

# The State of Florida Division of Risk Management

## Annual Report 2004-2005 Fiscal Year



The Greek Revival-style red-brick Governor's Mansion becomes eligible for the National Historic Register when it turns 50 years old in 2006.

The first Governor's Mansion was built on the site in 1907 and occupied for nearly 50 years by a succession of 11 governors. In 1955, during the term of Governor LeRoy Collins, the first Mansion was torn down because it was structurally unsound. The new and present Mansion was completed in 1957 on the same site as the first mansion. It was designed by noted Palm Beach architect Marion Sims Wyeth.

Tom Gallagher  
The Chief Financial Officer of the State of Florida  
January 1, 2006

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**TOM GALLAGHER**  
CHIEF FINANCIAL OFFICER  
STATE OF FLORIDA

January 3, 2006

Dear Colleagues:

For your review, we are producing our annual report to provide information concerning agency claims experience, costs, and loss prevention. This annual report may also be read in its entirety on our website at <http://www.fldfs.com/Risk/>.

Due to the number of hurricanes in 2004 and 2005, our property section faced new challenges this year adjusting the large volume of state property claims. Even with this very large volume we have been able to keep the cost of the losses within our self insurance retention level.

We continue to strive to partner with state agencies in managing and reducing claims and associated costs. We appreciate the agency support and cooperation with these loss prevention efforts and goals.

We hope this report will be beneficial and informative for you. We welcome any comments or suggestions concerning our program and should you need further information, please contact us.

Sincerely,

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

**Trilly Lester, Director**

**TL/wb**

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# 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 is established by Chapter 284, Florida Statutes, and operates out of one trust fund, the State Risk Management Trust Fund. The Program currently utilizes self-insurance or a combination of both commercial insurance and self-insurance for certain risks. The information that follows this section provides more detailed information on each of the specific coverages offered by the Program.

### *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. The excess policy provides a maximum coverage of \$200 million, after which the State becomes self-insured again. For wind perils, State property is self-insured for the first \$2 million of losses for each occurrence, with an annual aggregate of \$40 million. The excess policy provides a maximum coverage of \$85 million, after which the State becomes self-insured again. For flood perils, the State is self-insured for the first \$2 million of losses for each occurrence, with an annual aggregate of \$40 million. 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 was effective for all claims with an incident date from January 1, 1998 through February 9, 2005. 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 State employees, volunteers, and agents in 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 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***

**Denzil Weimorts, 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**

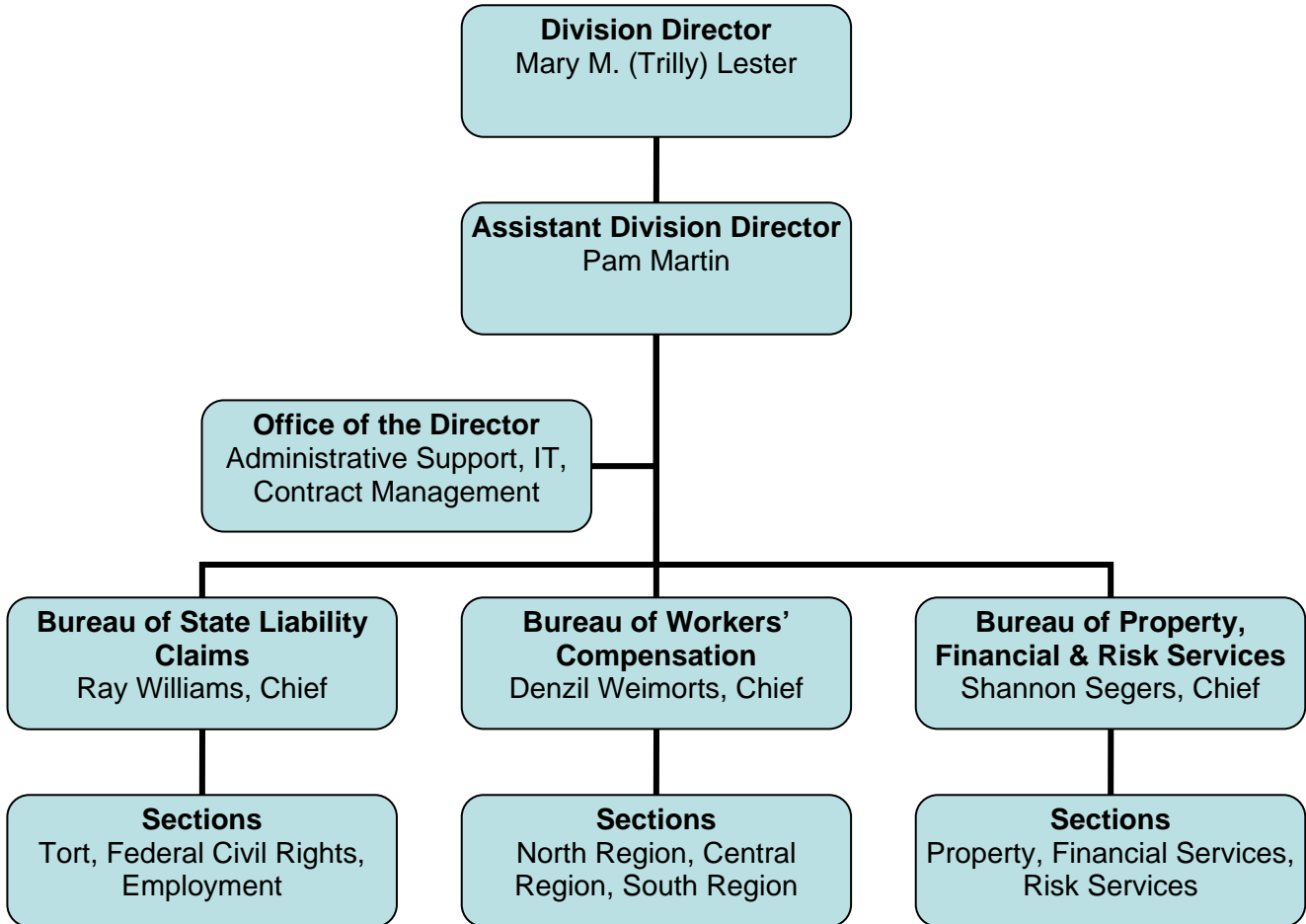
The Property Section handles coverage and claims for State-owned buildings and contents against loss due to lightning, windstorm, sinkholes, floods, and fires. Additional coverage is provided for the perils of explosion, hail, smoke, and physical contact from aircraft or vehicles, and damages arising 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, 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 staff has the responsibility for training the Safety Coordinators appointed by each agency. They also provide technical consulting and training resources to the Safety Coordinators.

Our staff also provides technical assistance to the Department of Management Services in matters pertaining to the selection of a broker of record for the purchase of insurance.

## ORGANIZATIONAL CHART – DIVISION OF RISK MANAGEMENT



## 5. Financial Information

### *Financial Section*

The Financial Section was established in 1972 to process claim payments requested by the claims adjusters of the Division. The financial data that has developed because of this disbursement service is utilized by management to impart critical information about the Program to others and to determine the funding needs of the program.

### *General Funding Information*

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

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 94-95 through FY 04-05. Essentially, it reflects that if the program ceased operations as of June 30, 2005, participating State agencies would pay an estimated \$1.126 billion in existing claims obligations payable in future years. This estimated liability consists of the following estimates by coverage type:

Worker's Compensation:	\$873.7 million
Federal Civil Rights:	\$196.5 million
General Liability:	\$ 46.8 million
Automobile Liability:	\$ 6.8 million
Property:	<u>\$ 2.3 million</u>
	\$1.126 billion

(Amounts based on June 30, 2005 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 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 in the Division's Claims Administration System (CAS) and a Cost of Risk Allocation (CORA) calculation is performed. This calculation allocates each agency's portion of the State of Florida's actuarially projected cost for self-insurance in the fiscal year. The allocation is then factored into the legislative appropriation for the upcoming budget year. The actuarial projection also provides the estimated accrued liability to the State of Florida as reported in the Florida Comprehensive Annual Report.

### *Method of Property Premium Calculation*

Annual property premiums charged to State agencies are calculated by the Fund Administrator just before the beginning of the fiscal year. Premiums are assessed in a retrospective manner for coverage provided during the prior fiscal year and are based on insured values, exposure to loss and actual loss history. The following explains the retrospective rating 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 2004-2005 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 certificates of coverage as compared to the total five-year loss history for the state. The loss amount for each agency policy is divided by the loss amount for the state, 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 for 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 total of all agency premiums equals the total Fund premium, which 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. Prior to 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, electronic document image processing, 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 will expand our Electronic Document Interchange (EDI) capabilities, enhance the use of Electronic Fund Transfer (EFT) for bill processing/payment, and leverage the capabilities of the new Claims Administration System to further automate the claims adjusting process.

### *Communications*

Communications is an area where the Office works to:

- coordinate the Division's security system;
- publish 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 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 our needs. Outsourcing projects 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.

## 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:

- ◆ Survey tools for agencies to conduct self-surveys of their safety programs, with an Annual Report to the Governor per Florida Administrative Code 69 H - 2.007, Loss Prevention Programs.
- ◆ 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 news letter, *Loss Prevention Mention* (see Highlights of Program Section)
- ◆ Coordination of the state's Interagency Advisory Council (IAC) on Loss Prevention.

On behalf of the IAC, 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<sup>th</sup>. The IAC is composed of 37 members from state agencies and Legislative entities. In addition, the 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. The Safety Coordinator manages the agency's safety programs, loss control, claims experience and exposures. Risk Services provides 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.

### **Objective 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 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 average. These claim figures are developed after a 6-month claim development period that begins at the end of the policy period. For the past full reporting year, FY 03-04, that is calculated as of December 31, 2004, the state recorded 4.41 claims per 100 FTE's, down slightly from 4.76 claims per 100 FTE's in FY 02-03. This figure compares favorably to the national average of 4.7 claims per 100 FTE's in 2003 (source - U.S. Department of Labor Statistics).

During fiscal year 2004-2005, Risk Services continued to train and provide report building assistance and consultations to the agencies of the state of Florida on the new STARS claims administration system. 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 fourth year of production. This professional newsletter has received high praise from our customers. During the fiscal year, we created 54 pages with 94 safety articles and 98 links to other safety resources.

Risk Services created a secured website, *SC Toolbox*, within our open website to display the LPM and other copyrighted materials. For the year, Risk Services 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, reduced from the over 600-page paper manual we provided in the past to the Safety Coordinators. Embedded in the manual are multiple links to the original materials referred to in the manual and other safety related resources. The Safety Coordinators now 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. We are 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 04-05:

\* **Training and Safety Consultations Units** **195.8 Units**

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

\* **Training Satisfaction Performance** **99.6%**

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

\* **Target Referrals** **13**

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

\* **Video Loans** **47**

## 2004 Safety Awareness Awards

In 2002 Risk Services created a safety award program, The Safety Program of the Year. This award is presented to an agency that creates 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 2004, there were Co-Winners of this award.



