

Department of Financial Services

Division of Risk Management

FISCAL YEAR 2011 ANNUAL REPORT



CHIEF FINANCIAL OFFICER
JEFF ATWATER
FLORIDA DEPARTMENT OF FINANCIAL SERVICES

A Message from CFO Jeff Atwater

Dear Colleagues:

We are pleased to present the Division of Risk Management Annual Report for 2010/11.

Great progress was achieved during this last fiscal year, as our Legislature enacted new risk management legislation that will enable our program to evaluate the loss prevention programs of state agencies and report to the Legislature on any needed changes.

This new legislation also requires larger agencies to establish and maintain return to work programs, to allow for injured workers to return to work faster, and therefore reduce workers' compensation costs to our state taxpayers.

We are also continuing to make progress in reducing claims costs. Our workers' compensation costs for benefits paid in 2010/11 were \$4.03 million less than the amount paid for the prior year. We likewise experienced a reduction in the amount paid for all liability claims last year of over \$1.5 million from the prior fiscal year.

This report provides an overview of our program details regarding our operations for the last year, including claims and cost data.

We appreciate your interest in our risk management program and hope the information provided in this report is beneficial. Please contact us if you have any questions or suggestions.



Jeff Atwater
Chief Financial Officer
State of Florida



JEFF ATWATER
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA

Risk Management – What We Do

Loss Prevention Services

Data Analytics — Our Division produces several regularly distributed data reports to the agencies (including universities) participating in our program. The Stop Light Report is sent to agency heads and agency risk managers, and is a snapshot of agency claims performance over a six month period. It provides claims frequency and cost information, and includes a data trending section that covers a period of three years.

Quarterly and monthly reports are distributed to all agency risk managers. Quarterly reports cover the development of open claims and the cost growth on those claims. The report allows for a three month valuation date on the claims. The report allows agencies to develop their loss prevention focus on areas that will have the largest impact on reducing claims.

Monthly reports also make all agencies aware of casualty claims designated to their agency in our information system from the previous month. This allows agencies to verify all claims have been properly entered, including the correct cause of the claims and location codes. From this information agencies can also further pinpoint concerns and take corrective actions as needed.

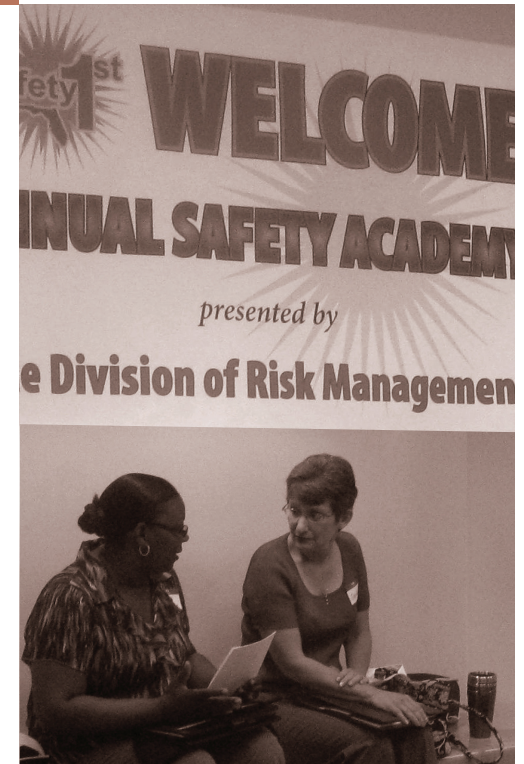
Annual Fiscal Year Trending Reports are distributed to all agencies and show three and one half years of agency claims performance data. These reports give agencies the ability to conduct trend analysis and track their performance over time.

Training and Publications — The Division provides training services for all agencies. Our training services apply innovative use of technology, and features webinars, a digital library of presentation materials, and digital training videos that have been filmed and produced in-house in collaboration with other agencies.

Division publications include the Safety Outlook Newsletter and the Safety Notes E-Bulletin. These publications are distributed regularly to all agencies and universities. The Safety Outlook covers educational and informational articles on safety and liability awareness issues. It also covers features on agency risk managers and agency activities. The Safety Notes provides concise tips on various safety measures and links the reader to credible websites for additional information.

Consultation Services and Technical Assistance — Our staff works directly with agencies to assist with program development and implementation of loss prevention best practices. Assistance may involve travel directly to a site or location, meeting with headquarters officials, conducting targeted question and answer sessions, or discussing the problem or concern on the telephone. Due to the specialized nature of consulting, only Division staff members with expertise in occupational safety, workers' compensation or data analytics provide this service.

Agency Review and Evaluation — The Division conducts agency reviews and has developed a Return-to-Work (RTW) Dashboard Evaluation System. Agency reviews are conducted on a five year cycle of all agencies participating in our risk management program. The Division uses a standard review methodology that covers the Loss Prevention Standards provided to all agencies and assesses agency adoption of best practices to improve program effectiveness.





The RTW Dashboard process collects monthly data from agencies with more than 3,000 full time employees. The Division uses this data to analyze agency RTW program performance and to determine the status of program implementation.

Awards and Recognition — In conjunction with the Interagency Advisory Council on Loss Prevention, the Division recognizes agency and university performance annually. This event significantly promotes loss prevention awareness by attracting agency senior officials, including agency heads and senior executives. Awards are given to the agencies with the highest reductions in claims and costs calculated as a rate per 100 FTEs, and are stratified by small, medium and large agency sizes based on number of employees. Individual awards are given to the top ranking safety coordinators and alternate safety coordinators. An award is also provided that recognizes the agency that exemplifies best practices, has shown reductions in claims and costs, and has provided major contributions to statewide risk management.

Claims Management and Resolution

General Liability and Automobile Liability — The Division manages general liability and automobile liability claims for the state, including claims for bodily injury, property damage or death resulting from negligence of a state employee conducting state business or while driving a vehicle. The Division also pays legal costs as a result of lawsuits against agencies.

Workers' Compensation — The Division administers workers' compensation claims for Florida's agencies. In 2011, we paid more than \$110 million as medical and indemnity benefits in

workers' compensation claims. As part of our strategic plan, we have assigned agency specific workers' compensation adjusters to enhance claims communication, better understand and identify potential or existing areas of higher than average claims activity and provide customized loss prevention feedback.

Employment Discrimination and Federal Civil Rights — Our Division also administers employment discrimination and civil rights claims. As an insurer of more than 211,000 employees and having custody over countless individuals in the prison system and other capacities, claims can arise from those custodial relationships. We insure employees acting under color of state law for alleged Constitutional deprivations of civil rights. Employment discrimination claims can arise from all aspects of the employee – employer relationship, under both state and federal laws.

Protecting State Facilities

With responsibility for insuring Florida's approximately 17,000 state-owned buildings ranging in value from storage sheds to the Capitol buildings in Tallahassee, and ranging in complexity from beachfront tiki huts at state parks to the Magnetic Laboratory building on Florida State University's campus, the Division is at the forefront of protecting Florida's assets.

All agencies are exposed to such perils as fire, storm damage, flood, wind and sinkholes. The Division administers Florida's self-insurance property program through the State Risk Management Trust Fund and arranges additional coverage for catastrophic losses beyond the limits of our self-insurance.

Program Highlights

Statutory Changes Now Authorize Agency Evaluations

In May of 2011 legislation was enacted granting the Division statutory authority to review and evaluate agency loss prevention programs, and to analyze agency return-to-work (RTW) programs. These legislative enactments completed the Division's comprehensive, coordinated program model developed in 2010 to promote effective agency loss prevention programs. An important component of the model was to evaluate and hold agencies accountable for their programs.

These laws require that the Division include in its annual report (beginning in January 1, 2013) an analysis of agency RTW program performance and a status report on participating RTW programs, that the Division evaluate each agency's risk management programs once at least every five years, and that premiums charged to agencies for coverage be also based on their loss prevention program results rather than only on their recent loss experience history.

Tort Liability Limits Increased due to Changes in Sovereign Immunity Law

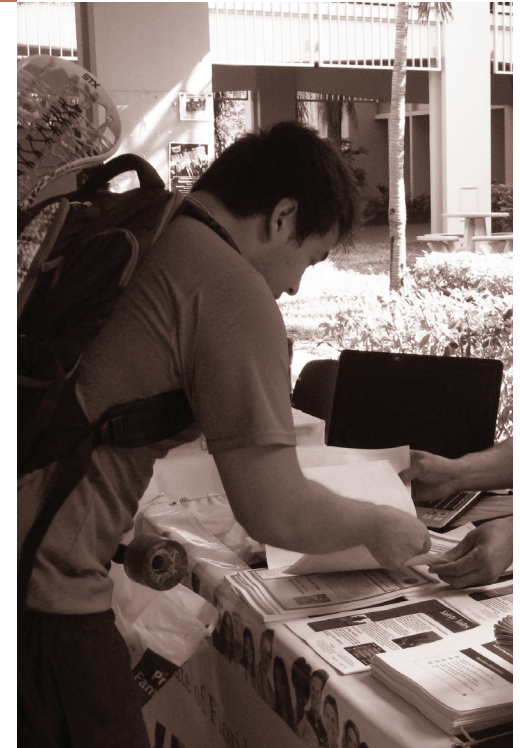
Effective October 1, 2011 the monetary limits applicable to payments on tort claims against state agencies have been increased due to changes in Florida's sovereign immunity laws. The limits will be increased to \$200,000 for a person's claim and \$300,000 for claims by all persons arising out of the same incident or occurrence. These changes will ultimately increase the costs of tort claims to our risk management program. The current limits are \$100,000 per person's claim and \$200,000 for all claims arising out of the same incident or occurrence.

