

The State of Florida Division of Risk Management Annual Report



Tom Gallagher
The Chief Financial Officer of the State of Florida

January 1, 2004

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DEPARTMENT OF FINANCIAL SERVICES

Tom Gallagher

January 1, 2004

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. Our annual report may be read on our website at <http://www.fldfs.com/Risk/>.

Due to current market conditions, the Division of Risk Management began exploring alternatives for providing excess property insurance coverage for the state buildings and contents. As a result, we increased our self-insurance retention level for fiscal year 2003-2004 coverage and significantly reduced our excess property insurance premium payment for fiscal year 2002-2003.

Beginning January 1, 2003 the Workers' Compensation program exited our HMO managed care arrangement and began handling claims on a case management basis with medical payments being paid directly by the Division. We anticipate that this change will result in more efficient claims handling and improved cost accountability.

In the Liability area, we contracted this year with six structured settlement companies to provide assistance in settling large cases. This process has proven to be cost effective while also allowing appropriate damages to be paid on a claim.

We continue in our efforts to work with State Agencies to manage and reduce claims and costs in all areas of coverage. Your continued input 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 black ink that reads "Trilly Lester". The signature is fluid and cursive.

Trilly Lester, Director

TML/web

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 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. During fiscal year 2002-2003, for perils other than wind, State property was self-insured for the first \$2 million of losses for each occurrence, with an excess insurance policy to provide coverage in excess of \$2 million per occurrence up to a maximum coverage of \$200 million, after which the State would become self-insured again. For wind perils, State property was self-insured for the first \$4 million of losses for each occurrence with an excess insurance policy to provide coverage in excess of \$4 million per occurrence up to a maximum coverage of \$70 million, after which the State would become self-insured again. For flood perils, the State was self-insured for the first \$2 million of losses for each occurrence with an excess insurance policy to provide coverage in excess of \$2 million per occurrence up to a maximum coverage of \$50 million, after which the State would become self-insured again. Fortunately, the State did not incur any losses that required the use of its excess insurance coverage during fiscal year 2002-2003.

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 is annually renewed. This policy acts to provide catastrophic coverage. The deductible is \$15 million per claim with additional limitations.

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.

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 the Office of the Director, and three bureaus: State Liability Claims; State Employees' Workers' Compensation Claims; and Property, Financial & Risk Services.

Office of the Director

Mary M. (Trilly) Lester, Division Director
(850) 413-4700

Pam Martin, Assistant Division Director
(850) 413-4704

The Office of the Director of Risk Management assists the Division in carrying out the mission of the State of Florida Risk Management Program. The Office of the Director provides the Division's staff with resources needed to deliver exceptional service to its customers. The Office provides effective and efficient information technology, contract administration/ monitoring and education/training for administrative and professional staff. We continually improve resources and education for the Risk Management Division staff and for all State agencies participating in the State of Florida Risk Management Program.

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

Shannon Segers, Bureau Chief
(850) 413-4750

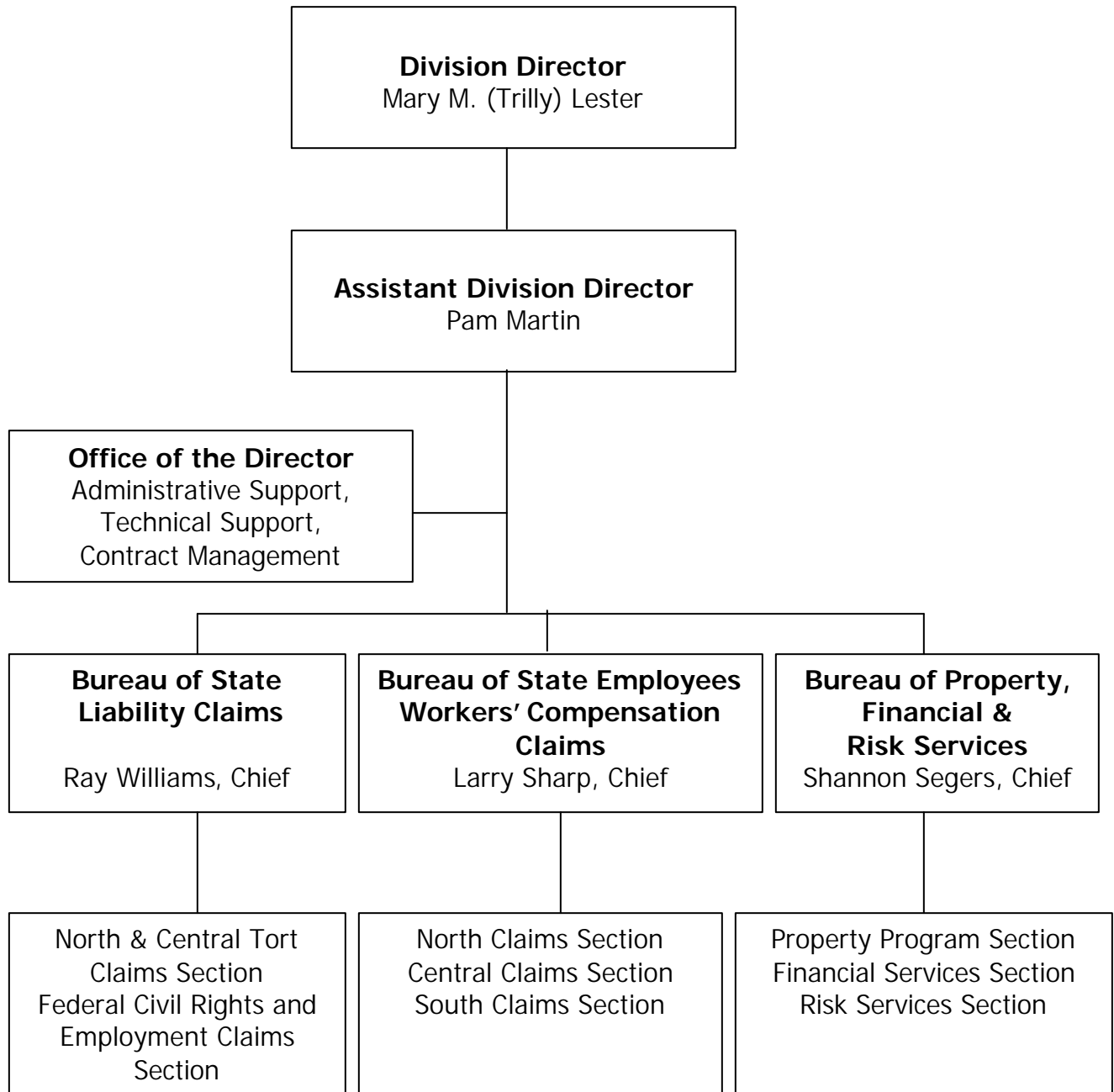
The Property Section handles coverage and claims for State-owned buildings and contents against loss due to lightning, windstorm, sinkholes, floods, and fires. Additional coverage is provided for the perils of explosion, hail, smoke, and physical contact from aircraft or vehicles, and damages arising from riots or civil disturbances. The program also provides rental-value coverage on certain specified properties, but does not provide coverage for vandalism or theft of State property.

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 help determine the funding needs of the program.

The Risk Services Section helps State agencies develop loss prevention programs as required by Chapter 284, Part III, Florida Statutes. Each State agency designates a Safety Coordinator to develop and implement the agency's loss prevention program. The agency safety coordinator is a member of the Interagency Advisory Council on Loss Prevention and attends quarterly meetings coordinated 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 Financial Services has the 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

General Funding

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 to pay the operational expenses of the Program.

A Revenue Estimating Conference assigned for the Fund establishes the funding needs for each fiscal year. 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. The chart on page 12 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 for future claims obligations. It covers FY 92-93 through FY 02-03. Essentially, it reflects that if the Program ceased operations on June 30, 2003, participating State agencies would pay an estimated \$1.07 billion in existing claims obligations payable in future years. This estimated liability consists of the following estimates by coverage type:

Worker's Compensation:	\$818.0 million
Federal Civil Rights:	\$182.2 million
General Liability:	\$ 57.4 million
Automobile Liability:	\$ 9.7 million
Property:	<u>\$ 2.5 million</u>
	\$1.07 billion

(Amounts based on June 30, 2003 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, automotive liability, and an eight-year window for federal civil rights incidents (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 budgeted full time employee (FTE) positions, other personnel services (OPS), and volunteers covered by the State's self-insurance program that equals 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 FTE's and vehicles for the upcoming fiscal year through an Exposure Base Inquiry (EBI) form.

