

The State of Florida Division of Risk Management

Annual Report
2003-2004 Fiscal Year



The first seal of the State of Florida approved by the Legislature in 1868.

Tom Gallagher
The Chief Financial Officer of the State of Florida
January 1, 2005

Table of Contents

The State of Florida Risk Management Program.....	4
1. Mission.....	4
2. Management of Risk.....	4
3. Litigation Management.....	5
4. Organization of the Division of Risk Management.....	5
5. Financial Information.....	8
6. Office of the Director.....	11
7. Risk Services.....	12
Coverage Information for Fiscal Year: 2003-2004.....	20
1. Property Insurance.....	20
2. Workers' Compensation.....	22
3. General Liability.....	28
4. Fleet Automobile Liability.....	28
5. Federal Civil Rights/Employment Claims.....	30
6. Court-Awarded Attorney Fees.....	31
FLORIDA INSURANCE PROCUREMENT PROGRAM.....	37



TOM GALLAGHER
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

January 1, 2005

Dear Colleagues:

The following annual report has been produced to provide claims data and information concerning the State Risk Management Trust Fund and programs. This annual report may also be read in its entirety on our website at <http://www.fldfs.com/Risk/>.

We are continuing our efforts to obtain excess property insurance premiums for state buildings and contents at a reasonable premium. This year we increased our self-insured retention level from \$20 to \$40 million dollars, which resulted in our obtaining additional coverage for an overall reduced premium.

We also purchased and implemented this year a new claims administration data system. Among several of the new features is the ability of agencies to have better access and more information about their specific claims activity. Agencies will be able to not only review their activity but also create reports to identify causes, locations, etc, of incidents. We look forward to this feature enhancing our loss prevention efforts.

We will continue to strive in all coverage areas to provide quality claims service at the most reasonable costs possible. As always, we appreciate and welcome your input and support of our mission.

Sincerely,

A handwritten signature in black ink that reads "Trilly Lester". The signature is written in a cursive, flowing style.

Trilly Lester, Director

TML/web

The State of Florida Risk Management Program

1. 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.

2. Management of Risk

The Program currently utilizes self-insurance, commercial insurance coverage, or a combination of both for certain risks. The information that follows this section provides 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 insurance policy is in force. For perils other than wind and flood, State property is self-insured for the first \$2 million of losses for each occurrence, with an annual aggregate of \$5 million. For perils other than wind and flood, the excess policy provides a maximum coverage of \$200 million, after which the State becomes self-insured again. For wind and flood perils, State property is self-insured for the first \$2 million of losses for each occurrence with an annual aggregate of \$40 million. For wind perils, the excess policy provides a maximum coverage of \$85 million, after which the State becomes self-insured again. For flood perils, the excess policy provides a maximum coverage of \$50 million, after which the State is self-insured again.

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 first obtained effective January 1, 1998 and is annually renewed. This policy acts to provide catastrophic coverage.

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. A report, beginning on [page 36](#), details the nature of coverages purchased by the Department of Management Services.

3. 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.

4. 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

In addition to providing coverage, 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. 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
Denzil Weimorts, Bureau Chief (as of 10/1/2004)

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.

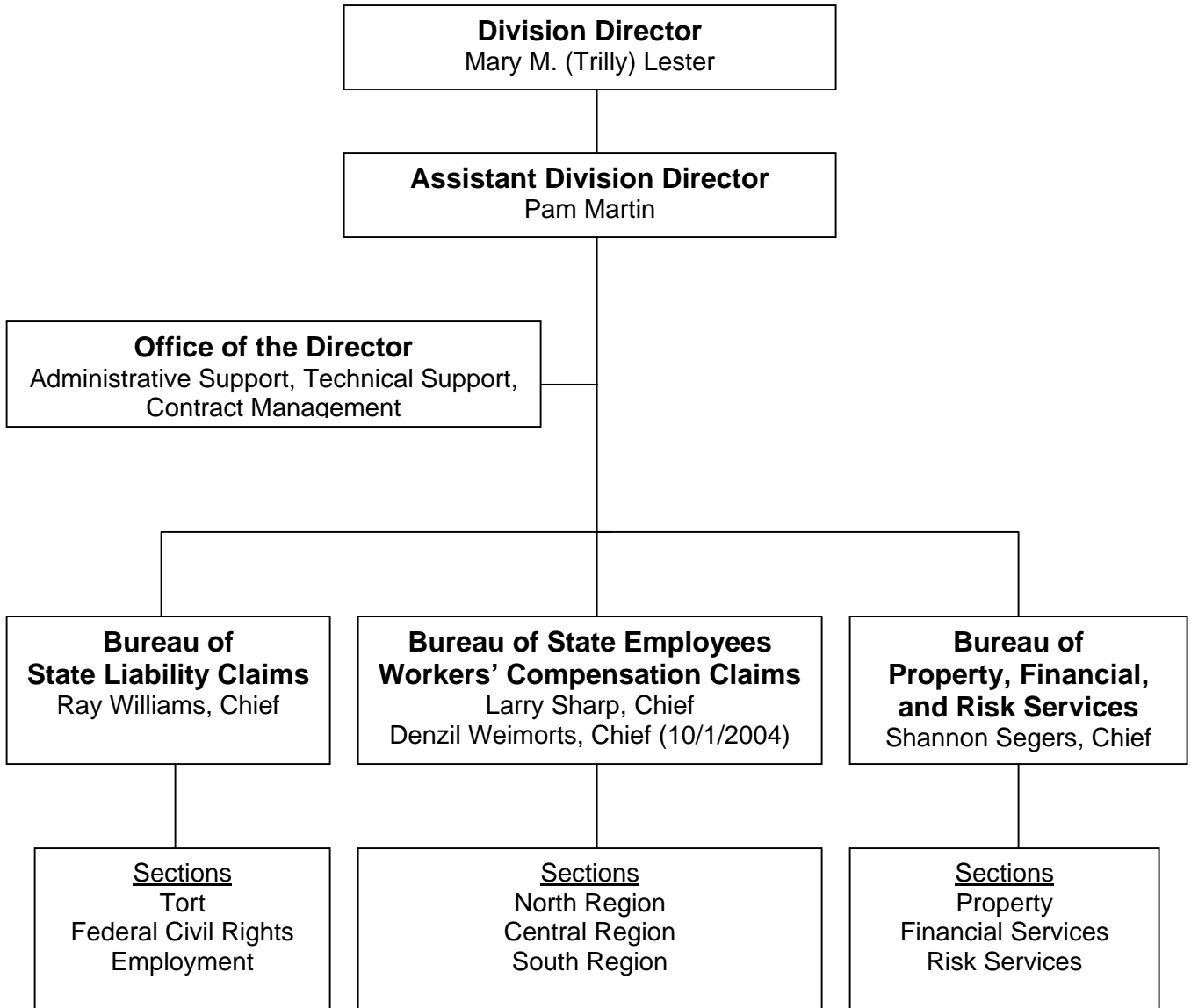
The Financial Section was established in 1972 to process claim payments requested by the Bureau of Workers' Compensation, Property, and State Liability Claims. The financial data that has developed because of this disbursement service is utilized by management to impart critical information about the 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 Risk Services section has the responsibility for training the Safety Coordinators appointed by each agency. They also provide technical consulting and training resources to the Safety Coordinators.

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



5. 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 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 93-94 through FY 03-04. Essentially, it reflects that if the program ceased operations as of June 30, 2004, participating State agencies would pay an estimated \$1.024 billion in existing claims obligations payable in future years. This estimated liability consists of the following estimates by coverage type:

Worker's Compensation:	\$786.2 million
Federal Civil Rights:	\$181.4 million
General Liability:	\$ 46.6 million
Automobile Liability:	\$ 8.4 million
Property:	\$ 1.8 million
Total Estimated Accrued Liability	\$1.024 billion

(Amounts based on June 30, 2004 actuarial analysis)

Method of Casualty Premium Calculation

Each fiscal year's premium requirement is determined by retrospective rating. The premium calculation is performed just before the beginning of the fiscal year. 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 Statute) 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 a ten-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 equivalents (FTE) positions, 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 on 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 in the fiscal year. The allocation is then factored into the legislative appropriation for the upcoming budget year.

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.

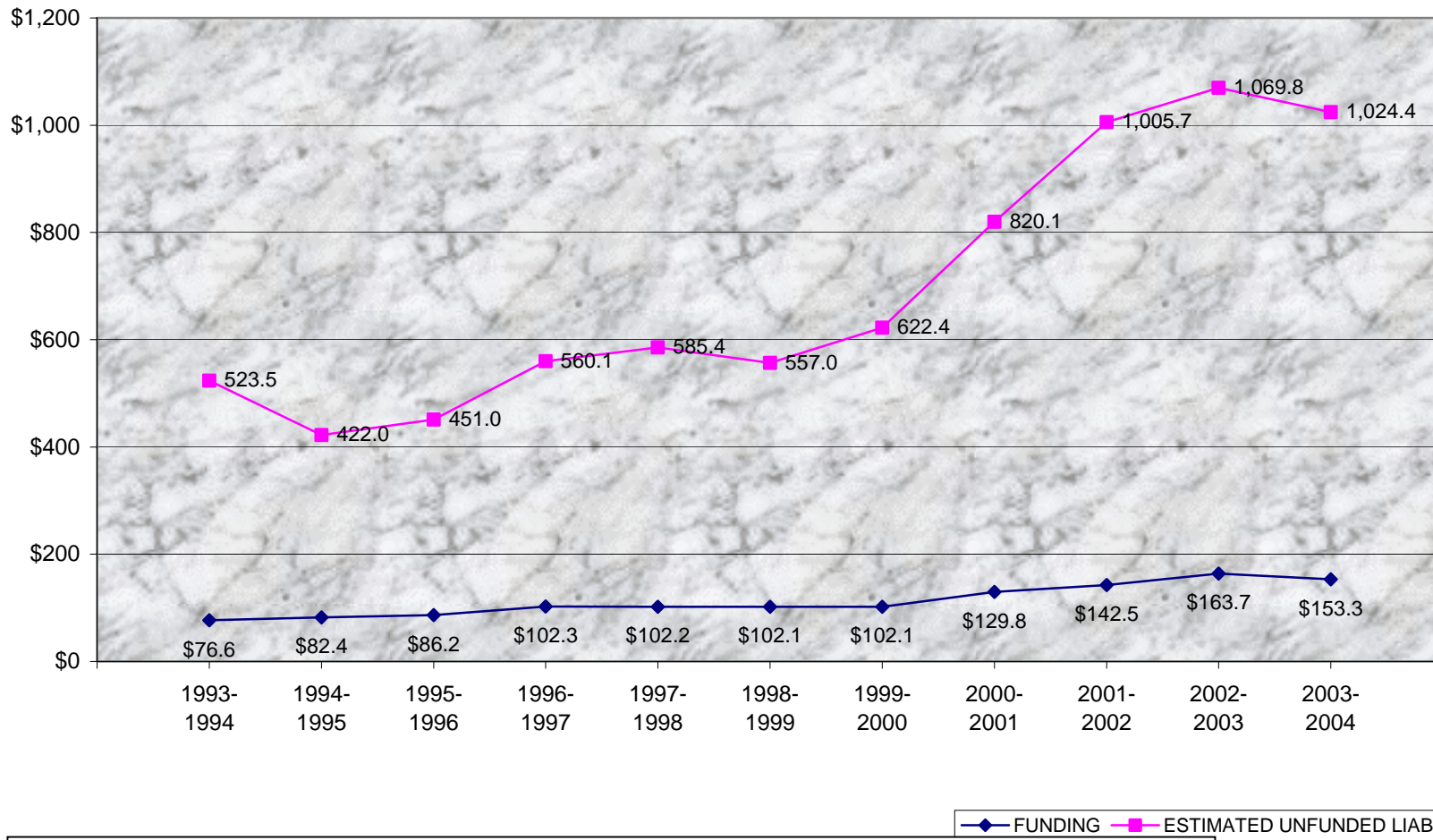
1) A base premium is calculated for each insured location by multiplying the total insured values by the rate per \$100 of coverage. The rate per \$100 is determined individually for each insured location using assigned fire rates and extended coverage rates based on construction, occupancy and location. 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.

