

# The State of Florida Division of Risk Management



## Annual Report 2005-2006 Fiscal Year



Alex Sink  
The Chief Financial Officer of the State of Florida  
January 5, 2007

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**ALEX SINK**  
CHIEF FINANCIAL OFFICER  
STATE OF FLORIDA

January 5, 2007

Dear Colleagues:

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

We are pleased and relieved that the State did not incur major hurricane damage and loss this past year. While the impact resulted in less claims volume and costs for our program, the property insurance market remained expensive and capacity difficult to obtain. Our March 1<sup>st</sup> excess property renewal saw a significant increase in premium for a reduced amount of coverage. Hopefully with continued inactive hurricane seasons the market will again be more competitive.

As part of our initiative to increase our loss prevention and mitigation efforts we have this past year been communicating quarterly with state agencies and sharing with each their specific loss experience and related costs in all coverage lines. We will strive to enhance these communications and efforts to reduce injuries, damages and associated costs.

As always, we strive to provide quality insurance coverages, claims service and technical experience in managing risks, to our customers. We appreciate the cooperation and partnerships with the state agencies and welcome any suggestions or questions regarding our program.

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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AFFIRMATIVE ACTION / EQUAL OPPORTUNITY EMPLOYER

# **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.

### **Workers' Compensation**

The Fund provides 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 acted to provide catastrophic coverage.

### **Federal Civil Rights**

The Fund provides 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**

The Fund provides coverage for protection against general liability claims and suits filed pursuant to Section 768.28, Florida Statutes.

### **Fleet Automobile**

The Fund provides fleet automobile liability and coverage for State employees, volunteers, and agents in all State-owned vehicles.

## **Court-Awarded Attorney Fees**

The Fund provides coverage to provide for the payment of court-awarded attorney fees.

## **Commercial Insurance**

Each fiscal year, the State Risk Management Trust Fund purchases commercial insurance to cover catastrophic property losses. For fiscal year 2005 – 2006, the state retained the first \$2,000,000 of losses for each occurrence with an annual aggregate of \$5,000,000 on all perils, except wind and flood. The state retained the first \$2,000,000 of losses for each occurrence for wind and flood with an annual aggregate retention of \$40,000,000. For each occurrence, the state had an \$85,000,000 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 2004 – 2005 at a cost of \$4,160,250 with an effective date of March 1, 2005 through March 1, 2006.

During fiscal year 2005 – 2006, the Division purchased excess property insurance to provide coverage from March 1, 2006 through March 1, 2007 at a cost of \$6,775,000. The state retains the first \$2,000,000 of losses for each occurrence, with an annual aggregate retention of \$5,000,000 for all perils other than wind and flood. The state retains the first \$2,000,000 of losses for each occurrence, with an annual aggregate retention of \$40,000,000 for wind and flood coverage. For each occurrence, the state has a \$50,000,000 limit of coverage for wind and flood, and a \$200,000,000 limit of coverage for all other perils.

## ***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.

## ***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 discrimination, 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***

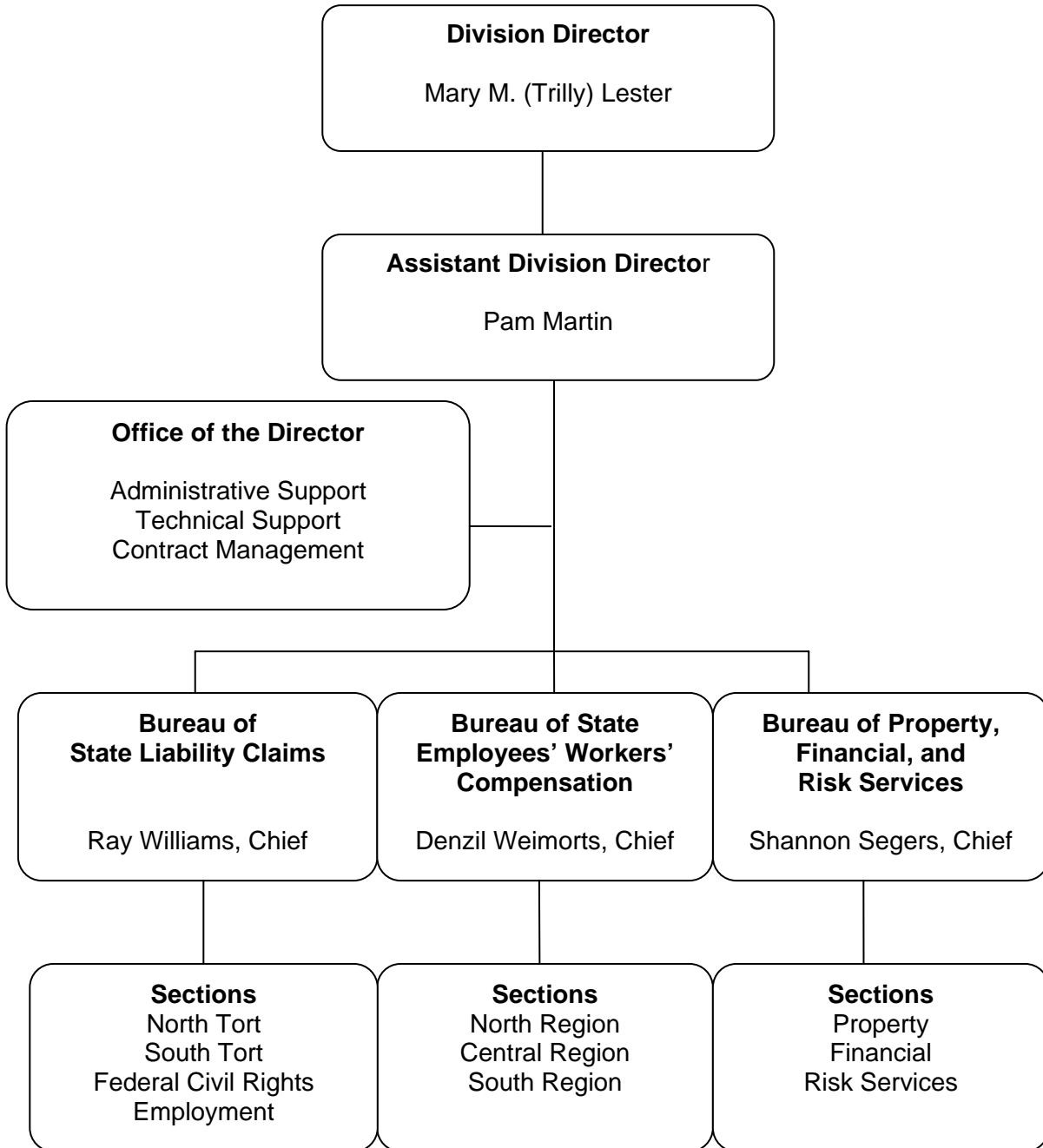
**Shannon Segers, Bureau Chief (850) 413-4750**

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 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 excess property insurance.

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 compiled in this section is utilized by management for reports and determination of 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.

# ORGANIZATIONAL CHART---- Division of Risk Management



## **5. 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 case management/medical services organizations. The Office also monitors contracts to improve vendor performance and enhance communication between the vendors and the Division.



## 6. **Financial Section**

The Financial Section consists of two units, the Disbursement Unit and the Cash Management Unit. The Disbursement Unit is responsible for processing claim payments for Workers' Compensation, General Liability, Auto Liability and Federal Civil Rights. For FY05-06, the Disbursement Unit issued 61,442 checks for a total of \$103,425,424. Additionally, the Disbursement Unit ensures that receipts from the Division are deposited and surplus funds are invested with the State Treasurer.

The Cash Management Unit is responsible for monitoring the daily cash balances by investing and divesting funds for the loss payment revolving fund bank accounts and generates monthly financial status reports utilized by management to monitor budgetary balances and identify spending trends.

This Unit also calculates and invoices all state agencies for Casualty and Property Insurance Premiums. For FY05-06, a total of \$135.8 million was invoiced for Casualty Premiums and \$11.2 million for Property Premiums

### **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 95-96 through FY 05-06. Essentially, it reflects that if the program ceased operations as of June 30, 2006, participating State agencies would pay an estimated \$1.122 billion in existing claims obligations payable in future years. This estimated liability consists of the following estimates by coverage type:

Worker's Compensation:	\$898.4 million
Federal Civil Rights:	\$174.9 million
General Liability:	\$ 40.7 million
Automobile Liability:	\$ 6.0 million
Property:	<u>\$ 1.8 million</u>
	\$1.122 billion

(Amounts based on June 30, 2006 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.

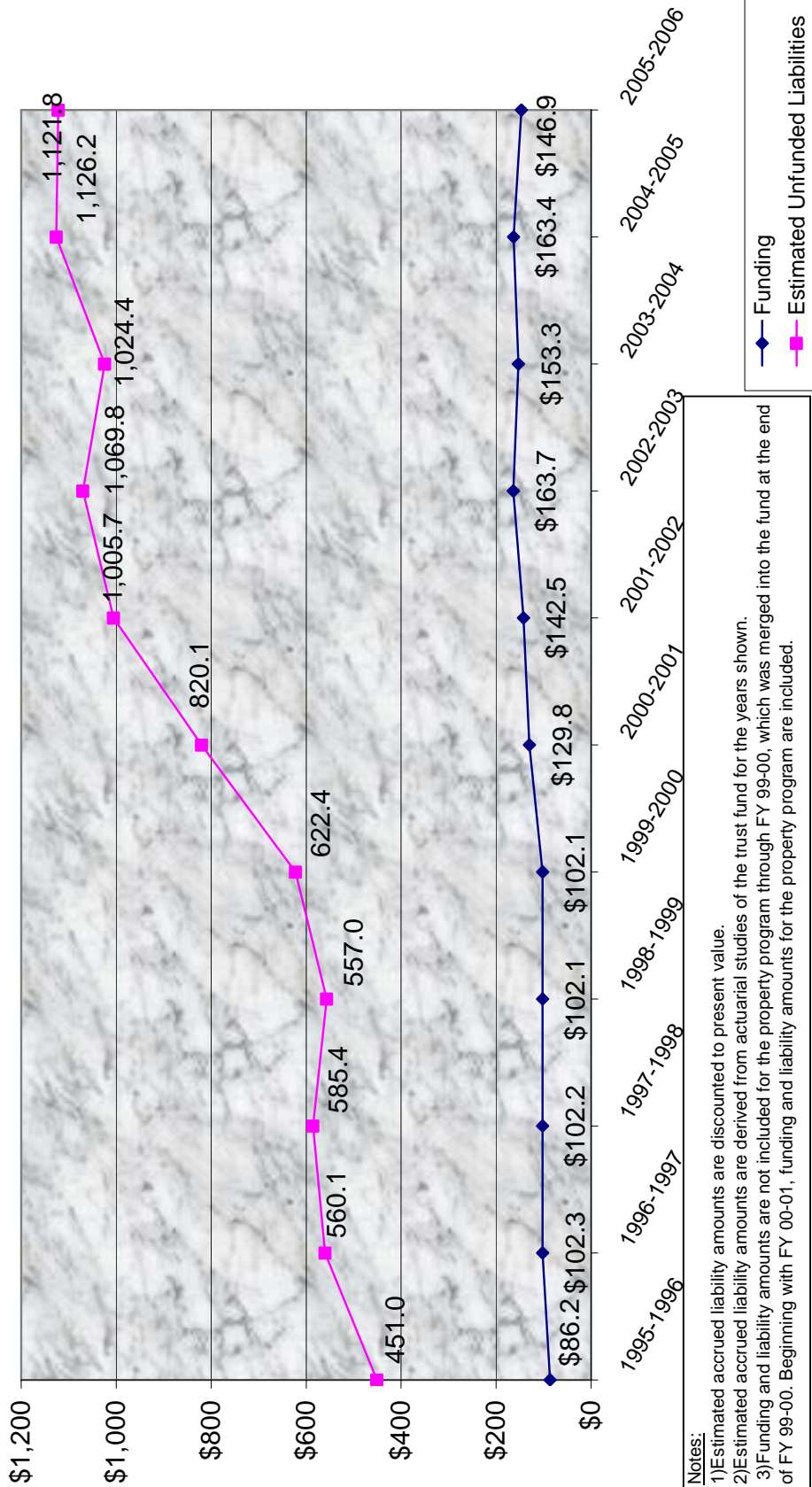
- 1) The experience portion of the premium encompasses a three-year window for workers' compensation, general liability, automotive liability, and a ten-year window for federal civil rights incidents (date of accident). Each payment made and/or outstanding reserves associated with each claim through 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 2005-2006 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 amount for each agency policy is divided by the loss amount for the state, and 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.  
 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.