Increase in Customer Focus and Promotion of Best Practices:

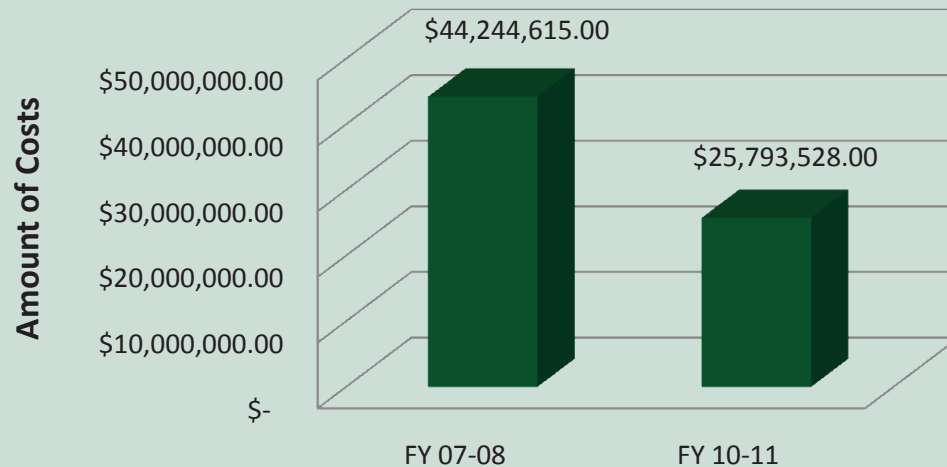
The Annual Interagency Advisory Council on Loss Prevention's Planning Retreat was a vehicle for agency risk managers to discuss statewide risk management issues and determine customer priorities for the Division. The retreat was held in June, 2010, and covered major topics of concern to agency risk managers.

Division process changes that occurred during the fiscal year as a result of customer feedback included basing the Annual Safety Awards on performance criteria, revising the Annual Safety Program Evaluation Survey to be consistent with the Loss Prevention Standards, expanding training services and products to accommodate lack of agency training funds, and providing expert presentations to the IAC on Functional Capacity Testing and Job Safety Analysis.

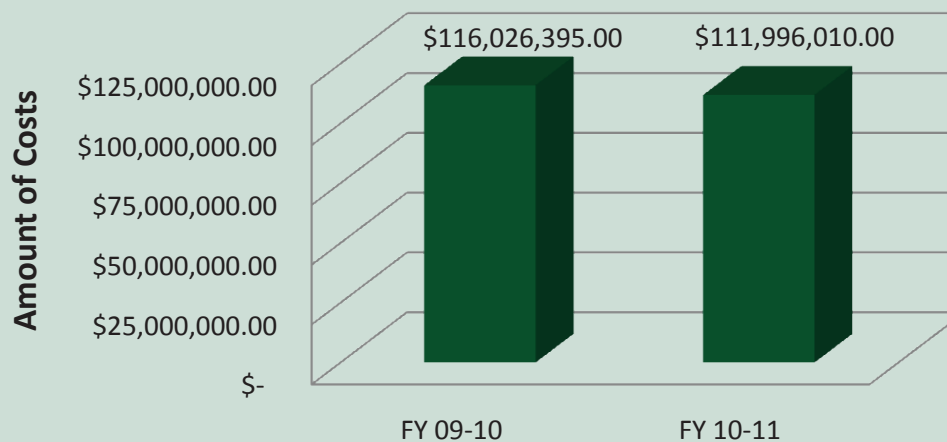
The Division also focused on agency relations and agency use of best practices. Specific initiatives included expanded agency involvement in Division decision-making through formation of interagency committees and work groups, improved and increased data reports to agencies for data-driven decision making to include monthly, quarterly, semi-annual and annual data reports, recognition for the top performing agencies and universities for reducing claims and costs, increased awareness of loss prevention best practices through weekly Safety Note E-Bulletins and bi-monthly Safety Outlook Newsletters to every state agency, expanded training options to agencies statewide through use of webinars and face to face training, expanded the Annual Safety Academy to feature National Institute of Occupational Safety and Health presenters and expert state



Florida Liability Claims Cost Comparison
FY 2007-2008 and FY 2010-2011



Florida Workers' Compensation Cost Comparison
FY 2009-2010 to FY 2010-2011



presenters, created a library of free digital training videos and canned training presentations for agency use without copyright restrictions or limitations, expanded Division's website to feature loss prevention products and services for easy agency accessibility and use, including activation of a service request function, and provided expert safety consultation services to agencies relating to hazard identification, job safety analysis, and ergonomics.

Program Claims Costs Continue on a Downward Trend:

The Division's coordinated efforts and improved agency relations have made a difference in overall claims costs. The Division's efforts have contributed to a reduction of \$18.45 million for state liability claims since FY 2007-2008 as compared to FY 2010-2011, and a reduction of \$4.03 million for workers' compensation medical and indemnity benefit payments since FY 2009-2010 as compared to FY 2010-2011.

Agencies, such as Department of Juvenile Justice and Department of Highway Safety and Motor Vehicles, have implemented Division promoted best practices. Both agencies have coordinated risk management programs with an agency risk manager at the head or with a safety coordinator who has expanded authority with access to the agency head's office. Department of Health and Department of Law Enforcement also have well established programs with an emphasis on data-driven decision making and effective collaboration between safety officials and human resource officials. All of these large or medium size agencies were recognized for effective loss prevention programs at the Annual Safety Awards.

Looking Ahead

The Division will focus on outcome measurement of its loss prevention and claims administration products and services, with the goal of targeted value added services to state agencies and universities. The Division has presently created measurement systems for all of its major loss prevention products and services, and will be monitoring evaluation results and making program adjustments as needed.

The Division plans to fully implement all aspects of the new laws regarding agency loss prevention program and return to work program evaluation that became effective July 1, 2011. This will require focusing staff resources on these two key areas. The Division will also be monitoring the impact of the new increase in the monetary caps for tort claims paid by state agencies.

The Division will continue to expand its training resources to agencies through technology and innovation. The Division will increase its digital training library and canned training presentations, and make widely available to every agency and university. The Division will also pursue obtaining authority to offer continuing education credits for selected courses.

The Division will expand old and pursue new partnerships with NIOSH, the University of South Florida Safety Florida Consultation Program, the Division of the State Fire Marshall, and other state agencies. The Division anticipates these partnerships will increase technical resources and educational materials available to all state agencies and universities.



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GENERAL FUNDING INFORMATION

A Legislative Revenue Estimating Conference establishes the program's funding needs for each fiscal year. During fiscal year 10/11, the Division invoiced, processed and deposited \$187.8 million in premiums: \$175.6 million in casualty premiums and \$12.2 million in property premiums.

The Division also was provided additional funding of \$39.1 million General Revenue and Trust Fund in 2010 GAA for payment of claims and additional \$2.5 million in the 2011 General Appropriations Act (GAA) to purchase additional excess insurance.

Only the estimated expense required to pay all insurance claims and Division operational expenses projected for the fiscal year is funded. Although the funding is determined by coverage line, funds are pooled to provide flexibility in assuring all insurance claims are paid timely. No funding is provided to meet sudden adverse loss trends or unexpected large insurance claim obligations. This is called "cash flow" funding. This type of funding requires continuous, careful monitoring of the Trust Fund's cash flow so that all obligations can be paid.

Because of "cash flow" funding, an unfunded liability exists each year for financial obligations owed in the future. The chart page illustrates the "cash flow" funding methodology's impact. It reflects that if the program ceased operations as of June 30, 2011, participating agencies would have an estimated \$1.22 billion in existing insurance claim obligations payable in future years. This estimated liability consists of the following claims obligations by insurance type and is based on a June 30, 2011, actuarial analysis:

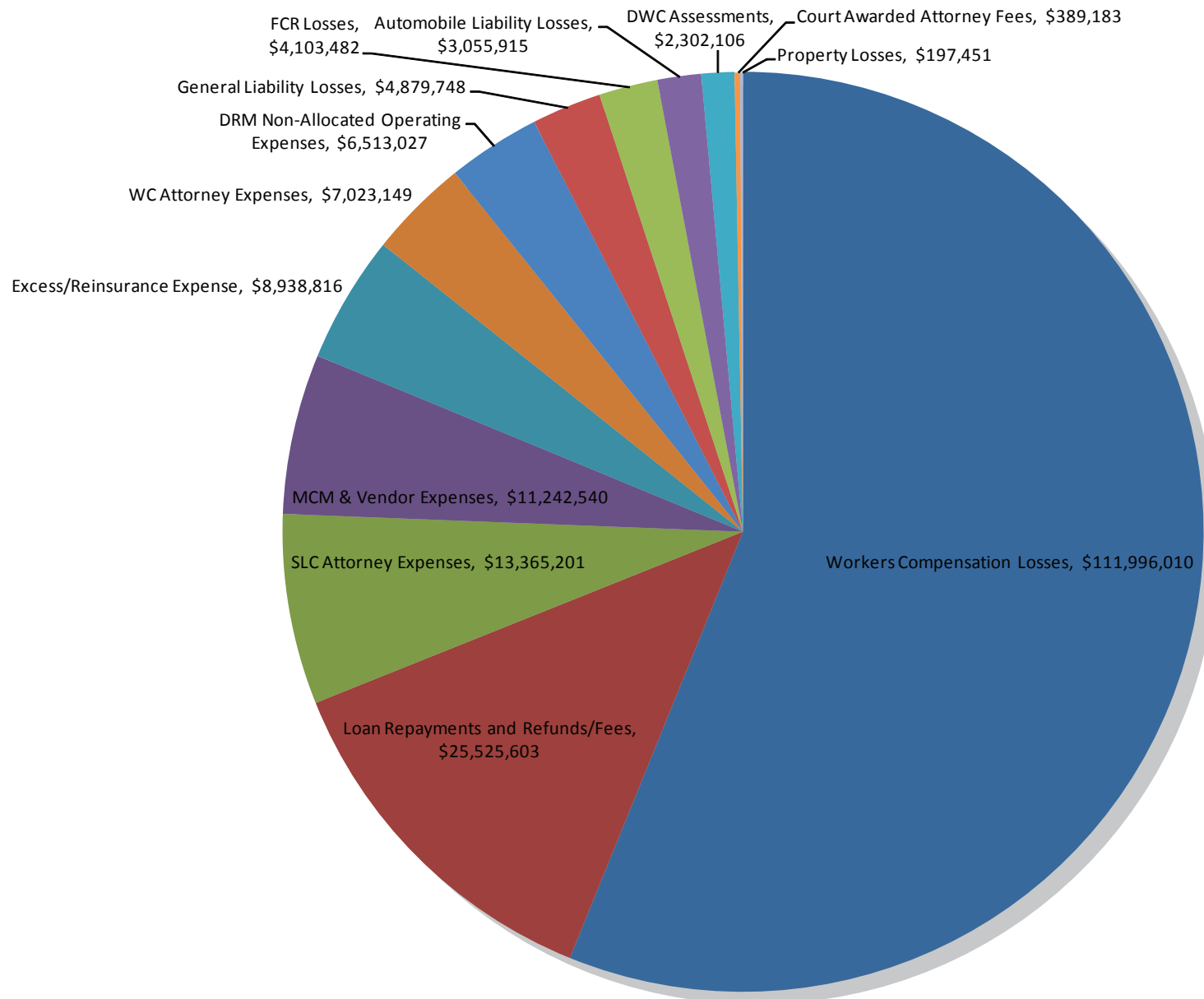
Workers' Compensation:	\$ 1,088.3 million
Federal Civil Rights:	\$ 96.7 million
General Liability:	\$ 28.5 million
Automobil Liability:	\$ 6.1 million
Property:	\$.2 million
	<hr/>
	\$ 1.22 billion