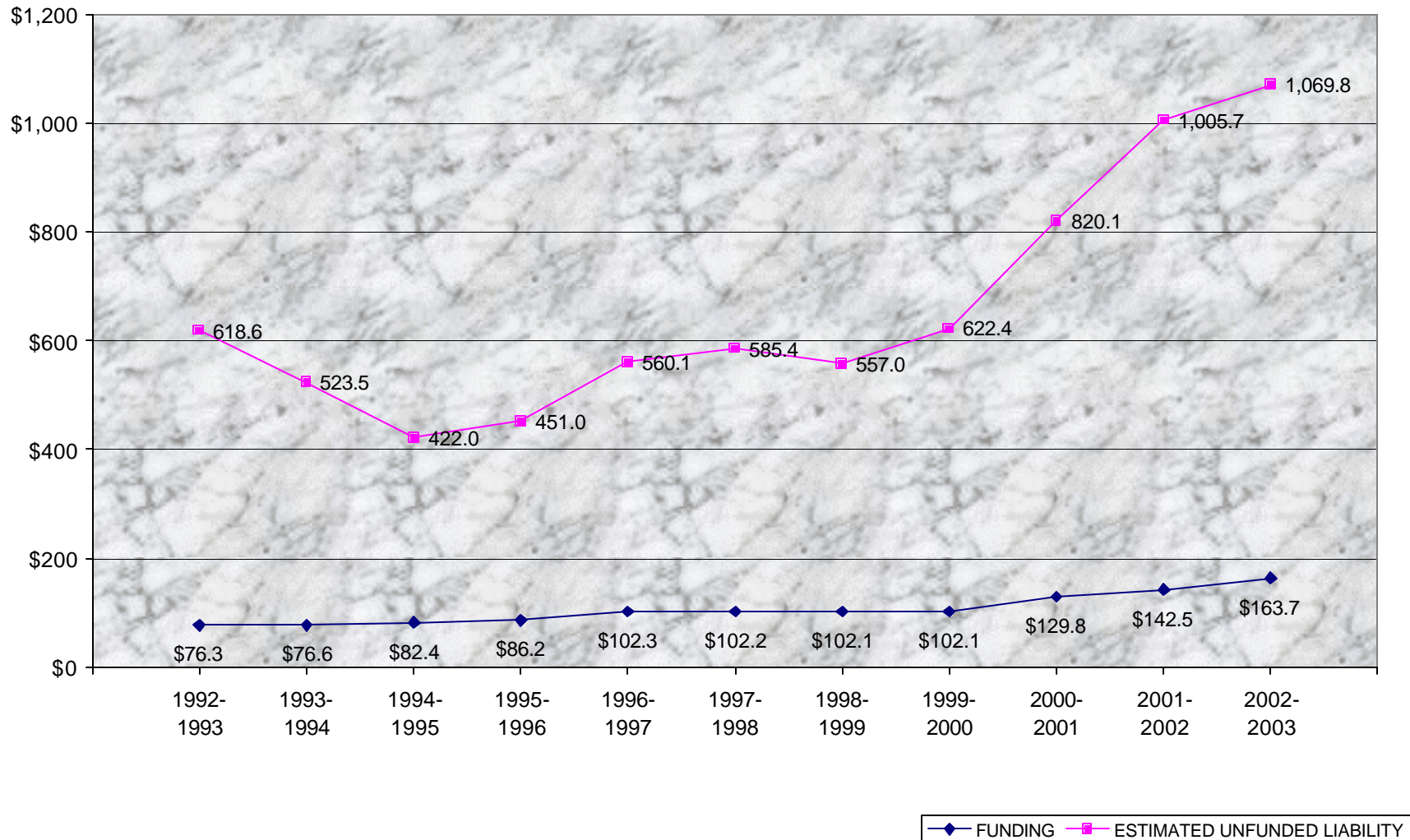
- 3) The experience and exposure information is recorded in the Risk Management Information System (RMIS) and a Cost of Risk Allocation (CORA) calculation is performed. This calculation allocates each agency's portion of the State of Florida's actuarially projected cost for self-insurance payments to be made in the upcoming fiscal year. The allocation is then factored into the legislative appropriation for the upcoming budget year. The actuarial projection also provides the estimated accrued claims liability to the State of Florida as reported in the Florida Comprehensive Annual Financial 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 systems employed (Chapter 284.02, Florida Statutes) to produce the annual property premium invoice.

- 1) 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 of coverage is determined individually for each insured location using assigned fire rates and extended coverage rates based on construction, occupancy and location. The resulting base premium for each insured location is considered the exposure amount for that location. Previous premium calculations utilized a loss experience factor and loss ratio to determine each agency's premium. For fiscal year 2003-2004, the final premium was based on two factors- a five percent experience factor and a ninety-five percent exposure factor as explained below. Accordingly, the total property premium allowed by the Legislature is apportioned into an experience premium amount that is five percent of the total property premium, and into an exposure premium amount that is ninety-five percent of the total property premium.
- 2) The experience portion of each agency's premium is based on a five-year loss history for each of the Agency's policies as compared to the State's total five-year loss history. The loss history amount for each agency policy is divided by the State's total loss history amount, and is then multiplied by the experience premium amount to result in the agency's experience portion of their property premium.
- 3) The exposure portion of each agency's premium is derived from the agency's base premium as compared to the State's total base premium. The base premium amount of each agency's policy is divided by the State's total base premium amount, and then multiplied by the exposure premium amount to result in the agency's exposure portion of their property premium.
- 4) The experience portion of the agency's property premium plus the exposure portion of the agency's property premium equals the total property premium to be invoiced to the agency.

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



VI. Office of the Director

Technology

The mission of the Office's information technology group is to provide helpful computerized systems, maintain them at current industry level, and assist our employees in their use. The goal is to make the claims adjustment process as cost-efficient as possible so that our customers, the State's agencies, get the highest value for their premium dollars.

Over the course of the past several years, the Division's processes have become more efficient due to automated submission of statutorily mandated workers' compensation forms, production of loss control reports for agency safety coordinators, banking reconciliation activities, and many other aspects of our operations.

In the near future, the Division will develop and deploy additional information technology resources to effect savings in our cost of operations. We will expand our electronic Document Interchange (EDI) capabilities, enhance the use of Electronic Fund Transfer (EFT) for bill processing/payment, and integrate our claims system without imaging system to produce a "state of the art" Claims Administration System.

Communications

Communications is an area where the Office works to:

- coordinate the Division's security system;
- edit the Division's quarterly "Claims Communicator" newsletter with news and information for State agencies on claims and legal trends, in addition to loss prevention activities;
- track and monitor action on bills before the State Legislature.

Contracting

The Office also identifies the Division's work processes that require outside assistance, solicits proposals from State or private vendors, and enters into contracts with those vendors to meet the needs. Areas of outsourcing include the employment of attorneys, private investigators and adjusters, financial institutions, and managed care/medical services organizations.

The Office has also begun to monitor contracts to improve vendor performance and enhance communication between the vendors and the Division. The State Department of Management Services is planning a comprehensive monitoring program, to be released upon the full rollout of the State's E-Procurement initiative.

VII. Risk Services

Pursuant to Chapter 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:

- * Surveys of each agency's safety program with an Annual Report to the Governor;
- * Risk and loss consultations and analysis;
- * Safety and loss prevention training;
- * Maintenance of a loss prevention video library;
- * Creation of a bi-monthly safety and loss prevention newsletter, Loss Prevention Mention (see Highlights of Program Section); and
- * Coordination of 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 15.

The IAC is composed of 36 safety coordinators from the various State agencies and legislative entities. In addition, the eleven (11) members of the University System are included in the IAC. Each of the member agencies and Universities appoints a Safety Coordinator and Alternate Safety Coordinator for their respective entities. The Safety Coordinator manages the agency's safety programs, loss control, claims experience and exposures.

The Risk Services section is also the agency safety coordinator liaison to CSK Net, a claims web database by Corporate Systems, Inc., that the safety coordinators access to monitor their claims. This database tracks all reported claims (workers' compensation, liability and property) and/or losses since 1972.

Objective of the Risk Services Section:

The objective of the Risk Services Section 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 the Risk Services Section, the objectives are accomplished by providing the agency Safety Coordinators with professional safety training, quality evaluation tools and other loss prevention/cost control programs.

Highlights of the Program:

For the past year, State of Florida employees have kept their workers' compensation claims per 100 Full Time Equivalent Employees (FTE) below the national average. For the past full reporting year, FY 01-02, that includes an 18-month claim development period, the State recorded 4.46 claims per 100 FTE's, up slightly from 4.33 claims per 100 FTE's in FY 00-01. This figure compares very favorably to the national average of 6.1 claims per 100 FTE's in 2000 (source - U.S. Department of Labor Statistics).

During the year, the Risk Services Section created an original, electronic newsletter called the Loss Prevention Mention (LPM). The LPM replaced a paper version of clipped safety news articles that was mailed to our customers. This professional newsletter has received high praise from our customers. In addition, the Risk Services Section has created a secure location within our website to display the LPM and other copyrighted materials. We call this new section of our website the SC Toolbox. As well as the LPM, we are posting our safety training materials, Risk Services forms, our video library manual and a listing of important Safety Websites in the new SC Toolbox. We will be shortly adding a new interactive Safety Coordinator's Manual in the SC Toolbox.



In 2002, the Risk Services section created a new safety award program, ***The Safety Program of the Year***. This award is presented to the agency that has created a safety program that reduces the number of Workers' Compensation claims over a three-year period. The Agency that has the greatest decrease in claims, and shows how they attained this reduction is recognized as ***The Safety Program of the Year***.

For the year 2002, the winner was the Department of Juvenile Justice (DJJ) with Doug Dilday as the Safety Coordinator. Shown in the picture on the left are Craig Chown, Chief of General Services; Doug Dilday, Safety Coordinator; Francisco Alarcon, Deputy Secretary DJJ, and Bill Bankhead, Secretary DJJ.

Claims Payment Trends

The following two tables depict claim payments by agency for the previous year.

Table 1: Liability & Property

The table shows depicts general liability, federal civil rights, employment actions, auto liability, and property claim payments. The property information includes loss payments for both buildings and contents. Column 1 for each section represents the total number of claims with some payment made during the fiscal year and claims closed without payment during the fiscal year. Column 2 for each section represents the total dollars paid for that type of claim in FY 02-03, irrespective of the date of occurrence. The agencies are listed in location code order without regard to ranking for the columns.