## 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 receive each agency's safety program with an Annual Report to the Governor per Florida Administrative Code 69 H - 2.007, Loss Prevention Programs.
- ◆ Perform risk and loss consultations and analysis
- ◆ Conduct safety and loss prevention training
- ◆ Maintain a loss prevention video library
- ◆ Create a bi-monthly safety and loss prevention news letter, *Loss Prevention Mention*
- ◆ Coordinate 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> of each year.

The IAC is composed of thirty-seven (37) members from the various state agencies and legislative entities. In addition, the eleven (11) members of the University System are included in the IAC. Per Chapter 284, Part III (s.284.50), Florida Statutes, each of the member agencies and Universities appoints a Safety Coordinator and Alternate Safety Coordinator for their respective entities. The Safety Coordinator manages the agency's safety programs, loss control, claims experience and exposures. 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.

### 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. 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 04-05, that is calculated as of December 31, 2005, the state recorded 4.56 claims per 100 FTE's. This figure compares favorably to the national average of 4.5 claims per 100 FTE's in 2004 (source - U.S. Department of Labor Statistics).

During fiscal year 2005-2006, Risk Services has continued to train, provide report building assistance and consultations to the agencies of the state of Florida on the new STARS claims administration system.

Risk Services' newsletter called the *Loss prevention Mention* (LPM) is in its fifth year of production. This professional newsletter has received high praise from our customers. During the fiscal year we created six volumes, with 86 links to other safety resources.

Risk Services has created a secure website, *SC Toolbox*, within our open website to display the LPM and other copywrited materials. This year Risk Services has expanded the *SC Toolbox to*

include our interactive Safety Coordinator's Manual along with the STARS section. In the manual are multiple links to the original material and other safety related resources. Safety Coordinators will have access to the most current manual by entering our website.

The following figures represent our activities and services to our customers, the agencies of the state of Florida, for FY 05-06:

\* **Training and Safety Consultations Units** **222.75 Units**  
(Unit = 8 hours safety training or safety consultations provided to an agency or agencies.)

\* **Target Referrals** **11**  
A Division of Risk Management claims specialist identifies a loss by the unusual characteristics and/or frequency of the loss and labels this loss a "Target Referral." Risk Services completes the referral form and delivers it to the Safety Coordinator for follow up. Within the form, Risk Services offers possible solutions and/or advice to eliminate this type of incident from recurring 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** **39**

### **2005 Safety Awareness Awards**

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 2005, the winner of Safety Program of the Year award is The Department of Juvenile Justice (DJJ). DJJ's Workers' Compensation frequency has been reduced 30% over a five-year period. Due to this reduction, DJJ's premium decreased from \$9,764,188 in FY 01-02 to \$6,772,768 in FY 05-06. This is a \$2,991,420 (31%) annual savings to the Agency, which is remarkable considering that during this time period medical inflation has been running about 10% per year.



Shown in the picture accepting the award on the left are Steve Casey, Deputy Secretary, Department of Juvenile Justice; Pam Martin, Assistant Division Director, Division of Risk Management; Doug Dilday, Senior Safety Specialist; and Harrison Guess, Special Projects Director.

## Statistical Information

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

### Table 1: WORKERS COMPENSATION CLAIMS PER 100 FTEs

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 between FY 02-03 and 04-05. Tracking claims per 100 FTE's is an industry standard of comparison for workers' compensation. Agencies with fewer than 500 FTEs need to be considered differently from the larger agencies. The small number of FTEs in those agencies may 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: general/ auto liability and federal civil rights/ employment discrimination liability. The property section covers all property claims, building and contents, for property losses at state agencies and universities. 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: Workers Compensation Claims per 100 FTEs (with some amount paid) (1)	FY 2002-03			FY 2003-04			FY 2004-05		
	Agency	# FTE's (2)	# Claims (3)	Rate(4)	# FTE's (2)	#Claims(3)	Rate(4)	#FTE's (2)	#Claims(3)
ADMINISTRATIVE HEARINGS	277	12	4.33	277	8	2.89	275	11	4.00
AGRICULTURE	5,977	416	6.96	5004	387	7.73	4803	371	7.72
BUSINESS REGULATION	1,715	53	3.09	889	47	5.29	1647	64	3.89
CITRUS	120	2	1.67	1679	3	0.18	120	1	0.83
COMMUNITY AFFAIRS	493	6	1.22	447	8	1.79	448	16	3.57
ELDER AFFAIRS	373	12	3.22	368	12	3.26	348	10	2.87
EDUCATION	3,281	113	3.44	3678	114	3.10	3667	139	3.79
WORKFORCE INNOVATION	1,663	79	0.00	1683	52	0.00	3274	47	0.00
MANAGEMENT SERVICES	1,569	43	2.74	1444	46	3.19	1403	35	2.49
OFFICE OF THE GOVERNOR	285	3	1.05	292	4	1.37	293	2	0.68
HEALTH CARE ADMINISTRATION	1,969	40	2.03	1599	53	3.31	1694	31	1.83
HIGHWAY SAFETY	4,821	325	6.74	4829	334	6.92	4824	309	6.41
FINANCIAL SERVICES	2,651	75	2.83	2117	67	3.16	3041	81	2.66
BOARD OF ADMINISTRATION	219	4	1.83	232	2	0.86	213	0	0.00
LAW ENFORCEMENT	1,868	80	4.28	1983	61	3.08	1967	55	2.80
LEGAL AFFAIRS	1,256	21	1.67	1146	22	1.92	1157	24	2.07
MILITARY AFFAIRS	277	17	6.14	279	20	7.17	294	22	7.48
ENVIRONMENTAL PROTECTION	4,977	343	6.89	4219	334	7.92	5244	337	6.43
FISH AND WILDLIFE	2,414	218	9.03	2200	182	8.27	2243	210	9.36
PAROLE COMMISSION	147	4	2.72	153	0	0.00	148	1	0.68
REVENUE	5,723	164	2.87	5557	176	3.17	5439	144	2.65
STATE	684	13	1.90	745	19	2.55	567	14	2.47
TRANSPORTATION	9,454	369	3.90	8629	309	3.58	7846	308	3.93
PUBLIC SERVICE COMMISSION	397	9	2.27	386	4	1.04	380	5	1.32
PERSONS WITH DISABILITIES	48	2	4.17	53	1	1.89	54	2	3.70
LOTTERY	513	28	5.46	506	16	3.16	446	18	4.04
VETERANS AFFAIRS	861	57	6.62	659	59	8.95	637	45	7.06
FLORIDA LEGISLATURE	1,898	16	0.84	1900	18	0.95	1872	20	1.07
COURTS ADMINISTRATOR	3,282	50	1.52	3503	37	1.06	2791	43	1.54
JUSTICE	134	0	0.00	130	3	2.31	128	2	1.56
PUBLIC DEFENDERS	2,829	39	1.38	2770	33	1.19	2773	48	1.73
STATE ATTORNEYS	5,776	124	2.15	5695	102	1.79	5736	101	1.76
PRIDE	0	0	0.00	234	0	0.00	0	0	0.00
CHILDREN AND FAMILIES	26,047	1,697	6.52	25663	1507	5.87	20529	800	3.90
HEALTH	14,558	824	5.66	17306	819	4.73	17418	784	4.50
JUVENILE JUSTICE	5,986	553	9.24	5252	454	8.64	5147	587	11.40
DEV. DISABILITIES PLANNING	0	0	0.00	0	0	0.00	0	0	0.00
CORRECTIONS	26,837	1,993	7.43	26233	1847	7.04	26569	1868	7.03
<b>Total for all State Agencies</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>	<b>135,435</b>	<b>6,555</b>	<b>4.84</b>
FLORIDA A & M	2,288	113	4.94	2286	112	4.90	2345	84	3.58
FLORIDA ATLANTIC	3,119	70	2.24	4254	57	1.34	4171	53	1.27
FLORIDA STATE	7,644	193	2.52	8050	218	2.71	8279	203	2.45
UNIV. OF CENTRAL FLORIDA	3,858	127	3.29	4795	126	2.63	4793	141	2.94
UNIV. OF WEST FLORIDA	1,613	40	2.48	1505	51	3.39	1556	44	2.83
FLORIDA INTERNATIONAL	3,376	64	1.90	3336	83	2.49	3385	83	2.45
UNIV. OF NORTH FLORIDA	1,921	38	1.98	2023	48	2.37	2094	39	1.86
UNIVERSITY OF FLORIDA	21,746	1,012	4.65	21618	927	4.29	21992	959	4.36
UNIV. OF SOUTH FLORIDA	8,472	231	2.73	7692	190	2.47	7837	212	2.71
FLORIDA GULF COAST UNIVERSITY	628	12	1.91	780	11	1.41	1050	21	2.00
NEW COLLEGE OF FLORIDA	118	6	0.00	188	11	0.00	121	21	17.36
<b>Total for all Universities</b>	<b>54,783</b>	<b>1,906</b>	<b>3.48</b>	<b>6,527</b>	<b>1,834</b>	<b>3.24</b>	<b>57,623</b>	<b>1,860</b>	<b>3.23</b>
<b>Grand Total for State</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>	<b>193,058</b>	<b>8,415</b>	<b>4.36</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 Fiscal Year.

(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.