The Division has changed its premium calculation methodology to be more reflective of each agency's loss experience. The new plan takes a percentage of the total casualty premium assessed to each agency by insurance coverage line (workers' compensation, general liability, auto liability and federal civil rights/employment actions) and allocates that percentage to each agency based on the most recently reported fiscal year's claim payments and reported insurance claims. This change in methodology applies more emphasis on each agency's recent claims activity, resulting in premiums that are more closely aligned with agency risk management practices.

RISK MANAGEMENT PROGRAM FUNDING

PROGRAM	NUMBER OF COVERED EMPLOYEES	NUMBER OF CLAIMS REPORTED FY 10-11	FUNDING
Workers' Compensation	208,743	14,444	\$126,511,095
State Property	N/A	78	\$12,195,647
Auto Liability	25,158 (vehicles)	606	\$3,606,316
General Liability	217,106	1,416	\$31,240,875
Court-Awarded Attorney's Fees	N/A	54	Included
Federal Civil Right/Employment	210,937	511	\$14,230,446

FY 2011 DRM Total Expenditures of \$199,532,231 by Major Category



LINES OF INSURANCE COVERAGE

Workers' Compensation

The Workers' Compensation Section staff is responsible for adjusting claims for state employees who are injured on the job. This includes payment of medical, indemnity and death benefits, determination of compensability, and litigation management of workers' compensation claims. Field investigations, surveillance and investigations of suspected cases of workers' compensation fraud are performed by York Claims Services, Inc. Defense of litigated claims is provided by contract law firms.

Pending claims administered by our program are covered under our self-insurance program or by private commercial insurance as follows:

Commencement Date	Coverage Period	Coverage Provider
Prior to January 1, 1998	Accident date before January 1, 1998	Self-insured
January 1, 1998	Accident date on or after January 1, 1998, through February 9, 2002	North American Specialty Insurance Company (NASIC) with a large deductible
February 10, 2002	Accident date on or after February 10, 2002, through February 9, 2005	Hartford Casualty Insurance Company with a \$15M deductible, plus three years of medical services
February 10, 2005	Accident date on or after February 10, 2005	Self-insured

Medical Case Management:

Since January 1, 1997, the program has contracted with vendors to provide medical care services. Medical care is "managed" by medical case managers who are registered nurses, or are supervised by registered nurses, in conjunction with either a medical network or panel of clinicians. A contract vendor reviews and reprices pre-managed care medical bills, and provides hospital pre-certification and continued stay review services.

The following chart reflects the vendors currently providing medical management services:

Commencement Date	Coverage Period	Program	Vendor
January 1, 1997	Accident date on or after January 1, 1997, through December 31, 2002	Responsible for providing medical services for three years following the date of injury and continuing case management for the duration of the claim.	Humana
January 1, 2003	Accident date on or after January 1, 2003, and reported prior to January 1, 2009	Provide medical case management for duration of contract.	CorVel
January 1, 2009	Reported date on or after January 1, 2009	Provide medical case management for duration of contract.	OptaComp

Property

This program provides property coverage through the State Risk Management Trust Fund. The state offers coverage for damages to covered property caused by specific insured perils, such as fire, wind, flood and lightning. The self-insurance coverage includes:

- Buildings
- Contents
- Loss of rental income when the coverage is required by bonding or revenue certificates or resolutions
- Non-owned state-leased real property covered if an approved lease provides and conforms to the coverage under the property policy

The program is responsible for investigating, evaluating, negotiating and settling covered property claims. Investigations are conducted by staff and/or in concert with a contracted adjusting service.

Automobile Liability

This program provides auto liability insurance through the State Risk Management Trust Fund for claims arising out of the ownership, maintenance or use of an automobile by an employee, agent or volunteer of the state, while acting within the course and scope of their office or employment. This includes loading or unloading, of any:

- owned,
- hired or
- non-owned automobile.

The program is responsible for investigating, evaluating, negotiating and making appropriate disposition of any auto claims and lawsuits filed against the state. Investigations of claims are conducted by staff and/or in concert with a contracted adjusting service. Defense of litigated claims is provided by the Attorney General's Office, contract law firms or state agency attorneys.

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 and \$200,000 for all claims. These limits will be increased to \$200K/\$300K for claims occurring after 10/1/2011.

As of July 1, 2004, 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.

General Liability

This program provides general liability claims coverage through the State Risk Management Trust Fund. 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. 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 of a state employee, agent or volunteer. Investigations of claims are conducted by staff and/or in concert with a contracted adjusting service. Defense of litigated claims is provided by the Attorney General's Office, contract law firms or state agency attorneys.

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 and \$200,000 per occurrence for all claims. These limits will be increased to \$200K/\$300K for claims occurring after 10/1/2011.

Federal Civil Rights/Employment

This program provides 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 and
- the Florida Civil Rights Act of 1992, and other similar employment discrimination acts and statutes.

The program has the responsibility for investigating, evaluating, negotiating, defending and making appropriate disposition of any covered action filed against state agencies, their employees, agents or volunteers. Investigations of claims are conducted by staff and/or in concert with contracted adjusting services. Defense of litigated claims is provided by the Attorney General's Office, contract law firms or state agency attorneys. 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. This cap will be increased to \$200K for claims occurring after 10/1/2011. 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.

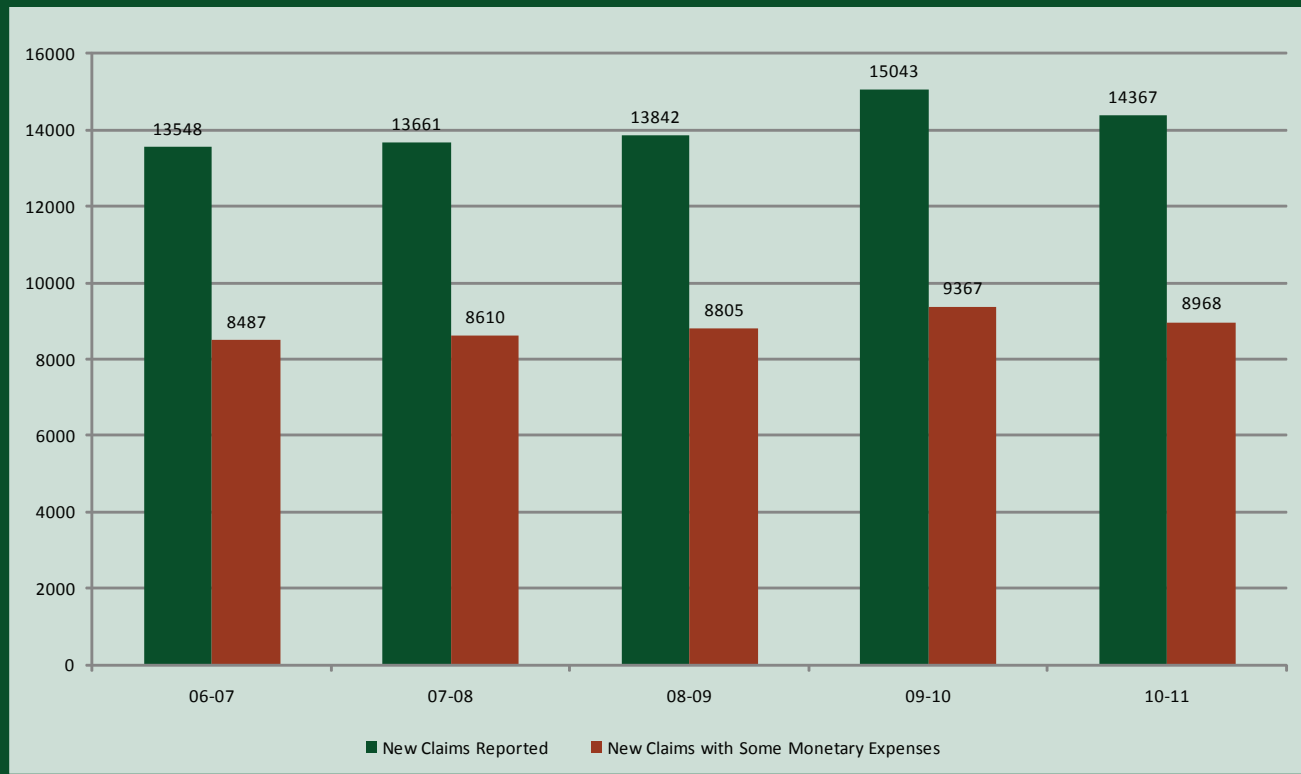
Court-Awarded Attorney Fees

This program provides 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.

