



# State of Florida Special Disability Trust Fund

Actuarial Study  
as of June 30, 2022

**September 13, 2022**



September 13, 2022

State of Florida  
Division of Workers' Compensation  
Special Disability Trust Fund  
200 E. Gaines Street  
Tallahassee, FL 32399-0336

Attn: Mr. Thomas Krick  
Special Disability Trust Fund Manager

**Actuarial Study  
as of June 30, 2022**

This study has been completed for the State of Florida Special Disability Trust Fund for the specific objectives listed in the study. It contains the analysis and conclusions of our work.

Each section and appendix of the study is an integral part of the whole. We recommend a review of the entire study prior to reliance upon this study.

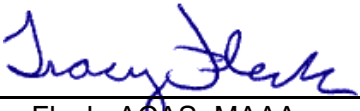
No key personnel have a relationship with the State of Florida Special Disability Trust Fund that may impair our objectivity.

Please call if you have any questions. Thank you for the opportunity to be of service.

Respectfully submitted,

*Aon Risk Consultants, Inc.*

By   
Martha E. Bronson, ASA, MAAA  
Associate Director and Actuary

By   
Tracy Fleck, ACAS, MAAA  
Senior Consultant and Actuary

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## I. Background

The State of Florida Division of Workers' Compensation is responsible for administering the Special Disability Trust Fund (SDTF), which was established to encourage the employment of workers with a pre-existing permanent physical impairment. SDTF reimburses eligible employers or their carriers for the excess in workers' compensation benefits they have provided to an employee, where the employee's pre-existing permanent physical impairment has merged with a subsequent work-related accident to cause a greater impairment or loss.

SDTF determines the eligibility of claims, as well as audits and processes reimbursement requests. After a claim has been accepted, a request for reimbursement may be submitted annually. SDTF is responsible for the liabilities associated with both reported and unreported eligible claims with an accident date prior to January 1, 1998.

SDTF generates revenues to pay claims through an assessment applied to the net written premium of Florida workers' compensation insurance carriers. The basis for determining the assessment rate is established by Florida statute. In the past, there was an additional potential source of revenue from flat fees for new notices and proof of claim submissions. However, effective October 1, 2016, flat fees for new notices and proof of claim submissions are no longer required.

The claim period and fiscal year run from July 1 to June 30.

Our prior actuarial study was based on claim data valued as of June 30, 2021 (the "Prior Study", report dated September 22, 2021).

### Data

The loss data provided for this study by SDTF consisted of claim, request, and proof detail valued as of June 30, 2022.

- **Claim detail.** This data included: accident and notice dates; claimant birth date and gender; and claim status. Claims with status "open::normal" were assumed to be open. The notice date was used to determine the number of newly filed notices of claims.
- **Request detail.** This data included: claim number; request, approval, and warrant (i.e., paid) dates; request status; request and approved (i.e., paid) amounts; and first and final indicators. We included payments only on requests with status "paid". Requested amounts on requests with status "payment refused" and non-blank approval date were used in calculating the costs avoided by the audit process, as directed by SDTF. The request and approval dates were used to determine the average time required to reimburse accepted claims.
- **Proof detail.** This data included: claim number and proof filed date. This date was used to determine the number of new proofs of claims processed.

SDTF also provided the 2021/22 administrative expenses and the cash balance as of June 30, 2022. In addition, we received information regarding several large requests that were unpaid as of June 30, 2022, including SDTF's estimated timing of payments related to these requests.

We relied on the paid loss triangles and cumulative paid losses as of June 30, 2019 shown in the actuarial study based on losses as of that date conducted by AMI Risk Consultants (the "AMI Report"). We assumed the total payments as of June 30, 2022 to be the June 30, 2019 amount plus the fiscal year 2019/20 through 2021/22 payments provided in the request detail. We understand that payment information in the request detail is incomplete for fiscal years 1994/95 and prior, and that the cumulative payments shown in the AMI Report include the estimated missing paid losses. The paid losses as of June 30, 2022 used in this study, the payments provided in the request detail, and the difference are shown in Exhibits OTFF-1 and FF-1.

In conducting this analysis, we relied upon the provided data without audit or independent verification; however, we reviewed it for reasonableness and consistency. Any inaccuracies in quantitative data or qualitative representations could have a significant effect on the results of our review and analysis. Any material discrepancies discovered in the loss or exposure data by the Fund or any other parties should be reported to us immediately, and if warranted, we will make appropriate amendments to the report.

## Analysis

The projected ultimate losses for each claim period were estimated separately for first and final (F&F) claims and other than first and final (OTFF) claims. The estimated outstanding losses were calculated as the difference between the projected ultimate losses and the amount paid as of June 30, 2022. The projected amount to be paid in 2022/23 and subsequent fiscal years was based on the estimated outstanding losses and the selected payment pattern.

As of June 30, 2022, there were no open F&F claims, and only one payment has been made since fiscal year 2014/15. Thus, we assumed no outstanding liabilities as of June 30, 2022 for F&F claims. The claim data summary and historical paid loss development are provided in the FF exhibit series for information.

For other than first and final (OTFF) claims, we estimated the ultimate losses based on two actuarial methods: (1) paid loss development and (2) life annuity on open claims. An average of the two methods was selected based on actuarial judgment. The claim data summary and analysis are provided in the OTFF exhibit series.

In the life annuity method (shown in Exhibits OTFF-4 and OTFF-5), the estimated outstanding losses were projected for each open claim based on the claimant's birth date and gender, accident date, and the historical annual payments, separately for permanent disability and medical benefits. The estimated outstanding losses were then summarized by claim period, and the estimated ultimate losses were calculated by adding the amount approved and unpaid on closed claims and the total payments as of June 30, 2022. Key assumptions used in this method are noted below:

- Claims were divided into four categories:
  - Active – at least one payment in the past five fiscal years;
  - Recently dormant –most recent payment between 6 and 10 years ago;
  - Long dormant – most recent payment more than 10 years ago; and
  - No payments
- COLA adjustments were assumed to apply to permanent disability payments as follows:

**Table I-1  
COLA Adjustment  
Permanent Disability**

<b>Accident Date (1)</b>	<b>Prior to Age 62 (2)</b>	<b>Age 62+ (3)</b>
Prior to 7/1/1984	0%	0%
7/1/1984 to 6/30/1990	5%	5%
After 6/30/1990	5%	0%

Note: Provided by SDTF.

- Medical payments were assumed to increase 4% per year.
- We also relied on the life tables in the report *Social Security Disability Insurance Program Worker Experience, Actuarial Study No. 123*.

## II. Objectives

The specific objectives of this study are:

1. **Estimate Outstanding Losses and Unfunded Liability.** Estimate outstanding losses and the unfunded liability as of June 30, 2022, on both an undiscounted and discounted basis.

The estimated outstanding losses are the cost of unpaid claims. The unfunded liability is the difference between this estimate and the cash balance.

2. **Project Losses Paid.** Project losses paid during each fiscal year 2022/23 through 2026/27.

The projected losses paid are the claim disbursements during the indicated year, regardless of accident or report date.

3. **Provide a Summary of SDTF Claim Activity.** Summarize the number of open claims, newly filed notices of claims, proofs of claim processed, fee revenues refunded and applied to pay down SDTF's liability, the average time required to reimburse accepted claims, and the average administrative cost per claim. Compare these statistics for fiscal years 2020/21 and 2021/22.

4. **Determine the Costs Avoided through the Audit Process.** Summarize the costs avoided through the audit process during fiscal years 2006/07 through 2021/22.

5. **Compare to the Previous Actuarial Study.** Compare to the previous actuarial study, which was based on losses valued as of June 30, 2021.

### III. Conclusions

We have reached the following conclusions:

#### 1. Estimated Outstanding Losses and Unfunded Liability

The estimated outstanding losses and unfunded liability as of June 30, 2022 are shown in Table III-1A.

**Table III-1A  
Estimated Outstanding Losses and Unfunded Liability  
June 30, 2022**

Item (1)	Full Value (2)	Present Value (4%) (3)
(A) Estimated Outstanding Losses	\$274,829,880	\$200,791,004
(B) Fund Cash Balance	64,420,928	64,420,928
(C) Unfunded Liability	210,408,952	136,370,076

Note: (A) is from Exhibit SMRY-1.  
(B) was provided by SDTF.  
(C) = (A) – (B)

The present value of the estimated outstanding losses is the amount of money, discounted for anticipated investment income, required to meet unpaid claims. It is calculated based on a 4% yield on investments, as provided by SDTF.

The estimated unfunded liability decreased by \$15.5 million compared to the estimate as of June 30, 2021 of \$226 million shown in the Prior Study. The reconciliation of this change is provided in Table III-1B.



**Table III-1B**  
**Reconciliation of Change in Unfunded Liability**  
**from June 30, 2021 to June 30, 2022**

Item (1)	Amount (2)
(A) Unfunded liability as of 06/30/21	\$225,931,270
(B) Claim payments made in 2021/22	(25,686,717)
(C) Change in projected ultimate losses	(1,175,072)
(D) Change in cash balance from 06/30/21 to 06/30/22	(11,339,469)
(E) Unfunded liability as of 06/30/22	210,408,952
(F) Change in unfunded liability	(15,522,319)

Note: (A) is from the Prior Study.  
(B) is based on the request detail provided by SDTF.  
(C) is based on the projected ultimate losses shown in Exhibit SMRY-1 and the corresponding amounts in the Prior Study.  
(D) is based on Table III-1A (row B) and the corresponding amount in the Prior Study.  
(E) = (A) + (B) + (C) – (D)  
(F) = (E) – (A)

A comparison of the projected ultimate losses from the Prior Study and current study, as well as the difference between the actual and expected fiscal year 2021/22 payments is provided in section 5 below.

## 2. Projected Losses Paid

The projected losses to be paid during fiscal years 2022/23 through 2026/27 are shown in Table III-2.

**Table III-2**  
**Projected Losses Paid**  
**Fiscal Years 2022/23 to 2026/27**

Fiscal Year (1)	Projected Paid Losses (2)
(A) 2022/23	\$29,682,694
(B) 2023/24	20,084,038
(C) 2024/25	18,586,865
(D) 2025/26	17,316,596
(E) 2026/27	16,263,426

Note: Amounts are from Exhibits OTFF-8 to OTFF-12  
The total estimated outstanding losses as of June 30, 2022 are \$274.8 million (from Table III-1A).

The relatively high payments projected for 2022/23 reflect SDTF's anticipated payout of several large requests, including one request for \$6.0 million.

For comparison, the actual paid losses during fiscal year 2021/22 were \$25.7 million. About 20% of these payments (\$4.8 million) arose from nine claims with payments greater than \$350,000 each. As of June 30, 2022, seven of these nine claims were closed.

### 3. Summary of SDTF Claim Activity

A summary of the SDTF's claim activity during 2021/22 is provided in Table III-3A. The corresponding 2020/21 activity is provided for comparison.

**Table III-3A  
Summary of SDTF Claim Activity  
Fiscal Years 2020/21 and 2021/22**

Item (1)	Fiscal Year	
	2021/22 (2)	2020/21 (3)
(A) Number of open claims	729	830
(B) Number of notices filed	0	0
(C) Number of newly received proofs of claim	0	0
(D) Fee revenues received from 7/1 to 6/30	*	*
(E) Fee revenues refunded from 7/1 to 6/30	*	*
(F) Fee revenues applied to pay down liability in year	*	*
(G) Average months to reimburse accepted claims	4.1	3.7
(H) Average administrative cost per open claim	\$1,544	\$1,450

Note: (A.2) is from Exhibit OTFF-1.  
 (B.2) is based on the claim detail provided by SDTF.  
 (C.2) is based on the proof detail provided by SDTF.  
 (D.2) to (F.2) Fees have not been required since October 1, 2016.  
 (G.2) is based on the request detail provided by SDTF.  
 (H.2) = \$1,125,305 / (A.2)  
 (3) is from the Prior Study.

The number of open claims decreased significantly over the past four fiscal years. As of June 30, 2018, there were 2,673 open claims compared to 729 as of June 30, 2022. This decrease reflects SDTF's efforts to close out inactive claims and to proactively identify deceased claimants, as well as the absence of new claims being filed. The open claimants as of June 30, 2022 ranged in age from 45 to 99, with an average of 75 years. A summary of the open claims by claimant age as of June 30, 2022 is provided in Table III-3B below.

The average time required to reimburse accepted claims increased, from 3.7 months in 2020/21 to 4.1 months in 2021/22. This is an increase of about 11 days in the approval to payment period.

The average administrative cost per open claim increased 6%, from \$1,450 in 2020/21 to \$1,544 in 2021/22. This change reflects a 6% decrease in administrative expenses and a 12% decrease in open claims.

**Table III-3B  
Summary of Open Claims  
By Claimant Age  
June 30, 2022**

Age Range (1)	Average Claimant Age (2)	Average Life Expectancy (3)	Open Count (4)	Average Annual Payment (5)	Estimated Outstanding Losses (6)
(A) < 50	46	26	2	\$14,349	\$2,331,098
(B) 51 - 60	58	17	41	25,685	35,570,492
(C) 61 - 70	66	12	204	27,032	113,504,143
(D) 71 - 80	75	8	288	24,440	90,602,826
(E) 81+	86	5	194	24,762	32,821,321
(F) Total	75	9	729	\$25,293	\$274,829,880

Note: (2) to (5) are based on Exhibit OTFF-4  
(6) was estimated based on Exhibits OTFF-4 and OTFF-7

About 66% of the open claimants are age 71 and above, with an average life expectancy of 6.8 years.

#### 4. Costs Avoided through the Audit Process

The costs avoided through the audit process during fiscal years 2006/07 through 2021/22 are shown in Table III-4.

**Table III-4  
Costs Avoided through the Audit Process  
2006/07 to 2021/22**

Fiscal Year (1)	Amount Requested (2)	Amount Disallowed (3)	% Disallowed (4)
(A) 2006/07	\$321,671,468	\$26,916,321	8.4%
(B) 2007/08	144,439,649	15,278,320	10.6%
(C) 2008/09	75,657,898	5,104,561	6.7%
(D) 2009/10	39,023,028	3,294,101	8.4%
(E) 2010/11	79,826,067	7,427,534	9.3%
(F) 2011/12	64,106,512	5,273,905	8.2%
(G) 2012/13	63,705,889	5,803,297	9.1%
(H) 2013/14	60,330,846	4,320,796	7.2%
(I) 2014/15	67,107,485	4,391,439	6.5%
(J) 2015/16	48,958,288	3,721,124	7.6%
(K) 2016/17	39,804,367	2,305,781	5.8%
(L) 2017/18	36,390,401	2,422,081	6.7%
(M) 2018/19	34,564,450	1,952,851	5.6%
(N) 2019/20	25,852,381	1,303,297	5.0%
(O) 2020/21	31,426,939	1,352,954	4.3%
(P) 2021/22	26,876,070	2,276,961	8.5%
(Q) Total	\$1,159,741,738	\$93,145,324	8.0%

Note: Amounts are from Exhibit SMRY-2.

During 2021/22, \$2.3 million (or 8.5%) of the requested amounts were disallowed through the audit process. For all years 2006/07 through 2021/22, the disallowed amount totals \$93.1 million.

## 5. Comparison to Previous Actuarial Study

The projected ultimate losses by claim period shown in the Prior Study are compared to those in the current study in Table III-5A.

**Table III-5A**  
**Change in Projected Ultimate Losses**  
**from June 30, 2021 to June 30, 2022**

<b>Claim Period (1)</b>	<b>Projected Ultimate Losses as of 6/30/21 (2)</b>	<b>Projected Ultimate Losses as of 6/30/22 (3)</b>	<b>Change (3) - (2) (4)</b>	<b>Percentage Change (4) / (2) (5)</b>
1978/79 & Prior	\$153,430,000	\$154,377,000	\$947,000	0.6%
1979/80	57,857,000	58,002,000	145,000	0.3%
1980/81	85,209,000	85,782,000	573,000	0.7%
1981/82	108,035,000	107,267,000	(768,000)	-0.7%
1982/83	113,719,000	113,410,000	(309,000)	-0.3%
1983/84	128,554,000	128,517,000	(37,000)	0.0%
1984/85	227,200,000	227,280,000	80,000	0.0%
1985/86	297,147,000	297,281,000	134,000	0.0%
1986/87	305,219,000	305,313,000	94,000	0.0%
1987/88	344,190,000	342,611,000	(1,579,000)	-0.5%
1988/89	442,720,000	442,122,000	(598,000)	-0.1%
1989/90	464,767,000	463,658,000	(1,109,000)	-0.2%
1990/91	361,577,000	361,028,000	(549,000)	-0.2%
1991/92	307,357,000	307,772,000	415,000	0.1%
1992/93	290,087,000	289,233,000	(854,000)	-0.3%
1993/94	203,585,000	205,667,000	2,082,000	1.0%
1994/95	123,813,000	123,990,000	177,000	0.1%
1995/96	123,744,000	123,632,000	(112,000)	-0.1%
1996/97	114,046,000	113,873,928	(172,072)	-0.2%
1997/98	52,923,000	53,188,000	265,000	0.5%
<b>Total</b>	<b>\$4,305,179,000</b>	<b>\$4,304,003,928</b>	<b>(\$1,175,072)</b>	<b>-0.03%</b>

Note: Amounts as of June 30, 2021 are from the Prior Study.  
Amounts as of June 30, 2022 are from Exhibit SMRY-1.

For all claim periods, the change in the projected ultimate losses from June 30, 2021 to June 30, 2022 was -\$1.2 million (-0.03%).



The actual and expected paid losses, as well as the difference between these amounts are shown in Table III-5B

**Table III-5B  
Difference Between Actual and Expected Payments  
Fiscal Year 2021/22**

Claim Period (1)	Losses Paid in Fiscal Year 2021/22		
	Paid Expected (2)	Paid Actual (3)	Difference (3) - (2) (4)
1978/79 & Prior	\$370,725	\$1,222,813	\$852,088
1979/80	301,031	171,592	(129,439)
1980/81	373,763	289,838	(83,925)
1981/82	568,731	270,181	(298,550)
1982/83	572,301	286,496	(285,805)
1983/84	647,940	296,585	(351,355)
1984/85	1,189,706	968,432	(221,274)
1985/86	1,494,865	1,366,984	(127,881)
1986/87	1,649,609	1,752,386	102,777
1987/88	2,049,335	1,615,897	(433,438)
1988/89	2,554,623	1,902,937	(651,686)
1989/90	3,254,582	3,895,363	640,781
1990/91	2,208,778	2,973,950	765,172
1991/92	1,619,268	1,357,009	(262,259)
1992/93	1,675,669	1,198,531	(477,138)
1993/94	1,332,618	3,176,152	1,843,534
1994/95	745,152	1,073,857	328,705
1995/96	958,988	696,760	(262,228)
1996/97	787,948	841,484	53,536
1997/98	347,754	329,468	(18,286)
Total	\$24,703,386	\$25,686,717	\$983,331

Note: (2) is from the Prior Study.  
(3) is based on the request detail provided by SDTF.

## Index of Exhibits

### **Summary Exhibits**

SMRY-1.....	Estimated Outstanding Losses as of June 30, 2022
SMRY-2.....	Costs Avoided Through the Audit Process

### **OTFF Analysis**

Exhibit OTFF-1.....	Data Summary as of June 30, 2022
Exhibit OTFF-2.....	Percent Paid and Paid Loss Development Triangle
Exhibit OTFF-3.....	Developed Unlimited Paid Losses
Exhibit OTFF-4.....	Life Annuity Method Estimated Outstanding Losses
Exhibit OTFF-5.....	Life Annuity Method Estimated Ultimate Unlimited Losses
Exhibit OTFF-6.....	Projected Ultimate Unlimited Losses
Exhibit OTFF-7.....	Estimated Outstanding Losses as of June 30, 2022
Exhibit OTFF-8.....	Projected Losses Paid July 1, 2022 to June 30, 2023
Exhibit OTFF-9.....	Projected Losses Paid July 1, 2023 to June 30, 2024
Exhibit OTFF-10.....	Projected Losses Paid July 1, 2024 to June 30, 2025
Exhibit OTFF-11.....	Projected Losses Paid July 1, 2025 to June 30, 2026
Exhibit OTFF-12.....	Projected Losses Paid July 1, 2026 to June 30, 2027

### **FF Analysis**

Exhibit FF-1.....	Data Summary as of June 30, 2022
Exhibit FF-2.....	Percent Paid and Paid Loss Development Triangle
Exhibit FF-3.....	Developed Unlimited Paid Losses
Exhibit FF-4.....	Projected Ultimate Unlimited Losses
Exhibit FF-5.....	Estimated Outstanding Losses as of June 30, 2022



## Conditions and Limitations

It is important to understand the conditions and limitations listed below. Each chapter and section is an integral part of the whole study. If there are questions, please contact Aon for clarification.