Table 2: Cost of Claim General Liability/Auto									
Agency	FY 2003-04 (1)			FY 2004-05 (2)			FY 2005-06 (3)		
	#Claims(4)	\$Claims(7)	Avg/Claim(10)	#Claims(5)	\$Claims(8)	Avg/Claim(10)	#Claims(6)	\$ Claims (9)	Avg/Claim (10)
ADMINISTRATIVE HEARINGS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
AGRICULTURE	86	\$451,790	\$5,253	105	\$798,368	\$7,604	38	\$100,005	\$2,632
BUSINESS REGULATION	4	\$20,292	\$5,073	11	\$70,897	\$6,445	12	\$36,600	\$3,050
CITRUS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
COMMUNITY AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
ELDER AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
EDUCATION	7	\$86,111	\$12,302	7	\$47,143	\$6,735	9	\$14,641	\$1,627
WORKFORCE INNOVATION	2	\$1,852	\$926	0	\$0	\$0	4	\$30,881	\$7,720
MANAGEMENT SERVICES	10	\$17,332	\$1,733	12	\$34,674	\$2,890	3	\$1,421	\$474
OFFICE OF THE GOVERNOR	3	\$1,819	\$606	0	\$0	\$0	0	\$0	\$0
HEALTH CARE ADMINISTRATION	3	\$4,522	\$1,507	1	\$14,264	\$14,264	3	\$7,692	\$2,564
HIGHWAY SAFETY	79	\$942,938	\$11,936	84	\$907,518	\$10,804	58	\$692,058	\$11,932
FINANCIAL SERVICES	18	\$86,582	\$4,810	15	\$109,105	\$7,274	6	\$21,166	\$3,528
BOARD OF ADMINISTRATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
LAW ENFORCEMENT	13	\$35,506	\$2,731	25	\$418,192	\$16,728	28	\$103,430	\$3,694
LEGAL AFFAIRS	4	\$4,038	\$1,010	2	\$13,490	\$6,745	5	\$25,183	\$5,037
MILITARY AFFAIRS	2	\$2,178	\$1,089	3	\$36,518	\$12,173	3	\$2,259	\$753
ENVIRONMENTAL PROTECTION	48	\$840,978	\$17,520	50	\$382,851	\$7,657	41	\$139,362	\$3,399
FISH AND WILDLIFE CONSERVATION	36	\$86,174	\$2,394	39	\$326,840	\$8,381	34	\$196,145	\$5,769
PAROLE COMMISSION	0	\$0	\$0	0	\$0	\$0	1	\$17,099	\$17,099
REVENUE	5	\$18,929	\$3,786	5	\$20,597	\$4,119	2	\$5,204	\$2,602
STATE	3	\$1,484	\$495	1	\$936	\$936	0	\$0	\$0
TRANSPORTATION	550	\$2,953,170	\$5,369	368	\$2,804,279	\$7,620	258	\$2,125,779	\$8,239
PUBLIC SERVICE COMMISSION	0	\$0	\$0	1	\$10,621	\$0	3	\$81,566	\$27,189
PERSONS WITH DISABILITIES	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
LOTTERY	8	\$92,023	\$11,503	5	\$7,162	\$1,432	5	\$6,016	\$1,203
VETERANS AFFAIRS	3	\$4,634	\$1,545	3	\$97,836	\$32,612	1	\$1,158	\$1,158
FLORIDA LEGISLATURE	0	\$0	\$0	1	\$1,792	\$1,792	2	\$14,056	\$7,028
STATE COURTS ADMINISTRATOR	3	\$1,455	\$485	9	\$85,596	\$9,511	5	\$28,568	\$5,714
JUSTICE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
PUBLIC DEFENDERS	2	\$13,188	\$6,594	4	\$49,702	\$12,426	3	\$3,953	\$1,318
STATE ATTORNEYS	16	\$32,661	\$2,041	17	\$60,088	\$3,535	12	\$28,212	\$2,351
PRIDE	10	\$82,002	\$8,200	3	\$7,340	\$2,447	3	\$3,087	\$1,029
PERSONS WITH DISABILITIES (11)				20	\$322,644	\$16,132	16	\$61,098	\$3,819
CHILDREN AND FAMILIES	98	\$620,674	\$6,333	49	\$1,569,585	\$32,032	49	\$939,295	\$19,169
HEALTH	25	\$439,254	\$17,570	31	\$1,082,801	\$34,929	44	\$641,652	\$14,583
JUVENILE JUSTICE	28	\$227,161	\$8,113	26	\$131,268	\$5,049	21	\$161,145	\$7,674
DEV. DISABILITIES PLANNING COUNCIL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
CORRECTIONS	225	\$922,087	\$4,098	221	\$850,179	\$3,847	167	\$431,090	\$2,581
<b>Total for all State Agencies</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>	<b>836</b>	<b>\$5,919,821</b>	<b>\$7,081</b>
FLORIDA A & M	21	\$72,359	\$3,446	17	\$71,856	\$4,227	9	\$79,423	\$8,825
FLORIDA ATLANTIC	12	\$32,261	\$2,688	22	\$193,966	\$8,817	10	\$43,203	\$4,320
FLORIDA STATE	38	\$183,865	\$4,839	38	\$512,115	\$13,477	33	\$66,695	\$2,021
UNIV. OF CENTRAL FLORIDA	7	\$114,256	\$16,322	3	\$2,402	\$801	11	\$34,647	\$3,150
UNIV. OF WEST FLORIDA	6	\$2,629	\$438	4	\$12,588	\$3,147	4	\$12,584	\$3,146
FLORIDA INTERNATIONAL	19	\$163,588	\$8,610	10	\$23,361	\$2,336	5	\$7,153	\$1,431
UNIV. OF NORTH FLORIDA	5	\$6,341	\$1,268	1	\$1,030	\$1,030	4	\$21,449	\$5,362
UNIVERSITY OF FLORIDA	63	\$428,970	\$6,809	49	\$82,977	\$1,693	58	\$356,973	\$6,155
UNIV. OF SOUTH FLORIDA	31	\$77,673	\$2,506	29	\$272,661	\$9,402	18	\$114,285	\$6,349
FLORIDA GULF COAST UNIVERSITY	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
NEW COLLEGE OF FLORIDA	0	\$0	\$0	0	\$0	\$0	1	\$4,072	\$4,072
<b>Total for all Universities</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>153</b>	<b>\$740,484</b>	<b>\$4,840</b>
<b>Grand Total for State</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>	<b>989</b>	<b>\$6,660,305</b>	<b>\$6,734</b>

- (1) Paid claims FY 2003-04 occurred in FY 1999-2000 and have 4 years of claim development ending on June 30, 2004.
- (2) Paid claims FY 2004-05 occurred in FY 2000-2001 and have 4 years of claim development ending on June 30, 2005.
- (3) Paid claims FY 2005-06 occurred in FY 2001-2002 and have 4 years of claim development ending on June 30, 2006.
- (4) # Claims is the number of claims occurring in FY1999-2000 with a dollar amount paid as of June 30, 2004.
- (5) # Claims is the number of claims occurring in FY2000-2001 with a dollar amount paid as of June 30, 2005.
- (6) # Claims is the number of claims occurring in FY2001-2002 with a dollar amount paid as of June 30, 2006.
- (7) \$ Claims is the total dollar amount paid as of June 30, 2004, for General and Auto Liability claims occurring in FY 1999-2000.
- (8) \$ Claims is the total dollar amount paid as of June 30, 2005, for General and Auto Liability claims occurring in FY 2000-2001.
- (9) \$ Claims is the total dollar amount paid as of June 30, 2006, for General and Auto Liability claims occurring in FY 2001-2002.
- (10) Average dollar value of claims divided by the number of claims.
- (11) New Agency in Fiscal Year 2004-2005



Table 3: Cost of Claim- Federal Civil Rights/Employment Discrimination									
Agency	FY 2003-04 (1)			FY 2004-05 (2)			FY 2005-06 (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	3	\$12,926	\$4,309	6	\$177,116	\$29,519
BUSINESS REGULATION	7	\$301,736	\$43,105	10	\$1,350,068	\$135,007	2	\$94,927	\$47,464
CITRUS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
COMMUNITY AFFAIRS	0	\$0	\$0	0	\$0	\$0	2	\$100,935	\$0
ELDER AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
EDUCATION	8	\$638,587	\$79,823	1	\$1,038	\$1,038	3	\$26,430	\$8,810
AGENCY FOR WORKFORCE INNOVATION	3	\$102,243	\$34,081	1	\$55	\$55	0	\$0	\$0
MANAGEMENT SERVICES	2	\$27,814	\$13,907	2	\$108,462	\$54,231	1	\$15,349	\$15,349
OFFICE OF THE GOVERNOR	3	\$16,142	\$5,381	2	\$2,711	\$1,356	0	\$0	\$0
HEALTH CARE ADMINISTRATION	1	\$40,647	\$40,647	4	\$312,964	\$78,241	7	\$190,096	\$27,157
HIGHWAY SAFETY AND MOTOR VEHICLES	5	\$393,918	\$78,784	6	\$246,438	\$41,073	6	\$64,620	\$10,770
FINANCIAL SERVICES	4	\$178,077	\$44,519	6	\$200,959	\$33,493	8	\$517,333	\$64,667
BOARD OF ADMINISTRATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
LAW ENFORCEMENT	2	\$18,105	\$9,053	6	\$207,969	\$34,662	5	\$176,102	\$35,220
LEGAL AFFAIRS	5	\$260,889	\$52,178	4	\$76,225	\$19,056	0	\$0	\$0
MILITARY AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
ENVIRONMENTAL PROTECTION	5	\$493,947	\$98,789	1	\$15,720	\$15,720	2	\$60,790	\$30,395
FISH AND WILDLIFE CONSERVATION COMM.	5	\$535,285	\$107,057	3	\$37,561	\$12,520	0	\$0	\$0
PAROLE COMMISSION	2	\$4,688	\$2,344	5	\$20,292	\$4,058	2	\$3,730	\$1,865
REVENUE	8	\$163,194	\$20,399	6	\$143,829	\$23,972	7	\$304,726	\$43,532
STATE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
TRANSPORTATION	11	\$603,796	\$54,891	14	\$668,573	\$47,755	8	\$165,237	\$20,655
PUBLIC SERVICE COMMISSION	0	\$0	\$0	0	\$0	\$0	1	\$2,160	\$2,160
ADV. CTR. FOR PERSONS WITH DISABILITIES	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
LOTTERY	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
VETERANS AFFAIRS	0	\$0	\$0	1	\$29,914	\$29,914	0	\$0	\$0
FLORIDA LEGISLATURE	4	\$96,572	\$24,143	2	\$56,120	\$28,060	2	\$57,900	\$28,950
STATE COURTS ADMINISTRATOR	12	\$19,514	\$1,626	15	\$17,955	\$1,197	16	\$33,164	\$2,073
JUSTICE	0	\$0	\$0	4	\$12,000	\$3,000	0	\$0	\$0
PUBLIC DEFENDERS	0	\$0	\$0	4	\$160,913	\$40,228	1	\$68,020	\$68,020
STATE ATTORNEYS	22	\$1,162,969	\$52,862	12	\$78,225	\$6,519	15	\$77,037	\$5,136
PRIDE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
PERSONS WITH DISABILITIES (11)				5	\$1,281,988	\$256,398	3	\$84,647	\$28,216
CHILDREN AND FAMILIES	45	\$2,035,382	\$45,231	44	\$5,710,781	\$129,790	26	\$931,763	\$35,837
HEALTH	8	\$520,323	\$65,040	12	\$168,109	\$14,009	12	\$498,754	\$41,563
JUVENILE JUSTICE	9	\$247,617	\$27,513	3	\$47,902	\$15,967	7	\$433,882	\$61,983
DEV. DISABILITIES PLANNING COUNCIL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
CORRECTIONS	148	\$2,240,257	\$15,137	161	\$1,963,824	\$12,198	128	\$3,164,47	\$24,722
<b>Total for all State Agencies</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>	<b>270</b>	<b>\$7,249,19</b>	<b>\$26,849</b>
FLORIDA A & M	3	\$250,529	\$83,510	0	\$0	\$0	3	\$257,199	\$85,733
FLORIDA ATLANTIC	0	\$0	\$0	0	\$0	\$0	4	\$99,773	\$24,943
FLORIDA STATE	5	\$176,868	\$35,374	1	\$18,563	\$18,563	3	\$262,040	\$87,347
UNIV. OF CENTRAL FLORIDA	0	\$0	\$0	0	\$0	\$0	3	\$171,496	\$57,165
UNIV. OF WEST FLORIDA	0	\$0	\$0	1	\$11,580	\$11,580	2	\$146,742	\$73,371
FLORIDA INTERNATIONAL	3	\$299,550	\$99,850	3	\$126,467	\$42,156	0	\$0	\$0
UNIV. OF NORTH FLORIDA	0	\$0	\$0	1	\$17,746	\$17,746	2	\$65,706	\$32,853
UNIVERSITY OF FLORIDA	3	\$128,507	\$42,836	2	\$13,055	\$6,528	3	\$38,384	\$12,795
UNIV. OF SOUTH FLORIDA	9	\$137,439	\$15,271	9	\$294,799	\$32,755	7	\$600,454	\$85,779
FLORIDA GULF COAST UNIVERSITY	0	\$0	\$0	0	\$0	\$0	1	\$9,515	\$9,515
NEW COLLEGE OF FLORIDA	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
<b>Total for all Universities</b>	<b>23</b>	<b>\$992,893</b>	<b>\$43,169</b>	<b>17</b>	<b>\$482,210</b>	<b>\$28,365</b>	<b>28</b>	<b>\$1,651,30</b>	<b>\$58,975</b>
<b>Grand Total for State</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>	<b>298</b>	<b>\$8,900,50</b>	<b>\$29,867</b>

