Paid (3)	Average Cost per Claim (4)
Universities	54,136	121	\$946,424	\$7,822	34	\$1,726,570	\$50,781	50	\$1,145,637	\$22,913	100	\$370,334	\$3,703	45	\$500,442	\$11,121
Administrative Hearings	88	0	\$0	\$0	1	\$4,221	\$0	1	\$193	\$0	0	\$0	\$0	0	\$0	\$0
Agriculture	6,307	20	\$297,896	\$14,895	0	\$0	\$0	3	\$17,781	\$5,927	92	\$606,807	\$6,596	4	\$30,920	\$7,730
Banking & Finance	908	1	\$448	\$448	1	\$7,198	\$0	1	\$7,707	\$7,707	0	\$0	\$0	0	\$0	\$0
Business & Professional Regulation	1,888	7	\$12,918	\$1,845	8	\$24,280	\$3,035	8	\$422,386	\$52,798	14	\$22,910	\$1,636	0	\$0	\$0
Citrus	150	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Community Affairs	529	0	\$0	\$0	0	\$0	\$0	2	\$96,214	\$0	0	\$0	\$0	0	\$0	\$0
Labor & Employment Security	3,282	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Elder Affairs	373	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Education	3,104	11	\$47,036	\$4,276	3	\$12,078	\$4,026	7	\$56,565	\$8,081	9	\$18,938	\$2,104	1	\$1,249	\$1,249
Agency for Workforce Innovation	New	2	\$1,755	\$878	1	\$2,182	\$2,182	2	\$3,388	\$1,694	1	\$14,500	\$14,500	0	\$0	\$0
Management Services	1,823	7	\$13,734	\$1,962	2	\$979	\$490	4	\$76,218	\$19,055	3	\$21,952	\$7,317	22	\$95,998	\$4,364
Office of the Governor	297	2	\$8,580	\$4,290	3	\$44,728	\$14,909	1	\$1,181	\$1,181	0	\$0	\$0	0	\$0	\$0
Agency for Health Care Administration	2,131	3	\$2,472	\$824	6	\$162,638	\$27,106	5	\$50,547	\$10,109	3	\$7,692	\$2,564	0	\$0	\$0
Highway Safety & Motor Vehicles	4,918	56	\$573,280	\$10,237	8	\$171,274	\$21,409	10	\$254,897	\$25,490	69	\$277,934	\$4,028	0	\$0	\$0
Insurance	1,656	12	\$92,160	\$7,680	9	\$132,826	\$14,758	4	\$64,889	\$16,222	3	\$15,007	\$5,002	1	\$3,077	\$3,077
State Board of Administration	198	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Law Enforcement	1,895	6	\$26,853	\$4,476	6	\$62,321	\$10,387	4	\$99,270	\$24,818	31	\$72,886	\$2,351	0	\$0	\$0
Legal Affairs	1,102	2	\$2,721	\$1,361	8	\$224,845	\$28,106	3	\$43,397	\$14,466	2	\$2,752	\$1,376	0	\$0	\$0
Military Affairs	262	2	\$35,937	\$17,969	0	\$0	\$0	0	\$0	\$0	3	\$3,452	\$1,151	0	\$0	\$0
Environmental Protection	4,782	53	\$362,217	\$6,834	1	\$694	\$694	5	\$204,921	\$40,984	28	\$85,897	\$3,068	15	\$35,328	\$2,355

¹ Figures represent actual dollars costs paid out in FY 2001-2002 regardless of the year of claim occurrence.

² Number of claims paid in FY 2001-2002 regardless of the occurrence of the claim.

³ Total \$ paid is the actual dollars paid in FY 2001-2002 regardless of the occurrence date of the claims

⁴ Average Cost per Claim is "Total \$ Paid" divided by the "# of Claims with a Payment during FY 2001-2002."

Agency	FTE Count	General Liability			Federal Civil Rights			Employment Actions			Auto Liability			Property Losses		
		Number of Claims Paid	Total Dollars Paid	Average Cost per Claim	Number of Claims Paid	Total Dollars Paid	Average Cost per Claim	Number of Claims Paid	Total Dollars Paid	Average Cost per Claim	Number of Claims Paid	Total Dollars Paid	Average Cost per Claim	Number of Claims Paid	Total Dollars Paid	Average Cost per Claim
Florida Fish & Wildlife Conservation	2,541	15	\$115,377	\$7,692	1	\$1,546	\$1,546	4	\$34,936	\$8,734	26	\$65,271	\$2,510	0	\$0	\$0
Parole Commission	184	2	\$8,567	\$4,284	5	\$10,544	\$2,109	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Revenue	5,723	10	\$31,387	\$3,139	1	\$2,112	\$2,112	12	\$258,701	\$21,558	0	\$0	\$0	1	\$2,250	\$2,250
State	709	1	\$9,023	\$9,023	1	\$295	\$0	1	\$482	\$482	0	\$0	\$0	2	\$18,673	\$9,337
Transportation	10,315	458	\$3,463,385	\$7,562	4	\$113,664	\$28,416	21	\$231,120	\$11,006	123	\$722,698	\$5,876	9	\$52,767	\$5,863
Public Service Commission	395	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	2	\$1,582	\$791	0	\$0	\$0
Lottery	525	0	\$0	\$0	1	\$151	\$0	2	\$19,873	\$9,937	11	\$95,768	\$8,706	0	\$0	\$0
Veterans' Affairs	540	4	\$75,783	\$18,946	0	\$0	\$0	1	\$15,647	\$0	0	\$0	\$0	0	\$0	\$0
Auditor General's Office	543	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Florida Legislature	1,366	1	\$2,334	\$0	0	\$0	\$0	3	\$184,750	\$61,583	1	\$1,534	\$1,534	0	\$0	\$0
State Courts Systems	3,222	17	\$34,361	\$2,021	37	\$18,286	\$494	2	\$80,133	\$40,067	0	\$0	\$0	0	\$0	\$0
Justice	129	3	\$2,536	\$0	3	\$1,857	\$619	2	\$6,000	\$3,000	0	\$0	\$0	0	\$0	\$0
Public Defenders	2,805	9	\$32,992	\$3,666	4	\$6,870	\$1,718	2	\$7,387	\$3,694	0	\$0	\$0	0	\$0	\$0
State Attorneys	5,651	35	\$124,134	\$3,547	38	\$92,999	\$2,447	8	\$117,683	\$14,710	9	\$50,430	\$5,603	0	\$0	\$0
Pride	273	8	\$120,727	\$15,091	0	\$0	\$0	1	\$2,824	\$2,824	3	\$5,337	\$1,779	0	\$0	\$0
Children & Families	28,376	161	\$1,693,798	\$10,520	44	\$5,953,246	\$135,301	57	\$2,588,586	\$45,414	28	\$365,561	\$13,056	7	\$27,104	\$3,872
Health	14,057	40	\$389,081	\$9,727	6	\$125,802	\$20,967	22	\$326,679	\$14,849	14	\$129,235	\$9,231	1	\$17,160	\$17,160
Juvenile Justice	26,799	44	\$272,987	\$6,204	7	\$753,864	\$107,695	16	\$253,927	\$15,870	16	\$35,808	\$2,238	6	\$54,640	\$9,107
Corrections	57,414	414	\$1,048,194	\$2,532	342	\$1,749,200	\$5,115	86	\$3,063,271	\$35,619	45	\$321,172	\$7,137	77	\$109,766	\$1,426

Corporate (State Totals)

FTE Count	General Liability			Federal Civil Rights			Employment Actions			Auto Liability			Property Losses		
	Claims Paid	Total \$ Paid	Average Cost per Claim	Claims Paid	Total \$ Paid	Average Cost per Claim	Claims Paid	Total \$ Paid	Average Cost per Claim	Claims Paid	Total \$ Paid	Average Cost per Claim	Claims Paid	Total \$ Paid	Average Cost per Claim
251,396	1,527	\$9,849,097	\$6,450	585	\$11,407,270	\$19,500	350	\$9,737,190	\$27,821	636	\$3,315,457	\$5,213	191	\$949,374	\$4,971

COVERAGE INFORMATION FOR FISCAL YEAR: 2001-2002

NAME: **PROPERTY INSURANCE**

EFFECTIVE DATE: 1917

OVERVIEW: The State Risk Management Trust Fund provides reimbursement to State agencies for expenses incurred to repair State owned buildings and State owned contents that are damaged by a covered peril. Covered perils include fire, lightning, explosion, windstorm or hail, smoke, aircraft or vehicles, riot, civil commotion, sinkhole collapse and flood. Non-owned real property that is leased by the State can be covered if an approved leased so provides and conforms to the coverage under the property policy. Coverage for loss of rental income can be provided when such coverage is required by the terms of any bonding or revenue certificates or resolutions. All claims filed with the Property Section are investigated and settled by in-house staff utilizing documentation provided by personnel of the insured agencies.