The first Co-Winner was The Department of Juvenile Justice. Shown in the picture on the left are Doug Dilday, Senior Safety Specialist; Craig Chown, Bureau Chief of General Services; Pam Martin, Assistant Division Director, Division of Risk Management; Steve Casey, Deputy Secretary, Department of Juvenile Justice; and Michael Moore, Director of Residential.



The second Co-Winner was The Department of Agriculture and Consumer Services. Shown in the picture on the left are Amy Sinelli, Lab Safety Officer; Donna Honcell, DACS Workers' Compensation Coordinator; Pam Martin, Assistant Division Director, Division of Risk Management; Rene' Ash, DACS Safety Coordinator; Mike Gresham, Director, Division of Administration; Brenda Posthumus, DACS Training Director; and Duff Maki, Division of Forestry, Workers' Compensation Coordinator.

## **Statistical Information**

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

### **Table 1: AVERAGE INCURRED COST PER WORKER'S COMPENSATION CLAIM**

This table ranks the members of the Interagency Advisory Council by frequency of workers' compensation claims with some payment per 100 FTE count that occurred between FY 01-02 and 03-04. Tracking claims per 100 FTE's is an industry standard of comparison for workers' compensation. Agencies with fewer than 500 FTEs are considered differently from the larger agencies. The small number of FTEs in those agencies create actuarially misleading assumptions in their outcomes. Individual universities are listed separately at the bottom of the table.

***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 one cost for property claims. 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 claims, building and contents, for property losses at a state agency. The first column in each yearly bracket represents the total number of claims paid during that 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 order that follows the State's claims administration system without regard to ranking for performance.***

**TABLE 1: WORKER'S COMPENSATION**

Agency	FY 2001-02			FY 2002-03			FY 2003-04		
	# 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	88	10	11.36	277	12	4.33	277	8	2.89
AGRICULTURE AND CONSUMER SERVICES	6,307	458	7.26	5,977	416	6.96	5004	387	7.73
BUSINESS REGULATION	1,888	52	2.75	1,715	53	3.09	889	47	5.29
CITRUS	150	8	5.33	120	2	1.67	1679	3	0.18
COMMUNITY AFFAIRS	529	10	1.89	493	6	1.22	447	8	1.79
DEPARTMENT OF ELDER AFFAIRS	373	7	1.88	373	12	3.22	368	12	3.26
EDUCATION	3,104	134	4.32	3,281	113	3.44	3678	114	3.10
AGENCY FOR WORKFORCE INNOVATION	0	44	0.00	1,663	79	0.00	1683	52	0.00
MANAGEMENT SERVICES	1,823	54	2.96	1,569	43	2.74	1444	46	3.19
OFFICE OF THE GOVERNOR	297	5	1.68	285	3	1.05	292	4	1.37
AGENCY FOR HEALTH CARE ADMINISTRATION	2,131	48	2.25	1,969	40	2.03	1599	53	3.31
HIGHWAY SAFETY AND MOTOR VEHICLES	4,918	309	6.28	4,821	325	6.74	4829	334	6.92
DEPARTMENT OF FINANCIAL SERVICES	2,567	75	2.92	2,651	75	2.83	2117	67	3.16
STATE BOARD OF ADMINISTRATION	198	1	0.51	219	4	1.83	232	2	0.86
DEPARTMENT OF LAW ENFORCEMENT	1,895	48	2.53	1,868	80	4.28	1983	61	3.08
LEGAL AFFAIRS	1,102	17	1.54	1,256	21	1.67	1146	22	1.92
MILITARY AFFAIRS	262	17	6.49	277	17	6.14	279	20	7.17
DEPARTMENT OF ENVIRONMENTAL PROT.	4,782	295	6.17	4,977	343	6.89	4219	334	7.92
FISH AND WILDLIFE CONSERVATION COMM.	2,541	185	7.28	2,414	218	9.03	2200	182	8.27
PAROLE COMMISSION	184	12	6.52	147	4	2.72	153	0	0.00
REVENUE	5,723	138	2.41	5,723	164	2.87	5557	176	3.17
STATE	709	13	1.83	684	13	1.90	745	19	2.55
TRANSPORTATION	10,315	432	4.19	9,454	369	3.90	8629	309	3.58
PUBLIC SERVICE COMMISSION	395	4	1.01	397	9	2.27	386	4	1.04
ADV. CTR. FOR PERSONS WITH DISABILITIES	42	2	4.76	48	2	4.17	53	1	1.89
FLORIDA DEPARTMENT OF LOTTERY	525	39	7.43	513	28	5.46	506	16	3.16
VETERANS AFFAIRS	540	68	12.59	861	57	6.62	659	59	8.95
FLORIDA LEGISLATURE	1,913	24	1.25	1,898	16	0.84	1900	18	0.95
STATE COURTS ADMINISTRATOR	3,222	37	1.15	3,282	50	1.52	3503	37	1.06
JUSTICE	129	1	0.78	134	0	0.00	130	3	2.31
PUBLIC DEFENDERS	2,805	47	1.68	2,829	39	1.38	2770	33	1.19
STATE ATTORNEYS	5,651	106	1.88	5,776	124	2.15	5695	102	1.79
PRIDE	0	0	0.00	0	0	0.00	234	0	0.00
DEPARTMENT OF CHILDREN AND FAMILIES	28,376	1,846	6.51	26,047	1,697	6.52	25663	1507	5.87
DEPARTMENT OF HEALTH	14,057	720	5.12	14,558	824	5.66	17306	819	4.73
DEPARTMENT OF JUVENILE JUSTICE	5,773	572	9.91	5,986	553	9.24	5252	454	8.64
DEV. DISABILITIES PLANNING COUNCIL	0	0	0.00	0	0	0.00	0	0	0.00
DEPARTMENT OF CORRECTIONS	26,799	1,948	7.27	26,837	1,993	7.43	26233	1847	7.04
<b>Total for all State Agencies</b>	<b>142,113</b>	<b>7,786</b>	<b>5.48</b>	<b>141,379</b>	<b>7,804</b>	<b>5.52</b>	<b>139,739</b>	<b>7,160</b>	<b>5.12</b>
FLORIDA A & M	2,129	104	4.88	2,288	113	4.94	2286	112	4.90
FLORIDA ATLANTIC	2,797	70	2.50	3,119	70	2.24	4254	57	1.34
FLORIDA STATE	7,397	224	3.03	7,644	193	2.52	8050	218	2.71
UNIV. OF CENTRAL FLORIDA	5,091	135	2.65	3,858	127	3.29	4795	126	2.63
UNIV. OF WEST FLORIDA	1,490	44	2.95	1,613	40	2.48	1505	51	3.39
FLORIDA INTERNATIONAL	3,376	69	2.04	3,376	64	1.90	3336	83	2.49
UNIV. OF NORTH FLORIDA	1,854	37	2.00	1,921	38	1.98	2023	48	2.37
UNIVERSITY OF FLORIDA	21,679	996	4.59	21,746	1,012	4.65	21618	927	4.29
UNIV. OF SOUTH FLORIDA	7,589	248	3.27	8,472	231	2.73	7692	190	2.47
FLORIDA GULF COAST UNIVERSITY	550	9	1.64	628	12	1.91	780	11	1.41
NEW COLLEGE OF FLORIDA	0	0	0.00	118	6	0.00	188	11	0.00
<b>Total for all Universities</b>	<b>53,952</b>	<b>1,936</b>	<b>3.59</b>	<b>54,783</b>	<b>1,906</b>	<b>3.48</b>	<b>56,527</b>	<b>1,834</b>	<b>3.24</b>
<b>Grand Total for State</b>	<b>196,065</b>	<b>9,722</b>	<b>4.96</b>	<b>196,162</b>	<b>9,710</b>	<b>4.95</b>	<b>196,266</b>	<b>8,994</b>	<b>4.58</b>

