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October 8, 2008

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Department of Financial Services  
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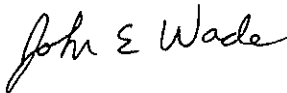
Dear Mr. Lloyd:

Pinnacle Actuarial Resources, Inc is pleased to provide the enclosed final report for the Florida Department of Financial Services, Division of Workers Compensation (Division) on the actuarial valuation of the present and projected Workers Compensation liability of the Special Disability Trust Fund (SDTF or Fund) as of June 30, 2008, along with an estimate of future assessment rates and elapsed time until the Fund is its liabilities.

We have enjoyed working with you and your team on this valuation project again this year.

If you have any questions, or require anything further please call me at (317) 889-5760, or Chris Carlson at (614) 734-8366.

Sincerely,



John E. Wade, ACAS, MAAA  
Senior Consulting Actuary

**Report on the Actuarial Valuation**

of the

**Florida Department of Financial Services**

**Division of Workers Compensation**

**Special Disability Trust Fund**

*Actuarial Analysis*

*as of June 30, 2008*

**October, 2008**

*Pinnacle Actuarial Resources, Inc.  
374 Meridian Parke Lane, Suite C  
Greenwood, IN 46142*

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# **Florida Division of Workers' Compensation**

## ***Special Disability Trust Fund Actuarial Valuation as of June 30, 2008***

### **I. BACKGROUND**

#### ***Purpose & Scope***

Pinnacle Actuarial Resources, Inc. (Pinnacle) was retained by the Florida Department of Financial Services, Division of Workers Compensation (Division) to provide an actuarial valuation of the statutory liabilities of Florida's Special Disability Trust Fund (SDTF or Fund) as of June 30, 2008, along with an estimate of future assessment rates and elapsed time until the Fund is current on its liabilities.

#### ***Fund History***

The Special Disability Trust Fund was established as a mechanism to encourage the employment of workers with preexisting permanent physical conditions. The Fund reimburses insurance carriers and self insured employers for benefits they must pay because a preexisting permanent impairment has merged with a subsequent permanent impairment as a result of a work-related accident. As such the Fund reviews, adjusts, and settles requested reimbursements.

Injuries occurring on or after January 1, 1998 are excluded from reimbursement by the Fund. Injuries occurring before 1998 are still eligible to seek reimbursements. While most notices of pre-1998 claims have been submitted, there is still the potential for new claims to be submitted, for closed claims to be reopened, and for open but recently inactive claims to seek additional reimbursements. Hence, the Fund is responsible for known and unknown future liabilities on eligible claims.

After a claim has been accepted, a request for reimbursement of additional expenses may be submitted annually. The Fund generates revenues to pay claims from two sources. The major source is an assessment applied to the net written premium of workers compensation insurance carriers and self insureds. The amount of the assessment is established by Florida Statute. There is also a minor amount of revenue generated by flat fees for new notices and proof of claim

submissions. This latter revenue has become negligible as the cutoff date for accidents is now over ten years old.

Currently, the Fund establishes the amount it expects to disburse in the coming fiscal year based on past disbursements over the last three years and sets the assessment rate accordingly. However, there is a cap on the assessment rate and until recently the fund has not been able to collect assessments sufficient to cover liabilities. The fund became current in March, 2008. In each ensuing year, collected assessments should outpace disbursements, allowing the fund to operate at a surplus.

### ***Methodology***

Two different methods were used to establish estimated outstanding claims payments. Under the Average Payment method, individual known claim awards were extended for the expected duration of the claim. Pending, IBNR and future claim activity on open notices were determined by application of average claim payments and durations. (*IBNR, Incurred But Not Reported, claims represent accidents that have already occurred during the coverage period, but have not yet been notified to the fund.*) Under the Loss Development method, past payments were aggregated at various points in time and development (age-to-age) patterns were established to project the payout on known and unknown claims. These analyses were conducted on a combined claim basis because information on a claim type basis was not sufficient to allow a thorough review of the data by claim type. Claims data were segregated and analyzed within two different payment options. First and Final claims are defined as those claims where the approval of a claim is expected to be the only payment made. (There are situations where First and Final claims are reopened, but as a category, these are analyzed with the rest of the First and Final claims.) All other claims were considered not to be First and Final and were analyzed as a group.

Payout patterns were established based on future life/mortality expectations for the first method. The periodic payment schedules of the individual claims were used to estimate future payout patterns under the second method. These same patterns were applied to estimated pending, IBNR and future claims. Historic industry premium and Fund expenses were analyzed to estimate future annual changes to each of these items. Future interest earnings were calculated by multiplying the projected average fund balances at various points in time by the selected

interest rates. Note that if the Fund ever moves back into a deficit position, future interest earnings would be limited because the opportunity to earn investment income is restricted to the amount of time the Fund has monies available for investment. Also, in future years, the investment income will continue to keep pace with assessments.

### ***Data***

Electronic claims files were provided by the Division. These files contained Date of Accident, Date of Notice, Claim Status, Date of Request, Request Status, Amount of Request, Amount Approved, Year of Payment and other miscellaneous information. Claim activity after Calendar Year 1995 has complete transactional information. Claim activity prior to 1995 is being updated as time permits. Claim types have not been recorded in sufficient detail to allow a confident review by claim type consistent with prior analyses.

One notable absence from the claim file was age of the injured worker. We have assigned an average age to each claim. The projected death date was then estimated using the 94 GAM tables to determine life expectancy. The Fund has begun to adjust some records by adding date of birth. In those cases we have used the actual date of birth to determine age.

Historic assessable compensation premiums were provided by the Division. Historic administrative costs and fund balances were also provided by the Division.

### ***Distribution & Use***

This report was prepared pursuant to and for the purposes stated in section 440.49(9)(e), Florida Statutes, for the Florida Department of Financial Services – Division of Workers’ Compensation – Special Disability Trust Fund. The Report will be distributed to the Governor of Florida, President of the Florida Senate, and the Speaker of the Florida House of Representatives. In addition, it will be available to the public from the Florida Department of Financial Services – Division of Workers’ Compensation by contacting Eric Lloyd, Manager – Special Disability Trust Fund, 200 East Gaines Street, Tallahassee, Florida, 32399-4223, and on the Internet at the Department’s Division of Workers’ Compensation homepage at <http://myfloridacfo.com/WC/>. This report is the property of the State of Florida and is a public record. The Department is authorized to distribute this report consistent with section 440.49, Florida Statutes, and

applicable law. Pinnacle expects to receive notice of any Departmental reference to Pinnacle in relation to this report in any reports, accounts, or other published documents.

The exhibits attached in support of our findings are an integral part of this report. These sections have been prepared so that our actuarial assumptions and judgments are documented. Judgments about the conclusions drawn in this report should be made only after considering the report in its entirety. We remain available to answer any questions that may arise regarding this report. We assume that the user of this report will seek such explanation on any matter in question.

Our conclusions are predicated on a number of assumptions as to future conditions and events. Those assumptions, which are documented in subsequent sections of this report, must be understood in order to place our conclusions in their appropriate context. In addition, our work is subject to inherent limitations, which are also discussed in this report.

### ***Reliances & Limitations***

We have prepared this report in conformity with its intended use by persons technically competent in the areas addressed and for the stated purposes only. Judgments as to conclusions, methods, and data contained in this report should be made only after studying the report in its entirety. Furthermore, we are available to explain any matter presented herein.

Throughout our analysis we have, without audit or verification, relied on historical data and qualitative information provided by the Division. We have reviewed this data for consistency and believe it to be reasonable and accurate. However, we have made no attempt to audit or verify this information. The accuracy of our results is dependent upon the accuracy and completeness of this underlying data. Therefore, any material discrepancies discovered in this data by the Division or its auditor should be reported to us and this report amended, as warranted. It has been noted that not all claims records include the age of an injured worker. Claims records for eligible accidents prior to 1995 are being updated by the SDTF for activity occurring before 1995 through the audit process. This adds to the potential uncertainty associated with calculating estimates of the liabilities.

There is a limitation upon the accuracy of these estimates and projections in that there is an inherent uncertainty in any estimate of loss reserves and financial projections. This is due to the

fact that the ultimate liability for claims is subject to the outcome of events yet to occur, e.g., the likelihood of claimants bringing suit, the size of awards, changes in the standards of liability, and the attitudes of claimants toward settlement of their claims. Also, our financial projections are subject to a very high degree of uncertainty because they require prediction of future economic, legal, and judicial conditions. In our judgment, we have employed techniques and assumptions that are appropriate, and the conclusions presented herein are reasonable, given the information currently available. However, it should be recognized that future results will likely deviate, perhaps materially, from our estimates.



## II. EXECUTIVE SUMMARY

The unfunded liability of the Special Disability Trust Fund is estimated to be \$2,168 Million as of June 30, 2008 on an undiscounted basis. The table below summarizes past valuations from previous actuarial analyses along with Pinnacle's estimates of future valuations for comparative purposes. Please note that for the future valuations, Net revenue reflects estimated fees, general revenue service charges, administrative expenses, and investment income, as well as approved payments and assessments. Discounted liabilities reflect a 6.0% discount rate for all years.

### ***ESTIMATE OF UNFUNDED LIABILITIES***

*(values in millions)*

<b>Valuation Date</b>	<b>Estimated Undiscounted Unfunded Liability</b>	<b>Estimated Discounted Unfunded Liability</b>
09/30/99	\$3,240	\$1,640
09/30/00	2,750	1,550
09/30/01	2,600	1,420
06/30/02	2,390	1,210
06/30/03	2,160	1,450
06/30/04	2,060	1,360
06/30/05	1,860	1,200
06/30/06	1,690	1,090
06/30/07*	2,214	1,231
06/30/08	2,168	1,055
06/30/09	1,913	919

\*Estimates at 06/30/07 and subsequent reflect Pinnacle Actuarial Resources, Inc. analysis.

Estimates prior to 06/30/07 drawn from prior reports provided by other consulting actuarial firms.

The table above shows the advanced estimated undiscounted unfunded liabilities of \$1,913 Million as of June 30, 2009. Further, it is estimated that the SDTF will remain current in its outstanding liabilities during the foreseeable future. That is, the Fund will maintain a positive surplus as assessments keep pace with approved payments. The impact on future assessment rates is discussed later in this report.

The number of open claims continues to decline, dropping a small amount in the past 12 months to 6,304 as of 06/30/08. Additional data as provided by the Division is displayed in the following table.

***Historic Claims Records***

<b>Item</b>	<b>FY 05-06</b>	<b>FY 06-07</b>	<b>FY 07-08</b>
Number of Open Claims on file at year-end	7,032	6,718	6,304
Number of Notices filed in FY	8	5	5
Number of Newly Received Proofs of Claim Processed by the Fund in FY	9	6	5
Fee Revenues Received from 07/01 to 06/30	\$5,250	\$3,500	\$2,750
Fee Revenues Refunded from 07/01 to 06/30	\$0	\$0	\$0
Fee Revenues Applied to Pay Down Liability in FY	\$5,250	\$3,500	\$2,750
Average Time Required to Reimburse Accepted Claims Paid in FY	42.1 mos	27.2 mos	11.7 mos
Average Administrative Cost per Claim in FY*	\$160.81	\$210.08	\$281.06

\* The Fund determines the Average Administrative Cost per Claim by dividing allocated administrative costs by the number of reimbursement approvals in a given fiscal year. As the number of reimbursement approvals declines, the average administrative cost per claim rises. In FY 06-07 and FY 07-08, the Fund conducted Data Verification Audits, which used resources that would otherwise have been used to audit reimbursements. This has suppressed the number of reimbursement audits during this time and reduced the number of approvals. This is expected to be reversed with the conclusion of the Data Verification Initiative and expected future staff reductions. The Fund does not believe that the rise in Average Administrative Cost per Claim is indicative of accumulating inefficiencies

### III. SPECIAL DISABILITY TRUST FUND ANALYSIS

#### *1. Liability on Approved Claims as of June 30, 2008*

##### **Development Method**

Two approaches were followed to determine the estimated liabilities on approved claims. The first approach is referred to as the Development Method and is calculated by comparing accumulated payments at successive annual valuation points to develop patterns of payment, often referred to as age-to-age factors or link ratios. As an example of this method, if claim payments have historically increased an average of 10% from the 132 month valuation to the 144 month valuation, then we can anticipate that ensuing accident year claim payments will increase 10% as they progress from their 132 month valuation to their 144 month valuation. Pinnacle analyzed the historic fund data separated into annual accident periods ending June 30 each year. Hence, for the Accident Year ending 06/30/1998, the historic data is considered to be 132 months old as of the 06/30/2008 valuation. Continuing the example described above, we would expect this accident period to have an additional 10% of claims payments from July 1, 2008 to June 30, 2009. Similar adjustments are made for future valuations until all claims are estimated to be closed.

As accident periods age, the SDTF development factors change reflecting fewer notices and a higher incidence of requests and approvals. In the SDTF data it appears that the more recent development is less than earlier development periods, possibly impacted by the immature nature of the latest report years. (For example, it has been observed that requests during Fiscal Year 2007 increased from \$48 million to \$72 million from the 06/30/2007 evaluation to the 06/30/2008 evaluation.) Pinnacle selected two different sets of development factors to augment our analysis of the claims that were not deemed to be First and Final. We looked at two sets of development factors. The first was based upon the most recent four year average development and the second based upon the most recent period only. For the development approach, we selected the four year average of development factors as our estimate.

Note that for the 2007 analysis, we utilized a similar methodology but used a three year average instead of a four year average to determine the first set of loss development factors, which were eventually averaged with the most recent development factors to get our estimate from the Development Method. For this evaluation we reduced the credibility assigned to the most recent

year's loss development factors because the data appears to be much more immature than we originally thought. This substantially raised our estimate of outstanding liability using the Development Method.

For First and Final claims, the nature of the claim types led to development patterns distinctly different from the other claim types. These development patterns are much more shorter-tailed, and because there is a great amount of variability within the historic patterns, more years were included in the selection of the anticipated development patterns.

Each Accident Year is evaluated separately. Since second injury workers compensation claims are, by nature, very long tailed, and since the data base is limited in the number of years of evaluation that can be provided, tail factors must be applied to the developed payments to reflect the remaining exposure beyond the available historic patterns. Tail factors are selected based on the oldest available development factors and the anticipated remaining life expectancy of the injured worker.

The Development Method estimates ultimate liabilities for all the various stages of claims activity combined, including open, reopens, noticed but not approved, and IBNR. The calculations using the Development Method are displayed in Exhibit 2.

The lack of a complete history of Approvals prior to 1995 is an issue of concern with applying the Development Method to the SDTF data base. The lack of history not only impacts the calculation and selection of development factors, it also impacts the estimate of payments approved to date. This latter figure is the base upon which the development factors are applied. To overcome this issue, we looked at the incremental approved payments for each of the three fiscal years ending 06/30/95, 06/30/96, and 06/30/97, separately. These payment periods were deemed to have complete approval histories. We applied estimated incremental development factors to each fiscal year payments to estimate the accumulated payments to date as of 06/30/94 and then, selected a best estimate of the ultimate approvals as of 06/30/94 based on the three separate estimates.

It should be noted that the historic data continues to be revised as new information becomes available. As time permits, the SDTF enters old claims data into the historic electronic data

base. Also, some files with missing birth dates have been updated to include birth dates. Both of these types of adjustments impact the base the development method uses, and therefore the estimates that result. For example, approvals through 06/30/07 as of 06/30/07 were approximately \$2.325 billion. One year later, approvals through 06/30/07 as of 06/30/08 were approximately \$2.365 billion. The additional \$40 million of previously uncoded approvals represents less than a 2% increase in the underlying data and a similar increase in the otherwise estimated outstanding liabilities. However, a large portion of that growth occurs in the most recent fiscal years, thus making the Development Method less desirable for our final selections.

### **Average Payment Method**

Because of the above described lack of Approval history and the resulting potential variance in estimated results, an alternative method was used to provide a second estimate of future approved claim payments. This alternative is referred to as the Average Payment Method. Under this approach, we extend every open claim by its anticipated payout pattern based on each claimant's date of accident, assumed age at accident date, assumed life expectancy, and the projected average annual payment of each claim. Claims were broken down between First and Final and Other-than-First-and-Final. Claims were not broken down by Permanent Total Disability, Wage Loss, and Unknown as in previous analyses because the coding in the claim file was not sufficient to warrant our confidence in its predictive power.

The claim data included claims that have experienced approved payments, open claims that have been noticed and accepted without yet having reimbursement requests approved, and claims that have been noticed and accepted but have yet to file a reimbursement request. In addition, some June approvals carry over at Fiscal Year End for administrative reasons, thus leaving existing pending approvals in the database at Fiscal Year End for which payment has yet to be made. Adjustments were also made for Incurred But Not Reported (IBNR) claims. Claims with a past approval history were assumed to have an average future annual payment based on the past average approved amounts. Open claims with a request history but not yet having an approval history were assumed to have average future annual payments determined by applying a ratio of approved amount to requested amount to the actual requested amount. The applied ratio was developed from the claims history of those claims that have approval amounts.

Age of claimant was not available for most of the claims in the file. Of the 133 records containing birth date, their average age at accident is 43.77 as of 06/30/2008. Based on a review of national accident statistics, an age of 42 as of date of accident has been assumed for all claimants without birth date coded in their claims records. This is unchanged from the 2007 analysis. By assuming an average age on the uncoded records, projections on the entire claim file are expected to balance out for older and younger claimants. The expected life expectancy is based on the mortality table discussed below.