Fire destroys State owned building and contents in Desoto County

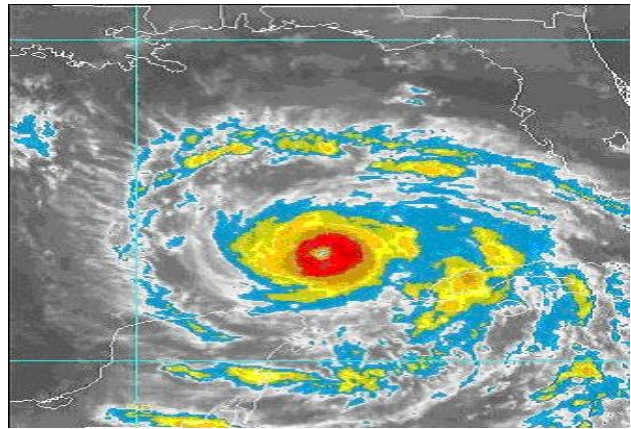
Each year by June 1, the Property Section prepares for a catastrophic season by reviewing the Division of Risk Management's Disaster Response Plan. The plan prepares the section to handle catastrophic activities caused by windstorm and flooding, i.e., contact insured agencies' property coordinators for affected areas, instruct them on claim procedures and obtain any emergency or cell phone numbers for use in setting up appointments for damage assessment.

During FY 01-02, Tropical Storms Barry's and Gabrielle's winds and floods caused damage to State owned properties in central and southwest Florida. State insured agencies filed 72 wind and flood claims for damages totaling \$18,074.00. The damage produced by Barry and Gabrielle was minor compared to the pervious year's storm; Tropical Storm Allison – 10 claims for \$288,700. The total number of claims and paid and reserved loss value for all windstorm and flood activities for the FY 01-02 is 81 and \$34,130.00.

“Mother Nature” at work



Strong wind blew a tree on a roof resulting in damage to this Department of Children and Families building in Alachua County.



Satellite View of Hurricane Gabrielle



Tropical Storm Gabrielle caused flood at State owned facility in southwest Florida.

NUMBER OF RISKS:	20,651	BUILDING VALUES:	\$ 9,857,548,362
		CONTENT VALUES:	\$ 3,930,163,405
		RENTAL VALUES:	\$ 159,388,565
		TOTAL VALUES:	\$13,947,100,332

PARTICIPATING AGENCIES: All agencies under the executive, legislative, and judicial branches of State government.

METHOD OF FUNDING: The property program is funded on a retrospective rating basis. Program funding is determined annually during the legislative process based on incurred losses, operating expenses and projected interest income. Agency program costs are distributed within the program funding amount based on each agency's portion of the value of risks covered, the type of risks covered and the value of losses incurred.

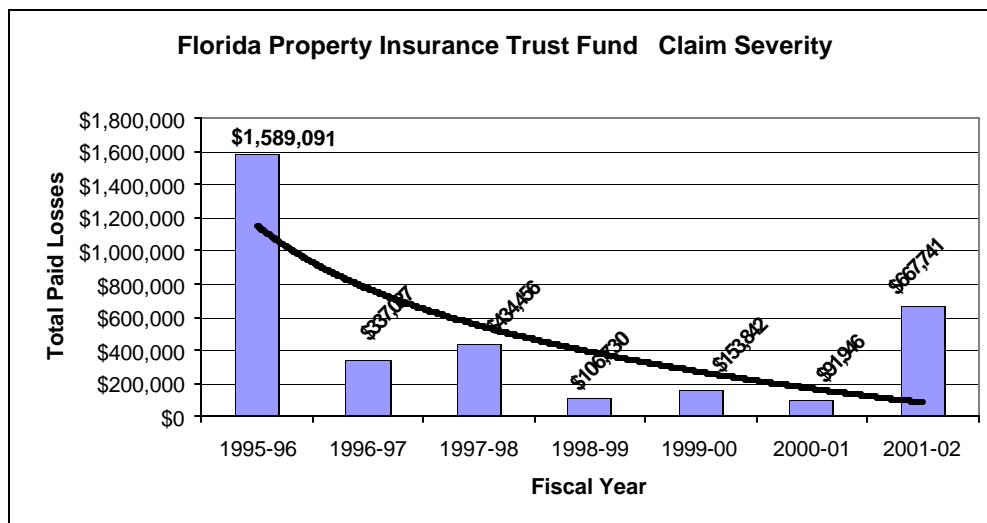
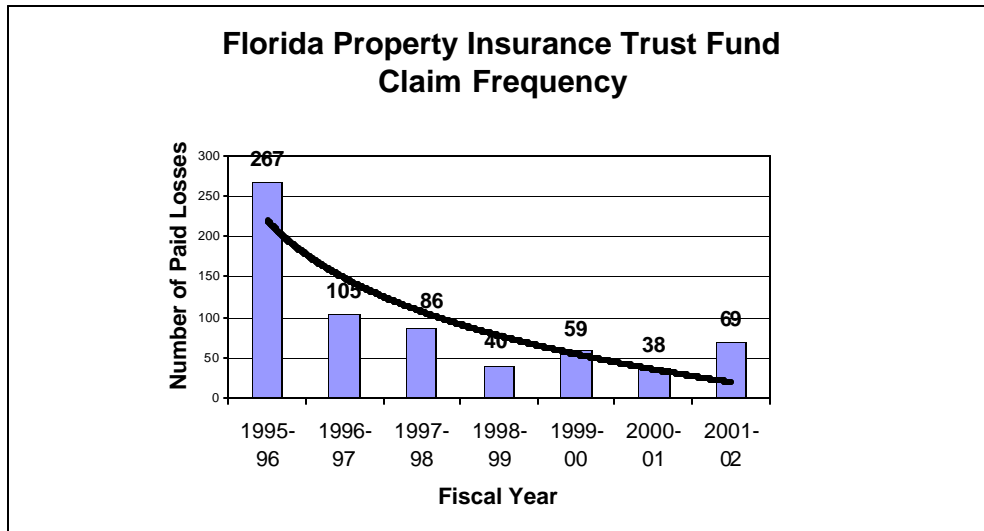
FUNDING FOR FY 01-02: \$10,642,145

NUMBER OF CLAIMS OCCURRING IN CURRENT FY:	198*
INCURRED VALUE OF CLAIMS IN CURRENT FY:	\$667,741
NUMBER OF CLAIMS REPORTED IN CURRENT FY:	255
NUMBER OF CLAIMS WORKED IN CURRENT FY:	600

*Represents the number of claims with FY 2001/2002 accident dates.

COMMERCIAL INSURANCE: The State Risk Management Trust Fund annually purchases commercial insurance to cover catastrophic losses. The State retains the first \$2,000,000 of each loss with an annual aggregate of \$5,000,000 and \$100,000 trailing deductible on all perils, except wind. The State retains the first \$4,000,000 of each loss for wind with an annual aggregate of \$8,000,000. The State has \$70,000,000 of coverage for wind and \$200,000,000 of coverage for all perils, excluding wind.

EXCESS INSURANCE PREMIUMS PAID IN CURRENT FY: \$10,595,000



COVERAGE INFORMATION FOR FISCAL YEAR: 2001-2002

NAME: **WORKERS' COMPENSATION**

EFFECTIVE DATE: July 1, 1972

OVERVIEW: During FY 01-02, Risk Management provided workers' compensation coverage to approximately 272,193 State employees, volunteers, and other statutorily mandated persons. Workers' compensation claims are processed statewide by the Bureau of State Employees' Workers' Compensation Claims located in Tallahassee, Florida. The claims handling staff consists of 15 Workers' Compensation Specialists who handle lost time cases, 12 Workers' Compensation Examiners who handle medical only cases, and 3 Workers' Compensation Specialist Supervisors. All claims in litigation are defended by contract attorney firms under the supervision of staff personnel.

The major categories of workers' compensation benefits that are payable to employees who sustain a job related injury or illness are:

- **Medical benefits** (all medically necessary medical services)
- **Indemnity benefits** (payments for lost wages and permanent impairment)
- **Death benefits** (a cash benefit plus a funeral expense benefit)

For over 25 years and until January 1, 1998, Risk Management's workers' compensation program was a totally self-insured program. Effective January 1, 1998, this program became an insured program with the purchase of a large deductible workers' compensation policy from North American Specialty Insurance Company (NASIC). Coverage remains in effect with NASIC for claims with a date of accident through February 9, 2002. Effective February 10, 2002, the carrier was changed to Hartford Casualty Insurance Company. The current policy has a fifteen million dollar deductible amount plus the first three years of medical services. There is a Claims Service Agreement between Hartford Casualty Insurance Company and Risk Management wherein Risk Management continues to handle claims on behalf of the insurance company. The purchase of this policy provides Risk Management with insurance protection for catastrophic claims, provides coverage to employees in other states, and resulted in a program cost reduction for calendar year 2002.

Since January 1, 1997, all medical services for injured employees have been provided by Risk Management's managed care provider, Humana Medical Plan, Inc. Medical care is "managed" by medical case managers who are registered nurses in conjunction with

physician medical care coordinators. Humana has contracted with Protegrity Services, Inc. to provide the medical case management. Humana is responsible for providing medically necessary medical services for three years following the date of injury and continuing case management for the duration of the claim.