Table 2: 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 01-02. Tracking claims per 100 FTE's is an industry standard of comparison for workers' compensation. Agencies with fewer 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. Individual universities are grouped into one entity for this table.

Liability and Property Claims Payments In FY 2002-2003

Table 1

Agency*	FTE Count FY 2002-2003	General Liability		Federal Civil Rights		Employment Actions		Auto Liability		Property Losses	
		# of Claims Paid (1)	Total \$ Paid (2)	# of Claims Paid (1)	Total \$ Paid (2)	# of Claims Paid (1)	Total \$ Paid (2)	# of Claims Paid (1)	Total \$ Paid (2)	# of Claims Paid (1)	Total \$ Paid (2)
Universities	54,136	135	\$754,869	29	\$503,574	56	\$1,176,508	122	\$290,649	30	\$264,015
Administrative Hearings	88	0	\$0	1	\$4,511	3	\$56,542	0	\$0	0	\$0
Agriculture	6,307	23	\$126,558	2	\$5,499	9	\$83,640	62	\$276,788	2	\$159,739
Business & Professional Regulation	1,888	1	\$13,296	6	\$791,130	4	\$24,930	13	\$33,425	0	\$0
Citrus	150	0	\$0	0	\$0	0	\$0	1	\$1,845	1	\$11,716
Community Affairs	529	0	\$0	0	\$0	1	\$13,006	0	\$0	0	\$0
Elder Affairs	373	0	\$0	1	\$21,927	1	\$3,530	0	\$0	0	\$0
Education	3,104	10	\$59,505	3	\$5,925	7	\$132,521	5	\$4,198	1	\$1,722
Agency for Workforce Innovation	4,140	3	\$7,884	0	\$0	2	\$10,973	0	\$0	0	\$0
Management Services	1,823	6	\$4,656	4	\$22,471	1	\$6,815	3	\$3,073	20	\$143,839
Office of the Governor	297	2	\$492	3	\$14,399	0	\$0	0	\$0	0	\$0
Agency for Health Care Administration	2,131	2	\$6,633	7	\$109,528	7	\$39,189	0	\$0	0	\$0
Highway Safety & Motor Vehicles	4,918	47	\$346,146	9	\$32,362	7	\$35,643	84	\$902,919	1	\$5,480
Insurance	2,567	18	\$160,085	12	\$115,913	10	\$185,646	6	\$13,264	0	\$0
State Board of Administration	198	0	\$0	0	\$0	1	\$136,506	0	\$0	0	\$0
Law Enforcement	1,895	8	\$69,504	10	\$21,285	3	\$31,397	22	\$75,092	0	\$0
Legal Affairs	1,102	1	\$3,223	7	\$11,678	2	\$850	1	\$378	0	\$0
Military Affairs	262	0	\$0	0	\$0	0	\$0	1	\$1,032	7	\$57,538
Environmental Protection	4,782	53	\$786,124	2	\$2,889	5	\$10,716	33	\$102,859	5	\$26,930
Florida Fish & Wildlife Conservation	2,541	24	\$85,848	1	\$94	3	\$54,821	36	\$84,155	0	\$0
Parole Commission	184	1	\$2,152	7	\$6,996	2	\$57,233	0	\$0	0	\$0
Revenue	5,723	7	\$13,010	2	\$4,846	10	\$163,714	2	\$1,233	0	\$0
State	709	1	\$28	2	\$90,853	2	\$35,083	0	\$0	1	\$18,701
Transportation	10,315	503	\$3,969,180	3	\$9,935	22	\$314,908	105	\$714,889	3	\$8,938
Public Service Commission	395	1	\$324	1	\$1,512	1	\$1,696	3	\$14,802	0	\$0
Lottery	525	2	\$960	1	\$1,325	1	\$1,052	2	\$4,158	0	\$0
Veterans' Affairs	540	4	\$108,974	0	\$0	0	\$0	0	\$0	0	\$0
Auditor General's Office	543	0	\$0	0	\$0	0	\$0	0	\$0	0	\$0
Florida Legislature	1,366	1	\$3,089	0	\$0	3	\$12,106	0	\$0	0	\$0
State Courts Systems	3,222	15	\$53,430	38	\$42,410	5	\$49,364	0	\$0	0	\$0
Justice	129	2	\$311	3	\$4,188	0	\$0	0	\$0	0	\$0
Public Defenders	2,805	8	\$17,011	5	\$12,223	2	\$14,815	0	\$0	0	\$0
State Attorneys	5,651	30	\$146,471	27	\$99,716	5	\$17,037	5	\$5,265	0	\$0
Pride	273	5	\$3,941	0	\$0	0	\$0	3	\$5,989	0	\$0
Children & Families	28,376	137	\$1,978,248	67	\$3,498,498	51	\$1,428,876	32	\$359,087	9	\$38,163
Health	14,057	67	\$1,024,908	7	\$107,259	21	\$354,951	6	\$127,400	0	\$0
Juvenile Justice	26,799	16	\$179,820	2	\$3,055	16	\$253,190	18	\$191,733	8	\$17,634
Corrections	57,414	312	\$770,629	318	\$1,456,824	73	\$1,927,531	47	\$254,093	16	\$137,129
Corporate (State Totals)	252,257	1,445	\$10,697,309	580	\$7,002,825	336	\$6,634,789	612	\$3,468,326	104	\$891,544

1) # of claims paid in FY 2002-2003 regardless of the occurrence of the claim.

2) Total \$ paid is the actual dollars paid in FY 2002-2003 regardless of the occurrence date of the claims.

Claims Payment Trends: Incurred Workers' Compensation Claim per 100 FTE

Table 2

Agency	Projected FTE's(1) FY 01-02	# of Claims With Some Amount FY 01-02(2)	# Claims With Some Amount /100 FTE's FY 01-02(2)
Agriculture	6,307	470	7.45
Lottery	525	39	7.43
Florida Fish & Wildlife Conservation	2,541	186	7.32
Children & Families	28,376	1,903	6.71
Highway Safety & Motor Vehicles	4,918	316	6.43
Environmental Protection	4,782	298	6.23
Health	14,057	727	5.17
Education	3,104	134	4.32
Transportation	10,315	433	4.20
Universities	54,136	1,967	3.63
Corrections	57,414	1,972	3.43
Insurance	2,567	78	3.04
Management Services	1,823	55	3.02
Business & Professional Regulation	1,888	52	2.75
Law Enforcement	1,895	51	2.69
Revenue	5,723	143	2.50
Agency for Health Care Administration	2,131	48	2.25
Juvenile Justice	26,799	580	2.16
State	709	14	1.97
Community Affairs	529	10	1.89
State Attorneys	5,651	106	1.88
Florida Legislature	1,366	24	1.76
Public Defenders	2,805	48	1.71
Legal Affairs	1,102	17	1.54
State Courts Systems	3,222	37	1.15
Agency for Workforce Innovation	4,140	46	1.11
AGENCIES WITH LESS THAN 500 FTE's			
Veterans' Affairs	540	69	12.78
Administrative Hearings	88	10	11.36
Parole Commission	184	12	6.52
Military Affairs	262	17	6.49
Citrus	150	8	5.33
Advocacy Center for Persons with Dis.	42	2	4.76
Elder Affairs	373	7	1.88
Office of the Governor	297	5	1.68
Public Service Commission	395	4	1.01
State Board of Administration	198	1	0.51
Justice	129	0	0.00
Corporate (State Totals)	247,343	9,843	3.98

1) Agency response to Annual Exposure Base Inquiry form for FY 2001-2002

2) As of June 30, 2003 CSKnowledge System; Claims frequency is compiled 12 months after the policy period ended.

Coverage Information for Fiscal Year: 2002-2003

I. Property Insurance

Effective Date: 1917

OVERVIEW: The State Risk Management Trust Fund provides reimbursement to State agencies for expenses incurred to repair or replace 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 lease 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.



State owned residence severely damaged by fire in Sumter 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 cellular telephone numbers for use in setting up appointments for damage assessment.

During FY 02-03, State agencies reported 117 claims, representing lightning, wind or windstorm, fire, vehicle, and explosion perils. Ninety lightning claims (77%) were reported, accounting for \$48,816 of incurred property damages. Agencies reported 13 wind or windstorm claims (12%), with \$128,820 of incurred property damages. There were 12 fire claims (11%) that accounted for the highest amount of property damage (\$214,791) among all perils. One claim each was reported for the explosion and vehicle peril. The final damage for these two claims was less than the \$2,500 policy deductible.

Damaging Natural Phenomena



Lightning strikes a building in Central Florida

Florida is the lightning capital of the United States. In particular, the west-central area of Florida, which includes Tampa, St. Petersburg and Orlando, has the highest frequency of lightning. Cloud-to-ground lightning strikes an average of 90 days a year, with each square mile in the region hit about 10 times annually.

Lightning caused 77% of property damage claims reported by State agencies.



Heavy rains caused flooding at State-owned Myakka Park in Central Florida

Property Data

NUMBER OF LOCATIONS: 20,669

BUILDING VALUES: \$ 10,017,041,911

CONTENT VALUES: \$ 3,881,856,532

RENTAL VALUES: \$ 184,239,913

TOTAL VALUES: \$ 14,083,138,356

FUNDING FOR FY 02-03: \$13,413,543.