As open average claims payments are extended into the future, an adjustment must be made for inflationary pressures that will apply in the future. Based upon discussion with Division staff and on relevant insurance industry data, an annual payment inflation rate of 4.5% was selected to account for increased indemnity and medical costs. This selection was applied to all claim types and reflects the fact that Permanent Total Disability claims receive an automatic 5.0% annual increase, while medical inflation has recently been around 4.1%. The selection of 4.5% reflects a decrease from the 5% annual inflation rate used in the last report.

At issue with this estimating technique is the calculation of each claim's average annual payment. The approval history of the SDTF, as reflected in the claims data base, clearly shows many claims have a sporadic request and approval history. While there may be several years between notice being filed and a first payment request being made, there are often gaps of one to several years between consecutive requests, and therefore approvals.

Another issue is the uncertainty introduced by "front end" loading of claim payments. Many claims will have large initial payments as the injured parties are nursed back to maximum medical improvement. After maximum medical improvement, the ongoing payments are much smaller. Also, the initial request for reimbursement from the insurer may include multiple previous years' payments while the subsequent payments are processed on an annual basis which also contributes to the "front end" loading. As a result, this method has the potential to produce liability estimates which may be higher than will actually emerge. Because of the many imprecisions within this method noted above, the variance in potential estimated outcomes can be quite large.

## **Selected Method**

Selected ultimate losses, and therefore outstanding losses, were based upon a review of both methods discussed above. The Development Method approach was deemed to be less stable and was not relied upon in the selection of the final estimates. The 2007 analysis had assumed the opposite. The estimated liabilities produced by the Average Payment Method seem to be more consistent when compared to last year's estimates than those produced by the Development Method. Therefore, final selections were based upon the Average Payment Method as is summarized in Exhibit 1. The overall liability for unfunded current and estimated future approvals is estimated to be \$2,168 million as of 06/30/08 on an undiscounted basis.

At this point a brief discussion of Pinnacle's estimate of liabilities at 06/30/07 (\$2.2 Billion) compared to the prior actuary's estimate of liabilities at 06/30/06 (\$1.7 Billion) is in order. While both analyses relied on the development method, the prior study segmented and reviewed the historic claims data by claim type (permanent total, wage loss, and other), whereas Pinnacle reviewed the data for all claim types combined. In addition, both studies required estimates of prior approval and payment history be made on accident periods prior to 1995. The prior study based these estimates on claim activity in accident year 1995 while Pinnacle based these estimates on claim activity in accident years 1995-1997. Finally, the selection of the development factors used to age the accident year periods is heavily dependent upon the judgment of the analyst reviewing the data.

### ***2. Liability on Incurred But Not Reported Claims as of June 30, 2008 and Subsequent***

IBNR counts were estimated and then treated in a similar fashion as those claims noticed but not approved. The estimated IBNR counts were derived from historic developments. As of 06/30/08, there is an estimated 6 IBNR claims. There are also claims that have been noticed but have not filed requests. It is anticipated that a portion of those notices will file future requests. In our 2007 analysis, we assumed a fraction of the unrequested claims would become requested and would eventually be paid an average amount. This year, to estimate the number of unrequested but noticed claims that will eventually become requested, we relied on the development of requested claim counts, utilizing a methodology similar to the development of approved claims amounts.

The total provision for IBNR is made up of these anticipated requests and new notices assuming an average payment per claim. The average payment per claim was selected based upon a comparison of claim payments and claim counts on all closed claims. The final result (\$14.9 million) is listed in the Average Payment methodology in Exhibit 3. This provision is inherently included in the Development method shown in Exhibit 2.

The impact of the change to the IBNR calculation described above raised our estimated IBNR liability by \$13 million, but only represents one half of one percent of the estimated outstanding liability as determined by the average paid methodology.

### ***3. Future Cash Flow Analysis***

The Cash Flow Analysis is shown in Exhibit 5. There are many aspects to projecting cash flows. These are discussed below. The Fund reached a surplus position in March, 2008.

#### **a. Projected Assessments and Assessment Rate**

Assessments are determined by applying the Assessment Rate to the subject net written premium. The net written premium is developed from the insurance carriers writing workers compensation insurance and the estimated net written premium that would have been developed by those entities self insuring their workers compensation exposure.

Recent historic premium levels were reviewed. Premium levels have been declining. The Fund's estimate for next year's premium is showing minimal change. Previous premium level increases have been attributed to the increase exposure to construction classifications following recent hurricane activity in the state. While it is difficult to predict what the premium levels will do in the near term, we anticipate that premium levels will eventually begin to rise again. We have selected an assumed no change in annual premium for the next two years, then increases of 1% for each of the following years. This represents a decrease from our 2% selection in last year's analysis. See Exhibit 5, Page 3.



The Assessment Rate is set annually according to Florida Statute 440.49(9), which states, *“The annual assessment shall be calculated to produce during the ensuing fiscal year an amount which, when combined with that part of the balance in the fund on June 30 of the current fiscal year which is in excess of \$100,000, is equal to the average of:*

- a. The sum of disbursements from the fund during the immediate past 3 calendar years, and*
- b. Two times the disbursements of the most recent calendar year.”*

The Assessment Rate is capped at 4.52%, and has been at that level since the inception of the cap in 1994. The assessment rate is calculated in the cash flow Exhibit 5, Page 1.

b. Projected Notice and Proof Fees

Notification fees are set at \$250/notice and Proof of Claim fees are set at \$500/proof, as established by Florida Statute 449.49(9). Pinnacle estimates that there will be 3 new notices and 4 proofs in Fiscal Year ending 06/30/09, and 1 less of each in each ensuing fiscal year. The table in the Executive Summary above also shows that these fees have been declining to negligible amounts, as would be expected since eligible dates of accident must have occurred prior to 1998. All such fees have been applied against the Fund’s outstanding liability in the recent past and continue to do so in our projected cash flow analysis. This adjustment has an insignificant impact on the outstanding liability or projected assessment rate.

c. Projected Investment Income

Investment income is earned on the surplus within the Fund and the cash balances reflecting the timing differences of revenues and payments. Projected future surplus has been subjected to investment returns. The investment rate was set at 3.0% following analysis of past returns provided by the Division. Again, this projected investment income is minor compared to assessments. Estimated investment returns are contained in the cash flow Exhibit 5, Page 1.

d. Projected Approved Claim Payments

The analysis to estimate future claim liabilities discussed above is carried further to estimate future payout patterns to spread the ultimate liabilities across the expected lifetime of each claim. See a summary of projected approved payments in Exhibit 4.

e. Projected Administrative Expense

Administrative expense is made up primarily of fixed expense related to the operation of the Fund and therefore is subject to normal inflationary pressures, even though the number of claims being processed by the SDTF is declining. Based on an analysis of the recent expense history, a future annual inflationary expense factor of 4% was selected to increase expenses each year. The selection reflects a decrease from the 5% annual inflationary expense factor used in the last report. See Exhibit 5, Page 4.

f. Projected General Revenue Service Charges

The General Revenue Service Charge is set by statute at 7.3% of all revenue, per section 215.20, F.S., and is expected to continue at this rate for purposes of future cash flow projections. The Revenue Service Charge is applied to assessments, fees, and investment income displayed in the cash flow exhibits.

g. Projected Cash Flows

The projected cash flows can be observed in Exhibit 5, Page 1. Net revenue is calculated each year as the sum of assessments, fees and any investment income less the sum of anticipated approved payments, administrative expenses, and general revenue service charges. The annual net revenue is added to the beginning Fund Balance to determine the ending Fund Balance. The estimated beginning Fund Balance on 07/01/08 was provided by the Division.

h. Projected Timing to Surplus Position

The projected timing of the Fund achieving an operating surplus position where claims can be paid as soon as payments are approved falls out of the cash flow analysis. A review of Exhibit 5 shows that this point has already been reached in Fiscal Year ending 06/30/08. The fund had a balance of \$59 million at 06/30/08, but also had unpaid approved payments of \$8 million, resulting in a fund balance of over \$50 million. Anticipated approved payments from 07/01/08 to 06/30/09 are \$60 million. Coupling this with an expected Revenue Service Charge of \$15 million and Administrative Expenses of \$1 million would lead to a deficit of about \$26 million by 06/30/09. However, offsetting anticipated assessments of \$207 million and Investment income of \$5 million lead to an expected surplus of \$186 million at 06/30/09.

i. Estimated Fund Liability as of 06/30/09

The estimated Fund Liability as of 06/30/09 for outstanding claim payments is displayed in a table in the Executive Summary above. All anticipated future payments after 06/30/09 are accumulated to arrive at the undiscounted estimated liability of \$1,913 million. The discounted liability is estimated to be \$919 million and is derived by assuming the average payment date of each future Fiscal Year is the midpoint of the Fiscal Year and discounting the entire estimated payment amount back to 06/30/09, using a 6% discount rate. Hence, the anticipated Fiscal Year ending 06/30/10 payments are discounted for a half year, the anticipated Fiscal Year ending 06/30/11 payments are discounted for one and a half years, and so forth.

**4. Adjusted Assessment Formula, Alternative Scenario**

Assessment Formula Based on Amounts Approved

An additional Cash Flow and Assessment Development exhibit has been prepared showing the impact of using an alternate assessment formula. The impact of changing the assessment formula so that it is based on amounts approved rather than amounts disbursed, among other revisions, are shown on Exhibit 6, Pages 1 and 2 for such a change to occur on 07/01/2009.

*Specifically, the alternate scenario calls for the assessment rate shall be calculated to produce during the ensuing fiscal year an amount which, when combined with that part of the balance in the fund on June 30 of the current fiscal year which is in excess of \$1,500,000, is equal to one hundred twenty-five percent (125%) of the average of the amount approved for reimbursement in each of the immediate past 3 calendar years.*

Because the Fund is current with the payment of approved claim payments, this alternate scenario does not have any impact on the timing of the Fund becoming current, although the assessment rate is immediately reduced below the maximum cap. See Exhibit 7

A review of Exhibits 5 and 6 reveals that the projected assessments over the long term are nearly identical in total regardless of which formula is used, although the approval method smooths out the collection across the years. As a result, the projected surplus levels are much lower under the approval methodology because the assessments in the first two years are greatly reduced when compared to the disbursements method.

A comparison of projected assessment rates under each scenario is displayed in Exhibit 7.

### ***5. Mortality Table Notes***

We used the 1994 Group Annuity Mortality tables for this study. The Group Annuity tables are derived from the working population, as opposed to the entire population, therefore reflecting a better estimation of workers compensation claimants. The 1994 GAM tables include margins for random variations in mortality rates and contingencies for other factors such as smaller blocks of business, mix of employment types (white-collar versus blue-collar, higher-income versus lower-income, etc.) and geographic concentration of risk. The margins were established so that the use of the GAM tables would produce reserves adequate to cover various business characteristics and random variations.

## **IV. CONCLUDING REMARKS**

The estimated liabilities of the Fund in this report are nearly the same as our estimates in our 2007 analysis. This is due to the fact that we placed no reliance on the Development Method because of the perceived immaturity of the recent development. Hence we have given more credence to the Average Payment Method. Assumptions about assessable premium growth, investment income, and administrative expense inflation also play roles in varying estimates from the prior report. We have relied on the data provided and employed standard actuarial techniques to derive our estimates. We have provided the Division with estimates we believe are appropriate.

## **EXHIBITS**

- 1 Summary
- 2 Development Method
- 3 Average Payment Method
- 4 Projected Payments
- 5 Cash Flow
- 6 Cash Flow, Assessment Formula based on Approved Amounts
- 7 Summary of Alternative Assessment Rates

## **APPENDICES**

Development Triangles

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Liabilities Summary**

Accident Year Ending	Development Method (1)	Average Paid Method (2)	Selected (3)	Prior Selected (4)	Change (5)
6/30/1975 *	4,107,855	4,584,537	4,584,537	3,162,418	1,422,119
6/30/1976	4,380,353	3,220,795	3,220,795	3,208,864	11,931
6/30/1977	3,711,152	3,476,761	3,476,761	2,831,602	645,159
6/30/1978	6,643,674	4,319,953	4,319,953	5,165,872	-845,919
6/30/1979	7,726,502	4,894,823	4,894,823	5,962,085	-1,067,262
6/30/1980	18,765,562	8,978,326	8,978,326	13,901,770	-4,923,445
6/30/1981	30,956,300	15,948,989	15,948,989	23,067,824	-7,118,835
6/30/1982	42,785,450	23,082,309	23,082,309	30,988,350	-7,906,041
6/30/1983	54,064,916	30,147,567	30,147,567	39,570,443	-9,422,876
6/30/1984	72,223,904	39,602,487	39,602,487	51,769,422	-12,166,935
6/30/1985	130,083,702	83,579,199	83,579,199	93,511,582	-9,932,384
6/30/1986	185,701,603	101,830,784	101,830,784	140,111,917	-38,281,134
6/30/1987	201,228,265	140,326,039	140,326,039	151,169,494	-10,843,455
6/30/1988	248,864,428	161,352,930	161,352,930	188,645,619	-27,292,689
6/30/1989	326,147,657	231,880,776	231,880,776	240,614,666	-8,733,891
6/30/1990	330,496,732	242,818,285	242,818,285	249,525,660	-6,707,375
6/30/1991	288,768,702	230,951,278	230,951,278	215,238,968	15,712,309
6/30/1992	226,418,064	186,554,358	186,554,358	170,228,345	16,326,012
6/30/1993	212,573,765	165,173,977	165,173,977	157,536,555	7,637,422
6/30/1994	140,430,304	130,662,574	130,662,574	105,171,826	25,490,748
6/30/1995	101,803,087	96,133,141	96,133,141	77,156,393	18,976,748
6/30/1996	106,986,316	116,287,117	116,287,117	80,161,782	36,125,335
6/30/1997	105,011,211	121,004,837	121,004,837	77,935,115	43,069,722
7/01/97 - 12/31/97	51,688,559	57,579,630	57,579,630	37,088,724	20,490,906
IBNR	included above	14,929,000	14,929,000	included above	14,929,000
Total	2,901,568,062	2,219,320,471	2,219,320,471	2,163,725,297	55,595,174
			Cash Balance @ 6/30/2008	58,712,063	
			Outstanding Approvals @ 6/30/2008	7,850,812	
			Estimated Total Unfunded Liability @ 6/30/2008	2,168,459,220	
* Includes Prior Fiscal Years					
(1) Exhibit 2, Page 1, Column (5)					
(2) Exhibit 3, Columns (2) and (3)					
(3) Judgment, Selected Average Paid Method					
(4) From 2007 Study					
(5) = (3) - (4)					

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Liabilities at 06/30/2008  
Summary of Development Methods**

Accident Year Ending	Other Than F&F Four Year Avg Method (1)	Other Than F&F Most Recent LDFs Method (2)	Other Than F&F Selected (3)	First & Final (4)	Total Estimated Liabilities (5)
6/30/1975 *	4,107,855	2,676,461	4,107,855	0	4,107,855
6/30/1976	4,380,353	2,692,662	4,380,353	0	4,380,353
6/30/1977	3,711,152	2,109,485	3,711,152	0	3,711,152
6/30/1978	6,643,674	3,574,683	6,643,674	0	6,643,674
6/30/1979	7,726,502	3,893,935	7,726,502	0	7,726,502
6/30/1980	18,765,562	8,695,825	18,765,562	0	18,765,562
6/30/1981	30,956,300	13,469,035	30,956,300	0	30,956,300
6/30/1982	42,785,450	17,687,850	42,785,450	0	42,785,450
6/30/1983	54,064,916	23,441,878	54,064,916	0	54,064,916
6/30/1984	72,087,737	31,339,293	72,087,737	136,166	72,223,904
6/30/1985	129,703,950	55,570,017	129,703,950	379,753	130,083,702
6/30/1986	184,321,922	78,519,461	184,321,922	1,379,681	185,701,603
6/30/1987	198,556,956	83,502,815	198,556,956	2,671,309	201,228,265
6/30/1988	246,273,901	101,459,915	246,273,901	2,590,527	248,864,428
6/30/1989	321,928,639	130,815,889	321,928,639	4,219,018	326,147,657
6/30/1990	325,420,329	131,242,503	325,420,329	5,076,404	330,496,732
6/30/1991	283,341,436	113,646,548	283,341,436	5,427,266	288,768,702
6/30/1992	218,526,927	86,880,310	218,526,927	7,891,137	226,418,064
6/30/1993	203,157,205	78,993,176	203,157,205	9,416,560	212,573,765
6/30/1994	132,810,833	51,419,868	132,810,833	7,619,471	140,430,304
6/30/1995	96,945,427	37,439,655	96,945,427	4,857,660	101,803,087
6/30/1996	102,044,795	38,452,806	102,044,795	4,941,521	106,986,316
6/30/1997	99,525,138	36,900,934	99,525,138	5,486,073	105,011,211
06/30/97 - 12/31/97	49,282,549	18,277,381	49,282,549	2,406,010	51,688,559
<b>Total</b>	<b>2,837,069,507</b>	<b>1,152,702,385</b>	<b>2,837,069,507</b>	<b>64,498,555</b>	<b>2,901,568,062</b>