(1) Paid claims FY 2003-04 occurred in FY 1997-1998 and have 6 years of claim development ending on June 30, 2004.

(2) Paid claims FY 2004-05 occurred in FY 1998-1999 and have 6 years of claim development ending on June 30, 2005.

(3) Paid claims FY 2005-06 occurred in FY 1999-2000 and have 6 years of claim development ending on June 30, 2006.

(4) # Claims is the number of claims occurring in FY1997-1998 with a dollar amount paid as of June 30, 2004.

(5) # Claims is the number of claims occurring in FY1998-1999 with a dollar amount paid as of June 30, 2005.

(6) # Claims is the number of claims occurring in FY1999-2000 with a dollar amount paid as of June 30, 2006.

(7) \$ Claims is the total dollar amount paid as of June 30, 2004, for FCR and Employment Discrimination claims occurring in FY 1997-1998.

(8) \$ Claims is the total dollar amount paid as of June 30, 2005, for FCR and Employment Discrimination claims occurring in FY 1998-1999.

(9) \$ Claims is the total dollar amount paid as of June 30, 2006, for FCR and Employment Discrimination claims occurring in FY 1999-2000.

(10) Average per Claim (Avg/Claims) is the \$ Claims divided by the # Claims.

(11) New Agency in Fiscal Year 2004-2005

Table 4: Cost of Claim: Property									
Agency	FY 2003-04 (1)			FY 2004-05 (2)			FY 2005-06 (3)		
	# Claims (4)	\$ Claims (7)	Avg/Claim(10)	#Claims(5)	\$ Claims (8)	Avg/Claim (10)	#Claims(6)	\$ Claims (9)	Avg/Claim (10)
ADMINISTRATIVE HEARINGS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
AGRICULTURE & CONSUMER SERVICES	0	\$0	\$0	43	\$2,315,116	\$53,840	74	\$1,416,365	\$19,140
BUSINESS REGULATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
CITRUS	1	\$11,717	\$11,717	0	\$0	\$0	0	\$0	\$0
COMMUNITY AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
ELDER AFFAIRS	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
EDUCATION	1	\$1,722	\$1,722	0	\$0	\$0	4	\$30,300	\$7,575
AGENCY FOR WORKFORCE INNOVATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
MANAGEMENT SERVICES	2	\$14,098	\$7,049	2	\$8,025	\$4,013	9	\$1,178,109	\$130,901
OFFICE OF THE GOVERNOR	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
HEALTH CARE ADMINISTRATION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
HIGHWAY SAFETY AND MOTOR VEHICLES	0	\$0	\$0	1	\$3,985	\$3,985	12	\$90,850	\$7,571
FINANCIAL SERVICES	0	\$0	\$0	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	12	\$20,830	\$1,736	15	\$418,143	\$27,876
ENVIRONMENTAL PROTECTION	1	\$5,003	\$5,003	92	\$2,663,903	\$28,955	189	\$1,568,868	\$8,301
FISH & WILDLIFE CONSERVATION COMM.	0	\$0	\$0	0	\$0	\$0	72	\$220,739	\$3,066
PAROLE COMMISSION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
REVENUE	1	\$2,251	\$2,251	2	\$33,584	\$16,792	0	\$0	\$0
STATE	0	\$0	\$0	1	\$9,506	\$9,506	5	\$69,947	\$13,989
TRANSPORTATION	1	\$522	\$522	54	\$204,615	\$3,789	71	\$320,964	\$4,521
PUBLIC SERVICE COMMISSION	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
CTR. FOR PERSONS WITH DISABILITIES	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
VETERANS AFFAIRS	0	\$0	\$0	0	\$0	\$0	4	\$24,473	\$6,118
FLORIDA LEGISLATURE	0	\$0	\$0	1	\$7,443	\$7,443	0	\$0	\$0
STATE COURTS ADMINISTRATOR	0	\$0	\$0	2	\$16,115	\$8,058	1	\$1,144	\$1,144
JUSTICE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
LOTTERY	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
PUBLIC DEFENDERS	0	\$0	\$0	0	\$0	\$0	1	\$8,926	\$8,926
STATE ATTORNEYS	0	\$0	\$0	0	\$0	\$0	3	\$16,119	\$5,373
PRIDE	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
CHILDREN AND FAMILIES	0	\$0	\$0	28	\$60,825	\$2,172	28	\$383,504	\$13,697
DEPARTMENT OF HEALTH	0	\$0	\$0	0	\$0	\$0	37	\$221,822	\$5,995
JUVENILE JUSTICE	1	\$5,635	\$5,635	25	\$89,719	\$3,589	68	\$879,923	\$12,940
DEV. DISABILITIES PLANNING COUNCIL	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
CORRECTIONS	8	\$37,093	\$4,637	872	\$1,328,162	\$1,523	306	\$1,164,971	\$3,807
<b>Total for all State Agencies</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>	<b>899</b>	<b>\$8,015,167</b>	<b>\$8,916</b>
FLORIDA A & M	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
FLORIDA ATLANTIC	0	\$0	\$0	3	\$13,580	\$4,527	17	\$163,649	\$9,626
FLORIDA STATE	0	\$0	\$0	0	\$0	\$0	2	\$24,916	\$12,458
UNIV. OF CENTRAL FLORIDA	0	\$0	\$0	3	\$1,071,048	\$357,016	59	\$162,934	\$2,762
UNIV. OF WEST FLORIDA	1	\$191	\$191	28	\$1,116,741	\$39,884	14	\$418,792	\$29,914
FLORIDA INTERNATIONAL	0	\$0	\$0	0	\$0	\$0	1	\$16,527	\$16,527
UNIV. OF NORTH FLORIDA	0	\$0	\$0	0	\$0	\$0	0	\$0	\$0
UNIVERSITY OF FLORIDA	4	\$50,555	\$12,639	32	\$136,383	\$4,262	263	\$1,130,429	\$4,298
UNIV. OF SOUTH FLORIDA	0	\$0	\$0	1	\$21,900	\$21,900	17	\$101,743	\$5,985
FLORIDA GULF COAST UNIVERSITY	0	\$0	\$0	7	\$51,998	\$7,428	0	\$0	\$0
NEW COLLEGE OF FLORIDA	0	\$0	\$0	0	\$0	\$0	5	\$8,619	\$1,724
<b>Total for all Universities</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>378</b>	<b>\$2,027,609</b>	<b>\$5,364</b>
<b>Grand Total for State</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>	<b>1,277</b>	<b>\$10,042,776</b>	<b>\$7,864</b>

(1) Paid claims FY 2003-04 occurred in FY 2001-2002 and has 2 years of claim development ending on June 30, 2004.

(2) Paid claims FY 2004-05 occurred in FY 2002-2003 and has 2 years of claim development ending on June 30, 2005.

(3) Paid claims FY 2005-06 occurred in FY 2003-2004 and has 2 years of claim development ending on June 30, 2006.

(4) # Claims is the actual number of claims that had a dollar amount paid for claims occurring during the fiscal year 2001-2002.

(5) # Claims is the actual number of claims that had a dollar amount paid for claims occurring during the fiscal year 2002-2003.

(6) # Claims is the actual number of claims that had a dollar amount paid for claims occurring during the fiscal year 2003-2004.

(7) \$ Claims is the total dollar amount of all paid claims for property damage that have paid for the fiscal year 2001-2002.

(8) \$ Claims is the total dollar amount of all paid claims for property damage that have paid for the fiscal year 2002-2003.

(9) \$ Claims is the total dollar amount of all paid claims for property damage that have paid for the fiscal year 2003-2004.

(10) Average per Claim (Avg/Claims) is the \$ Claims divided by the # Claims.

# Coverage Information for Fiscal Year 2005-2006

## 1. Property Insurance

OVERVIEW: The State Risk Management Trust Fund provides payment for damages incurred to state buildings and contents as a result of 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 with the assistance of contracted adjusters.



**State Owned Property Destroyed by Hurricane Wilma in Hendry County**

During FY 05-06, State Agencies reported a total of 1,808 claims. There were 102 Regular Claims, and 1,706 Catastrophic Claims Reported. The following data is as of June 30, 2006:

<u>Number of Regular Claims by Peril</u>	<u>Total Incurred (Reserves)</u>	<u>Total Paid</u>
57 Lightning	\$ 77,151	\$ 9,837
28 Wind	\$ 20,911	\$ 0.00
13 Fire	\$ 745,024	\$ 56,173
1 Flood	\$ 0.00	\$ 0.00
3 Vehicle	\$ 24,916	\$ 24,916

<u>Number of Catastrophic Claims</u>	<u>Total Incurred (Reserves)</u>	<u>Total Paid</u>
323 Hurricane Dennis	\$ 1,706,025	\$ 960,639
129 Hurricane Katrina	\$ 1,139,856	\$ 5,167
1 Hurricane Rita	\$ 4,000	\$ 0.00
1253 Hurricane Wilma	\$13,870,912	\$ 974,816

INSURANCE SUMMARY TOTALS

NUMBER OF RISKS:	21,515
BUILDING VALUES:	\$10,962,711,948
CONTENT VALUES:	\$4,257,438,770
RENTAL VALUES:	\$196,905,231
TOTAL VALUES:	\$15,417,055,949
FUNDING FOR FY 05-06:	\$11,623,678
INCURRED VALUE OF CLAIMS REPORTED DURING FOR CURRENT FY 05-06:	\$17,588,793
CLAIM PAYMENTS MADE DURING FY 05-06:	\$10,362,262
NUMBER OF CLAIMS WORKED DURING FY 05-06:	2,035

## **2. Workers' Compensation**

OVERVIEW: During Fiscal Year 05-06, Risk Management provided workers' compensation coverage to approximately 197,966 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 Senior 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 the duration of the contract period.