2) The experience portion of the premium is based on a five-year loss history for each of the agency's policies as compared to the total five-year loss history for the state. The loss data amount for each agency policy is divided by the loss data total, then multiplied by the experience premium amount.

3) The exposure portion of the premium is derived from the base premium calculated for each insured location, and it represents the potential for loss due to the property's value. The base premium amount of each agency's policy is divided by the total base premium amount for the state, and then multiplied by the exposure premium amount.

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. The experience premium plus the exposure premium equals the final premium to be collected from all state agencies. The total Fund Premium is determined annually by the legislature.

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



Notes:

- 1) Estimated accrued liability amounts are discounted to present value starting with FY 94-95. Before that year's estimates, amounts shown are not discounted.
- 2) Estimated accrued liability amounts are derived from actuarial studies of the trust fund for the years shown.
- 3) Funding and liability amounts are not included for the property program through FY 99-00, which was merged into the fund at the end of FY 99-00. Beginning with FY 00-01, funding and liability amounts for the property program are included.

6. 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 the automation of 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 are expanding our Electronic Document Interchange (EDI) capabilities, enhancing the use of Electronic Fund Transfer (EFT) for bill processing/payment, and integrating our claims system with our 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 also monitors 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.

7. 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:

- * annually review each agency's safety program through self-evaluations submitted by each agency's Safety Coordinator;
- * risk and loss consultations and analysis;
- * safety and loss prevention training;
- * maintaining a loss prevention video library;
- * creation of a bi-monthly safety and loss prevention news letter, Loss Prevention Mention (see Highlights of Program Section);
- * coordinating the state's Interagency Advisory Council (IAC) on Loss Prevention; and
- * maintaining loss prevention resources on a secure website for use by agency Safety Coordinators.

On behalf of the IAC, an annual report is prepared for the Governor's Office that summarizes the current state of loss prevention for State agencies. This report is due to the Governor by January 15.

The IAC is comprised of 39 members 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. 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 is also the IAC's liaison to STARS, a claims administration software package that the IAC members access to monitor their claims. This database 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 past year, state of Florida employees have kept their workers' compensation claims per 100 Full Time Equivalent Employees (FTE) below the national averages. For the past full reporting year, FY 02-03, that includes an 18-month claim development period, the state recorded 4.44 claims per 100 FTE's down slightly from 4.46 claims per 100 FTE's in FY 01-02. This figure compares favorably to the national average of 5.7 claims per 100 FTE's in 2001 (source - U.S. Department of Labor Statistics).

During fiscal year 2003-2004, Risk Services was instrumental in implementing the change from the Corporate System's claims administration system to the new STARS system in respect to our external customers, the agencies of the state of Florida. Risk Services has provided training, report building and consultations on the STARS product. We have also built a section in our website that is dedicated to the STARS product and its use.

Risk Services' newsletter, the *Loss Prevention Mention* (LPM) is in its second year of production. This professional newsletter has received high praise from our customers. During the fiscal year, we created 69 pages with 100 safety articles and 121 links to other safety resources.

Risk Services has created a secured website, *SC Toolbox*, within our open website to display the LPM and other copyrighted materials. For the year, Risk Services has expanded the *SC Toolbox* to include our new interactive Safety Coordinator's Manual along with the STARS section. This electronic manual is 139 pages long, down from the over 600-page paper manual we provided in the past to the Safety Coordinators. Imbedded in the manual are multiple links to the original material referred to in the manual and other safety related resources. Now the Safety Coordinators will have access to the most current manual by entering our website. By converting the Safety Coordinators Manual to an electronic version, Risk Services has avoided using 30,000 pages of paper that would have been used if paper manuals had been produced. We are still posting all of our other safety information and training materials in the SC Toolbox. Included in these materials are all of Risk Services' training presentations, Risk Services forms, our video library manual and a listing of important Safety Websites in the SC Toolbox.

The following figures represent our activities and services to our customers, the agencies of the state of Florida, for FY 03-04:

• Training and Safety Consultations Units **219.8 Units**
(Unit = 8 hours safety training or safety consultations provided to an agency or agencies.)

• Training Satisfaction Performance **100%**

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.

• Video Loans **56**



In 2002 Risk Services 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 in real numbers 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 2003, the winner was the Department of Fish and Wildlife Conservation Commission. Shown in the picture on the left are Trilly Lester, Division Director, Division of Risk Management; Shannon Segers, Bureau

Chief of Property, Financial, Risk Services, Division of Risk Management; Pam Martin, Assistant Division Director, Division of Risk Management; and Whit Springfield, Assistant Director of Finance and Budget, Department of Fish and Wildlife Conservation Commission.

Statistical Information

The following four tables depict historical claim payments by agency for the various coverage lines.

Table 1: AVERAGE 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 02-03. Tracking claims per 100 FTE's is an industry standard of comparison for workers' compensation. Agencies with less than 500 FTE's need to be considered differently from the larger agencies. The small number of FTE's in those agencies may create actuarially misleading assumptions in their outcomes. Individual universities are listed separately at the bottom of the table. The Rate of Change in the far right column is the change or growth in claims per 100 FTE's from year one (FY 2000-01) to year three (FY 2002-03). ***The agencies are listed by location codes in the State's claim system without regard to ranking for the columns.***

Tables 2 through 4: AVERAGE COST PER CLAIM

These three charts represent the two major liability claim costs and property claim costs. The two liability sections are: 1) general and auto liability and 2) federal civil rights and employment discrimination liability. The property section covers all property claim payments, building and contents, for State-owned property. The first column in each yearly bracket represents the total number of claims paid during that fiscal year. Column two in each yearly bracket represents the total dollars paid for that type of claim that fiscal year. Column three for each section represents the average cost per claim for this section. ***The agencies are listed in sequential location code order that follows the State's claims administration system without regard to ranking for performance.***

Table 1: Workers' Compensation

Agency	FY 2000-01			FY 2001-02			FY 2002-03		
	# FTE's (2)	# Claims (3)	Rate (4)	# FTE's (2)	# Claims (3)	Rate (4)	# FTE's (2)	# Claims (3)	Rate (4)
DIVISION OF ADMINISTRATIVE HEARINGS	83	13	15.06	88	10	10.93	277	12	4.17
AGRICULTURE AND CONSUMER SERVICES	3,583	775	20.80	6,307	458	6.98	5,977	416	6.69
BUSINESS REGULATION	1,905	74	3.74	1,888	52	2.65	1,715	53	2.97
CITRUS	176	4	2.19	150	8	5.13	120	2	1.60
COMMUNITY AFFAIRS	590	13	2.12	529	10	1.82	493	6	1.17
DEPARTMENT OF ELDER AFFAIRS	410	10	2.35	373	7	1.80	373	12	3.09
EDUCATION	1,807	172	9.15	3,104	134	4.15	3,281	113	3.31
AGENCY FOR WORKFORCE INNOVATION	0	54	0.00	0	44	0.00	1,663	79	4.57
MANAGEMENT SERVICES	1,791	55	2.95	1,823	54	2.85	1,569	43	2.64
OFFICE OF THE GOVERNOR	301	8	2.56	297	5	1.62	285	3	1.01
AGENCY FOR HEALTH CARE ADMINISTRATION	2,211	61	2.65	2,131	48	2.17	1,969	40	1.95
HIGHWAY SAFETY AND MOTOR VEHICLES	5,006	306	5.88	4,918	309	6.04	4,821	325	6.48
DEPARTMENT OF FINANCIAL SERVICES	2,583	118	4.39	2,567	75	2.81	2,651	75	2.72
STATE BOARD OF ADMINISTRATION	221	2	0.87	198	1	0.49	219	4	1.76
DEPARTMENT OF LAW ENFORCEMENT	1,640	68	3.99	1,895	48	2.44	1,868	80	4.12
LEGAL AFFAIRS	1,001	13	1.25	1,102	17	1.48	1,256	21	1.61
LABOR AND EMPLOYMENT SECURITY (MOVE TO AWI?)	15,018	13	0.08	3,282	10	0.29	0	0	0.00
MILITARY AFFAIRS	256	19	7.14	262	17	6.24	277	17	5.90
DEPARTMENT OF ENVIRONMENTAL PROT.	4,524	303	6.44	4,782	295	5.93	4,977	343	6.63
FISH AND WILDLIFE CONSERVATION COMM.	2,137	193	8.68	2,541	185	7.00	2,414	218	8.68
PAROLE COMMISSION	184	4	2.09	184	12	6.27	147	4	2.62
REVENUE	5,655	151	2.57	5,723	138	2.32	5,723	164	2.76
STATE	786	11	1.35	709	13	1.76	684	13	1.83
TRANSPORTATION	10,769	543	4.85	10,315	432	4.03	9,454	369	3.75
PUBLIC SERVICE COMMISSION	424	7	1.59	395	4	0.97	397	9	2.18
ADV. CTR. FOR PERSONS WITH DISABILITIES	33	1	2.91	42	2	4.58	48	2	4.01
FLORIDA DEPARTMENT OF LOTTERY	717	30	4.02	525	39	7.14	513	28	5.25
VETERANS AFFAIRS	559	72	12.38	540	68	12.11	861	57	6.37
FLORIDA LEGISLATURE	1,924	29	1.45	1,913	24	1.21	1,898	16	0.81
STATE COURTS ADMINISTRATOR	3,322	28	0.81	3,222	37	1.10	3,282	50	1.46
JUSTICE	117	4	3.29	129	1	0.75	134	0	0.00
PUBLIC DEFENDERS	2,638	31	1.13	2,805	47	1.61	2,829	39	1.33
STATE ATTORNEYS	5,526	141	2.45	5,651	106	1.80	5,776	124	2.06
PRIDE	350	0	0.00	0	0	0.00	0	0	0.00
DEPARTMENT OF CHILDREN AND FAMILIES	27,645	1,887	6.56	28,376	1,846	6.26	26,047	1,697	6.26
DEPARTMENT OF HEALTH	12,757	736	5.55	14,057	720	4.93	14,558	824	5.44
DEPARTMENT OF JUVENILE JUSTICE	5,977	668	10.75	5,773	572	9.53	5,986	553	8.88
DEV. DISABILITIES PLANNING COUNCIL	14	0	0.00	0	0	0.00	0	0	0.00
DEPARTMENT OF CORRECTIONS	27,846	2,269	7.83	26,799	1,948	6.99	26,837	1,993	7.14
Total for all State Agencies	152,486	8,886	5.60	145,395	7,796	5.16	141,379	7,804	5.31
FLORIDA A & M	2,055	117	5.47	2,129	104	4.70	2,288	113	4.75
FLORIDA ATLANTIC	2,568	84	3.15	2,797	70	2.41	3,119	70	2.16
FLORIDA STATE	7,047	239	3.26	7,397	224	2.91	7,644	193	2.43
UNIV. OF CENTRAL FLORIDA	3,392	132	3.74	5,091	135	2.55	3,858	127	3.17
UNIV. OF WEST FLORIDA	1,328	36	2.61	1,490	44	2.84	1,613	40	2.38
FLORIDA INTERNATIONAL	4,343	56	1.24	3,376	69	1.97	3,376	64	1.82
UNIV. OF NORTH FLORIDA	1,656	44	2.55	1,854	37	1.92	1,921	38	1.90
UNIVERSITY OF FLORIDA	20,761	923	4.27	21,679	996	4.42	21,746	1,012	4.47
UNIV. OF SOUTH FLORIDA	9,875	223	2.17	7,589	248	3.14	8,472	231	2.62
FLORIDA GULF COAST UNIVERSITY	213	13	5.87	550	9	1.57	628	12	1.84
NEW COLLEGE OF FLORIDA	0	0	0.00	0	0	0.00	118	6	4.89
Total for all Universities	53,238	1,867	3.37	53,952	1,936	3.45	54,783	1,906	3.35
Grand Total for State	205,724	10,753	5.03	199,347	9,732	4.69	196,162	9,710	4.76