\* Includes Prior Fiscal Years  
(1) Exhibit 2, Page 2, Column (4)  
(2) Exhibit 2, Page 3, Column (4)  
(3) Judgment, selected the Four Year Average LDF Method  
(4) Exhibit 2, Page 4, Column (4)  
(5) = (3) + (4)

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Liabilities at 06/30/2008  
Other than First and Final using 4 Year Average LDFs**

Accident Year Ending	Estimated Approved Payments @ 06/30/08 (1)	Age to Ultimate Factors (2)	Estimated Ultimate Approved @ 06/30/08 (3)	Estimated Approved Liabilities @ 06/30/08 (4)
6/30/1975 *	23,319,060		27,426,915	4,107,855
6/30/1976	13,484,290	1.3248	17,864,642	4,380,353
6/30/1977	9,489,229	1.3911	13,200,381	3,711,152
6/30/1978	14,422,529	1.4606	21,066,203	6,643,674
6/30/1979	14,360,599	1.5380	22,087,101	7,726,502
6/30/1980	30,832,100	1.6086	49,597,662	18,765,562
6/30/1981	44,696,355	1.6926	75,652,654	30,956,300
6/30/1982	55,785,928	1.7670	98,571,378	42,785,450
6/30/1983	64,218,823	1.8419	118,283,739	54,064,916
6/30/1984	77,726,812	1.9275	149,814,549	72,087,737
6/30/1985	130,417,988	1.9945	260,121,938	129,703,950
6/30/1986	172,348,256	2.0695	356,670,178	184,321,922
6/30/1987	170,210,600	2.1665	368,767,556	198,556,956
6/30/1988	195,642,265	2.2588	441,916,166	246,273,901
6/30/1989	237,931,913	2.3530	559,860,552	321,928,639
6/30/1990	226,080,678	2.4394	551,501,006	325,420,329
6/30/1991	184,729,509	2.5338	468,070,945	283,341,436
6/30/1992	133,430,384	2.6378	351,957,311	218,526,927
6/30/1993	117,476,377	2.7293	320,633,582	203,157,205
6/30/1994	71,786,745	2.8501	204,597,578	132,810,833
6/30/1995	49,047,577	2.9766	145,993,005	96,945,427
6/30/1996	48,443,734	3.1065	150,488,529	102,044,795
6/30/1997	43,726,050	3.2761	143,251,188	99,525,138
06/30/97 - 12/31/97	20,825,719	3.3664	70,108,267	49,282,549
<b>Total</b>	<b>2,150,433,520</b>		<b>4,987,503,027</b>	<b>2,837,069,507</b>

\* Includes Prior Fiscal Years  
(1) Provided by SDTF. Approved Payments prior to FY 1994 estimated from development patterns.  
(2) Based on Pinnacle analysis of SDTF development patterns.  
(3) = (1) x (2)  
(4) = (3) - (1)



**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Liabilities at 06/30/2008  
Other than First and Final using Most Recent LDFs**

Accident Year Ending	Estimated Approved Payments @ 06/30/08 (1)	Age to Ultimate Factors (2)	Estimated Ultimate Approved @ 06/30/08 (3)	Estimated Approved Liabilities @ 06/30/08 (4)
6/30/1975 *	23,319,060		25,995,521	2,676,461
6/30/1976	13,484,290	1.1997	16,176,952	2,692,662
6/30/1977	9,489,229	1.2223	11,598,714	2,109,485
6/30/1978	14,422,529	1.2479	17,997,212	3,574,683
6/30/1979	14,360,599	1.2712	18,254,534	3,893,935
6/30/1980	30,832,100	1.2820	39,527,925	8,695,825
6/30/1981	44,696,355	1.3013	58,165,390	13,469,035
6/30/1982	55,785,928	1.3171	73,473,778	17,687,850
6/30/1983	64,218,823	1.3650	87,660,701	23,441,878
6/30/1984	77,726,812	1.4032	109,066,105	31,339,293
6/30/1985	130,417,988	1.4261	185,988,005	55,570,017
6/30/1986	172,348,256	1.4556	250,867,717	78,519,461
6/30/1987	170,210,600	1.4906	253,713,416	83,502,815
6/30/1988	195,642,265	1.5186	297,102,180	101,459,915
6/30/1989	237,931,913	1.5498	368,747,801	130,815,889
6/30/1990	226,080,678	1.5805	357,323,181	131,242,503
6/30/1991	184,729,509	1.6152	298,376,057	113,646,548
6/30/1992	133,430,384	1.6511	220,310,694	86,880,310
6/30/1993	117,476,377	1.6724	196,469,553	78,993,176
6/30/1994	71,786,745	1.7163	123,206,613	51,419,868
6/30/1995	49,047,577	1.7633	86,487,232	37,439,655
6/30/1996	48,443,734	1.7938	86,896,540	38,452,806
6/30/1997	43,726,050	1.8439	80,626,984	36,900,934
06/30/97 - 12/31/97	20,825,719	1.8776	39,103,100	18,277,381
<b>Total</b>	<b>2,150,433,520</b>		<b>3,303,135,905</b>	<b>1,152,702,385</b>

\* Includes Prior Fiscal Years  
(1) Provided by SDTF. Approved Payments prior to FY 1994 estimated from development patterns.  
(2) Based on Pinnacle analysis of SDTF development patterns.  
(3) = (1) x (2)  
(4) = (3) - (1)

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Liabilities at 06/30/2008  
First and Final using Selected LDFs**

Accident Year Ending	Estimated Approved Payments @ 06/30/08 (1)	Age to Ultimate Factors (2)	Estimated Ultimate Approved @ 06/30/08 (3)	Estimated Approved Liabilities @ 06/30/08 (4)
6/30/1975 *	451,429		451,429	0
6/30/1976	3,604	1.0000	3,604	0
6/30/1977	39,000	1.0000	39,000	0
6/30/1978	24,117	1.0000	24,117	0
6/30/1979	1,274,363	1.0000	1,274,363	0
6/30/1980	6,506,522	1.0000	6,506,522	0
6/30/1981	1,006,722	1.0000	1,006,722	0
6/30/1982	7,135,658	1.0000	7,135,658	0
6/30/1983	10,249,633	1.0000	10,249,633	0
6/30/1984	13,616,633	1.0100	13,752,800	136,166
6/30/1985	37,975,277	1.0100	38,355,029	379,753
6/30/1986	68,640,852	1.0201	70,020,533	1,379,681
6/30/1987	65,954,988	1.0405	68,626,297	2,671,309
6/30/1988	63,960,469	1.0405	66,550,996	2,590,527
6/30/1989	82,876,934	1.0509	87,095,952	4,219,018
6/30/1990	90,389,298	1.0562	95,465,702	5,076,404
6/30/1991	81,340,049	1.0667	86,767,315	5,427,266
6/30/1992	101,965,319	1.0774	109,856,456	7,891,137
6/30/1993	106,806,938	1.0882	116,223,498	9,416,560
6/30/1994	76,928,648	1.0990	84,548,119	7,619,471
6/30/1995	44,145,934	1.1100	49,003,594	4,857,660
6/30/1996	40,792,907	1.1211	45,734,428	4,941,521
6/30/1997	41,451,830	1.1323	46,937,903	5,486,073
06/30/97 - 12/31/97	17,433,607	1.1380	19,839,617	2,406,010
<b>Total</b>	<b>960,970,731</b>		<b>1,025,469,286</b>	<b>64,498,555</b>

\* Includes Prior Fiscal Years  
(1) Provided by SDTF. Approved Payments prior to FY 1994 estimated from development patterns.  
(2) Based on Pinnacle analysis of SDTF development patterns.  
(3) = (1) x (2)  
(4) = (3) - (1)

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Liabilities at 06/30/2008  
Average Payment Method**

Accident Year Ending	Approved Amounts @ 6/30/08 (1)	Undiscounted Liabilities on Expected Future Approved Amounts (2)	IBNR Liabilities Undiscounted (3)
6/30/1975 *	12,966,161	4,584,537	
6/30/1976	7,050,888	3,220,795	
6/30/1977	5,191,260	3,476,761	
6/30/1978	8,076,170	4,319,953	
6/30/1979	7,045,131	4,894,823	
6/30/1980	17,785,586	8,978,326	
6/30/1981	24,772,820	15,948,989	
6/30/1982	32,264,099	23,082,309	
6/30/1983	36,811,184	30,147,567	
6/30/1984	50,551,346	39,602,487	
6/30/1985	89,189,066	83,579,199	
6/30/1986	123,795,532	101,830,784	
6/30/1987	136,044,884	140,326,039	
6/30/1988	179,765,697	161,352,930	
6/30/1989	251,906,267	231,880,776	
6/30/1990	274,913,677	242,818,285	
6/30/1991	247,119,050	230,951,278	
6/30/1992	231,298,633	186,554,358	
6/30/1993	224,783,722	165,173,977	
6/30/1994	150,099,787	130,662,574	
6/30/1995	94,348,903	96,133,141	
6/30/1996	90,142,673	116,287,117	
6/30/1997	86,283,392	121,004,837	
7/01/97 - 12/31/97	38,909,797	57,579,630	
Total	2,421,115,726	2,204,391,471	14,929,000
* Includes Prior Fiscal Years			
(1) Provided by SDTF			
(2) Based on extending every noticed claim out for life expectancy. Using adjusted averages for un-requested, un-approved.			
(3) Based on new notice estimates and estimated new first requests on claims already noticed.			

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Projected Payments**

Fiscal Year Ending	Other Than F&F Development 4 Year Method (1)	Other Than F&F Development 1 Year Method (2)	Other Than F&F Selected Dev Method (3)	F&F Selected Development Method (4)	Total Development Method (5)	Future Payments on Existing Claims (Average Payment Method) (6)	Future Payments on Notices Currently w/o Requests (Avg Payment Method) (7)	Total Average Payment Method (8)	Selected Total Undiscounted (9)	Selected Total Discounted at 6% as of 6/30/08 (10)	Selected Total Discounted at 6% as of 6/30/09 (11)
6/30/2008									7,850,812	7,850,812	
6/30/2009	88,727,614	44,822,951	88,727,614	8,443,875	97,171,489	59,945,587	405,967	60,351,554	60,351,554	58,618,611	60,351,554
6/30/2010	93,458,449	45,756,372	93,458,449	7,988,215	101,446,665	62,646,473	424,258	63,070,731	63,070,731	57,792,178	61,259,709
6/30/2011	98,246,295	47,691,552	98,246,295	7,706,058	105,952,352	64,970,843	439,999	65,410,842	65,410,842	56,543,811	59,936,440
6/30/2012	102,710,525	48,323,438	102,710,525	7,237,355	109,947,880	67,894,530	459,799	68,354,330	68,354,330	55,743,663	59,088,282
6/30/2013	107,967,445	48,433,040	107,967,445	6,264,504	114,231,949	70,949,784	480,490	71,430,275	71,430,275	54,954,837	58,252,127
6/30/2014	114,224,592	49,229,662	114,224,592	5,907,754	120,132,347	74,140,558	502,099	74,642,657	74,642,657	54,175,738	57,426,282
6/30/2015	120,853,757	50,401,842	120,853,757	5,563,088	126,416,845	77,449,167	524,506	77,973,673	77,973,673	53,389,994	56,593,393
6/30/2016	127,352,342	49,689,733	127,352,342	4,466,944	131,819,286	80,912,331	547,959	81,460,290	81,460,290	52,620,135	55,777,343
6/30/2017	134,246,138	48,888,298	134,246,138	3,398,997	137,645,135	84,504,436	572,286	85,076,722	85,076,722	51,845,479	54,956,208
6/30/2018	141,043,074	49,581,456	141,043,074	2,698,978	143,742,051	88,058,669	596,356	88,655,025	88,655,025	50,968,005	54,026,085
6/30/2019	146,091,716	50,932,288	146,091,716	2,187,659	148,279,375	91,864,119	622,128	92,486,247	92,486,247	50,160,929	53,170,585
6/30/2020	148,178,041	49,949,215	148,178,041	1,326,662	149,504,703	95,349,124	645,729	95,994,853	95,994,853	49,116,849	52,063,860
6/30/2021	149,911,082	50,282,566	149,911,082	647,303	150,558,385	99,318,516	672,611	99,991,127	99,991,127	48,265,649	51,161,588
6/30/2022	149,377,510	50,938,440	149,377,510	464,732	149,842,241	102,647,128	695,153	103,342,281	103,342,281	47,059,668	49,883,249
6/30/2023	144,236,060	48,624,689	144,236,060	196,432	144,432,492	106,794,561	723,240	107,517,801	107,517,801	46,189,720	48,961,103
6/30/2024	136,112,046	44,285,864	136,112,046	0	136,112,046	110,211,131	746,378	110,957,509	110,957,509	44,969,265	47,667,421
6/30/2025	126,618,469	39,450,279	126,618,469	0	126,618,469	111,175,924	752,912	111,928,836	111,928,836	42,795,215	45,362,928
6/30/2026	115,675,051	36,292,219	115,675,051	0	115,675,051	113,787,444	770,598	114,558,042	114,558,042	41,321,201	43,800,474
6/30/2027	102,630,016	31,345,410	102,630,016	0	102,630,016	113,886,798	771,271	114,658,069	114,658,069	39,016,303	41,357,281
6/30/2028	90,711,641	28,837,641	90,711,641	0	90,711,641	103,551,652	701,279	104,252,931	104,252,931	33,467,548	35,475,601
6/30/2029	79,554,021	26,631,803	79,554,021	0	79,554,021	96,351,868	652,520	97,004,388	97,004,388	29,377,927	31,140,602
6/30/2030	69,835,330	25,718,669	69,835,330	0	69,835,330	85,688,961	580,308	86,269,269	86,269,269	24,647,905	26,126,779
6/30/2031	58,285,363	21,832,580	58,285,363	0	58,285,363	72,917,344	493,815	73,411,159	73,411,159	19,787,007	20,974,228
6/30/2032	48,826,514	19,783,471	48,826,514	0	48,826,514	58,275,375	394,656	58,670,031	58,670,031	14,918,614	15,813,731
6/30/2033	39,055,506	21,096,165	39,055,506	0	39,055,506	35,743,273	242,063	35,985,336	35,985,336	8,632,406	9,150,350
Subsequent	103,140,909	123,882,741	103,140,909	0	103,140,909	75,355,873	510,622	75,866,495	75,866,495	19,758,924	20,944,459
<b>Total</b>	<b>2,837,069,507</b>	<b>1,152,702,385</b>	<b>2,837,069,507</b>	<b>64,498,555</b>	<b>2,901,568,062</b>	<b>2,204,391,471</b>	<b>14,929,000</b>	<b>2,219,320,471</b>	<b>2,227,171,283</b>	<b>1,113,988,394</b>	<b>1,170,721,662</b>

(1) Estimated Liabilities from Exhibit 2, Page 2, projected to future payment periods  
 (2) Estimated Liabilities from Exhibit 2, Page 3, projected to future payment periods  
 (3) = (1)  
 (4) Estimated Liabilities from Exhibit 2, Page 4, projected to future payment periods  
 (5) = (3) + (4)  
 (6) Estimated Liabilities from Exhibit 3, projected to future payment periods  
 (7) Estimated Liabilities from Exhibit 3, projected to future payment periods  
 (8) = (6) + (7)  
 (9) = (8), and Outstanding Approvals at 06/30/2008 in Exhibit 1  
 (10) = (9) discounted to 06/30/08  
 (11) = (9) discounted to 06/30/09

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Annual Cash Flows  
Based on Current Assessment Formula (DISBURSEMENTS)**