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's and Workers' Compensation Examiners. In-house medical bills are reviewed and re-priced 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 05-06, Risk Management referred 96 cases suspected of workers' compensation fraud to the Special Investigation Unit.

NUMBER OF COVERED PERSONS: 197,966

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 proportionate share of the Division's operating expense.

FUNDING FOR FISCAL YEAR 05-06: \$ 101,823,665

NUMBER OF CLAIMS OCCURRING IN FISCAL YEAR 05-06: 13,915

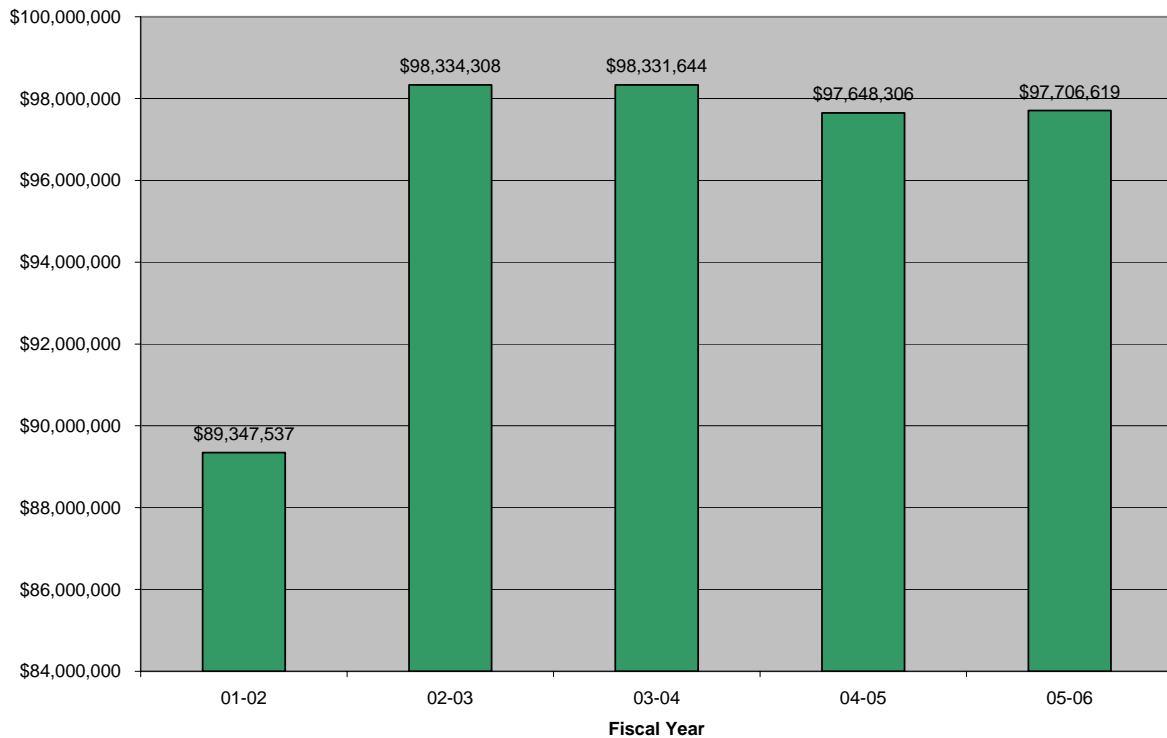
NUMBER OF CLAIMS REPORTED IN FISCAL YEAR 05-06: 13,994

NUMBER OF CLAIMS WORKED IN FISCAL YEAR 05-06: 26,658

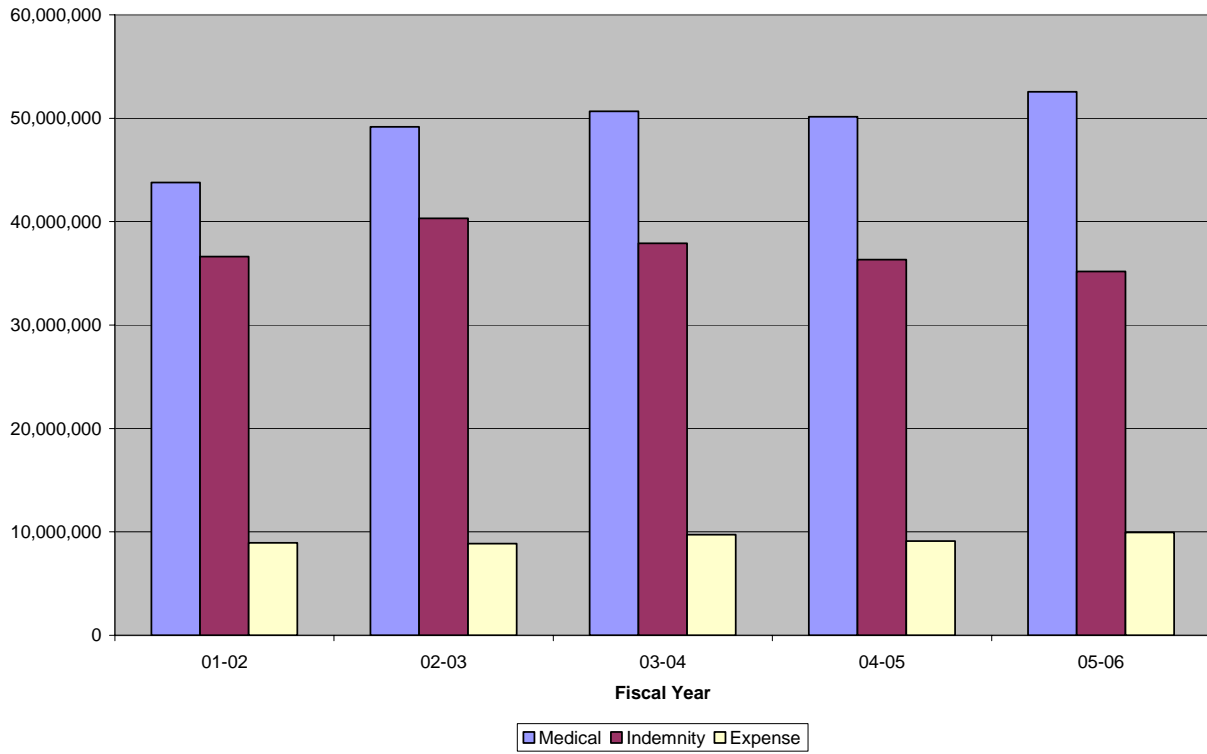
### Frequency and Cost Analyses

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 Workers' Compensation Benefits Paid per Fiscal Year**

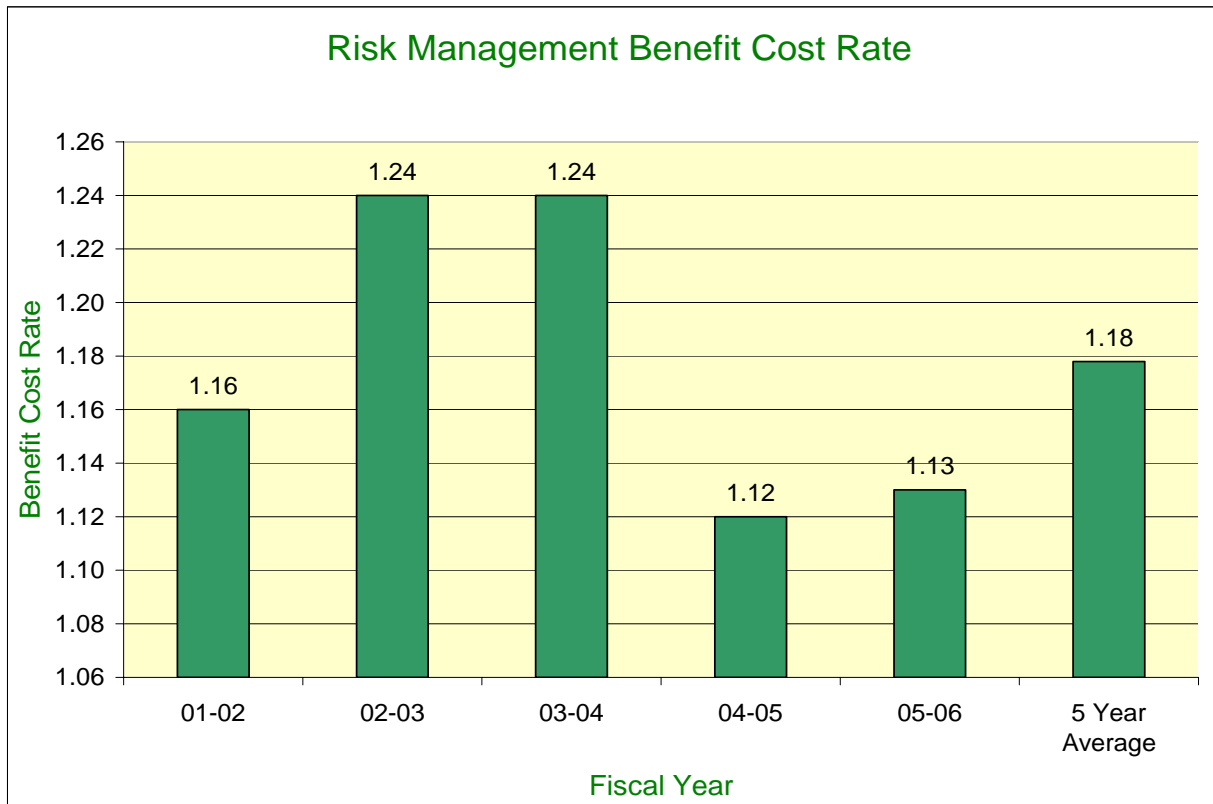


### Total Paid for Major Benefit Categories by Fiscal Year



## The Benefit Cost Rate

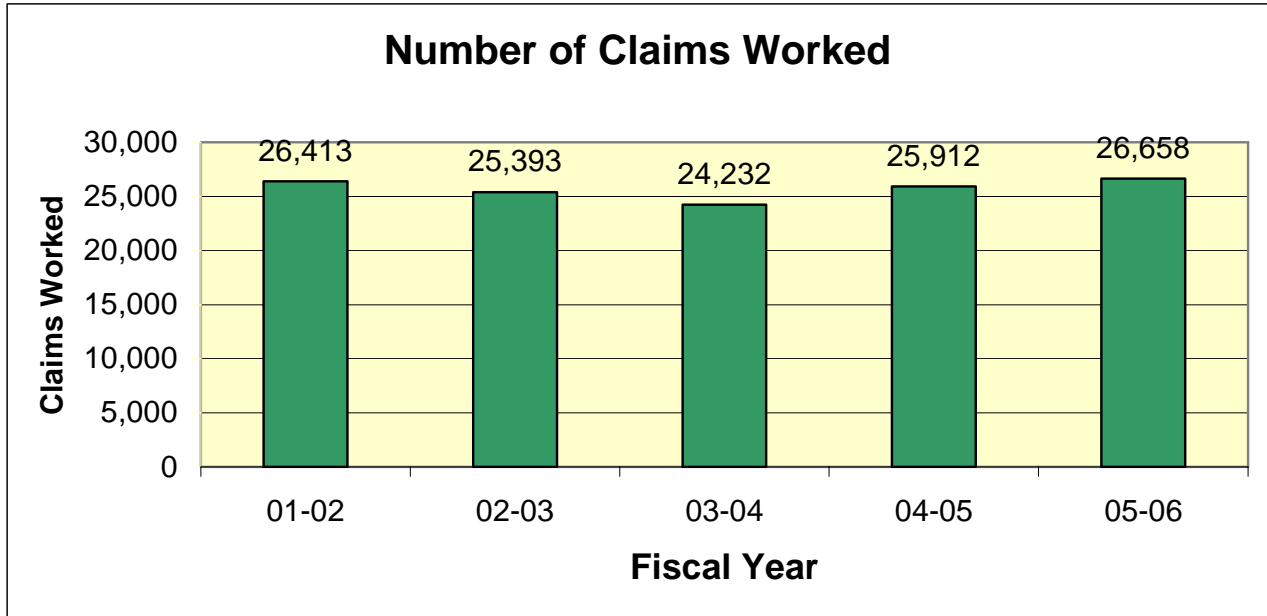
The Benefit Cost Rate (BCR) is a nationally recognized measurement for comparison of workers' compensation costs between employers. The BCR expresses the amount of workers' compensation benefits (indemnity and medical) paid per \$100 of payroll. Indemnity benefits are based on employee wages and the 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 1.18.