- (1) The totals provided in the Number of Claims (# Claims) columns are accumulated by including only claims that had an actual payment for this claim.
- (2) Developed by the Agency responses to Annual Exposure Base Inquiry form
- (3) The totals in the # Claims column also represent the FY named plus 6 months of development after the end of the FY.
- (4) Rate represents the number of claims divided by the number of FTE's per 100 (# Claims/(FTE's/100)).
This is an industry standard measurement.

Table 2: General and Automobile Liability

Agency	FY 2001-02 (1)			FY 2002-03 (2)			FY 2003-04 (3)		
	# Claims (4)	\$ Claims (7)	Avg/Claim (10)	# Claims (5)	\$ Claims (8)	Avg/Claim (10)	# Claims (6)	\$ Claims (9)	Avg/Claim (10)
DIVISION OF ADMINISTRATIVE HEARINGS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
AGRICULTURE AND CONSUMER SERVICES	46	\$335,772	\$7,299	62	\$399,953	\$6,451	86	\$451,790	\$5,253
BUSINESS REGULATION	13	\$97,308	\$7,485	12	\$43,728	\$3,644	4	\$20,292	\$5,073
CITRUS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
COMMUNITY AFFAIRS	1	\$1,359	\$1,359	1	\$1,261	\$1,261	0	\$0	\$0
DEPARTMENT OF ELDER AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
EDUCATION	8	\$42,829	\$5,354	3	\$15,680	\$5,227	7	\$86,111	\$12,302
AGENCY FOR WORKFORCE INNOVATION	2	\$2,404	\$1,202	3	\$16,331	\$5,444	2	\$1,852	\$926
MANAGEMENT SERVICES	15	\$44,055	\$2,937	14	\$9,716	\$694	10	\$17,332	\$1,733
OFFICE OF THE GOVERNOR	3	\$33,498	\$11,166	0	\$0	\$0	3	\$1,819	\$606
AGENCY FOR HEALTH CARE ADMINISTRATION	1	\$320	\$320	2	\$7,633	\$3,817	3	\$4,522	\$1,507
HIGHWAY SAFETY AND MOTOR VEHICLES	99	\$918,087	\$9,274	89	\$607,259	\$6,823	79	\$942,938	\$11,936
DEPARTMENT OF FINANCIAL SERVICES	17	\$48,120	\$2,831	9	\$79,213	\$8,801	18	\$86,582	\$4,810
STATE BOARD OF ADMINISTRATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF LAW ENFORCEMENT	21	\$61,586	\$2,933	8	\$12,929	\$1,616	13	\$35,506	\$2,731
LEGAL AFFAIRS	1	\$621	\$621	1	\$1,271	\$1,271	4	\$4,038	\$1,010
MILITARY AFFAIRS	2	\$2,261	\$1,131	5	\$43,527	\$8,705	2	\$2,178	\$1,089
DEPARTMENT OF ENVIRONMENTAL PROT.	52	\$537,829	\$10,343	61	\$494,817	\$8,112	48	\$840,978	\$17,520
FISH AND WILDLIFE CONSERVATION COMM.	29	\$80,724	\$2,784	19	\$198,490	\$10,447	36	\$86,174	\$2,394
PAROLE COMMISSION	0	\$0	\$0	2	\$3,751	\$1,876	0	\$0	\$0
REVENUE	4	\$19,049	\$4,762	7	\$7,721	\$1,103	5	\$18,929	\$3,786
STATE	0	\$0	\$0	2	\$14,648	\$7,324	3	\$1,484	\$495
TRANSPORTATION	608	\$3,512,422	\$5,777	1,279	\$3,282,478	\$2,566	550	\$2,953,170	\$5,369
PUBLIC SERVICE COMMISSION	1	\$1,138	\$1,138	3	\$5,957	\$0	0	\$0	\$0
ADV. CTR. FOR PERSONS WITH DISABILITIES	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA DEPARTMENT OF LOTTERY	2	\$4,596	\$2,298	13	\$89,562	\$6,889	8	\$92,023	\$11,503
VETERANS AFFAIRS	1	\$8,268	\$8,268	1	\$431	\$0	3	\$4,634	\$1,545
FLORIDA LEGISLATURE	0	\$0	\$0	2	\$0	\$0	0	\$0	\$0
STATE COURTS ADMINISTRATOR	8	\$4,934	\$617	7	\$18,878	\$2,697	3	\$1,455	\$485
JUSTICE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
PUBLIC DEFENDERS	7	\$38,754	\$5,536	4	\$118,423	\$29,606	2	\$13,188	\$6,594
STATE ATTORNEYS	18	\$102,355	\$5,686	19	\$33,170	\$1,746	16	\$32,661	\$2,041
PRIDE	7	\$8,905	\$1,272	11	\$49,049	\$4,459	10	\$82,002	\$8,200
DEPARTMENT OF CHILDREN AND FAMILIES	96	\$1,122,592	\$11,694	91	\$1,610,691	\$17,700	98	\$620,674	\$6,333
DEPARTMENT OF HEALTH	23	\$126,161	\$9,398	37	\$292,842	\$7,915	25	\$439,254	\$17,570
DEPARTMENT OF JUVENILE JUSTICE	14	\$44,892	\$3,207	23	\$444,988	\$19,347	28	\$227,161	\$8,113
DEV. DISABILITIES PLANNING COUNCIL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF CORRECTIONS	283	\$1,765,100	\$6,237	193	\$755,073	\$3,912	225	\$922,087	\$4,098
Total for all State Agencies	1,382	\$9,055,939	\$6,553	1,983	\$8,659,470	\$4,367	1,291	\$7,990,834	\$6,190
FLORIDA A & M	19	\$146,169	\$7,693	21	\$72,359	\$3,446	19	\$76,564	\$4,030
FLORIDA ATLANTIC	12	\$100,578	\$8,382	12	\$32,261	\$2,688	12	\$120,476	\$10,040
FLORIDA STATE	44	\$48,018	\$1,091	38	\$183,865	\$4,839	42	\$75,573	\$1,799
UNIV. OF CENTRAL FLORIDA	14	\$49,278	\$3,520	7	\$114,256	\$16,322	11	\$67,270	\$6,115
UNIV. OF WEST FLORIDA	7	\$11,833	\$1,690	6	\$2,629	\$438	3	\$2,506	\$835
FLORIDA INTERNATIONAL	16	\$391,099	\$24,444	19	\$163,588	\$8,610	11	\$227,647	\$20,695
UNIV. OF NORTH FLORIDA	5	\$6,107	\$1,221	5	\$6,341	\$1,268	5	\$67,100	\$13,420
UNIVERSITY OF FLORIDA	46	\$111,589	\$2,426	63	\$428,970	\$6,809	60	\$181,567	\$3,026
UNIV. OF SOUTH FLORIDA	27	\$265,178	\$9,821	31	\$77,673	\$2,506	31	\$118,561	\$3,825
FLORIDA GULF COAST UNIVERSITY	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
NEW COLLEGE OF FLORIDA	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Total for all Universities	190	\$1,129,849	\$5,947	202	\$1,081,942	\$5,356	194	\$937,264	\$4,831
Grand Total for State	1,572	\$10,185,788	\$6,480	2,185	\$9,741,412	\$4,458	1,485	\$8,928,098	\$6,012

- (1) Paid claims FY 2001-02 occurred in FY 1997-1998 and have 4 years of claim development ending on June 30,2002.
- (2) Paid claims FY 2002-03 occurred in FY 1998-1999 and have 4 years of claim development ending on June 30,2003.
- (3) Paid claims FY 2003-04 occurred in FY 1999-2000 and have 4 years of claim development ending on June 30,2004.
- (4) # Claims is the number of claims occurring in FY1997-1998 with a dollar amount paid as of June 30, 2002.
- (5) # Claims is the number of claims occurring in FY1998-1999 with a dollar amount paid as of June 30, 2003.
- (6) # Claims is the number of claims occurring in FY1999-2000 with a dollar amount paid as of June 30, 2004.
- (7) \$ Claims is the total dollar amount paid as of June 30, 2002, for General and Auto Liability claims occurring in FY 1997-1998.
- (8) \$ Claims is the total dollar amount paid as of June 30, 2003, for General and Auto Liability claims occurring in FY 1998-1999.
- (9) \$ Claims is the total dollar amount paid as of June 30, 2004, for General and Auto Liability claims occurring in FY 1999-2000.
- (10) Average per Claim (Avg/Claims) is the \$ Claims divided by the # Claims.