Fiscal Year Ending	Fund (Deficit) / Surplus at Beg of Year (1)	Unpaid Approved Payments (2)	Approved Payments During Year (3)	Applicable Capped Assessment Revenue (4)	Filing Fee Revenue (5)	Investment Income (6)	Total Gross Revenue (7)	Admin Expenses (8)	General Revenue Charge (9)	Net Revenue (10)	Cash Paid Out During Year (11)	Fund (Deficit) / Surplus at End of Year (12)
6/30/2009	58,712,063	7,850,812	60,351,554	207,000,000	2,750	4,623,000	211,625,750	1,111,000	15,449,000	195,065,750	68,202,366	185,575,447
6/30/2010	185,575,447	-	63,070,731	207,000,000	2,000	8,428,000	215,430,000	1,155,000	15,726,000	198,549,000	63,070,731	321,053,716
6/30/2011	321,053,716	-	65,410,842	0	1,250	9,632,000	9,633,250	1,201,000	703,000	7,729,250	65,410,842	263,372,124
6/30/2012	263,372,124	-	68,354,330	0	500	7,901,000	7,901,500	1,249,000	577,000	6,075,500	68,354,330	201,093,294
6/30/2013	201,093,294	-	71,430,275	0		6,033,000	6,033,000	1,299,000	440,000	4,294,000	71,430,275	133,957,020
6/30/2014	133,957,020	-	74,642,657	37,000,000		4,513,000	41,513,000	1,351,000	3,030,000	37,132,000	74,642,657	96,446,363
6/30/2015	96,446,363	-	77,973,673	82,000,000		4,013,000	86,013,000	1,405,000	6,279,000	78,329,000	77,973,673	96,801,690
6/30/2016	96,801,690	-	81,460,290	89,000,000		4,120,000	93,120,000	1,461,000	6,798,000	84,861,000	81,460,290	100,202,400
6/30/2017	100,202,400	-	85,076,722	94,000,000		4,290,000	98,290,000	1,519,000	7,175,000	89,596,000	85,076,722	104,721,678
6/30/2018	104,721,678	-	88,655,025	98,000,000		4,481,000	102,481,000	1,580,000	7,481,000	93,420,000	88,655,025	109,486,653
6/30/2019	109,486,653	-	92,486,247	102,000,000		4,678,000	106,678,000	1,643,000	7,787,000	97,248,000	92,486,247	114,248,406
6/30/2020	114,248,406	-	95,994,853	107,000,000		4,890,000	111,890,000	1,709,000	8,168,000	102,013,000	95,994,853	120,266,554
6/30/2021	120,266,554	-	99,991,127	110,000,000		5,111,000	115,111,000	1,777,000	8,403,000	104,931,000	99,991,127	125,206,426
6/30/2022	125,206,426	-	103,342,281	114,000,000		5,314,000	119,314,000	1,848,000	8,710,000	108,756,000	103,342,281	130,620,145
6/30/2023	130,620,145	-	107,517,801	118,000,000		5,531,000	123,531,000	1,922,000	9,018,000	112,591,000	107,517,801	135,693,344
6/30/2024	135,693,344	-	110,957,509	122,000,000		5,737,000	127,737,000	1,999,000	9,325,000	116,413,000	110,957,509	141,148,835
6/30/2025	141,148,835	-	111,928,836	126,000,000		5,955,000	131,955,000	2,079,000	9,633,000	120,243,000	111,928,836	149,462,999
6/30/2026	149,462,999	-	114,558,042	125,000,000		6,190,000	131,190,000	2,162,000	9,577,000	119,451,000	114,558,042	154,355,956
6/30/2027	154,355,956	-	114,658,069	126,000,000		6,349,000	132,349,000	2,248,000	9,661,000	120,440,000	114,658,069	160,137,887
6/30/2028	160,137,887	-	104,252,931	124,000,000		6,493,000	130,493,000	2,338,000	9,526,000	118,629,000	104,252,931	174,513,956
6/30/2029	174,513,956	-	97,004,388	104,000,000		6,645,000	110,645,000	2,432,000	8,077,000	100,136,000	97,004,388	177,645,569
6/30/2030	177,645,569	-	86,269,269	85,000,000		6,473,000	91,473,000	2,529,000	6,678,000	82,266,000	86,269,269	173,642,300
6/30/2031	173,642,300	-	73,411,159	69,000,000		6,129,000	75,129,000	2,630,000	5,484,000	67,015,000	73,411,159	167,246,140
6/30/2032	167,246,140	-	58,670,031	49,000,000		5,658,000	54,658,000	2,735,000	3,990,000	47,933,000	58,670,031	156,509,110
6/30/2033	156,509,110	-	35,985,336	28,000,000		5,042,000	33,042,000	2,844,000	2,412,000	27,786,000	35,985,336	148,309,774

- (1) Prior Year Column (12). For FY Ending 6/30/09, provided by SDTF.
- (2) = [(2) + (3) - (11)] from prior Fiscal Year. For FY Ending 6/30/09, provided by SDTF.
- (3) From Exhibit 4, Column (9)
- (4) Based on Florida Statute 440.49(9), subject to a minimum value of \$0 and a maximum assessment rate of 4.52% of premium.
- (5) Based on projected notices of 3, 2, 1, and 0 over the next 4 accident years, and projected proofs of 4, 3, 2, and 1 over next 4 accident years, respectively.

- (6) Based on recent Fund Investment History.
- (7) = (4) + (5) + (6)
- (8) See Exhibit 5, Page 4, for beginning value and selected annual inflation rate.
- (9) = (7) x 0.073.
- (10) = (7) - (8) - (9)
- (11) = (2) + (3), limited to (1) + (10). FY Ending 6/30/09 limited to appropriation of \$99,000,000.
- (12) = (1) + (10) - (11)

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Annual Premium and Assessments**

Fiscal Year Ending	Projected Premium Base (1)	Uncapped Annual Assessment Rate (2)	Uncapped Assessment Revenue (3)	Capped Annual Assessment Rate (4)	Capped Assessment Revenue (5)
6/30/2009	4,570,000,000	11.01%	503,000,000	4.52%	207,000,000
6/30/2010	4,570,000,000	5.86%	268,000,000	4.52%	207,000,000
6/30/2011	4,570,000,000	0.00%	-	0.00%	-
6/30/2012	4,616,000,000	0.00%	-	0.00%	-
6/30/2013	4,662,000,000	0.00%	-	0.00%	-
6/30/2014	4,709,000,000	0.79%	37,000,000	0.79%	37,000,000
6/30/2015	4,756,000,000	1.72%	82,000,000	1.72%	82,000,000
6/30/2016	4,804,000,000	1.85%	89,000,000	1.85%	89,000,000
6/30/2017	4,852,000,000	1.94%	94,000,000	1.94%	94,000,000
6/30/2018	4,901,000,000	2.00%	98,000,000	2.00%	98,000,000
6/30/2019	4,950,000,000	2.06%	102,000,000	2.06%	102,000,000
6/30/2020	5,000,000,000	2.14%	107,000,000	2.14%	107,000,000
6/30/2021	5,050,000,000	2.18%	110,000,000	2.18%	110,000,000
6/30/2022	5,101,000,000	2.23%	114,000,000	2.23%	114,000,000
6/30/2023	5,152,000,000	2.29%	118,000,000	2.29%	118,000,000
6/30/2024	5,204,000,000	2.34%	122,000,000	2.34%	122,000,000
6/30/2025	5,256,000,000	2.40%	126,000,000	2.40%	126,000,000
6/30/2026	5,309,000,000	2.35%	125,000,000	2.35%	125,000,000
6/30/2027	5,362,000,000	2.35%	126,000,000	2.35%	126,000,000
6/30/2028	5,416,000,000	2.29%	124,000,000	2.29%	124,000,000
6/30/2029	5,470,000,000	1.90%	104,000,000	1.90%	104,000,000
6/30/2030	5,525,000,000	1.54%	85,000,000	1.54%	85,000,000
6/30/2031	5,580,000,000	1.24%	69,000,000	1.24%	69,000,000
6/30/2032	5,636,000,000	0.87%	49,000,000	0.87%	49,000,000
6/30/2033	5,692,000,000	0.49%	28,000,000	0.49%	28,000,000

(1) Projected by Selected trend(s) in Exhibit 5, Page 3. Starting value estimated by SDTF.

(2) Calculated pursuant to statutory formula as shown on page (13) of the report.

(3) = (1) x (2)

(4) Calculated pursuant to statutory formula as shown on page (13) of the report.

(5) = (1) x (4)

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Annual Premium and Assessments**

Fiscal Year Ending	Assessable Premium (1)	Annual Change (2)
6/30/2004	4,305,652,440	
6/30/2005	5,275,185,428	22.5%
6/30/2006	5,337,597,114	1.2%
6/30/2007	5,000,846,411	-6.3%
6/30/2008	4,463,609,848	-10.7%
6/30/2009	4,570,000,000	
Selected for next 2 Years		0.0%
Selected for subsequent Years		1.0%
(1) Provided by SDTF (6/30/2009 Estimated)		
(2) = (1) / Prior (1)		

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Historic Administrative Expenses**

Fiscal Year Ending	Administrative Expense (1)	Annual Change (2)
6/30/2004	930,301	
6/30/2005	1,071,215	15.1%
6/30/2006	1,060,023	-1.0%
6/30/2007	1,073,163	1.2%
6/30/2008	1,192,017	11.1%
6/30/2009	1,111,000	
Annual Change 04-08		6.4%
Annual Change 04-09		3.6%
Annual Change 05-09		0.9%
Selected		4.0%
<p>(1) Provided by SDTF (6/30/2009 Estimated)            (2) = (1) / Prior (1)</p>		



**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Annual Cash Flows  
Assessment Formula Based on AMOUNTS APPROVED starting July 1, 2009**

Fiscal Year Ending	Fund (Deficit) / Surplus at Beg of Year (1)	Unpaid Approved Payments (2)	Approved Payments During Year (3)	Applicable Capped Assessment Revenue (4)	Filing Fee Revenue (5)	Investment Income (6)	Total Gross Revenue (7)	Admin Expenses (8)	General Revenue Charge (9)	Net Revenue (10)	Cash Paid Out During Year (11)	Fund (Deficit) / Surplus at End of Year (12)
6/30/2009	58,712,063	7,850,812	60,351,554	207,000,000	2,750	4,623,000	211,625,750	1,111,000	15,449,000	195,065,750	68,202,366	185,575,447
6/30/2010	185,575,447	-	63,070,731	0	2,000	5,567,000	5,569,000	1,155,000	407,000	4,007,000	63,070,731	126,511,716
6/30/2011	126,511,716	-	65,410,842	0	1,250	3,795,000	3,796,250	1,201,000	277,000	2,318,250	65,410,842	63,419,124
6/30/2012	63,419,124	-	68,354,330	22,000,000	500	2,190,000	24,190,500	1,249,000	1,766,000	21,175,500	68,354,330	16,240,294
6/30/2013	16,240,294	-	71,430,275	66,000,000		1,500,000	67,500,000	1,299,000	4,928,000	61,273,000	71,430,275	6,083,020
6/30/2014	6,083,020	-	74,642,657	79,000,000		1,500,000	80,500,000	1,351,000	5,877,000	73,272,000	74,642,657	4,712,363
6/30/2015	4,712,363	-	77,973,673	84,000,000		1,500,000	85,500,000	1,405,000	6,242,000	77,853,000	77,973,673	4,591,690
6/30/2016	4,591,690	-	81,460,290	88,000,000		1,500,000	89,500,000	1,461,000	6,534,000	81,505,000	81,460,290	4,636,400
6/30/2017	4,636,400	-	85,076,722	92,000,000		1,500,000	93,500,000	1,519,000	6,826,000	85,155,000	85,076,722	4,714,678
6/30/2018	4,714,678	-	88,655,025	96,000,000		1,500,000	97,500,000	1,580,000	7,118,000	88,802,000	88,655,025	4,861,653
6/30/2019	4,861,653	-	92,486,247	101,000,000		1,526,000	102,526,000	1,643,000	7,484,000	93,399,000	92,486,247	5,774,406
6/30/2020	5,774,406	-	95,994,853	104,000,000		1,594,000	105,594,000	1,709,000	7,708,000	96,177,000	95,994,853	5,956,554
6/30/2021	5,956,554	-	99,991,127	109,000,000		1,668,000	110,668,000	1,777,000	8,079,000	100,812,000	99,991,127	6,777,426
6/30/2022	6,777,426	-	103,342,281	113,000,000		1,747,000	114,747,000	1,848,000	8,377,000	104,522,000	103,342,281	7,957,145
6/30/2023	7,957,145	-	107,517,801	116,000,000		1,823,000	117,823,000	1,922,000	8,601,000	107,300,000	107,517,801	7,739,344
6/30/2024	7,739,344	-	110,957,509	121,000,000		1,885,000	122,885,000	1,999,000	8,971,000	111,915,000	110,957,509	8,696,835
6/30/2025	8,696,835	-	111,928,836	125,000,000		1,968,000	126,968,000	2,079,000	9,269,000	115,620,000	111,928,836	12,387,999
6/30/2026	12,387,999	-	114,558,042	125,000,000		2,077,000	127,077,000	2,162,000	9,277,000	115,638,000	114,558,042	13,467,956
6/30/2027	13,467,956	-	114,658,069	127,000,000		2,136,000	129,136,000	2,248,000	9,427,000	117,461,000	114,658,069	16,270,887
6/30/2028	16,270,887	-	104,252,931	127,000,000		2,219,000	129,219,000	2,338,000	9,433,000	117,448,000	104,252,931	29,465,956
6/30/2029	29,465,956	-	97,004,388	113,000,000		2,419,000	115,419,000	2,432,000	8,426,000	104,561,000	97,004,388	37,022,569
6/30/2030	37,022,569	-	86,269,269	100,000,000		2,463,000	102,463,000	2,529,000	7,480,000	92,454,000	86,269,269	43,207,300
6/30/2031	43,207,300	-	73,411,159	84,000,000		2,425,000	86,425,000	2,630,000	6,309,000	77,486,000	73,411,159	47,282,140
6/30/2032	47,282,140	-	58,670,031	68,000,000		2,323,000	70,323,000	2,735,000	5,134,000	62,454,000	58,670,031	51,066,110
6/30/2033	51,066,110	-	35,985,336	49,000,000		2,171,000	51,171,000	2,844,000	3,735,000	44,592,000	35,985,336	59,672,774

- (1) Prior Year Column (12). For FY Ending 6/30/09, provided by SDTF.
- (2) = [(2) + (3) - (11)] from prior Fiscal Year. For FY Ending 6/30/09, provided by SDTF.
- (3) From Exhibit 4, Column (9)
- (4) Based on alternate assessment formula, subject to a minimum value of \$0 and a maximum assessment rate of 4.52% of premium.
- (5) Based on projected notices of 3, 2, 1, and 0 over the next 4 accident years, and projected proofs of 4, 3, 2, and 1 over next 4 accident years, respectively.

- (6) Based on recent Fund Investment History.
- (7) = (4) + (5) + (6)
- (8) See Exhibit 5, Page 4, for beginning value and selected annual inflation rate.
- (9) = (7) x 0.073.
- (10) = (7) - (8) - (9)
- (11) = (2) + (3), limited to (1) + (10). FY Ending 6/30/09 limited to appropriation of \$99,000,000.
- (12) = (1) + (10) - (11)

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Annual Premium and Assessments  
Assessment Formula Based on Amounts Approved starting July 1, 2008**

Fiscal Year Ending	Projected Premium Base (1)	Uncapped Annual Assessment Rate (2)	Uncapped Assessment Revenue (3)	Capped Annual Assessment Rate (4)	Capped Assessment Revenue (5)
6/30/2009	4,570,000,000	1.44%	66,000,000	4.52%	207,000,000
6/30/2010	4,570,000,000	0.00%	-	0.00%	-
6/30/2011	4,570,000,000	0.00%	-	0.00%	-
6/30/2012	4,616,000,000	0.48%	22,000,000	0.48%	22,000,000
6/30/2013	4,662,000,000	1.42%	66,000,000	1.42%	66,000,000
6/30/2014	4,709,000,000	1.68%	79,000,000	1.68%	79,000,000
6/30/2015	4,756,000,000	1.77%	84,000,000	1.77%	84,000,000
6/30/2016	4,804,000,000	1.83%	88,000,000	1.83%	88,000,000
6/30/2017	4,852,000,000	1.90%	92,000,000	1.90%	92,000,000
6/30/2018	4,901,000,000	1.96%	96,000,000	1.96%	96,000,000
6/30/2019	4,950,000,000	2.04%	101,000,000	2.04%	101,000,000
6/30/2020	5,000,000,000	2.08%	104,000,000	2.08%	104,000,000
6/30/2021	5,050,000,000	2.16%	109,000,000	2.16%	109,000,000
6/30/2022	5,101,000,000	2.22%	113,000,000	2.22%	113,000,000
6/30/2023	5,152,000,000	2.25%	116,000,000	2.25%	116,000,000
6/30/2024	5,204,000,000	2.33%	121,000,000	2.33%	121,000,000
6/30/2025	5,256,000,000	2.38%	125,000,000	2.38%	125,000,000
6/30/2026	5,309,000,000	2.35%	125,000,000	2.35%	125,000,000
6/30/2027	5,362,000,000	2.37%	127,000,000	2.37%	127,000,000
6/30/2028	5,416,000,000	2.34%	127,000,000	2.34%	127,000,000
6/30/2029	5,470,000,000	2.07%	113,000,000	2.07%	113,000,000
6/30/2030	5,525,000,000	1.81%	100,000,000	1.81%	100,000,000
6/30/2031	5,580,000,000	1.51%	84,000,000	1.51%	84,000,000
6/30/2032	5,636,000,000	1.21%	68,000,000	1.21%	68,000,000
6/30/2033	5,692,000,000	0.86%	49,000,000	0.86%	49,000,000

- (1) Projected by Selected trend(s) in Exhibit 5, Page 3. Starting value estimated by SDTF.
- (2) Calculated pursuant to ALTERNATE formula as shown on page (16) of the report.
- (3) = (1) x (2)
- (4) Calculated pursuant to ALTERNATE formula as shown on page (16) of the report.
- (5) = (1) x (4)

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Summary of Estimated Uncapped Annual Assessment Rates**