## 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.

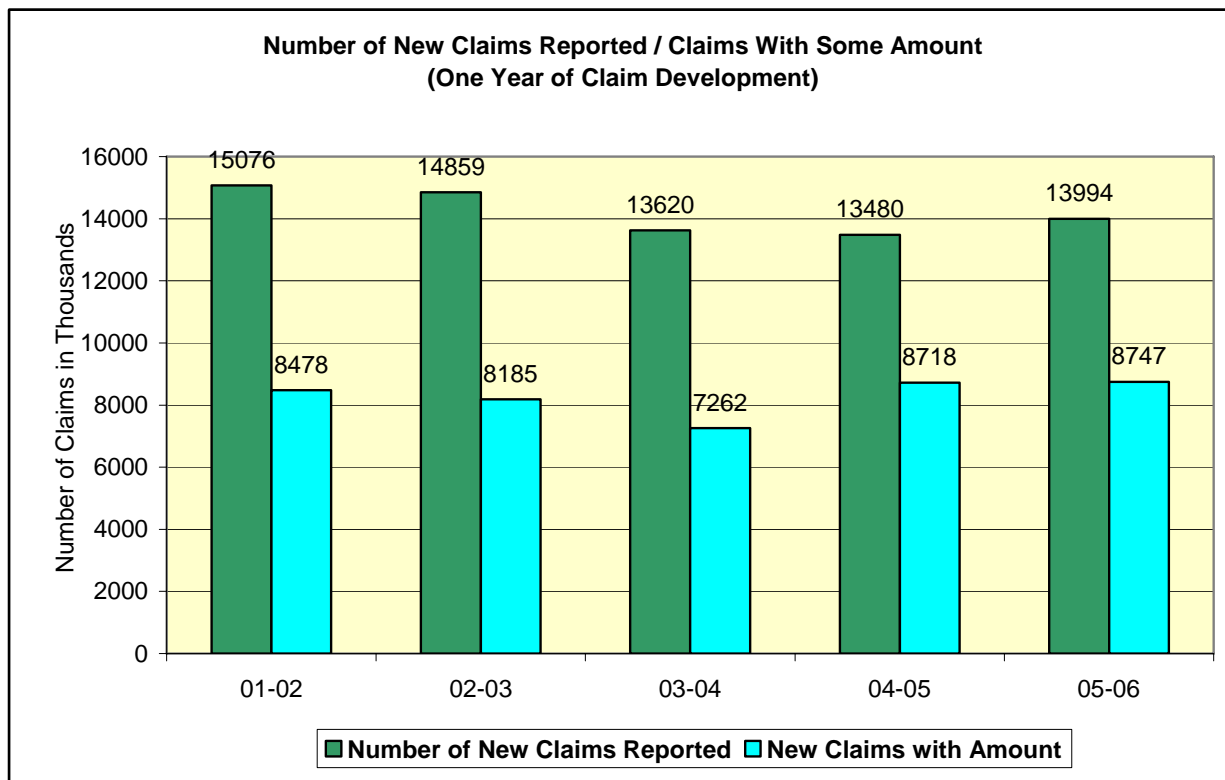


## Relative Frequency of Workers' Compensation Claims

Risk Management averaged receiving 14,192 new workers' compensation claims per year during the past five fiscal years. As of October 27, 2006, for claims reported during Fiscal Year 05-06, 9.6% were classified as lost time claims and 90.4% as medical only claims. There have been 10 employee job related deaths within the past four fiscal years.

## Frequency Analysis of FY 05-06 Claims

As of October 27, 2006, there had been 13,994 claims reported to Risk Management with an accident date in Fiscal Year 05-06. Of these 13,994 injuries, 8,747 had some monetary value (paid or reserved).



### 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 IN FY 05/06 194,370

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.

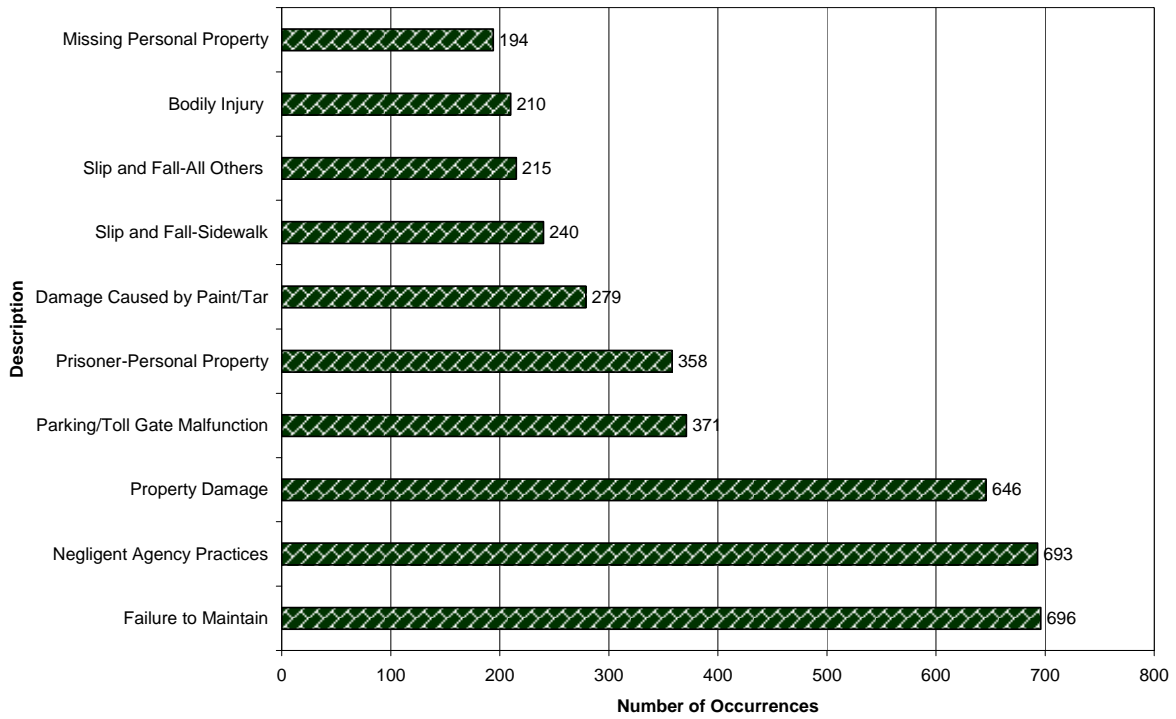
FUNDING FOR FY 05/06: \$10,514,000

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 1,191

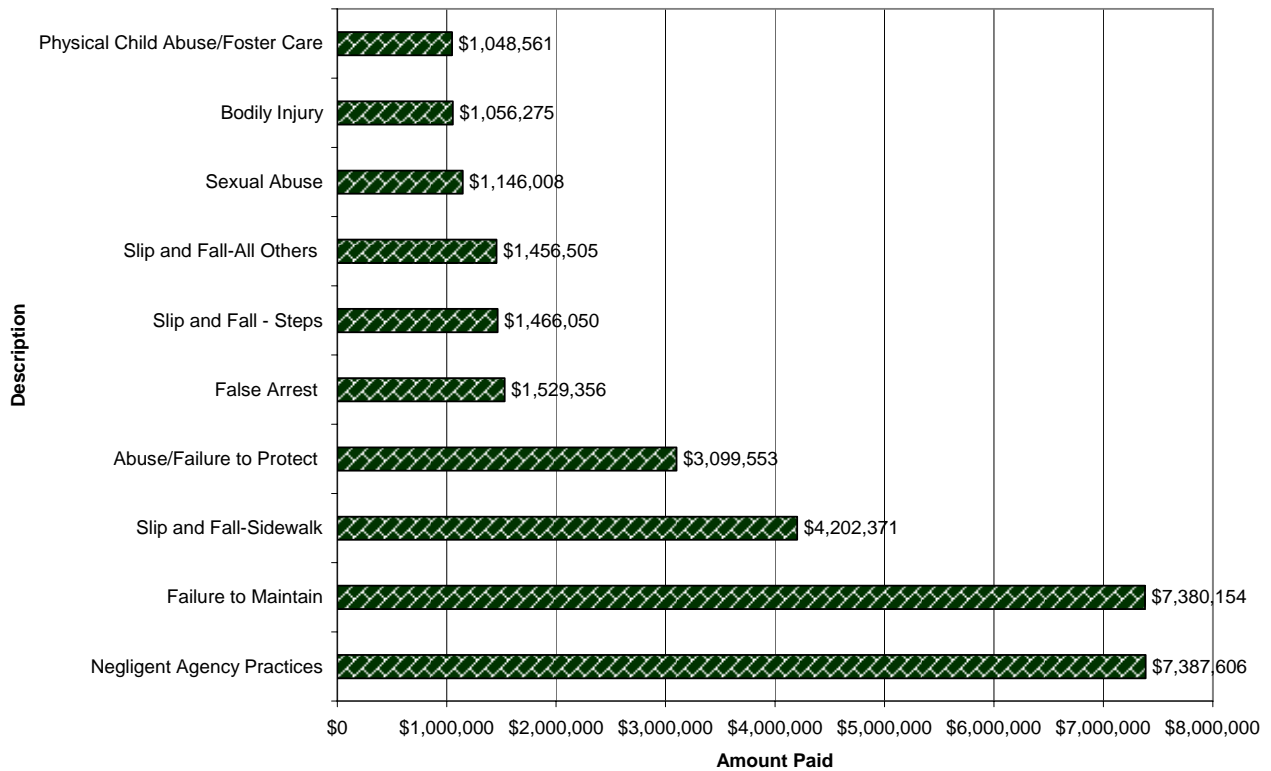
COMMERCIAL INSURANCE: None

AS OF: 06/30/06

**Frequency of General Liability Claims Reported for the Period 7/1/01 - 6/30/06**



**Cost of General Liability Claims for the Period 7/1/01 - 6/30/06**



## 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 an employee, agent or volunteer of the State, while acting within the course and scope of their employment or responsibilities. 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 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.