NUMBER OF CLAIMS OCCURRING IN CURRENT FY: 111 ¹

INCURRED VALUE OF CLAIMS IN CURRENT FY: \$393,211

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 117 ²

NUMBER OF CLAIMS IN CURRENT FY: 297 ³

¹Represents the number of claims with FY 2002-2003 accident dates.

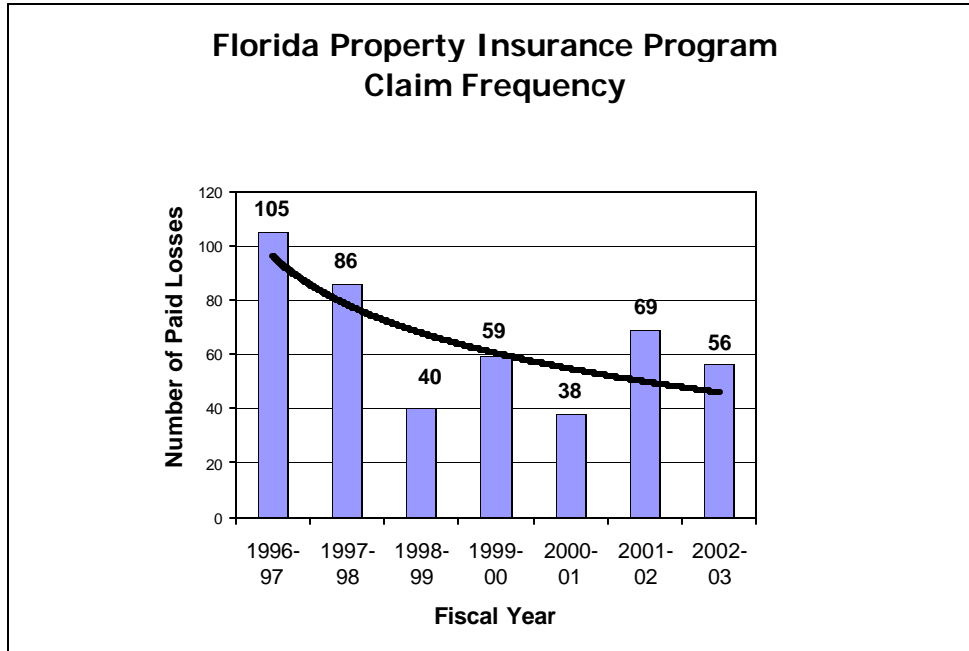
² Represents the number of claims reported in FY 2002-2003 regardless of accident dates.

³ Represents the number of claims worked in FY 2002-2003 regardless of accident dates

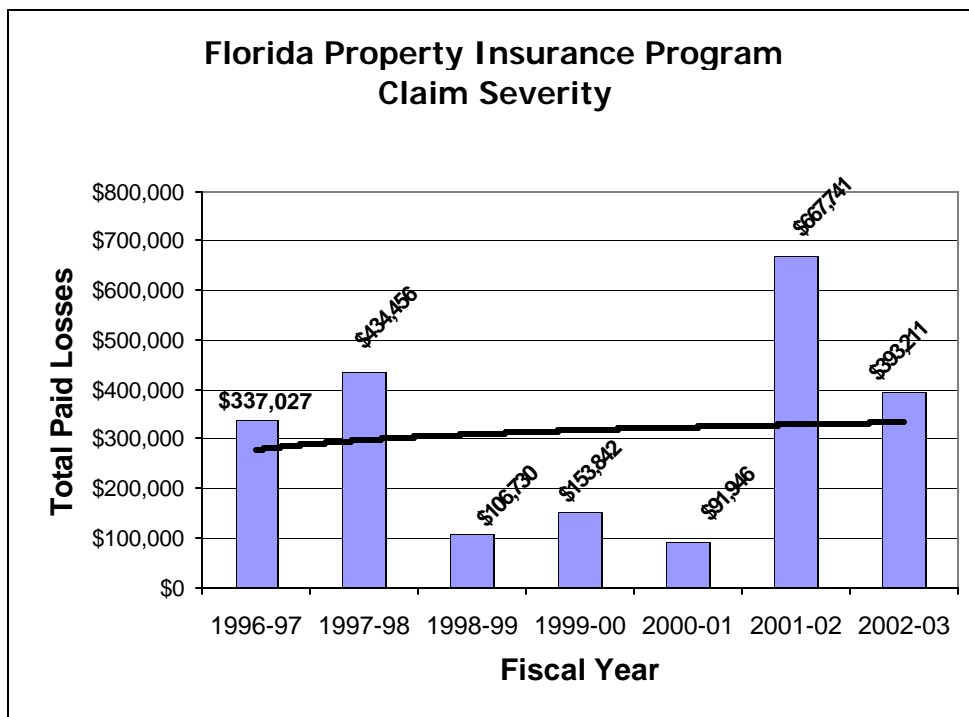
COMMERCIAL INSURANCE:

Each fiscal year, the State Risk Management Trust Fund purchases commercial insurance to cover catastrophic losses. For fiscal year 2002-2003, the State retained the first \$2,000,000 of losses for each occurrence with an annual aggregate retention of \$5,000,000 on all perils, except wind. The State retained the first \$4,000,000 of losses for each occurrence for wind with an annual aggregate retention of \$8,000,000. For each occurrence, the State had a \$70,000,000 limit of coverage for wind, a \$50,000,000 limit of coverage for flood, and a \$200,000,000 limit of coverage for all other perils, excluding wind and flood. This coverage was purchased during fiscal year 2001-2002 at a cost of \$10,595,000. Fortunately, the State did not incur any losses that required the use of its excess insurance coverage during fiscal year 2002-2003.

During fiscal year 2002-2003, the Division purchased excess property insurance to provide coverage during fiscal year 2003-2004 at a cost of \$6,876,800. The State retains the first \$2,000,000 of losses for each occurrence, with an annual aggregate retention of \$5,000,000 for all perils other than wind and flood. The State retains the first \$2,000,000 of losses for each occurrence, with an annual aggregate retention of \$20,000,000 for wind and flood coverage. For each occurrence, the State has a \$50,000,000 limit of coverage for flood, a \$70,000,000 limit of coverage for wind, and a \$200,000,000 limit of coverage for all other perils.



This chart shows the average number of paid losses gradually declining over the past several years as less severe weather has occurred and staff has mitigated the State's exposure to claims. The deductible for property claims increased from \$500 to \$2,500 effective March 2001. (The flood deductible remains at \$500 in conjunction with the National Flood Insurance Program.)



Although the average number of losses has declined, the total amount paid in losses has climbed slightly.

II. Workers' Compensation

Effective Date: July 1, 1972

OVERVIEW: During FY 02-03, Risk Management provided workers' compensation coverage to some 219,493 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. Contract/Administrator attorney firms under the supervision of staff personnel defend all claims in litigation.

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 and provides coverage to employees in other states. The purchase also resulted in a program cost reduction for calendar year 2003.

Since January 1, 1997, Risk Management has contracted with vendors to provide managed care services. Medical care is "managed" by medical case managers who are registered nurses, or supervised by registered nurses, in conjunction with physician medical care coordinators.

The contracted vendor for claims with a date of accident from January 1, 1997 through December 31, 2002 is Humana. 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. Beginning with dates of accident on January 1, 2003, the new provider is CorVel. Under the new contract, CorVel is responsible for providing medical case management for a period of three years.

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. One hundred ten cases were referred to the SIU in FY 01-02, and 116 cases in FY 02-03.

Workers' Compensation Data

NUMBER OF COVERED PERSONS: 219,493

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 based on that agency's losses and number of covered persons. Through assessments, each agency pays its proportionate share of the amount allocated to the Division each Fiscal Year for Payment of claims and operating expenses. This proportionate amount is based on each agency's experience (losses) and exposure (number of covered persons).

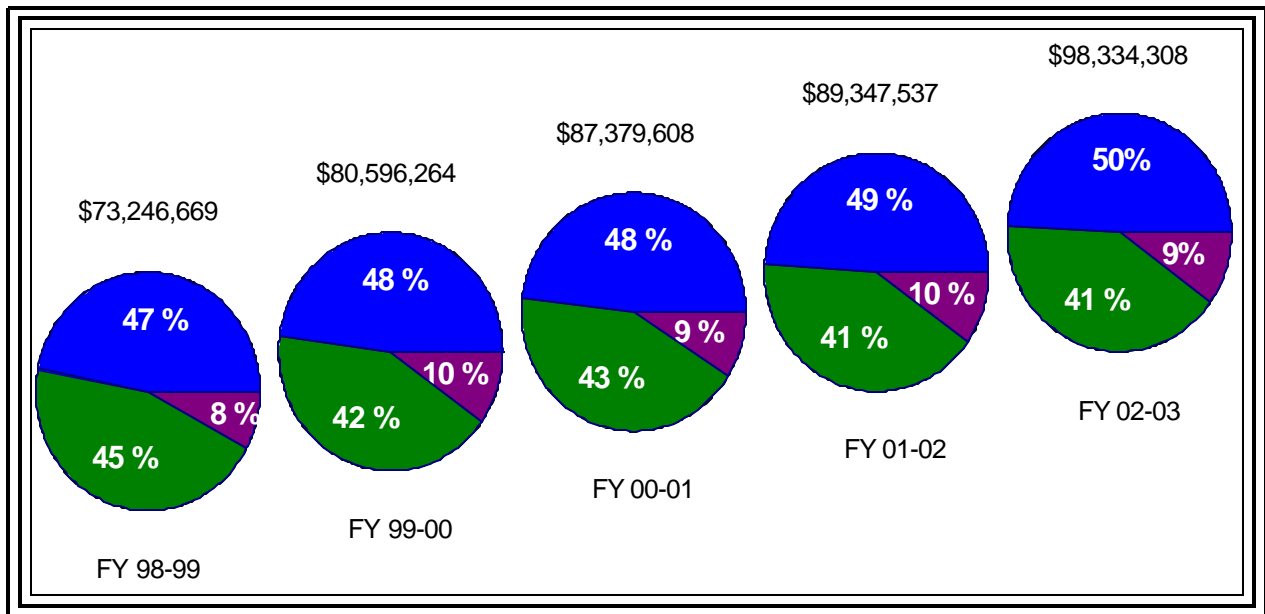
FUNDING FOR FY 02-03: \$90,651,491

NUMBER OF CLAIMS OCCURRING IN CURRENT FY:	14,859
NUMBER OF CLAIMS REPORTED IN CURRENT FY:	14,978
NUMBER OF CLAIMS WORKED IN CURRENT FY:	25,393

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.