Fiscal Year Ending	Based on Disbursements			Based on Approvals starting 07/01/09		
	Capped Annual Assessment Rate (1)	Applicable Capped Assessment Revenue (2)	Fund (Deficit) / Surplus at End of Year (3)	Capped Annual Assessment Rate (4)	Applicable Capped Assessment Revenue (5)	Fund (Deficit) / Surplus at End of Year (6)
6/30/2009	4.52%	207,000,000	185,575,447	4.52%	207,000,000	185,575,447
6/30/2010	4.52%	207,000,000	321,053,716	0.00%	-	126,511,716
6/30/2011	0.00%	-	263,372,124	0.00%	-	63,419,124
6/30/2012	0.00%	-	201,093,294	0.48%	22,000,000	16,240,294
6/30/2013	0.00%	-	133,957,020	1.42%	66,000,000	6,083,020
6/30/2014	0.79%	37,000,000	96,446,363	1.68%	79,000,000	4,712,363
6/30/2015	1.72%	82,000,000	96,801,690	1.77%	84,000,000	4,591,690
6/30/2016	1.85%	89,000,000	100,202,400	1.83%	88,000,000	4,636,400
6/30/2017	1.94%	94,000,000	104,721,678	1.90%	92,000,000	4,714,678
6/30/2018	2.00%	98,000,000	109,486,653	1.96%	96,000,000	4,861,653
6/30/2019	2.06%	102,000,000	114,248,406	2.04%	101,000,000	5,774,406
6/30/2020	2.14%	107,000,000	120,266,554	2.08%	104,000,000	5,956,554
6/30/2021	2.18%	110,000,000	125,206,426	2.16%	109,000,000	6,777,426
6/30/2022	2.23%	114,000,000	130,620,145	2.22%	113,000,000	7,957,145
6/30/2023	2.29%	118,000,000	135,693,344	2.25%	116,000,000	7,739,344
6/30/2024	2.34%	122,000,000	141,148,835	2.33%	121,000,000	8,696,835
6/30/2025	2.40%	126,000,000	149,462,999	2.38%	125,000,000	12,387,999
6/30/2026	2.35%	125,000,000	154,355,956	2.35%	125,000,000	13,467,956
6/30/2027	2.35%	126,000,000	160,137,887	2.37%	127,000,000	16,270,887
6/30/2028	2.29%	124,000,000	174,513,956	2.34%	127,000,000	29,465,956
6/30/2029	1.90%	104,000,000	177,645,569	2.07%	113,000,000	37,022,569
6/30/2030	1.54%	85,000,000	173,642,300	1.81%	100,000,000	43,207,300
6/30/2031	1.24%	69,000,000	167,246,140	1.51%	84,000,000	47,282,140
6/30/2032	0.87%	49,000,000	156,509,110	1.21%	68,000,000	51,066,110
6/30/2033	0.49%	28,000,000	148,309,774	0.86%	49,000,000	59,672,774

(1) Exhibit 5, Page 2, Column (4)	(4) Exhibit 6, Page 2, Column (4)
(2) Exhibit 5, Page 2, Column (5)	(5) Exhibit 6, Page 2, Column (5)
(3) Exhibit 5, Page 1, Column (12)	(6) Exhibit 6, Page 1, Column (12)

**Florida Division of Workers' Compensation  
State Disability Trust Fund**

**Appendices**

**Loss Development Data**

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitimated Approvals at 6/30/2008**

Other than First and Final using 4 Year Average LDFs

Request Acc FY	Approval Lag in Months									
	12	24	36	48	60	72	84	96	108	120
1960	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	5,344	13,368	13,368	13,368	13,368	13,368
1968	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	1,996	3,844	3,844	6,404	6,404	6,404	6,404
1970	-	-	-	-	-	5,055	5,055	5,055	6,610	6,610
1971	-	4,977	6,124	8,504	10,005	11,463	16,556	18,104	18,687	19,269
1972	-	-	-	-	-	-	4,761	4,761	4,761	4,761
1973	-	-	36,675	46,498	53,297	56,835	59,856	101,365	106,210	109,462
1974	-	-	-	-	6,321	6,321	6,321	6,321	48,286	48,286
1975	-	-	-	5,844	5,844	8,376	8,376	54,356	59,322	64,104
1976	-	-	-	-	-	-	162,681	165,153	186,060	195,756
1977	-	-	-	-	5,667	33,378	49,893	124,134	182,774	280,150
1978	-	-	-	-	-	47,573	63,784	83,342	112,404	124,182
1979	-	9,833	14,666	23,407	23,407	133,616	175,116	266,209	269,589	407,739
1980	-	-	16,556	229,880	424,067	470,643	480,899	560,299	654,853	748,362
1981	-	-	48,121	146,597	284,276	476,197	509,068	702,142	778,829	956,525
1982	-	48,102	127,390	314,729	740,310	846,484	1,146,350	1,389,454	1,610,694	1,953,693
1983	-	37,923	143,500	205,635	439,063	574,413	846,702	959,070	1,435,309	1,674,015
1984	-	68,187	414,905	952,017	1,632,831	2,313,616	2,549,638	2,731,605	3,496,168	4,306,842
1985	6,986	109,359	456,944	941,255	1,195,790	1,677,457	2,031,035	2,612,363	5,029,847	11,819,819
1986	15,000	18,546	244,623	805,841	1,971,929	2,539,679	3,405,804	5,002,673	15,701,492	26,283,333
1987	-	47,718	335,336	832,094	1,568,761	2,457,851	5,089,253	16,371,692	28,968,251	41,213,088
1988	2,713	114,893	591,287	1,566,502	2,777,669	6,942,330	23,556,180	42,061,824	56,193,103	69,568,512
1989	-	116,788	407,825	1,515,872	5,814,803	27,280,272	52,931,490	74,118,968	90,048,599	103,854,477
1990	-	-	385,909	4,517,374	26,362,377	55,918,799	75,556,835	94,074,632	109,283,712	123,250,910
1991	-	31,595	1,206,415	15,079,565	36,919,729	55,543,715	70,373,551	85,376,228	99,924,152	111,814,303
1992	44,583	242,387	5,934,631	22,461,794	37,186,394	49,380,751	62,521,673	72,450,469	84,346,084	94,091,615
1993	7,858	1,135,835	8,843,562	18,545,238	29,722,306	40,191,594	49,725,530	59,899,878	69,075,665	77,403,880
1994	9,121	1,143,926	4,559,890	11,188,777	19,787,223	26,935,034	35,013,111	42,509,010	48,991,170	54,774,811
1995	6,246	559,439	3,214,773	9,811,438	16,165,860	23,463,259	28,680,861	34,270,720	38,153,863	40,503,707
1996	12,056	816,523	3,624,092	8,249,080	15,642,956	21,165,098	28,126,057	33,272,074	37,189,579	40,366,468
1997	32,196	862,367	4,041,018	10,286,837	17,074,919	22,716,080	27,894,609	32,378,014	36,600,284	39,834,428
1998	34,497	679,728	2,684,672	5,443,399	8,492,391	11,446,385	13,800,011	16,230,156	18,368,503	19,851,004

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitimated Approvals at 6/30/2008**

Other than First anc

Request Acc FY	132	144	156	168	180	192	204	216	228	240
1960	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-
1967	13,368	13,368	13,368	13,368	13,368	13,368	13,368	13,368	13,368	13,368
1968	-	-	-	-	-	-	-	-	-	-
1969	6,404	6,404	6,404	6,404	6,404	6,404	6,404	6,404	6,404	6,404
1970	6,610	6,610	6,610	6,610	6,610	6,610	6,610	6,610	6,610	6,610
1971	19,851	20,434	22,159	22,159	22,159	23,906	24,488	25,653	25,653	25,653
1972	4,761	4,761	4,761	4,761	4,761	4,761	4,761	4,761	19,067	21,415
1973	116,342	132,262	132,262	132,262	132,262	137,838	139,901	140,696	141,482	142,195
1974	48,286	68,598	71,472	72,127	72,782	74,093	77,690	80,311	81,622	89,622
1975	71,694	75,189	78,024	81,174	85,899	89,469	93,669	94,652	106,702	344,509
1976	204,667	212,108	215,222	218,307	235,989	242,358	248,843	355,045	1,134,988	1,476,017
1977	287,046	297,695	308,204	312,273	337,869	367,472	466,740	804,063	1,288,962	1,688,398
1978	272,726	293,992	349,715	362,465	379,156	441,395	958,048	1,592,744	2,102,087	2,624,955
1979	448,049	499,436	508,564	581,385	794,752	1,163,217	1,822,747	2,287,630	3,079,380	3,398,498
1980	845,799	888,645	1,144,121	1,525,926	2,641,355	3,836,573	5,135,509	6,479,240	7,651,310	9,593,492
1981	1,078,315	1,260,672	1,755,350	3,332,487	5,026,699	7,118,217	9,048,690	10,306,941	12,027,457	13,780,431
1982	2,359,140	2,853,484	4,472,532	7,124,412	9,855,265	12,194,908	14,324,639	16,641,194	18,809,937	20,647,333
1983	2,061,949	4,562,756	7,629,017	10,958,455	13,704,093	15,952,783	19,529,623	21,958,305	24,501,702	26,421,762
1984	9,162,261	13,627,903	17,657,557	20,713,713	23,339,603	27,172,212	29,922,799	32,260,495	35,032,125	38,263,222
1985	18,360,823	25,027,723	31,940,209	37,641,059	42,899,447	48,545,340	53,144,488	57,499,991	61,924,615	67,981,603
1986	36,946,794	46,111,425	54,926,960	62,544,792	71,179,789	77,729,218	85,369,117	91,306,197	96,191,365	100,760,161
1987	50,062,399	59,080,840	69,112,360	77,929,336	85,813,560	91,965,152	99,333,350	103,968,176	109,058,615	113,908,402
1988	78,377,750	90,024,140	100,944,026	107,517,084	114,958,494	122,943,789	130,006,922	137,900,011	143,300,240	148,322,080
1989	118,589,149	133,185,742	143,943,263	155,134,508	165,004,132	175,253,020	183,989,659	192,401,170	201,011,198	204,994,049
1990	137,119,953	147,425,377	159,718,506	169,841,157	178,146,788	188,982,588	197,071,211	204,050,806	208,529,866	
1991	124,532,901	135,437,817	146,263,245	154,151,843	162,060,592	169,430,562	175,078,922	178,972,791		
1992	102,507,330	109,001,548	115,112,602	121,558,415	126,131,291	131,731,873	133,430,384			
1993	86,434,268	94,543,938	102,081,237	107,873,767	114,473,642	117,476,377				
1994	58,828,012	63,099,941	66,886,978	69,868,074	71,783,306					
1995	43,712,196	45,886,968	48,215,550	49,047,577						
1996	44,391,256	47,126,189	48,443,734							
1997	42,183,084	43,726,050								
1998	20,825,719									

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitimated Approvals at 6/30/2008**

Other than First anc

Request Acc FY	252	264	276	288	300	312	324	336	348	360
1960	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	1,848	3,192	4,872	6,216	6,216
1964	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	15,359	18,602	43,648
1967	13,368	13,368	13,368	13,368	14,031	14,031	14,031	17,181	20,037	20,037
1968	-	-	-	-	-	-	5,316	20,086	24,553	35,352
1969	6,404	6,404	6,404	6,404	6,404	10,479	18,553	168,829	177,596	183,445
1970	7,677	7,677	7,677	21,352	49,460	70,690	116,766	140,710	147,240	167,198
1971	26,527	30,827	31,410	103,223	142,532	192,334	242,552	349,396	392,641	442,412
1972	21,870	39,866	222,694	256,030	343,881	402,392	420,150	457,495	534,363	589,378
1973	143,023	453,173	910,514	1,152,324	1,489,820	1,900,946	1,961,179	2,092,402	2,260,641	2,530,898
1974	218,377	343,860	465,718	549,210	620,137	795,511	854,956	1,032,938	1,114,883	1,216,391
1975	664,349	896,863	1,259,715	1,383,535	1,854,952	2,086,904	2,434,319	2,793,768	3,042,635	3,315,217
1976	1,972,144	2,909,942	3,227,649	3,734,908	4,361,015	4,871,198	5,356,928	5,723,130	6,127,751	6,403,141
1977	1,955,140	2,253,509	2,592,643	2,939,289	3,131,285	3,435,686	3,821,348	3,991,184	4,424,811	4,732,694
1978	3,360,778	4,484,486	5,035,047	5,608,888	5,924,856	6,421,518	6,797,181	7,103,246	7,453,295	7,904,461
1979	3,940,287	4,262,996	4,550,379	4,995,127	5,453,817	5,750,006	6,185,787	6,486,163	6,718,185	6,775,708
1980	10,808,614	11,612,246	12,593,891	13,279,464	13,977,098	14,917,814	15,254,909	16,323,942	16,569,777	
1981	14,936,693	17,149,235	19,391,760	20,857,989	21,738,239	22,692,315	23,482,413	23,766,098		
1982	22,800,325	24,206,889	25,483,950	26,735,136	27,805,292	29,102,832	30,162,695			
1983	28,851,724	30,445,304	32,063,228	33,365,435	34,721,866	35,692,701				
1984	40,140,508	42,445,300	44,470,821	46,245,923	47,000,442					
1985	72,264,218	76,682,829	81,491,003	83,176,398						
1986	104,660,825	108,112,463	110,712,002							
1987	118,990,159	121,226,446								
1988	151,369,855									
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**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitimated Approvals at 6/30/2008**

Other than First anc

Request Acc FY	372	384	396	408	420	432	444	456	468	480
1960	-	-	-	-	1,550	1,550	3,650	4,568	4,568	4,568
1961	-	-	-	-	-	-	3,990	7,488	9,798	9,798
1962	-	-	5,832	11,141	18,155	18,155	18,155	28,685	30,785	37,841
1963	6,216	12,175	16,339	18,624	20,008	21,144	22,211	22,211	24,035	31,450
1964	-	-	-	-	-	-	-	-	-	-
1965	664	664	664	664	664	664	664	664	664	664
1966	49,402	78,553	84,517	87,625	90,061	92,413	101,821	104,173	104,173	107,701
1967	20,037	20,037	20,037	20,037	20,037	20,037	20,037	20,037	20,037	20,037
1968	55,913	78,904	81,053	83,761	83,761	88,051	90,849	95,227	97,133	100,661
1969	189,352	292,655	320,570	328,227	352,889	358,629	362,950	370,098	374,239	382,072
1970	173,676	179,820	184,227	220,190	230,289	245,625	253,059	253,589	253,589	
1971	465,617	505,811	551,381	577,107	635,394	656,573	711,481	743,611		
1972	609,137	658,787	722,227	762,255	782,181	809,012	812,326			
1973	2,705,343	2,869,040	3,386,725	3,803,330	4,195,226	4,260,249				
1974	1,302,634	1,534,326	1,589,739	1,812,933	1,832,879					
1975	3,585,754	3,677,756	3,880,065	4,086,049						
1976	6,693,159	6,916,899	7,047,284							
1977	5,046,763	5,152,260								
1978	8,052,053									
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**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitmated Approvals at 6/30/2008**

Other than First anc

Request Acc FY	492	504	516	528	540	552	564	576	588
1960	4,568	4,568	4,568	4,568	4,568	4,568	4,568	4,568	4,568
1961	12,612	12,612	14,418	14,418	14,418	14,418	14,418	14,418	
1962	42,629	45,401	47,249	49,937	50,777	50,777	50,777		
1963	34,036	35,971	38,191	38,191	40,924	42,787			
1964	-	-	-	-	-				
1965	664	664	664	664					
1966	110,893	113,161	113,161						
1967	20,037	20,037							
1968	100,661								
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**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitmed Approvals at 6/30/2008**

Other than First and Final, 4 Year Average Loss Development Factors

	12	24	36	48	60	72	84	96	108	120
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967					2.50	1.00	1.00	1.00	1.00	1.00
1968										
1969				1.93	1.00	1.67	1.00	1.00	1.00	1.00
1970						1.00	1.00	1.31	1.00	1.00
1971		1.23	1.39	1.18	1.15	1.44	1.09	1.03	1.03	1.03
1972							1.00	1.00	1.00	1.00
1973			1.27	1.15	1.07	1.05	1.69	1.05	1.03	1.06
1974					1.00	1.00	1.00	7.64	1.00	1.00
1975				1.00	1.43	1.00	6.49	1.09	1.08	1.12
1976							1.02	1.13	1.05	1.05
1977					5.89	1.49	2.49	1.47	1.53	1.02
1978						1.34	1.31	1.35	1.10	2.20
1979		1.49	1.60	1.00	5.71	1.31	1.52	1.01	1.51	1.10
1980			13.88	1.84	1.11	1.02	1.17	1.17	1.14	1.13
1981			3.05	1.94	1.68	1.07	1.38	1.11	1.23	1.13
1982		2.65	2.47	2.35	1.14	1.35	1.21	1.16	1.21	1.21
1983		3.78	1.43	2.14	1.31	1.47	1.13	1.50	1.17	1.23
1984		6.08	2.29	1.72	1.42	1.10	1.07	1.28	1.23	2.13
1985	15.65	4.18	2.06	1.27	1.40	1.21	1.29	1.93	2.35	1.55
1986	1.24	13.19	3.29	2.45	1.29	1.34	1.47	3.14	1.67	1.41
1987		7.03	2.48	1.89	1.57	2.07	3.22	1.77	1.42	1.21
1988	42.35	5.15	2.65	1.77	2.50	3.39	1.79	1.34	1.24	1.13
1989		3.49	3.72	3.84	4.69	1.94	1.40	1.21	1.15	1.14
1990			11.71	5.84	2.12	1.35	1.25	1.16	1.13	1.11
1991		38.18	12.50	2.45	1.50	1.27	1.21	1.17	1.12	1.11
1992	5.44	24.48	3.78	1.66	1.33	1.27	1.16	1.16	1.12	1.09
1993	144.55	7.79	2.10	1.60	1.35	1.24	1.20	1.15	1.12	1.12
1994	125.42	3.99	2.45	1.77	1.36	1.30	1.21	1.15	1.12	1.07
1995	89.56	5.75	3.05	1.65	1.45	1.22	1.19	1.11	1.06	1.08
1996	67.73	4.44	2.28	1.90	1.35	1.33	1.18	1.12	1.09	1.10
1997	26.78	4.69	2.55	1.66	1.33	1.23	1.16	1.13	1.09	1.06
1998	19.70	3.95	2.03	1.56	1.35	1.21	1.18	1.13	1.08	1.05
Wghtd Avg	35.32	6.17	3.03	1.98	1.57	1.37	1.27	1.21	1.16	1.13
Average	53.84	7.86	3.82	1.98	1.89	1.37	1.50	1.48	1.20	1.18
Avg (Last 10)	68.45	10.75	4.62	2.39	1.78	1.33	1.22	1.15	1.11	1.09
Avg (Last 4)	50.95	4.71	2.48	1.69	1.37	1.25	1.18	1.12	1.08	1.07
Prior Selected	25.0000	4.3613	2.2820	1.7036	1.3446	1.2514	1.1592	1.1219	1.0767	1.0727
Selected	25.0000	4.7051	2.4753	1.6910	1.3707	1.2462	1.1787	1.1233	1.0790	1.0717
LDF to Ult	4451.3115	178.0525	37.8423	15.2877	9.0407	6.5959	5.2927	4.4904	3.9975	3.7048