Table 3: Federal Civil Rights and Employment Discrimination

Agency	FY 2001-02 (1)			FY 2002-03 (2)			FY 2003-04 (3)		
	# Claims (4)	\$ Claims (7)	Avg/Claim (10)	# Claims (5)	\$ Claims (8)	Avg/Claim (10)	# Claims (6)	\$ Claims (9)	Avg/Claim (10)
DIVISION OF ADMINISTRATIVE HEARINGS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
AGRICULTURE AND CONSUMER SERVICES	1	\$33,140	\$33,140	0	\$0	\$0	0	\$0	\$0
BUSINESS REGULATION	4	\$13,408	\$3,352	12	\$490,952	\$40,913	7	\$301,736	\$43,105
CITRUS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
COMMUNITY AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF ELDER AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
EDUCATION	2	\$9,418	\$4,709	6	\$181,366	\$30,228	8	\$638,587	\$79,823
AGENCY FOR WORKFORCE INNOVATION	0	\$0	\$0	1	\$23,241	\$23,241	3	\$102,243	\$34,081
MANAGEMENT SERVICES	0	\$0	\$0	1	\$17,578	\$17,578	2	\$27,814	\$13,907
OFFICE OF THE GOVERNOR	1	\$94,000	\$94,000	1	\$7,751	\$7,751	3	\$16,142	\$5,381
AGENCY FOR HEALTH CARE ADMINISTRATION	4	\$87,233	\$21,808	3	\$310,147	\$103,382	1	\$40,647	\$40,647
HIGHWAY SAFETY AND MOTOR VEHICLES	9	\$648,270	\$72,030	14	\$646,004	\$46,143	5	\$393,918	\$78,784
DEPARTMENT OF FINANCIAL SERVICES	4	\$218,389	\$54,597	7	\$453,609	\$64,801	4	\$178,077	\$44,519
STATE BOARD OF ADMINISTRATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF LAW ENFORCEMENT	4	\$27,820	\$6,955	7	\$193,220	\$27,603	2	\$18,105	\$9,053
LEGAL AFFAIRS	4	\$74,964	\$18,741	3	\$134,222	\$44,741	5	\$260,889	\$52,178
MILITARY AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF ENVIRONMENTAL PROT.	1	\$514	\$514	2	\$20,305	\$10,153	5	\$493,947	\$98,789
FISH AND WILDLIFE CONSERVATION COMM.	1	\$20,876	\$20,876	0	\$0	\$0	5	\$535,285	\$107,057
PAROLE COMMISSION	0	\$0	\$0	4	\$96,371	\$24,093	2	\$4,688	\$2,344
REVENUE	3	\$115,053	\$38,351	5	\$279,418	\$55,884	8	\$163,194	\$20,399
STATE	1	\$13,500	\$13,500	0	\$0	\$0	0	\$0	\$0
TRANSPORTATION	11	\$562,572	\$51,143	11	\$354,051	\$32,186	11	\$603,796	\$54,891
PUBLIC SERVICE COMMISSION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
ADV. CTR. FOR PERSONS WITH DISABILITIES	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA DEPARTMENT OF LOTTERY	1	\$39,229	\$39,229	2	\$58,299	\$29,150	0	\$0	\$0
VETERANS AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA LEGISLATURE	0	\$0	\$0	1	\$21,782	\$21,782	4	\$96,572	\$24,143
STATE COURTS ADMINISTRATOR	11	\$75,410	\$6,855	16	\$102,291	\$6,393	12	\$19,514	\$1,626
JUSTICE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
PUBLIC DEFENDERS	3	\$11,378	\$3,793	3	\$157,154	\$52,385	0	\$0	\$0
STATE ATTORNEYS	15	\$63,537	\$4,236	15	\$58,921	\$3,928	22	\$1,162,969	\$52,862
PRIDE	2	\$7,574	\$3,787	1	\$36,495	\$36,495	0	\$0	\$0
DEPARTMENT OF CHILDREN AND FAMILIES	22	\$1,576,461	\$71,657	42	\$9,687,418	\$230,653	45	\$2,035,382	\$45,231
DEPARTMENT OF HEALTH	5	\$159,888	\$31,978	12	\$240,530	\$20,044	8	\$520,323	\$65,040
DEPARTMENT OF JUVENILE JUSTICE	9	\$185,004	\$20,556	9	\$328,634	\$36,515	9	\$247,617	\$27,513
DEV. DISABILITIES PLANNING COUNCIL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF CORRECTIONS	253	\$2,674,680	\$10,572	216	\$4,129,151	\$19,116	148	\$2,240,257	\$15,137
Total for all State Agencies	371	\$6,712,318	\$18,093	394	\$18,028,910	\$45,759	319	\$10,101,702	\$31,667
FLORIDA A & M	2	\$18,945	\$9,473	3	\$441,371	\$0	3	\$250,529	\$83,510
FLORIDA ATLANTIC	4	\$197,433	\$0	1	\$218,261	\$0	0	\$0	\$0
FLORIDA STATE	1	\$208,222	\$208,222	3	\$46,966	\$15,655	5	\$176,868	\$35,374
UNIV. OF CENTRAL FLORIDA	2	\$194,129	\$0	2	\$17,477	\$8,739	0	\$0	\$0
UNIV. OF WEST FLORIDA	1	\$40,000	\$0	1	\$16,812	\$16,812	0	\$0	\$0
FLORIDA INTERNATIONAL	2	\$39,302	\$0	3	\$119,552	\$39,851	3	\$299,550	\$99,850
UNIV. OF NORTH FLORIDA	0	\$0	\$0	2	\$274,328	\$137,164	0	\$0	\$0
UNIVERSITY OF FLORIDA	5	\$72,312	\$14,462	2	\$25,496	\$12,748	3	\$128,507	\$42,836
UNIV. OF SOUTH FLORIDA	3	\$13,247	\$4,416	9	\$903,513	\$100,390	9	\$137,439	\$15,271
FLORIDA GULF COAST UNIVERSITY	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
NEW COLLEGE OF FLORIDA	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Total for all Universities	20	\$783,590	\$39,180	26	\$2,063,776	\$79,376	23	\$992,893	\$43,169
Grand Total for State	391	\$7,495,908	\$19,171	420	\$20,092,686	\$47,840	342	\$11,094,595	\$32,440

- (1) Paid claims FY 2001-02 occurred in FY 1995-1996 and have 6 years of claim development ending on June 30, 2002.
- (2) Paid claims FY 2002-03 occurred in FY 1996-1997 and have 6 years of claim development ending on June 30, 2003.
- (3) Paid claims FY 2003-04 occurred in FY 1997-1998 and have 6 years of claim development ending on June 30, 2004.
- (4) # Claims is the number of claims occurring in FY 1995-1996 with a dollar amount paid as of June 30, 2002.
- (5) # Claims is the number of claims occurring in FY 1996-1997 with a dollar amount paid as of June 30, 2003.
- (6) # Claims is the number of claims occurring in FY 1997-1998 with a dollar amount paid as of June 30, 2004.
- (7) \$ Claims is the total dollar amount paid as of June 30, 2002, for FCR and Employment Discrimination claims occurring in FY 1995-1996.
- (8) \$ Claims is the total dollar amount paid as of June 30, 2003, for FCR and Employment Discrimination claims occurring in FY 1996-1997.
- (9) \$ Claims is the total dollar amount paid as of June 30, 2004, for FCR and Employment Discrimination claims occurring in FY 1997-1998.
- (10) Average per Claim (Avg/Claims) is the \$ Claims divided by the # Claims.

Table 4: Property

Agency	FY 2001-02 (1)			FY 2002-03 (2)			FY 2003-04 (3)		
	# Claims (4)	\$ Claims (7)	Avg/Claim (10)	# Claims (5)	\$ Claims (8)	Avg/Claim (10)	# Claims (6)	\$ Claims (9)	Avg/Claim (10)
DIVISION OF ADMINISTRATIVE HEARINGS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
AGRICULTURE AND CONSUMER SERVICES	1	\$4,754	\$4,754	2	\$32,255	\$16,128	0	\$0	\$0
BUSINESS REGULATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
CITRUS	0	\$0	\$0	0	\$0	#DIV/0!	1	\$11,717	\$11,717
COMMUNITY AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF ELDER AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
EDUCATION	0	\$0	\$0	0	\$0	\$0	1	\$1,722	\$1,722
AGENCY FOR WORKFORCE INNOVATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
MANAGEMENT SERVICES	3	\$6,984	\$2,328	3	\$6,393	\$2,131	2	\$14,098	\$7,049
OFFICE OF THE GOVERNOR	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
AGENCY FOR HEALTH CARE ADMINISTRATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
HIGHWAY SAFETY AND MOTOR VEHICLES	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF FINANCIAL SERVICES	0	\$0	\$0	1	\$3,078	\$3,078	0	\$0	\$0
STATE BOARD OF ADMINISTRATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF LAW ENFORCEMENT	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
LEGAL AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
MILITARY AFFAIRS	1	\$4,643	\$4,643	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF ENVIRONMENTAL PROT.	5	\$7,198	\$1,440	3	\$9,102	\$3,034	1	\$5,003	\$5,003
FISH AND WILDLIFE CONSERVATION COMM.	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
PAROLE COMMISSION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
REVENUE	0	\$0	\$0	0	\$0	\$0	1	\$2,251	\$2,251
STATE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
TRANSPORTATION	1	\$13,332	\$13,332	1	\$46	\$46	1	\$522	\$522
PUBLIC SERVICE COMMISSION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
ADV. CTR. FOR PERSONS WITH DISABILITIES	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA DEPARTMENT OF LOTTERY	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
VETERANS AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA LEGISLATURE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
STATE COURTS ADMINISTRATOR	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
JUSTICE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
PUBLIC DEFENDERS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
STATE ATTORNEYS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
PRIDE	1	\$3,623	\$3,623	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF CHILDREN AND FAMILIES	1	\$12,199	\$12,199	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF HEALTH	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF JUVENILE JUSTICE	0	\$0	\$0	11	\$67,212	\$6,110	1	\$5,635	\$5,635
DEV. DISABILITIES PLANNING COUNCIL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF CORRECTIONS	17	\$15,296	\$900	47	\$128,440	\$2,733	8	\$37,093	\$4,637
Total for all Agencies	30	\$68,029	\$2,268	68	\$246,526	\$3,625	16	\$78,041	\$4,878
FLORIDA A & M	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA ATLANTIC	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA STATE	0	\$0	\$0	2	\$72,802	\$36,401	0	\$0	\$0
UNIV. OF CENTRAL FLORIDA	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
UNIV. OF WEST FLORIDA	0	\$0	\$0	0	\$0	\$0	1	\$191	\$191
FLORIDA INTERNATIONAL	2	\$34,490	\$17,245	0	\$0	\$0	0	\$0	\$0
UNIV. OF NORTH FLORIDA	0	\$0	\$0	1	\$3,340	\$3,340	0	\$0	\$0
UNIVERSITY OF FLORIDA	3	\$2,958	\$986	13	\$4,367	\$336	4	\$50,555	\$12,639
UNIV. OF SOUTH FLORIDA	1	\$145	\$145	7	\$20,056	\$2,865	0	\$0	\$0
FLORIDA GULF COAST UNIVERSITY	0	\$0	\$0	1	\$1,243	\$1,243	0	\$0	\$0
NEW COLLEGE OF FLORIDA	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
Total for all Universities	6	\$37,593	\$6,266	24	\$101,808	\$4,242	5	\$50,746	\$10,149
Grand Total for State	36	\$105,622	\$2,934	92	\$348,334	\$3,786	21	\$128,787	\$6,133

- (1) Paid claims FY 2001-02 occurred in FY 1999-2000 and has 2 years of claim development ending on June 30,2002.
- (2) Paid claims FY 2002-03 occurred in FY 2000-2001 and has 2 years of claim development ending on June 30,2003.
- (3) Paid claims FY 2003-04 occurred in FY 2001-2002 and has 2 years of claim development ending on June 30,2004.
- (4) # Claims is the actual number of claims that had an dollar amount paid for claims occurring during the fiscal year 1999-2000.
- (5) # Claims is the actual number of claims that had an dollar amount paid for claims occurring during the fiscal year 2000-2001.
- (6) # Claims is the actual number of claims that had an dollar amount paid for claims occurring during the fiscal year 2001-2002.
- (7) \$ Claims is the total dollar amount of all paid claims for property damage that have paid for the fiscal year 1999-2000.
- (8) \$ Claims is the total dollar amount of all paid claims for property damage that have paid for the fiscal year 2000-2001.
- (9) \$ Claims is the total dollar amount of all paid claims for property damage that have paid for the fiscal year 2001-2002.
- (10) Average per Claim (Avg/Claims) is the \$ Claims divided by the # Claims.