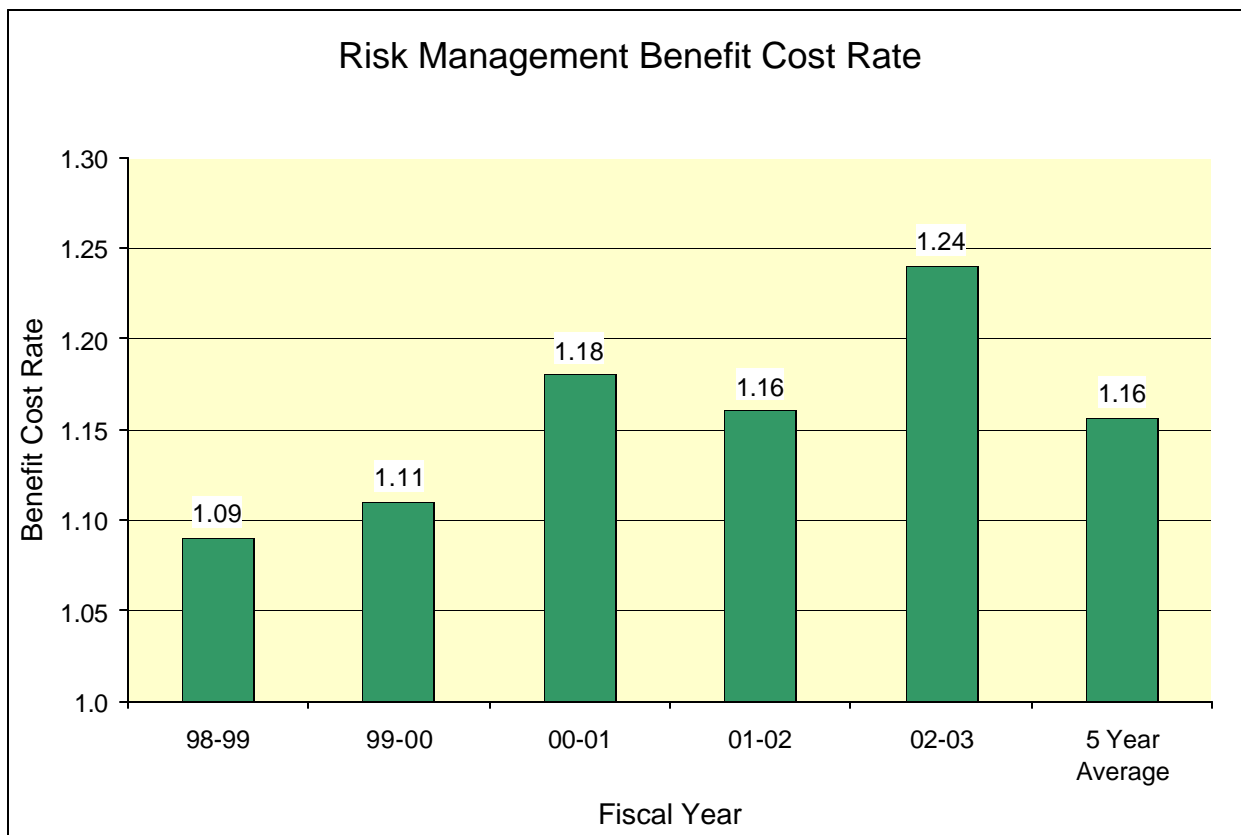
Relative Cost of Workers' Compensation Benefits



BLUE = Medical Payments
GREEN = Indemnity Payments
PURPLE = Expenses/Fees

The Benefit Cost Rate

The Benefit Cost Rate (BCR) is a nationally recognized measurement for comparison of workers' compensation costs among 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. 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 1.16, which is well below the national average and considerably below the state average for all employers within the State.

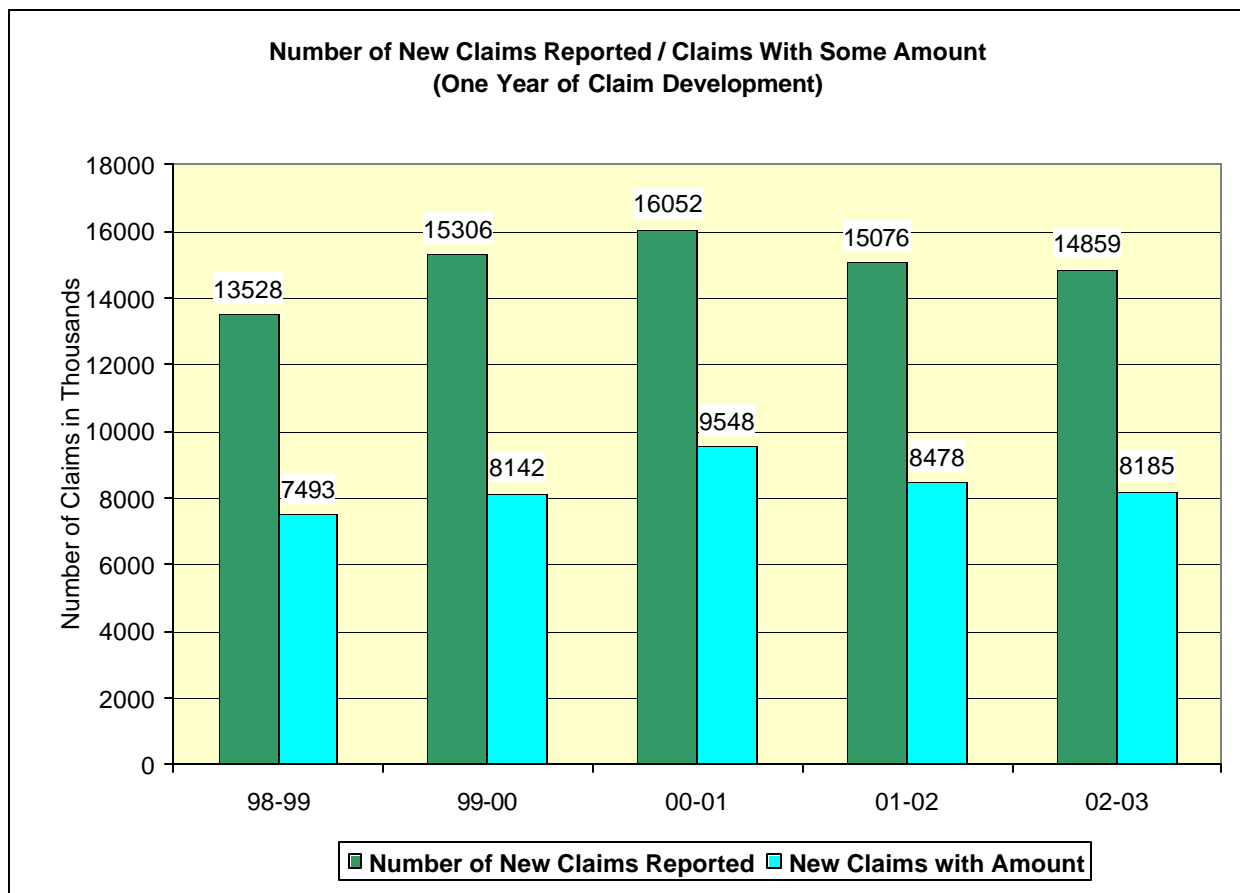


Relative Frequency of Workers' Compensation Claims

Over the last five-year period, FY 98-99 through FY 02-03, an average of 15,625 new claims were reported to Risk Management each year. Of the claims reported during FY 02-03, as of September 22, 2003, 9.6% resulted in the payment of lost time benefits while 90.4% were medical only claims. Over the past four fiscal years, there has been an average of three employee job related deaths per year.