- (1) The totals provided in the Number of Claims (# Claims) columns are accumulated by including only claims that had an actual payment for more than \$20. The first \$20 of a claim is an administrative expense and not a medical or indemnity cost of a 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 2002-03 (1)			FY 2003-04 (2)			FY 2004-05 (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	62	\$399,953	\$6,451	86	\$451,790	\$5,253	105	\$798,368	\$7,604
BUSINESS REGULATION	12	\$43,728	\$3,644	4	\$20,292	\$5,073	11	\$70,897	\$6,445
CITRUS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
COMMUNITY AFFAIRS	1	\$1,261	\$1,261	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF ELDER AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
EDUCATION	3	\$15,680	\$5,227	7	\$86,111	\$12,302	7	\$47,143	\$6,735
AGENCY FOR WORKFORCE INNOVATION	3	\$16,331	\$5,444	2	\$1,852	\$926	0	\$0	\$0
MANAGEMENT SERVICES	14	\$9,716	\$694	10	\$17,332	\$1,733	12	\$34,674	\$2,890
OFFICE OF THE GOVERNOR	0	\$0	\$0	3	\$1,819	\$606	0	\$0	\$0
AGENCY FOR HEALTH CARE ADMINISTRATION	2	\$7,633	\$3,817	3	\$4,522	\$1,507	1	\$14,264	\$14,264
HIGHWAY SAFETY AND MOTOR VEHICLES	89	\$607,259	\$6,823	79	\$942,938	\$11,936	84	\$907,518	\$10,804
DEPARTMENT OF FINANCIAL SERVICES	9	\$79,213	\$8,801	18	\$86,582	\$4,810	15	\$109,105	\$7,274
STATE BOARD OF ADMINISTRATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF LAW ENFORCEMENT	8	\$12,929	\$1,616	13	\$35,506	\$2,731	25	\$418,192	\$16,728
LEGAL AFFAIRS	1	\$1,271	\$1,271	4	\$4,038	\$1,010	2	\$13,490	\$6,745
MILITARY AFFAIRS	5	\$43,527	\$8,705	2	\$2,178	\$1,089	3	\$36,518	\$12,173
DEPARTMENT OF ENVIRONMENTAL PROT.	61	\$494,817	\$8,112	48	\$840,978	\$17,520	50	\$382,851	\$7,657
FISH AND WILDLIFE CONSERVATION COMM.	19	\$198,490	\$10,447	36	\$86,174	\$2,394	39	\$326,840	\$8,381
PAROLE COMMISSION	2	\$3,751	\$1,876	0	\$0	\$0	0	\$0	\$0
REVENUE	7	\$7,721	\$1,103	5	\$18,929	\$3,786	5	\$20,597	\$4,119
STATE	2	\$14,648	\$7,324	3	\$1,484	\$495	1	\$936	\$936
TRANSPORTATION	1,279	\$3,282,478	\$2,566	550	\$2,953,170	\$5,369	368	\$2,804,279	\$7,620
PUBLIC SERVICE COMMISSION	3	\$5,957	\$1,986	0	\$0	\$0	1	\$10,621	\$0
ADV. CTR. FOR PERSONS WITH DISABILITIES	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA DEPARTMENT OF LOTTERY	13	\$89,562	\$6,889	8	\$92,023	\$11,503	5	\$7,162	\$1,432
VETERANS AFFAIRS	1	\$431	\$431	3	\$4,634	\$1,545	3	\$97,836	\$32,612
FLORIDA LEGISLATURE	2	\$0	\$0	0	\$0	\$0	1	\$1,792	\$1,792
STATE COURTS ADMINISTRATOR	7	\$18,878	\$2,697	3	\$1,455	\$485	9	\$85,596	\$9,511
JUSTICE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
PUBLIC DEFENDERS	4	\$118,423	\$29,606	2	\$13,188	\$6,594	4	\$49,702	\$12,426
STATE ATTORNEYS	19	\$33,170	\$1,746	16	\$32,661	\$2,041	17	\$60,088	\$3,535
PRIDE	11	\$49,049	\$4,459	10	\$82,002	\$8,200	3	\$7,340	\$2,447
AGENCY FOR PERSONS WITH DISABILITIES (11)							20	\$322,644	\$16,132
DEPARTMENT OF CHILDREN AND FAMILIES	91	\$1,610,691	\$17,700	98	\$620,674	\$6,333	49	\$1,569,585	\$32,032
DEPARTMENT OF HEALTH	37	\$292,842	\$7,915	25	\$439,254	\$17,570	31	\$1,082,801	\$34,929
DEPARTMENT OF JUVENILE JUSTICE	23	\$444,988	\$19,347	28	\$227,161	\$8,113	26	\$131,268	\$5,049
DEV. DISABILITIES PLANNING COUNCIL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF CORRECTIONS	193	\$755,073	\$3,912	225	\$922,087	\$4,098	221	\$850,179	\$3,847
<b>Total for all State Agencies</b>	<b>1,983</b>	<b>\$8,659,470</b>	<b>\$4,367</b>	<b>1,291</b>	<b>\$7,990,834</b>	<b>\$6,190</b>	<b>1,118</b>	<b>\$10,262,286</b>	<b>\$9,179</b>
FLORIDA A & M	19	\$146,169	\$7,693	21	\$72,359	\$3,446	17	\$71,856	\$4,227
FLORIDA ATLANTIC	12	\$100,578	\$8,382	12	\$32,261	\$2,688	22	\$193,966	\$8,817
FLORIDA STATE	44	\$48,018	\$1,091	38	\$183,865	\$4,839	38	\$512,115	\$13,477
UNIV. OF CENTRAL FLORIDA	14	\$49,278	\$3,520	7	\$114,256	\$16,322	3	\$2,402	\$801
UNIV. OF WEST FLORIDA	7	\$11,833	\$1,690	6	\$2,629	\$438	4	\$12,588	\$3,147
FLORIDA INTERNATIONAL	16	\$391,099	\$24,444	19	\$163,588	\$8,610	10	\$23,361	\$2,336
UNIV. OF NORTH FLORIDA	5	\$6,107	\$1,221	5	\$6,341	\$1,268	1	\$1,030	\$1,030
UNIVERSITY OF FLORIDA	46	\$111,589	\$2,426	63	\$428,970	\$6,809	49	\$82,977	\$1,693
UNIV. OF SOUTH FLORIDA	27	\$265,178	\$9,821	31	\$77,673	\$2,506	29	\$272,661	\$9,402
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
<b>Total for all Universities</b>	<b>190</b>	<b>\$1,129,849</b>	<b>\$5,947</b>	<b>202</b>	<b>\$1,081,942</b>	<b>\$5,356</b>	<b>173</b>	<b>\$1,172,956</b>	<b>\$6,780</b>
<b>Grand Total for State</b>	<b>2,173</b>	<b>\$9,789,319</b>	<b>\$4,505</b>	<b>1,493</b>	<b>\$9,072,776</b>	<b>\$6,077</b>	<b>1,291</b>	<b>\$11,435,242</b>	<b>\$8,858</b>

- (1) Paid claims FY 2002-03 occurred in FY 1998-1999 and have 4 years of claim development ending on June 30, 2003.
- (2) Paid claims FY 2003-04 occurred in FY 1999-2000 and have 4 years of claim development ending on June 30, 2004.
- (3) Paid claims FY 2004-05 occurred in FY 2000-2001 and have 4 years of claim development ending on June 30, 2005.
- (4) Number of Claims is the number of claims occurring in FY 1998-1999 with a dollar amount paid as of June 30, 2003.
- (5) Number of claims is the number of claims occurring in FY 1999-2000 with a dollar amount paid as of June 30, 2004.
- (6) Number of claims is the number of claims occurring in FY 2000-2001 with a dollar amount paid as of June 30, 2005.
- (7) Dollar value of claims is the total dollar amount paid as of June 30, 2003, for General and Auto Liability claims occurring in FY 1998-1999.
- (8) Dollar value of claims is the total dollar amount paid as of June 30, 2004, for General and Auto Liability claims occurring in FY 1999-2000.
- (9) Dollar value of claims is the total dollar amount paid as of June 30, 2005, for General and Auto Liability claims occurring in FY 2000-2001.
- (10) Average per Claim (Average/Claims) is the dollar value of claims divided by the number of claims.
- (11) New Agency in Fiscal Year 2004-2005

**TABLE 3: FEDERAL CIVIL RIGHTS AND EMPLOYMENT DISCRIMINATION**

Agency	FY 2002-03 (1)			FY 2003-04 (2)			FY 2004-05 (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	0	\$0	\$0	0	\$0	\$0	3	\$12,926	\$4,309
BUSINESS REGULATION	12	\$490,952	\$40,913	7	\$301,736	\$43,105	10	\$1,350,068	\$135,007
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	6	\$181,366	\$30,228	8	\$638,587	\$79,823	1	\$1,038	\$1,038
AGENCY FOR WORKFORCE INNOVATION	1	\$23,241	\$23,241	3	\$102,243	\$34,081	1	\$55	\$55
MANAGEMENT SERVICES	1	\$17,578	\$17,578	2	\$27,814	\$13,907	2	\$108,462	\$54,231
OFFICE OF THE GOVERNOR	1	\$7,751	\$7,751	3	\$16,142	\$5,381	2	\$2,711	\$1,356
AGENCY FOR HEALTH CARE ADMINISTRATION	3	\$310,147	\$103,382	1	\$40,647	\$40,647	4	\$312,964	\$78,241
HIGHWAY SAFETY AND MOTOR VEHICLES	14	\$646,004	\$46,143	5	\$393,918	\$78,784	6	\$246,438	\$41,073
DEPARTMENT OF FINANCIAL SERVICES	7	\$453,609	\$64,801	4	\$178,077	\$44,519	6	\$200,959	\$33,493
STATE BOARD OF ADMINISTRATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF LAW ENFORCEMENT	7	\$193,220	\$27,603	2	\$18,105	\$9,053	6	\$207,969	\$34,662
LEGAL AFFAIRS	3	\$134,222	\$44,741	5	\$260,889	\$52,178	4	\$76,225	\$19,056
MILITARY AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF ENVIRONMENTAL PROT.	2	\$20,305	\$10,153	5	\$493,947	\$98,789	1	\$15,720	\$15,720
FISH AND WILDLIFE CONSERVATION COMM.	0	\$0	\$0	5	\$535,285	\$107,057	3	\$37,561	\$12,520
PAROLE COMMISSION	4	\$96,371	\$24,093	2	\$4,688	\$2,344	5	\$20,292	\$4,058
REVENUE	5	\$279,418	\$55,884	8	\$163,194	\$20,399	6	\$143,829	\$23,972
STATE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
TRANSPORTATION	11	\$354,051	\$32,186	11	\$603,796	\$54,891	14	\$668,573	\$47,755
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	2	\$58,299	\$29,150	0	\$0	\$0	0	\$0	\$0
VETERANS AFFAIRS	0	\$0	\$0	0	\$0	\$0	1	\$29,914	\$29,914
FLORIDA LEGISLATURE	1	\$21,782	\$21,782	4	\$96,572	\$24,143	2	\$56,120	\$28,060
STATE COURTS ADMINISTRATOR	16	\$102,291	\$6,393	12	\$19,514	\$1,626	15	\$17,955	\$1,197
JUSTICE	0	\$0	\$0	0	\$0	\$0	4	\$12,000	\$3,000
PUBLIC DEFENDERS	3	\$157,154	\$52,385	0	\$0	\$0	4	\$160,913	\$40,228
STATE ATTORNEYS	15	\$58,921	\$3,928	22	\$1,162,969	\$52,862	12	\$78,225	\$6,519
PRIDE	1	\$36,495	\$36,495	0	\$0	\$0	0	\$0	\$0
AGENCY FOR PERSONS WITH DISABILITIES (11)							5	\$1,281,988	\$256,398
DEPARTMENT OF CHILDREN AND FAMILIES	42	\$9,687,418	\$230,653	45	\$2,035,382	\$45,231	44	\$5,710,781	\$129,790
DEPARTMENT OF HEALTH	12	\$240,530	\$20,044	8	\$520,323	\$65,040	12	\$168,109	\$14,009
DEPARTMENT OF JUVENILE JUSTICE	9	\$328,634	\$36,515	9	\$247,617	\$27,513	3	\$47,902	\$15,967
DEV. DISABILITIES PLANNING COUNCIL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF CORRECTIONS	216	\$4,129,151	\$19,116	148	\$2,240,257	\$15,137	161	\$1,963,824	\$12,198
<b>Total for all State Agencies</b>	<b>394</b>	<b>\$18,028,910</b>	<b>\$45,759</b>	<b>319</b>	<b>\$10,101,702</b>	<b>\$31,667</b>	<b>337</b>	<b>\$12,933,521</b>	<b>\$38,378</b>
FLORIDA A & M	3	\$441,371	\$147,124	3	\$250,529	\$83,510	0	\$0	\$0
FLORIDA ATLANTIC	1	\$218,261	\$218,261	0	\$0	\$0	0	\$0	\$0
FLORIDA STATE	3	\$46,966	\$15,655	5	\$176,868	\$35,374	1	\$18,563	\$18,563
UNIV. OF CENTRAL FLORIDA	2	\$17,477	\$8,739	0	\$0	\$0	0	\$0	\$0
UNIV. OF WEST FLORIDA	1	\$16,812	\$16,812	0	\$0	\$0	1	\$11,580	\$11,580
FLORIDA INTERNATIONAL	3	\$119,552	\$39,851	3	\$299,550	\$99,850	3	\$126,467	\$42,156
UNIV. OF NORTH FLORIDA	2	\$274,328	\$137,164	0	\$0	\$0	1	\$17,746	\$17,746
UNIVERSITY OF FLORIDA	2	\$25,496	\$12,748	3	\$128,507	\$42,836	2	\$13,055	\$6,528
UNIV. OF SOUTH FLORIDA	9	\$903,513	\$100,390	9	\$137,439	\$15,271	9	\$294,799	\$32,755
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
<b>Total for all Universities</b>	<b>26</b>	<b>\$2,063,776</b>	<b>\$79,376</b>	<b>23</b>	<b>\$992,893</b>	<b>\$43,169</b>	<b>17</b>	<b>\$482,210</b>	<b>\$28,365</b>
<b>Grand Total for State</b>	<b>420</b>	<b>\$20,092,686</b>	<b>\$47,840</b>	<b>342</b>	<b>\$11,094,595</b>	<b>\$32,440</b>	<b>354</b>	<b>\$13,415,731</b>	<b>\$37,898</b>