Medical services for employees not covered by managed care, indemnity benefits, and death benefits, are coordinated and processed by in-house Workers' Compensation Specialists and Workers' Compensation Examiners. In-house medical bills are reviewed and repriced by our contract vendor, who also provides hospital pre-certification and continued stay review.

To obtain necessary field investigative and surveillance services, Risk Management contracted with York STB, Inc. Risk Management pays for these services on an hourly basis. York STB also provides the statutorily mandated Special Investigation Unit (SIU) that investigates suspected cases of workers' compensation fraud referred by the Bureau of State Employees' Workers' Compensation Claims or the Bureau of Workers' Compensation Fraud from the Fraud Hotline. A total of 96 cases were referred to the SIU in FY 00-01, and 110 cases in FY 01-02.

NUMBER OF COVERED PERSONS: 272,193

PARTICIPATING STATE AGENCIES: All agencies under the executive, legislative and judicial branches of State government.

METHOD OF FUNDING: Each agency's share of the cost of the program is a direct allocation of that agency's own losses and number of covered persons. Through premium assessments, each agency ultimately pays for its own losses plus a share of the Division's operating expense.

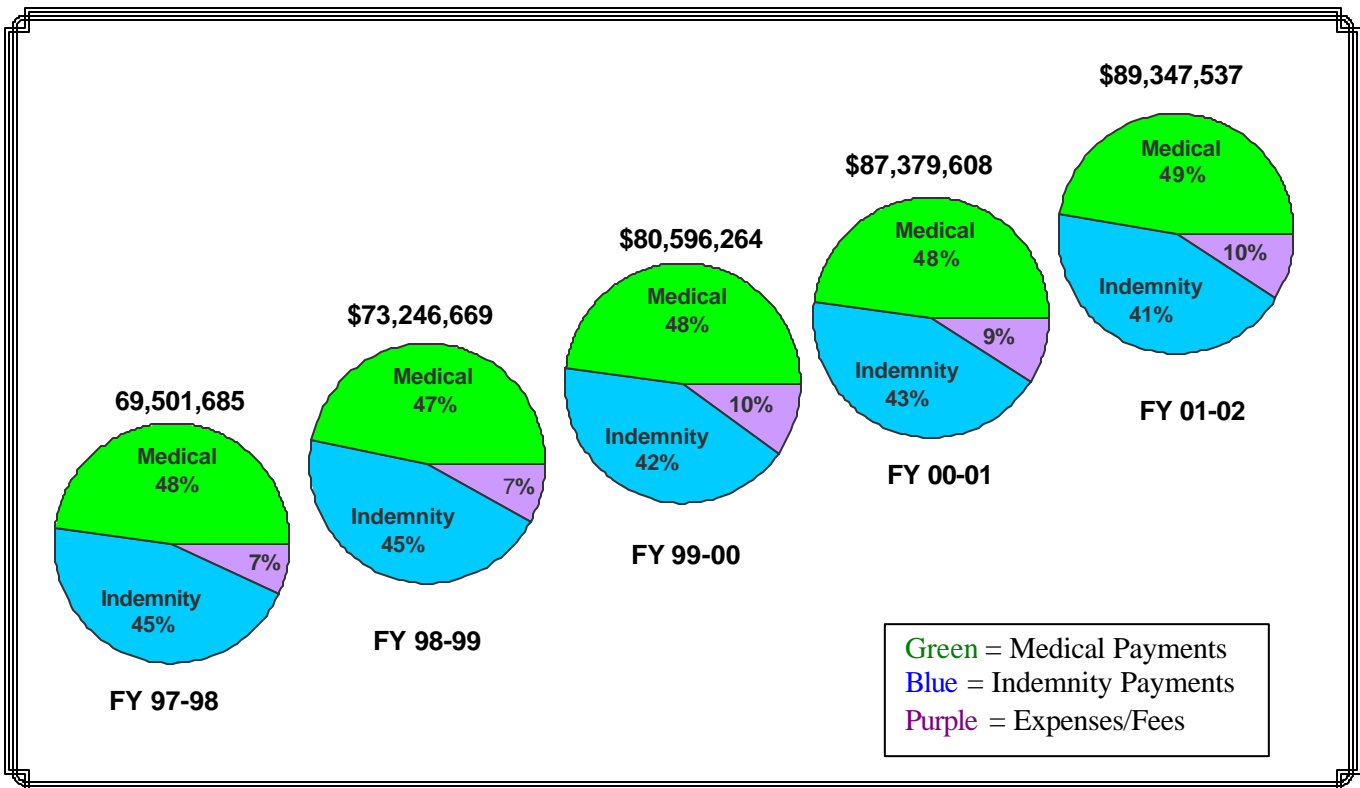
FUNDING FOR FY 01-02: \$96,024,964

NUMBER OF CLAIMS OCCURRING IN CURRENT FY:	15,076
INCURRED VALUE OF CLAIMS IN CURRENT FY:	\$26,330,995
NUMBER OF CLAIMS REPORTED IN CURRENT FY:	15,144
NUMBER OF CLAIMS WORKED IN CURRENT FY:	26,413

Frequency and Cost Analyses

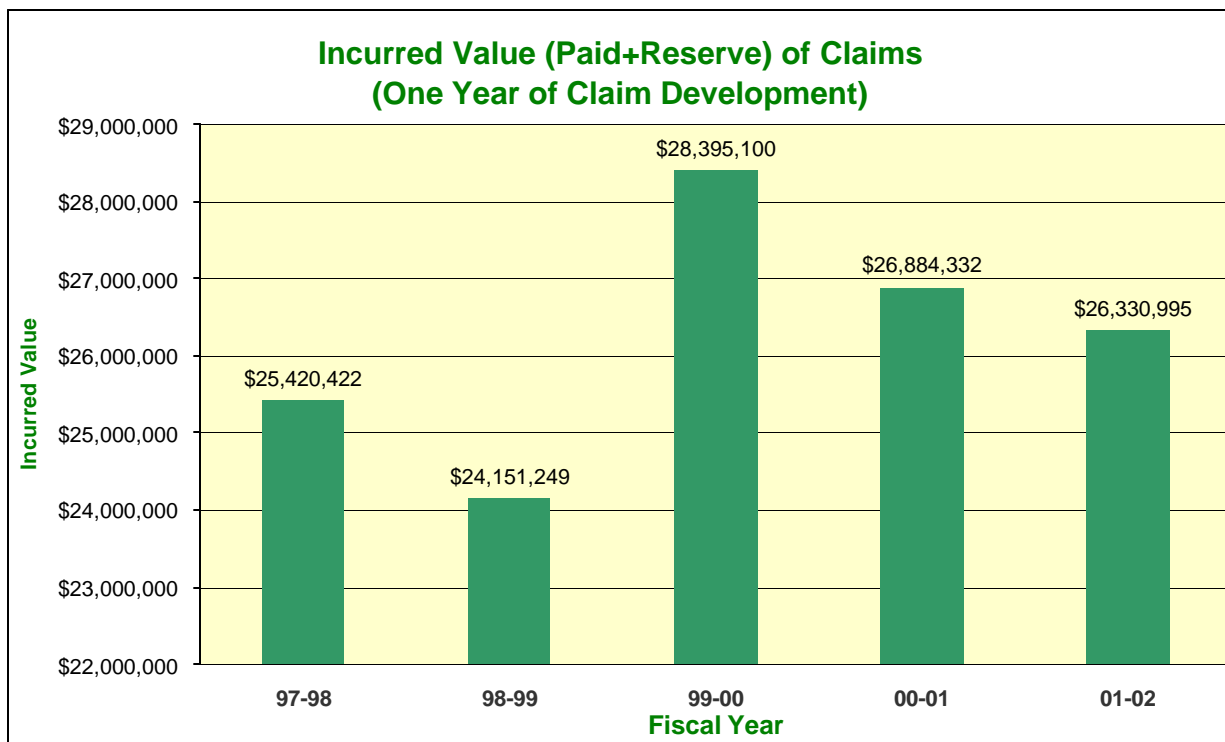
The cost of workers' compensation claims has increased each year for the past five years. Increases in the cost of medical services and the workers' compensation "tail" (the number of old claims that remain open), are two major factors responsible for the overall increase. The following graph shows the total amount of money paid for workers' compensation benefits for each of the past five fiscal years, (irrespective of the fiscal year of injury and not including claim recoveries), and the percentage of the total for each major benefit category.