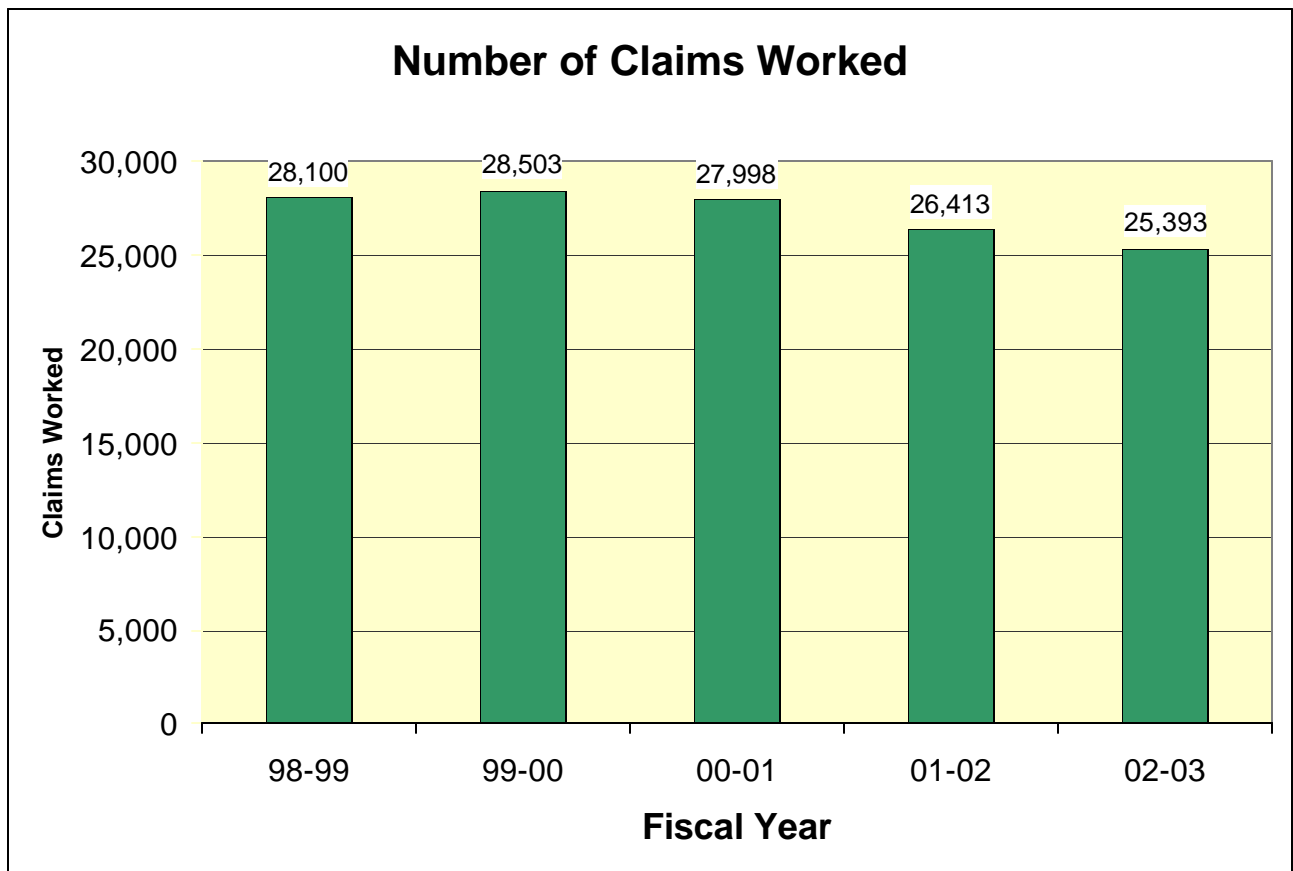
Frequency Analysis of FY 02-03 Claims

As of June 30, 2003, there had been 14,859 injuries reported to Risk Management with an accident date in FY 02-03. Of these 14,859 injuries, 8,185 had some monetary value (paid or reserved) as of September 22, 2003 when the data was extracted from computer records. 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 (at the time when annual report queries were generated), increased in FY 99-00 and FY 00-01, and declined in both FY 01-02 and FY 02-03.



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. The current annual premium and cumulative premiums are below.

CURRENT ANNUAL PREMIUM PAID:	\$2,000,000
CUMULATIVE PREMIUMS PAID:	\$7,128,553

III. General Liability

Effective Date: July 1, 1974

OVERVIEW: In accordance with Chapter 284.30, Florida Statutes, this program was 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 Chapter 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.

General Liability Data

NUMBER OF COVERED PERSONS: 221,049, including 26,390 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 pays its proportionate share of the amount allocated to the Division each Fiscal Year for payment of claims and operating expenses. This proportionate amount is based on each agency's experience (losses) and exposure (number of covered persons).

FUNDING FOR FY 02/03: \$12,753,277

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 1,445

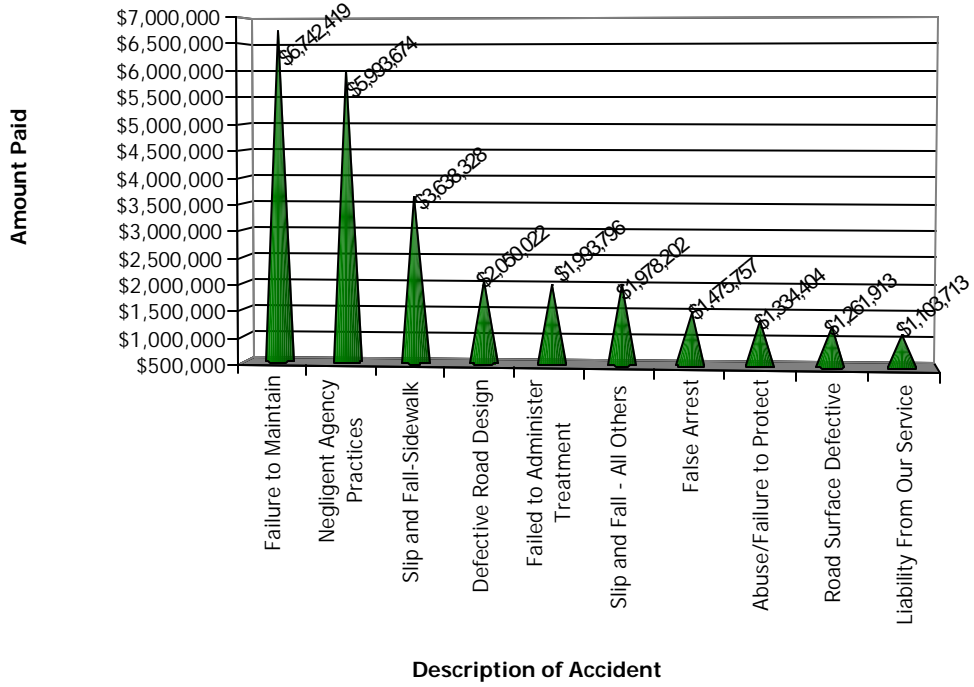
NUMBER OF CLAIMS WORKED IN CURRENT FY: 3,624

COMMERCIAL INSURANCE: None CURRENT FY PREMIUMS PAID: 0

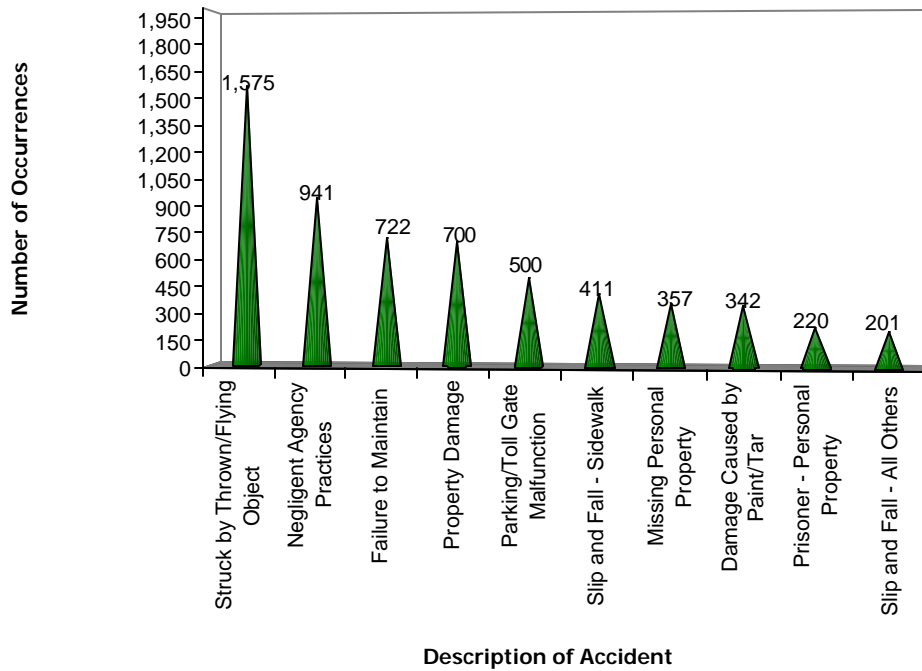
CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/03

Cost of General Liability Claims For FY's 98/99 Through 02/03



Frequency of General Liability Claims Reported for FY's 98/99 Through 02/03



IV. Fleet Automobile Liability

Effective Date: July 1, 1973

OVERVIEW: In accordance with Chapter 284, Part II, Florida Statutes, this program was 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 employees, agents or volunteers 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 Chapter 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.