WORKERS' COMPENSATION CLAIMS AND EXPENSE

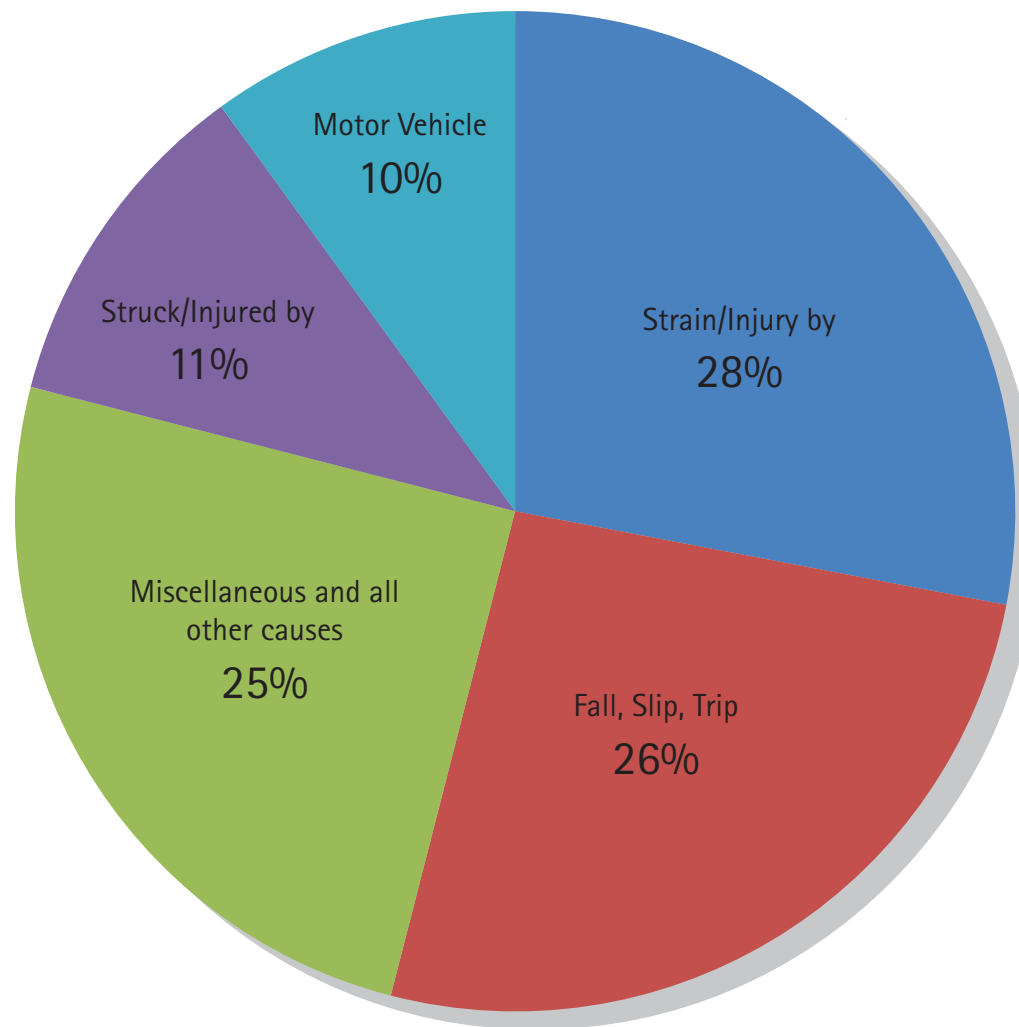
The Risk Management program averaged 14,092 new workers' compensation insurance claims with dates of accident occurring during each of the past five fiscal years. As of September 1, 2011, the program received 14,469 claims that occurred in FY 2010-2011. Of those, 8,968 had some monetary expense associated with them (benefits paid or reserves established in anticipation of payment). Eight percent of the total new claims received were determined to be "lost time claims," with employees unable to work for a time due to their job-related injury. Death benefits were paid for five job-related deaths during fiscal year 08/09.

Workers' Compensation New Claims Reported/Claims with Some Monetary Values
(One Year of Claim Development)
State Fiscal Years 2006-2011



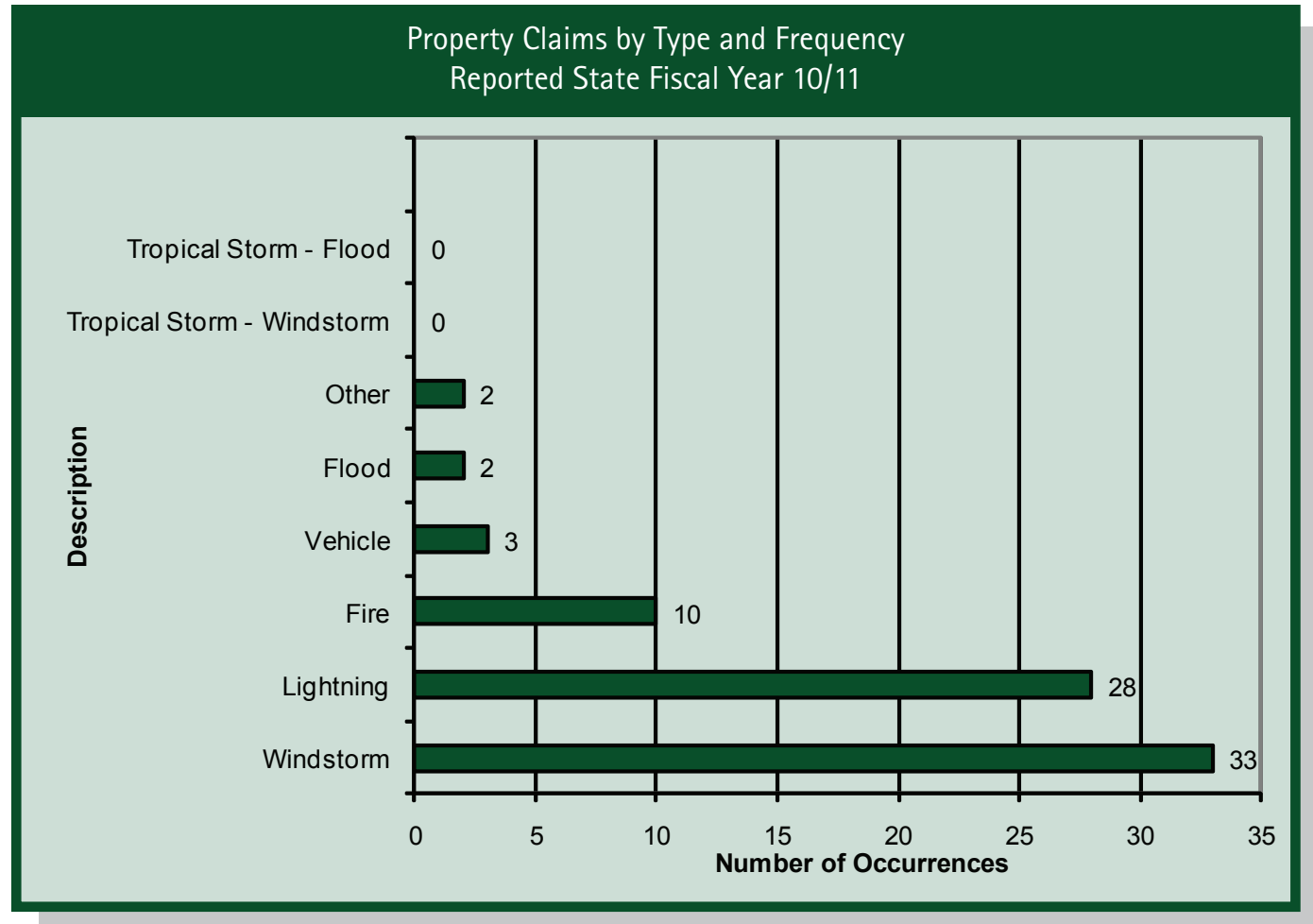
THE MAJOR CAUSES OF WORKERS COMPENSATION CLAIMS

The following chart denotes the causes of workers compensation claims that represent the highest percentage of benefit payments during FY 2010-2011.