- (1) Paid claims FY 2002-03 occurred in FY 1996-1997 and have 6 years of claim development ending on June 30, 2003.
- (2) Paid claims FY 2003-04 occurred in FY 1997-1998 and have 6 years of claim development ending on June 30, 2004.
- (3) Paid claims FY 2004-05 occurred in FY 1998-1999 and have 6 years of claim development ending on June 30, 2005.
- (4) Number of Claims is the number of claims occurring in FY1996-1997 with a dollar amount paid as of June 30, 2003.
- (5) Number of claims is the number of claims occurring in FY1997-1998 with a dollar amount paid as of June 30, 2004.
- (6) Number of claims is the number of claims occurring in FY1998-1999 with a dollar amount paid as of June 30, 2005.
- (7) Dollar value of claims is the total dollar amount paid as of June 30, 2003, for FCR and Employment Discrimination claims occurring in FY 1996-1997.
- (8) Dollar value of claims is the total dollar amount paid as of June 30, 2004, for FCR and Employment Discrimination claims occurring in FY 1997-1998.
- (9) Dollar value of claims is the total dollar amount paid as of June 30, 2005, for FCR and Employment Discrimination claims occurring in FY 1998-1999.
- (10) Average per Claim (Average/Claims) is the dollar value of claims divided by the number of claims.
- (11) New Agency in Fiscal Year 2004-2005

**TABLE 4: PROPERTY**

Agency	FY 2002-03 (1)			FY 2003-04 (2)			FY 2004-05 (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	2	\$32,255	\$16,128	0	\$0	\$0	43	\$2,315,116	\$53,840
BUSINESS REGULATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
CITRUS	0	\$0	\$0	1	\$11,717	\$11,717	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	0	\$0	\$0	1	\$1,722	\$1,722	0	\$0	\$0
AGENCY FOR WORKFORCE INNOVATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
MANAGEMENT SERVICES	3	\$6,393	\$2,131	2	\$14,098	\$7,049	2	\$8,025	\$4,013
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	1	\$3,985	\$3,985
DEPARTMENT OF FINANCIAL SERVICES	1	\$3,078	\$3,078	0	\$0	\$0	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	0	\$0	\$0	0	\$0	\$0	12	\$20,830	\$1,736
DEPARTMENT OF ENVIRONMENTAL PROT.	3	\$9,102	\$3,034	1	\$5,003	\$5,003	92	\$2,663,903	\$28,955
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	1	\$2,251	\$2,251	2	\$33,584	\$16,792
STATE	0	\$0	\$0	0	\$0	\$0	1	\$9,506	\$9,506
TRANSPORTATION	1	\$46	\$46	1	\$522	\$522	54	\$204,615	\$3,789
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	1	\$7,443	\$7,443
STATE COURTS ADMINISTRATOR	0	\$0	\$0	0	\$0	\$0	2	\$16,115	\$8,058
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	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF CHILDREN AND FAMILIES	0	\$0	\$0	0	\$0	\$0	28	\$60,825	\$2,172
DEPARTMENT OF HEALTH	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF JUVENILE JUSTICE	11	\$67,212	\$6,110	1	\$5,635	\$5,635	25	\$89,719	\$3,589
DEV. DISABILITIES PLANNING COUNCIL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
DEPARTMENT OF CORRECTIONS	47	\$128,440	\$2,733	8	\$37,093	\$4,637	872	\$1,328,162	\$1,523
	<b>68</b>	<b>\$246,526</b>	<b>\$3,625</b>	<b>16</b>	<b>\$78,041</b>	<b>\$4,878</b>	<b>1,135</b>	<b>\$6,761,828</b>	<b>\$5,958</b>
FLORIDA A & M	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA ATLANTIC	0	\$0	\$0	0	\$0	\$0	3	\$13,580	\$4,527
FLORIDA STATE	2	\$72,802	\$36,401	0	\$0	\$0	0	\$0	\$0
UNIV. OF CENTRAL FLORIDA	0	\$0	\$0	0	\$0	\$0	3	\$1,071,048	\$357,016
UNIV. OF WEST FLORIDA	0	\$0	\$0	1	\$191	\$191	28	\$1,116,741	\$39,884
FLORIDA INTERNATIONAL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
UNIV. OF NORTH FLORIDA	1	\$3,340	\$0	0	\$0	\$0	0	\$0	\$0
UNIVERSITY OF FLORIDA	13	\$4,367	\$336	4	\$50,555	\$12,639	32	\$136,383	\$4,262
UNIV. OF SOUTH FLORIDA	7	\$20,056	\$2,865	0	\$0	\$0	1	\$21,900	\$21,900
FLORIDA GULF COAST UNIVERSITY	1	\$1,243	\$1,243	0	\$0	\$0	7	\$51,998	\$7,428
NEW COLLEGE OF FLORIDA	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
<b>Total for all Universities</b>	<b>24</b>	<b>\$101,808</b>	<b>\$4,242</b>	<b>5</b>	<b>\$50,746</b>	<b>\$10,149</b>	<b>74</b>	<b>\$2,411,650</b>	<b>\$32,590</b>
<b>Grand Total for State</b>	<b>92</b>	<b>\$348,334</b>	<b>\$3,786</b>	<b>21</b>	<b>\$128,787</b>	<b>\$6,133</b>	<b>1,209</b>	<b>\$9,173,478</b>	<b>\$7,588</b>

(1) Paid claims FY 2002-03 occurred in FY 2000-2001 and has 2 years of claim development ending on June 30, 2003.

- (1) Paid claims FY 2002-03 occurred in FY 2000-2001 and has 2 years of claim development ending on June 30, 2003.
- (2) Paid claims FY 2003-04 occurred in FY 2001-2002 and has 2 years of claim development ending on June 30, 2004.
- (3) Paid claims FY 2004-05 occurred in FY 2002-2003 and has 2 years of claim development ending on June 30, 2005.
- (4) Number of claims is the actual number of claims that had a dollar amount paid for claims occurring during the fiscal year 2000-2001.
- (5) Number of claims is the actual number of claims that had a dollar amount paid for claims occurring during the fiscal year 2001-2002.
- (6) Number of claims is the actual number of claims that had a dollar amount paid for claims occurring during the fiscal year 2002-2003.
- (7) Dollar value of claims is the total dollar amount of all paid claims for property damage that have paid for the fiscal year 2000-2001.
- (8) Dollar value of claims is the total dollar amount of all paid claims for property damage that have paid for the fiscal year 2001-2002.
- (9) Dollar value of claims is the total dollar amount of all paid claims for property damage that have paid for the fiscal year 2002-2003.
- (10) Average per claim (average/claims) is the dollar value of claims divided by the number of claims.

## Coverage Information for Fiscal Year: 2004-2005

### *1. Property Insurance*

OVERVIEW: In accordance with Chapter 284.01, Florida Statutes, 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 the Section staff's on-site assessments.



State Owned Property Destroyed by Hurricane Charley in Desoto County

The claims are adjusted by the Section Staff based upon on-site damage assessments and the application of accepted unit cost data. This method allows a more efficient handling of large numbers of claims caused by hurricanes. It is compatible with the adjustment procedures used by the Contracted Adjusters now retained by the Division to assist with the increased demand for onsite damage assessments.

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 scope of damage in affected areas, instruct them on claim

procedures and obtain contact information for onsite damage assessments.

During FY 04-05, State Agencies reported a total of 3,221 claims, 3,098 of which were associated with hurricane damage.

<i>Type of Peril</i>	<i>Number of Regular Claims by Peril</i>	<i>Total Incurred (Reserves)</i>	<i>Total Paid</i>
(Lightning)	56	\$ 244,708	\$ 12,464
(Wind)	53	\$ 367,036	\$ 0.00
(Fire)	11	\$ 206,275	\$ 10,077
(Flood)	2	\$ 5,939	\$ 0.00
(Vehicle)	1	\$ 3,675	\$ 0.00
<b>Total Claims</b>	<b>123</b>	<b>\$ 827,633</b>	<b>\$ 22,541</b>

<i>Type of Peril</i>	<i>Number of Catastrophic Claims</i>	<i>Total Incurred (Reserves)</i>	<i>Total Paid</i>
(Hurricane Charley)	668	\$ 6,709,203	\$ 3,249,944
(Hurricane Frances)	969	\$ 9,154,533	\$ 1,349,955
(Hurricane Ivan)	574	\$ 9,169,729	\$ 3,527,879
(Hurricane Jeanne)	887	\$ 4,097,067	\$ 514,104
<b>Total Claims</b>	<b>3,098</b>	<b>\$ 29,130,532</b>	<b>\$ 8,641,882</b>

INSURANCE SUMMARY TOTALS

Number of Certificates of Coverage	21,800
Building Values	\$10,532,962,807
Content Values	\$4,175,362,220
Rental Values	\$189,244,662
Total Values	\$14,897,569,689
Funding for FY 04-05	\$13,600,000
Incurred Value of Claims Occurring During for Current FY 04-05:	\$29,958,165
Claim Payments Made During FY 04-05	\$9,258,520
Number of Claims Open on July 1, 2004	42
Number of Claims Opened During FY 04-05	3,221
Number of Claims Closed During FY 04-05	1583
Claims Open as Of June 30, 2005	1680

## 2. Workers' Compensation

**OVERVIEW:** During Fiscal Year 04-05, Risk Management provided workers' compensation coverage to approximately 196,407 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 fifteen Workers' Compensation Specialists who handle lost time cases, nine Workers' Compensation Examiners who handle medical only cases, three Insurance Specialists II who handle both lost time and medical only claims, and three 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 include:

- **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 prior to 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 Hartford 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 on claims with a date of accident through February 9, 2005. As of February 10, 2005, Risk Management is again a totally self-insured program.

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 provider is CorVel. Under the current 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, Insurance Specialists II 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 04-05, Risk Management referred 47 cases suspected of workers' compensation fraud to the Special Investigation Unit.