Coverage Information for Fiscal Year: 2003-2004

1. Property Insurance

OVERVIEW: The State Risk Management Trust Fund provides payment to state agencies for expenses incurred to restore state owned buildings and 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 Division staff utilizing documentation provided by personnel of the insured agencies or by Division staff's on-site assessments.



State-owned property destroyed by fire in Dade County

Each year by June 1, the Property Section prepares for a catastrophic season by reviewing and familiarizing themselves with 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 contact information for use in setting up appointments for damage assessments.

During FY 03-04, State agencies reported 104 claims, representing lightning and wind or windstorm perils. There were 72 lightning claims (69%) reported, accounting for \$189,164 of incurred property damages. Agencies reported 19 wind or windstorm claims (18%), with \$22,625 of incurred property damages. There were 13 fire claims (13%) that accounted for the highest amount of property damage, \$690,400, among all perils. State agencies did not report any losses from flood and/or other covered perils for the first time in several years.

PROPERTY DATA

NUMBER OF RISKS:	20,952	
BUILDING VALUES:	\$10,190,219,679	
CONTENT VALUES:	\$4,006,501,347	
RENTAL VALUES:	\$180,214,756	
TOTAL VALUES:	\$14,376,935,782	
FUNDING FOR FY 03-04:	\$13,605,511	
NUMBER OF CLAIMS OCCURRING IN CURRENT FY:		104
INCURRED VALUE OF CLAIMS REPORTED FOR CURRENT FY:		\$902,189
NUMBER OF CLAIMS WORKED DURING CURRENT FY:		267
CLAIM PAYMENTS MADE DURING CURRENT FY:		\$1,667,275

COMMERCIAL INSURANCE:

Each fiscal year, the State Risk Management Trust Fund purchases commercial insurance to cover catastrophic property losses. For fiscal year 2003 – 2004, the state retains the first \$2,000,000 of losses for each occurrence with an annual aggregate of \$5,000,000 on all perils, except wind. The state retained the first \$2,000,000 of losses for each occurrence for wind with an annual aggregate retention 20,000,000. 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 2002 – 2003 at a cost of \$6,876,500. Fortunately, the state did not incur any losses that required the use of its excess insurance coverage during fiscal year 2003 – 2004.

During fiscal year 2003 – 2004, the Division purchased excess property insurance to provide coverage during fiscal year 2004 – 2005 at an annualized cost of \$4,515,000. The state transitioned from a May 1 renewal to a March 1 renewal, so only 10 months of coverage was purchased at an actual cost of \$3,761,384. 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 retention of \$40,000,000 for wind and flood coverage. For each occurrence, the state has a \$50,000,000 limit of coverage for flood, an \$85,000,000 limit of coverage for wind, and a \$200,000,000 limit of coverage for all other perils.

2. Workers' Compensation

OVERVIEW: During Fiscal Year 03-04, Risk Management provided workers' compensation coverage to some 216,903 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. Contracted attorney firms under the supervision of staff personnel defend all claims in litigation.

The major categories of workers' compensation benefits that are provided 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 before 1/1/98, Risk Management's workers' compensation program was totally self-insured. Effective 1/1/98, 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 2/9/02. Effective 2/10/02, 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 2004.

Since 1/1/1997, 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 1/1/1997 through 12/31/2002 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 1/1/2003, 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 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. During Fiscal Year 03-04, Risk Management referred 42 cases suspected of workers' compensation fraud to the Special Investigation Unit.

NUMBER OF COVERED PERSONS: 216,903

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 FISCAL YEAR 03-04: \$82,776,024

NUMBER OF CLAIMS OCCURRING IN FISCAL YEAR 03-04: 13,620

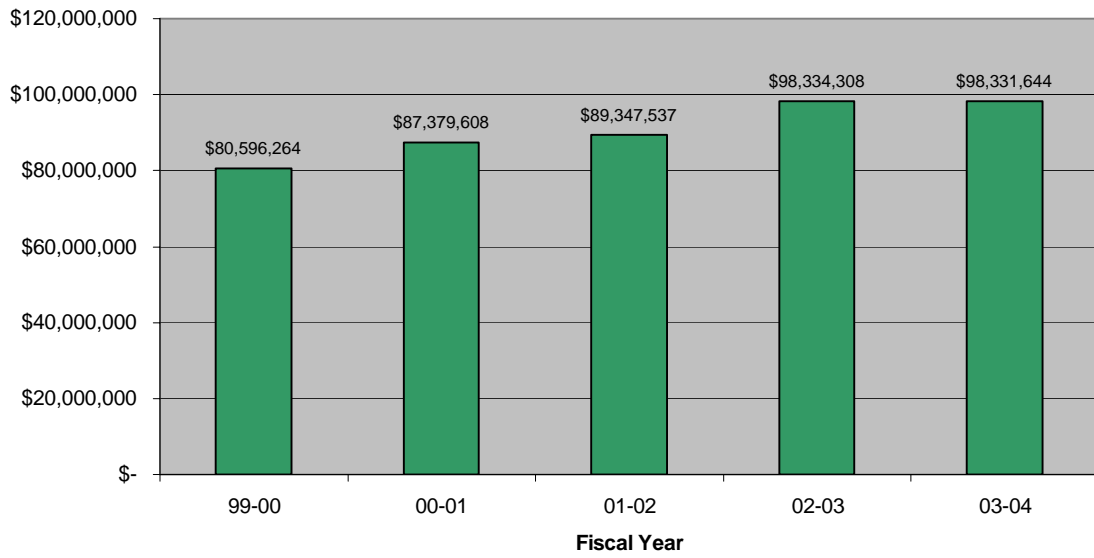
NUMBER OF CLAIMS REPORTED IN FISCAL YEAR 03-04: 13,689

NUMBER OF CLAIMS WORKED IN FISCAL YEAR 03-04: 24,232

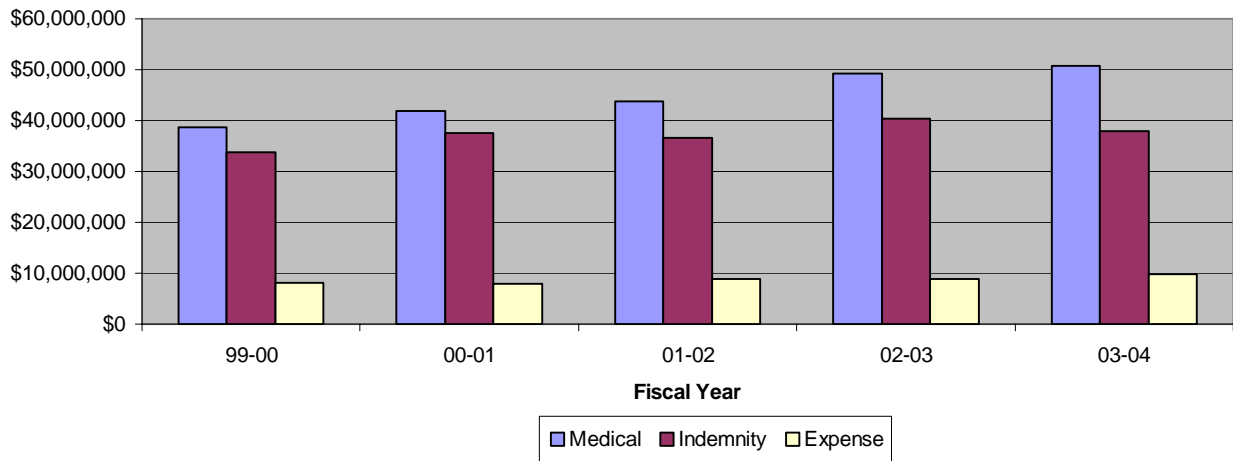
Frequency and Cost Analyses

The cost of workers' compensation claims increased in four of the past five fiscal years. Increases in the cost of medical services have shown the greatest overall increase. The first graph illustrates the total amount of money paid for workers' compensation benefits each of the past five fiscal years (irrespective of the fiscal year of injury and not including claim recoveries). The second graph shows the break down of each major category.

Total Workers' Compensation Benefits Paid per Fiscal Year



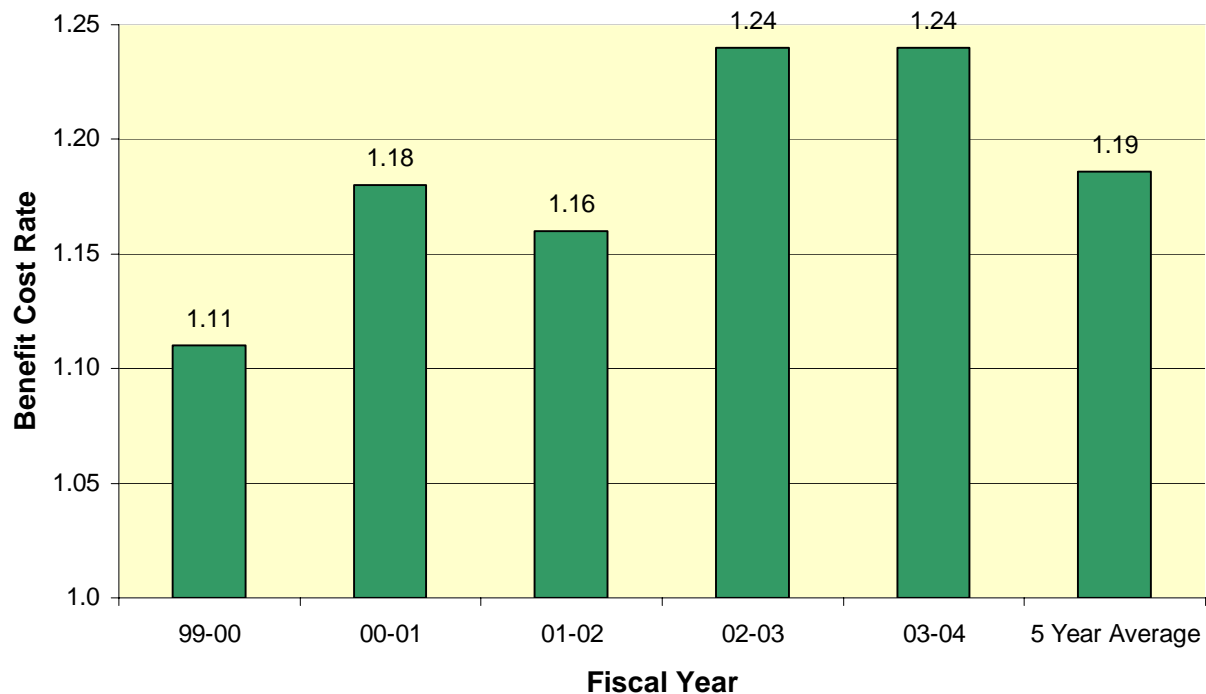
Major Payment Categories per Fiscal Year



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.