- **Data Quality** In conducting this analysis, we relied upon the provided data without audit or independent verification; however, we reviewed it for reasonableness and consistency. Any inaccuracies in quantitative data or qualitative representations could have a significant effect on the results of our review and analysis. Any material discrepancies discovered in the loss data by the organization or any other parties should be reported to us immediately, and if warranted, we will make appropriate amendments to the report.
- **Economic Environment.** Unless otherwise stated, we assumed the current economic conditions will continue in the foreseeable future.
- **Insurance Coverage.** Unless otherwise stated, we assumed no insurance coverage changes (including coverage provided by the organization to others) subsequent to the date this study was prepared. This includes coverage language, self-insured retention, limitations and similar issues.
- **Insurance Solvency.** Unless otherwise stated, we assumed all insurance purchased by the organization is from solvent sources payable in accordance with terms of the coverage document.
- **Interest Rate.** The exhibits specify the annual interest rate used.
- **Methodology.** In this study, different actuarial methods were applied. In some instances, the methods yield significantly disparate results. The estimates, projections and recommendations in this study reflect our judgments as to the best method or combination of methods that are most reliable and reflective of the exposure to loss.
- **Reproduction.** Use of this report is limited to the organization for the specific purpose described in the Introduction section. Other uses are prohibited without an executed release with Aon.

Distribution by the organization is unrestricted. The report should only be distributed in its entirety including all supporting exhibits.

- **Risk and Variability.** Insurance is an inherently risky enterprise. Actual losses may vary significantly from our estimates, projections and recommendations. They may emerge higher or lower.

- **Statutory and Judicial Changes.** Legislatures and judiciaries may change statutes that govern indemnification. This includes benefit levels for workers compensation, immunities and limitations for liability, and other similar issues. Unless otherwise stated, we assumed no statutory changes subsequent to the date this study was prepared.
- **Supplemental Data.** In addition to the data provided by the organization, we supplemented our analysis with data from similar organizations and insurance industry statistics, as we deemed appropriate.
- **Usage.** This study has been prepared for the usage of the organization shown on the transmittal page. It was not prepared for and may not be appropriate for use by other organizations. Other organizations should obtain written permission from Aon prior to use of this study.

## Glossary of Actuarial Terms

### Actuarial Methods (Most Common)

A major objective of an actuarial study is to statistically project ultimate losses. The following actuarial methods are the most common:

- Developed Paid Losses
- Developed Reported Incurred Losses
- Developed Case Reserves
- Frequency Times Severity Analysis
- Loss Rate Analysis

The following describes each method:

1. **Developed Paid Losses.** Paid losses represent the amounts actually paid to claimants (less excess insurance recoveries). As time goes on, loss payments continue until all claims are closed and there are no remaining payments expected. At this time, the ultimate losses for the claim period are known. This common process is called “paid loss development.”

Paid loss development is an extrapolation of actual dollars paid. It does not depend on case reserve estimates. A potential shortcoming of utilizing this method is that only a small fraction of total payments have been made for the most recent claim periods. Extrapolating ultimate losses based on small amounts of actual payments may be speculative. A second potential shortcoming is that payment patterns can change over time.

2. **Developed Reported Incurred Losses.** Reported incurred losses are paid losses plus case reserves. In most programs, total reported incurred losses underestimate the ultimate losses. Over time, as more information about a body of claims becomes known, they are adjusted either up or down until they are closed. Though many individual claims settle for less than what was estimated, these decreases are generally more than offset by increases in the cost of other claims for which new information has emerged.

The net effect is that total estimated costs are often revised upward over time. This normal process is called “reported incurred loss development.” Actuaries typically review the development patterns of the recent past to make projections of the expected future loss development and, therefore, estimations of ultimate losses.

3. **Developed Case Reserves.** A case reserve is an estimate of the unpaid amount established by claims adjusters for which a particular claim will ultimately be settled or adjudicated. The developed case reserves method is a hybrid of the paid loss development and reported incurred loss development methods. It relies on the historical adequacy of case reserves to predict ultimate losses.

4. **Frequency Times Severity Analysis.** The frequency times severity analysis is an actuarial method that uses a preliminary projection of ultimate losses to project claims severity. The claims severity times the number of claims is a predictor of ultimate losses. The focus of the frequency times severity analysis is that ultimate losses each period are dependent on the number of claims.
5. **Loss Rate Analysis.** The loss rate analysis is based on the historical loss rates per exposure unit (such as payroll, vehicles or property value). The loss rates (projected ultimate losses divided by exposure units) are trended to reflect the effect of claim cost inflation and retention changes. The trended loss rates represent the rates that one would see if all of the claims had been handled in the claim cost environment that will be present in the upcoming period. The trended loss rate times the projected exposure units is a predictor of losses.
6. **Bornhuetter-Ferguson Method (B-F).** The B-F method is an actuarial method that weights a preliminary projection of ultimate losses with projections of ultimate losses determined by other actuarial methods (usually the developed paid losses and developed reported incurred losses methods). For less mature claim periods, the B-F method leans more heavily to the preliminary projection. It gradually converges to the projections of ultimate losses determined by the other actuarial methods as the claim periods mature.

## **Actuary**

A specialist trained in mathematics, statistics, and finance who is responsible for rate, reserve, and dividend calculations and other statistical studies.

## **Allocated Loss Adjustment Expenses**

Allocated loss adjustment expenses (ALAE) are the direct expenses to settle specific claims. These expenses are primarily legal expenses.

Governmental Accounting Standards Board (GASB) Statement No. 10 requires that ALAE be included in financial statements and that they be calculated by actuarial methods.

## **American Academy of Actuaries**

A society concerned with the development of education in the field of actuarial science and with the enhancement of standards in the actuarial field. Members may use the designation MAAA (Member, American Academy of Actuaries).

## **Benefits**

The financial reimbursement and other services provided insureds by insurers under the terms of an insurance contract. An example would be the benefits listed under a life or health insurance policy or benefits as prescribed by a workers compensation law.

**Casualty Actuarial Society**

A professional society for actuaries in areas of property and casualty insurance work. This society grants the designation of Associate of the Casualty Actuarial Society (ACAS) and Fellow of the Casualty Actuarial Society (FCAS).

**Claim**

Demand by an individual or entity to recover for a loss.

**Claims Made**

A policy written on this basis covers only those claims that are made during the policy period. Coverage for prior acts is provided back to what is known as the retroactive date, which is the effective date of the original claims made policy with the same insurer.

**Composite Rate**

A single rate with a single basis of premium (e.g., payroll or sales). For this single rate the insured is covered for a variety of hazards, such as premises and operations, completed operations, products liability, and automobile. Its primary value is to compute premium simply.

**Confidence Level**

A confidence level is the statistical certainty that an actuary believes funding will be sufficient. For example, an 80% confidence level means that the actuary believes funding will be sufficient in eight years out of ten.

Confidence levels are determined based on mathematical models. Coverages that are low frequency and high severity (such as excess liability) are subject to greater risk than coverages that are high frequency and low severity (such as automobile physical damage). Therefore, they need a greater margin to attain a given confidence level.

**Coverage**

The scope of the protection provided under a contract of insurance.

**Credibility**

Credibility is the belief that the sample data is an accurate reflection of the larger population. Credibility is highest when the sample data is large and the standard deviation (discussed later) of the larger population is low.

## **Dates**

There are at least three milestone dates in a claim. They are the date of injury or accident, the date of report and the date of closure. It is best if each of these dates is recorded. Some organizations may also keep the date a claim becomes a lawsuit, as opposed to a demand. Aon recommends this additional level of detail, especially if the data is to be used for litigation management.

## **Deductible**

The portion of an insured loss to be borne by the insured before he is entitled to recovery from the insurer. Deductibles may be expressed as a dollar amount, percentage or waiting period.

## **Disability**

A condition that curtails a person's ability to carry on his normal pursuits. A disability may be partial or total, and temporary or permanent.

## **Dividend (Policyholder)**

The return of part of the premium paid for a policy issued on a participating basis by either a mutual or a stock insurer.

## **Estimated Outstanding Losses**

Estimated outstanding losses are the cost of claims that have occurred but have not yet been paid. They typically include indemnification and allocated loss adjustment expenses (ALAE), but not unallocated loss adjustment expenses (ULAE).

Estimated outstanding losses are calculated as projected ultimate losses less paid losses. Alternatively, they are the sum of case reserves and incurred but not reported (IBNR) claims.

Estimated outstanding losses are usually the largest single item listed as a liability on the balance sheet of a public entity's financial statement. GASB Statement No. 10 requires they be calculated by actuarial methods. Other common names for estimated outstanding losses are outstanding claims liabilities and unpaid claims.

## **Experience Rating**

A method of adjusting the premium for a risk based on past loss experience for that risk compared to loss experience for an average risk.

## Exposure Data

Exposure data refers to the activities of the organization. For example, payroll is the most common exposure measure for workers compensation. Aon suggests collecting exposure data with the following characteristics:

- **Readily Available.** The exposure data should be easily obtained. It is best if it is a byproduct of other activities, although this is not always possible. If getting data is arduous, it may discourage collection.
- **Vary With Losses.** The exposure data should correlate directly with losses. The ideal situation is where exposure and expected losses move in tandem. The exposure base needs to be fitting to the coverage. For example, the number of employees may vary with property losses (more employees = more office space = more losses), but property value is a clearly superior exposure base for property losses.

## Generally Accepted Accounting Principles (GAAP)

These principles are intended to produce financial results (in the insurance industry) consistent with those of other industries and to assure consistency in financial reporting.

## Incurred But Not Reported

IBNR is really comprised of two distinct items. These are the development of known case reserves (incurred but not enough reported [IBNER] and incurred but not yet reported [IBNYR]).

IBNER are the actuary's estimate of the inadequacy of case reserves. Most claims settle at amounts close to what is set by the claims administrator. Some claims close favorably and some emerge as more expensive. On balance, case reserves tend to be too low (especially for recent years). IBNER is the actuary's estimate of the amount total case reserves will rise upon closure.

IBNYR refers to those claims that have occurred, but have not yet been reported. A classic example is medical malpractice claim reported several years after the medical procedure was performed.

## Insurance Services Office (ISO)

An organization of the property and casualty insurance business designed to gather statistics, promulgate rates, and develop policy forms.

## Investment Income

The return received by entities from their investment portfolios, including interest, dividends and realized capital gains on stocks. Realized capital gains means the profit realized on

assets that have actually been sold for more than their purchase price.

### **Limited**

Most programs purchase excess insurance for catastrophic claims. For example, they may purchase coverage for claims above a \$500,000 per occurrence self-insured retention. “Limited” refers to an estimate or projection being limited to the self-insured retention. In contrast, “unlimited” means a loss projection not limited to the self-insured retention.

Other common names for limited are net of excess insurance or capped losses.

### **Loss Development**

The difference between the amount of losses initially estimated by the insurer and the amount reported in an evaluation on a later date. Loss development is typically measured for paid losses, reported incurred losses and claim counts.

### **Manual Rates**

Usually, the published rate for some unit of insurance. An example is in the workers compensation manual, where the rates shown apply to each \$100 of the payroll of the insured, \$100 being the “unit.”

### **National Council on Compensation Insurance (NCCI)**

An association of workers compensation insurance companies whose main functions are collecting statistics and calculating rates, establishing policy wording, developing experience and retrospective rating plans, and serving as the filing organization for member companies.

### **Net**

Many pooling programs assign deductibles to members. For example, each member may have a \$5,000 per claim deductible. “Net” refers to a loss estimate or projection that excludes amounts below member deductibles.

### **Occurrence**

An event that results in an insured loss. In some lines of insurance, such as general liability, it is distinguished from accident in that the loss does not have to be sudden and fortuitous and can result from continuous or repeated exposure that results in bodily injury or property damage neither expected nor intended by the insured.



## **Pool**

An organization of entities through which particular types of risks are written with the premiums, losses, and expenses shared in agreed amounts among the members belonging to the organization.

## **Premium**

The price of insurance protection for a specified risk for a specified period of time.

## **Present Value**

The amount of money that future amounts receivable are currently worth. For example, a Life Insurance policy may provide for payments to be made monthly for ten years. The present value of that money would be less than the total amount of the regular periodic payments for 10 years because of the amount of interest that a present lump sum could earn during the term than the payments otherwise would have been made.

## **Probability**

The probability is the likelihood of an event. It is a measure of how likely a value or event is to occur. It can be measured from data by calculating the number of occurrences of the value or event divided by the total number of occurrences. This calculation can be converted to a percentage. For example, tossing a coin has a 50% probability of heads or tails.

## **Projected Losses Paid**

Projected losses paid are the projected claims disbursements in a period, regardless of when the claim occurred. They typically include indemnification and ALAE, but not unallocated loss adjustment expenses (ULAE).

“Projected losses paid” is a cash-flow analysis that can be used in making investment decisions.

## **Projected Ultimate Losses**

Projected ultimate losses are the accrual value of claims. They are the total amount that is expected to be paid in a particular claim period after all claims are closed. Projected ultimate losses are the total loss costs for a particular period. They typically include indemnification and ALAE, but not ULAE.

Other common names for projected ultimate losses are expected losses, ultimate losses and total losses.

## **Rate**

The cost of a given unit of insurance. For example, in life insurance, it is the price of \$1,000 of the face amount. In property insurance, it is the rate per \$100 of value to be insured. The premium is the rate multiplied by the number of units of insurance purchased.

## **Retrospective Rating**

A method for which the final premium is not determined until the end of the coverage period, and is based on the insured's own loss experience for that same period. It is usually subject to a maximum and minimum premium. A plan of this type can be used in various types of insurance, especially workers compensation and liability, and is usually elected by only very large insureds.

## **Salvage**

Property taken over by an entity to reduce its loss. Automobile physical damage losses can be reduced by the sale of recovered vehicles.

## **Schedule Rating**

The application of debits or credits within established ranges for various characteristics of a risk according to an established schedule of items. Under liability and automobile insurance, the schedule rating plan allows credits and debits for various good or bad features of a particular commercial risk. An example in automobile schedule rating would be allowing credits for driver training classes or fleet maintenance programs.

## **Self-Insurance Retention (SIR)**

That portion of a risk or potential loss assumed by an insured. It is often in the form of a per occurrence deductible.

## **Society of Actuaries (SOA)**

A professional society for actuaries in areas of pensions, and life and health insurance work. The SOA grants the designation Associate of the Society of Actuaries (ASA) and Fellow of the Society of Actuaries (FSA).

## **Standard Premium**

Most often used in connection with retrospective rating for Workers Compensation and General Liability Insurance. It is the premium of which the basic premium is a percentage and is developed by applying the regular rates to an insured's payroll.

### **State Fund**

A fund set up by a state government to finance a mandatory insurance system, such as Workers Compensation or non-occupational disability benefits. Such a fund may be monopolistic, i.e., purchasers of the type of insurance required must place it in the state fund; or it may be competitive, i.e., an alternative to private insurance if the purchaser desires to use it.

### **Statutory Accounting Principles (SAP)**

Those principles required by statute that must be followed by an insurance company or other similar entity when submitting its financial statement to the state insurance department. Such principles differ from (GAAP) in some important respects. For one thing SAP requires that expenses must be recorded immediately and cannot be deferred to track with premiums as they are earned and taken into revenue.

### **Unallocated Loss Adjustment Expenses**

Unallocated loss adjustment expenses (ULAE) are the indirect expenses to settle claims. These expenses are primarily administration and claims handling expenses.

GASB Statement No. 10 requires that ULAE be included in financial statements and that they be calculated by actuarial methods.

**Exhibits**

The attached exhibits detail our analysis.

FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Estimated Outstanding Losses as of June 30, 2022

Claim Period (1)	Unlimited Paid Losses 6/30/22			Projected Ultimate Unlimited Losses			Estimated Outstanding Losses 6/30/22			Present Value of Estimated Outstanding Losses 6/30/22		
	Other than First & Final (2)	First & Final (3)	Total (4)	Other than First & Final (5)	First & Final (6)	Total (7)	Other than First & Final (8)	First & Final (9)	Total (10)	Other than First & Final (11)	First & Final (12)	Total (13)
1959/60	\$13,000	\$0	\$13,000	\$13,000	\$0	\$13,000	\$0	\$0	\$0	\$0	\$0	\$0
1960/61	39,000	0	39,000	39,000	0	39,000	0	0	0	0	0	0
1961/62	105,000	0	105,000	105,000	0	105,000	0	0	0	0	0	0
1962/63	88,000	0	88,000	88,000	0	88,000	0	0	0	0	0	0
1963/64	0	0	0	0	0	0	0	0	0	0	0	0
1964/65	21,000	0	21,000	21,000	0	21,000	0	0	0	0	0	0
1965/66	320,000	0	320,000	322,000	0	322,000	2,000	0	2,000	1,803	0	1,803
1966/67	71,000	0	71,000	71,000	0	71,000	0	0	0	0	0	0
1967/68	352,000	0	352,000	354,000	0	354,000	2,000	0	2,000	1,753	0	1,753
1968/69	857,000	343,000	1,200,000	863,000	343,000	1,206,000	6,000	0	6,000	5,193	0	5,193
1969/70	1,509,000	0	1,509,000	1,521,000	0	1,521,000	12,000	0	12,000	10,259	0	10,259
1970/71	2,912,377	0	2,912,377	2,938,000	0	2,938,000	25,623	0	25,623	21,655	0	21,655
1971/72	3,082,000	0	3,082,000	3,133,000	0	3,133,000	51,000	0	51,000	42,639	0	42,639
1972/73	17,280,269	7,000	17,287,269	17,478,000	7,000	17,485,000	197,731	0	197,731	163,641	0	163,641
1973/74	7,371,605	0	7,371,605	7,475,000	0	7,475,000	103,395	0	103,395	84,755	0	84,755
1974/75	16,686,655	4,000	16,690,655	16,960,000	4,000	16,964,000	273,345	0	273,345	222,072	0	222,072
1975/76	26,201,016	4,000	26,205,016	26,822,000	4,000	26,826,000	620,985	0	620,985	500,299	0	500,299
1976/77	18,687,115	39,000	18,726,115	19,193,000	39,000	19,232,000	505,885	0	505,885	404,394	0	404,394
1977/78	28,336,019	24,000	28,360,019	29,254,000	24,000	29,278,000	917,981	0	917,981	728,484	0	728,484
1978/79	26,457,482	135,000	26,592,482	27,171,000	135,000	27,306,000	713,518	0	713,518	562,395	0	562,395
1979/80	52,531,346	3,089,000	55,620,346	54,913,000	3,089,000	58,002,000	2,381,654	0	2,381,654	1,879,884	0	1,879,884
1980/81	80,911,369	1,707,000	82,618,369	84,075,000	1,707,000	85,782,000	3,163,631	0	3,163,631	2,487,415	0	2,487,415
1981/82	97,460,135	5,867,000	103,327,135	101,400,000	5,867,000	107,267,000	3,939,865	0	3,939,865	3,075,171	0	3,075,171
1982/83	105,502,838	2,891,000	108,393,838	110,519,000	2,891,000	113,410,000	5,016,162	0	5,016,162	3,877,737	0	3,877,737
1983/84	117,095,818	5,623,000	122,718,818	122,894,000	5,623,000	128,517,000	5,798,182	0	5,798,182	4,432,084	0	4,432,084
1984/85	196,499,158	19,142,000	215,641,158	208,138,000	19,142,000	227,280,000	11,638,842	0	11,638,842	8,828,312	0	8,828,312
1985/86	240,526,420	40,642,000	281,168,420	256,639,000	40,642,000	297,281,000	16,112,580	0	16,112,580	12,103,667	0	12,103,667
1986/87	242,055,666	43,991,000	286,046,666	261,322,000	43,991,000	305,313,000	19,266,334	0	19,266,334	14,311,999	0	14,311,999
1987/88	265,528,179	57,828,000	323,356,179	284,783,000	57,828,000	342,611,000	19,254,821	0	19,254,821	14,186,058	0	14,186,058
1988/89	331,736,481	82,095,000	413,831,481	360,027,000	82,095,000	442,122,000	28,290,519	0	28,290,519	20,713,892	0	20,713,892
1989/90	335,288,506	90,538,000	425,826,506	373,120,000	90,538,000	463,658,000	37,831,494	0	37,831,494	27,562,624	0	27,562,624
1990/91	256,413,365	79,503,000	335,916,365	281,525,000	79,503,000	361,028,000	25,111,635	0	25,111,635	18,160,157	0	18,160,157
1991/92	186,606,021	101,195,000	287,801,021	206,577,000	101,195,000	307,772,000	19,970,979	0	19,970,979	14,352,218	0	14,352,218
1992/93	162,448,851	107,085,000	269,533,851	182,148,000	107,085,000	289,233,000	19,699,149	0	19,699,149	14,077,836	0	14,077,836
1993/94	110,324,375	77,598,000	187,922,375	128,069,000	77,598,000	205,667,000	17,744,625	0	17,744,625	12,614,284	0	12,614,284
1994/95	69,704,639	44,587,000	114,291,639	79,403,000	44,587,000	123,990,000	9,698,361	0	9,698,361	6,842,322	0	6,842,322
1995/96	71,238,477	40,987,000	112,225,477	82,645,000	40,987,000	123,632,000	11,406,523	0	11,406,523	8,008,335	0	8,008,335
1996/97	62,115,398	41,786,928	103,902,326	72,087,000	41,786,928	113,873,928	9,971,602	0	9,971,602	6,964,592	0	6,964,592
1997/98	30,215,543	17,871,000	48,086,543	35,317,000	17,871,000	53,188,000	5,101,457	0	5,101,457	3,563,075	0	3,563,075
Total	\$3,164,592,120	\$864,581,928	\$4,029,174,049	\$3,439,422,000	\$864,581,928	\$4,304,003,928	\$274,829,880	\$0	\$274,829,880	\$200,791,004	\$0	\$200,791,004

(2), (5), (8), and (11) are from Exhibit OTFF-7

(3), (6), (9), and (12) are from Exhibit FF-5.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit SMRY-2

Costs Avoided Through the Audit Process  
Fiscal Years 2006/07 to 2021/22

Fiscal Year (1)	Amount Requested (2)	Amount Paid on Claims (3)	Amount Requested on "Payment Refused" Claims (4)	Costs Avoided (5)
2006/07	\$321,671,468	\$296,412,026	\$1,656,879	\$26,916,321
2007/08	144,439,649	139,121,165	9,959,836	15,278,320
2008/09	75,657,898	71,113,533	560,196	5,104,561
2009/10	39,023,028	36,443,562	714,635	3,294,101
2010/11	79,826,067	74,158,800	1,760,266	7,427,534
2011/12	64,106,512	60,189,082	1,356,476	5,273,905
2012/13	63,705,889	59,800,291	1,897,700	5,803,297
2013/14	60,330,846	56,387,862	377,811	4,320,796
2014/15	67,107,485	63,325,571	609,525	4,391,439
2015/16	48,958,288	46,205,007	967,843	3,721,124
2016/17	39,804,367	37,828,647	330,061	2,305,781
2017/18	36,390,401	34,094,616	126,297	2,422,081
2018/19	34,564,450	32,676,600	65,001	1,952,851
2019/20	25,852,381	24,850,090	301,007	1,303,297
2020/21	31,426,939	30,280,564	206,579	1,352,954
2021/22	26,876,070	25,690,030	1,090,920	2,276,961
Total	\$1,159,741,738	\$1,088,577,445	\$21,981,031	\$93,145,324

(2) through (4) were provided by SDTF.