Relative Cost of Workers' Compensation Benefits



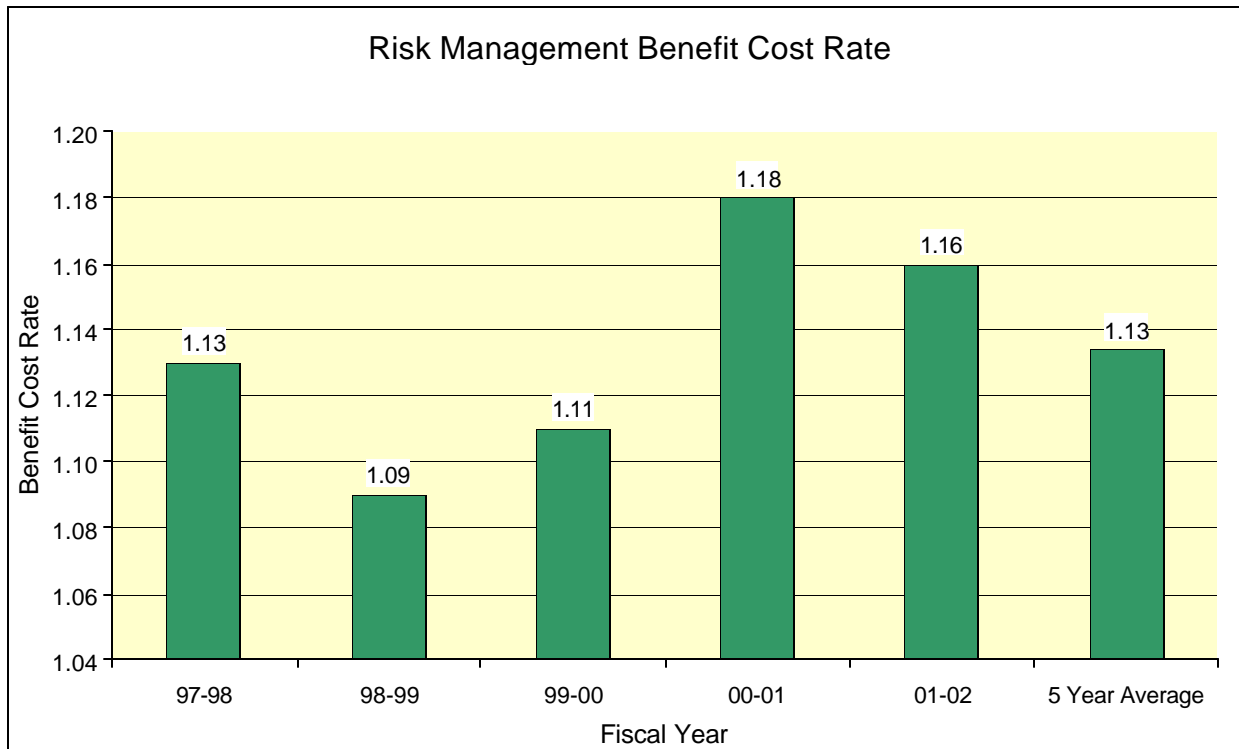
Cost Analysis of FY 01-02 Claims

The incurred value (paid plus reserved) of current year claims after one year of claim development can provide some indication of the ultimate cost of those claims compared to other years. The following graph illustrates that the incurred value of claims occurring in FY 01-02 after one year of claim development, was \$26,330,995. As the graph below illustrates, the incurred value of claims decreased in FY 98-99, increased in FY 99-00, and decreased in both FY 00-01 and FY 01-02.



The Benefit Cost Rate

The Benefit Cost Rate (BCR) is a nationally recognized measurement for comparison of workers' compensation costs between employers. The BCR expresses the amount of workers' compensation benefits (indemnity and medical) paid per \$100 of payroll. Indemnity benefits are based on employee wages and the BCR is an accurate indicator of the overall effectiveness and relative cost of a workers' compensation program. Over the past five years, Risk Management's Benefit Cost Rate averaged 1.13, which is well below the national average and considerably below the State average for all employers within the State.

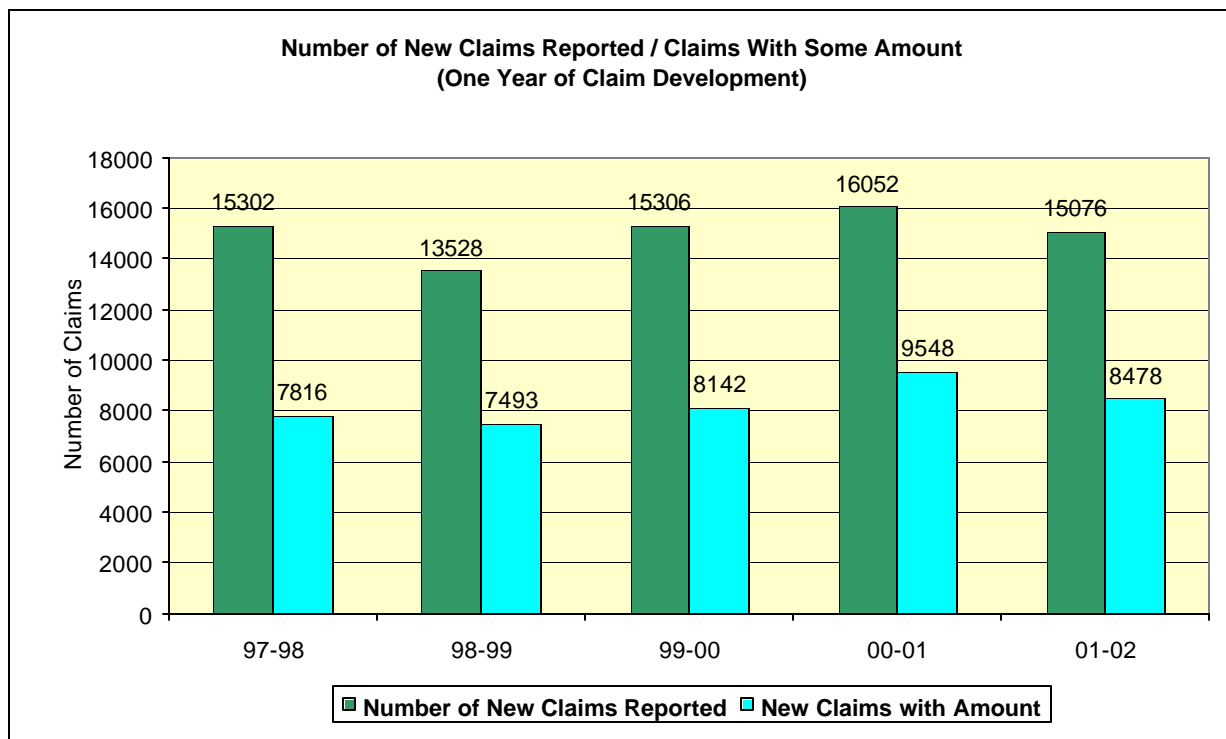


Relative Frequency of Workers' Compensation Claims

Over the last five-year period, FY 97-98 through FY 01-02, an average of 15,908 new claims were reported to Risk Management each year. Of the claims reported during FY 01-02, as of October 14, 2002, an average of 9.7% resulted in the payment of lost time benefits while 90.3% were medical only claims. Over the past four fiscal years, there has been an average of 3.25 employee job related deaths per year.