Risk Management Benefit Cost Rate



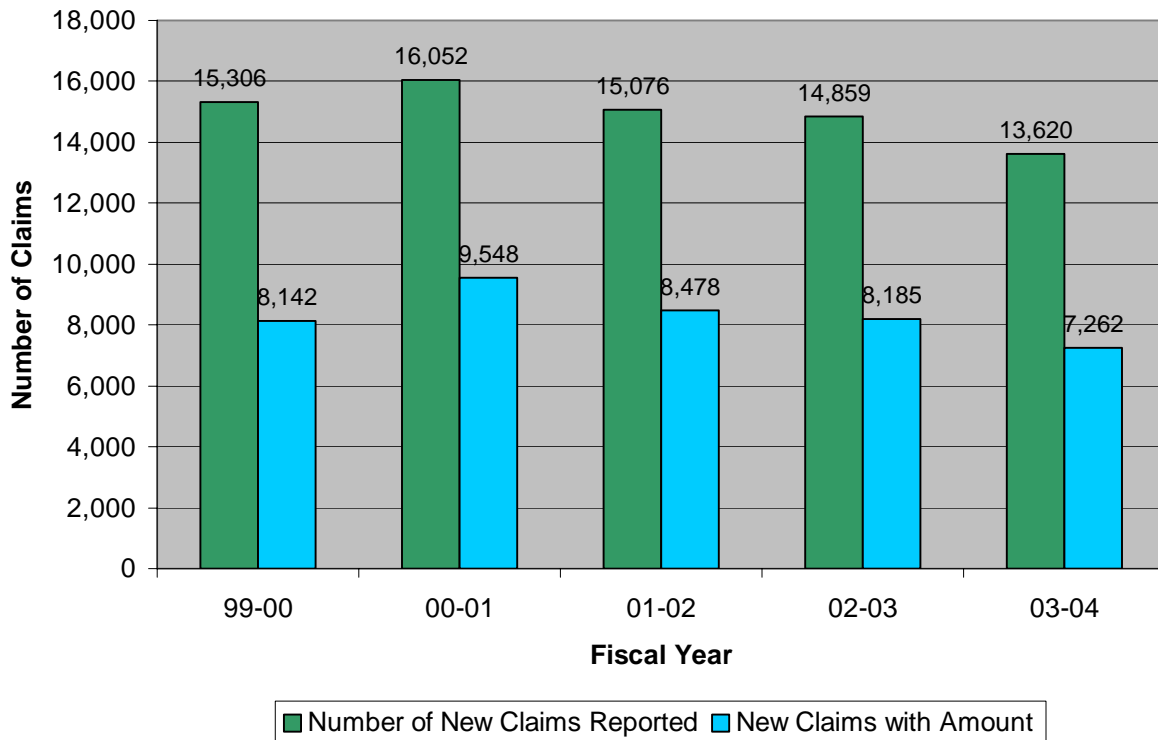
Relative Frequency of Workers' Compensation Claims

Risk Management averaged receiving 14,983 new workers' compensation claims per year during the past five fiscal years. As of October 6, 2004, for claims reported during Fiscal Year 03-04, 8.5% were classified as lost time claims and 91.5% as medical only claims. There have been 10 employee job related deaths within the past four fiscal years.

Frequency Analysis of FY 03-04 Claims

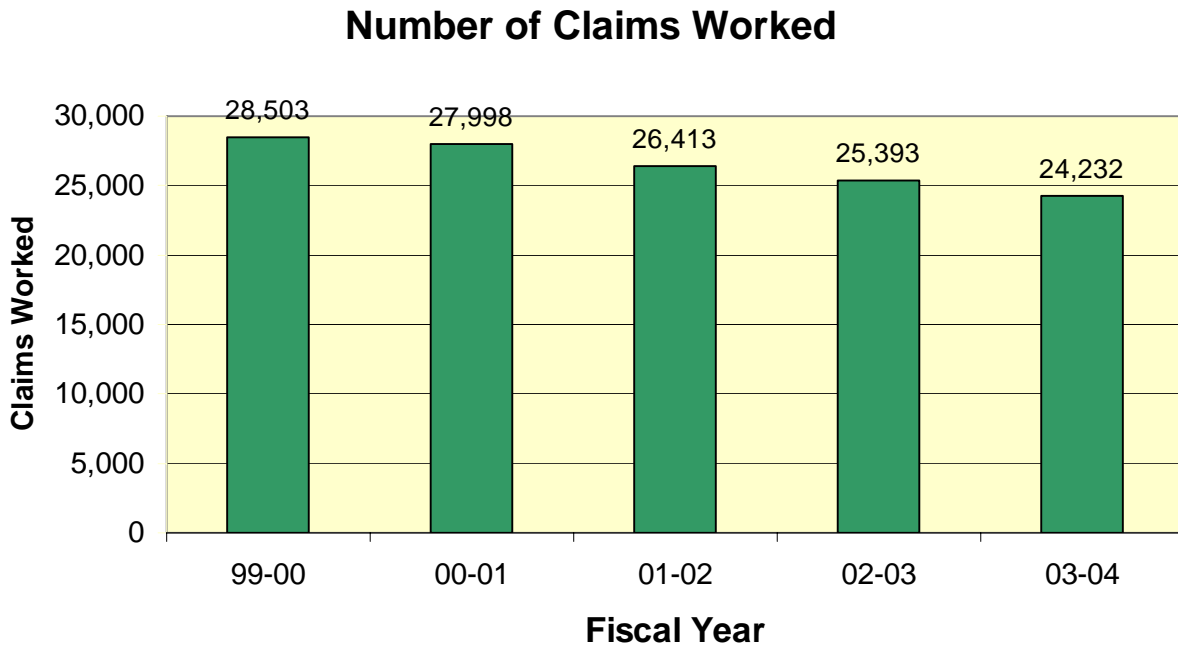
As of October 6, 2004, there had been 13,620 claims reported to Risk Management with an accident date in Fiscal Year 03-04. Of these 13,620 injuries, 7,262 had some monetary value (paid or reserved) when the data was extracted from the claims administration system. The following graph illustrates that 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 Fiscal Year 00-01, and declined in Fiscal Years 01-02, 02-03, and 03-04.

**Number of New Claims Reported / Claims With Some Amount
(One Year of Claim Development)**



Number of Claims Worked

In addition to new claims, staff at the Bureau of State Employees' Workers' Compensation Claims must also work and handle claims that occurred in previous years but remain open and active. One of the Bureau's output measurements is the "Number of Claims Worked", which is the number of new claims reported during the current fiscal year plus the number of prior year claims that had a payment made in the current fiscal year. The following graph displays the number of claims worked for each of the past five fiscal years.



COMMERCIAL INSURANCE: Commercial insurance has been purchased to cover workers' compensation losses occurring on or after 1/1/98 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: \$9,128,553 (as of October 12, 2004)

3. General Liability

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: 213,942, including 23,428 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 03/04: \$13,068,205

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 1,381

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

AS OF: 06/30/04

4. Fleet Automobile Liability

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: 25,350

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 03/04 \$3,939,679

NUMBER OF CLAIMS REPORTED IN CURRENT FY : 627

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

AS OF 06/30/04



5. Federal Civil Rights/Employment Claims

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: 213,942, including 17,620 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 03/04: \$20,947,564

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 451

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

AS OF: 06/30/04

6. Court-Awarded Attorney Fees

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).