(5) = (2) - (3) + (4)



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-1

Data Summary as of June 30, 2022

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 6/30/22 (4)	Paid Claims 6/30/22 (5)	Open Claims 6/30/22 (6)	Unlimited Paid Losses 6/30/22 (7)	Request Detail Paid Losses 6/30/22 (8)	Payment Difference (7) - (8) (9)
1959/60	Unlimited	None	756.0	1	0	\$13,000	\$4,568	\$8,432
1960/61	Unlimited	None	744.0	2	0	39,000	14,418	24,582
1961/62	Unlimited	None	732.0	3	0	105,000	50,777	54,223
1962/63	Unlimited	None	720.0	4	0	88,000	52,756	35,244
1963/64	Unlimited	None	708.0	0	0	0	0	0
1964/65	Unlimited	None	696.0	1	0	21,000	664	20,336
1965/66	Unlimited	None	684.0	4	0	320,000	141,679	178,321
1966/67	Unlimited	None	672.0	3	0	71,000	21,633	49,367
1967/68	Unlimited	None	660.0	5	0	352,000	155,081	196,919
1968/69	Unlimited	None	648.0	7	0	857,000	490,637	366,363
1969/70	Unlimited	None	636.0	13	0	1,509,000	272,576	1,236,424
1970/71	Unlimited	None	624.0	24	0	2,912,377	1,197,354	1,715,023
1971/72	Unlimited	None	612.0	29	1	3,082,000	979,171	2,102,830
1972/73	Unlimited	None	600.0	36	1	17,280,269	4,661,150	12,619,119
1973/74	Unlimited	None	588.0	35	1	7,371,605	3,525,210	3,846,395
1974/75	Unlimited	None	576.0	56	3	16,686,655	6,226,402	10,460,254
1975/76	Unlimited	None	564.0	66	4	26,201,016	10,639,351	15,561,664
1976/77	Unlimited	None	552.0	62	5	18,687,115	7,312,878	11,374,237
1977/78	Unlimited	None	540.0	80	4	28,336,019	12,382,054	15,953,964
1978/79	Unlimited	None	528.0	82	7	26,457,482	9,085,133	17,372,349
1979/80	Unlimited	None	516.0	155	10	52,531,346	21,020,984	31,510,362
1980/81	Unlimited	None	504.0	179	11	80,911,369	34,873,742	46,037,627
1981/82	Unlimited	None	492.0	265	15	97,460,135	42,810,812	54,649,323
1982/83	Unlimited	None	480.0	287	15	105,502,838	48,800,487	56,702,351
1983/84	Unlimited	None	468.0	398	19	117,095,818	63,499,205	53,596,614
1984/85	Unlimited	None	456.0	502	24	196,499,158	120,851,389	75,647,768
1985/86	Unlimited	None	444.0	665	35	240,526,420	151,366,875	89,159,545
1986/87	Unlimited	None	432.0	880	46	242,055,666	170,231,834	71,823,832
1987/88	Unlimited	None	420.0	1,214	44	265,528,179	201,053,053	64,475,126
1988/89	Unlimited	None	408.0	1,574	68	331,736,481	272,287,550	59,448,931
1989/90	Unlimited	None	396.0	1,687	74	335,288,506	298,292,835	36,995,670
1990/91	Unlimited	None	384.0	1,548	74	256,413,365	239,513,743	16,899,622
1991/92	Unlimited	None	372.0	1,243	42	186,606,021	178,386,930	8,219,091
1992/93	Unlimited	None	360.0	955	53	162,448,851	158,242,069	4,206,782
1993/94	Unlimited	None	348.0	747	41	110,324,375	109,223,116	1,101,259
1994/95	Unlimited	None	336.0	779	33	69,704,639	69,247,636	457,003
1995/96	Unlimited	None	324.0	752	49	71,238,477	70,417,832	820,645
1996/97	Unlimited	None	312.0	731	31	62,115,398	61,330,264	785,134
1997/98	Unlimited	None	303.0 *	324	19	30,215,543	29,948,588	266,955
Total				15,398	729	\$3,164,592,120	\$2,398,612,435	\$765,979,685

\* Claim period 1997/98 includes the 6 months from 7/1/97 to 12/31/1997. The age of this year has been adjusted to reflect the shortened period.

(5) is the count of unique claim numbers with non-zero payments in the request detail provided by SDTF.

(6) is the count of claims in the claim detail with status of "Open::Normal"

(7) = cumulative paid as of 6/30/19 from the AMI Report + fiscal year 2019/20 and subsequent payments in the request detail provided by SDTF.

(8) = total payments through 06/30/22 provided in the request detail by SDTF.

Data was provided by SDTF.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-2 (page 1)

Summary of Percent Losses Paid

Months of Development (1)	Percent Losses Paid (2)	Months of Development (3)	Percent Losses Paid (4)
816.0	99.7%		
804.0	99.7%	807.0	99.7%
792.0	99.7%	795.0	99.7%
780.0	99.6%	783.0	99.6%
768.0	99.6%	771.0	99.6%
756.0	99.5%	759.0	99.6%
744.0	99.5%	747.0	99.5%
732.0	99.4%	735.0	99.5%
720.0	99.4%	723.0	99.4%
708.0	99.3%	711.0	99.3%
696.0	99.2%	699.0	99.2%
684.0	99.1%	687.0	99.2%
672.0	99.0%	675.0	99.1%
660.0	98.9%	663.0	99.0%
648.0	98.8%	651.0	98.9%
636.0	98.7%	639.0	98.7%
624.0	98.5%	627.0	98.6%
612.0	98.4%	615.0	98.4%
600.0	98.2%	603.0	98.2%
588.0	98.0%	591.0	98.1%
576.0	97.8%	579.0	97.8%
564.0	97.5%	567.0	97.6%
552.0	97.3%	555.0	97.3%
540.0	97.0%	543.0	97.0%
528.0	96.6%	531.0	96.7%
516.0	96.1%	519.0	96.3%
504.0	95.7%	507.0	95.8%
492.0	95.2%	495.0	95.3%
480.0	94.7%	483.0	94.8%
468.0	94.2%	471.0	94.4%
456.0	93.7%	459.0	93.8%
444.0	93.1%	447.0	93.3%
432.0	92.6%	435.0	92.7%
420.0	91.9%	423.0	92.1%
408.0	91.2%	411.0	91.4%
396.0	90.4%	399.0	90.6%
384.0	89.6%	387.0	89.8%
372.0	88.7%	375.0	88.9%
360.0	87.7%	363.0	88.0%
348.0	86.7%	351.0	86.9%
336.0	85.7%	339.0	85.9%
324.0	84.5%	327.0	84.8%
312.0	83.2%	315.0	83.5%
300.0	81.9%	303.0	82.2%

(2) is from Exhibit OTFF-2 (page 2).

(4) is interpolated, based on (2).



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Historical Unlimited Paid Losses (\$000) and Unlimited Paid Loss Development

I. Historical Unlimited Paid Losses (\$000)

Claim Period	Months of Development:																			
	300	312	324	336	348	360	372	384	396	408	420	432	444	456	468	480	492	504	516	528
1978/79	\$22,844	\$23,139	\$23,579	\$23,883	\$24,139	\$24,323	\$24,711	\$25,033	\$25,211	\$25,341	\$25,477	\$25,571	\$25,809	\$25,923	\$26,069	\$26,187	\$26,254	\$26,324	\$26,380	\$26,457
1979/80	45,585	46,536	46,915	48,005	48,480	49,136	49,535	49,739	49,993	50,174	50,287	50,661	51,161	51,350	51,679	52,037	52,168	52,360	52,531	
1980/81	67,761	68,734	69,652	70,789	71,642	73,415	74,824	75,522	75,904	76,237	77,761	78,054	78,520	79,123	79,732	79,952	80,622	80,911		
1981/82	83,153	84,609	86,558	88,263	89,135	89,754	90,450	91,219	91,467	92,400	93,320	94,419	95,183	96,051	96,713	97,190	97,460			
1982/83	91,029	92,467	95,493	96,766	98,145	98,978	99,593	100,361	101,971	102,476	103,329	103,684	104,119	104,384	105,216	105,503				
1983/84	102,614	104,872	105,941	107,002	107,924	108,962	109,622	111,361	112,117	113,410	114,909	115,490	116,344	116,799	117,096					
1984/85	165,184	168,024	173,808	176,109	178,839	180,341	183,435	188,182	190,180	191,821	193,630	194,673	195,531	196,499						
1985/86	210,601	214,057	217,148	220,901	222,134	226,119	228,788	230,894	232,729	235,502	236,454	239,159	240,526							
1986/87	211,445	214,792	217,705	219,550	224,532	228,417	230,934	234,187	236,426	237,804	240,303	242,056								
1987/88	241,069	244,024	245,871	251,113	253,706	256,300	259,033	260,708	261,700	263,912	265,528									
1988/89	300,465	303,038	309,071	313,191	317,160	320,863	325,150	328,054	329,834	331,736										
1989/90	291,550	299,222	305,909	313,854	318,332	322,213	325,478	331,393	335,289											
1990/91	234,993	239,934	243,185	246,142	248,986	251,162	253,439	256,413												
1991/92	176,290	178,398	180,284	182,347	184,147	185,249														
1992/93	153,456	155,906	157,354	159,466	161,250	162,449														
1993/94	102,538	103,728	105,369	107,148	110,324															
1994/95	66,554	67,696	68,631	69,705																
1995/96	68,982	70,542	71,238																	
1996/97	61,327	62,115																		
1997/98	30,216																			

II. Unlimited Paid Loss Development

Claim Period	Months of Development:																			
	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-Ult
1978/79	1.013	1.019	1.013	1.011	1.008	1.016	1.013	1.007	1.005	1.005	1.004	1.009	1.004	1.006	1.005	1.003	1.003	1.002	1.003	
1979/80	1.021	1.008	1.023	1.010	1.014	1.008	1.004	1.005	1.004	1.002	1.007	1.010	1.004	1.006	1.007	1.003	1.004	1.003	1.004	
1980/81	1.014	1.013	1.016	1.012	1.025	1.019	1.009	1.005	1.004	1.020	1.004	1.006	1.008	1.008	1.003	1.008	1.004	1.003	1.003	
1981/82	1.018	1.023	1.020	1.010	1.007	1.008	1.009	1.003	1.010	1.010	1.012	1.008	1.009	1.007	1.005	1.003				
1982/83	1.016	1.033	1.013	1.014	1.008	1.006	1.008	1.016	1.005	1.008	1.003	1.004	1.003	1.008	1.003					
1983/84	1.022	1.010	1.010	1.009	1.010	1.006	1.016	1.007	1.012	1.013	1.005	1.007	1.004	1.003						
1984/85	1.017	1.034	1.013	1.016	1.008	1.017	1.026	1.011	1.009	1.009	1.005	1.004	1.005							
1985/86	1.016	1.014	1.017	1.006	1.018	1.012	1.009	1.008	1.012	1.004	1.011	1.006								
1986/87	1.016	1.014	1.008	1.023	1.017	1.011	1.014	1.010	1.006	1.011	1.007									
1987/88	1.012	1.008	1.021	1.010	1.010	1.011	1.006	1.004	1.008	1.006										
1988/89	1.009	1.020	1.013	1.013	1.012	1.013	1.009	1.005	1.006											
1989/90	1.026	1.022	1.026	1.014	1.012	1.010	1.018	1.012												
1990/91	1.021	1.014	1.012	1.012	1.009	1.009	1.012													
1991/92	1.012	1.011	1.011	1.010	1.006	1.007														
1992/93	1.016	1.009	1.013	1.011	1.007															
1993/94	1.012	1.016	1.017	1.030																
1994/95	1.017	1.014	1.016																	
1995/96	1.023	1.010																		
1996/97	1.013																			
1997/98																				
Average																				
All	1.016	1.016	1.016	1.013	1.011	1.011	1.012	1.008	1.007	1.009	1.007	1.007	1.005	1.006	1.004	1.004	1.003	1.003	1.003	1.003
Wtd 3	1.018	1.014	1.015	1.015	1.008	1.009	1.013	1.007	1.007	1.007	1.008	1.006	1.004	1.006	1.003	1.005	1.003			
Last 3	1.018	1.013	1.015	1.017	1.007	1.009	1.013	1.007	1.007	1.007	1.008	1.006	1.004	1.006	1.003	1.005	1.003			
Last 5	1.015	1.011	1.014	1.012	1.009	1.010	1.012	1.008	1.008	1.009	1.006	1.006	1.006	1.007	1.004					
x-hi,low																				
Previous	1.016	1.016	1.013	1.012	1.012	1.011	1.010	1.009	1.009	1.009	1.007	1.007	1.007	1.007	1.006	1.006	1.006	1.005	1.035	
Selected	1.016	1.015	1.014	1.012	1.012	1.011	1.010	1.009	1.009	1.008	1.007	1.006	1.006	1.006	1.005	1.005	1.005	1.005	1.005	1.035
Cumulative	1.221	1.202	1.184	1.168	1.154	1.140	1.128	1.116	1.106	1.097	1.088	1.080	1.074	1.068	1.061	1.056	1.051	1.045	1.040	1.035
Percent	81.9%	83.2%	84.5%	85.7%	86.7%	87.7%	88.7%	89.6%	90.4%	91.2%	91.9%	92.6%	93.1%	93.7%	94.2%	94.7%	95.2%	95.7%	96.1%	96.6%

Amounts are unlimited.

Data through 6/30/19 is from the AMI Report.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-3

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 6/30/22 (2)	Unlimited Paid Losses 6/30/22 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
1959/60	756.0	\$13,000	99.5%	\$13,060
1960/61	744.0	39,000	99.5%	39,199
1961/62	732.0	105,000	99.4%	105,596
1962/63	720.0	88,000	99.4%	88,555
1963/64	708.0	0	99.3%	0
1964/65	696.0	21,000	99.2%	21,164
1965/66	684.0	320,000	99.1%	322,774
1966/67	672.0	71,000	99.0%	71,685
1967/68	660.0	352,000	98.9%	355,775
1968/69	648.0	857,000	98.8%	867,226
1969/70	636.0	1,509,000	98.7%	1,529,032
1970/71	624.0	2,912,377	98.5%	2,955,399
1971/72	612.0	3,082,000	98.4%	3,132,669
1972/73	600.0	17,280,269	98.2%	17,596,503
1973/74	588.0	7,371,605	98.0%	7,521,803
1974/75	576.0	16,686,655	97.8%	17,065,282
1975/76	564.0	26,201,016	97.5%	26,863,253
1976/77	552.0	18,687,115	97.3%	19,213,395
1977/78	540.0	28,336,019	97.0%	29,225,490
1978/79	528.0	26,457,482	96.6%	27,383,494
1979/80	516.0	52,531,346	96.1%	54,641,793
1980/81	504.0	80,911,369	95.7%	84,582,793
1981/82	492.0	97,460,135	95.2%	102,391,886
1982/83	480.0	105,502,838	94.7%	111,395,780
1983/84	468.0	117,095,818	94.2%	124,254,476
1984/85	456.0	196,499,158	93.7%	209,763,216
1985/86	444.0	240,526,420	93.1%	258,302,975
1986/87	432.0	242,055,666	92.6%	261,504,913
1987/88	420.0	265,528,179	91.9%	288,871,495
1988/89	408.0	331,736,481	91.2%	363,787,554
1989/90	396.0	335,288,506	90.4%	370,991,906
1990/91	384.0	256,413,365	89.6%	286,271,157
1991/92	372.0	186,606,021	88.7%	210,418,521
1992/93	360.0	162,448,851	87.7%	185,193,657
1993/94	348.0	110,324,375	86.7%	127,280,377
1994/95	336.0	69,704,639	85.7%	81,382,715
1995/96	324.0	71,238,477	84.5%	84,337,956
1996/97	312.0	62,115,398	83.2%	74,640,366
1997/98	303.0	30,215,543	82.2%	36,742,177
Total		\$3,164,592,120		\$3,471,127,064

(3) is from Exhibit OTFF-1.

(4) is from Exhibit OTFF-2.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-4 (page 1)

Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
1	1971/72	93	F	Recently Dormant	\$47,544	\$47,544	Recently Dormant	\$3,183	\$4,189	\$51,733
2	1972/73	72	M	Active	2,074	19,637	No Payments	0	0	\$19,637
3	1973/74	82	M	Active	2,835	16,551	Active	2,412	16,562	33,113
4	1974/75	92	F	Active	424	1,704	Active	354	1,580	3,284
5	1974/75	83	M	Active	7,056	39,107	Active	5,263	34,005	73,112
6	1974/75	89	F	Active	3,974	18,751	Active	3,799	20,360	39,111
7	1975/76	79	M	Active	3,347	22,804	Active	6,700	55,228	78,032
8	1975/76	86	M	Active	3,528	16,692	Active	46,338	249,480	266,172
9	1975/76	89	M	Recently Dormant	20,370	20,370	Recently Dormant	132,182	173,943	194,313
10	1975/76	91	M	Active	5,544	20,375	No Payments	0	0	20,375
11	1976/77	75	M	Active	5,376	44,474	Active	11,102	115,939	160,414
12	1976/77	93	M	Active	6,317	21,295	Active	338	1,242	22,537
13	1976/77	83	F	Active	6,093	39,983	Active	20,115	158,220	198,203
14	1976/77	90	M	Active	6,858	26,530	No Payments	0	0	26,530
15	1976/77	77	M	Active	7,675	57,775	Active	1,030	9,572	67,347
16	1977/78	84	F	Active	4,208	26,173	Active	7,923	58,491	84,664
17	1977/78	81	F	Active	4,147	30,245	No Payments	0	0	30,245
18	1977/78	79	F	Active	5,796	46,868	Active	4,261	43,109	89,977
19	1977/78	83	M	Active	5,141	28,492	Active	112,410	726,286	754,778
20	1978/79	84	M	Active	6,048	31,847	Active	22,678	138,048	169,895
21	1978/79	83	M	Active	5,746	31,844	Long Dormant	0	0	31,844
22	1978/79	80	M	Active	4,760	30,834	No Payments	0	0	30,834
23	1978/79	75	M	No Payments	0	0	Active	3,257	34,009	34,009
24	1978/79	80	F	Active	5,365	41,221	Active	3,607	34,288	75,509
25	1978/79	85	F	Active	4,278	25,244	Long Dormant	0	0	25,244
26	1978/79	94	F	Active	5,956	21,539	No Payments	0	0	21,539
27	1979/80	73	M	Active	9,516	86,237	No Payments	0	0	86,237
28	1979/80	91	M	Active	3,148	11,570	Active	5,893	23,861	35,432
29	1979/80	74	M	Active	8,301	71,907	No Payments	0	0	71,907
30	1979/80	78	F	No Payments	0	0	Active	20,214	217,576	217,576
31	1979/80	93	F	Active	9,897	37,699	Active	7,875	33,135	70,834
32	1979/80	66	M	No Payments	0	0	Active	4,213	71,829	71,829
33	1979/80	67	F	Active	9,353	129,979	Active	56,302	1,148,317	1,278,296
34	1979/80	69	F	Active	2,963	37,995	Active	45,955	839,870	877,865
35	1979/80	75	M	No Payments	0	0	Active	461	4,818	4,818
36	1979/80	88	F	Active	5,711	28,489	Active	4,894	27,951	56,440
37	1980/81	68	M	Active	11,875	132,774	Active	671	10,311	143,085
38	1980/81	83	M	Active	10,338	57,298	Recently Dormant	727	1,034	58,333
39	1980/81	74	F	Active	4,496	46,362	Active	30,930	424,342	470,704
40	1980/81	65	M	No Payments	0	0	Active	1,535	27,585	27,585
41	1980/81	75	M	Active	9,485	78,465	Long Dormant	0	0	78,465
42	1980/81	76	F	No Payments	0	0	Active	2,140	26,040	26,040
43	1980/81	73	M	Active	4,390	39,787	Active	13,145	153,859	193,646
44	1980/81	65	F	No Payments	0	0	Active	23,363	530,435	530,435
45	1980/81	90	F	Active	1,852	8,279	Active	105,033	529,304	537,583
46	1980/81	85	F	Active	5,865	34,609	Active	28,143	195,228	229,837
47	1980/81	75	F	Active	8,246	81,120	Recently Dormant	17,300	24,623	105,743
48	1981/82	73	F	Active	9,017	97,312	Active	2,121	30,859	128,171
49	1981/82	73	F	Active	6,072	65,531	Active	2,403	34,965	100,496
50	1981/82	68	F	Active	3,284	43,859	Active	4,084	78,866	122,725
51	1981/82	94	M	Active	4,891	15,800	Active	1,153	4,040	19,840
52	1981/82	85	M	Active	13,315	66,466	Active	3,917	22,421	88,887
53	1981/82	72	M	Active	12,677	120,018	Active	7,471	92,447	212,465
54	1981/82	78	M	Active	12,768	91,413	Active	2,038	17,832	109,245
55	1981/82	90	M	Active	13,257	51,287	No Payments	0	0	51,287
56	1981/82	80	M	Active	9,658	62,564	Active	1,380	10,713	73,276
57	1981/82	69	M	Active	15,686	168,458	Active	26,597	387,431	555,890
58	1981/82	69	M	Active	5,026	53,979	Active	38,375	559,003	612,982
59	1981/82	78	F	Active	3,669	31,192	Active	19,085	205,420	236,612
60	1981/82	79	M	Active	8,804	59,983	No Payments	0	0	59,983
61	1981/82	91	F	Active	4,509	19,066	No Payments	0	0	19,066
62	1981/82	92	M	Active	13,460	47,468	Long Dormant	0	0	47,468
63	1982/83	70	F	No Payments	0	0	Active	63,772	1,101,844	1,101,844
64	1982/83	76	F	Active	1,200	11,260	Active	5,722	69,616	80,876
65	1982/83	83	F	Active	11,773	77,256	Active	6,203	48,789	126,045
66	1982/83	75	F	No Payments	0	0	Active	21,724	280,682	280,682
67	1982/83	75	F	No Payments	0	0	Active	13,140	169,773	169,773
68	1982/83	84	M	No Payments	0	0	Active	316	1,924	1,924
69	1982/83	73	M	Long Dormant	0	0	Active	77,005	901,350	901,350
70	1982/83	80	F	Active	14,959	114,926	Active	6,449	61,300	176,226
71	1982/83	85	M	Active	22,222	110,926	Active	4,528	25,919	136,845
72	1982/83	78	M	Active	8,844	63,319	No Payments	0	0	63,319
73	1982/83	79	M	No Payments	0	0	Active	138	1,138	1,138
74	1982/83	68	M	Active	10,102	112,948	Active	9,500	145,942	258,889
75	1982/83	65	M	Active	14,417	181,143	No Payments	0	0	181,143
76	1982/83	88	M	Active	14,417	61,353	No Payments	0	0	61,353
77	1982/83	72	F	Active	5,136	57,958	Active	6,550	100,991	158,949
78	1983/84	72	M	Active	9,875	93,488	No Payments	0	0	93,488
79	1983/84	89	F	No Payments	0	0	Active	1,641	8,792	8,792



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-4 (page 2)

Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
80	1983/84	61	M	Active	5,471	78,296	No Payments	0	0	78,296
81	1983/84	83	M	Active	13,319	73,816	No Payments	0	0	73,816
82	1983/84	74	M	Active	8,564	74,177	No Payments	0	0	74,177
83	1983/84	71	M	No Payments	0	0	Active	8,019	104,850	104,850
84	1983/84	85	M	Active	14,092	70,343	Long Dormant	0	0	70,343
85	1983/84	92	M	Active	18,103	63,843	Active	23,740	91,747	155,590
86	1983/84	67	M	Active	4,847	56,385	No Payments	0	0	56,385
87	1983/84	71	F	Active	13,623	160,564	No Payments	0	0	160,564
88	1983/84	76	F	Active	12,921	121,219	Active	123,591	1,503,783	1,625,002
89	1983/84	92	F	Active	8,016	32,212	Active	2,380	10,631	42,843
90	1983/84	80	M	Active	11,039	71,506	No Payments	0	0	71,506
91	1983/84	67	M	Active	12,672	147,419	Active	887	14,372	161,790
92	1983/84	73	M	Active	8,953	81,132	Active	214	2,507	83,639
93	1983/84	68	M	No Payments	0	0	Active	18,556	285,050	285,050
94	1983/84	68	M	Active	13,356	149,329	Active	6,211	95,408	244,737
95	1983/84	79	M	Active	8,449	57,558	Active	4,276	35,244	92,802
96	1983/84	82	F	Active	8,321	57,568	Active	25,924	217,184	274,753
97	1984/85	79	M	Active	25,932	224,918	No Payments	0	0	224,918
98	1984/85	63	F	Active	26,021	737,773	Active	24,604	615,766	1,353,538
99	1984/85	77	M	No Payments	0	0	Active	19,058	177,173	177,173
100	1984/85	82	M	Active	33,310	238,745	No Payments	0	0	238,745
101	1984/85	70	M	No Payments	0	0	Active	11,142	153,857	153,857
102	1984/85	74	M	Recently Dormant	154	228	Active	80	885	1,112
103	1984/85	88	F	Active	12,038	71,245	Active	118	672	71,917
104	1984/85	71	M	Recently Dormant	38	56	Active	383	5,009	5,065
105	1984/85	60	F	Active	32,506	1,075,994	Active	31,989	921,226	1,997,220
106	1984/85	81	F	No Payments	0	0	Active	6,373	56,876	56,876
107	1984/85	78	M	Active	34,138	315,230	Active	3,868	33,850	349,080
108	1984/85	83	M	Active	38,180	256,911	No Payments	0	0	256,911
109	1984/85	80	M	No Payments	0	0	Active	10,221	79,323	79,323
110	1984/85	80	M	Active	38,524	313,737	Recently Dormant	48	63	313,800
111	1984/85	65	F	No Payments	0	0	Active	1,298	29,472	29,472
112	1984/85	80	M	Active	33,853	275,698	Active	1,106	8,586	284,284
113	1984/85	67	M	Active	29,997	532,160	Long Dormant	0	0	532,160
114	1984/85	70	F	Active	19,565	371,197	Active	17,982	310,697	681,893
115	1984/85	71	M	Active	32,338	456,404	No Payments	0	0	456,404
116	1984/85	82	M	Active	24,780	177,607	No Payments	0	0	177,607
117	1984/85	76	M	Active	55,959	585,791	Active	728	7,183	592,974
118	1984/85	68	F	Active	24,553	525,102	Active	2,947	56,911	582,012
119	1984/85	68	F	No Payments	0	0	Active	1,787	34,503	34,503
120	1984/85	95	M	Active	33,225	113,261	Recently Dormant	1,076	1,593	114,854
121	1985/86	63	M	No Payments	0	0	Active	14,266	281,723	281,723
122	1985/86	78	F	No Payments	0	0	Active	362	3,898	3,898
123	1985/86	76	M	Active	16,565	173,401	No Payments	0	0	173,401
124	1985/86	64	M	Active	25,947	542,287	Active	44,961	847,487	1,389,774
125	1985/86	66	M	Active	19,612	367,753	No Payments	0	0	367,753
126	1985/86	63	F	Active	54,560	1,546,920	Active	2,392	59,854	1,606,774
127	1985/86	90	F	Active	35,863	186,492	Active	222	1,121	187,614
128	1985/86	83	F	No Payments	0	0	Active	1,909	15,019	15,019
129	1985/86	67	M	Active	41,444	735,237	Active	8,192	132,668	867,905
130	1985/86	80	M	Active	33,293	271,136	Active	5,169	40,117	311,252
131	1985/86	75	M	Active	32,441	360,776	No Payments	0	0	360,776
132	1985/86	88	F	Active	37,981	224,787	Active	9,523	54,388	279,175
133	1985/86	54	F	No Payments	0	0	Active	97	3,636	3,636
134	1985/86	89	F	No Payments	0	0	Active	4,644	24,885	24,885
135	1985/86	93	M	Active	20,371	76,563	Active	123	451	77,013
136	1985/86	92	F	Active	23,579	108,291	Recently Dormant	992	1,412	109,703
137	1985/86	84	F	No Payments	0	0	Active	623	4,599	4,599
138	1985/86	72	M	No Payments	0	0	Active	1,413	17,491	17,491
139	1985/86	76	F	Active	43,448	567,223	Active	41,578	505,900	1,073,123
140	1985/86	73	F	No Payments	0	0	Active	61,951	901,309	901,309
141	1985/86	78	M	Active	52,345	483,352	Active	106,573	932,572	1,415,924
142	1985/86	76	M	Active	28,715	300,597	No Payments	0	0	300,597
143	1985/86	78	F	Active	24,041	275,736	Long Dormant	0	0	275,736
144	1985/86	86	F	Active	35,657	241,549	Active	1,358	8,833	250,381
145	1985/86	82	F	No Payments	0	0	Active	95	800	800
146	1985/86	72	M	Active	31,066	413,474	Active	18,475	228,619	642,093
147	1985/86	99	F	Active	10,708	33,082	Active	24,004	72,905	105,987
148	1985/86	74	F	Active	33,862	502,121	Active	3,952	54,217	556,338
149	1985/86	68	M	Active	23,462	393,322	Active	29,738	456,822	850,144
150	1985/86	79	F	Long Dormant	0	0	Active	2,296	23,230	23,230
151	1985/86	84	M	Active	22,641	143,206	No Payments	0	0	143,206
152	1985/86	71	F	Active	38,846	693,619	No Payments	0	0	693,619
153	1985/86	81	M	No Payments	0	0	Active	1,823	13,303	13,303
154	1985/86	71	M	Active	11,809	166,663	Active	8,827	115,426	282,089
155	1985/86	76	M	No Payments	0	0	Recently Dormant	4,642	5,873	5,873
156	1986/87	65	F	Active	4,820	122,836	Active	25,987	590,013	712,849
157	1986/87	78	F	Active	26,575	304,806	Active	7,688	82,744	387,550
158	1986/87	82	F	Active	39,464	347,949	Active	1,691	14,167	362,115



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Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
159	1986/87	73	M	Active	47,916	601,183	Active	16,149	189,030	790,213
160	1986/87	75	M	Active	45,712	508,363	Active	3,607	37,664	546,027
161	1986/87	72	M	Active	7,500	99,821	Active	9,650	119,407	219,228
162	1986/87	79	F	Active	25,638	275,518	Active	4,875	49,323	324,840
163	1986/87	79	F	Active	26,676	286,670	Active	24,997	252,916	539,585
164	1986/87	77	M	Active	49,618	488,201	Active	81	756	488,957
165	1986/87	77	F	Active	31,230	382,264	Active	19,100	218,651	600,915
166	1986/87	86	F	Active	28,669	194,206	No Payments	0	0	194,206
167	1986/87	88	F	Active	38,650	228,745	Recently Dormant	125	171	228,916
168	1986/87	68	M	Long Dormant	0	0	Active	74	1,135	1,135
169	1986/87	87	F	Active	46,692	295,485	Active	23,448	142,870	438,355
170	1986/87	75	M	Active	45,801	509,347	Active	110	1,153	510,500
171	1986/87	81	M	No Payments	0	0	Active	3,715	27,108	27,108
172	1986/87	76	M	No Payments	0	0	Active	161	1,589	1,589
173	1986/87	81	M	Active	49,774	380,153	No Payments	0	0	380,153
174	1986/87	78	F	Active	31,009	355,666	Long Dormant	0	0	355,666
175	1986/87	83	F	No Payments	0	0	Active	17,638	138,736	138,736
176	1986/87	64	F	Active	20,243	544,427	Active	14,561	347,300	891,726
177	1986/87	73	M	Active	46,392	582,069	No Payments	0	0	582,069
178	1986/87	79	M	Active	57,548	499,139	Active	22,199	182,981	682,120
179	1986/87	83	M	Active	45,086	303,375	Active	94	611	303,986
180	1986/87	81	F	Active	35,184	331,428	Active	5,395	48,150	379,578
181	1986/87	63	M	No Payments	0	0	Active	102,975	2,033,486	2,033,486
182	1986/87	79	M	No Payments	0	0	Active	1,266	10,437	10,437
183	1986/87	56	M	Active	24,574	756,852	Active	7,434	199,402	956,254
184	1986/87	82	F	Active	16,658	146,872	Active	913	7,653	154,525
185	1986/87	63	M	No Payments	0	0	Active	45,048	889,577	889,577
186	1986/87	61	F	No Payments	0	0	Active	6,583	180,970	180,970
187	1986/87	72	M	Active	62,687	834,336	Active	24,811	307,024	1,141,360
188	1986/87	75	F	Active	21,833	303,773	Active	6,806	87,941	391,715
189	1986/87	73	F	Long Dormant	0	0	Active	52	762	762
190	1986/87	74	M	Active	6,928	81,857	Active	204	2,259	84,115
191	1986/87	78	F	No Payments	0	0	Active	603	6,493	6,493
192	1986/87	80	M	Active	48,301	393,358	Active	1,891	14,673	408,031
193	1986/87	74	M	Long Dormant	0	0	Active	9,751	107,836	107,836
194	1986/87	72	M	Active	30,621	407,548	Active	2,468	30,541	438,088
195	1986/87	78	M	Active	38,044	351,291	Active	1,566	13,702	364,994
196	1986/87	67	M	Active	42,196	748,586	Active	8,579	138,932	887,518
197	1986/87	90	F	No Payments	0	0	Long Dormant	0	0	0
198	1986/87	76	M	No Payments	0	0	Active	2,638	26,014	26,014
199	1986/87	74	F	No Payments	0	0	Active	2,663	36,538	36,538
200	1986/87	68	M	No Payments	0	0	Active	22,179	340,714	340,714
201	1986/87	76	M	Active	34,208	358,092	No Payments	0	0	358,092
202	1987/88	83	F	Active	19,433	160,403	Active	50,786	399,462	559,865
203	1987/88	82	M	No Payments	0	0	Active	1,508	10,356	10,356
204	1987/88	76	F	Active	9,768	127,523	Active	359	4,368	131,891
205	1987/88	77	M	Active	51,729	508,974	Active	25,377	235,920	744,894
206	1987/88	77	M	No Payments	0	0	Active	1,551	14,419	14,419
207	1987/88	75	M	No Payments	0	0	Active	22,730	237,370	237,370
208	1987/88	79	F	No Payments	0	0	Active	3,733	37,772	37,772
209	1987/88	63	M	Active	26,656	586,073	No Payments	0	0	586,073
210	1987/88	76	F	Active	40,188	524,667	Active	1,442	17,547	542,214
211	1987/88	90	M	No Payments	0	0	Active	21,581	92,510	92,510
212	1987/88	85	M	Active	21,072	125,053	Active	22,789	130,444	255,497
213	1987/88	64	M	No Payments	0	0	Active	5,559	104,783	104,783
214	1987/88	68	M	Active	13,565	227,414	No Payments	0	0	227,414
215	1987/88	72	M	No Payments	0	0	Active	1,178	14,578	14,578
216	1987/88	68	M	Active	55,742	934,484	Active	9,827	150,964	1,085,448
217	1987/88	74	M	Long Dormant	0	0	Active	18,403	203,512	203,512
218	1987/88	63	M	No Payments	0	0	Active	46,763	923,449	923,449
219	1987/88	54	F	No Payments	0	0	Active	26,977	1,012,912	1,012,912
220	1987/88	67	M	Active	15,637	277,415	Long Dormant	0	0	277,415
221	1987/88	84	M	Active	30,150	190,702	Active	231	1,406	192,108
222	1987/88	93	M	Active	41,281	155,153	Long Dormant	0	0	155,153
223	1987/88	58	M	No Payments	0	0	Active	91	2,251	2,251
224	1987/88	60	M	No Payments	0	0	Active	12,690	287,165	287,165
225	1987/88	69	M	Active	30,332	480,377	No Payments	0	0	480,377
226	1987/88	70	M	No Payments	0	0	Active	4,028	55,618	55,618
227	1987/88	75	M	No Payments	0	0	Recently Dormant	64	81	81
228	1987/88	75	F	No Payments	0	0	Active	2,467	31,877	31,877
229	1987/88	82	M	Active	58,322	418,022	Active	12,059	82,792	500,813
230	1987/88	77	F	Long Dormant	0	0	Active	630	7,216	7,216
231	1987/88	87	M	Active	41,180	215,937	Active	9,286	47,160	263,097
232	1987/88	65	M	No Payments	0	0	Active	2,567	46,120	46,120
233	1987/88	87	M	Long Dormant	0	0	Active	2,230	11,326	11,326
234	1987/88	73	F	Active	42,237	666,702	Long Dormant	0	0	666,702
235	1987/88	68	M	No Payments	0	0	Active	6,890	105,841	105,841
236	1987/88	84	M	Active	19,798	125,220	Active	1,360	8,281	133,501
237	1987/88	76	M	No Payments	0	0	Active	1,095	10,795	10,795