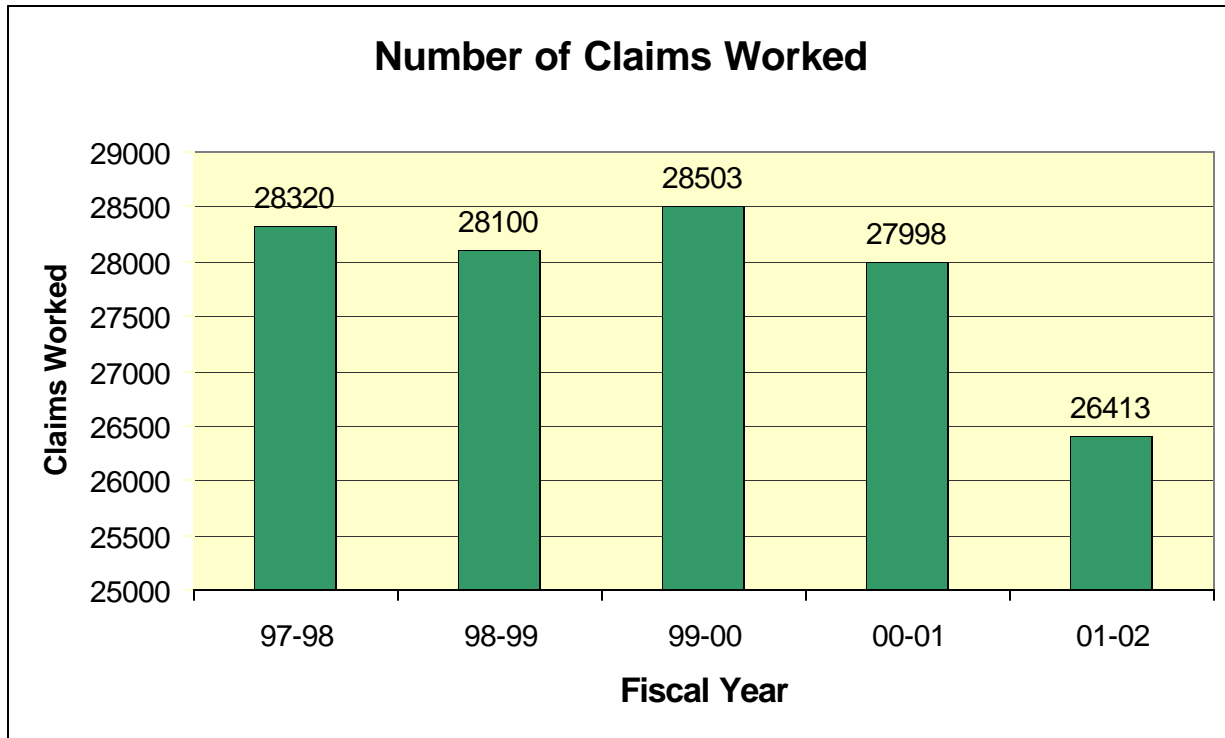
Frequency Analysis of FY 01-02 Claims

As of June 30, 2002, there had been 15,076 injuries reported to Risk Management with an accident date in FY 01-02. Of these 15,076 injuries, 8,478 had some monetary value (paid or reserved) as of June 30, 2002 when the data was extracted from computer records. Both of these figures will increase due to delayed reporting of injuries and the delay in posting payments to claim files for injuries occurring in FY 01-02. The following graph illustrates that the number of new claims reported to Risk Management and the number of new claims with some amount of money (reserved or paid) at the end of a given fiscal year, declined in FY 98-99, increased in FY 99-00 and FY 00-01, and declined in FY 01-02.



Number of Claims Worked

In addition to handling new claims, staff at the Bureau of State Employees' Workers' Compensation Claims must also work and handle claims occurring in previous years that are still open and active. A measure of the amount of work produced by the Bureau is the number of claims worked which is the number of new claims reported during the current fiscal year plus the number of claims reported in prior years that require a payment to be made in the current fiscal year. The following graph shows the number of claims worked for each of the past five years.



COMMERCIAL INSURANCE: Commercial insurance has been purchased to cover workers' compensation losses occurring after January 1, 1998 as outlined in the "Overview" section.

CURRENT ANNUAL PREMIUM PAID: \$2,000,000

CUMULATIVE PREMIUMS PAID: \$4,991,241

AS OF: 06/30/02

COVERAGE INFORMATION FOR FISCAL YEAR: 2001-2002

NAME: **GENERAL LIABILITY**

EFFECTIVE DATE: July 1, 1974

OVERVIEW: In accordance with s. 284.30, Florida Statutes, this program is established to provide general liability claims coverage through the State Risk Management Trust Fund. This self-insurance coverage includes premises and operations, personal injury, and professional liability. This program has the responsibility of investigating, evaluating, negotiating, defending and making appropriate disposition of claims/lawsuits filed against the State because of a negligent act or omission. The State is liable for damages for injury, death, or loss of property caused by the negligence of its employees, agents or volunteers while acting within the course and scope of their employment or responsibilities. In accordance with s. 768.28, Florida Statutes, the limits of liability (under the waiver of sovereign immunity law) are \$100,000 per person's claim, \$200,000 per occurrence for all claims.

Investigations of claims are conducted by staff and/or a contract adjusting service. Defense of litigated claims is provided by the Attorney General's Office, contract law firms, or State agency attorneys.

NUMBER OF COVERED PERSONS: 226,814, including 29,058 statutory FTE's.

PARTICIPATING STATE AGENCIES: All agencies under the executive, legislative, and judicial branches of the State.

METHOD OF FUNDING: Each agency's share of the cost of the program is a direct allocation based on that agency's losses and number of covered persons. Through assessments, each agency ultimately pays for its own losses plus a share of the Division's operating expense.

FUNDING FOR FY 01/02: \$12,591,432

NO. OF CLAIMS REPORTED IN CURRENT FY: 1,632

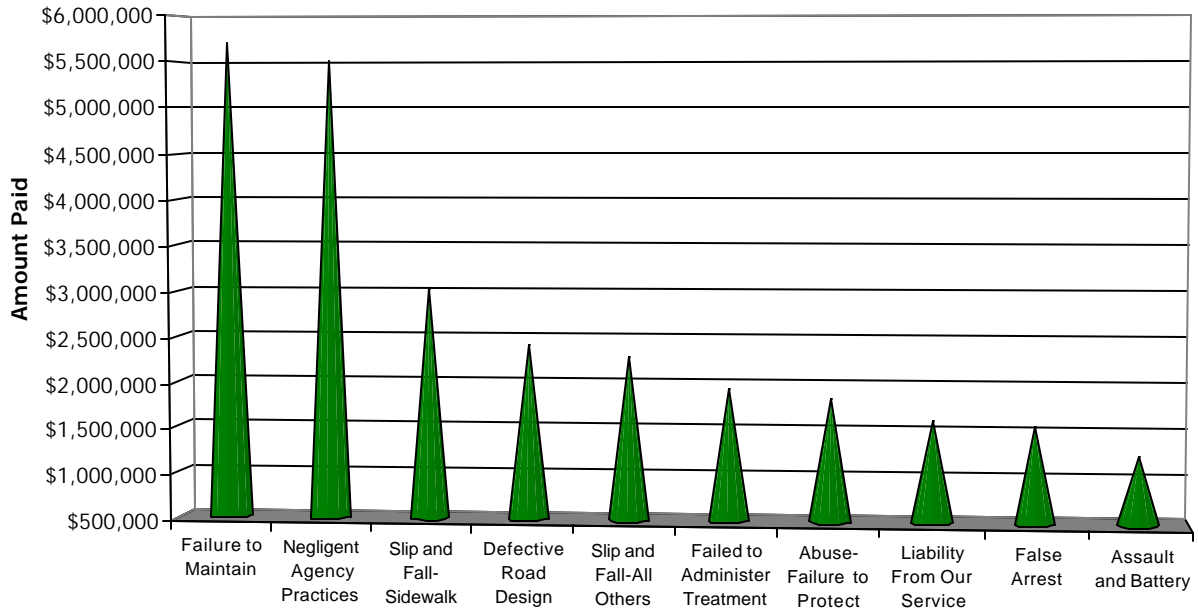
NO. OF CLAIMS WORKED IN CURRENT FY: 3,736

COMMERCIAL INSURANCE: None CURRENT FY PREMIUMS PAID: 0

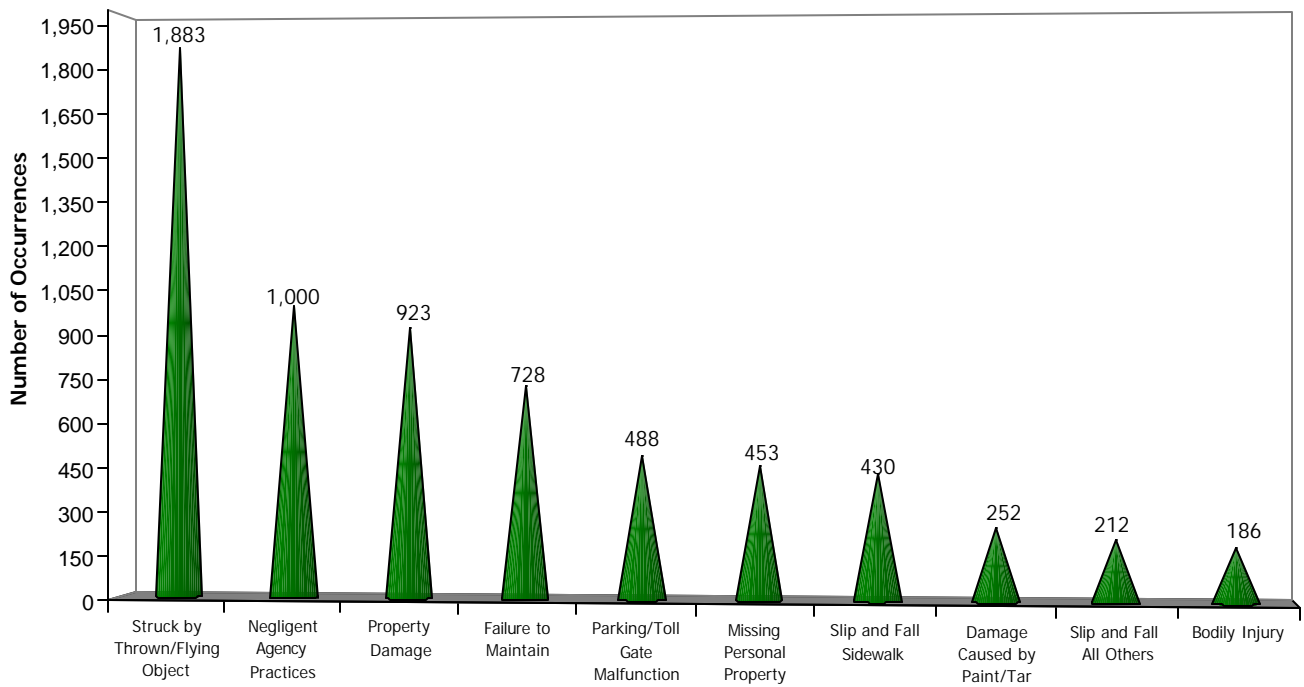
CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/02

Cost of General Liability Claims For FY's 97/98 Through 01/02



Frequency of General Liability Claims Reported for FY's 97/98 Through 01/02



COVERAGE INFORMATION FOR FISCAL YEAR: 2001-2002

NAME: **FLEET AUTOMOBILE LIABILITY**

EFFECTIVE DATE: July 1, 1973

OVERVIEW: In accordance with Chapter 284, Part II, Florida Statutes, this program is established to provide auto liability insurance through the State Risk Management Trust Fund, for claims arising out of the ownership, maintenance, or use including loading or unloading, of any owned, hired or non-owned automobile used by an employee, agent or volunteer of the State, while acting within the course and scope of their office or employment. This program has the responsibility of investigating, evaluating, negotiating, and making appropriate disposition of any auto claims and lawsuits filed against the State. In accordance with s. 768.28, Florida Statutes, the limits of liability (under the waiver of sovereign immunity law) for which the State may be sued, are \$100,000 per person's claim, \$200,000 for all claims.