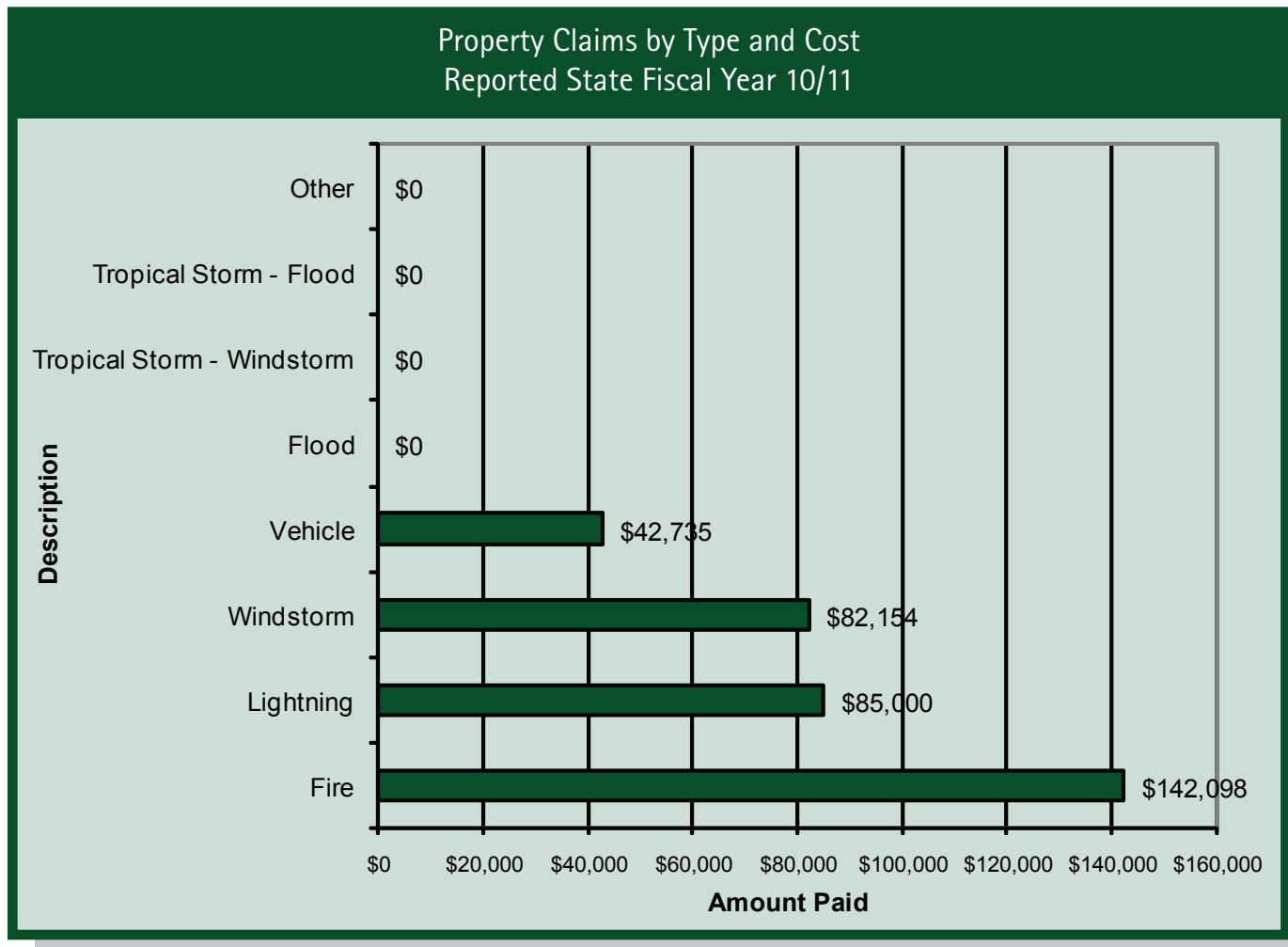
PROPERTY CLAIMS BY TYPE AND FREQUENCY

Property losses are caused by a variety of perils, such as wind, lightning, flood and fire. Windstorm is the most frequent cause of state-owned property damage, followed by lightning.



PROPERTY CLAIMS BY TYPE AND COST

Property claims are tracked by the type of peril that caused the damage. Fire is the most costly peril for which claims have been paid, followed by lightning.



INSPECTIONS OF STATE BUILDINGS, ACTIONS TAKEN TO DECREASE FIRE HAZARDS AND RECOMMENDATIONS

The following report regarding inspections of state owned buildings and insurable properties is provided pursuant to Section 284.06, Florida Statutes, for the fiscal year 2010-2011.

INSPECTIONS PERFORMED DURING FY 2010-2011

The State Fire Marshal's Office inspected 16,794 state-owned buildings during the fiscal year.

ACTIONS TAKEN TO DECREASE THE FIRE HAZARD OF STATE PROPERTIES

Pursuant to Section 633.085(1), Florida Statutes, the State Fire Marshal's Office, within seven days of each inspection, is required to submit a report of such inspection to the head of state government responsible for the building. The department head responsible for the inspected building is also responsible for ensuring that any deficiencies noted in the inspection are corrected as soon as practicable. If necessary, each department shall include in its annual budget request sufficient funds to correct any fire safety deficiencies noted by the State Fire Marshal.

RECOMMENDATIONS TO DECREASE THE FIRE HAZARD TO STATE PROPERTIES

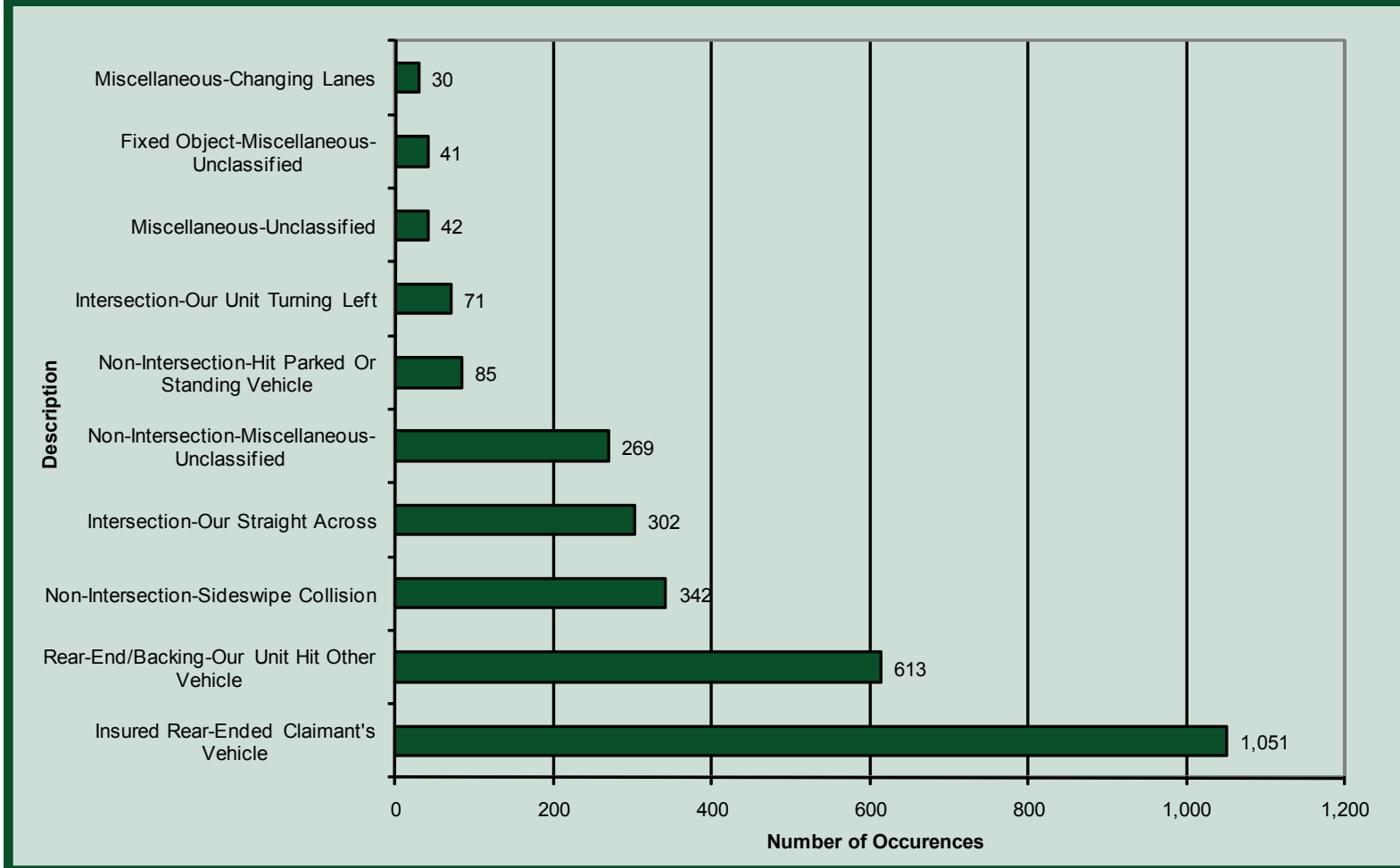
- We recommend that a month within the calendar year be designated as "Fire Awareness and Prevention Month" and that the leadership of State government actively support this issue with the intent of reducing the fire hazards imperiling state-owned properties.
- We recommend that all agency heads file an annual report to the Governor and to the State Fire Marshal listing all fire safety deficiencies reported to their agency, and the number of deficiencies corrected. This report should also include a listing of any deficiencies reported but not corrected, and the agency's intended actions and anticipated time to correct those deficiencies.
- We recommend that special consideration is made to fund all budget requests intended to correct any fire safety deficiencies noted by the State Fire Marshal.

Detailed information regarding the individual building inspections and recommendations may be obtained from the Office of the State Fire Marshal, Department of Financial Services.