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Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
238	1987/88	75	F	No Payments	0	0	Active	115,859	1,496,940	1,496,940
239	1987/88	81	F	Active	49,013	461,693	Active	5,436	48,510	510,203
240	1987/88	71	M	No Payments	0	0	Active	885	11,567	11,567
241	1987/88	67	F	No Payments	0	0	Active	5,550	113,202	113,202
242	1987/88	69	M	No Payments	0	0	Active	1,403	20,433	20,433
243	1987/88	68	F	Active	31,220	667,682	Active	2,195	42,388	710,070
244	1987/88	96	M	Active	46,326	150,398	Long Dormant	0	0	150,398
245	1987/88	75	F	No Payments	0	0	Active	5,092	65,793	65,793
246	1988/89	72	F	Active	28,092	471,807	Active	29,649	457,175	928,982
247	1988/89	63	F	No Payments	0	0	Active	3,915	97,971	97,971
248	1988/89	71	F	No Payments	0	0	Active	110	1,789	1,789
249	1988/89	77	F	Active	47,865	585,880	Active	52,243	598,069	1,183,949
250	1988/89	84	M	Active	23,377	147,857	Active	204	1,242	149,098
251	1988/89	71	M	Active	39,185	553,034	Active	6,030	78,847	631,881
252	1988/89	71	F	No Payments	0	0	Active	2,322	37,921	37,921
253	1988/89	64	M	Active	18,036	376,944	Active	36,288	684,012	1,060,956
254	1988/89	92	M	Active	26,309	104,125	Active	1,274	4,922	109,048
255	1988/89	74	F	Active	56,670	840,328	No Payments	0	0	840,328
256	1988/89	77	M	Active	44,731	440,115	Active	11,289	104,953	545,068
257	1988/89	60	F	No Payments	0	0	Active	68	1,958	1,958
258	1988/89	84	M	Active	35,831	226,634	Active	6,831	41,584	268,219
259	1988/89	93	M	Long Dormant	0	0	Active	4,963	18,241	18,241
260	1988/89	66	F	Active	15,825	380,319	Active	1,295	27,849	408,168
261	1988/89	88	M	Active	21,040	103,536	Active	3,430	16,377	119,913
262	1988/89	88	M	No Payments	0	0	Active	1,217	5,811	5,811
263	1988/89	73	F	Active	25,501	402,523	Active	12,924	188,025	590,549
264	1988/89	83	F	Active	24,987	206,252	Long Dormant	0	0	206,252
265	1988/89	67	F	No Payments	0	0	Active	3,831	78,132	78,132
266	1988/89	67	M	Active	20,680	366,877	Active	11,388	184,417	551,293
267	1988/89	76	F	No Payments	0	0	Active	1,328	16,159	16,159
268	1988/89	63	M	Active	27,266	599,482	Active	4,508	89,022	688,505
269	1988/89	84	F	No Payments	0	0	Active	2,804	20,701	20,701
270	1988/89	67	M	No Payments	0	0	Active	7,202	116,635	116,635
271	1988/89	71	M	No Payments	0	0	Active	3,811	49,831	49,831
272	1988/89	68	M	Long Dormant	0	0	Active	110	1,688	1,688
273	1988/89	70	M	Active	39,765	594,784	Active	9,162	126,507	721,291
274	1988/89	76	F	Active	47,400	618,817	Active	2,775	33,760	652,578
275	1988/89	87	M	Active	52,703	276,362	Active	2,829	14,365	290,727
276	1988/89	74	M	Active	25,549	301,855	Active	1,769	19,566	321,421
277	1988/89	76	F	No Payments	0	0	Active	46,035	560,133	560,133
278	1988/89	70	M	No Payments	0	0	Active	17,213	237,676	237,676
279	1988/89	83	F	Active	57,441	474,132	No Payments	0	0	474,132
280	1988/89	67	F	No Payments	0	0	Active	464	9,471	9,471
281	1988/89	85	M	Active	38,630	229,250	Active	40,124	229,673	458,923
282	1988/89	60	M	No Payments	0	0	Active	5,311	120,181	120,181
283	1988/89	66	M	No Payments	0	0	Active	28,369	483,685	483,685
284	1988/89	88	M	Active	27,469	135,173	Active	948	4,524	139,698
285	1988/89	74	M	No Payments	0	0	Active	2,388	26,408	26,408
286	1988/89	61	F	No Payments	0	0	Active	2,066	56,788	56,788
287	1988/89	95	M	Recently Dormant	42,554	59,878	No Payments	0	0	59,878
288	1988/89	60	M	No Payments	0	0	Active	9,079	205,451	205,451
289	1988/89	65	F	No Payments	0	0	Active	1,113	25,268	25,268
290	1988/89	64	M	Active	21,498	449,318	Active	2,138	40,305	489,623
291	1988/89	92	F	Active	32,345	148,547	Active	1,431	6,393	154,940
292	1988/89	81	M	Recently Dormant	73,980	109,302	Active	4,876	35,581	144,883
293	1988/89	65	F	No Payments	0	0	Active	1,074	24,377	24,377
294	1988/89	65	M	Active	34,694	688,301	Active	17,408	312,754	1,001,055
295	1988/89	66	M	Active	47,277	886,525	Active	22,807	388,858	1,275,383
296	1988/89	74	M	Long Dormant	0	0	Active	472	5,222	5,222
297	1988/89	66	M	No Payments	0	0	Active	10,103	172,250	172,250
298	1988/89	72	F	No Payments	0	0	Active	12,720	196,131	196,131
299	1988/89	68	M	No Payments	0	0	Active	602	9,243	9,243
300	1988/89	61	M	Long Dormant	0	0	Active	12,678	274,259	274,259
301	1988/89	66	M	Active	45,563	854,388	Active	17,307	295,082	1,149,469
302	1988/89	66	M	Active	31,987	599,810	No Payments	0	0	599,810
303	1988/89	91	F	Active	32,288	157,371	Long Dormant	0	0	157,371
304	1988/89	64	F	Active	13,834	372,066	Active	17,956	428,272	800,338
305	1988/89	78	M	Active	47,806	441,438	Active	1,758	15,387	456,825
306	1988/89	88	M	Active	31,339	154,216	Active	8	38	154,255
307	1988/89	77	M	No Payments	0	0	Active	24,597	228,672	228,672
308	1988/89	71	M	Active	37,730	532,495	Active	152	1,982	534,477
309	1988/89	68	M	No Payments	0	0	Active	33	512	512
310	1988/89	83	M	Active	25,831	173,816	Active	5,443	35,169	208,984
311	1988/89	62	F	Active	12,565	375,276	Active	1,067	28,000	403,276
312	1988/89	82	M	Active	23,558	168,854	Long Dormant	0	0	168,854
313	1988/89	72	M	Long Dormant	0	0	Active	7,382	91,351	91,351
314	1989/90	62	M	Active	12,474	288,417	Active	3,767	77,905	366,322
315	1989/90	62	M	No Payments	0	0	Active	4,863	100,559	100,559
316	1989/90	75	M	No Payments	0	0	Active	57	593	593



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Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
317	1989/90	61	M	Active	23,218	564,011	Active	88,863	1,922,402	2,486,413
318	1989/90	56	F	No Payments	0	0	Active	10,538	363,059	363,059
319	1989/90	71	F	No Payments	0	0	Active	7,913	129,194	129,194
320	1989/90	74	M	No Payments	0	0	Active	15,390	170,191	170,191
321	1989/90	57	M	Active	42,023	1,236,309	Active	27,763	714,590	1,950,899
322	1989/90	79	F	Active	40,567	435,957	Active	8,557	86,575	522,532
323	1989/90	68	M	No Payments	0	0	Active	9,879	151,759	151,759
324	1989/90	70	M	No Payments	0	0	Active	14	190	190
325	1989/90	94	M	Active	39,533	141,506	No Payments	0	0	141,506
326	1989/90	65	M	Active	55,078	1,092,696	Active	5,912	106,207	1,198,903
327	1989/90	66	M	Active	45,309	849,620	Active	408	6,948	856,569
328	1989/90	78	F	Active	34,062	390,675	Active	4,712	50,720	441,395
329	1989/90	75	M	No Payments	0	0	Active	37	391	391
330	1989/90	62	F	Long Dormant	0	0	Active	6,504	170,641	170,641
331	1989/90	87	F	Active	14,870	94,102	Active	218	1,326	95,429
332	1989/90	67	F	Long Dormant	0	0	Active	2,176	44,382	44,382
333	1989/90	81	M	Active	42,374	323,634	Recently Dormant	131	166	323,800
334	1989/90	77	F	No Payments	0	0	Active	30,554	349,778	349,778
335	1989/90	76	M	No Payments	0	0	Active	557	5,495	5,495
336	1989/90	73	M	No Payments	0	0	Active	1,918	22,456	22,456
337	1989/90	60	M	Active	13,906	354,905	Recently Dormant	11,804	17,473	372,378
338	1989/90	60	M	No Payments	0	0	Active	180	4,073	4,073
339	1989/90	84	F	Active	56,430	435,994	Active	8,510	62,828	498,823
340	1989/90	67	M	Active	25,436	451,258	Active	55	890	452,148
341	1989/90	63	F	Long Dormant	0	0	Active	7,048	176,385	176,385
342	1989/90	79	M	Active	51,639	447,891	Active	14,869	122,561	570,452
343	1989/90	60	M	No Payments	0	0	Active	7,349	166,296	166,296
344	1989/90	70	M	No Payments	0	0	Active	1,858	25,654	25,654
345	1989/90	84	M	Active	40,240	254,519	Long Dormant	0	0	254,519
346	1989/90	85	M	Active	35,180	208,778	Active	4,239	24,266	233,044
347	1989/90	93	M	Active	24,335	91,463	Active	2,364	8,690	100,153
348	1989/90	84	M	Active	51,831	327,831	No Payments	0	0	327,831
349	1989/90	79	M	Active	80,011	693,971	Active	10,126	83,470	777,441
350	1989/90	75	M	Active	40,539	450,830	Active	2,020	21,093	471,923
351	1989/90	81	M	No Payments	0	0	Active	23,751	173,319	173,319
352	1989/90	69	M	Recently Dormant	350,042	517,172	Active	14,199	206,841	724,012
353	1989/90	69	F	Active	15,992	322,280	Active	13,813	252,451	574,731
354	1989/90	89	M	Active	41,095	191,390	No Payments	0	0	191,390
355	1989/90	70	F	Active	47,493	901,061	Active	8,734	150,901	1,051,962
356	1989/90	70	M	No Payments	0	0	Active	44	607	607
357	1989/90	67	M	Long Dormant	0	0	Active	1,941	31,425	31,425
358	1989/90	75	F	Active	51,725	719,666	Active	22,910	296,000	1,015,666
359	1989/90	90	M	No Payments	0	0	Active	2,303	9,872	9,872
360	1989/90	66	M	Active	34,305	643,271	No Payments	0	0	643,271
361	1989/90	82	M	Active	38,557	276,355	Active	11	78	276,433
362	1989/90	66	F	Long Dormant	0	0	Active	9,689	208,426	208,426
363	1989/90	72	F	Active	55,059	924,722	Active	38,587	594,989	1,519,711
364	1989/90	82	F	Long Dormant	0	0	Active	10,789	90,389	90,389
365	1989/90	71	F	No Payments	0	0	Active	89,210	1,456,597	1,456,597
366	1989/90	78	M	No Payments	0	0	Active	2,306	20,182	20,182
367	1989/90	62	F	Active	43,760	1,306,959	Active	288,074	7,558,535	8,865,494
368	1989/90	67	M	Active	44,003	780,645	Long Dormant	0	0	780,645
369	1989/90	84	M	Active	56,901	359,899	Long Dormant	0	0	359,899
370	1989/90	74	M	No Payments	0	0	Active	707	7,821	7,821
371	1989/90	72	F	Active	40,590	681,706	Active	2,179	33,602	715,308
372	1989/90	68	M	No Payments	0	0	Active	2,193	33,681	33,681
373	1989/90	80	F	Active	27,144	273,171	Active	11,301	107,422	380,593
374	1989/90	65	M	Active	42,468	842,528	Active	17,137	307,878	1,150,406
375	1989/90	68	M	Active	48,261	809,062	No Payments	0	0	809,062
376	1989/90	60	M	No Payments	0	0	Active	845	19,120	19,120
377	1989/90	75	M	Active	41,258	458,823	No Payments	0	0	458,823
378	1989/90	83	F	Active	25,192	207,937	Active	2,241	17,627	225,564
379	1989/90	69	M	No Payments	0	0	Active	39,893	581,120	581,120
380	1989/90	79	M	No Payments	0	0	Active	2,697	22,235	22,235
381	1989/90	79	F	Active	34,219	367,738	Active	6,261	63,351	431,089
382	1989/90	77	M	Active	48,348	475,701	Active	282	2,621	478,321
383	1989/90	75	M	Active	37,893	421,406	Active	10,010	104,535	525,941
384	1989/90	72	F	Long Dormant	0	0	Active	12,136	187,136	187,136
385	1989/90	65	F	No Payments	0	0	Active	6,113	138,798	138,798
386	1989/90	72	F	Active	52,792	886,643	Active	40,693	627,468	1,514,111
387	1989/90	71	M	Active	27,198	383,862	Active	4,163	54,440	438,302
388	1990/91	56	F	No Payments	0	0	Active	32,249	1,111,110	1,111,110
389	1990/91	62	M	No Payments	0	0	Active	4,074	84,243	84,243
390	1990/91	79	F	Active	12,052	97,452	Active	934	9,446	106,897
391	1990/91	66	F	Recently Dormant	36,746	36,746	Recently Dormant	324	443	37,190
392	1990/91	69	M	No Payments	0	0	Active	1,543	22,475	22,475
393	1990/91	75	M	Active	7,794	64,477	Active	22,631	236,339	300,816
394	1990/91	62	M	Active	27,931	387,490	Active	29,172	603,238	990,728
395	1990/91	73	M	Active	21,239	192,476	Long Dormant	0	0	192,476



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

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Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
396	1990/91	60	M	Active	32,318	499,176	Active	16,106	364,483	863,659
397	1990/91	70	M	Active	19,711	203,207	No Payments	0	0	203,207
398	1990/91	81	M	Active	21,850	134,358	Active	253	1,844	136,201
399	1990/91	61	M	No Payments	0	0	Active	75	1,627	1,627
400	1990/91	80	M	Active	20,017	129,662	No Payments	0	0	129,662
401	1990/91	64	M	Long Dormant	0	0	Active	39,988	753,756	753,756
402	1990/91	80	F	No Payments	0	0	Active	1,277	12,141	12,141
403	1990/91	79	F	Active	14,711	118,959	No Payments	0	0	118,959
404	1990/91	91	M	Active	18,072	66,417	No Payments	0	0	66,417
405	1990/91	77	F	Active	17,831	159,338	Active	4,319	49,447	208,786
406	1990/91	84	F	Active	19,760	122,917	Long Dormant	0	0	122,917
407	1990/91	74	M	Active	6,723	58,236	Active	1,813	20,046	78,282
408	1990/91	81	M	No Payments	0	0	Active	8,364	61,036	61,036
409	1990/91	68	M	No Payments	0	0	Active	2,804	43,069	43,069
410	1990/91	87	M	Active	17,878	80,363	Active	1,202	6,106	86,470
411	1990/91	65	M	No Payments	0	0	Active	798	14,345	14,345
412	1990/91	81	F	Active	12,391	90,363	Active	86	769	91,131
413	1990/91	83	F	Active	35,613	233,700	No Payments	0	0	233,700
414	1990/91	79	M	No Payments	0	0	Active	922	7,598	7,598
415	1990/91	70	M	No Payments	0	0	Active	3,090	42,666	42,666
416	1990/91	70	F	Active	15,263	187,715	Active	29,202	504,558	692,273
417	1990/91	83	M	Active	17,419	96,543	Active	590	3,813	100,356
418	1990/91	91	F	Active	8,044	34,014	Active	147	696	34,710
419	1990/91	73	M	Active	13,905	126,009	Active	4,173	48,849	174,859
420	1990/91	83	M	Long Dormant	0	0	Active	212	1,372	1,372
421	1990/91	79	M	Active	16,808	114,510	Active	1,059	8,729	123,238
422	1990/91	82	M	Active	13,894	81,113	No Payments	0	0	81,113
423	1990/91	79	M	No Payments	0	0	Active	64,724	533,509	533,509
424	1990/91	59	F	No Payments	0	0	Active	35,679	1,075,372	1,075,372
425	1990/91	70	M	No Payments	0	0	Active	797	11,004	11,004
426	1990/91	57	M	No Payments	0	0	Active	62	1,584	1,584
427	1990/91	89	M	Active	21,529	87,413	Active	5,548	25,113	112,526
428	1990/91	62	F	Recently Dormant	1,952	1,952	Active	6,628	173,895	175,847
429	1990/91	61	F	No Payments	0	0	Active	17,365	477,386	477,386
430	1990/91	77	M	Active	21,981	165,455	Active	18,858	175,318	340,773
431	1990/91	74	M	Active	25,711	222,706	Active	6,050	66,906	289,612
432	1990/91	56	M	Active	17,227	348,820	Active	5,093	136,598	485,418
433	1990/91	89	F	Active	41,006	193,458	Active	5,094	27,299	220,757
434	1990/91	80	M	Active	18,215	117,992	Active	10,277	79,755	197,747
435	1990/91	69	M	No Payments	0	0	Active	11,942	173,955	173,955
436	1990/91	61	M	Active	7,047	100,844	Active	2,738	59,228	160,072
437	1990/91	65	M	No Payments	0	0	Active	938	16,854	16,854
438	1990/91	84	M	No Payments	0	0	Active	9	53	53
439	1990/91	82	F	Active	8,745	60,501	Long Dormant	0	0	60,501
440	1990/91	82	M	Active	9,379	54,754	Long Dormant	0	0	54,754
441	1990/91	63	F	No Payments	0	0	Active	35,513	888,784	888,784
442	1990/91	73	M	Long Dormant	0	0	Active	21,586	252,670	252,670
443	1990/91	79	F	Active	15,977	129,194	No Payments	0	0	129,194
444	1990/91	87	M	No Payments	0	0	Active	1,209	6,141	6,141
445	1990/91	85	M	Active	22,085	110,243	Active	12,169	69,659	179,902
446	1990/91	65	M	Long Dormant	0	0	Active	10,726	192,693	192,693
447	1990/91	69	M	No Payments	0	0	Active	83	1,210	1,210
448	1990/91	67	M	Active	16,882	196,398	Active	5,945	96,274	292,672
449	1990/91	74	M	Active	14,005	121,312	Active	2,181	24,120	145,433
450	1990/91	77	M	Active	12,250	92,209	Active	28,856	268,265	360,473
451	1990/91	61	M	Active	20,836	298,178	Active	23,903	517,093	815,271
452	1990/91	58	F	Active	35,955	764,522	Active	923	29,086	793,608
453	1990/91	68	F	Active	27,115	362,122	Long Dormant	0	0	362,122
454	1990/91	71	F	Active	9,684	114,144	Recently Dormant	1,731	2,190	116,334
455	1990/91	72	F	Active	21,183	239,049	No Payments	0	0	239,049
456	1990/91	67	F	Active	39,727	552,093	Active	391	7,977	560,070
457	1990/91	74	M	No Payments	0	0	Active	5,057	55,929	55,929
458	1990/91	80	F	Active	17,922	137,685	Active	19,365	184,074	321,759
459	1990/91	84	M	Active	13,381	70,463	Active	4,721	28,739	99,202
460	1990/91	83	M	Active	25,087	139,040	Active	28,105	181,589	320,630
461	1990/91	89	F	Active	9,900	46,707	No Payments	0	0	46,707
462	1991/92	71	M	Active	28,442	281,120	No Payments	0	0	281,120
463	1991/92	66	M	Active	24,485	295,940	Recently Dormant	583	738	296,678
464	1991/92	96	F	No Payments	0	0	Active	2,339	8,355	8,355
465	1991/92	68	F	Active	11,870	158,526	No Payments	0	0	158,526
466	1991/92	79	F	No Payments	0	0	Active	27,329	276,520	276,520
467	1991/92	86	M	Long Dormant	0	0	Active	12,760	68,701	68,701
468	1991/92	87	F	No Payments	0	0	Active	38,959	237,377	237,377
469	1991/92	65	F	Active	24,788	372,015	Active	313	7,103	379,119
470	1991/92	67	F	Active	11,946	166,018	Active	2,643	53,909	219,927
471	1991/92	82	M	Active	49,026	286,215	Active	6,375	43,767	329,983
472	1991/92	78	M	Active	11,886	85,095	Active	1,765	15,442	100,537
473	1991/92	58	M	No Payments	0	0	Active	503	12,419	12,419
474	1991/92	72	M	Long Dormant	0	0	Active	44	542	542





FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

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Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
475	1991/92	68	M	Long Dormant	0	0	Active	29	447	447
476	1991/92	91	F	Active	49,230	208,158	Active	1,583	7,494	215,652
477	1991/92	77	F	No Payments	0	0	Active	9,983	114,277	114,277
478	1991/92	78	M	Recently Dormant	64,064	64,064	No Payments	0	0	64,064
479	1991/92	74	F	Active	12,172	125,515	Active	907	12,437	137,953
480	1991/92	80	M	Active	12,654	81,965	Active	15,346	119,099	201,064
481	1991/92	63	M	No Payments	0	0	Active	57,268	1,130,897	1,130,897
482	1991/92	69	M	No Payments	0	0	Active	1,240	18,069	18,069
483	1991/92	64	M	Active	46,573	605,579	Active	85,422	1,610,162	2,215,742
484	1991/92	63	F	Long Dormant	0	0	Active	9,451	236,528	236,528
485	1991/92	60	F	Long Dormant	0	0	Active	12	334	334
486	1991/92	58	M	Active	26,123	464,729	Active	1,442	35,594	500,323
487	1991/92	75	F	No Payments	0	0	Active	21,617	279,304	279,304
488	1991/92	65	M	Active	27,924	350,843	Active	30,313	544,605	895,448
489	1991/92	70	M	Active	29,819	307,411	Active	55,560	767,190	1,074,602
490	1991/92	70	M	No Payments	0	0	Active	22,465	310,204	310,204
491	1991/92	79	M	Active	18,751	127,748	No Payments	0	0	127,748
492	1991/92	61	M	Active	37,891	542,235	Active	4,601	99,541	641,776
493	1991/92	68	M	Active	25,236	282,163	No Payments	0	0	282,163
494	1991/92	71	F	Active	25,031	295,024	Active	1,203	19,636	314,660
495	1991/92	81	M	Active	13,250	81,475	No Payments	0	0	81,475
496	1991/92	66	M	Active	22,613	273,315	Active	31,516	537,334	810,649
497	1991/92	82	M	Long Dormant	0	0	Active	414	2,839	2,839
498	1991/92	78	M	Active	24,049	172,182	Active	3,637	31,827	204,009
499	1991/92	81	F	Active	15,210	110,915	Active	552	4,926	115,841
500	1991/92	75	F	Active	11,613	114,247	Active	3,102	40,079	154,326
501	1991/92	62	M	Active	34,955	484,942	Active	29,263	605,123	1,090,065
502	1991/92	76	M	Active	14,583	115,184	Active	41,819	412,379	527,563
503	1991/92	89	F	Active	11,137	52,541	Recently Dormant	1,663	2,105	54,646
504	1992/93	68	M	Active	18,189	203,369	Active	2,527	38,815	242,184
505	1992/93	73	F	Active	27,481	296,588	Long Dormant	0	0	296,588
506	1992/93	77	M	Active	24,376	183,485	Active	2,472	22,978	206,463
507	1992/93	94	M	Active	35,444	114,509	No Payments	0	0	114,509
508	1992/93	85	F	No Payments	0	0	Active	230	1,595	1,595
509	1992/93	81	M	Active	21,900	134,660	Active	6,515	47,541	182,201
510	1992/93	61	M	No Payments	0	0	Active	12,776	276,394	276,394
511	1992/93	73	M	Active	21,595	195,702	Active	2,698	31,578	227,280
512	1992/93	60	M	No Payments	0	0	Active	21,285	481,664	481,664
513	1992/93	87	M	Active	21,922	98,546	No Payments	0	0	98,546
514	1992/93	74	M	No Payments	0	0	Active	17,051	188,560	188,560
515	1992/93	76	M	No Payments	0	0	Active	4,741	46,756	46,756
516	1992/93	72	F	Active	14,679	165,656	Active	72,850	1,123,300	1,288,956
517	1992/93	79	F	Active	9,968	80,600	No Payments	0	0	80,600
518	1992/93	57	M	Long Dormant	0	0	Active	23,663	609,077	609,077
519	1992/93	72	F	Active	9,129	103,022	Active	26,122	402,787	505,809
520	1992/93	79	M	Active	9,442	64,327	No Payments	0	0	64,327
521	1992/93	71	M	No Payments	0	0	Active	49,591	648,442	648,442
522	1992/93	74	M	Active	17,494	151,528	Active	3,219	35,594	187,121
523	1992/93	79	F	Active	8,232	66,563	Active	2,880	29,142	95,705
524	1992/93	87	M	Active	21,420	96,287	Long Dormant	0	0	96,287
525	1992/93	63	F	No Payments	0	0	Active	7,419	185,685	185,685
526	1992/93	70	M	No Payments	0	0	Active	12,510	172,744	172,744
527	1992/93	80	F	Active	8,101	62,239	No Payments	0	0	62,239
528	1992/93	85	M	Active	15,621	77,976	Active	1,753	10,036	88,012
529	1992/93	74	M	No Payments	0	0	Active	103	1,139	1,139
530	1992/93	80	F	Active	15,173	116,565	Active	2,266	21,539	138,104
531	1992/93	72	F	Active	18,771	211,832	Active	29,512	455,057	666,889
532	1992/93	81	M	Active	7,664	47,128	No Payments	0	0	47,128
533	1992/93	79	F	No Payments	0	0	Active	822	8,321	8,321
534	1992/93	73	M	Long Dormant	0	0	Recently Dormant	326,314	412,891	412,891
535	1992/93	86	M	Active	24,480	115,819	Active	68	368	116,187
536	1992/93	80	F	Active	20,740	159,338	Active	5,133	48,789	208,127
537	1992/93	74	M	Long Dormant	0	0	Active	6,840	75,647	75,647
538	1992/93	82	M	Active	13,150	76,769	Active	184	1,265	78,033
539	1992/93	72	M	Active	12,456	117,924	Active	7,640	94,541	212,465
540	1992/93	84	M	No Payments	0	0	Active	48	289	289
541	1992/93	75	F	No Payments	0	0	Active	80	1,029	1,029
542	1992/93	84	F	Active	16,744	104,159	Active	35,934	265,295	369,455
543	1992/93	63	F	Long Dormant	0	0	Active	17,073	427,270	427,270
544	1992/93	67	M	Active	28,778	334,784	Active	44,109	714,291	1,049,075
545	1992/93	88	F	Active	22,179	110,630	No Payments	0	0	110,630
546	1992/93	94	F	Active	14,740	53,302	Active	113	449	53,751
547	1992/93	67	M	Active	15,045	175,025	Active	30,267	490,141	665,166
548	1992/93	75	M	Active	27,710	229,238	Active	1,654	17,270	246,508
549	1992/93	81	M	Active	8,823	54,252	No Payments	0	0	54,252
550	1992/93	62	M	Active	30,778	426,991	Active	4,352	89,989	516,981
551	1992/93	70	M	Long Dormant	0	0	Active	7,305	100,867	100,867
552	1992/93	65	F	Active	30,280	454,432	No Payments	0	0	454,432
553	1992/93	75	F	Active	19,890	195,674	Active	42,916	554,495	750,169