As of 7/1/04, Risk Management has offered coverage for property damage to state vehicles sustained when these vehicles are being used in approved off-duty use by a law enforcement officer. Risk Management establishes a premium each year for this coverage and there is a \$500 deductible per incident if the law enforcement officer is determined to be at fault.

### Fleet Automobile Liability Data

NUMBER OF MOTOR VEHICLES FOR FY 05/06: 25,805

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

**METHOD OF FUNDING:** Each agency's share of the cost of the program is a direct allocation based on that agency's losses and the number of covered 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.

FUNDING FOR FY 05/06: \$3,204,000

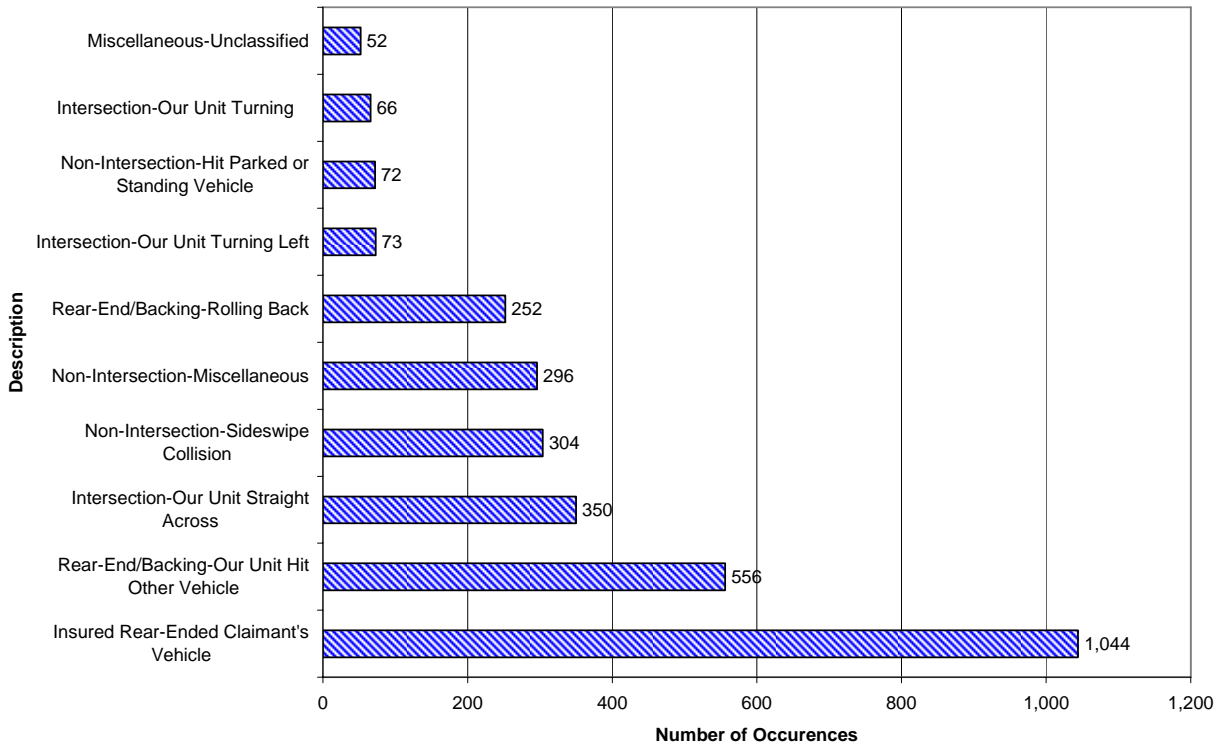
NUMBER OF CLAIMS REPORTED IN CURRENT FY: 589

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

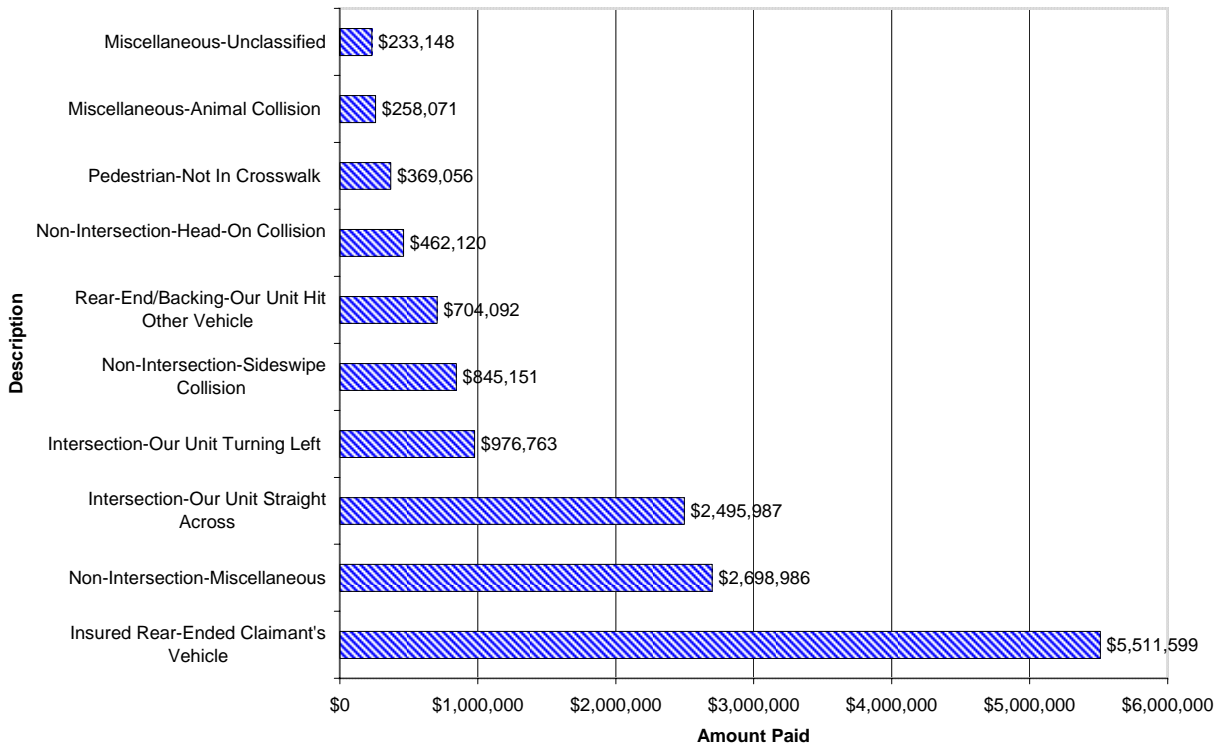
AS OF: 06/30/06



**Frequency of Automobile Liability Claims Reported for the Period 7/1/01 - 6/30/06**



**Cost of Automobile Liability Claims for the Period 7/1/01 - 6/30/06**



## **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 FOR FY 05/06: 195,075

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.

FUNDING FOR FY 05/06: \$23,634,000

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 304

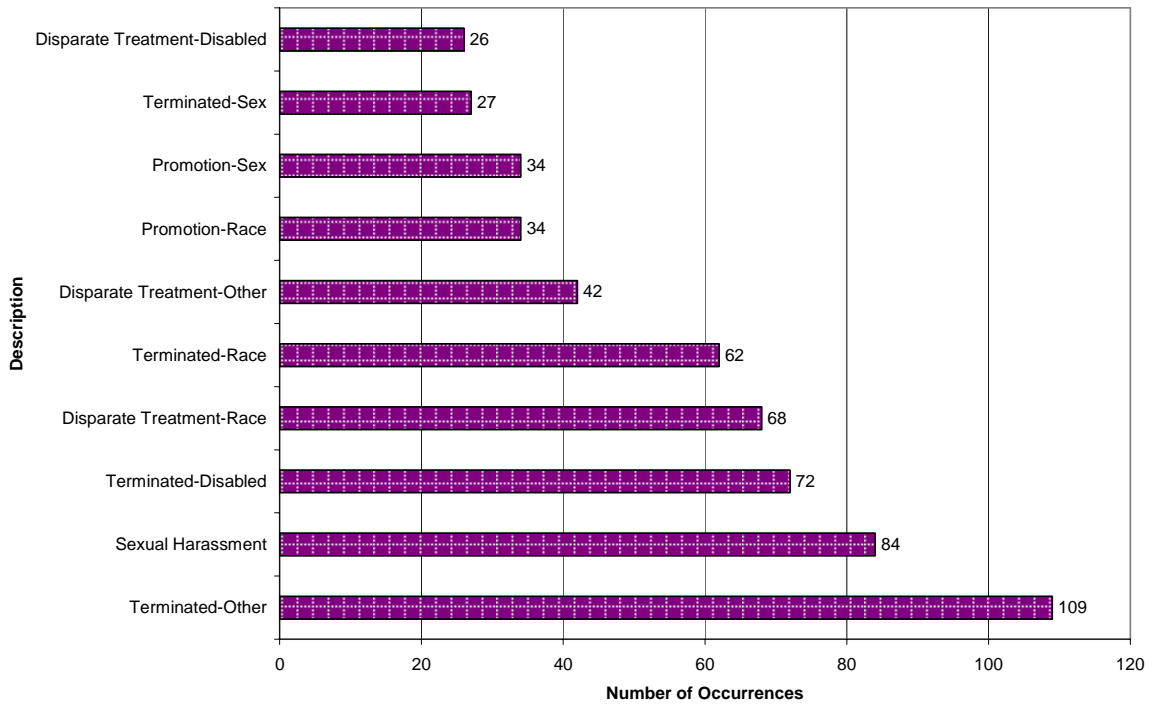
COMMERCIAL INSURANCE: None

CURRENT FY PREMIUMS PAID: 0

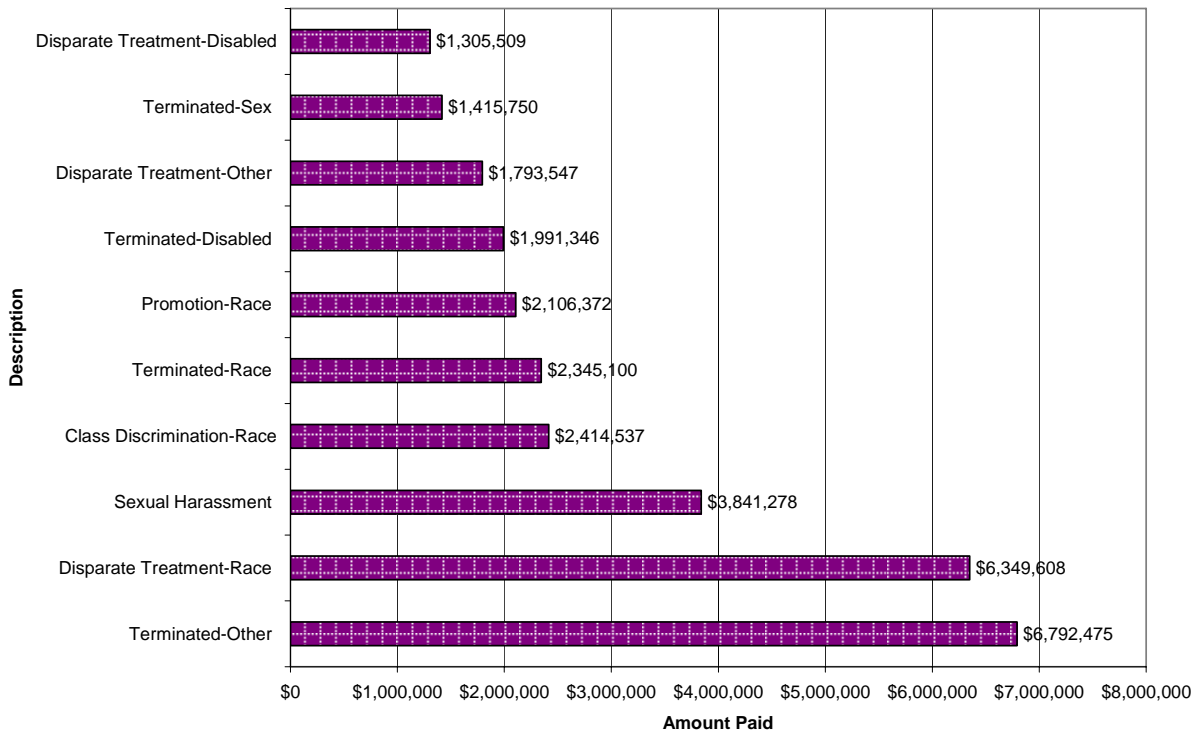
CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/06