Investigations of claims are conducted by staff and/or a contract adjusting service. Defense of litigated claims is provided by the Attorney General's Office, contract law firms, or State agency attorneys.



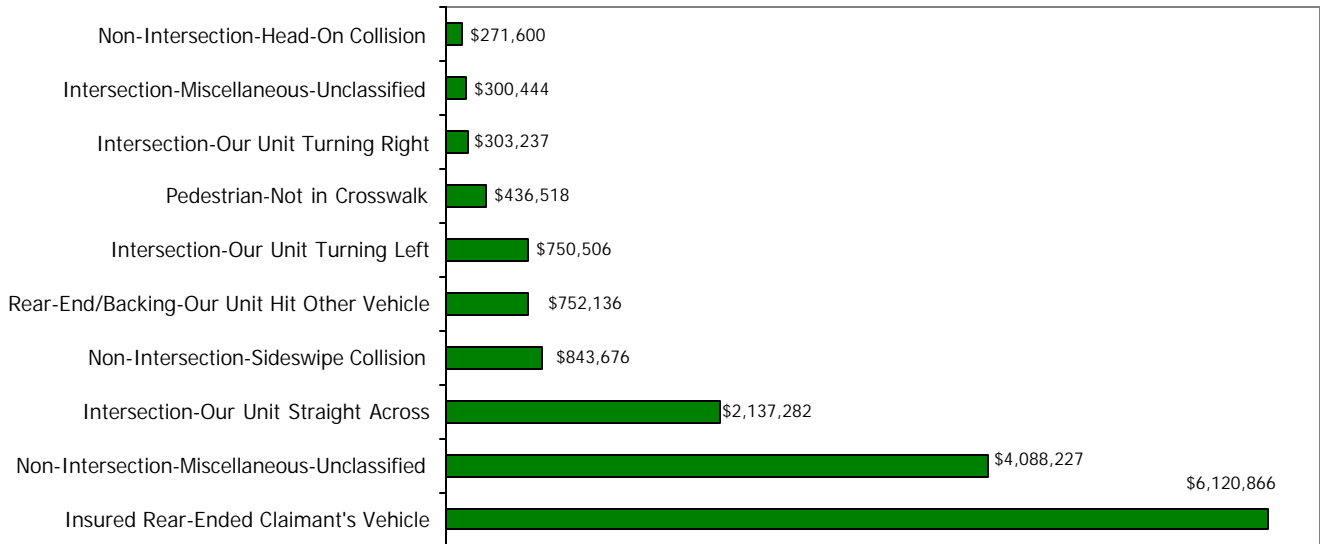
NUMBER OF MOTOR VEHICLES: 26,927

PARTICIPATING STATE AGENCIES: All agencies under the executive, legislative, and judicial branches of the State.

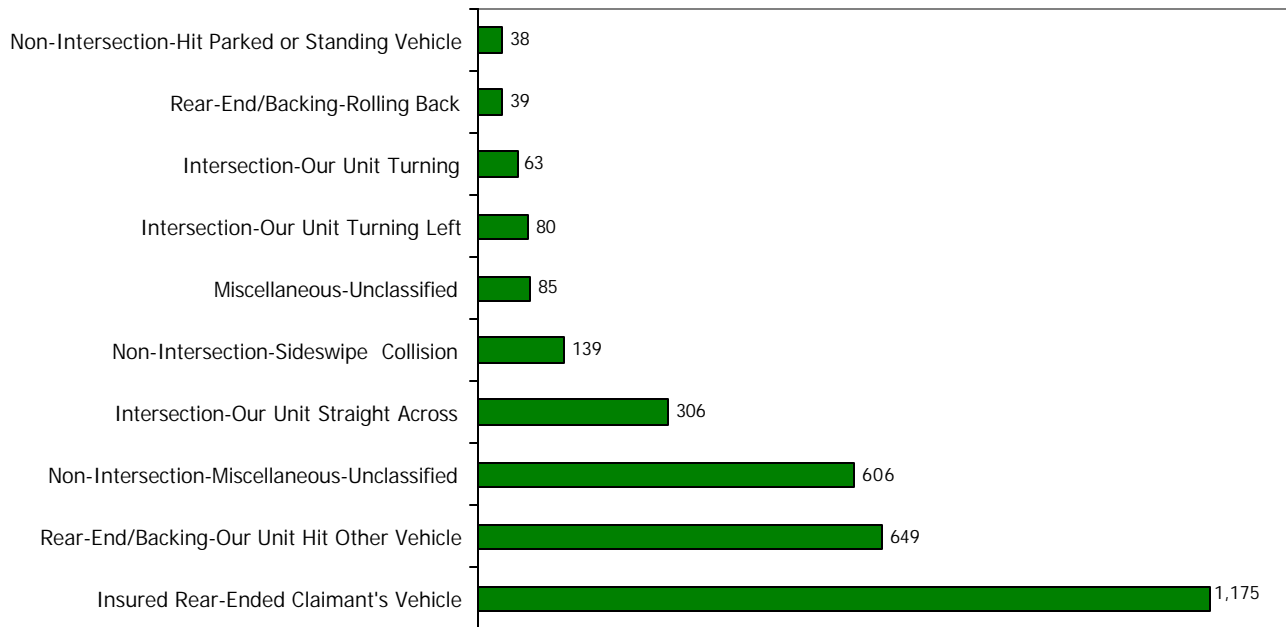
METHOD OF FUNDING: Each agency's share of the cost of the program is a direct allocation based on that agency's losses and the number of covered vehicles. Through assessments, each agency ultimately pays for its own losses plus a share of the Division's operating expense.

FUNDING FOR FY 01/02: \$4,830,177

Cost of Automobile Liability Claims For FY's 97/98 Through 01/02



Frequency of Automobile Liability Claims Reported for FY's 97/98 Through 01/02



NO. OF CLAIMS REPORTED IN CURRENT FY: 644
 NO. OF CLAIMS WORKED IN CURRENT FY: 1,135

COMMERCIAL INSURANCE: None CURRENT FY PREMIUMS PAID: 0
 CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/02

COVERAGE INFORMATION FOR FISCAL YEAR: 2001-2002

NAME: FEDERAL CIVIL RIGHTS/EMPLOYMENT CLAIMS

EFFECTIVE DATE: June 5, 1979

OVERVIEW: In accordance with s. 284.30, Florida Statutes, this program is established to provide federal civil rights and employment discrimination claims coverage through the State Risk Management Trust Fund. This coverage includes federal civil rights actions filed under 42 USC 1983 (and other similar federal statutes), plaintiff attorney fees/awards (where so provided by the covered federal statutes), employment discrimination actions filed under 42 USC 2000e, Title VII of the 1964 Civil Rights Act, as amended by the Civil Rights Act of 1991, The Florida Civil Rights Act of 1992, and other similar employment discrimination acts and statutes. This program has the responsibility for investigating, evaluating, negotiating (settling), defending and making appropriate disposition of any covered action filed against State agencies, their employees, agents, or volunteers.

There are no monetary liability caps associated with federal civil rights actions. Title VII has a \$300,000 cap for compensatory damages while The Florida Civil Rights Act of 1992 has a \$100,000 cap. In addition to these amounts, front and back pay (past and future salary amounts determined to be due from a State agency), and plaintiff attorney fees for which a State agency becomes liable, can be paid under Title VII and The Florida Civil Rights Act of 1992 cases.

The frequency and cost of employment discrimination cases have increased significantly over the past five years. This trend will most likely continue to increase.

Investigations of claims are conducted by staff and/or a contract adjusting service. Defense of litigated claims is provided by the Attorney General's Office, contract law firms, or State agency attorneys.

NUMBER OF COVERED PERSONS: 221,037, including 23,281 statutory FTE's.