AUTOMOBILE LIABILITY CLAIMS BY TYPE AND FREQUENCY

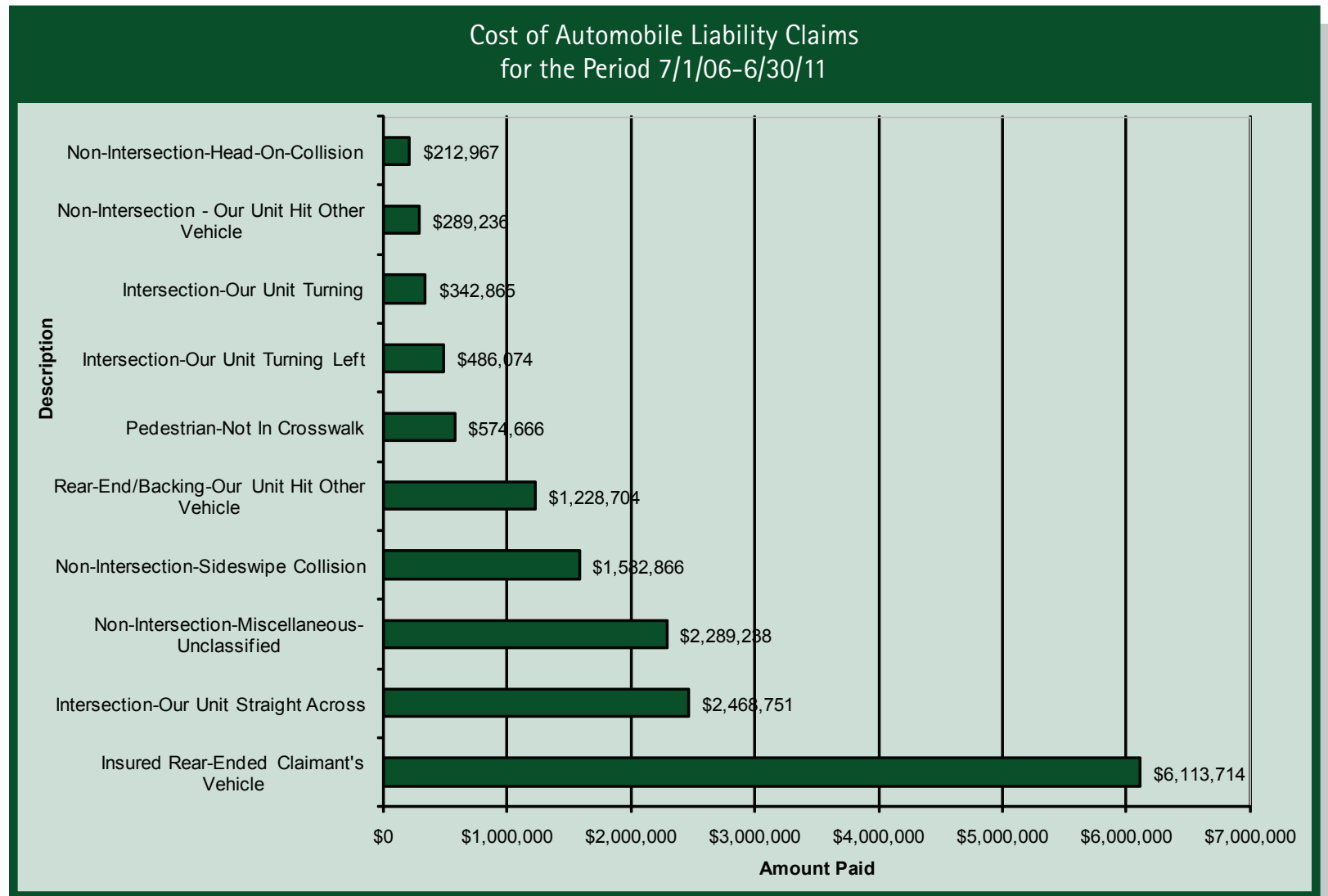
The state tracks automobile accidents in five-year increments by the type of accident that has occurred. For example, "intersection – our unit turning left" refers to claims that the state was negligent when its driver made a left turn at an intersection. The most frequent type of accident and resulting claim was from state drivers hitting another vehicle from behind followed by backing into another vehicle.

Frequency of Automobile Claims
Reported for the Period 7/1/06-6/30/11



AUTOMOBILE LIABILITY CLAIMS BY TYPE AND COST

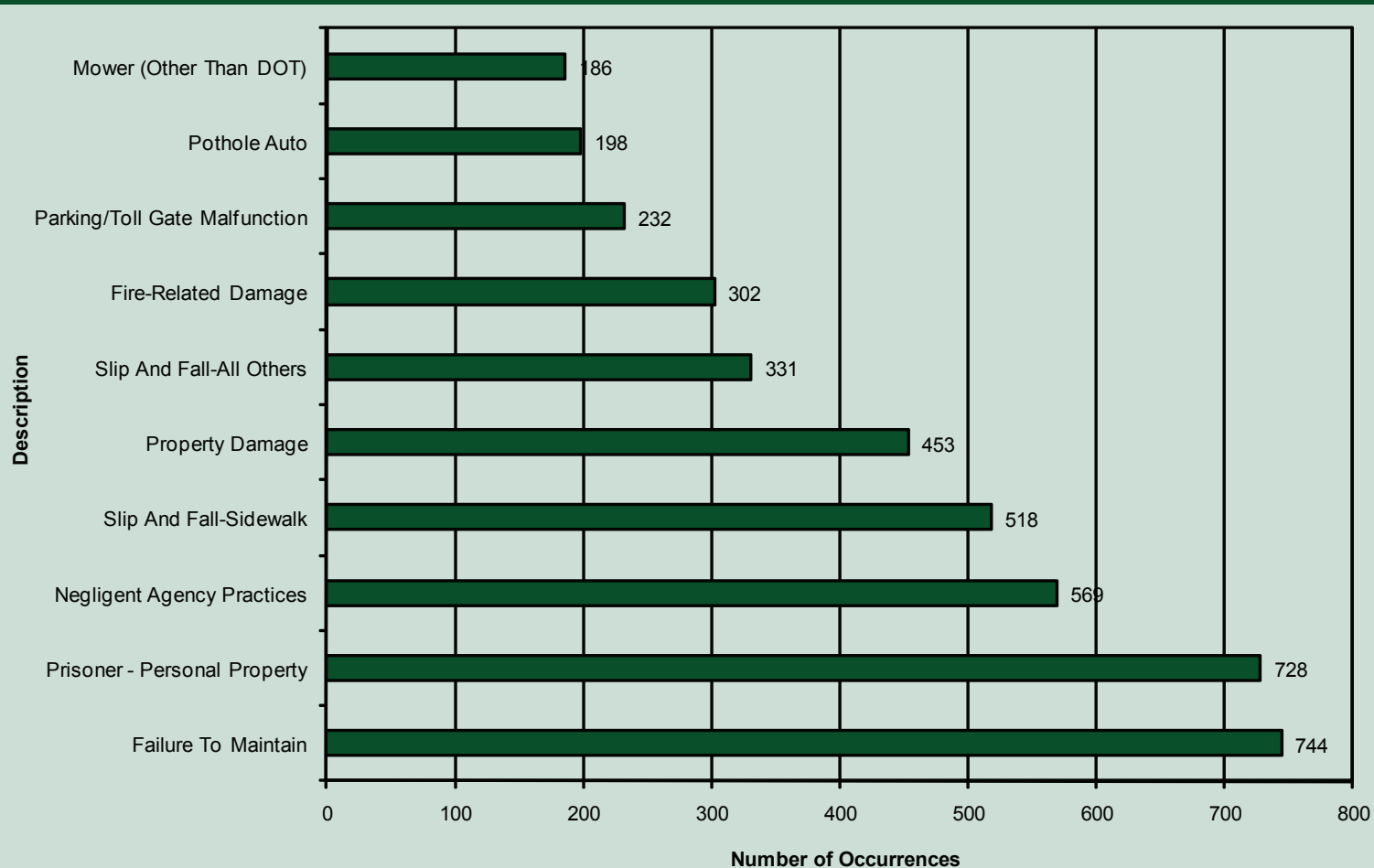
The state also tracks the cost of automobile accidents by cause and related cost. Accidents are tracked in five-year increments and the most costly accident claims result from our driver hitting another vehicle from behind.