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
554	1992/93	57	M	Active	21,255	403,918	Active	22,883	588,993	992,910
555	1992/93	56	M	Active	16,298	329,998	Active	17,775	476,772	806,770
556	1992/93	67	M	Active	6,683	77,741	No Payments	0	0	77,741
557	1993/94	79	F	Active	18,105	146,401	Active	1,775	17,956	164,357
558	1993/94	75	M	Active	25,840	213,768	Long Dormant	0	0	213,768
559	1993/94	79	M	Active	9,471	64,521	Active	61	505	65,025
560	1993/94	65	M	Active	20,674	259,755	No Payments	0	0	259,755
561	1993/94	85	M	Active	31,110	155,292	Long Dormant	0	0	155,292
562	1993/94	73	F	Active	8,558	92,363	No Payments	0	0	92,363
563	1993/94	78	M	Active	25,670	183,786	Active	18,330	160,399	344,184
564	1993/94	68	M	No Payments	0	0	Active	8,148	125,166	125,166
565	1993/94	74	M	Active	3,978	34,457	Active	33,590	371,466	405,923
566	1993/94	88	M	Active	10,540	44,854	No Payments	0	0	44,854
567	1993/94	73	F	Active	2,992	32,287	Active	3,201	46,568	78,855
568	1993/94	82	M	Active	17,000	99,245	No Payments	0	0	99,245
569	1993/94	68	F	Active	12,847	171,568	Active	86,018	1,661,167	1,832,735
570	1993/94	85	F	Active	22,610	133,415	Recently Dormant	77,584	98,168	231,583
571	1993/94	78	M	Long Dormant	0	0	Active	422	3,693	3,693
572	1993/94	73	F	Active	10,540	113,751	Active	22,294	324,355	438,106
573	1993/94	80	M	Active	4,006	25,949	Long Dormant	0	0	25,949
574	1993/94	67	F	Active	26,002	361,361	Active	15,736	320,946	682,307
575	1993/94	71	F	Active	29,835	351,648	Long Dormant	0	0	351,648
576	1993/94	89	M	Active	57,387	233,006	Recently Dormant	400	592	233,598
577	1993/94	77	F	Long Dormant	0	0	Active	615	7,037	7,037
578	1993/94	69	M	Active	14,339	153,994	Recently Dormant	6,704	9,923	163,918
579	1993/94	53	F	Active	37,686	1,105,323	Active	134,245	5,258,183	6,363,507
580	1993/94	78	F	Active	5,741	48,811	Active	97	1,044	49,855
581	1993/94	52	F	Active	9,857	306,785	Active	92,128	3,762,832	4,069,617
582	1993/94	73	F	Long Dormant	0	0	Active	1,206	17,545	17,545
583	1993/94	67	F	Active	9,370	130,215	Active	3,281	66,924	197,139
584	1993/94	68	M	Active	17,274	193,136	No Payments	0	0	193,136
585	1993/94	79	M	Active	11,810	80,462	Active	5,441	44,853	125,315
586	1993/94	87	F	Active	6,608	34,869	No Payments	0	0	34,869
587	1993/94	69	F	No Payments	0	0	Active	4,197	76,710	76,710
588	1993/94	69	M	Active	11,658	125,203	Active	27,603	402,085	527,288
589	1993/94	65	F	Active	11,208	168,208	Active	4,884	110,890	279,098
590	1993/94	79	F	Active	3,270	26,442	Recently Dormant	604	893	27,335
591	1993/94	89	M	Active	25,483	103,469	Active	86	387	103,856
592	1993/94	62	M	Active	17,291	239,878	Recently Dormant	127	160	240,039
593	1993/94	65	M	Long Dormant	0	0	Active	1,421	25,532	25,532
594	1993/94	80	F	Active	6,070	46,635	Recently Dormant	1,575	2,072	48,707
595	1993/94	83	F	Active	15,758	103,411	Active	46	365	103,776
596	1993/94	78	M	Active	18,826	134,783	Active	3,438	30,085	164,868
597	1993/94	85	M	Active	18,469	92,192	Active	6,580	37,665	129,857
598	1994/95	64	F	Long Dormant	0	0	Active	30	727	727
599	1994/95	78	F	Active	7,418	63,073	Active	8,912	95,919	158,992
600	1994/95	59	M	Active	10,799	179,277	Active	34,202	808,529	987,806
601	1994/95	77	F	Active	12,698	113,471	Recently Dormant	2,820	4,014	117,486
602	1994/95	60	M	Active	16,616	256,654	Active	3,406	77,087	333,742
603	1994/95	77	F	Long Dormant	0	0	Active	1,702	19,489	19,489
604	1994/95	75	F	Active	13,054	128,419	Active	14,671	189,554	317,973
605	1994/95	72	M	Active	2,309	21,862	Active	7	85	21,947
606	1994/95	70	F	No Payments	0	0	Active	975	16,849	16,849
607	1994/95	74	M	Long Dormant	0	0	Active	537	5,937	5,937
608	1994/95	61	F	No Payments	0	0	Active	3,334	91,665	91,665
609	1994/95	76	M	Active	6,711	53,010	Active	9,797	96,606	149,615
610	1994/95	83	F	Active	7,851	51,521	Recently Dormant	27	39	51,560
611	1994/95	87	M	Active	12,965	58,279	No Payments	0	0	58,279
612	1994/95	75	M	Active	11,234	92,939	Active	144	1,499	94,438
613	1994/95	87	M	Active	6,636	29,832	Active	1,338	6,795	36,627
614	1994/95	78	F	Active	5,968	50,748	Active	2,217	23,858	74,606
615	1994/95	68	F	Long Dormant	0	0	Active	1,727	33,344	33,344
616	1994/95	86	M	Active	12,956	61,296	Active	698	3,756	65,052
617	1994/95	87	M	Active	24,138	108,507	Active	85	434	108,941
618	1994/95	73	M	Active	9,275	84,054	Active	8,744	102,353	186,407
619	1994/95	72	F	Active	7,067	79,749	Active	2,334	35,988	115,737
620	1994/95	70	M	Active	11,597	119,554	Active	1,858	25,657	145,211
621	1994/95	76	F	Active	6,365	59,713	No Payments	0	0	59,713
622	1994/95	85	F	Active	16,127	95,159	Active	28,320	196,455	291,615
623	1994/95	47	F	Active	2,628	108,067	Active	8,458	422,982	531,049
624	1994/95	67	F	Active	6,207	86,265	Active	85,173	1,737,166	1,823,431
625	1994/95	74	M	Active	6,646	57,564	Active	3,828	42,337	99,901
626	1994/95	70	M	Active	6,021	62,072	Active	9,005	124,345	186,417
627	1994/95	67	F	Active	5,443	75,640	Active	7,431	151,565	227,205
628	1994/95	71	F	Active	5,720	67,423	Long Dormant	0	0	67,423
629	1994/95	82	F	Active	2,409	16,664	Active	1,077	9,023	25,687
630	1994/95	55	M	Active	6,403	137,820	Active	2,372	66,248	204,069
631	1995/96	75	F	Active	8,245	81,109	Active	31,926	412,496	493,605
632	1995/96	75	M	No Payments	0	0	Active	1,572	16,419	16,419



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-4 (page 9)

Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
633	1995/96	73	M	Long Dormant	0	0	Active	19,084	223,382	223,382
634	1995/96	71	M	Active	6,484	64,086	Active	9,193	120,204	184,290
635	1995/96	68	M	Active	5,161	57,708	Active	1,640	25,190	82,897
636	1995/96	66	M	Active	8,252	99,732	Active	14,136	241,011	340,743
637	1995/96	68	F	Active	1,668	22,271	Active	8,305	160,394	182,665
638	1995/96	77	M	Recently Dormant	18,610	18,610	No Payments	0	0	18,610
639	1995/96	68	M	Active	4,977	55,649	Active	6,170	94,787	150,436
640	1995/96	59	F	No Payments	0	0	Active	1,569	47,289	47,289
641	1995/96	78	M	Long Dormant	0	0	Active	192	1,681	1,681
642	1995/96	63	F	Active	12,901	206,883	No Payments	0	0	206,883
643	1995/96	66	M	Active	13,402	161,979	Active	1,675	28,558	190,537
644	1995/96	72	M	No Payments	0	0	Active	1,448	17,917	17,917
645	1995/96	73	F	Long Dormant	0	0	Active	1,874	27,269	27,269
646	1995/96	76	M	Long Dormant	0	0	Active	3,405	33,581	33,581
647	1995/96	69	M	Active	12,011	128,991	Recently Dormant	21	28	129,019
648	1995/96	67	M	Active	6,744	78,450	Active	10,891	176,369	254,820
649	1995/96	82	M	Active	12,516	73,066	Recently Dormant	15	21	73,087
650	1995/96	69	M	Active	2,279	24,478	Active	619	9,024	33,502
651	1995/96	67	M	Active	19,991	232,558	Active	50	813	233,371
652	1995/96	63	M	Active	15,853	212,984	Active	8,181	161,553	374,537
653	1995/96	77	M	Active	12,555	94,504	Active	7,727	71,836	166,339
654	1995/96	85	F	Active	5,205	30,716	Active	2,278	15,800	46,516
655	1995/96	89	F	Active	14,994	70,739	Recently Dormant	5,290	7,240	77,979
656	1995/96	85	F	Active	19,170	113,117	Long Dormant	0	0	113,117
657	1995/96	57	M	Long Dormant	0	0	Active	16,886	434,630	434,630
658	1995/96	65	M	Active	12,313	154,703	Active	10,121	181,836	336,539
659	1995/96	76	M	Active	16,508	130,383	No Payments	0	0	130,383
660	1995/96	68	F	Active	12,304	164,320	Active	5,724	110,537	274,857
661	1995/96	72	F	Active	12,741	143,782	Active	57,195	881,921	1,025,703
662	1995/96	87	M	Active	5,794	26,047	Active	1,194	6,063	32,109
663	1995/96	58	M	No Payments	0	0	Active	1,553	38,321	38,321
664	1995/96	75	F	Active	5,301	52,153	No Payments	0	0	52,153
665	1995/96	81	F	Active	6,355	46,346	Active	698	6,230	52,576
666	1995/96	73	F	Active	8,628	93,118	Active	3,798	55,257	148,375
667	1995/96	82	F	Long Dormant	0	0	Active	2,799	23,449	23,449
668	1995/96	65	F	Active	13,972	209,692	Active	21,992	499,321	709,013
669	1995/96	77	M	Active	5,231	39,373	Active	7,555	70,234	109,607
670	1995/96	67	M	No Payments	0	0	Active	444	7,197	7,197
671	1995/96	70	M	Active	9,672	99,711	Active	1,110	15,327	115,038
672	1995/96	73	M	Active	14,414	130,624	Active	14,502	169,747	300,371
673	1995/96	76	F	Active	10,297	96,609	Active	1,360	16,552	113,161
674	1995/96	87	F	Active	21,173	111,730	Recently Dormant	9	11	111,741
675	1995/96	68	F	Active	7,378	98,533	Active	3,499	67,573	166,106
676	1995/96	70	M	Active	9,358	96,473	Active	32,334	446,469	542,942
677	1995/96	77	F	Active	9,012	80,530	Active	194	2,222	82,752
678	1995/96	80	M	Active	25,161	162,986	No Payments	0	0	162,986
679	1995/96	72	F	Active	7,184	81,067	Active	1,010	15,571	96,638
680	1996/97	82	M	Long Dormant	0	0	Long Dormant	0	0	0
681	1996/97	45	F	Long Dormant	0	0	Active	17,612	954,436	954,436
682	1996/97	65	F	Long Dormant	0	0	Active	2,341	53,143	53,143
683	1996/97	83	M	Active	10,022	55,543	Active	6,017	38,875	94,418
684	1996/97	74	M	Active	11,455	99,221	Active	3,161	34,959	134,180
685	1996/97	82	M	Active	7,181	41,924	No Payments	0	0	41,924
686	1996/97	88	M	Active	30,495	129,773	No Payments	0	0	129,773
687	1996/97	85	F	Long Dormant	0	0	Active	31	215	215
688	1996/97	66	M	Active	25,080	303,129	Active	6,232	106,260	409,389
689	1996/97	64	M	Active	16,750	217,793	Active	3,696	69,673	287,466
690	1996/97	76	F	Active	13,206	123,896	Active	13,019	158,406	282,302
691	1996/97	73	F	Active	2,630	28,388	Long Dormant	0	0	28,388
692	1996/97	93	F	Active	14,932	56,875	Recently Dormant	125	185	57,060
693	1996/97	74	F	Active	6,091	62,812	Active	3,102	42,559	105,371
694	1996/97	76	M	Active	7,462	58,936	Active	27	270	59,206
695	1996/97	73	F	Active	8,665	93,515	Recently Dormant	204	290	93,805
696	1996/97	83	M	Active	14,859	82,352	Active	9,319	60,209	142,561
697	1996/97	72	M	Recently Dormant	172	172	Active	282	3,494	3,665
698	1996/97	60	M	Active	4,849	74,892	No Payments	0	0	74,892
699	1996/97	63	F	Active	338	5,428	Active	5,738	143,601	149,029
700	1996/97	76	F	Active	10,664	100,046	Active	400	4,864	104,910
701	1996/97	77	M	Active	20,319	152,948	Long Dormant	0	0	152,948
702	1996/97	62	F	Active	11,451	189,519	No Payments	0	0	189,519
703	1996/97	78	M	Active	17,019	121,850	Active	248	2,170	124,020
704	1996/97	74	M	Active	7,829	67,813	Active	4,203	46,484	114,297
705	1996/97	61	F	Active	14,243	243,085	Active	3,881	106,686	349,771
706	1996/97	74	M	Active	5,303	45,934	Active	19,890	219,961	265,894
707	1996/97	59	M	Active	16,373	271,814	Active	15,059	355,980	627,794
708	1996/97	65	F	Long Dormant	0	0	Active	58	1,308	1,308
709	1996/97	59	F	Active	5,270	104,467	Active	30,087	906,836	1,011,303
710	1996/97	83	M	Active	8,307	46,041	Long Dormant	0	0	46,041
711	1997/98	78	F	Active	8,690	73,885	Recently Dormant	32	46	73,930

Life Annuity Method Estimated Outstanding Losses  
Claims Open as of 06/30/22

Claim Number (1)	Claim Period (2)	Claimant Age as of 06/30/22 (3)	Gender (4)	Permanent Disability			Medical			Total
				Permanent Disability Status (5)	Average Annual Paid (6)	Estimated Outstanding Losses 6/30/22 (7)	Medical Status (8)	Average Annual Paid (9)	Estimated Outstanding Losses 6/30/22 (10)	Estimated Outstanding Losses 6/30/22 (11)
712	1997/98	67	F	Active	8,486	117,929	Active	11,724	239,128	357,057
713	1997/98	86	F	Active	17,474	97,604	Active	3,115	20,266	117,870
714	1997/98	70	F	Active	10,339	127,157	Active	8,189	141,483	268,640
715	1997/98	72	F	No Payments	0	0	Active	5,939	91,572	91,572
716	1997/98	81	F	Active	11,688	85,231	Active	3,998	35,683	120,914
717	1997/98	67	M	Long Dormant	0	0	Active	7,987	129,337	129,337
718	1997/98	74	M	Long Dormant	0	0	Active	2,040	22,558	22,558
719	1997/98	62	F	Active	25,558	422,990	No Payments	0	0	422,990
720	1997/98	78	F	Long Dormant	0	0	Active	551	5,933	5,933
721	1997/98	83	M	Active	12,454	69,024	Active	5,024	32,463	101,488
722	1997/98	90	M	Recently Dormant	14,388	14,388	Recently Dormant	163	232	14,620
723	1997/98	72	M	Active	11,975	113,374	Active	1,840	22,764	136,138
724	1997/98	60	F	Long Dormant	0	0	Active	1,654	47,622	47,622
725	1997/98	75	M	Active	27,018	223,512	Active	3,126	32,641	256,153
726	1997/98	57	M	Active	15,680	297,974	Active	4,300	110,682	408,656
727	1997/98	80	M	Active	12,550	81,293	Long Dormant	0	0	81,293
728	1997/98	78	F	Long Dormant	0	0	Active	1,250	13,452	13,452
729	1997/98	66	M	Active	10,956	132,415	Active	5,808	99,028	231,443
Total/Average	729	75			\$21,637	\$112,435,472		\$12,664	\$112,768,378	\$225,203,850
Active	717	74		488	\$20,840	\$111,544,991	567	\$12,346	\$111,995,474	\$223,540,465
Recently Dormant	10	81		13	51,586	890,482	33	18,139	772,903	1,663,385
Long Dormant	2	86		59	0	0	37	0	0	0
No Payments	0	N/A		169	0	0	92	0	0	0

(1), (2), and (4) were provided by SDTF.

(3) is based on the claimant birthday provided by SDTF.

(5) and (8) are based on:

- Active claims had at least one payment during 2017/18 thru 2021/22.
- Recently dormant claims are those for which the most recent payment was during 2012/13 thru 2016/17.
- Long dormant claims are those for which the most recent payment was prior to 2012/13.
- Claims with no payments are those for which no payments have been made.

(6) and (9) are based on:

- Active claims: average annual paid amount during 2017/18 thru 2021/22.
- Recently dormant claims: most recent annual payment made during 2012/13 thru 2016/17.
- Long dormant claims: assumed = \$0
- Claims with no payments: assumed = \$0

(7) and (10) are based on (3), (4), and (6) or (9), as well as the life tables in the report *Social Security Disability Insurance Program Worker Experience, Actuarial Study No. 123*.

- The COLA adjustment for permanent disability benefits was assumed to be 0% for claims with accident dates prior to 7/1/84 and 5% for accidents occurring subsequently.
- For claims with accident date after 6/30/90, the 5% COLA adjustment was assumed to be 0% upon attaining age 62.
- The medical cost trend was assumed to be 4% per year.