NUMBER OF COVERED PERSONS: 196,407

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

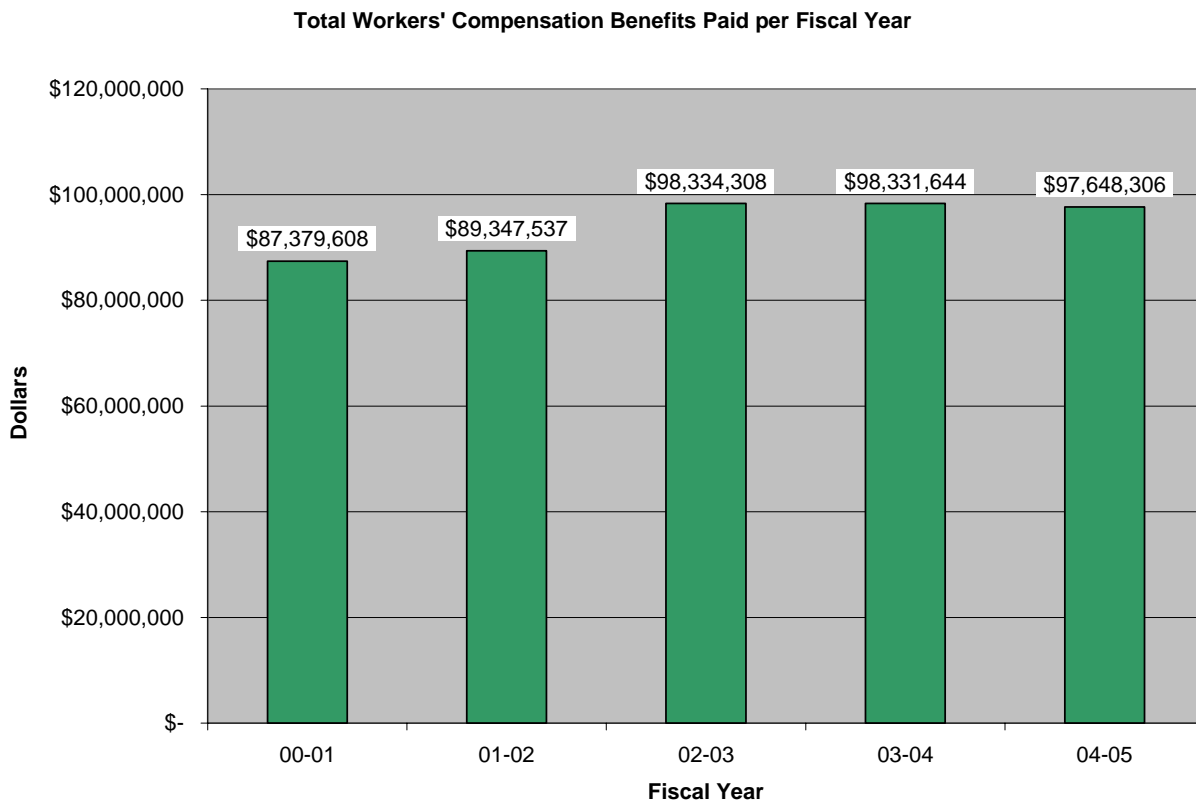
**METHOD OF FUNDING:** Each agency's share of the cost of the program is a direct allocation of that agency's own losses and number of covered persons. Through premium assessments, each agency ultimately pays for its own losses plus a share of the Division's operating expense.

**FUNDING FOR FISCAL YEAR 04-05:** \$ 111,944,551

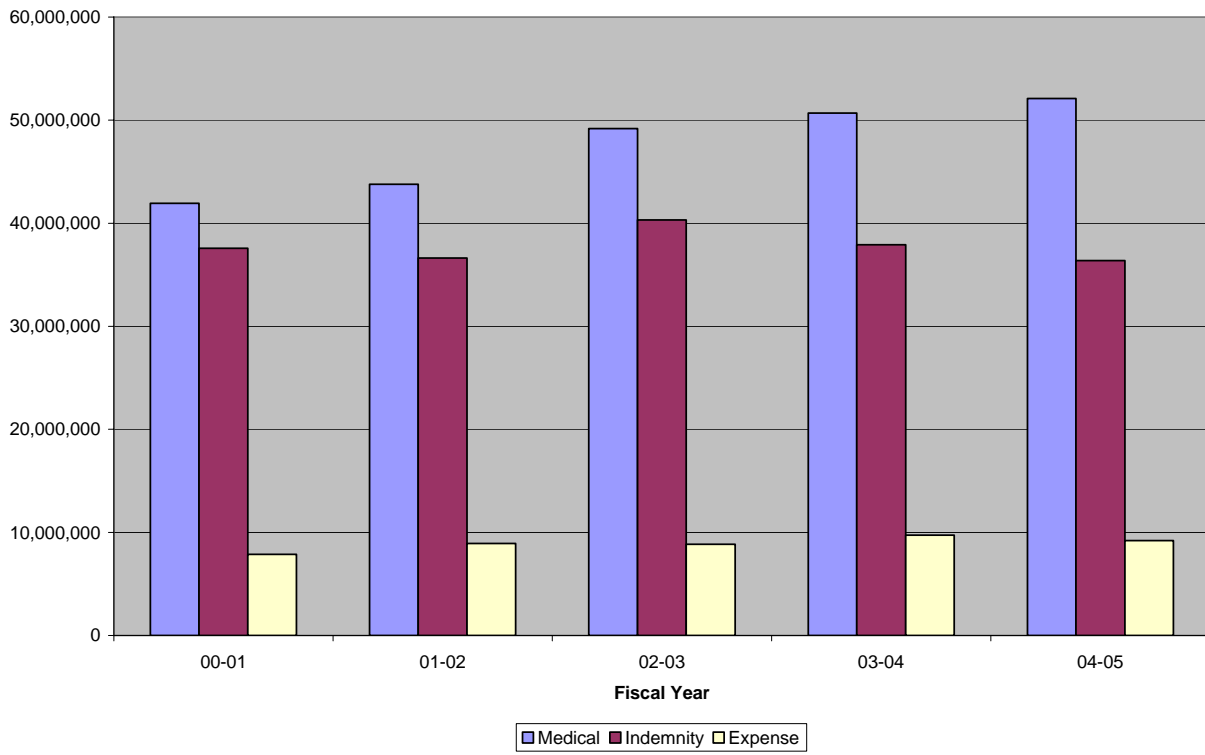
NUMBER OF CLAIMS OCCURRING IN FISCAL YEAR 04-05:	13,480
NUMBER OF CLAIMS REPORTED IN FISCAL YEAR 04-05:	13,513
NUMBER OF CLAIMS WORKED IN FISCAL YEAR 04-05:	25,912

### Frequency and Cost Analyses

The cost of workers' compensation claims has leveled off over the past three years despite rising medical costs. 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 breakdown of each major category.



.....  
**Total Paid for Major Benefit Categories by Fiscal Year**

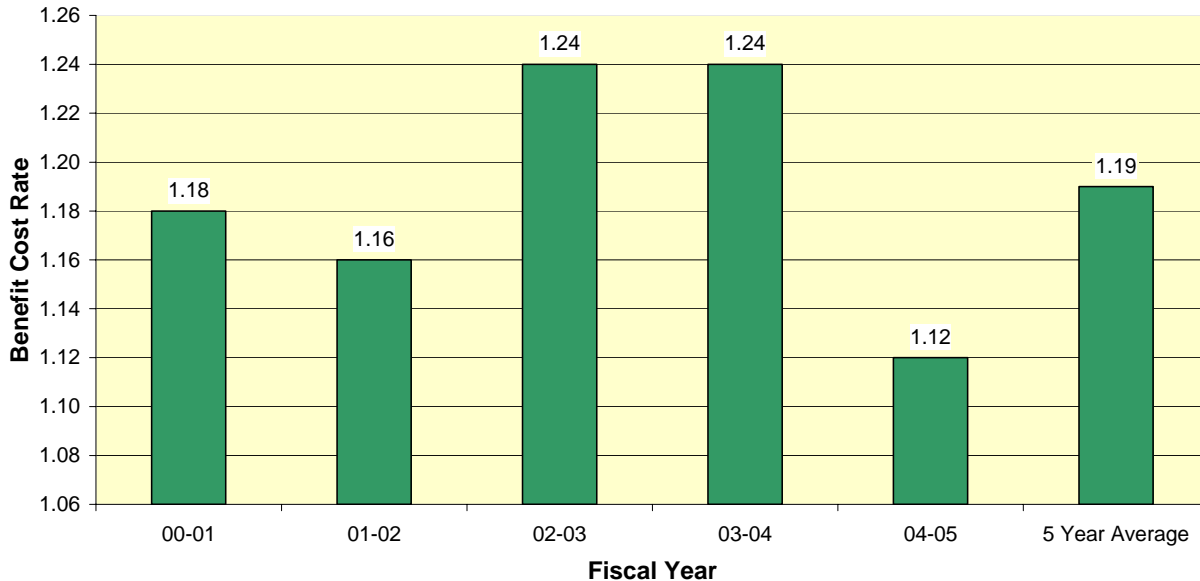




## The Benefit Cost Rate

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. Over the past five years, Risk Management's Benefit Cost Rate averaged 1.19.

### Risk Management Benefit Cost Rate



Regarding the 04-05 decrease in the Benefit Cost Rate as compared to 03-04, the total spent in medical and indemnity compared to 03-04 decreased 7%. Also, the payroll level experienced a 2% increase. These factors together yielded an overall decrease in the Benefit Cost Rate of 9%.

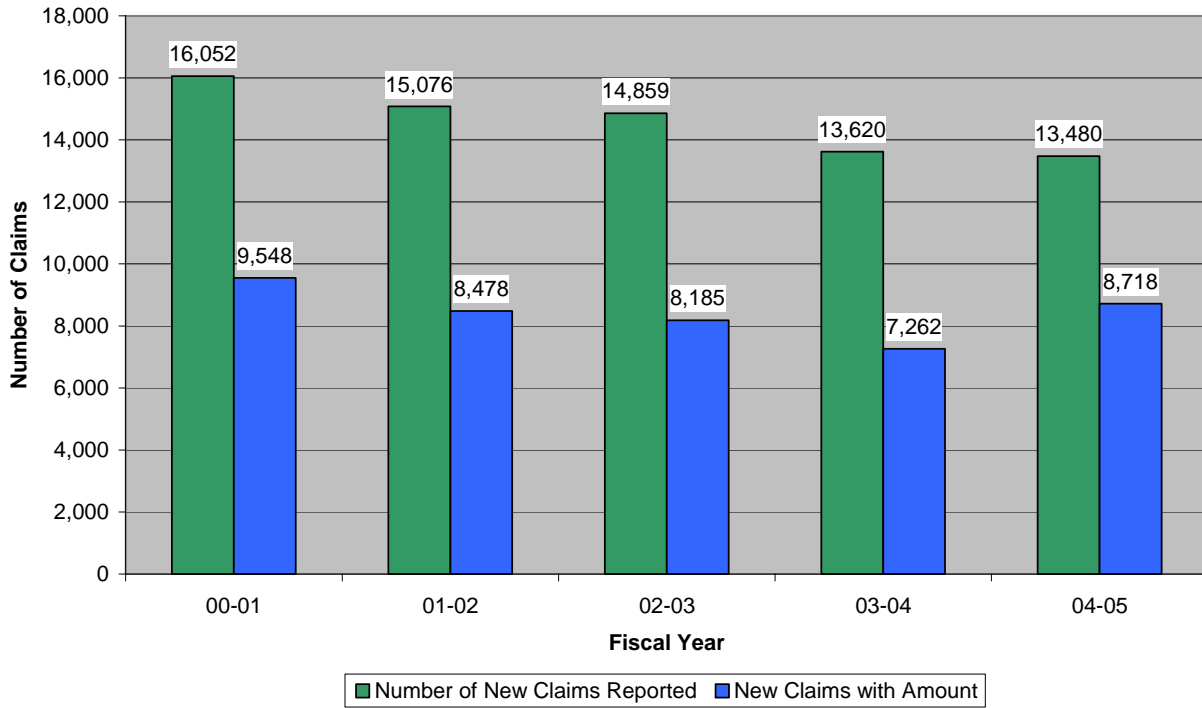
### Relative Frequency of Workers' Compensation Claims

Risk Management averaged receiving 14,918 new workers' compensation claims per year during the past five fiscal years. As of October 21, 2005, for claims reported during Fiscal Year 04-05, 9.6% were classified as lost time claims and 90.4% as medical only claims. There have been 11 employee job related deaths within the past four fiscal years.