GENERAL LIABILITY CLAIMS BY TYPE AND FREQUENCY

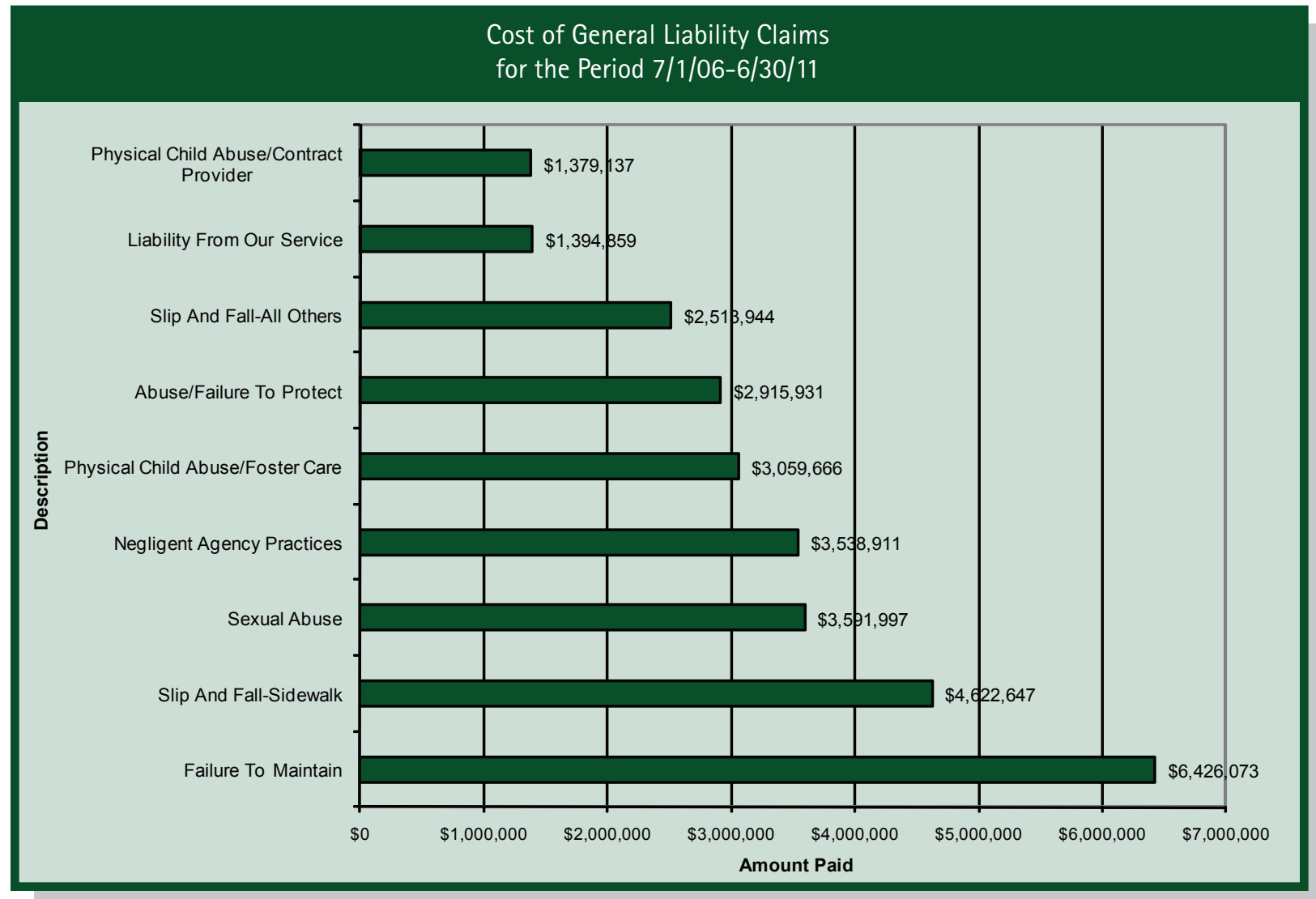
General liability claims is a "catch all" term for all claims of negligence other than automobile liability and are tracked in five-year increments. Failure to maintain state-owned property used by the public, such as a broken sidewalk that results in injury, is the most frequent general liability claim, followed by prisoner – personal property claims.

Frequency of General Liability Claims
Reported for the Period 7/1/06-6/30/11



GENERAL LIABILITY CLAIMS BY TYPE AND COST

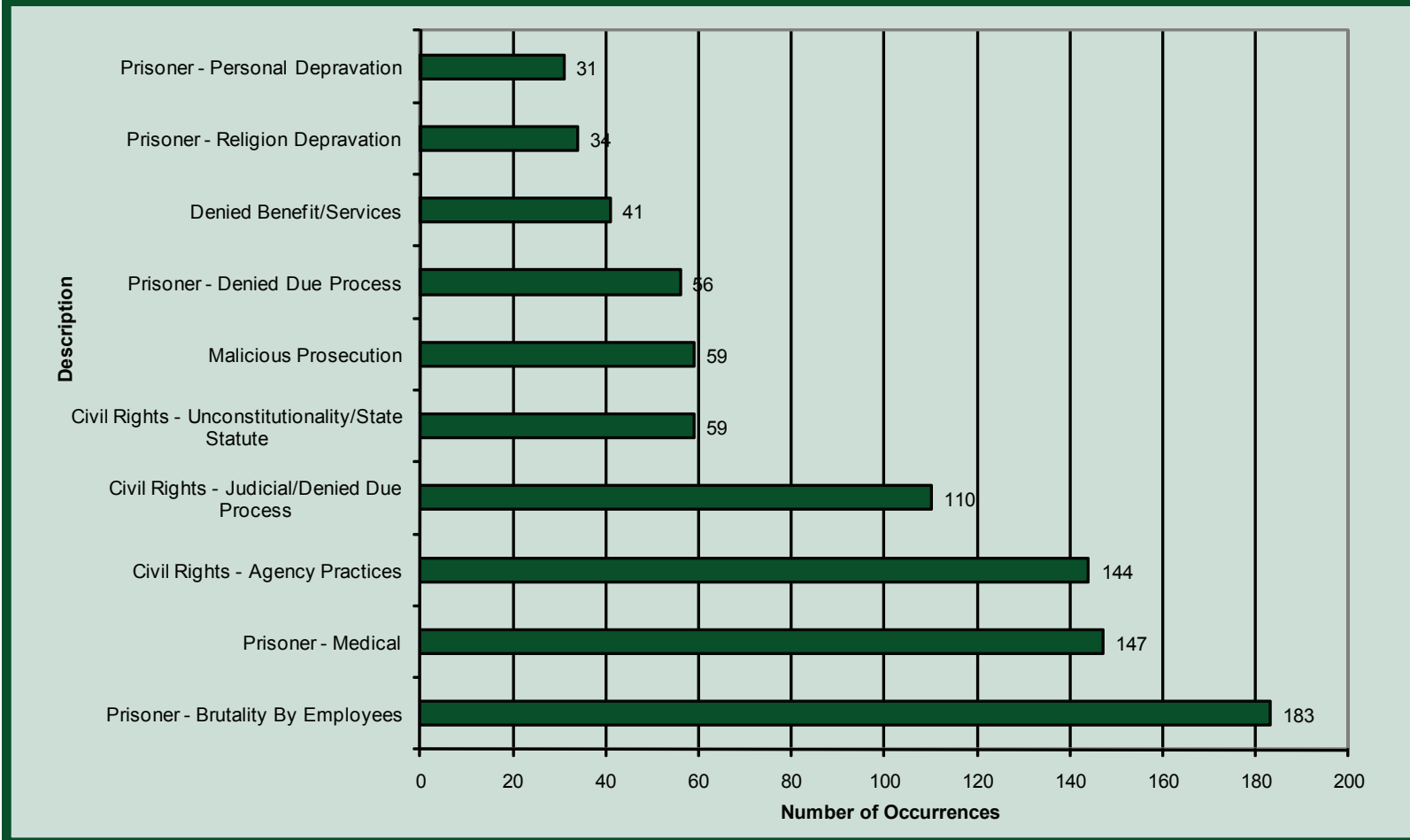
The most costly general liability claims paid by the state are for the failure to maintain state owned property and are tracked in five-year increments. These claims can include failure to maintain such property as state buildings, roads, signage, parks and recreational areas.



FEDERAL CIVIL RIGHTS CLAIMS BY TYPE AND FREQUENCY

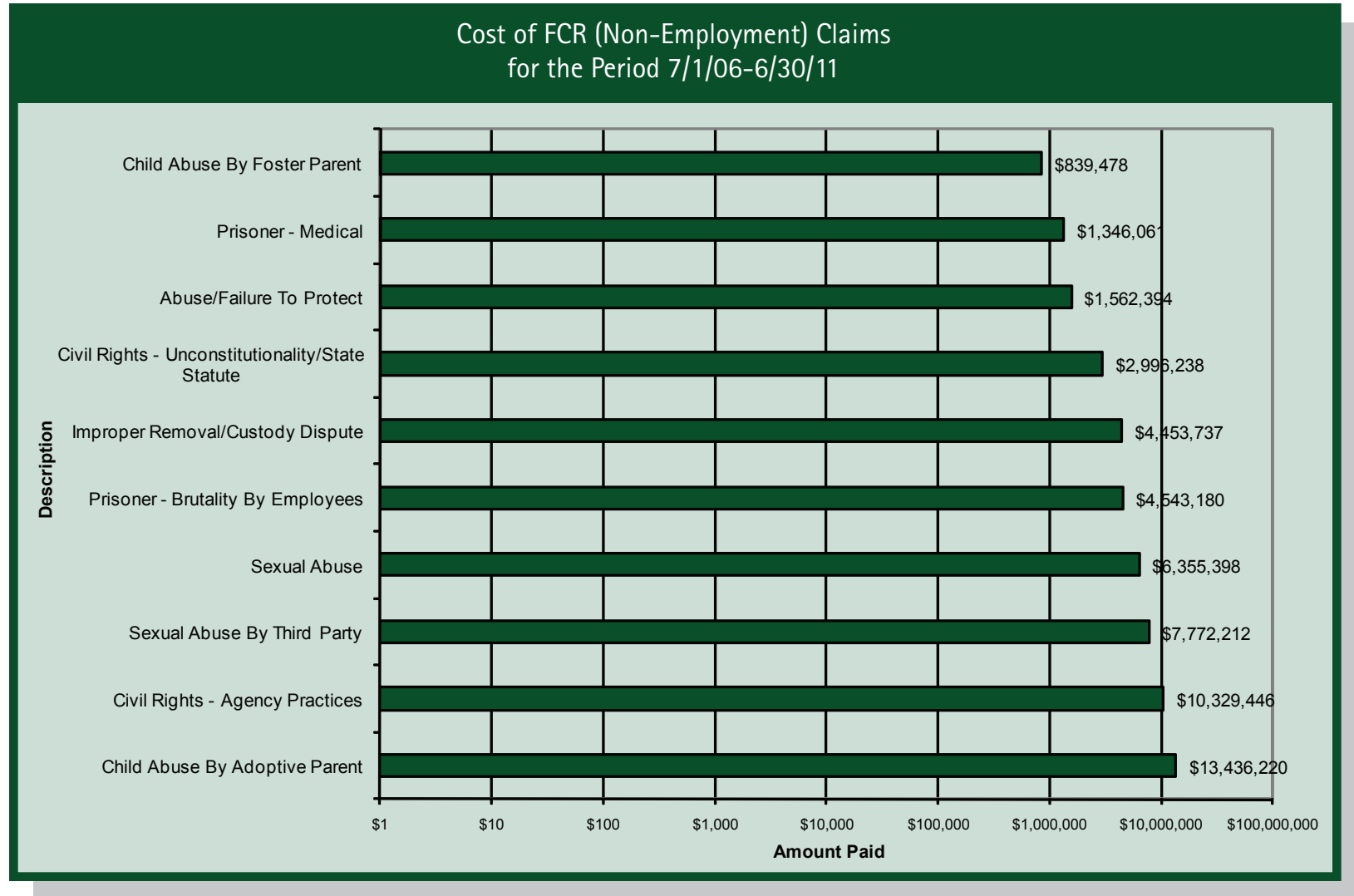
The state has custody over many individuals, including foster children, prisoners, juveniles and the elderly and infirm housed in state-owned facilities. Federal civil rights claims arise from complaints that the state violated a person's federal Constitutional rights while the person was in state custody or control or interacting with state employees. The frequency of federal civil rights claims is tracked in five-year increments. The most frequent combined federal civil rights claims are for alleged employee brutality of prisoners while the prisoner is in state custody followed by claims by prisoners relating to medical care.