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitmated Approvals at 6/30/2008**

Other than First anc

	132	144	156	168	180	192	204	216	228	240
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1968										
1969	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1970	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.16
1971	1.03	1.08	1.00	1.00	1.08	1.02	1.05	1.00	1.00	1.03
1972	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4.00	1.12	1.02
1973	1.14	1.00	1.00	1.00	1.04	1.01	1.01	1.01	1.01	1.01
1974	1.42	1.04	1.01	1.01	1.02	1.05	1.03	1.02	1.10	2.44
1975	1.05	1.04	1.04	1.06	1.04	1.05	1.01	1.13	3.23	1.93
1976	1.04	1.01	1.01	1.08	1.03	1.03	1.43	3.20	1.30	1.34
1977	1.04	1.04	1.01	1.08	1.09	1.27	1.72	1.60	1.31	1.16
1978	1.08	1.19	1.04	1.05	1.16	2.17	1.66	1.32	1.25	1.28
1979	1.11	1.02	1.14	1.37	1.46	1.57	1.26	1.35	1.10	1.16
1980	1.05	1.29	1.33	1.73	1.45	1.34	1.26	1.18	1.25	1.13
1981	1.17	1.39	1.90	1.51	1.42	1.27	1.14	1.17	1.15	1.08
1982	1.21	1.57	1.59	1.38	1.24	1.17	1.16	1.13	1.10	1.10
1983	2.21	1.67	1.44	1.25	1.16	1.22	1.12	1.12	1.08	1.09
1984	1.49	1.30	1.17	1.13	1.16	1.10	1.08	1.09	1.09	1.05
1985	1.36	1.28	1.18	1.14	1.13	1.09	1.08	1.08	1.10	1.06
1986	1.25	1.19	1.14	1.14	1.09	1.10	1.07	1.05	1.05	1.04
1987	1.18	1.17	1.13	1.10	1.07	1.08	1.05	1.05	1.04	1.04
1988	1.15	1.12	1.07	1.07	1.07	1.06	1.06	1.04	1.04	1.02
1989	1.12	1.08	1.08	1.06	1.06	1.05	1.05	1.04	1.02	
1990	1.08	1.08	1.06	1.05	1.06	1.04	1.04	1.02		
1991	1.09	1.08	1.05	1.05	1.05	1.03	1.02			
1992	1.06	1.06	1.06	1.04	1.04	1.01				
1993	1.09	1.08	1.06	1.06	1.03					
1994	1.07	1.06	1.04	1.03						
1995	1.05	1.05	1.02							
1996	1.06	1.03								
1997	1.04									
1998										
Wghtd Avg	1.11	1.10	1.08	1.07	1.07	1.06	1.05	1.05	1.05	1.05
Average	1.15	1.13	1.13	1.13	1.11	1.15	1.14	1.33	1.20	1.20
Avg (Last 10)	1.08	1.08	1.07	1.07	1.08	1.08	1.07	1.08	1.09	1.08
Avg (Last 4)	1.06	1.05	1.04	1.04	1.04	1.03	1.04	1.04	1.04	1.04
Prior Selected	1.0551	1.0597	1.0452	1.0418	1.0440	1.0358	1.0421	1.0369	1.0386	1.0436
Selected	1.0551	1.0546	1.0436	1.0444	1.0442	1.0347	1.0410	1.0387	1.0367	1.0417
LDF to Ult	3.4567	3.2761	3.1065	2.9766	2.8501	2.7293	2.6378	2.5338	2.4394	2.3530

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitmated Approvals at 6/30/2008**

Other than First anc

	252	264	276	288	300	312	324	336	348	360
1960										
1961										
1962										
1963						1.73	1.53	1.28	1.00	1.00
1964										
1965										
1966								1.21	2.35	1.13
1967	1.00	1.00	1.00	1.05	1.00	1.00	1.22	1.17	1.00	1.00
1968							3.78	1.22	1.44	1.58
1969	1.00	1.00	1.00	1.00	1.64	1.77	9.10	1.05	1.03	1.03
1970	1.00	1.00	2.78	2.32	1.43	1.65	1.21	1.05	1.14	1.04
1971	1.16	1.02	3.29	1.38	1.35	1.26	1.44	1.12	1.13	1.05
1972	1.82	5.59	1.15	1.34	1.17	1.04	1.09	1.17	1.10	1.03
1973	3.17	2.01	1.27	1.29	1.28	1.03	1.07	1.08	1.12	1.07
1974	1.57	1.35	1.18	1.13	1.28	1.07	1.21	1.08	1.09	1.07
1975	1.35	1.40	1.10	1.34	1.13	1.17	1.15	1.09	1.09	1.08
1976	1.48	1.11	1.16	1.17	1.12	1.10	1.07	1.07	1.04	1.05
1977	1.15	1.15	1.13	1.07	1.10	1.11	1.04	1.11	1.07	1.07
1978	1.33	1.12	1.11	1.06	1.08	1.06	1.05	1.05	1.06	1.02
1979	1.08	1.07	1.10	1.09	1.05	1.08	1.05	1.04	1.01	
1980	1.07	1.08	1.05	1.05	1.07	1.02	1.07	1.02		
1981	1.15	1.13	1.08	1.04	1.04	1.03	1.01			
1982	1.06	1.05	1.05	1.04	1.05	1.04				
1983	1.06	1.05	1.04	1.04	1.03					
1984	1.06	1.05	1.04	1.02						
1985	1.06	1.06	1.02							
1986	1.03	1.02								
1987	1.02									
1988										
1989										
1990										
1991										
1992										
1993										
1994										
1995										
1996										
1997										
1998										
Wghtd Avg	1.05	1.06	1.05	1.05	1.06	1.05	1.05	1.05	1.06	1.05
Average	1.28	1.38	1.31	1.20	1.18	1.20	1.82	1.11	1.18	1.09
Avg (Last 10)	1.09	1.08	1.08	1.09	1.09	1.07	1.08	1.08	1.08	1.05
Avg (Last 4)	1.04	1.05	1.04	1.03	1.05	1.04	1.04	1.05	1.05	1.05
Prior Selected	1.0500	1.0445	1.0396	1.0357	1.0425	1.0402	1.0355	1.0563	1.0411	1.0522
Selected	1.0426	1.0469	1.0376	1.0348	1.0465	1.0424	1.0439	1.0522	1.0459	1.0530
LDF to Ult	2.2588	2.1665	2.0695	1.9945	1.9275	1.8419	1.7670	1.6926	1.6086	1.5380

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitmated Approvals at 6/30/2008**

Other than First anc

1960	372	384	396	408	420	432	444	456	468	480
1961					1.00	2.35	1.25	1.00	1.00	1.00
1962			1.91	1.63	1.00	1.00	1.58	1.07	1.23	1.13
1963	1.96	1.34	1.14	1.07	1.06	1.05	1.00	1.08	1.31	1.08
1964										
1965	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1966	1.59	1.08	1.04	1.03	1.03	1.10	1.02	1.00	1.03	1.03
1967	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1968	1.41	1.03	1.03	1.00	1.05	1.03	1.05	1.02	1.04	1.00
1969	1.55	1.10	1.02	1.08	1.02	1.01	1.02	1.01	1.02	
1970	1.04	1.02	1.20	1.05	1.07	1.03	1.00	1.00		
1971	1.09	1.09	1.05	1.10	1.03	1.08	1.05			
1972	1.08	1.10	1.06	1.03	1.03	1.00				
1973	1.06	1.18	1.12	1.10	1.02					
1974	1.18	1.04	1.14	1.01						
1975	1.03	1.06	1.05							
1976	1.03	1.02								
1977	1.02									
1978										
1979										
1980										
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1997										
1998										
Wghtd Avg	1.05	1.06	1.09	1.07	1.02	1.04	1.04	1.01	1.04	1.04
Average	1.22	1.08	1.14	1.09	1.03	1.15	1.17	1.05	1.07	1.07
Avg (Last 10)	1.15	1.06	1.07	1.04	1.03	1.03	1.08	1.06	1.07	1.07
Avg (Last 4)	1.06	1.07	1.09	1.06	1.04	1.03	1.03	1.01	1.02	1.01
Prior Selected	1.0600	1.0600	1.0533	1.0420	1.0237	1.0313	1.0150	1.0100	1.0100	1.0100
Selected	1.0500	1.0500	1.0600	1.0400	1.0374	1.0325	1.0288	1.0078	1.0228	1.0074
LDF to Ult	1.4606	1.3911	1.3248	1.2499	1.2018	1.1584	1.1219	1.0906	1.0821	1.0580

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Esitmated Approvals at 6/30/2008**

Other than First anc

	492	504	516	528	540	552	564	576	588
1960	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
1961	1.00	1.14	1.00	1.00	1.00	1.00	1.00		
1962	1.07	1.04	1.06	1.02	1.00	1.00			
1963	1.06	1.06	1.00	1.07	1.05				
1964									
1965	1.00	1.00	1.00						
1966	1.02	1.00							
1967	1.00								
1968									
1969									
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1973									
1974									
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1997									
1998									
Wghtd Avg	1.03	1.03	1.03	1.03	1.02	1.00	1.00	1.00	
Average	1.02	1.04	1.01	1.02	1.01	1.00	1.00	1.00	
Avg (Last 10)	1.02	1.04	1.01	1.02	1.01	1.00	1.00	1.00	
Avg (Last 4)	1.02	1.03	1.01	1.02	1.01	1.00	1.00	1.00	
Prior Selected	1.0100	1.0100	1.0100	1.0050	1.0000	1.0000	1.0000	1.0000	
Selected	1.0193	1.0100	1.0100	1.0050	1.0050	1.0000	1.0000	1.0000	1.0000
LDF to Ult	1.0502	1.0303	1.0201	1.0100	1.0050	1.0000	1.0000	1.0000	1.0000



**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First and Final using most recent LDFs

Acc FY	Approval Lag in Months									
	12	24	36	48	60	72	84	96	108	120
1960	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-
1967	-	-	-	-	5,344	13,368	13,368	13,368	13,368	13,368
1968	-	-	-	-	-	-	-	-	-	-
1969	-	-	-	1,996	3,844	3,844	6,404	6,404	6,404	6,404
1970	-	-	-	-	-	5,055	5,055	5,055	6,610	6,610
1971	-	4,977	6,124	8,504	10,005	11,463	16,556	18,104	18,687	19,269
1972	-	-	-	-	-	-	4,761	4,761	4,761	4,761
1973	-	-	36,675	46,498	53,297	56,835	59,856	101,365	106,210	109,462
1974	-	-	-	-	6,321	6,321	6,321	6,321	48,286	48,286
1975	-	-	-	5,844	5,844	8,376	8,376	54,356	59,322	64,104
1976	-	-	-	-	-	-	162,681	165,153	186,060	195,756
1977	-	-	-	-	5,667	33,378	49,893	124,134	182,774	280,150
1978	-	-	-	-	-	47,573	63,784	83,342	112,404	124,182
1979	-	9,833	14,666	23,407	23,407	133,616	175,116	266,209	269,589	407,739
1980	-	-	16,556	229,880	424,067	470,643	480,899	560,299	654,853	748,362
1981	-	-	48,121	146,597	284,276	476,197	509,068	702,142	778,829	956,525
1982	-	48,102	127,390	314,729	740,310	846,484	1,146,350	1,389,454	1,610,694	1,953,693
1983	-	37,923	143,500	205,635	439,063	574,413	846,702	959,070	1,435,309	1,674,015
1984	-	68,187	414,905	952,017	1,632,831	2,313,616	2,549,638	2,731,605	3,496,168	4,306,842
1985	6,986	109,359	456,944	941,255	1,195,790	1,677,457	2,031,035	2,612,363	5,029,847	11,819,819
1986	15,000	18,546	244,623	805,841	1,971,929	2,539,679	3,405,804	5,002,673	15,701,492	26,283,333
1987	-	47,718	335,336	832,094	1,568,761	2,457,851	5,089,253	16,371,692	28,968,251	41,213,088
1988	2,713	114,893	591,287	1,566,502	2,777,669	6,942,330	23,556,180	42,061,824	56,193,103	69,568,512
1989	-	116,788	407,825	1,515,872	5,814,803	27,280,272	52,931,490	74,118,968	90,048,599	103,854,477
1990	-	-	385,909	4,517,374	26,362,377	55,918,799	75,556,835	94,074,632	109,283,712	123,250,910
1991	-	31,595	1,206,415	15,079,565	36,919,729	55,543,715	70,373,551	85,376,228	99,924,152	111,814,303
1992	44,583	242,387	5,934,631	22,461,794	37,186,394	49,380,751	62,521,673	72,450,469	84,346,084	94,091,615
1993	7,858	1,135,835	8,843,562	18,545,238	29,722,306	40,191,594	49,725,530	59,899,878	69,075,665	77,403,880
1994	9,121	1,143,926	4,559,890	11,188,777	19,787,223	26,935,034	35,013,111	42,509,010	48,991,170	54,774,811
1995	6,246	559,439	3,214,773	9,811,438	16,165,860	23,463,259	28,680,861	34,270,720	38,153,863	40,503,707
1996	12,056	816,523	3,624,092	8,249,080	15,642,956	21,165,098	28,126,057	33,272,074	37,189,579	40,366,468
1997	32,196	862,367	4,041,018	10,286,837	17,074,919	22,716,080	27,894,609	32,378,014	36,600,284	39,834,428
1998	34,497	679,728	2,684,672	5,443,399	8,492,391	11,446,385	13,800,011	16,230,156	18,368,503	19,851,004



**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First anc

Acc FY	132	144	156	168	180	192	204	216	228	240
1960	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	-	-	-	-	-
1964	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	-	-	-
1967	13,368	13,368	13,368	13,368	13,368	13,368	13,368	13,368	13,368	13,368
1968	-	-	-	-	-	-	-	-	-	-
1969	6,404	6,404	6,404	6,404	6,404	6,404	6,404	6,404	6,404	6,404
1970	6,610	6,610	6,610	6,610	6,610	6,610	6,610	6,610	6,610	6,610
1971	19,851	20,434	22,159	22,159	22,159	23,906	24,488	25,653	25,653	25,653
1972	4,761	4,761	4,761	4,761	4,761	4,761	4,761	4,761	19,067	21,415
1973	116,342	132,262	132,262	132,262	132,262	137,838	139,901	140,696	141,482	142,195
1974	48,286	68,598	71,472	72,127	72,782	74,093	77,690	80,311	81,622	89,622
1975	71,694	75,189	78,024	81,174	85,899	89,469	93,669	94,652	106,702	344,509
1976	204,667	212,108	215,222	218,307	235,989	242,358	248,843	355,045	1,134,988	1,476,017
1977	287,046	297,695	308,204	312,273	337,869	367,472	466,740	804,063	1,288,962	1,688,398
1978	272,726	293,992	349,715	362,465	379,156	441,395	958,048	1,592,744	2,102,087	2,624,955
1979	448,049	499,436	508,564	581,385	794,752	1,163,217	1,822,747	2,287,630	3,079,380	3,398,498
1980	845,799	888,645	1,144,121	1,525,926	2,641,355	3,836,573	5,135,509	6,479,240	7,651,310	9,593,492
1981	1,078,315	1,260,672	1,755,350	3,332,487	5,026,699	7,118,217	9,048,690	10,306,941	12,027,457	13,780,431
1982	2,359,140	2,853,484	4,472,532	7,124,412	9,855,265	12,194,908	14,324,639	16,641,194	18,809,937	20,647,333
1983	2,061,949	4,562,756	7,629,017	10,958,455	13,704,093	15,952,783	19,529,623	21,958,305	24,501,702	26,421,762
1984	9,162,261	13,627,903	17,657,557	20,713,713	23,339,603	27,172,212	29,922,799	32,260,495	35,032,125	38,263,222
1985	18,360,823	25,027,723	31,940,209	37,641,059	42,899,447	48,545,340	53,144,488	57,499,991	61,924,615	67,981,603
1986	36,946,794	46,111,425	54,926,960	62,544,792	71,179,789	77,729,218	85,369,117	91,306,197	96,191,365	100,760,161
1987	50,062,399	59,080,840	69,112,360	77,929,336	85,813,560	91,965,152	99,333,350	103,968,176	109,058,615	113,908,402
1988	78,377,750	90,024,140	100,944,026	107,517,084	114,958,494	122,943,789	130,006,922	137,900,011	143,300,240	148,322,080
1989	118,589,149	133,185,742	143,943,263	155,134,508	165,004,132	175,253,020	183,989,659	192,401,170	201,011,198	204,994,049
1990	137,119,953	147,425,377	159,718,506	169,841,157	178,146,788	188,982,588	197,071,211	204,050,806	208,529,866	
1991	124,532,901	135,437,817	146,263,245	154,151,843	162,060,592	169,430,562	175,078,922	178,972,791		
1992	102,507,330	109,001,548	115,112,602	121,558,415	126,131,291	131,731,873	133,430,384			
1993	86,434,268	94,543,938	102,081,237	107,873,767	114,473,642	117,476,377				
1994	58,828,012	63,099,941	66,886,978	69,868,074	71,783,306					
1995	43,712,196	45,886,968	48,215,550	49,047,577						
1996	44,391,256	47,126,189	48,443,734							
1997	42,183,084	43,726,050								
1998	20,825,719									