(11) = (7) + (10)



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-5

Life Annuity Method Estimated Ultimate Unlimited Losses  
All Claims

Claim Period (1)	Life Annuity Method Estimated Outstanding Losses 6/30/22			Projected Ultimate Unlimited Losses (5)
	Open Claims (2)	Approved and Unpaid on Closed Claims (3)	Paid Losses 6/30/22 (4)	
1959/60	\$0	\$0	\$13,000	\$13,000
1960/61	0	0	39,000	39,000
1961/62	0	0	105,000	105,000
1962/63	0	0	88,000	88,000
1963/64	0	0	0	0
1964/65	0	0	21,000	21,000
1965/66	0	0	320,000	320,000
1966/67	0	0	71,000	71,000
1967/68	0	0	352,000	352,000
1968/69	0	0	857,000	857,000
1969/70	0	0	1,509,000	1,509,000
1970/71	0	0	2,912,377	2,912,377
1971/72	51,733	0	3,082,000	3,133,733
1972/73	19,637	0	17,280,269	17,299,905
1973/74	33,113	0	7,371,605	7,404,718
1974/75	115,506	0	16,686,655	16,802,161
1975/76	558,893	0	26,201,016	26,759,908
1976/77	475,030	0	18,687,115	19,162,145
1977/78	959,664	0	28,336,019	29,295,683
1978/79	388,874	6,552	26,457,482	26,852,908
1979/80	2,771,233	17,752	52,531,346	55,320,331
1980/81	2,401,454	0	80,911,369	83,312,823
1981/82	2,438,393	13,721	97,460,135	99,912,248
1982/83	3,700,357	0	105,502,838	109,203,195
1983/84	3,758,422	0	117,095,818	120,854,240
1984/85	8,765,699	435,974	196,499,158	205,700,831
1985/86	13,616,144	0	240,526,420	254,142,564
1986/87	18,905,640	85,482	242,055,666	261,046,788
1987/88	13,091,018	29,900	265,528,179	278,649,097
1988/89	22,274,317	374,473	331,736,481	354,385,271
1989/90	40,435,039	589,663	335,288,506	376,313,207
1990/91	17,897,060	94,762	256,413,365	274,405,188
1991/92	14,172,469	35,062	186,606,021	200,813,553
1992/93	15,089,972	41,399	162,448,851	177,580,222
1993/94	18,797,409	131,085	110,324,375	129,252,868
1994/95	6,708,940	20,697	69,704,639	76,434,276
1995/96	8,787,138	79,887	71,238,477	80,105,502
1996/97	6,089,027	51,353	62,115,398	68,255,778
1997/98	2,901,668	61,251	30,215,543	33,178,462
Total	\$225,203,850	\$2,069,013	\$3,164,592,120	\$3,391,864,983

(2) is based on Exhibit OTFF-4.

(3) was provided by SDTF.

(4) is from Exhibit OTFF-1.

(6) = (2) + (3) + (4)



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-6

Projected Ultimate Unlimited Losses to 1997/98

Claim Period (1)	Developed Unlimited Paid Losses (2)	Life Annuity Method Estimated Ultimate Unlimited Losses (3)	Projected Ultimate Unlimited Losses (4)
1959/60	\$13,060	\$13,000	\$13,000
1960/61	39,199	39,000	39,000
1961/62	105,596	105,000	105,000
1962/63	88,555	88,000	88,000
1963/64	0	0	0
1964/65	21,164	21,000	21,000
1965/66	322,774	320,000	322,000
1966/67	71,685	71,000	71,000
1967/68	355,775	352,000	354,000
1968/69	867,226	857,000	863,000
1969/70	1,529,032	1,509,000	1,521,000
1970/71	2,955,399	2,912,377	2,938,000
1971/72	3,132,669	3,133,733	3,133,000
1972/73	17,596,503	17,299,905	17,478,000
1973/74	7,521,803	7,404,718	7,475,000
1974/75	17,065,282	16,802,161	16,960,000
1975/76	26,863,253	26,759,908	26,822,000
1976/77	19,213,395	19,162,145	19,193,000
1977/78	29,225,490	29,295,683	29,254,000
1978/79	27,383,494	26,852,908	27,171,000
1979/80	54,641,793	55,320,331	54,913,000
1980/81	84,582,793	83,312,823	84,075,000
1981/82	102,391,886	99,912,248	101,400,000
1982/83	111,395,780	109,203,195	110,519,000
1983/84	124,254,476	120,854,240	122,894,000
1984/85	209,763,216	205,700,831	208,138,000
1985/86	258,302,975	254,142,564	256,639,000
1986/87	261,504,913	261,046,788	261,322,000
1987/88	288,871,495	278,649,097	284,783,000
1988/89	363,787,554	354,385,271	360,027,000
1989/90	370,991,906	376,313,207	373,120,000
1990/91	286,271,157	274,405,188	281,525,000
1991/92	210,418,521	200,813,553	206,577,000
1992/93	185,193,657	177,580,222	182,148,000
1993/94	127,280,377	129,252,868	128,069,000
1994/95	81,382,715	76,434,276	79,403,000
1995/96	84,337,956	80,105,502	82,645,000
1996/97	74,640,366	68,255,778	72,087,000
1997/98	36,742,177	33,178,462	35,317,000
<b>Total</b>	<b>\$3,471,127,064</b>	<b>\$3,391,864,983</b>	<b>\$3,439,422,000</b>

(2) is from Exhibit OTFF-3.

(3) is from Exhibit OTFF-5.

(4) is based on (2), (3), and actuarial judgment.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-7

Estimated Outstanding Losses as of June 30, 2022

Claim Period (1)	Unlimited Paid Losses 6/30/22 (2)	Projected Ultimate Unlimited Losses (3)	Estimated Outstanding Losses 6/30/22 (3)-(2) (4)	Present Value Factor (5)	Present Value of Estimated Outstanding Losses 6/30/22 (4)X(5) (6)
1959/60	\$13,000	\$13,000	\$0	1.00	\$0
1960/61	39,000	39,000	0	0.98	0
1961/62	105,000	105,000	0	0.96	0
1962/63	88,000	88,000	0	0.95	0
1963/64	0	0	0	0.93	0
1964/65	21,000	21,000	0	0.92	0
1965/66	320,000	322,000	2,000	0.90	1,803
1966/67	71,000	71,000	0	0.89	0
1967/68	352,000	354,000	2,000	0.88	1,753
1968/69	857,000	863,000	6,000	0.87	5,193
1969/70	1,509,000	1,521,000	12,000	0.85	10,259
1970/71	2,912,377	2,938,000	25,623	0.85	21,655
1971/72	3,082,000	3,133,000	51,000	0.84	42,639
1972/73	17,280,269	17,478,000	197,731	0.83	163,641
1973/74	7,371,605	7,475,000	103,395	0.82	84,755
1974/75	16,686,655	16,960,000	273,345	0.81	222,072
1975/76	26,201,016	26,822,000	620,985	0.81	500,299
1976/77	18,687,115	19,193,000	505,885	0.80	404,394
1977/78	28,336,019	29,254,000	917,981	0.79	728,484
1978/79	26,457,482	27,171,000	713,518	0.79	562,395
1979/80	52,531,346	54,913,000	2,381,654	0.79	1,879,884
1980/81	80,911,369	84,075,000	3,163,631	0.79	2,487,415
1981/82	97,460,135	101,400,000	3,939,865	0.78	3,075,171
1982/83	105,502,838	110,519,000	5,016,162	0.77	3,877,737
1983/84	117,095,818	122,894,000	5,798,182	0.76	4,432,084
1984/85	196,499,158	208,138,000	11,638,842	0.76	8,828,312
1985/86	240,526,420	256,639,000	16,112,580	0.75	12,103,667
1986/87	242,055,666	261,322,000	19,266,334	0.74	14,311,999
1987/88	265,528,179	284,783,000	19,254,821	0.74	14,186,058
1988/89	331,736,481	360,027,000	28,290,519	0.73	20,713,892
1989/90	335,288,506	373,120,000	37,831,494	0.73	27,562,624
1990/91	256,413,365	281,525,000	25,111,635	0.72	18,160,157
1991/92	186,606,021	206,577,000	19,970,979	0.72	14,352,218
1992/93	162,448,851	182,148,000	19,699,149	0.71	14,077,836
1993/94	110,324,375	128,069,000	17,744,625	0.71	12,614,284
1994/95	69,704,639	79,403,000	9,698,361	0.71	6,842,322
1995/96	71,238,477	82,645,000	11,406,523	0.70	8,008,335
1996/97	62,115,398	72,087,000	9,971,602	0.70	6,964,592
1997/98	30,215,543	35,317,000	5,101,457	0.70	3,563,075
Total	\$3,164,592,120	\$3,439,422,000	\$274,829,880		\$200,791,004

(2) is from Exhibit OTFF-1.

(3) is from Exhibit OTFF-6.

(5) is based on a 4% interest rate and the payment pattern in Exhibit OTFF-2.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-8

Projected Losses Paid July 1, 2022 to June 30, 2023

Claim Period (1)	Months of Development 6/30/22 (2)	Percent Losses Paid (3)	Months of Development 6/30/23 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 7/1/22 to 6/30/23 [(5)-(3)]/[100.0%-(3)] (6)	Estimated Outstanding Losses 6/30/22 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 6/30/23 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 6/30/23 (9)X(10) (11)
1959/60	756.0	99.5%	768.0	99.6%	10.0%	\$0	\$0	\$0	1.00	\$0
1960/61	744.0	99.5%	756.0	99.5%	10.0%	0	0	0	1.00	0
1961/62	732.0	99.4%	744.0	99.5%	10.0%	0	0	0	0.98	0
1962/63	720.0	99.4%	732.0	99.4%	10.0%	0	0	0	0.96	0
1963/64	708.0	99.3%	720.0	99.4%	10.0%	0	0	0	0.95	0
1964/65	696.0	99.2%	708.0	99.3%	10.0%	0	0	0	0.93	0
1965/66	684.0	99.1%	696.0	99.2%	10.0%	2,000	200	1,800	0.92	1,648
1966/67	672.0	99.0%	684.0	99.1%	10.0%	0	0	0	0.90	0
1967/68	660.0	98.9%	672.0	99.0%	10.0%	2,000	200	1,800	0.89	1,600
1968/69	648.0	98.8%	660.0	98.9%	10.0%	6,000	600	5,400	0.88	4,734
1969/70	636.0	98.7%	648.0	98.8%	10.0%	12,000	1,200	10,800	0.87	9,347
1970/71	624.0	98.5%	636.0	98.7%	10.0%	25,623	2,562	23,061	0.85	19,716
1971/72	612.0	98.4%	624.0	98.5%	10.0%	51,000	5,100	45,900	0.85	38,793
1972/73	600.0	98.2%	612.0	98.4%	10.0%	197,731	19,773	177,958	0.84	148,784
1973/74	588.0	98.0%	600.0	98.2%	10.0%	103,395	10,339	93,056	0.83	77,013
1974/75	576.0	97.8%	588.0	98.0%	10.0%	273,345	27,334	246,011	0.82	201,662
1975/76	564.0	97.5%	576.0	97.8%	10.0%	620,985	62,098	558,887	0.81	454,054
1976/77	552.0	97.3%	564.0	97.5%	10.0%	505,885	50,589	455,296	0.81	366,811
1977/78	540.0	97.0%	552.0	97.3%	10.0%	917,981	91,798	826,183	0.80	660,434
1978/79	528.0	96.6%	540.0	97.0%	10.0%	713,518	71,352	642,166	0.79	509,605
1979/80	516.0	96.1%	528.0	96.6%	12.4%	2,381,654	296,410	2,085,244	0.79	1,643,591
1980/81	504.0	95.7%	516.0	96.1%	11.0%	3,163,631	348,603	2,815,028	0.79	2,221,954
1981/82	492.0	95.2%	504.0	95.7%	9.9%	3,939,865	389,294	3,550,571	0.79	2,791,647
1982/83	480.0	94.7%	492.0	95.2%	9.0%	5,016,162	449,028	4,567,134	0.78	3,564,771
1983/84	468.0	94.2%	480.0	94.7%	8.2%	5,798,182	474,211	5,323,971	0.77	4,115,688
1984/85	456.0	93.7%	468.0	94.2%	8.9%	11,638,842	1,034,535	10,604,307	0.76	8,105,847
1985/86	444.0	93.1%	456.0	93.7%	8.1%	16,112,580	2,115,391 +	13,997,189	0.76	10,617,169
1986/87	432.0	92.6%	444.0	93.1%	7.5%	19,266,334	2,494,837 +	16,771,497	0.75	12,598,641
1987/88	420.0	91.9%	432.0	92.6%	8.0%	19,254,821	1,533,153	17,721,668	0.74	13,164,543
1988/89	408.0	91.2%	420.0	91.9%	8.3%	28,290,519	2,342,511	25,948,008	0.74	19,117,287
1989/90	396.0	90.4%	408.0	91.2%	8.5%	37,831,494	3,197,460	34,634,034	0.73	25,358,518
1990/91	384.0	89.6%	396.0	90.4%	7.7%	25,111,635	1,940,888	23,170,747	0.73	16,881,347
1991/92	372.0	88.7%	384.0	89.6%	7.8%	19,970,979	1,565,020	18,405,959	0.72	13,310,767
1992/93	360.0	87.7%	372.0	88.7%	7.9%	19,699,149	1,547,656	18,151,493	0.72	13,044,638
1993/94	348.0	86.7%	360.0	87.7%	7.8%	17,744,625	6,933,760 +	10,810,865	0.71	7,725,896
1994/95	336.0	85.7%	348.0	86.7%	7.2%	9,698,361	694,656	9,003,705	0.71	6,400,546
1995/96	324.0	84.5%	336.0	85.7%	7.6%	11,406,523	868,444	10,538,079	0.71	7,434,755
1996/97	312.0	83.2%	324.0	84.5%	7.4%	9,971,602	741,786	9,229,816	0.70	6,480,104
1997/98	303.0	82.2%	315.0	83.5%	7.3%	5,101,457	371,906	4,729,551	0.70	3,320,541
Total						\$274,829,880	\$29,682,694	\$245,147,184		\$180,392,451

+ Includes anticipated payments on several large unpaid requests provided by SDTF:

Claim Period	Anticipated Payments on Large Requests
1985/86	\$920,146
1986/87	1,109,393
1993/94	6,045,144

(3) and (5) are from Exhibit OTFF-2.

(7) is from Exhibit OTFF-7

(10) is based on a 4% interest rate and the payout pattern in Exhibit OTFF-2.





FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-9

Projected Losses Paid July 1, 2023 to June 30, 2024

Claim Period (1)	Months of Development 6/30/23 (2)	Percent Losses Paid (3)	Months of Development 6/30/24 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 7/1/23 to 6/30/24 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 6/30/23 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 6/30/24 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 6/30/24 (9)X(10) (11)
1959/60	768.0	99.6%	780.0	99.6%	10.0%	\$0	\$0	\$0	1.00	\$0
1960/61	756.0	99.5%	768.0	99.6%	10.0%	0	0	0	1.00	0
1961/62	744.0	99.5%	756.0	99.5%	10.0%	0	0	0	1.00	0
1962/63	732.0	99.4%	744.0	99.5%	10.0%	0	0	0	0.98	0
1963/64	720.0	99.4%	732.0	99.4%	10.0%	0	0	0	0.96	0
1964/65	708.0	99.3%	720.0	99.4%	10.0%	0	0	0	0.95	0
1965/66	696.0	99.2%	708.0	99.3%	10.0%	1,800	180	1,620	0.93	1,507
1966/67	684.0	99.1%	696.0	99.2%	10.0%	0	0	0	0.92	0
1967/68	672.0	99.0%	684.0	99.1%	10.0%	1,800	180	1,620	0.90	1,461
1968/69	660.0	98.9%	672.0	99.0%	10.0%	5,400	540	4,860	0.89	4,319
1969/70	648.0	98.8%	660.0	98.9%	10.0%	10,800	1,080	9,720	0.88	8,522
1970/71	636.0	98.7%	648.0	98.8%	10.0%	23,061	2,306	20,755	0.87	17,962
1971/72	624.0	98.5%	636.0	98.7%	10.0%	45,900	4,590	41,310	0.85	35,318
1972/73	612.0	98.4%	624.0	98.5%	10.0%	177,958	17,796	160,162	0.85	135,363
1973/74	600.0	98.2%	612.0	98.4%	10.0%	93,056	9,306	83,750	0.84	70,020
1974/75	588.0	98.0%	600.0	98.2%	10.0%	246,011	24,601	221,410	0.83	183,238
1975/76	576.0	97.8%	588.0	98.0%	10.0%	558,887	55,889	502,998	0.82	412,321
1976/77	564.0	97.5%	576.0	97.8%	10.0%	455,296	45,530	409,766	0.81	332,904
1977/78	552.0	97.3%	564.0	97.5%	10.0%	826,183	82,618	743,565	0.81	599,056
1978/79	540.0	97.0%	552.0	97.3%	10.0%	642,166	64,217	577,949	0.80	462,001
1979/80	528.0	96.6%	540.0	97.0%	10.0%	2,085,244	208,524	1,876,720	0.79	1,489,313
1980/81	516.0	96.1%	528.0	96.6%	12.4%	2,815,028	350,346	2,464,682	0.79	1,942,664
1981/82	504.0	95.7%	516.0	96.1%	11.0%	3,550,571	391,240	3,159,331	0.79	2,493,719
1982/83	492.0	95.2%	504.0	95.7%	9.9%	4,567,134	451,273	4,115,861	0.79	3,236,108
1983/84	480.0	94.7%	492.0	95.2%	9.0%	5,323,971	476,582	4,847,389	0.78	3,783,517
1984/85	468.0	94.2%	480.0	94.7%	8.2%	10,604,307	867,285	9,737,022	0.77	7,527,190
1985/86	456.0	93.7%	468.0	94.2%	8.9%	13,997,189	1,244,160	12,753,029	0.76	9,748,313
1986/87	444.0	93.1%	456.0	93.7%	8.1%	16,771,497	1,361,565	15,409,932	0.76	11,688,765
1987/88	432.0	92.6%	444.0	93.1%	7.5%	17,721,668	1,323,330	16,398,338	0.75	12,318,327
1988/89	420.0	91.9%	432.0	92.6%	8.0%	25,948,008	2,066,094	23,881,914	0.74	17,740,683
1989/90	408.0	91.2%	420.0	91.9%	8.3%	34,634,034	2,867,766	31,766,268	0.74	23,403,911
1990/91	396.0	90.4%	408.0	91.2%	8.5%	23,170,747	1,958,356	21,212,391	0.73	15,531,393
1991/92	384.0	89.6%	396.0	90.4%	7.7%	18,405,959	1,422,604	16,983,355	0.73	12,373,443
1992/93	372.0	88.7%	384.0	89.6%	7.8%	18,151,493	1,422,437	16,729,056	0.72	12,098,069
1993/94	360.0	87.7%	372.0	88.7%	7.9%	10,810,865	849,352	9,961,513	0.72	7,158,879
1994/95	348.0	86.7%	360.0	87.7%	7.8%	9,003,705	702,992	8,300,713	0.71	5,932,037
1995/96	336.0	85.7%	348.0	86.7%	7.2%	10,538,079	754,802	9,783,277	0.71	6,954,728
1996/97	324.0	84.5%	336.0	85.7%	7.6%	9,229,816	702,719	8,527,097	0.71	6,015,980
1997/98	315.0	83.5%	327.0	84.8%	7.5%	4,729,551	353,778	4,375,773	0.71	3,087,166
Total						\$245,147,184	\$20,084,038	\$225,063,146		\$166,788,197

(3) and (5) are from Exhibit OTFF-2.