## Frequency Analysis of FY 04-05 Claims

As of October 21, 2005, there had been 13,480 claims reported to Risk Management with an accident date in Fiscal Year 04-05. Of these 13,480 injuries, 8,718 had some monetary value (paid or reserved).

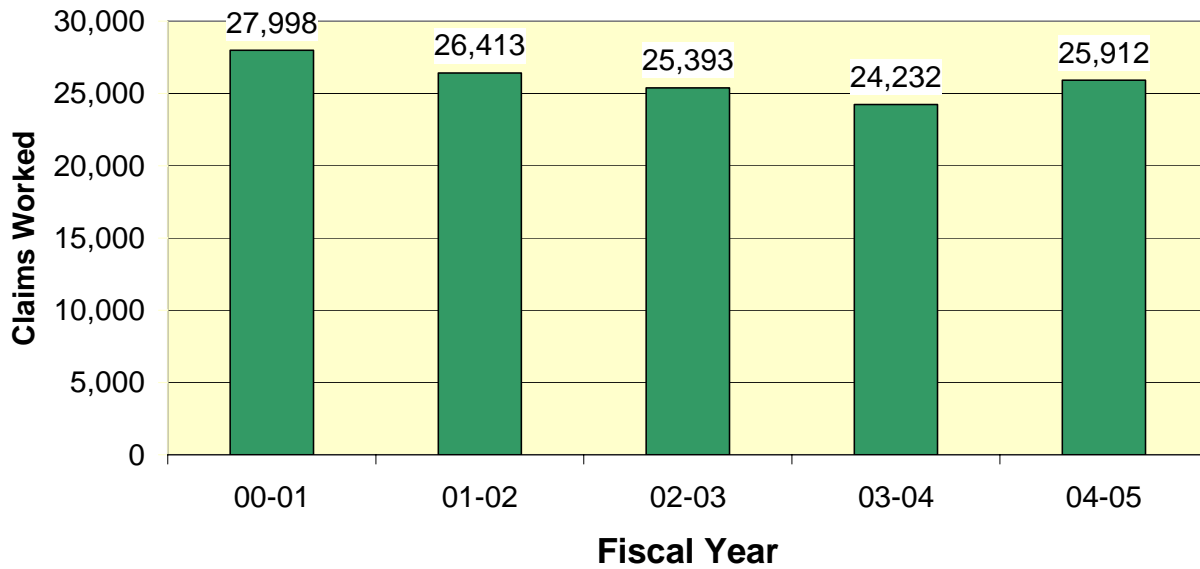
**Number of New Claims Reported/Claims With Some Amount  
(One Year of Claim Development)**



## 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 claims reported in prior fiscal years that had a payment made in the current fiscal year.

### Number of Claims Worked



COMMERCIAL INSURANCE: Commercial insurance has been purchased to cover workers' compensation losses occurring through February 9, 2005 as outlined in the "Overview" section.

### 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. The self-insurance coverage includes premises and operations, personal injury, and professional liability. The 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: 198,970.

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 04/05 \$13,068,205

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 1,233

COMMERCIAL INSURANCE None

COMMERCIAL INSURANCE: None

CURRENT FY PREMIUMS PAID: 0

CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/05

#### 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. The 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: 25,987

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 04/05 \$3,939,679

NUMBER OF CLAIMS REPORTED IN CURRENT FY 578

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

AS OF 06/30/05



## 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. The 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: 195,001.

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 04/05: \$20,947,564

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 358

COMMERCIAL INSURANCE: None

CURRENT FY PREMIUMS PAID: 0

CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/05

## 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. The 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.

### **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 04/05: None

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 44

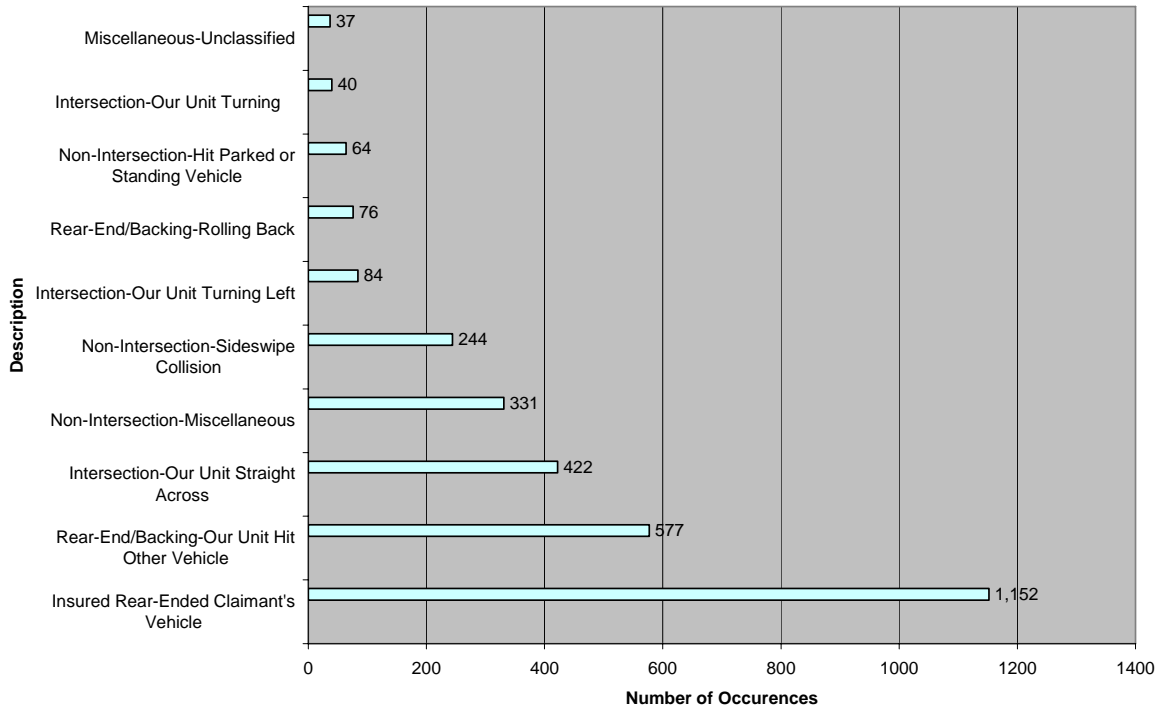
COMMERCIAL INSURANCE: None

CURRENT FY PREMIUMS PAID: 0

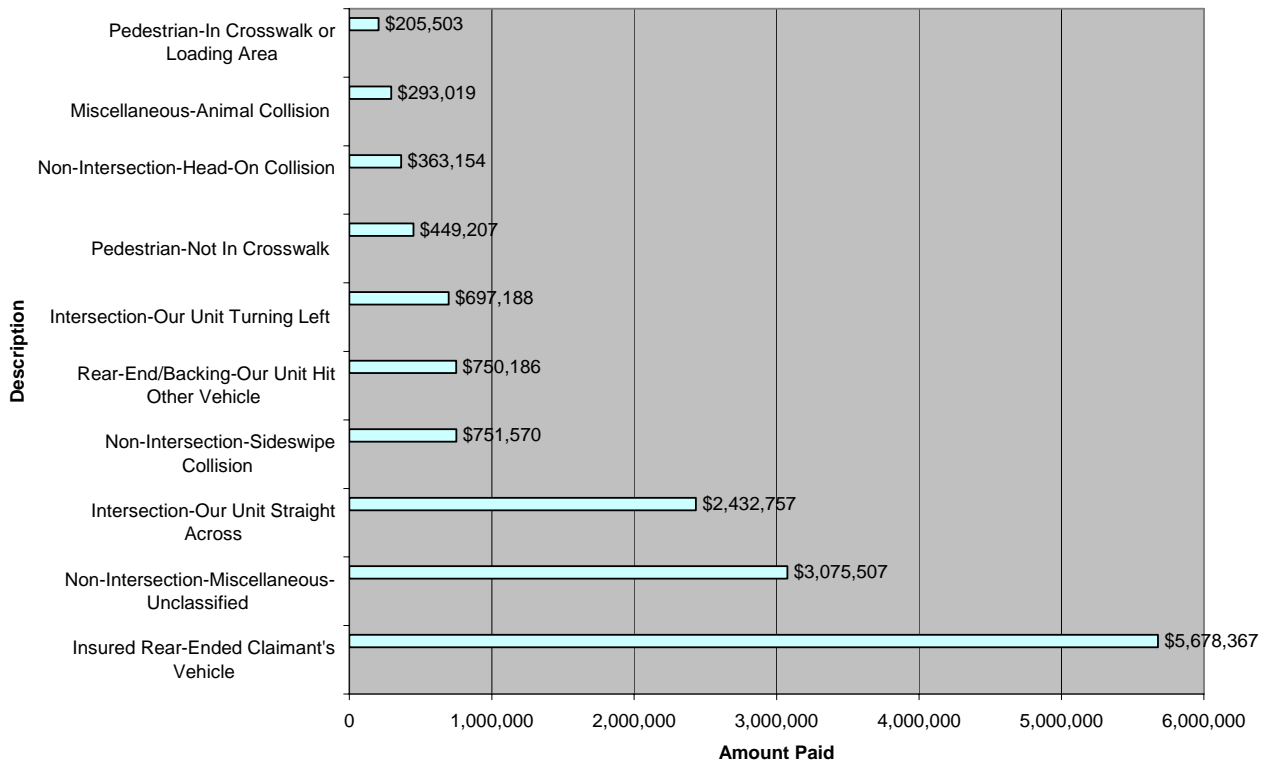
CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/05