PARTICIPATING STATE AGENCIES: All agencies under the executive, legislative, and judicial branches of the State.

METHOD OF FUNDING: Each agency's share of the cost of the program is a direct allocation based on that agency's losses and number of covered persons. Through assessments, each agency ultimately pays for its own losses plus a share of the Division's operating expense.

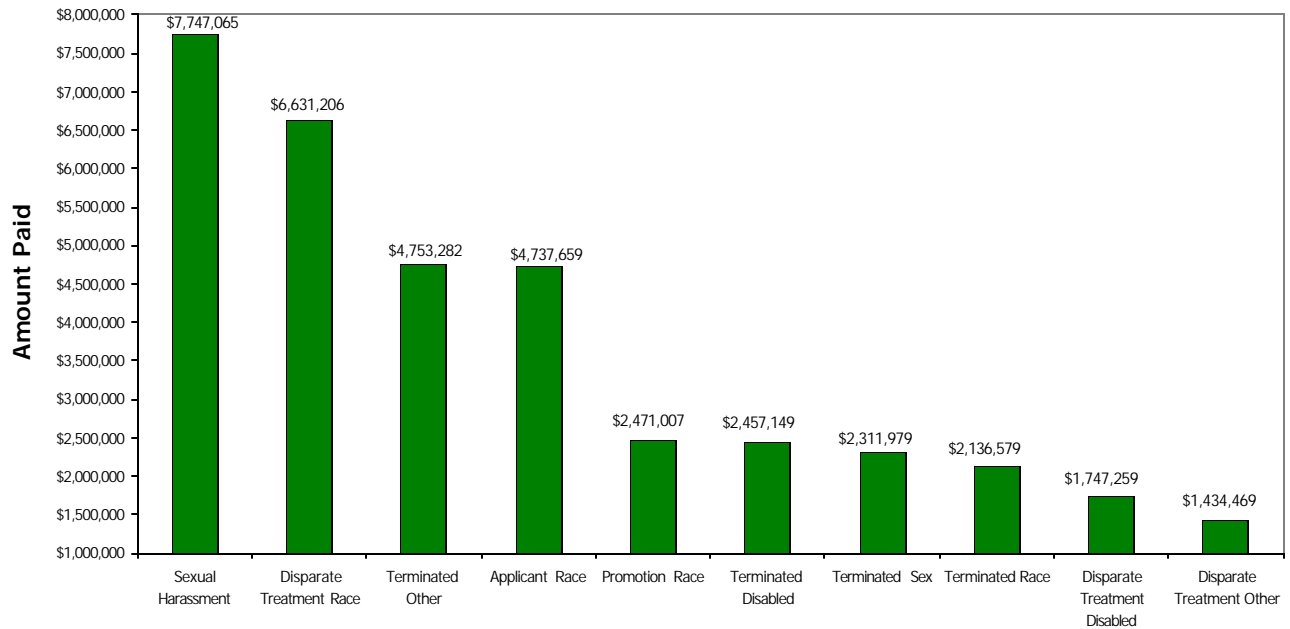
FUNDING FOR FY 01/02: \$18,453,427

NO. OF CLAIMS REPORTED IN CURRENT FY: 438
 NO. OF CLAIMS WORKED IN CURRENT FY: 1,408

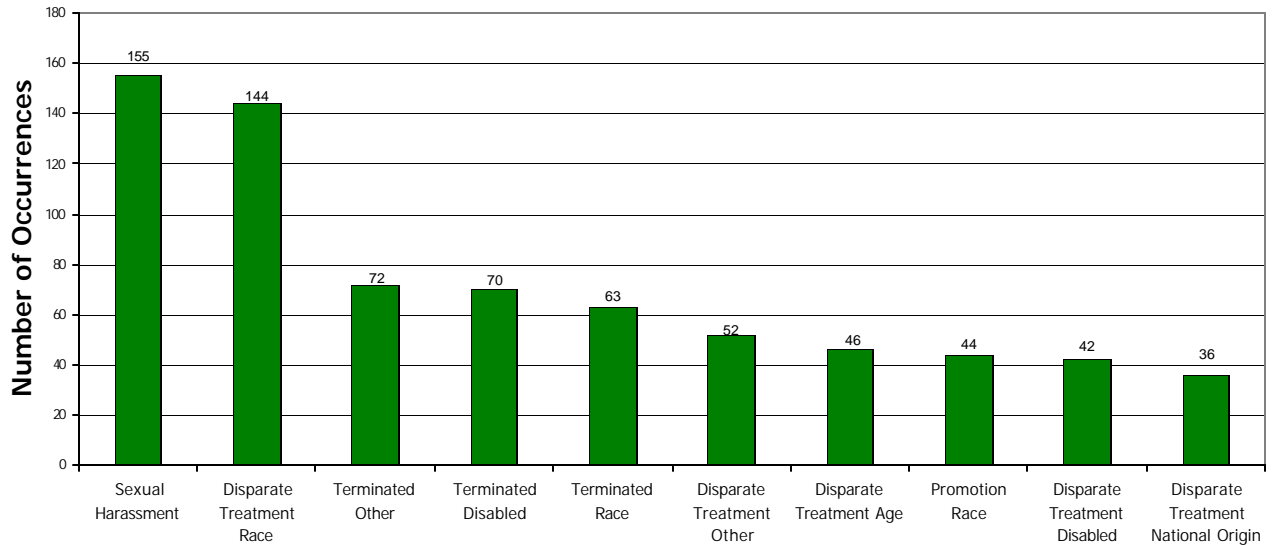
COMMERCIAL INSURANCE: None CURRENT FY PREMIUMS PAID: 0
 CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/02

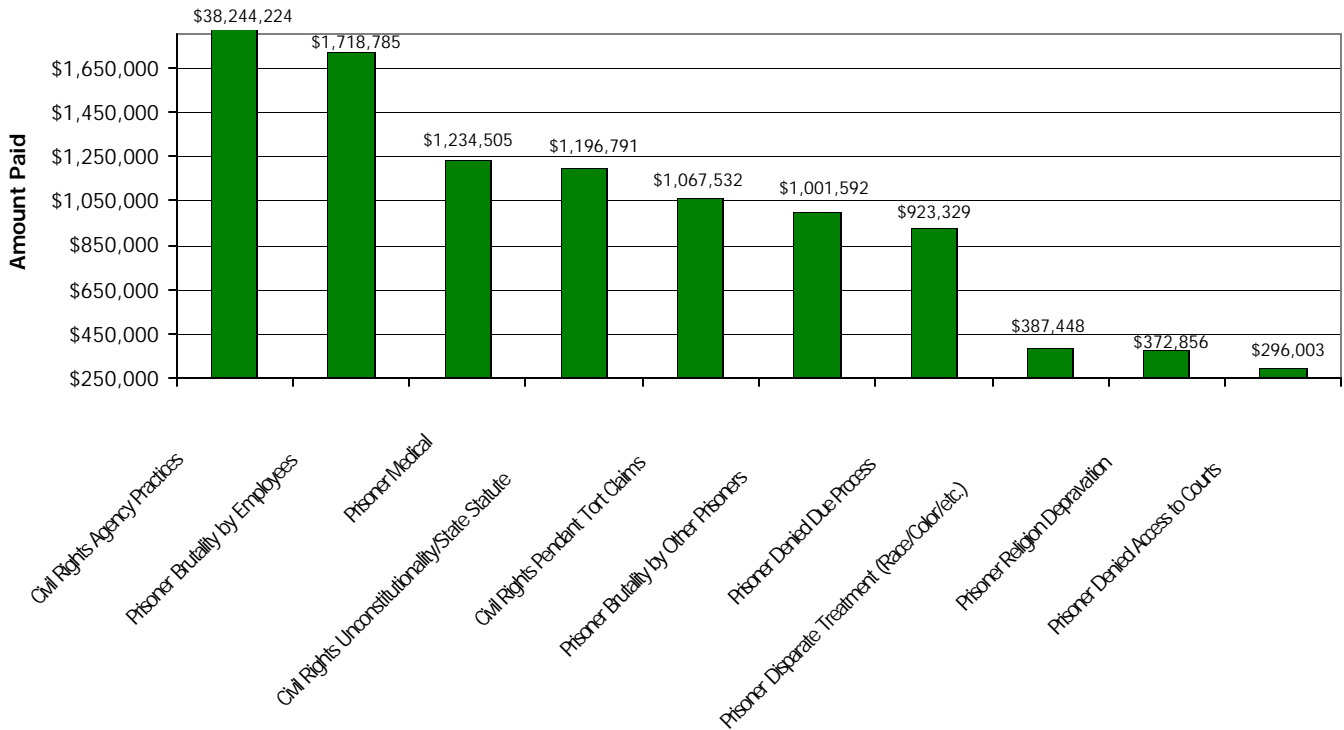
Cost of Employment Claims For FY's 97/98 Through 01/02