**Frequency of Employment Claims Reported for the Period 7/1/01 - 6/30/06**

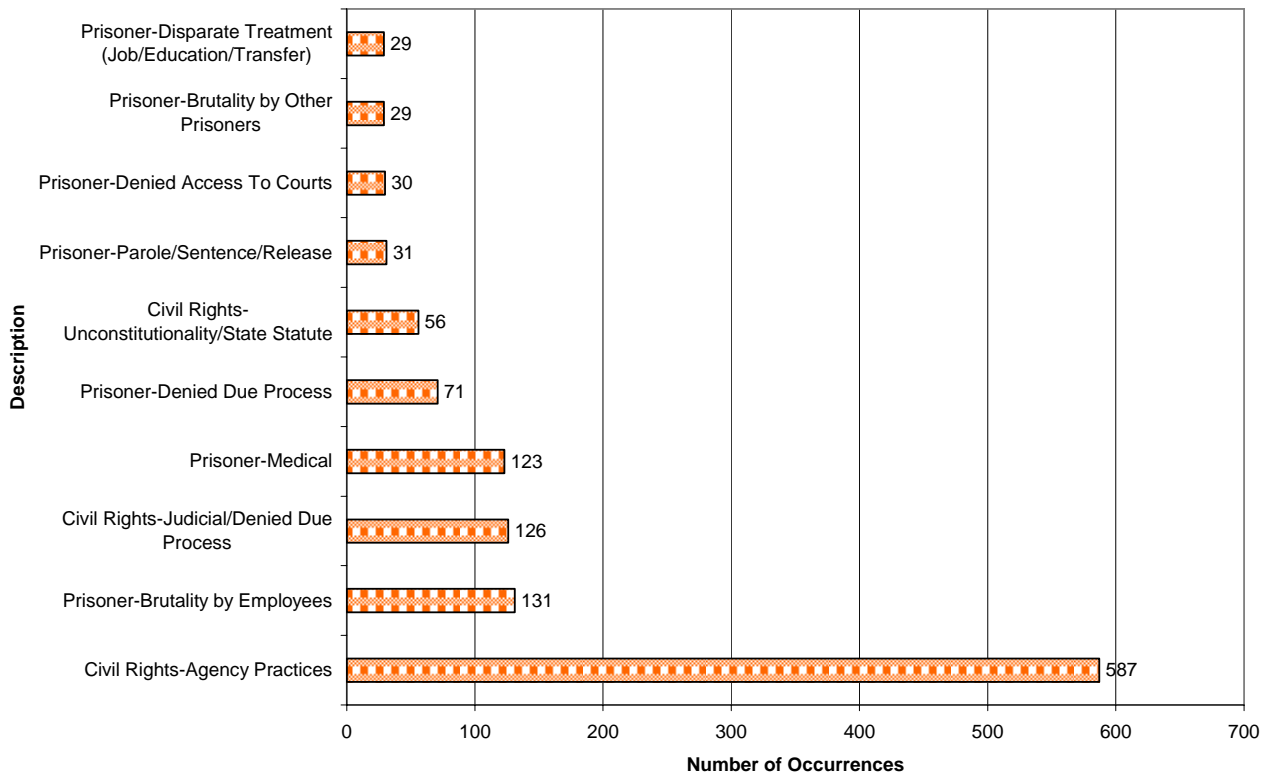


**Cost of Employment Claims for the Period 7/1/01 - 6/30/06**

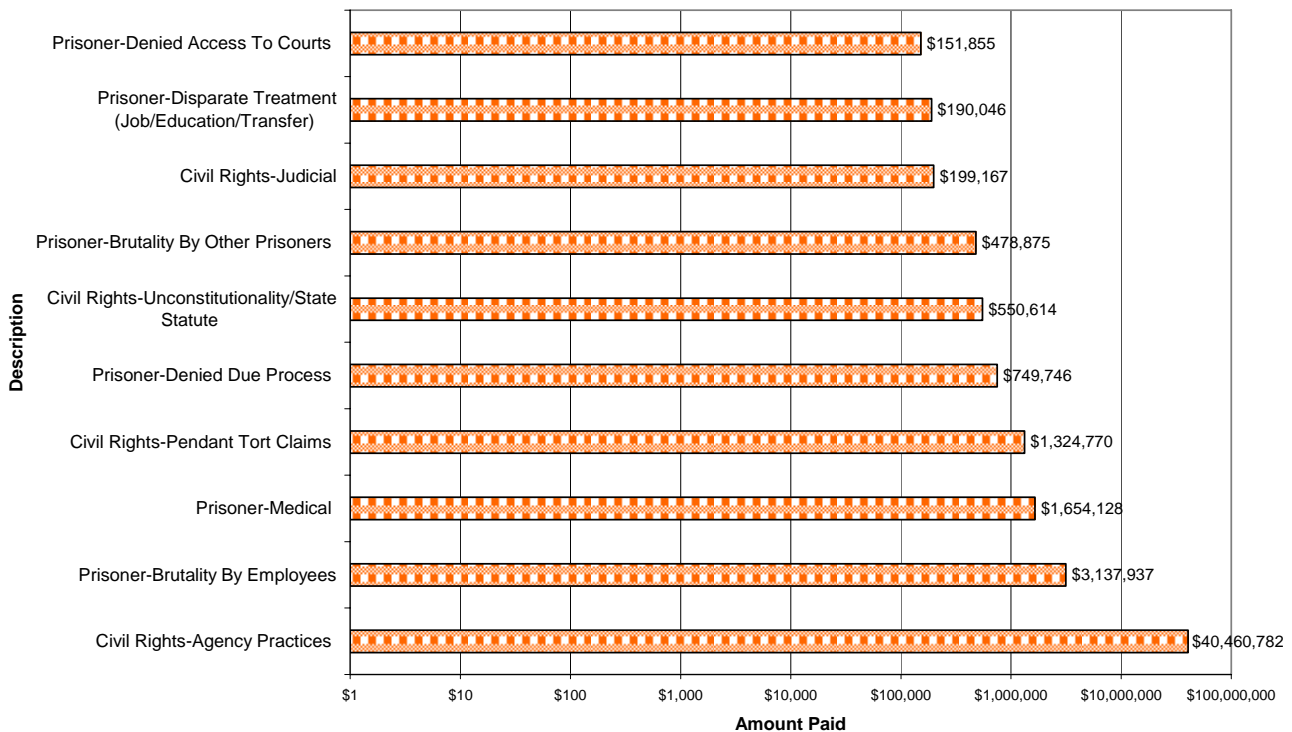




**Frequency of FCR (Non-Employment) Claims Reported for the Period 7/1/01 - 6/30/06**



**Cost of FCR (Non-Employment) Claims for the Period 7/1/01 - 6/30/06**



## **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 of that agency's own 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 05/06: None

NUMBER OF CLAIMS REPORTED IN CURRENT FY: 28

COMMERCIAL INSURANCE: None

CURRENT FY PREMIUMS PAID: 0

CUMULATIVE PREMIUMS PAID: 0

AS OF: 06/30/06



**THE DEPARTMENT OF MANAGEMENT SERVICES  
STATE PURCHASING**

**"Florida Insurance Procurement Program"**

ANNUAL REPORT  
FY 05-06

Tom Lewis Jr., Secretary  
and  
Russ Rothman, Director of State Purchasing

**(850) 488-8855**

# 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 05-06:

Total Premium        \$9,849,684.00

## 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 32399.

## COVERAGE INFORMATION

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

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

**Name:** Aircraft 477-270

<b>Policy</b>	<b>Policy No.</b>	<b>Notes</b>
Aircraft	AV479407712	

**Name:** Automobile 477-360

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

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

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

**Name:** Crime coverage 477-630

<b>Policy</b>	<b>Policy No.</b>	<b>Notes</b>
Crime Insurance	626-030198-1	Statewide Crime Insurance Program Employee Dishonesty

**Name:** Excess Property 477-960

<b>Policy</b>	<b>Policy No.</b>	<b>Notes</b>
Property Insurance	24973440D	Excess Property Coverage (DFS – premiums not included in this report total)

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

<b>Policy</b>	<b>Policy No.</b>	<b>Notes</b>
Inland Marine Insurance	6611618	Electronic Data Processing (equipment)
Inland Marine Insurance	FDOTAJG06	Bridge, Property and Business Income
Inland Marine Insurance	GKEJ49A	Fine Arts (Outside)
Inland Marine	GKEJ31B	Fine Arts (Indoors)
Inland Marine	IMC1205175	Equipment Maintenance Insurance Contract
Inland Marine	MXI97505352	Contractor's Equipment
Inland Marine	MXI97504893	Miscellaneous Property

**Name:** Liability 477-810

<b>Policy</b>	<b>Policy No.</b>	<b>Notes</b>
Professional Liability	4923709	Educator's Professional Liability (Cancelled per FL Legislature June 06)
Malpractice Insurance	FL003517	Dental Malpractice Insurance for Gulf Coast Center (DCF)
Liability Insurance	NF0053	Nuclear Bodily Injury Liability (UF)
Liability	Various	Special Events
Liability	XLS0030792	DEP H2 Fueling Station

**Name:** Ocean Marine 477-910

<b>Policy</b>	<b>Policy No.</b>	<b>Notes</b>
Ocean Marine	OMH5833046	

**Name:** Property coverage 477-960

<b>Policy</b>	<b>Policy No.</b>	<b>Notes</b>
Property	EERD3565432A	Nuclear Property (U of F)

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

<b>Policy</b>	<b>Policy No.</b>	<b>Notes</b>
Workers' Compensation	21WND69000	Work Comp Large Deductible
Workers' Compensation	38007052	AmeriCorps Workers Compensation