**Frequency of Automobile Liability Claims Reported for the Period 7/1/00 - 6/30/05**

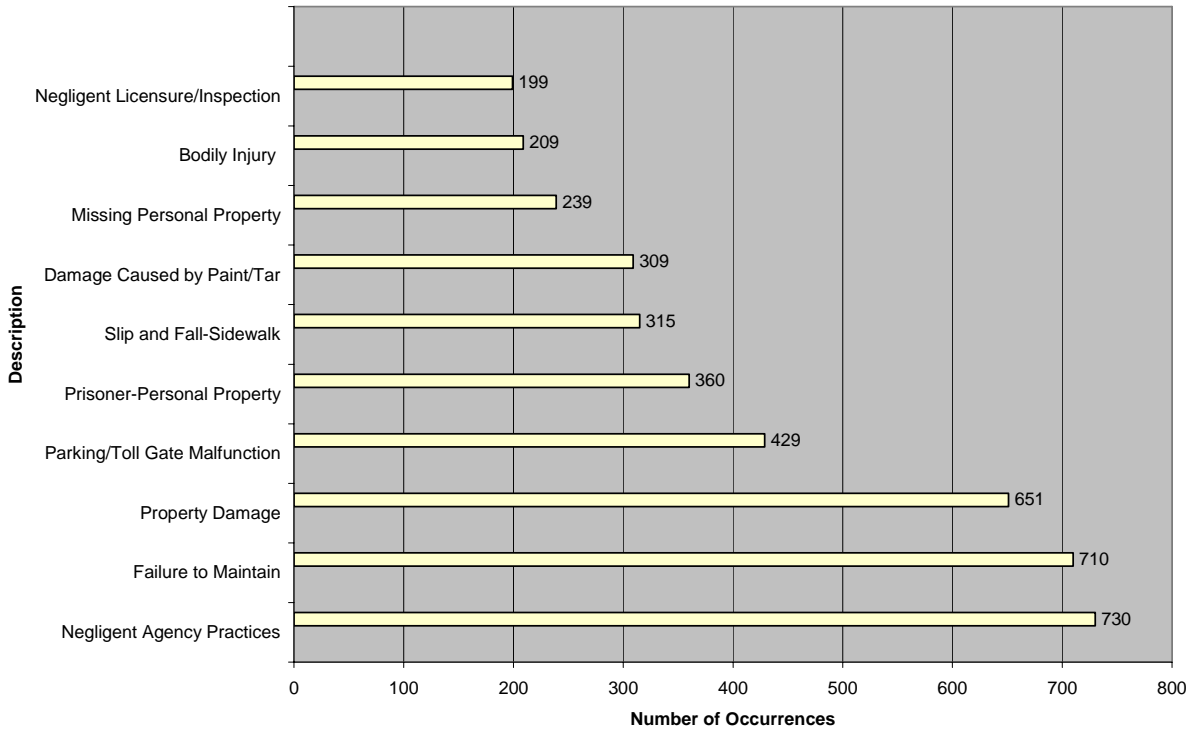


**Cost of Automobile Liability Claims for the Period 7/1/00 - 6/30/05**

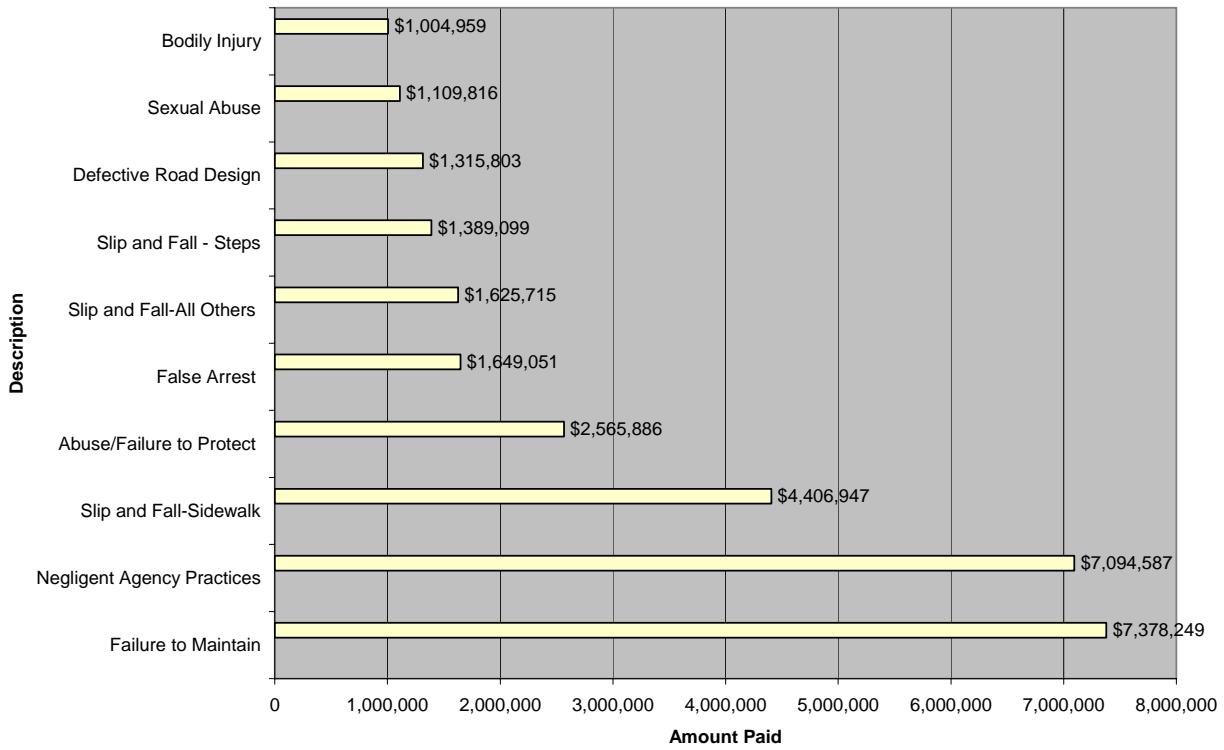




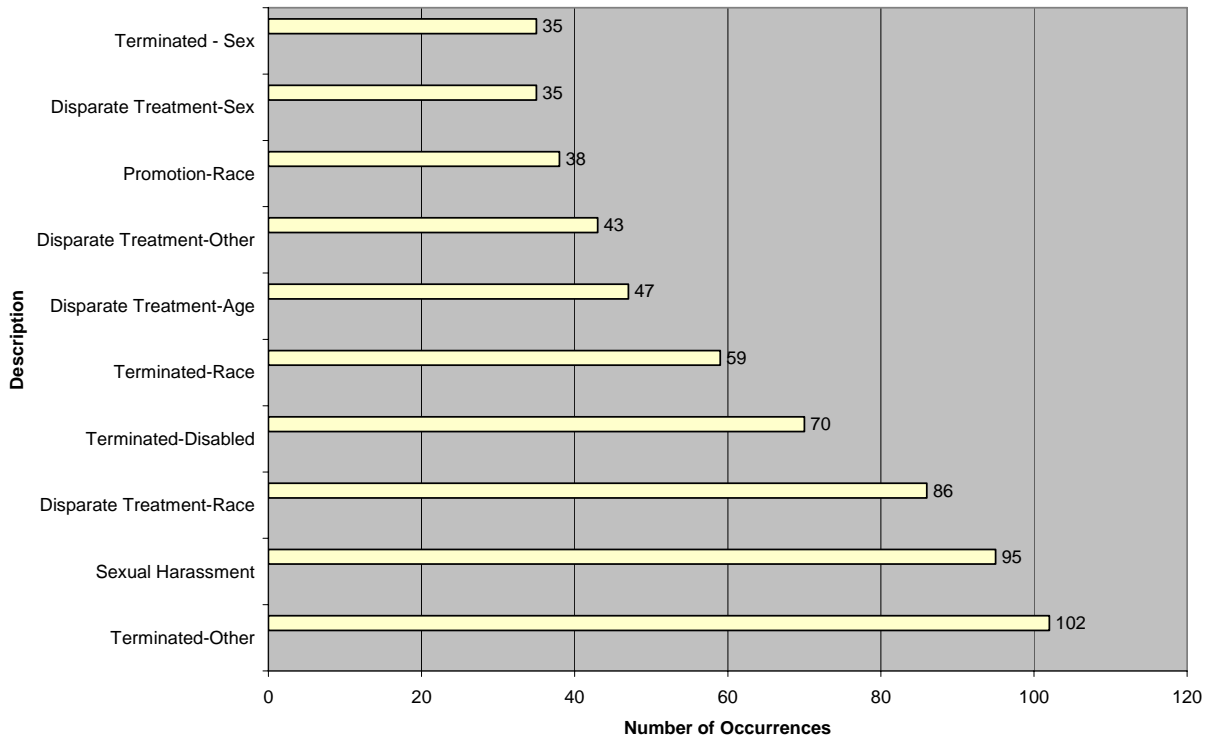
**Frequency of General Liability Claims Reported for the Period 7/1/00 - 6/30/05**



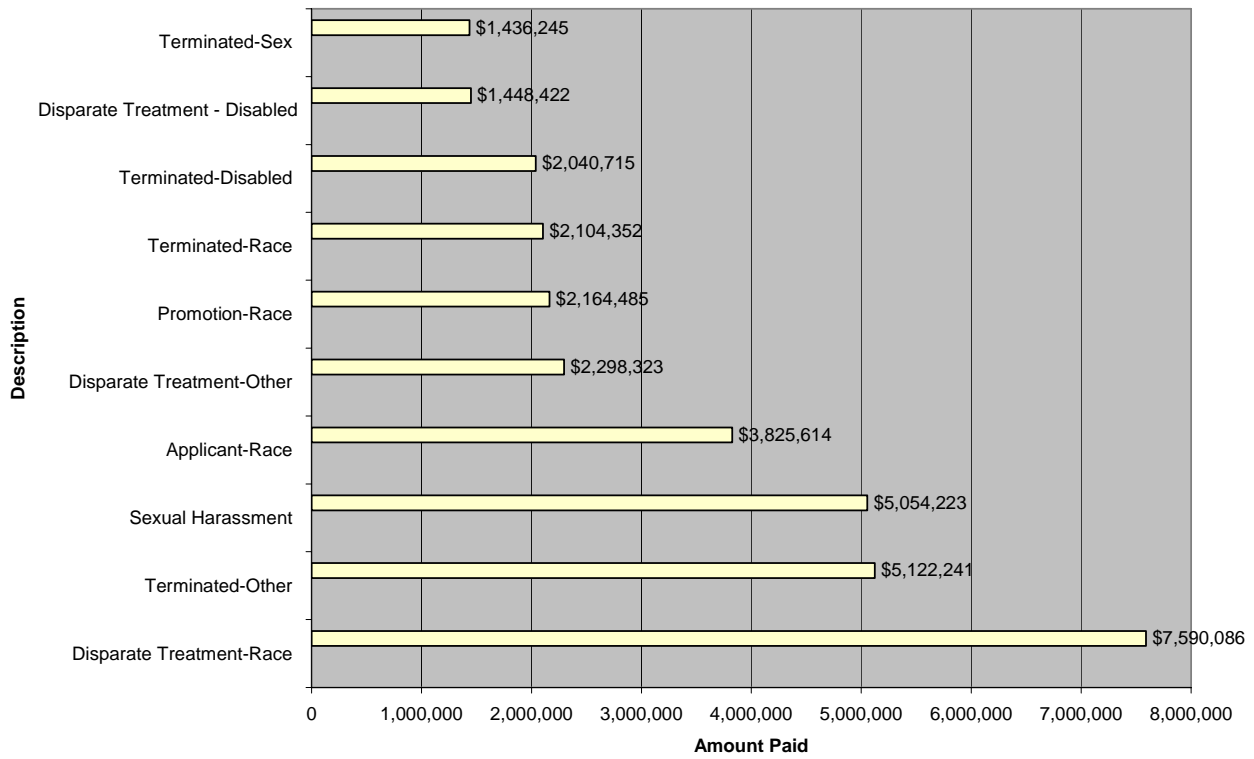
**Cost of General Liability Claims for the Period 7/1/00 - 6/30/05**