Fleet Automobile Liability Data

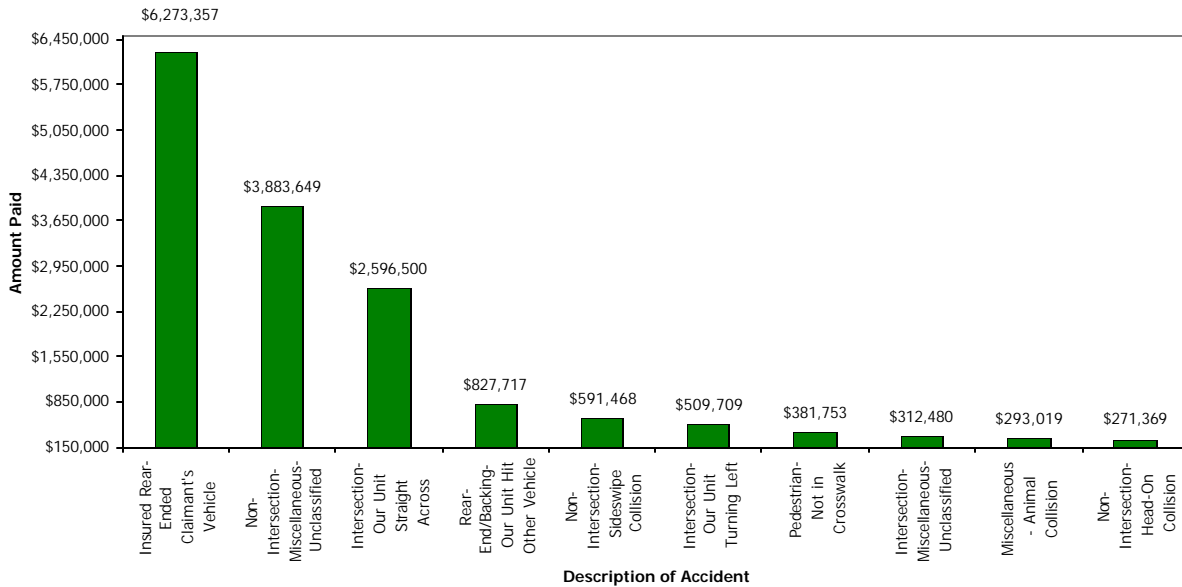
NUMBER OF MOTOR VEHICLES: 25,269

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

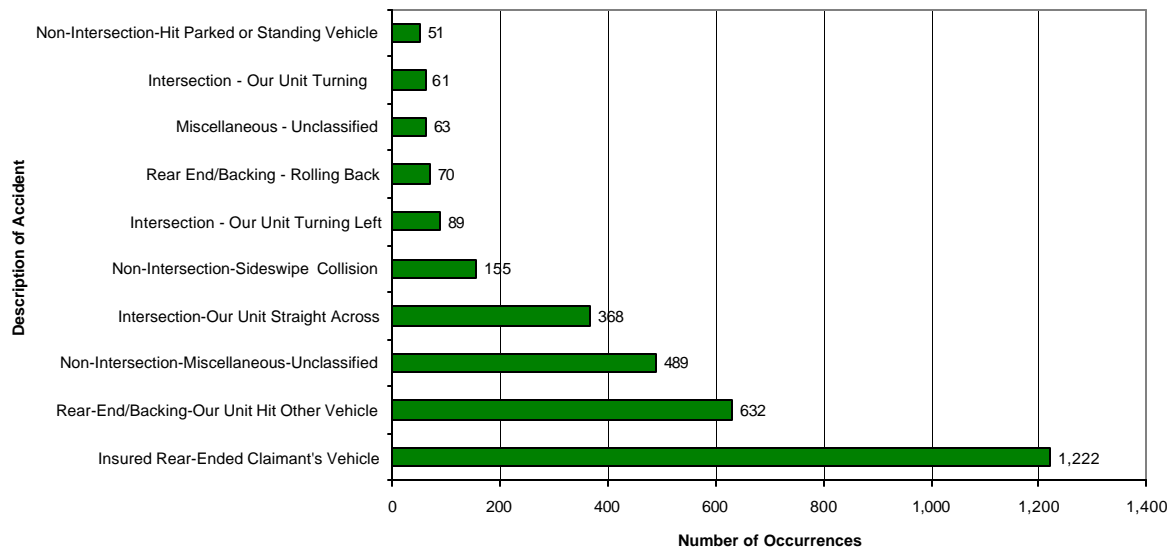
METHOD OF FUNDING: Each agency's share of the cost of the program is a direct allocation based on that agency's losses and number of covered persons. Through assessments, each agency pays its proportionate share of the amount allocated to the Division each Fiscal Year for payment of claims and operating expenses. This proportionate amount is based on each agency's experience (losses) and exposure (number of vehicles).

FUNDING FOR FY 02/03: \$4,810,447

Cost of Automobile Liability Claims For FY's 98/99 Through 02/03



Frequency of Automobile Liability Claims Reported for FY's 98/99 Through 02/03



Number of claims reported in current FY : 668
 Number of claims worked in current FY: 1,167

COMMERCIAL INSURANCE: None Current Fy Premiums Paid: 0
 Cumulative Premiums Paid: 0

AS OF: 06/30/03

V. Federal Civil Rights/Employment Claims

Effective Date: June 5, 1979

OVERVIEW: In accordance with Chapter 284.30, Florida Statutes, this program was 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 U.S.C 1983 (and other similar federal statutes), plaintiff attorney fees/awards (where so provided by the covered federal statutes), employment discrimination actions filed under 42 U.S.C 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.

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.

Federal Civil Rights/Employment Claims Data

NUMBER OF COVERED PERSONS: 217,155, including 20,527 statutory FTE's.

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

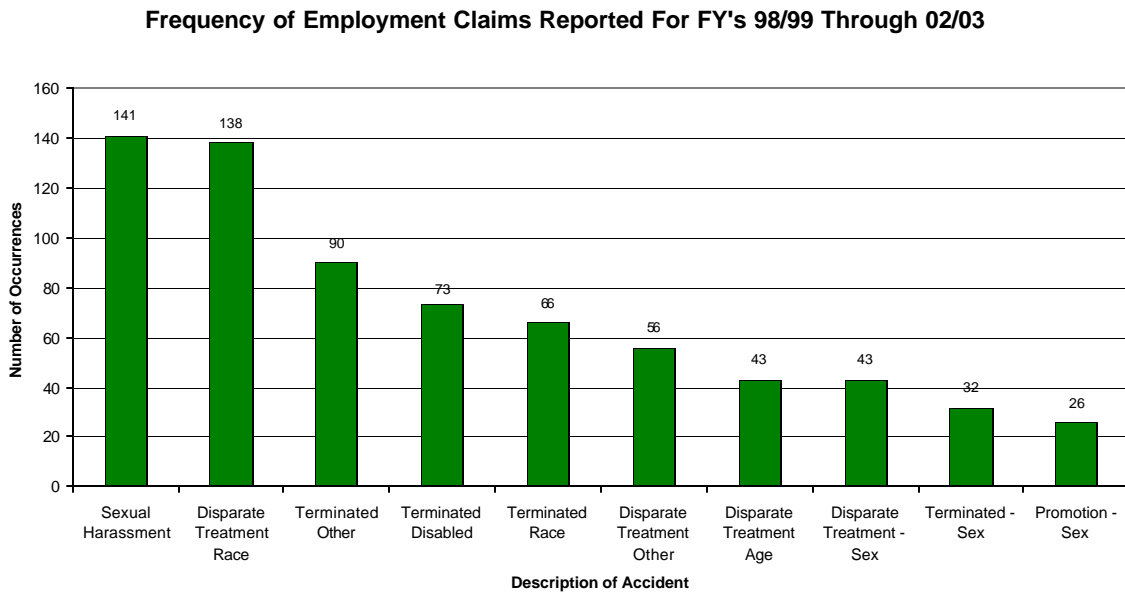
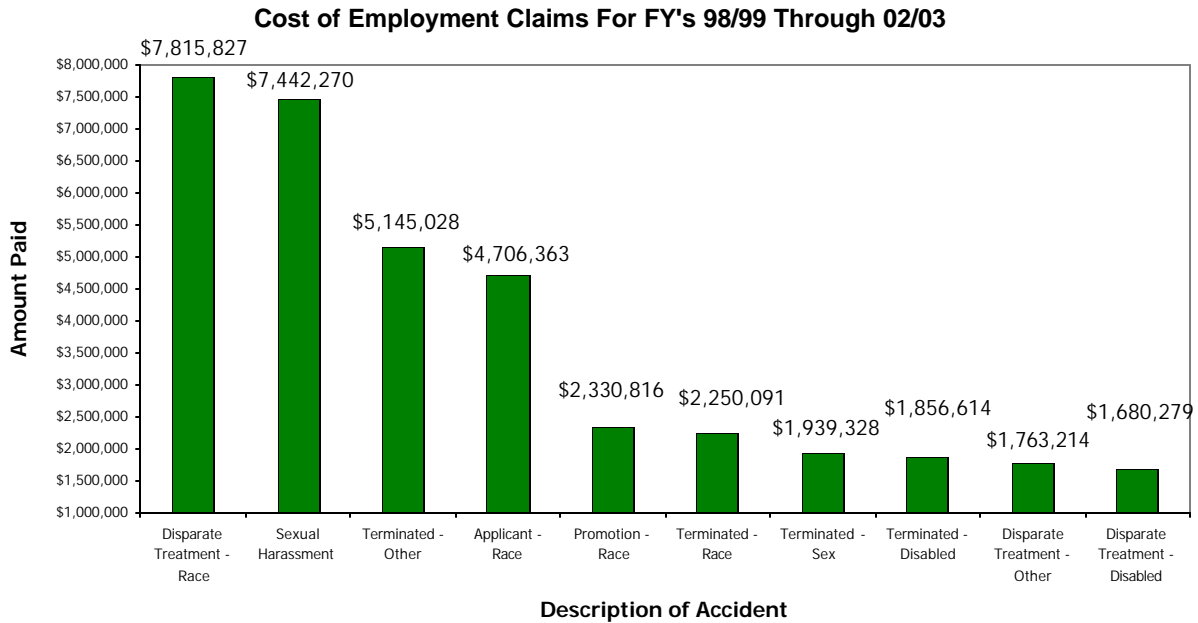
METHOD OF FUNDING: Each agency's share of the cost of the program is a direct allocation based on that agency's losses and number of covered persons. Through assessments, each agency pays its proportionate share of the amount allocated to the Division each Fiscal Year for payment of claims and operating expenses. This proportionate amount is based on each agency's experience (losses) and exposure (number of covered persons).