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First anc

Acc FY	252	264	276	288	300	312	324	336	348	360
1960	-	-	-	-	-	-	-	-	-	-
1961	-	-	-	-	-	-	-	-	-	-
1962	-	-	-	-	-	-	-	-	-	-
1963	-	-	-	-	-	1,848	3,192	4,872	6,216	6,216
1964	-	-	-	-	-	-	-	-	-	-
1965	-	-	-	-	-	-	-	-	-	-
1966	-	-	-	-	-	-	-	15,359	18,602	43,648
1967	13,368	13,368	13,368	13,368	14,031	14,031	14,031	17,181	20,037	20,037
1968	-	-	-	-	-	-	5,316	20,086	24,553	35,352
1969	6,404	6,404	6,404	6,404	6,404	10,479	18,553	168,829	177,596	183,445
1970	7,677	7,677	7,677	21,352	49,460	70,690	116,766	140,710	147,240	167,198
1971	26,527	30,827	31,410	103,223	142,532	192,334	242,552	349,396	392,641	442,412
1972	21,870	39,866	222,694	256,030	343,881	402,392	420,150	457,495	534,363	589,378
1973	143,023	453,173	910,514	1,152,324	1,489,820	1,900,946	1,961,179	2,092,402	2,260,641	2,530,898
1974	218,377	343,860	465,718	549,210	620,137	795,511	854,956	1,032,938	1,114,883	1,216,391
1975	664,349	896,863	1,259,715	1,383,535	1,854,952	2,086,904	2,434,319	2,793,768	3,042,635	3,315,217
1976	1,972,144	2,909,942	3,227,649	3,734,908	4,361,015	4,871,198	5,356,928	5,723,130	6,127,751	6,403,141
1977	1,955,140	2,253,509	2,592,643	2,939,289	3,131,285	3,435,686	3,821,348	3,991,184	4,424,811	4,732,694
1978	3,360,778	4,484,486	5,035,047	5,608,888	5,924,856	6,421,518	6,797,181	7,103,246	7,453,295	7,904,461
1979	3,940,287	4,262,996	4,550,379	4,995,127	5,453,817	5,750,006	6,185,787	6,486,163	6,718,185	6,775,708
1980	10,808,614	11,612,246	12,593,891	13,279,464	13,977,098	14,917,814	15,254,909	16,323,942	16,569,777	
1981	14,936,693	17,149,235	19,391,760	20,857,989	21,738,239	22,692,315	23,482,413	23,766,098		
1982	22,800,325	24,206,889	25,483,950	26,735,136	27,805,292	29,102,832	30,162,695			
1983	28,851,724	30,445,304	32,063,228	33,365,435	34,721,866	35,692,701				
1984	40,140,508	42,445,300	44,470,821	46,245,923	47,000,442					
1985	72,264,218	76,682,829	81,491,003	83,176,398						
1986	104,660,825	108,112,463	110,712,002							
1987	118,990,159	121,226,446								
1988	151,369,855									
1989										
1990										
1991										
1992										
1993										
1994										
1995										
1996										
1997										
1998										

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First anc

Acc FY	372	384	396	408	420	432	444	456	468	480
1960	-	-	-	-	1,550	1,550	3,650	4,568	4,568	4,568
1961	-	-	-	-	-	-	3,990	7,488	9,798	9,798
1962	-	-	5,832	11,141	18,155	18,155	18,155	28,685	30,785	37,841
1963	6,216	12,175	16,339	18,624	20,008	21,144	22,211	22,211	24,035	31,450
1964	-	-	-	-	-	-	-	-	-	-
1965	664	664	664	664	664	664	664	664	664	664
1966	49,402	78,553	84,517	87,625	90,061	92,413	101,821	104,173	104,173	107,701
1967	20,037	20,037	20,037	20,037	20,037	20,037	20,037	20,037	20,037	20,037
1968	55,913	78,904	81,053	83,761	83,761	88,051	90,849	95,227	97,133	100,661
1969	189,352	292,655	320,570	328,227	352,889	358,629	362,950	370,098	374,239	382,072
1970	173,676	179,820	184,227	220,190	230,289	245,625	253,059	253,589	253,589	
1971	465,617	505,811	551,381	577,107	635,394	656,573	711,481	743,611		
1972	609,137	658,787	722,227	762,255	782,181	809,012	812,326			
1973	2,705,343	2,869,040	3,386,725	3,803,330	4,195,226	4,260,249				
1974	1,302,634	1,534,326	1,589,739	1,812,933	1,832,879					
1975	3,585,754	3,677,756	3,880,065	4,086,049						
1976	6,693,159	6,916,899	7,047,284							
1977	5,046,763	5,152,260								
1978	8,052,053									
1979										
1980										
1981										
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**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First anc

Acc FY	492	504	516	528	540	552	564	576	588
1960	4,568	4,568	4,568	4,568	4,568	4,568	4,568	4,568	4,568
1961	12,612	12,612	14,418	14,418	14,418	14,418	14,418	14,418	4,568
1962	42,629	45,401	47,249	49,937	50,777	50,777	50,777		
1963	34,036	35,971	38,191	38,191	40,924	42,787			
1964	-	-	-	-	-				
1965	664	664	664	664					
1966	110,893	113,161	113,161						
1967	20,037	20,037							
1968	100,661								
1969									
1970									
1971									
1972									
1973									
1974									
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1997									
1998									

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First and Final, most recent Loss Development Factors

	12	24	36	48	60	72	84	96	108	120
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967					2.50	1.00	1.00	1.00	1.00	1.00
1968										
1969				1.93	1.00	1.67	1.00	1.00	1.00	1.00
1970						1.00	1.00	1.31	1.00	1.00
1971		1.23	1.39	1.18	1.15	1.44	1.09	1.03	1.03	1.03
1972							1.00	1.00	1.00	1.00
1973			1.27	1.15	1.07	1.05	1.69	1.05	1.03	1.06
1974					1.00	1.00	1.00	7.64	1.00	1.00
1975				1.00	1.43	1.00	6.49	1.09	1.08	1.12
1976							1.02	1.13	1.05	1.05
1977					5.89	1.49	2.49	1.47	1.53	1.02
1978						1.34	1.31	1.35	1.10	2.20
1979		1.49	1.60	1.00	5.71	1.31	1.52	1.01	1.51	1.10
1980			13.88	1.84	1.11	1.02	1.17	1.17	1.14	1.13
1981			3.05	1.94	1.68	1.07	1.38	1.11	1.23	1.13
1982		2.65	2.47	2.35	1.14	1.35	1.21	1.16	1.21	1.21
1983		3.78	1.43	2.14	1.31	1.47	1.13	1.50	1.17	1.23
1984		6.08	2.29	1.72	1.42	1.10	1.07	1.28	1.23	2.13
1985	15.65	4.18	2.06	1.27	1.40	1.21	1.29	1.93	2.35	1.55
1986	1.24	13.19	3.29	2.45	1.29	1.34	1.47	3.14	1.67	1.41
1987		7.03	2.48	1.89	1.57	2.07	3.22	1.77	1.42	1.21
1988	42.35	5.15	2.65	1.77	2.50	3.39	1.79	1.34	1.24	1.13
1989		3.49	3.72	3.84	4.69	1.94	1.40	1.21	1.15	1.14
1990			11.71	5.84	2.12	1.35	1.25	1.16	1.13	1.11
1991		38.18	12.50	2.45	1.50	1.27	1.21	1.17	1.12	1.11
1992	5.44	24.48	3.78	1.66	1.33	1.27	1.16	1.16	1.12	1.09
1993	144.55	7.79	2.10	1.60	1.35	1.24	1.20	1.15	1.12	1.12
1994	125.42	3.99	2.45	1.77	1.36	1.30	1.21	1.15	1.12	1.07
1995	89.56	5.75	3.05	1.65	1.45	1.22	1.19	1.11	1.06	1.08
1996	67.73	4.44	2.28	1.90	1.35	1.33	1.18	1.12	1.09	1.10
1997	26.78	4.69	2.55	1.66	1.33	1.23	1.16	1.13	1.09	1.06
1998	19.70	3.95	2.03	1.56	1.35	1.21	1.18	1.13	1.08	1.05
Wghtd Avg	35.32	6.17	3.03	1.98	1.57	1.37	1.27	1.21	1.16	1.13
Average	53.84	7.86	3.82	1.98	1.89	1.37	1.50	1.48	1.20	1.18
Avg (Last 10)	68.45	10.75	4.62	2.39	1.78	1.33	1.22	1.15	1.11	1.09
Avg (Last 3)	38.07	4.36	2.28	1.71	1.34	1.25	1.17	1.13	1.08	1.07
Prior Selected	19.7042	3.9189	2.0356	1.5558	1.3495	1.1978	1.1534	1.1191	1.0623	1.0458
Selected	19.7042	3.9496	2.0276	1.5601	1.3478	1.2056	1.1761	1.1318	1.0807	1.0491
LDF to Ult	1153.8940	58.5608	14.8269	7.3126	4.6872	3.4776	2.8844	2.4526	2.1670	2.0052

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First anc

	132	144	156	168	180	192	204	216	228	240
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1968										
1969	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1970	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.16
1971	1.03	1.08	1.00	1.00	1.08	1.02	1.05	1.00	1.00	1.03
1972	1.00	1.00	1.00	1.00	1.00	1.00	1.00	4.00	1.12	1.02
1973	1.14	1.00	1.00	1.00	1.04	1.01	1.01	1.01	1.01	1.01
1974	1.42	1.04	1.01	1.01	1.02	1.05	1.03	1.02	1.10	2.44
1975	1.05	1.04	1.04	1.06	1.04	1.05	1.01	1.13	3.23	1.93
1976	1.04	1.01	1.01	1.08	1.03	1.03	1.43	3.20	1.30	1.34
1977	1.04	1.04	1.01	1.08	1.09	1.27	1.72	1.60	1.31	1.16
1978	1.08	1.19	1.04	1.05	1.16	2.17	1.66	1.32	1.25	1.28
1979	1.11	1.02	1.14	1.37	1.46	1.57	1.26	1.35	1.10	1.16
1980	1.05	1.29	1.33	1.73	1.45	1.34	1.26	1.18	1.25	1.13
1981	1.17	1.39	1.90	1.51	1.42	1.27	1.14	1.17	1.15	1.08
1982	1.21	1.57	1.59	1.38	1.24	1.17	1.16	1.13	1.10	1.10
1983	2.21	1.67	1.44	1.25	1.16	1.22	1.12	1.12	1.08	1.09
1984	1.49	1.30	1.17	1.13	1.16	1.10	1.08	1.09	1.09	1.05
1985	1.36	1.28	1.18	1.14	1.13	1.09	1.08	1.08	1.10	1.06
1986	1.25	1.19	1.14	1.14	1.09	1.10	1.07	1.05	1.05	1.04
1987	1.18	1.17	1.13	1.10	1.07	1.08	1.05	1.05	1.04	1.04
1988	1.15	1.12	1.07	1.07	1.07	1.06	1.06	1.04	1.04	1.02
1989	1.12	1.08	1.08	1.06	1.06	1.05	1.05	1.04	1.02	
1990	1.08	1.08	1.06	1.05	1.06	1.04	1.04	1.02		
1991	1.09	1.08	1.05	1.05	1.05	1.03	1.02			
1992	1.06	1.06	1.06	1.04	1.04	1.01				
1993	1.09	1.08	1.06	1.06	1.03					
1994	1.07	1.06	1.04	1.03						
1995	1.05	1.05	1.02							
1996	1.06	1.03								
1997	1.04									
1998										
Wghtd Avg	1.11	1.10	1.08	1.07	1.07	1.06	1.05	1.05	1.05	1.05
Average	1.15	1.13	1.13	1.13	1.11	1.15	1.14	1.33	1.20	1.20
Avg (Last 10)	1.08	1.08	1.07	1.07	1.08	1.08	1.07	1.08	1.09	1.08
Avg (Last 3)	1.05	1.05	1.04	1.04	1.04	1.03	1.03	1.04	1.03	1.03
Prior Selected	1.0393	1.0414	1.0209	1.0391	1.0296	1.0218	1.0265	1.0312	1.0237	1.0317
Selected	1.0366	1.0280	1.0173	1.0274	1.0262	1.0129	1.0222	1.0220	1.0198	1.0205
LDF to Ult	1.9114	1.8439	1.7938	1.7633	1.7163	1.6724	1.6511	1.6152	1.5805	1.5498

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First anc

	252	264	276	288	300	312	324	336	348	360
1960										
1961										
1962										
1963						1.73	1.53	1.28	1.00	1.00
1964										
1965										
1966								1.21	2.35	1.13
1967	1.00	1.00	1.00	1.05	1.00	1.00	1.22	1.17	1.00	1.00
1968							3.78	1.22	1.44	1.58
1969	1.00	1.00	1.00	1.00	1.64	1.77	9.10	1.05	1.03	1.03
1970	1.00	1.00	2.78	2.32	1.43	1.65	1.21	1.05	1.14	1.04
1971	1.16	1.02	3.29	1.38	1.35	1.26	1.44	1.12	1.13	1.05
1972	1.82	5.59	1.15	1.34	1.17	1.04	1.09	1.17	1.10	1.03
1973	3.17	2.01	1.27	1.29	1.28	1.03	1.07	1.08	1.12	1.07
1974	1.57	1.35	1.18	1.13	1.28	1.07	1.21	1.08	1.09	1.07
1975	1.35	1.40	1.10	1.34	1.13	1.17	1.15	1.09	1.09	1.08
1976	1.48	1.11	1.16	1.17	1.12	1.10	1.07	1.07	1.04	1.05
1977	1.15	1.15	1.13	1.07	1.10	1.11	1.04	1.11	1.07	1.07
1978	1.33	1.12	1.11	1.06	1.08	1.06	1.05	1.05	1.06	1.02
1979	1.08	1.07	1.10	1.09	1.05	1.08	1.05	1.04	1.01	
1980	1.07	1.08	1.05	1.05	1.07	1.02	1.07	1.02		
1981	1.15	1.13	1.08	1.04	1.04	1.03	1.01			
1982	1.06	1.05	1.05	1.04	1.05	1.04				
1983	1.06	1.05	1.04	1.04	1.03					
1984	1.06	1.05	1.04	1.02						
1985	1.06	1.06	1.02							
1986	1.03	1.02								
1987	1.02									
1988										
1989										
1990										
1991										
1992										
1993										
1994										
1995										
1996										
1997										
1998										
Wghtd Avg	1.05	1.06	1.05	1.05	1.06	1.05	1.05	1.05	1.06	1.05
Average	1.28	1.38	1.31	1.20	1.18	1.20	1.82	1.11	1.18	1.09
Avg (Last 10)	1.09	1.08	1.08	1.09	1.09	1.07	1.08	1.08	1.08	1.05
Avg (Last 3)	1.04	1.04	1.03	1.03	1.04	1.03	1.04	1.03	1.05	1.04
Prior Selected	1.0248	1.0362	1.0295	1.0293	1.0389	1.0238	1.0283	1.0139	1.0289	1.0414
Selected	1.0188	1.0240	1.0207	1.0163	1.0280	1.0364	1.0121	1.0151	1.0086	1.0187
LDF to Ult	1.5186	1.4906	1.4556	1.4261	1.4032	1.3650	1.3171	1.3013	1.2820	1.2712