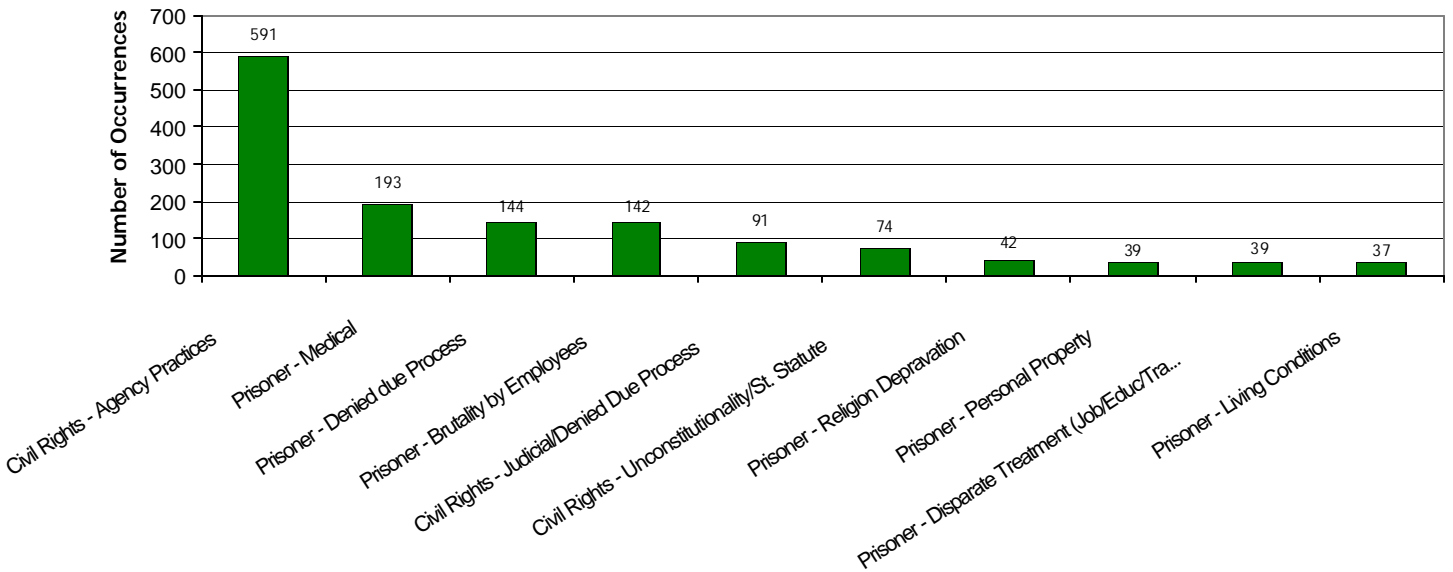
Frequency of Employment Claims Reported For FY's 97/98 Through 01/02



Cost of FCR (Non-Employment) Claims For FY's 97/98 Through 01/02



Frequency of FCR (Non-Employment) Claims Reported For FY's 97/98 Through 01/02



COVERAGE INFORMATION FOR FISCAL YEAR: 2001-2002

NAME: **COURT-AWARDED ATTORNEY FEES**

EFFECTIVE DATE: June 5, 1979

OVERVIEW: In accordance with s. 284.30, Florida Statutes, this program is established to provide court awarded attorney fees coverage through the State Risk Management Trust Fund. This self-insurance coverage pays on behalf of the State, court awarded attorney fees and costs in other proceedings (for which coverage is not afforded under s. 284.30, Florida Statutes), in which the State is not a prevailing party. Risk Management has the right to participate in the defense of any suit or appeal with respect to the payment of attorney fees. There is no claim servicing involved with this coverage line.

NUMBER OF COVERED PERSONS: N/A

PARTICIPATING STATE AGENCIES: All agencies under the executive, legislative, and judicial branches of State government.

METHOD OF FUNDING: Each agency's share of the cost of the program is a direct allocation of that agency's own losses. Through premium assessments, each agency ultimately pays for its own losses plus a share of the Division's operating expense.

FUNDING FOR FY 01/02: None

NO. OF CLAIMS REPORTED IN CURRENT FY: 0

NO. OF CLAIMS WORKED IN CURRENT FY: 1

COMMERCIAL INSURANCE: None

CURRENT FY PREMIUMS PAID: 0

CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/02

**THE DEPARTMENT OF MANAGEMENT SERVICES
STATE PURCHASING**

"Florida Insurance Procurement Program"

ANNUAL REPORT
FY 01-02

Cynthia A. Henderson, Secretary
and
The Director of State Purchasing

FLORIDA INSURANCE PROCUREMENT PROGRAM

MISSION

The Department of Management Services supports the insurance provided by the State of Florida's Property and Casualty Claims Program (The State Risk Management Trust Fund) and works with state agencies and universities to reduce the insurance purchased from a private insurer. If it is determined that coverage cannot be provided by the State Property and Casualty Claims Program, an evaluation will be completed to determine if there is a need to transfer the risk to a private insurer and assume the cost associated with that transfer or if the risk can be assumed under current expenses for losses. If it is determined that the risk must be transferred to a private insurer the Department of Management Services will work with participating state agencies and universities to discuss the insurance alternatives available.

AUTHORITY

The Florida Insurance Procurement Program was established under Chapter 287, of the Florida Statutes, for the purchase of insurance for agencies under the executive, legislative, judicial branches and university systems of state government.

PREMIUMS

All insurance premiums are reviewed and approved by the Department of Management Services. The following represents the total premium paid for fiscal year 01-02:

Total Premium	<u>\$10,888,750.00</u>
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LEGAL EXPENSES

It is the obligation of the insurer to assume the defense cost and expenses for any claim or lawsuit that is covered by the policy.

INSPECTION AND ENGINEERING SERVICES

Inspection and engineering services are usually provided at no additional premium unless coverage is obtained by a Surplus Lines Carrier.

Inspection	<u>\$0</u>
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RISK MANAGEMENT

Risk management services are provided by the insurer with the Department of Management Services for insurance policies administered under this program.

MANAGING COST

This program is provided to agencies under the executive, legislative, judicial branches and university systems of State government at no charge.

CLAIMS

All claims history and information is available for review at the Department of Management Services, Division of State Purchasing, 4050 Esplanade Way, Tallahassee, FL 32303.

COVERAGE INFORMATION
DEPARTMENT OF MANAGEMENT SERVICES,
STATE PURCHASING
FOR FISCAL YEAR: 01-02

Name: Accident and Health 477-090

Policy	Policy No.	User Notes
Accident & Medical	21SR280764	Statewide Primary Camp
Accident and Medical	21SR280765	UCF-Defense Transition Service
Accident & Medical	21SR280766	Statewide Excess Camp Program
Accidental Death & Dismemberment Insurance	ETB107421	Law Enforcement

Name: Aircraft 477-270

Policy	Policy No.	User Notes
Aviation Insurance	AV47907708	

Name: Automobile 477-360

Policy	Policy No.	User Notes
Automobile Liability Insurance	20UENGW4531	

Name: Boiler & Machinery 477-450

Policy	Policy No.	User Notes
Boiler & Machinery Insurance	BM1098567436	

Name: Crime coverage 477-630

Policy	Policy No.	User Notes
Crime Insurance	CCP0045552	Statewide Crime Insurance

Name: Excess Property 477-960

Policy	Policy No.	User Notes
Excess Property Coverage	Various	Florida Property Insurance Trust Fund, Risk Management

Name: Inland Marine

Policy	Policy No.	User Notes
Inland Marine Insurance	6611618	EDP Insurance
Inland Marine	HF00ABCD	Fine Arts
Inland Marine	HF01ABJU	Fine Arts
Inland Marine Insurance	MXI97502156	Miscellaneous Property Insurance
Inland Marine Equipment	MXI97503750	Miscellaneous Video and Computer Equipment
Inland Marine Insurance	PST321849	Computer Equipment
Inland Marine Insurance	QT660760X9703	Contractor's Equipment

Name: Liability 477-810

Policy	Policy No.	User Notes
General Liability Insurance	20UENLZ3487	Tower Liability
Professional Liability	8746279	Educator's Professional
Liability Insurance	NF0053	Nuclear Site
General Liability	T700039220022	Topsail Site

Name: Ocean Marine 477-910

Policy	Policy No.	User Notes
Ocean Marine Insurance	H2305167	

Name: Property coverage 477-960

Policy	Policy No.	User Notes
Property	EERD34077319	Nuclear Property
Property Insurance Program	FDOTAJG02	Bridges, Toll and Plaza Facilities

Name: Bond 477-540

Policy	Policy No.	User Notes
Public Official Bond	3SM651478	Tax Collector's Bond

Name: Worker's Compensation 477-990

Policy	Policy No.	User Notes
Workers' Compensation	21WND69000	Work Comp Large Deductible
Workers' Compensation	38007052	AmeriCorps Workers Compensation

FOR ADDITIONAL INFORMATION, PLEASE CALL THE DEPARTMENT OF MANAGEMENT SERVICES, DIVISION OF STATE PURCHASING AT (850) 488-8440.