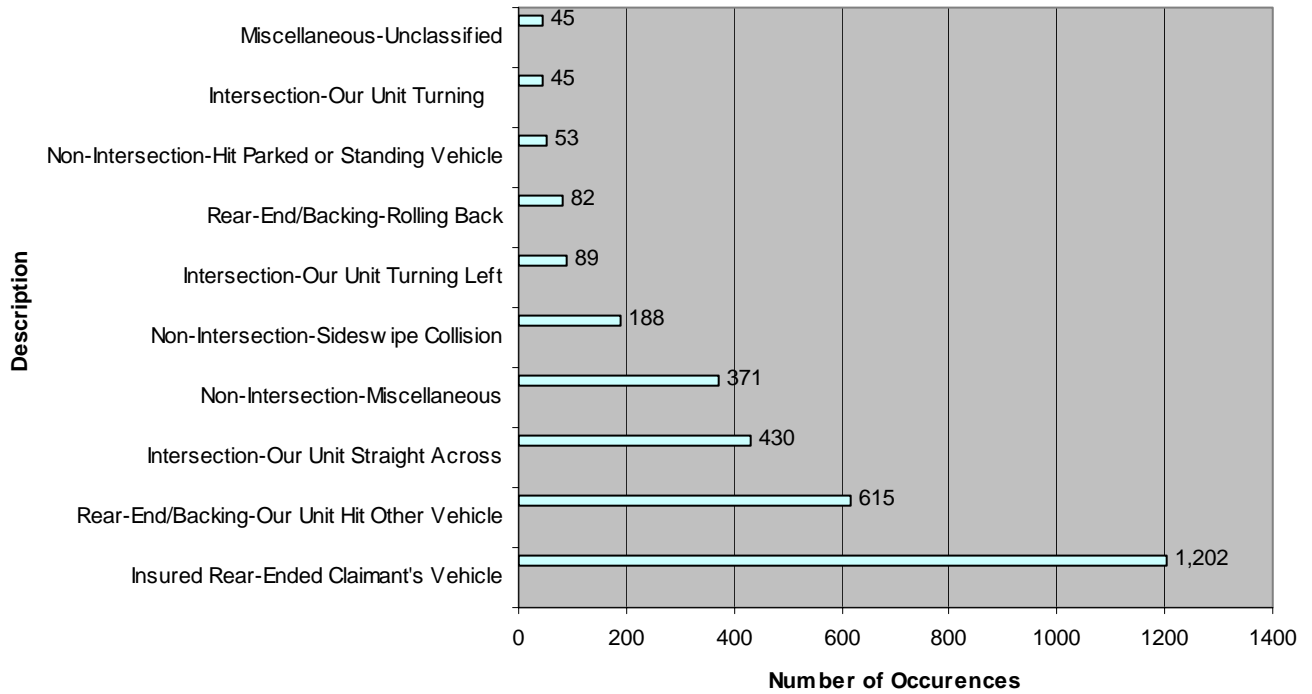
FUNDING FOR FY 03/04: None

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 36

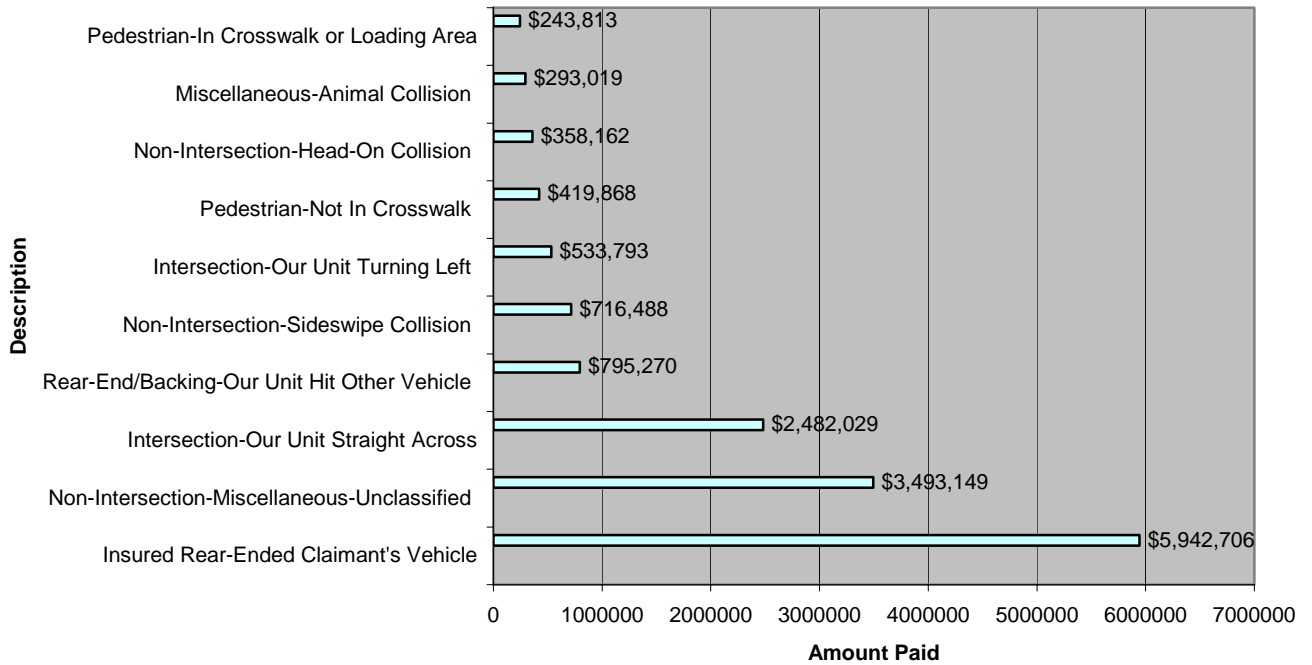
COMMERCIAL INSURANCE: None CURRENT FY PREMIUMS PAID: 0
CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/04

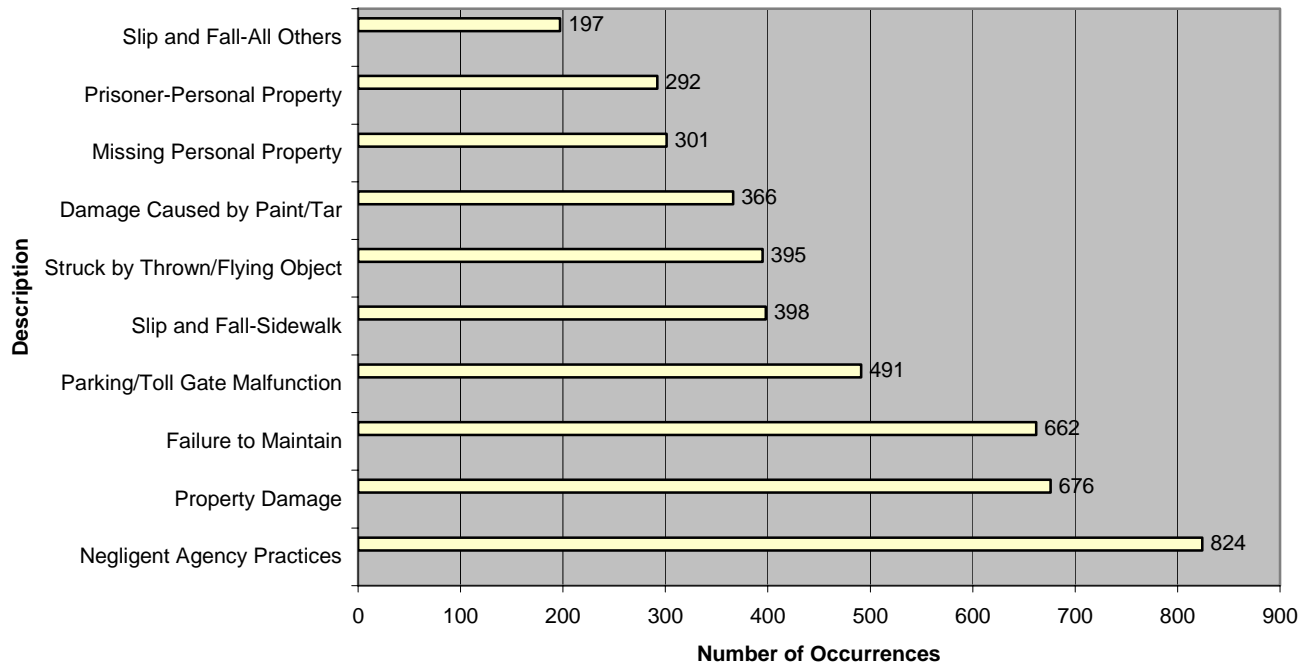
Frequency of Automobile Liability Claims Reported for the Period 7/1/99 - 6/30/04



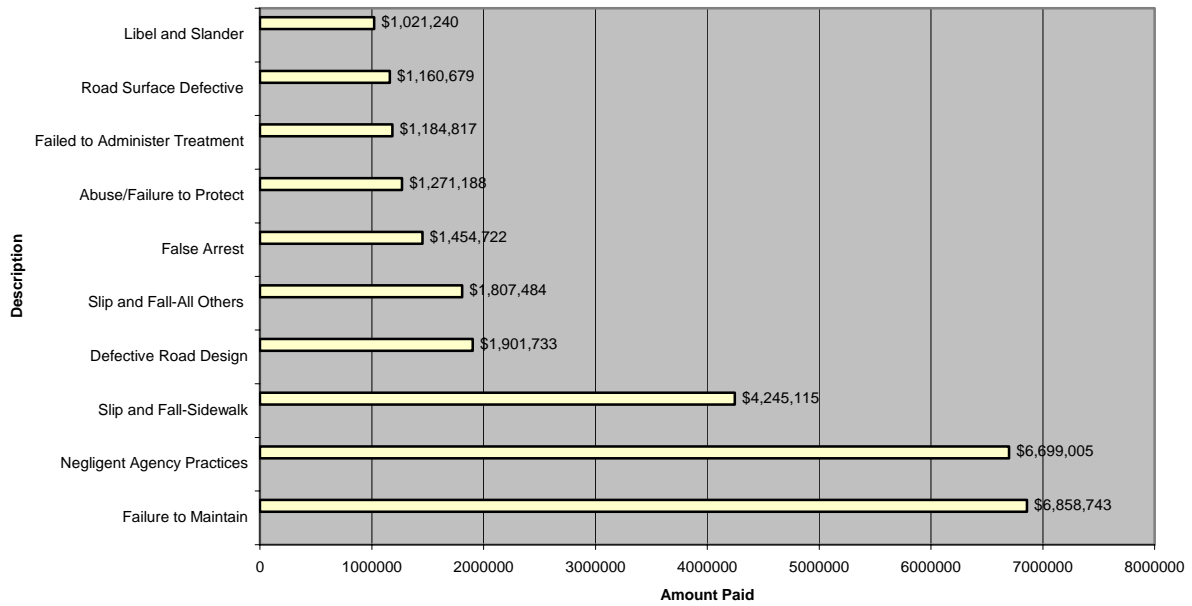
Cost of Automobile Liability Claims for the Period 7/1/99 - 6/30/04



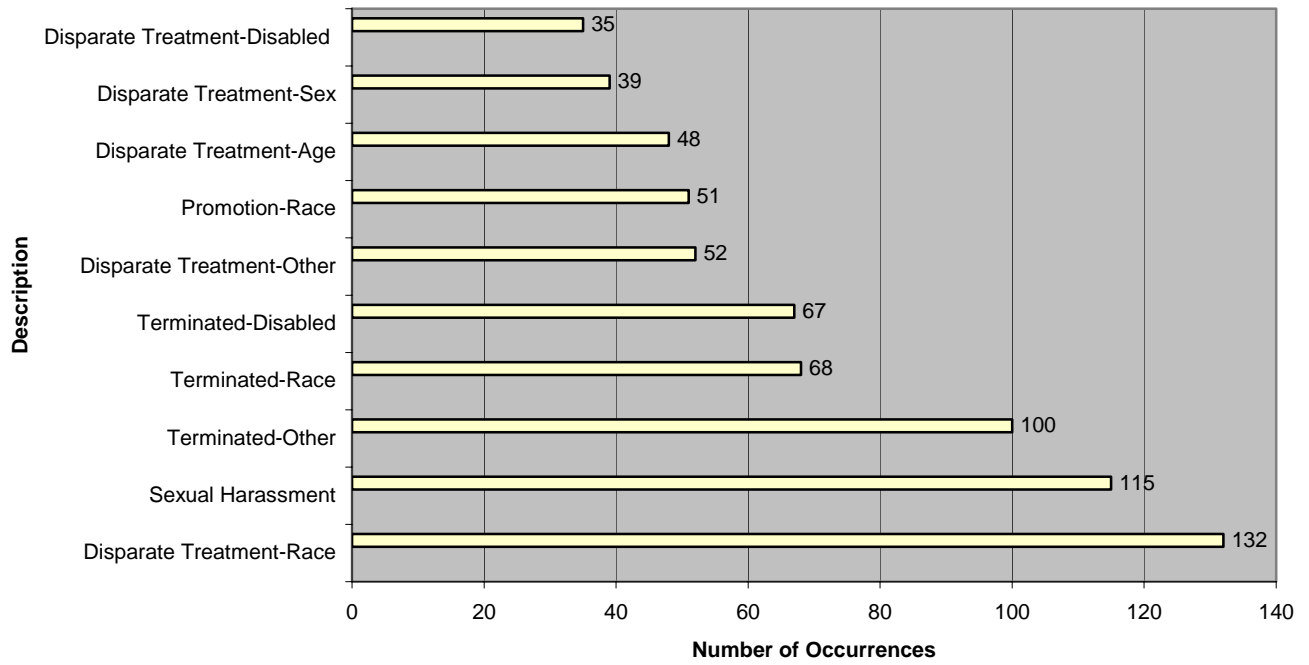
Frequency of General Liability Claims Reported for the Period 7/1/99 - 6/30/04