**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First anc

	372	384	396	408	420	432	444	456	468	480
1960					1.00	2.35	1.25	1.00	1.00	1.00
1961							1.88	1.31	1.00	1.29
1962			1.91	1.63	1.00	1.00	1.58	1.07	1.23	1.13
1963	1.96	1.34	1.14	1.07	1.06	1.05	1.00	1.08	1.31	1.08
1964										
1965	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1966	1.59	1.08	1.04	1.03	1.03	1.10	1.02	1.00	1.03	1.03
1967	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1968	1.41	1.03	1.03	1.00	1.05	1.03	1.05	1.02	1.04	1.00
1969	1.55	1.10	1.02	1.08	1.02	1.01	1.02	1.01	1.02	
1970	1.04	1.02	1.20	1.05	1.07	1.03	1.00	1.00		
1971	1.09	1.09	1.05	1.10	1.03	1.08	1.05			
1972	1.08	1.10	1.06	1.03	1.03	1.00				
1973	1.06	1.18	1.12	1.10	1.02					
1974	1.18	1.04	1.14	1.01						
1975	1.03	1.06	1.05							
1976	1.03	1.02								
1977	1.02									
1978										
1979										
1980										
1981										
1982										
1983										
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1987										
1988										
1989										
1990										
1991										
1992										
1993										
1994										
1995										
1996										
1997										
1998										
Wghtd Avg	1.05	1.06	1.09	1.07	1.02	1.04	1.04	1.01	1.04	1.04
Average	1.22	1.08	1.14	1.09	1.03	1.15	1.17	1.05	1.07	1.07
Avg (Last 10)	1.15	1.06	1.07	1.04	1.03	1.03	1.08	1.06	1.07	1.07
Avg (Last 3)	1.03	1.04	1.11	1.05	1.03	1.04	1.02	1.01	1.02	1.01
Prior Selected	1.0251	1.0275	1.0190	1.0200	1.0289	1.0200	1.0023	1.0112	1.0000	1.0000
Selected	1.0209	1.0189	1.0531	1.0110	1.0155	1.0041	1.0200	1.0000	1.0209	1.0000
LDF to Ult	1.2479	1.2223	1.1997	1.1392	1.1268	1.1096	1.1051	1.0834	1.0834	1.0612



**Florida Division of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

Other than First anc

	492	504	516	528	540	552	564	576	588
1960	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
1961	1.00	1.14	1.00	1.00	1.00	1.00	1.00		
1962	1.07	1.04	1.06	1.02	1.00	1.00			
1963	1.06	1.06	1.00	1.07	1.05				
1964									
1965	1.00	1.00	1.00						
1966	1.02	1.00							
1967	1.00								
1968									
1969									
1970									
1971									
1972									
1973									
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1991									
1992									
1993									
1994									
1995									
1996									
1997									
1998									
Wghtd Avg	1.03	1.03	1.03	1.03	1.02	1.00	1.00	1.00	
Average	1.02	1.04	1.01	1.02	1.01	1.00	1.00	1.00	
Avg (Last 10)	1.02	1.04	1.01	1.02	1.01	1.00	1.00	1.00	
Avg (Last 3)	1.01	1.00	1.00	1.04	1.02	1.00	1.00	1.00	
Prior Selected	1.0205	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0200	
Selected	1.0000	1.0000	1.0000	1.0200	1.0200	1.0000	1.0000	1.0000	1.0200
LDF to Ult	1.0612	1.0612	1.0612	1.0612	1.0404	1.0200	1.0200	1.0200	1.0200



**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

First and Final using Selected LDFs

Acc FY	Approval Lag in Months									
	12	24	36	48	60	72	84	96	108	120
1969	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-
1975	-	-	-	-	-	-	-	-	-	-
1976	-	-	-	-	-	-	-	-	-	3,604
1977	-	-	-	-	-	-	-	-	-	-
1978	-	-	-	24,117	24,117	24,117	24,117	24,117	24,117	24,117
1979	-	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511	8,511
1980	-	-	-	-	-	-	-	-	-	55,974
1981	-	-	-	-	-	-	-	-	-	-
1982	-	-	-	-	-	16,707	16,707	16,707	16,707	16,707
1983	-	-	-	-	-	-	26,849	66,936	68,436	68,436
1984	-	-	-	-	-	-	67,036	67,036	79,881	79,881
1985	-	-	31,721	38,062	38,062	206,435	252,077	252,077	464,332	730,893
1986	-	-	-	5,617	80,444	246,329	246,329	298,075	1,687,288	2,941,043
1987	-	-	31,986	144,296	278,237	298,237	345,218	2,272,371	4,610,519	6,078,893
1988	-	-	99,553	290,040	404,954	708,023	3,380,579	6,234,366	9,924,613	13,245,665
1989	-	9,000	97,421	195,346	523,561	4,554,367	8,693,895	15,069,127	20,986,368	26,941,672
1990	-	-	19,629	252,577	4,102,026	12,098,841	19,835,491	28,940,112	39,014,476	45,250,147
1991	-	-	47,606	2,288,356	8,994,453	18,991,881	31,078,439	39,925,308	46,344,551	53,042,168
1992	19,238	31,763	1,060,929	7,822,675	22,322,304	36,711,174	52,711,973	67,816,692	78,745,169	87,012,887
1993	-	119,023	4,339,418	18,852,558	38,341,552	59,016,839	72,673,871	83,999,876	93,110,697	99,465,201
1994	25,148	578,290	6,471,624	18,823,220	36,317,355	49,478,564	60,705,406	67,930,563	72,613,675	74,644,755
1995	-	278,661	2,841,315	13,345,389	23,026,154	31,476,649	36,309,760	40,399,586	42,456,747	43,186,930
1996	-	484,914	5,672,956	13,366,174	23,871,311	30,784,809	34,932,799	37,498,048	39,074,448	40,342,494
1997	-	749,560	4,474,739	15,087,473	26,230,732	32,952,950	36,846,027	38,321,759	39,953,908	40,743,394
1998	-	166,720	3,369,997	7,630,402	12,342,938	14,460,066	15,357,882	16,441,736	16,935,998	17,236,050

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

First and Final using

Acc FY	132	144	156	168	180	192	204	216	228	240
1969	-	-	-	-	-	-	-	-	-	-
1970	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-
1973	-	-	-	-	-	-	-	-	-	-
1974	-	-	-	-	-	-	-	-	-	-
1975	3,907	3,907	3,907	3,907	3,907	3,907	3,907	3,907	3,907	3,907
1976	3,604	3,604	3,604	3,604	3,604	3,604	3,604	3,604	3,604	3,604
1977	-	-	-	-	-	-	-	39,000	39,000	39,000
1978	24,117	24,117	24,117	24,117	24,117	24,117	24,117	24,117	24,117	24,117
1979	8,511	8,511	67,757	67,757	89,121	89,121	156,121	156,121	156,121	156,121
1980	55,974	55,974	55,974	91,174	91,174	193,695	414,490	414,490	533,389	1,036,137
1981	-	-	68,769	300,152	300,152	300,152	300,152	300,152	605,157	1,006,722
1982	16,707	16,707	101,893	217,950	357,278	416,136	1,175,861	1,406,993	1,749,542	1,749,542
1983	68,436	227,701	250,201	782,612	782,612	782,612	839,552	839,552	839,552	1,011,052
1984	1,280,689	1,342,894	1,419,933	1,938,071	2,263,633	2,475,542	2,605,190	2,797,118	3,041,686	3,258,617
1985	1,154,667	2,387,119	2,703,364	3,215,759	4,904,097	5,083,555	5,408,137	5,643,267	5,695,618	5,812,723
1986	4,141,254	5,997,432	7,364,679	8,972,614	10,609,294	11,596,908	11,941,372	11,941,372	12,146,538	12,197,496
1987	8,225,001	10,444,788	11,115,921	12,563,045	13,077,415	13,396,589	13,767,773	13,993,786	13,993,786	13,993,786
1988	16,038,435	18,250,431	20,592,615	23,057,033	24,435,949	26,426,174	26,925,434	27,376,965	27,376,965	27,445,258
1989	32,011,221	36,104,254	39,320,244	42,234,672	43,600,534	44,018,763	44,605,353	44,766,927	45,060,117	45,060,117
1990	52,936,629	57,457,164	60,620,527	61,877,519	63,148,928	64,297,705	64,388,312	64,388,312	64,388,312	64,388,312
1991	59,151,593	61,984,470	63,508,960	64,949,922	65,653,366	65,653,366	65,653,366	65,911,727		
1992	90,581,192	92,920,212	94,171,379	94,650,923	95,069,598	95,386,784	95,386,784			
1993	101,604,977	103,198,010	104,492,718	104,645,146	105,023,019	105,087,950				
1994	75,611,724	76,488,223	76,588,863	76,927,198	76,928,648					
1995	43,602,261	43,838,785	44,138,157	44,145,934						
1996	40,559,485	40,741,298	40,792,907							
1997	41,421,848	41,451,830								
1998	17,433,607									

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

First and Final using

Acc FY	252	264	276	288	300	312	324	336	348	360
1969	-	-	-	-	-	-	143,416	143,416	143,416	143,416
1970	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-
1973	-	10,781	41,880	41,880	43,785	50,496	50,496	50,496	50,496	50,496
1974	-	-	-	-	-	-	-	-	-	-
1975	3,907	3,907	3,907	3,907	3,907	3,907	3,907	3,907	3,907	3,907
1976	3,604	3,604	3,604	3,604	3,604	3,604	3,604	3,604	3,604	3,604
1977	39,000	39,000	39,000	39,000	39,000	39,000	39,000	39,000	39,000	39,000
1978	24,117	24,117	24,117	24,117	24,117	24,117	24,117	24,117	24,117	24,117
1979	156,121	156,121	202,423	202,423	202,423	202,423	202,423	202,423	202,423	202,423
1980	1,036,137	1,036,137	1,046,047	1,046,047	1,046,047	1,180,609	1,180,609	1,180,609	1,180,609	
1981	1,006,722	1,006,722	1,006,722	1,006,722	1,006,722	1,006,722	1,006,722	1,006,722		
1982	1,749,542	1,749,542	1,886,288	2,011,104	2,011,104	2,011,104	2,011,104			
1983	1,033,252	1,033,252	1,118,483	1,118,483	1,118,483	1,118,483				
1984	3,333,978	3,333,978	3,333,978	3,333,978	3,333,978					
1985	5,812,723	5,812,723	5,812,723	5,812,723						
1986	12,197,496	12,197,496	12,197,496							
1987	14,446,673	14,446,673								
1988	27,445,258									
1989										
1990										
1991										
1992										
1993										
1994										
1995										
1996										
1997										
1998										

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

First and Final using

Acc FY	372	384	396	408	420	432	444	456	468	480
1969	143,416	143,416	143,416	143,416	143,416	143,416	143,416	143,416	143,416	143,416
1970	-	-	-	-	-	-	-	-	-	-
1971	-	-	-	-	-	-	-	-	-	-
1972	-	-	-	-	-	-	-	-	-	-
1973	50,496	50,496	50,496	50,496	50,496	50,496				
1974	-	-	-	-	-	-				
1975	3,907	3,907	3,907	3,907						
1976	3,604	3,604	3,604							
1977	39,000	39,000								
1978	24,117									
1979										
1980										
1981										
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1995										
1996										
1997										
1998										

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

First and Final using Selected Loss Development Factors

	12	24	36	48	60	72	84	96	108	120
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										1.00
1977										
1978				1.00	1.00	1.00	1.00	1.00	1.00	1.00
1979		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1980										1.00
1981										
1982						1.00	1.00	1.00	1.00	1.00
1983							2.49	1.02	1.00	1.00
1984							1.00	1.19	1.00	16.03
1985			1.20	1.00	5.42	1.22	1.00	1.84	1.57	1.58
1986				14.32	3.06	1.00	1.21	5.66	1.74	1.41
1987			4.51	1.93	1.07	1.16	6.58	2.03	1.32	1.35
1988			2.91	1.40	1.75	4.77	1.84	1.59	1.33	1.21
1989		10.82	2.01	2.68	8.70	1.91	1.73	1.39	1.28	1.19
1990			12.87	16.24	2.95	1.64	1.46	1.35	1.16	1.17
1991			48.07	3.93	2.11	1.64	1.28	1.16	1.14	1.12
1992	1.65	33.40	7.37	2.85	1.64	1.44	1.29	1.16	1.10	1.04
1993		36.46	4.34	2.03	1.54	1.23	1.16	1.11	1.07	1.02
1994	23.00	11.19	2.91	1.93	1.36	1.23	1.12	1.07	1.03	1.01
1995		10.20	4.70	1.73	1.37	1.15	1.11	1.05	1.02	1.01
1996		11.70	2.36	1.79	1.29	1.13	1.07	1.04	1.03	1.01
1997		5.97	3.37	1.74	1.26	1.12	1.04	1.04	1.02	1.02
1998		20.21	2.26	1.62	1.17	1.06	1.07	1.03	1.02	1.01
Wghtd Avg	54.67	11.77	3.44	2.01	1.48	1.28	1.19	1.14	1.09	1.06
Average	12.32	15.66	7.13	3.57	2.29	1.45	1.55	1.46	1.15	1.82
Avg (Last 10)	12.32	17.49	9.03	3.65	2.34	1.35	1.23	1.14	1.09	1.06
Avg (Last 3)		12.63	2.66	1.71	1.24	1.10	1.06	1.04	1.02	1.01
Prior Selected	20.0000	12.0000	3.0000	1.7500	1.3000	1.1500	1.0800	1.0400	1.0300	1.0100
Selected	20.0000	12.0000	3.0000	1.7500	1.3000	1.1500	1.0800	1.0400	1.0300	1.0100
LDF to Ult	2517.2641	125.8632	10.4886	3.4962	1.9978	1.5368	1.3363	1.2374	1.1898	1.1551

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

First and Final using

	132	144	156	168	180	192	204	216	228	240
1969										
1970										
1971										
1972										
1973										
1974										
1975	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1976	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1977								1.00	1.00	1.00
1978	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1979	1.00	7.96	1.00	1.32	1.00	1.75	1.00	1.00	1.00	1.00
1980	1.00	1.00	1.63	1.00	2.12	2.14	1.00	1.29	1.94	1.00
1981			4.36	1.00	1.00	1.00	1.00	2.02	1.66	1.00
1982	1.00	6.10	2.14	1.64	1.16	2.83	1.20	1.24	1.00	1.00
1983	3.33	1.10	3.13	1.00	1.00	1.07	1.00	1.00	1.20	1.02
1984	1.05	1.06	1.36	1.17	1.09	1.05	1.07	1.09	1.07	1.02
1985	2.07	1.13	1.19	1.53	1.04	1.06	1.04	1.01	1.02	1.00
1986	1.45	1.23	1.22	1.18	1.09	1.03	1.00	1.02	1.00	1.00
1987	1.27	1.06	1.13	1.04	1.02	1.03	1.02	1.00	1.00	1.03
1988	1.14	1.13	1.12	1.06	1.08	1.02	1.02	1.00	1.00	1.00
1989	1.13	1.09	1.07	1.03	1.01	1.01	1.00	1.01	1.00	
1990	1.09	1.06	1.02	1.02	1.02	1.00	1.00	1.00		
1991	1.05	1.02	1.02	1.01	1.00	1.00	1.00			
1992	1.03	1.01	1.01	1.00	1.00	1.00				
1993	1.02	1.01	1.00	1.00	1.00					
1994	1.01	1.00	1.00	1.00						
1995	1.01	1.01	1.00							
1996	1.00	1.00								
1997	1.00									
1998										
Wghtd Avg	1.04	1.03	1.03	1.02	1.01	1.01	1.01	1.01	1.01	1.01
Average	1.22	1.65	1.42	1.11	1.09	1.24	1.02	1.10	1.13	1.01
Avg (Last 10)	1.05	1.04	1.06	1.09	1.04	1.03	1.04	1.14	1.19	1.01
Avg (Last 3)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.01
Prior Selected	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0050	1.0100
Selected	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0100	1.0050	1.0100
LDF to Ult	1.1437	1.1323	1.1211	1.1100	1.0990	1.0882	1.0774	1.0667	1.0562	1.0509



**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

First and Final using

1969	252	264	276	288	300	312	324	336	348	360
1970							1.00	1.00	1.00	1.00
1971										
1972										
1973		3.88	1.00	1.05	1.15	1.00	1.00	1.00	1.00	1.00
1974										
1975	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1976	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1977	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1978	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1979	1.00	1.30	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
1980	1.00	1.01	1.00	1.00	1.13	1.00	1.00	1.00		
1981	1.00	1.00	1.00	1.00	1.00	1.00	1.00			
1982	1.00	1.08	1.07	1.00	1.00	1.00				
1983	1.00	1.08	1.00	1.00	1.00					
1984	1.00	1.00	1.00	1.00						
1985	1.00	1.00	1.00							
1986	1.00	1.00								
1987	1.00									
1988										
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1995										
1996										
1997										
1998										
Wghtd Avg	1.00	1.01	1.01	1.00	1.03	1.03	1.00	1.00	1.00	1.00
Average	1.00	1.26	1.01	1.00	1.03	1.00	1.00	1.00	1.00	1.00
Avg (Last 10)	1.00	1.05	1.01	1.00	1.01	1.00	1.00	1.00	1.00	1.00
Avg (Last 3)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Prior Selected	1.0000	1.0200	1.0100	1.0000	1.0100	1.0000	1.0000	1.0000	1.0000	1.0000
Selected	1.0000	1.0200	1.0100	1.0000	1.0100	1.0000	1.0000	1.0000	1.0000	1.0000
LDF to Ult	1.0405	1.0405	1.0201	1.0100	1.0100	1.0000	1.0000	1.0000	1.0000	1.0000

**Florida Division Of Workers' Compensation  
Special Disability Trust Fund  
Estimated Approvals at 6/30/2008**

First and Final usinç

1969	372	384	396	408	420	432	444	456	468	480
1970	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
1971										
1972										
1973	1.00	1.00	1.00	1.00	1.00					
1974										
1975	1.00	1.00	1.00							
1976	1.00	1.00								
1977	1.00									
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1997										
1998										
Wghtd Avg	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
Average	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
Avg (Last 10)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
Avg (Last 3)	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	
Prior Selected	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
Selected	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000
LDF to Ult	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