Frequency of FCR (Non-Employment) Claims
Reported for the Period 7/1/06-6/30/11



FEDERAL CIVIL RIGHTS CLAIMS BY TYPE AND COST

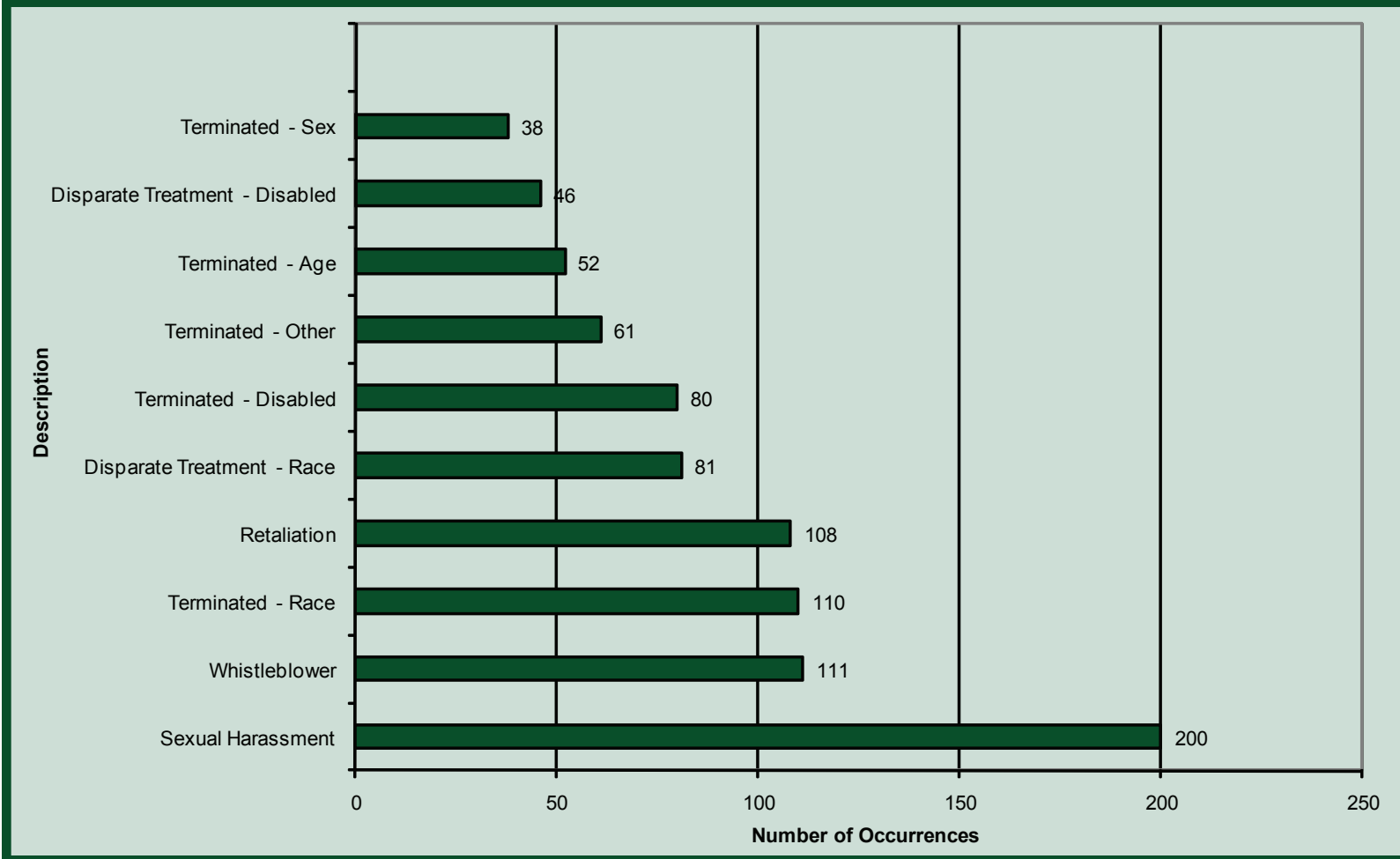
The most costly federal civil rights claims for the five-year period are for child abuse by adoptive parent followed by complaints that agency practices violated a person's civil rights.



EMPLOYMENT DISCRIMINATION CLAIMS BY TYPE AND FREQUENCY

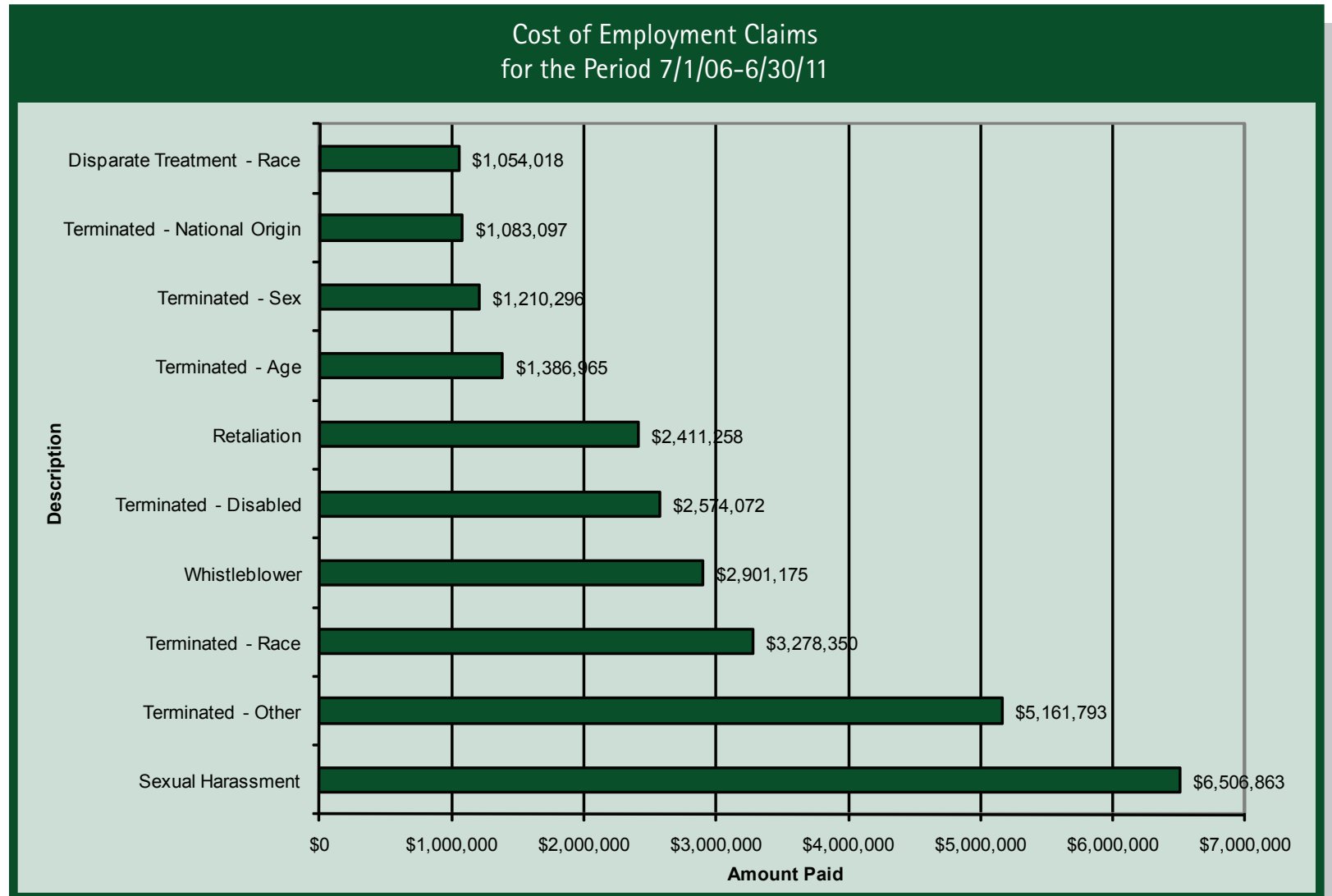
As the largest employer in the state, the state of Florida has broad exposure to employment discrimination claims. The frequency of employment discrimination claims is tracked by the type of claim and in five-year increments. Sexual harassment claims and whistleblower claims are the most frequently occurring.

Frequency of Employment Claims
Reported for the Period 7/1/06-6/30/11



EMPLOYMENT DISCRIMINATION CLAIMS BY TYPE AND COST

The cost of employment discrimination claims is also tracked by the type of claim and in five-year increments. The most costly employment discrimination claim is for sexual harassment followed by termination for reasons other than those specified in the remainder of this chart.



Department of Financial Services

Division of Risk Management

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