FUNDING FOR FY 02/03: \$28,638,938

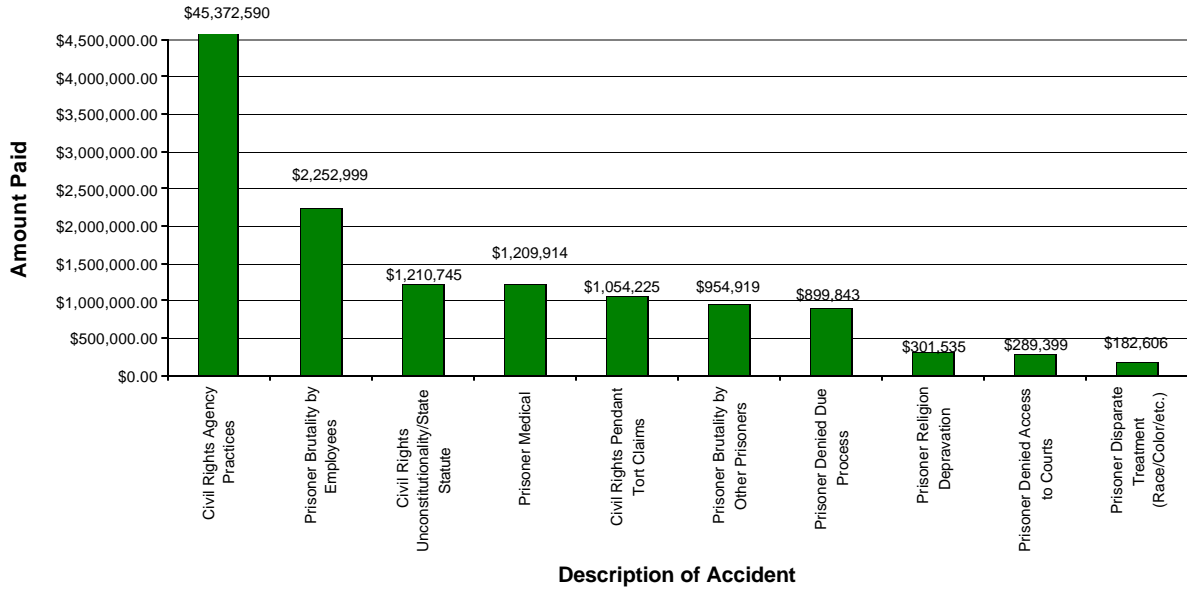
NUMBER OF CLAIMS REPORTED IN CURRENT FY: 468
 NUMBER OF CLAIMS WORKED IN CURRENT FY: 1,432

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

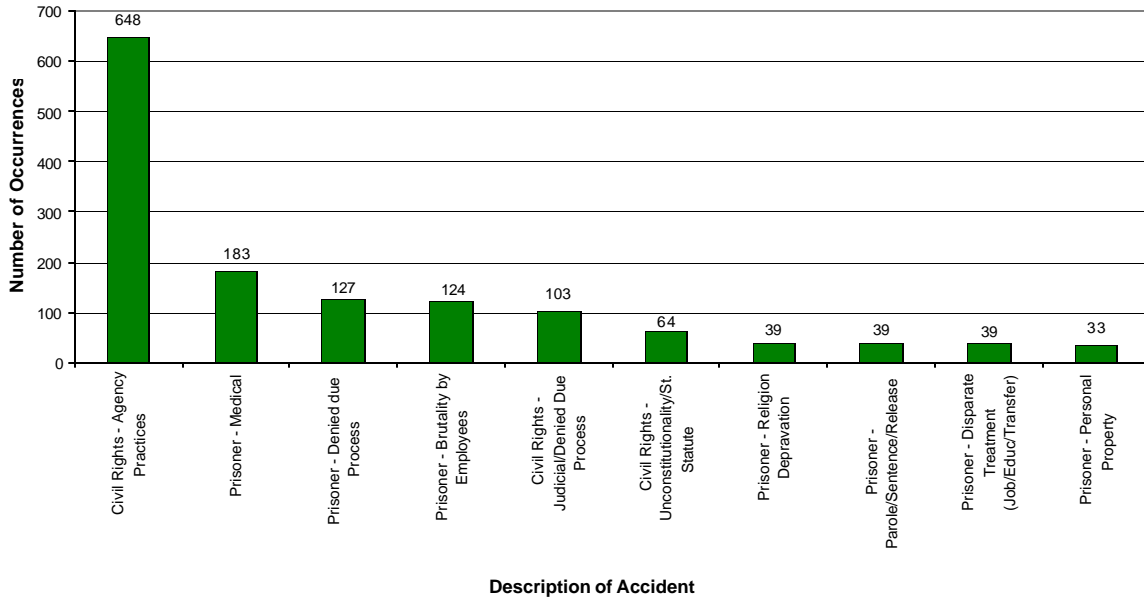
AS OF: 06/30/03



Cost of FCR (Non-Employment) Claims For FY's 98/99 Through 02/03



Frequency of FCR (Non-Employment) Claims Reported For FY's 98/99 Through 02/03



VI. Court-Awarded Attorney Fees

Effective Date: June 5, 1979

OVERVIEW: In accordance with Chapter 284.30, Florida Statutes, this program was 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.

Court-Awarded Attorney Fees Data

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 based on that agency's losses and number of covered persons. Through assessments, each agency pays its proportionate share of the amount allocated to the Division each Fiscal Year for Payment of claims and operating expenses. This proportionate amount is based on each agency's experience (losses) and exposure (number of covered persons).

FUNDING FOR FY 02/03: None

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 2

NUMBER OF CLAIMS WORKED IN CURRENT FY: 2

COMMERCIAL INSURANCE: None CURRENT FY PREMIUMS PAID: 0

CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/03

**THE DEPARTMENT OF MANAGEMENT SERVICES
STATE PURCHASING**

ANNUAL REPORT
FY 02-03

Florida Insurance Procurement Program

William S. Simon, Secretary
and
Frederick J. Springer, 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 provide effective and efficient customer service, insurance advice and insurance procurement. If it is determined that coverage cannot be provided by the State Property or 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 02-03:

Total Premium \$24,382,338.07

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 \$0

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: 02-03

Detailed underwriting information is available for review at the Department of Management Services, Division of State Purchasing, 4050 Esplanade Way, Tallahassee, FL 32303.

Name: Accident and Health 477-090

Policy	Policy Number	User Notes
Accident & Medical	21SR280764	Statewide Primary Camp
Accident & Medical	21SR280766	Statewide Excess Camp Program
Accidental Death & Dismemberment Insurance	ETB107421	Law Enforcement
Accident & Medical	FLD022889CT	Catastrophic
Accident & Medical	FLD0236063BC	Excess Coverage

Name: Aircraft 477-270

Policy	Policy Number	User Notes
Aviation Insurance	AV479077	

Name: Automobile 477-360

Policy	Policy Number	User Notes
Automobile Insurance	20UENGW4531	

Name: Boiler & Machinery 477-450

Policy	Policy Number	User Notes
Boiler & Machinery Insurance	BM1098567436	

Name: Crime coverage 477-630

Policy	Policy Number	User Notes
Crime Insurance	CCP0045552	Statewide Crime Insurance

Name: Excess Property 477-960

Policy	Policy Number	User Notes
Excess Property Coverage	Various	Florida Property Insurance Trust Fund, Risk Management-

Name: Inland Marine

Policy	Policy Number	User Notes
Inland Marine Insurance	6611618	EDP Insurance
Inland Marine Insurance	HF00ABCD	Fine Arts
Inland Marine Insurance	HF01ABJU	Fine Arts
Inland Marine Insurance	MXI97502156	Miscellaneous Property Insurance
Inland Marine Insurance	N0009951A	Miscellaneous Video/Equipment
Inland Marine Insurance	PST321849	Computer Equipment
Inland Marine Insurance	3210891777	Contractor's Equipment
Inland Marine Insurance	Binder FSU	Trip Transit
Inland Marine Insurance	FDOTAJG03	Bridge, Property and Business Income

Name: Liability 477-810

Policy	Policy Number	User Notes
General Liability Insurance	20UENLZ3487	Tower Liability
Professional Liability	2824094	Educator's Professional
Liability Insurance	NF0053	Nuclear Site
Malpractice Insurance	FL003517	Dental

Name: Ocean Marine 477-910

Policy	Policy Number	User Notes
Ocean Marine Insurance	H2305167	

Name: Property coverage 477-960

Policy	Policy Number	User Notes
Property	EERD34077319	Nuclear Property
Property	CCC7783967	Environmental Cost Cap

Name: Worker's Compensation 477-990

Policy	Policy Number	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.***