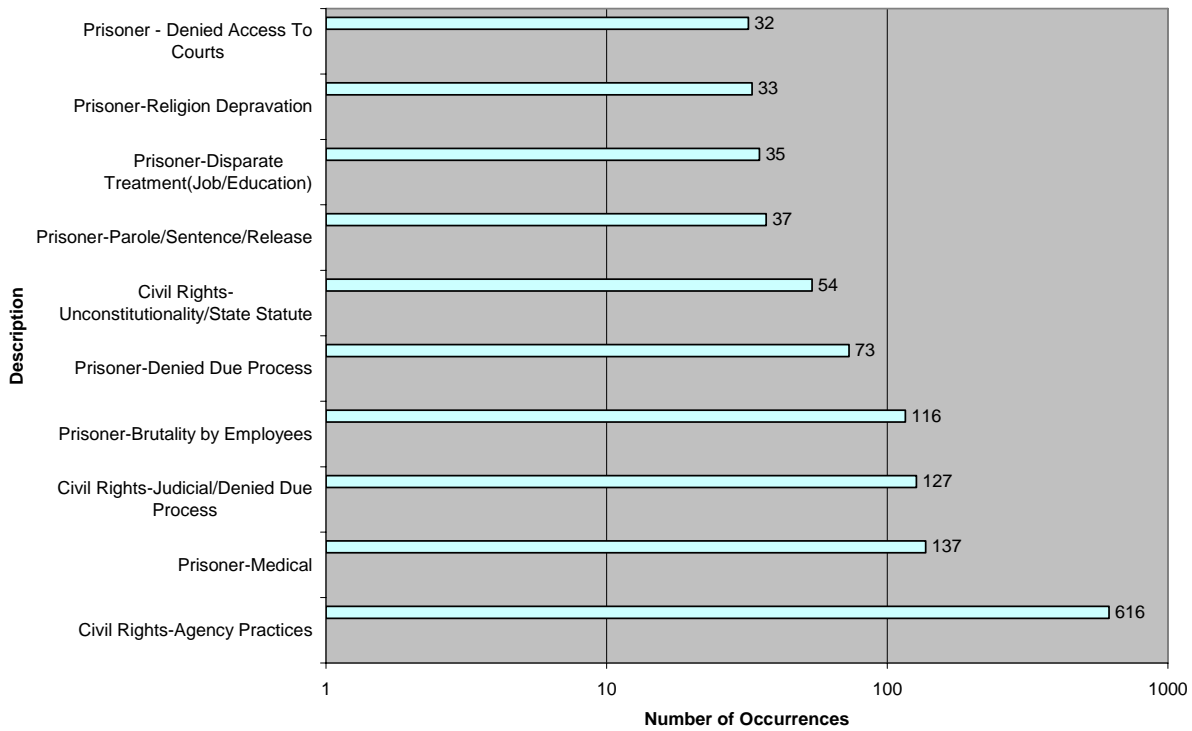
**Frequency of Employment Claims Reported for the Period 7/1/00 - 6/30/05**



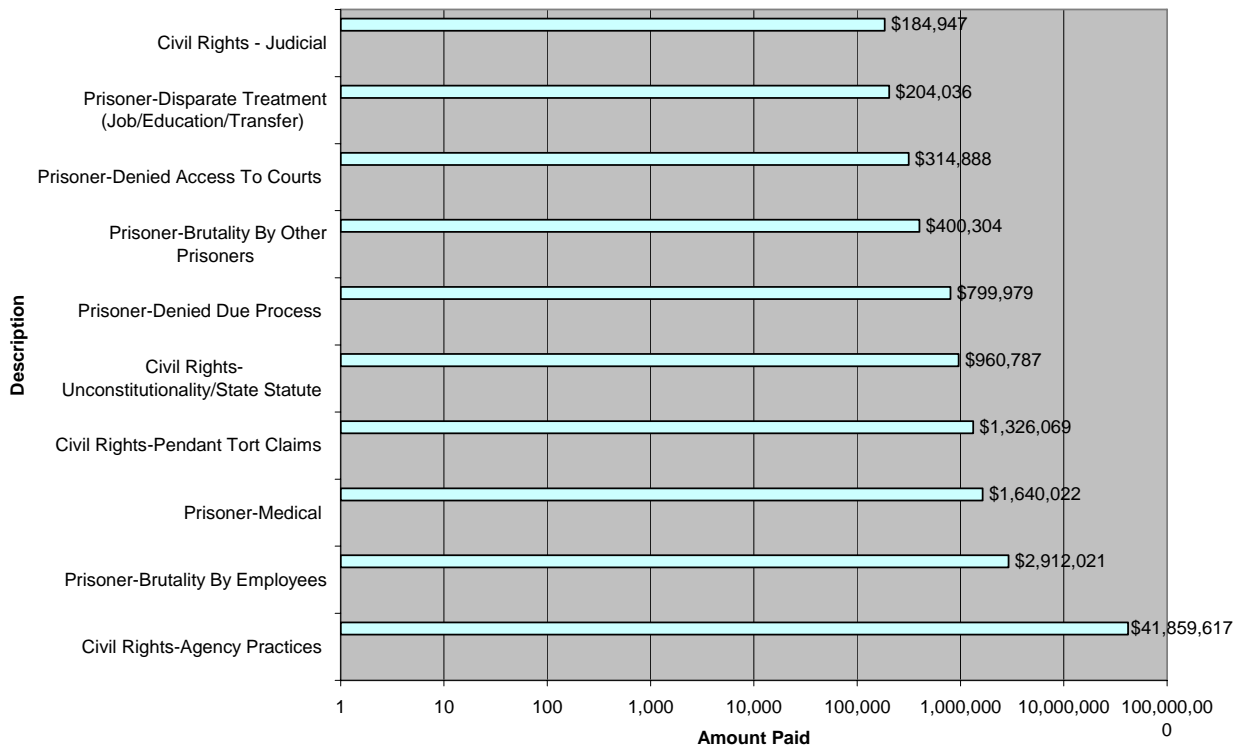
**Cost of Employment Claims for the Period 7/1/00 - 6/30/05**



**Frequency of FCR (Non-Employment) Claims Reported for the Period 7/1/00 - 6/30/05**



**Cost of FCR (Non-Employment) Claims for the Period 7/1/00 - 6/30/05**



**THE DEPARTMENT OF MANAGEMENT SERVICES  
STATE PURCHASING**

**"Florida Insurance Procurement Program"**

ANNUAL REPORT  
FY 04-05

Tom Lewis Jr., Secretary

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	<u>\$13,242,999.96</u>
---------------	------------------------

### LEGAL EXPENSES

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

### INSPECTION AND ENGINEERING SERVICES

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

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

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

### MANAGING COST

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

### CLAIMS

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

**COVERAGE INFORMATION  
DEPARTMENT OF MANAGEMENT SERVICES,  
STATE PURCHASING**

**Name: Accident and Health 477-090**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Accidental Death & Dismemberment Insurance	ETB107421	Law Enforcement
Accidental Death & Dismemberment Insurance	ETB107421	
Accidental Death & Dismemberment Insurance	ETB107421	Law Enforcement
Accident Insurance	SRG0008065446	Primary & Excess Coverage
Accident Insurance	SRG0008065446	
Accident Insurance	SRG0008065446	Excess Coverage
Accident Insurance	SRG0008065446	Primary & Excess Coverage
Accident Insurance	SRG0008065446	Primary & Excess Coverage
Accident Insurance	SRG0008065446	Primary & Excess Coverage
Accident Insurance	SRG0008065446	Primary Coverage
Accident Insurance	SRG0008065446	Primary Coverage
Accident Insurance	SRG0008065446	Primary Coverage
Accident Insurance	SRG0008065446	Primary Coverage
Accident Insurance	SRG0008065446	Excess Coverage

**Name: Aircraft 477-270**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Aircraft	AV479407711	
Aircraft	AV479407711	
Aircraft	AV479407711	

**Name: Automobile 477-360**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Automobile Insurance	44771911	
Automobile Insurance	44771911	
Automobile Insurance	44771911	
Automobile Insurance	44771911	
Automobile Insurance	44771911	
Automobile Insurance	44771911	
Automobile Insurance	44771911	
Automobile Insurance	44771911	
Automobile Insurance	44771911	

**Name: Boiler & Machinery 477-450**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Boiler & Machinery Insurance	BM10998567436	
Boiler & Machinery Insurance	BM10998567436	
Boiler & Machinery Insurance	BM10998567436	

**Name: Crime coverage 477-630**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Crime Insurance	CCP0045552	Statewide Crime Insurance Program
Crime Insurance	CCP0045552	
Crime Insurance	CCP0045552	Employee Dishonesty
Crime Insurance	CCP0045552	

**Name: Excess Property 477-960**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Property Insurance	24973440D	Excess Property Coverage
Property Insurance	24973440D	Excess Property Coverage
Property Insurance	24973440D	Excess Property Coverage

**Name: Inland Marine(Contractor's Equipment, EDP, Miscellaneous Property, Fine Arts )**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Inland Marine	3210891777	
Inland Marine Insurance	6611618	
Inland Marine Insurance	6611618	EDP Insurance
Inland Marine Insurance	6611618	EDP Insurance
Inland Marine Insurance	FDOTAJG05	Bridge, Property and Business Income
Inland Marine Insurance	FDOTAJG05	Bridge, Property and Business Income
Inland Marine Insurance	FDOTAJG05	Bridge, Property and Business Income
Inland Marine Insurance	GJCW49A	Fine Arts (Outside)
Inland Marine	GKEJ31B	
Inland Marine	GKEJ31B	Fine Arts
Inland Marine	GKEJ31B	Fine Arts
Inland Marine	IMC1205175	Equipment Maintenance Insurance Contract
Inland Marine	MXI97505352	

Inland Marine	MXI97505352	Contractor's Equipment
Inland Marine	MXI97505352	Contractor's Equipment
Inland Marine Insurance	MXI97505442	
Inland Marine Insurance	MXI97505442	
Inland Marine Insurance	MXI97505442	
Inland Marine Insurance	MXI97505442	Short-term Transit Coverage

**Name: Liability 477-810**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Professional Liability	2824094	Educator's Professional Liability (#5118872(02)(# 8746279(01)
Professional Liability	4923709	
Professional Liability	4923709	
Professional Liability	4923709	
Malpractice Insurance	FL003517	Dental Malpractice Insurance for Gulf Coast Center
Liability Insurance	NF0053	Nuclear Bodily Injury Liability
Liability	TBDK&K	Special Events

**Name: Ocean Marine 477-910**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Ocean Marine Insurance	MH35X645700	
Ocean Marine	OMH5833046	

**Name: Property coverage 477-960**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Property	EERD3565432A	Nuclear Property--Previously #2000040

**Name: Worker's Compensation 477-990**

<b>Policy</b>	<b>Policy No.</b>	<b>User Notes</b>
Workers' Compensation	21WND69000	Work Comp Large Deductible
Workers' Compensation	21WND69000	Work Comp Large Deductible
Workers' Compensation	21WND69000	Work Comp Large Deductible
Workers' Compensation	38007052	AmeriCorps Workers Compensation
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**FOR ADDITIONAL INFORMATION, PLEASE CALL OUR STATE PURCHASING OFFICE AT (850) 488-8440.**