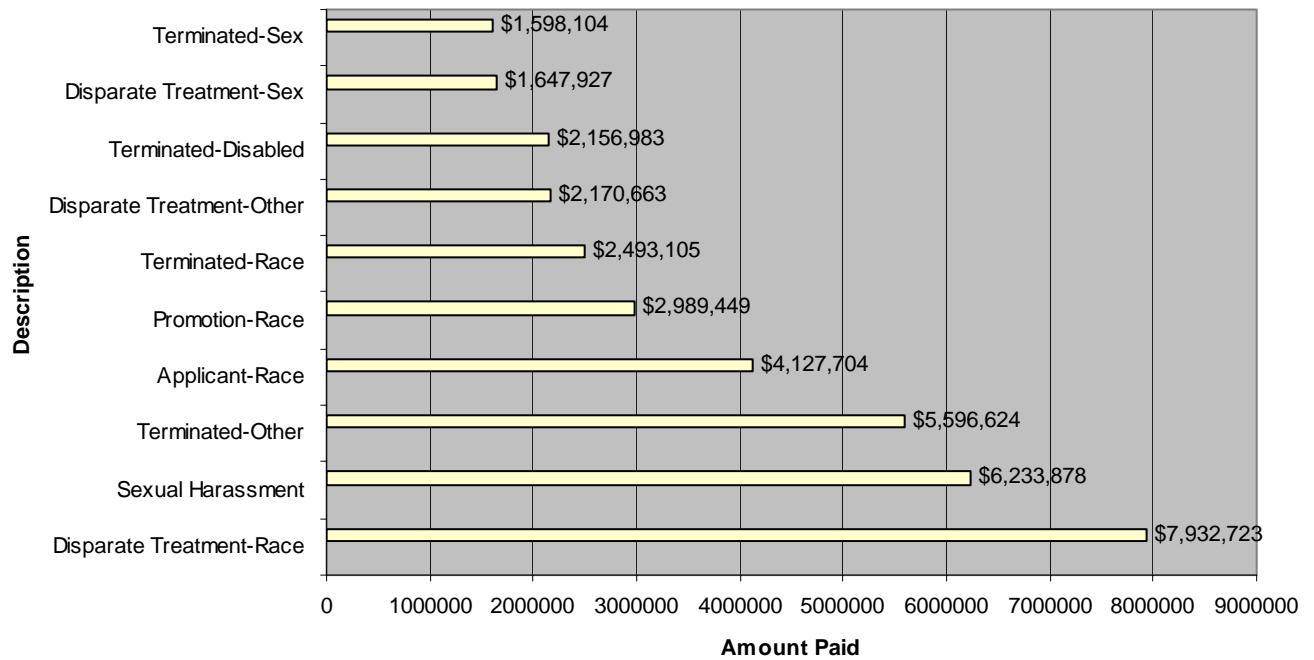
Cost of General Liability Claims for the Period 7/1/99 - 6/30/04



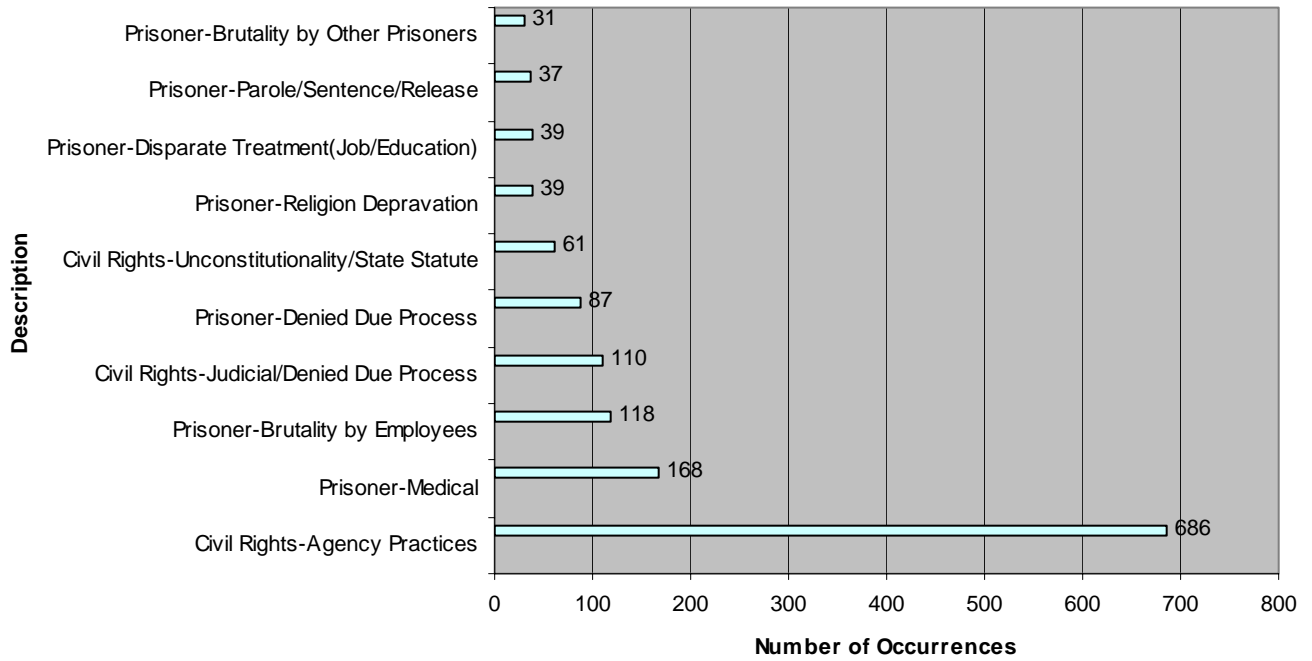
Frequency of Employment Claims Reported for the Period 7/1/99 - 6/30/04



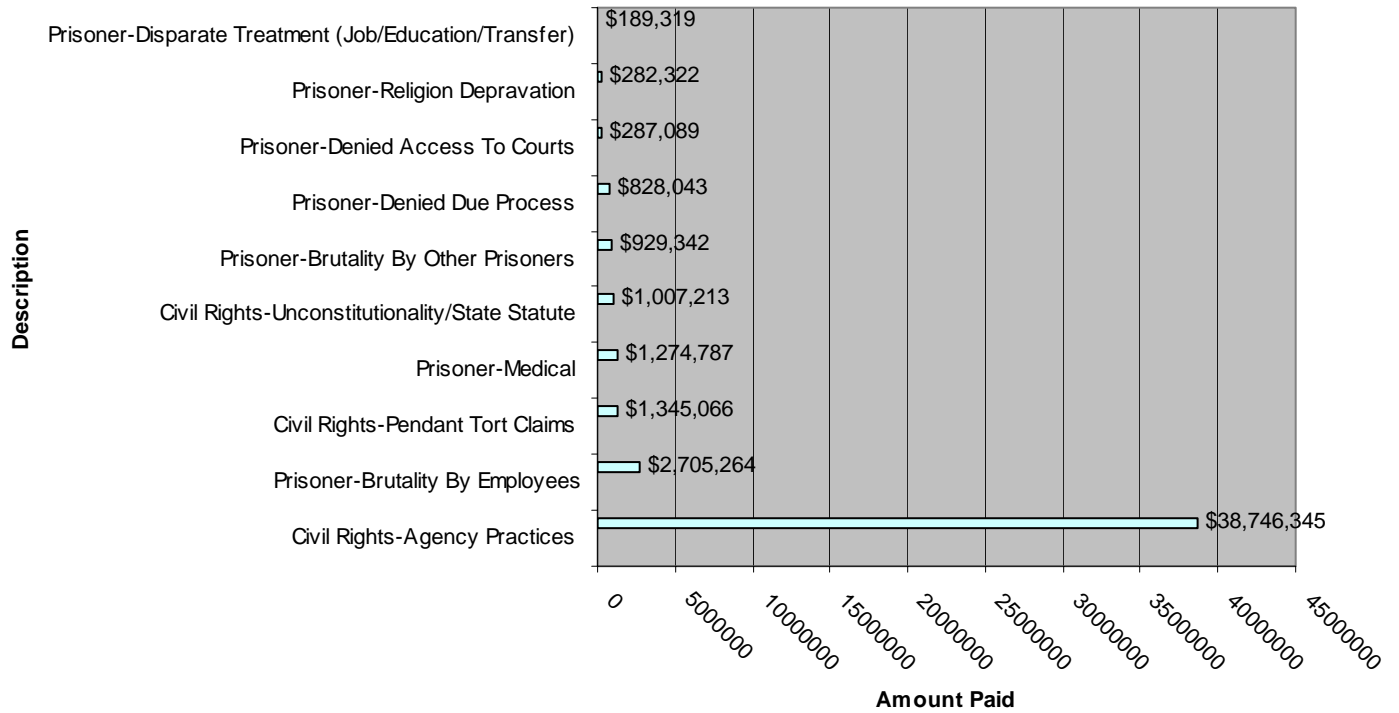
Cost of Employment Claims for the Period 7/1/99 - 6/30/04



Frequency of FCR (Non-Employment) Claims Reported for the Period 7/1/99 - 6/30/04



Cost of FCR (Non-Employment) Claims for the Period 7/1/99 - 6/30/04



**THE DEPARTMENT OF MANAGEMENT SERVICES
STATE PURCHASING**

"Florida Insurance Procurement Program"

ANNUAL REPORT
FY 03-04

William S. Simon, Secretary
and
Frederick J. Springer, Director of State Purchasing

FLORIDA INSURANCE PROCUREMENT PROGRAM

MISSION

To deliver resource saving solutions to our customers in order to enable them to better serve the people of Florida.

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 03-04:

Total Premium \$12,588,945.16

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: 03-04**

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 No.	User Notes
Accident & Medical	SRG0008065446	Statewide Primary Camp Program
Accidental Death & Dismemberment Insurance	ETB107421	Law Enforcement
Accident & Medical	KCC001891	Catastrophic
Accident & Medical	SPS903273	Excess Coverage

Name: Aircraft 477-270

Policy	Policy No.	User Notes
Aviation Insurance	AV479077	

Name: Automobile 477-360

Policy	Policy No.	User Notes
Automobile Insurance	44771911	

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 Property Program	Various	Florida State Risk Management Trust Fund, Division of Risk Management-

Name: Inland Marine

Policy	Policy No.	User Notes
Inland Marine Insurance	6611618	EDP Insurance
Inland Marine Insurance	GHCH49A	Fine Arts
Inland Marine Insurance	GH1258-114A	Fine Arts
Inland Marine Insurance	GJCW31B	Fine Arts
Inland Marine Insurance	MXI97504893	Miscellaneous Property Insurance
Inland Marine Insurance	3210891777	Contractor's Equipment
Inland Marine Insurance	FDOTAJG03	Bridge, Property and Business Income

Name: Liability 477-810

Policy	Policy No.	User Notes
General Liability Insurance	20UENLZ3487	Tower Liability
Professional Liability	9827930	Educator's Professional
Liability Insurance	NF0053	Nuclear Site
Malpractice Insurance	FL003517	Dental

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	CCC7783967	Environmental Cost Cap

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.