(7) is from Exhibit OTFF-8

(10) is based on a 4% interest rate and the payout pattern in Exhibit OTFF-2.  
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FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-10

Projected Losses Paid July 1, 2024 to June 30, 2025

Claim Period (1)	Months of Development 6/30/24 (2)	Percent Losses Paid (3)	Months of Development 6/30/25 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 7/1/24 to 6/30/25 [(5)-(3)]/[100.0%-(3)] (6)	Estimated Outstanding Losses 6/30/24 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 6/30/25 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 6/30/25 (9)X(10) (11)
1959/60	780.0	99.6%	792.0	99.7%	10.0%	\$0	\$0	\$0	1.00	\$0
1960/61	768.0	99.6%	780.0	99.6%	10.0%	0	0	0	1.00	0
1961/62	756.0	99.5%	768.0	99.6%	10.0%	0	0	0	1.00	0
1962/63	744.0	99.5%	756.0	99.5%	10.0%	0	0	0	1.00	0
1963/64	732.0	99.4%	744.0	99.5%	10.0%	0	0	0	0.98	0
1964/65	720.0	99.4%	732.0	99.4%	10.0%	0	0	0	0.96	0
1965/66	708.0	99.3%	720.0	99.4%	10.0%	1,620	162	1,458	0.95	1,379
1966/67	696.0	99.2%	708.0	99.3%	10.0%	0	0	0	0.93	0
1967/68	684.0	99.1%	696.0	99.2%	10.0%	1,620	162	1,458	0.92	1,335
1968/69	672.0	99.0%	684.0	99.1%	10.0%	4,860	486	4,374	0.90	3,944
1969/70	660.0	98.9%	672.0	99.0%	10.0%	9,720	972	8,748	0.89	7,775
1970/71	648.0	98.8%	660.0	98.9%	10.0%	20,755	2,075	18,680	0.88	16,377
1971/72	636.0	98.7%	648.0	98.8%	10.0%	41,310	4,131	37,179	0.87	32,176
1972/73	624.0	98.5%	636.0	98.7%	10.0%	160,162	16,016	144,146	0.85	123,237
1973/74	612.0	98.4%	624.0	98.5%	10.0%	83,750	8,375	75,375	0.85	63,704
1974/75	600.0	98.2%	612.0	98.4%	10.0%	221,410	22,141	199,269	0.84	166,601
1975/76	588.0	98.0%	600.0	98.2%	10.0%	502,998	50,300	452,698	0.83	374,650
1976/77	576.0	97.8%	588.0	98.0%	10.0%	409,766	40,977	368,789	0.82	302,306
1977/78	564.0	97.5%	576.0	97.8%	10.0%	743,565	74,357	669,208	0.81	543,682
1978/79	552.0	97.3%	564.0	97.5%	10.0%	577,949	57,795	520,154	0.81	419,064
1979/80	540.0	97.0%	552.0	97.3%	10.0%	1,876,720	187,672	1,689,048	0.80	1,350,191
1980/81	528.0	96.6%	540.0	97.0%	10.0%	2,464,682	246,468	2,218,214	0.79	1,760,313
1981/82	516.0	96.1%	528.0	96.6%	12.4%	3,159,331	393,196	2,766,135	0.79	2,180,269
1982/83	504.0	95.7%	516.0	96.1%	11.0%	4,115,861	453,530	3,662,331	0.79	2,890,746
1983/84	492.0	95.2%	504.0	95.7%	9.9%	4,847,389	478,965	4,368,424	0.79	3,434,687
1984/85	480.0	94.7%	492.0	95.2%	9.0%	9,737,022	871,622	8,865,400	0.78	6,919,683
1985/86	468.0	94.2%	480.0	94.7%	8.2%	12,753,029	1,043,021	11,710,008	0.77	9,052,404
1986/87	456.0	93.7%	468.0	94.2%	8.9%	15,409,932	1,369,734	14,040,198	0.76	10,732,214
1987/88	444.0	93.1%	456.0	93.7%	8.1%	16,398,338	1,331,270	15,067,068	0.76	11,428,695
1988/89	432.0	92.6%	444.0	93.1%	7.5%	23,881,914	1,783,335	22,098,579	0.75	16,600,311
1989/90	420.0	91.9%	432.0	92.6%	8.0%	31,766,268	2,529,370	29,236,898	0.74	21,718,634
1990/91	408.0	91.2%	420.0	91.9%	8.3%	21,212,391	1,756,428	19,455,963	0.74	14,334,250
1991/92	396.0	90.4%	408.0	91.2%	8.5%	16,983,355	1,435,407	15,547,948	0.73	11,383,973
1992/93	384.0	89.6%	396.0	90.4%	7.7%	16,729,056	1,292,995	15,436,061	0.73	11,246,142
1993/94	372.0	88.7%	384.0	89.6%	7.8%	9,961,513	780,631	9,180,882	0.72	6,639,403
1994/95	360.0	87.7%	372.0	88.7%	7.9%	8,300,713	652,142	7,648,571	0.72	5,496,674
1995/96	348.0	86.7%	360.0	87.7%	7.8%	9,783,277	763,860	9,019,417	0.71	6,445,653
1996/97	336.0	85.7%	348.0	86.7%	7.2%	8,527,097	610,763	7,916,334	0.71	5,627,557
1997/98	327.0	84.8%	339.0	85.9%	7.5%	4,375,773	328,507	4,047,266	0.71	2,877,117
Total						\$225,063,146	\$18,586,865	\$206,476,281		\$154,175,146

(3) and (5) are from Exhibit OTFF-2.

(7) is from Exhibit OTFF-9

(10) is based on a 4% interest rate and the payout pattern in Exhibit OTFF-2.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-11

Projected Losses Paid July 1, 2025 to June 30, 2026

Claim Period (1)	Months of Development 6/30/25 (2)	Percent Losses Paid (3)	Months of Development 6/30/26 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 7/1/25 to 6/30/26 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 6/30/25 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 6/30/26 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 6/30/26 (9)X(10) (11)
1959/60	792.0	99.7%	804.0	99.7%	10.0%	\$0	\$0	\$0	1.00	\$0
1960/61	780.0	99.6%	792.0	99.7%	10.0%	0	0	0	1.00	0
1961/62	768.0	99.6%	780.0	99.6%	10.0%	0	0	0	1.00	0
1962/63	756.0	99.5%	768.0	99.6%	10.0%	0	0	0	1.00	0
1963/64	744.0	99.5%	756.0	99.5%	10.0%	0	0	0	1.00	0
1964/65	732.0	99.4%	744.0	99.5%	10.0%	0	0	0	0.98	0
1965/66	720.0	99.4%	732.0	99.4%	10.0%	1,458	146	1,312	0.96	1,263
1966/67	708.0	99.3%	720.0	99.4%	10.0%	0	0	0	0.95	0
1967/68	696.0	99.2%	708.0	99.3%	10.0%	1,458	146	1,312	0.93	1,220
1968/69	684.0	99.1%	696.0	99.2%	10.0%	4,374	437	3,937	0.92	3,604
1969/70	672.0	99.0%	684.0	99.1%	10.0%	8,748	875	7,873	0.90	7,099
1970/71	660.0	98.9%	672.0	99.0%	10.0%	18,680	1,868	16,812	0.89	14,942
1971/72	648.0	98.8%	660.0	98.9%	10.0%	37,179	3,718	33,461	0.88	29,335
1972/73	636.0	98.7%	648.0	98.8%	10.0%	144,146	14,415	129,731	0.87	112,275
1973/74	624.0	98.5%	636.0	98.7%	10.0%	75,375	7,538	67,837	0.85	57,997
1974/75	612.0	98.4%	624.0	98.5%	10.0%	199,269	19,927	179,342	0.85	151,574
1975/76	600.0	98.2%	612.0	98.4%	10.0%	452,698	45,270	407,428	0.84	340,635
1976/77	588.0	98.0%	600.0	98.2%	10.0%	368,789	36,879	331,910	0.83	274,687
1977/78	576.0	97.8%	588.0	98.0%	10.0%	669,208	66,921	602,287	0.82	493,711
1978/79	564.0	97.5%	576.0	97.8%	10.0%	520,154	52,015	468,139	0.81	380,328
1979/80	552.0	97.3%	564.0	97.5%	10.0%	1,689,048	168,905	1,520,143	0.81	1,224,709
1980/81	540.0	97.0%	552.0	97.3%	10.0%	2,218,214	221,821	1,996,393	0.80	1,595,876
1981/82	528.0	96.6%	540.0	97.0%	10.0%	2,766,135	276,614	2,489,521	0.79	1,975,614
1982/83	516.0	96.1%	528.0	96.6%	12.4%	3,662,331	455,797	3,206,534	0.79	2,527,392
1983/84	504.0	95.7%	516.0	96.1%	11.0%	4,368,424	481,360	3,887,064	0.79	3,068,132
1984/85	492.0	95.2%	504.0	95.7%	9.9%	8,865,400	875,980	7,989,420	0.79	6,281,706
1985/86	480.0	94.7%	492.0	95.2%	9.0%	11,710,008	1,048,236	10,661,772	0.78	8,321,799
1986/87	468.0	94.2%	480.0	94.7%	8.2%	14,040,198	1,148,294	12,891,904	0.77	9,966,067
1987/88	456.0	93.7%	468.0	94.2%	8.9%	15,067,068	1,339,258	13,727,810	0.76	10,493,427
1988/89	444.0	93.1%	456.0	93.7%	8.1%	22,098,579	1,794,035	20,304,544	0.76	15,401,434
1989/90	432.0	92.6%	444.0	93.1%	7.5%	29,236,898	2,183,207	27,053,691	0.75	20,322,560
1990/91	420.0	91.9%	432.0	92.6%	8.0%	19,455,963	1,549,169	17,906,794	0.74	13,302,064
1991/92	408.0	91.2%	420.0	91.9%	8.3%	15,547,948	1,287,401	14,260,547	0.74	10,506,509
1992/93	396.0	90.4%	408.0	91.2%	8.5%	15,436,061	1,304,632	14,131,429	0.73	10,346,819
1993/94	384.0	89.6%	396.0	90.4%	7.7%	9,180,882	709,594	8,471,288	0.73	6,171,866
1994/95	372.0	88.7%	384.0	89.6%	7.8%	7,648,571	599,378	7,049,193	0.72	5,097,814
1995/96	360.0	87.7%	372.0	88.7%	7.9%	9,019,417	708,607	8,310,810	0.72	5,972,595
1996/97	348.0	86.7%	360.0	87.7%	7.8%	7,916,334	618,092	7,298,242	0.71	5,215,629
1997/98	339.0	85.9%	351.0	86.9%	7.3%	4,047,266	296,061	3,751,205	0.71	2,680,768
Total						\$206,476,281	\$17,316,596	\$189,159,685		\$142,341,450

(3) and (5) are from Exhibit OTFF-2.

(7) is from Exhibit OTFF-10

(10) is based on a 4% interest rate and the payout pattern in Exhibit OTFF-2.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit OTFF-12

Projected Losses Paid July 1, 2026 to June 30, 2027

Claim Period (1)	Months of Development 6/30/26 (2)	Percent Losses Paid (3)	Months of Development 6/30/27 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 7/1/26 to 6/30/27 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 6/30/26 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 6/30/27 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 6/30/27 (9)X(10) (11)
1959/60	804.0	99.7%	816.0	99.7%	10.0%	\$0	\$0	\$0	1.00	\$0
1960/61	792.0	99.7%	804.0	99.7%	10.0%	0	0	0	1.00	0
1961/62	780.0	99.6%	792.0	99.7%	10.0%	0	0	0	1.00	0
1962/63	768.0	99.6%	780.0	99.6%	10.0%	0	0	0	1.00	0
1963/64	756.0	99.5%	768.0	99.6%	10.0%	0	0	0	1.00	0
1964/65	744.0	99.5%	756.0	99.5%	10.0%	0	0	0	1.00	0
1965/66	732.0	99.4%	744.0	99.5%	10.0%	1,312	131	1,181	0.98	1,158
1966/67	720.0	99.4%	732.0	99.4%	10.0%	0	0	0	0.96	0
1967/68	708.0	99.3%	720.0	99.4%	10.0%	1,312	131	1,181	0.95	1,117
1968/69	696.0	99.2%	708.0	99.3%	10.0%	3,937	394	3,543	0.93	3,296
1969/70	684.0	99.1%	696.0	99.2%	10.0%	7,873	787	7,086	0.92	6,487
1970/71	672.0	99.0%	684.0	99.1%	10.0%	16,812	1,681	15,131	0.90	13,643
1971/72	660.0	98.9%	672.0	99.0%	10.0%	33,461	3,346	30,115	0.89	26,765
1972/73	648.0	98.8%	660.0	98.9%	10.0%	129,731	12,973	116,758	0.88	102,362
1973/74	636.0	98.7%	648.0	98.8%	10.0%	67,837	6,784	61,053	0.87	52,838
1974/75	624.0	98.5%	636.0	98.7%	10.0%	179,342	17,934	161,408	0.85	137,995
1975/76	612.0	98.4%	624.0	98.5%	10.0%	407,428	40,743	366,685	0.85	309,910
1976/77	600.0	98.2%	612.0	98.4%	10.0%	331,910	33,191	298,719	0.84	249,747
1977/78	588.0	98.0%	600.0	98.2%	10.0%	602,287	60,229	542,058	0.83	448,604
1978/79	576.0	97.8%	588.0	98.0%	10.0%	468,139	46,814	421,325	0.82	345,372
1979/80	564.0	97.5%	576.0	97.8%	10.0%	1,520,143	152,014	1,368,129	0.81	1,111,503
1980/81	552.0	97.3%	564.0	97.5%	10.0%	1,996,393	199,639	1,796,754	0.81	1,447,562
1981/82	540.0	97.0%	552.0	97.3%	10.0%	2,489,521	248,952	2,240,569	0.80	1,791,066
1982/83	528.0	96.6%	540.0	97.0%	10.0%	3,206,534	320,653	2,885,881	0.79	2,290,155
1983/84	516.0	96.1%	528.0	96.6%	12.4%	3,887,064	483,767	3,403,297	0.79	2,682,481
1984/85	504.0	95.7%	516.0	96.1%	11.0%	7,989,420	880,360	7,109,060	0.79	5,611,313
1985/86	492.0	95.2%	504.0	95.7%	9.9%	10,661,772	1,053,477	9,608,295	0.79	7,554,551
1986/87	480.0	94.7%	492.0	95.2%	9.0%	12,891,904	1,154,035	11,737,869	0.78	9,161,722
1987/88	468.0	94.2%	480.0	94.7%	8.2%	13,727,810	1,122,745	12,605,065	0.77	9,744,326
1988/89	456.0	93.7%	468.0	94.2%	8.9%	20,304,544	1,804,799	18,499,745	0.76	14,141,056
1989/90	444.0	93.1%	456.0	93.7%	8.1%	27,053,691	2,196,307	24,857,384	0.76	18,854,861
1990/91	432.0	92.6%	444.0	93.1%	7.5%	17,906,794	1,337,154	16,569,640	0.75	12,447,008
1991/92	420.0	91.9%	432.0	92.6%	8.0%	14,260,547	1,135,487	13,125,060	0.74	9,749,953
1992/93	408.0	91.2%	420.0	91.9%	8.3%	14,131,429	1,170,110	12,961,319	0.74	9,549,298
1993/94	396.0	90.4%	408.0	91.2%	8.5%	8,471,288	715,980	7,755,308	0.73	5,678,320
1994/95	384.0	89.6%	396.0	90.4%	7.7%	7,049,193	544,835	6,504,358	0.73	4,738,834
1995/96	372.0	88.7%	384.0	89.6%	7.8%	8,310,810	651,274	7,659,536	0.72	5,539,200
1996/97	360.0	87.7%	372.0	88.7%	7.9%	7,298,242	573,384	6,724,858	0.72	4,832,844
1997/98	351.0	86.9%	363.0	88.0%	7.8%	3,751,205	293,316	3,457,889	0.72	2,485,025
Total						\$189,159,685	\$16,263,426	\$172,896,259		\$131,110,372

(3) and (5) are from Exhibit OTFF-2.

(7) is from Exhibit OTFF-11

(10) is based on a 4% interest rate and the payout pattern in Exhibit OTFF-2.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit FF-1

Data Summary as of June 30, 2022

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 6/30/22 (4)	Paid Claims 6/30/22 (5)	Open Claims 6/30/22 (6)	Unlimited Paid Losses 6/30/22 (7)	Request Detail Paid Losses 6/30/22 (8)	Payment Difference (7) - (8) (9)
1959/60	Unlimited	None	756.0	0	0	\$0	\$0	\$0
1960/61	Unlimited	None	744.0	0	0	0	0	0
1961/62	Unlimited	None	732.0	0	0	0	0	0
1962/63	Unlimited	None	720.0	0	0	0	0	0
1963/64	Unlimited	None	708.0	0	0	0	0	0
1964/65	Unlimited	None	696.0	0	0	0	0	0
1965/66	Unlimited	None	684.0	0	0	0	0	0
1966/67	Unlimited	None	672.0	0	0	0	0	0
1967/68	Unlimited	None	660.0	0	0	0	0	0
1968/69	Unlimited	None	648.0	1	0	343,000	143,416	199,584
1969/70	Unlimited	None	636.0	0	0	0	0	0
1970/71	Unlimited	None	624.0	0	0	0	0	0
1971/72	Unlimited	None	612.0	0	0	0	0	0
1972/73	Unlimited	None	600.0	1	0	7,000	6,712	288
1973/74	Unlimited	None	588.0	0	0	0	0	0
1974/75	Unlimited	None	576.0	1	0	4,000	3,907	93
1975/76	Unlimited	None	564.0	1	0	4,000	3,604	396
1976/77	Unlimited	None	552.0	1	0	39,000	39,000	0
1977/78	Unlimited	None	540.0	1	0	24,000	24,117	-117
1978/79	Unlimited	None	528.0	5	0	135,000	202,423	-67,423
1979/80	Unlimited	None	516.0	10	0	3,089,000	1,180,609	1,908,391
1980/81	Unlimited	None	504.0	7	0	1,707,000	1,006,722	700,278
1981/82	Unlimited	None	492.0	22	0	5,867,000	1,965,313	3,901,687
1982/83	Unlimited	None	480.0	24	0	2,891,000	1,155,329	1,735,671
1983/84	Unlimited	None	468.0	43	0	5,623,000	3,311,085	2,311,915
1984/85	Unlimited	None	456.0	68	0	19,142,000	5,848,060	13,293,940
1985/86	Unlimited	None	444.0	160	0	40,642,000	11,843,708	28,798,292
1986/87	Unlimited	None	432.0	247	0	43,991,000	14,992,126	28,998,874
1987/88	Unlimited	None	420.0	490	0	57,828,000	27,630,328	30,197,672
1988/89	Unlimited	None	408.0	819	0	82,095,000	45,328,807	36,766,193
1989/90	Unlimited	None	396.0	1,087	0	90,538,000	64,346,503	26,191,497
1990/91	Unlimited	None	384.0	1,240	0	79,503,000	66,692,115	12,810,885
1991/92	Unlimited	None	372.0	1,635	0	101,195,000	95,332,455	5,862,545
1992/93	Unlimited	None	360.0	1,967	0	107,085,000	104,807,514	2,277,486
1993/94	Unlimited	None	348.0	1,782	0	77,598,000	77,399,551	198,449
1994/95	Unlimited	None	336.0	1,340	0	44,587,000	44,587,342	-342
1995/96	Unlimited	None	324.0	1,244	0	40,987,000	41,087,218	-100,218
1996/97	Unlimited	None	312.0	1,184	0	41,786,928	41,876,356	-89,427
1997/98	Unlimited	None	303.0 *	492	0	17,871,000	17,870,716	284
Total				13,872	0	\$864,581,928	\$668,685,035	\$195,896,893

\* Claim period 1997/98 includes the 6 months from 7/1/97 to 12/31/1997. The age of this year has been adjusted to reflect the shortened period.

(5) is the count of unique claim numbers with non-zero payments in the request detail provided by SDTF.

(6) is the count of claims in the claim detail with status of "Open::Normal"

(7) = cumulative paid as of 6/30/19 from the AMI Report + fiscal year 2019/20 and subsequent payments in the request detail provided by SDTF.

(8) = total payments through 06/30/22 provided in the request detail by SDTF.

Data was provided by SDTF.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit FF-2 (page 1)

Summary of Percent Losses Paid

Months of Development (1)	Percent Losses Paid (2)	Months of Development (3)	Percent Losses Paid (4)
816.0	100.0%		
804.0	100.0%	807.0	100.0%
792.0	100.0%	795.0	100.0%
780.0	100.0%	783.0	100.0%
768.0	100.0%	771.0	100.0%
756.0	100.0%	759.0	100.0%
744.0	100.0%	747.0	100.0%
732.0	100.0%	735.0	100.0%
720.0	100.0%	723.0	100.0%
708.0	100.0%	711.0	100.0%
696.0	100.0%	699.0	100.0%
684.0	100.0%	687.0	100.0%
672.0	100.0%	675.0	100.0%
660.0	100.0%	663.0	100.0%
648.0	100.0%	651.0	100.0%
636.0	100.0%	639.0	100.0%
624.0	100.0%	627.0	100.0%
612.0	100.0%	615.0	100.0%
600.0	100.0%	603.0	100.0%
588.0	100.0%	591.0	100.0%
576.0	100.0%	579.0	100.0%
564.0	100.0%	567.0	100.0%
552.0	100.0%	555.0	100.0%
540.0	100.0%	543.0	100.0%
528.0	100.0%	531.0	100.0%
516.0	100.0%	519.0	100.0%
504.0	100.0%	507.0	100.0%
492.0	100.0%	495.0	100.0%
480.0	100.0%	483.0	100.0%
468.0	100.0%	471.0	100.0%
456.0	100.0%	459.0	100.0%
444.0	100.0%	447.0	100.0%
432.0	100.0%	435.0	100.0%
420.0	100.0%	423.0	100.0%
408.0	100.0%	411.0	100.0%
396.0	100.0%	399.0	100.0%
384.0	100.0%	387.0	100.0%
372.0	100.0%	375.0	100.0%
360.0	100.0%	363.0	100.0%
348.0	100.0%	351.0	100.0%
336.0	100.0%	339.0	100.0%
324.0	100.0%	327.0	100.0%
312.0	100.0%	315.0	100.0%
300.0	100.0%	303.0	100.0%

(2) is from Exhibit FF-2 (page 2).

(4) is interpolated, based on (2).

Historical Unlimited Paid Losses (\$000) and Unlimited Paid Loss Development

I. Historical Unlimited Paid Losses (\$000)

Claim Period	Months of Development:																			
	300	312	324	336	348	360	372	384	396	408	420	432	444	456	468	480	492	504	516	528
1978/79	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135	\$135
1979/80	2,955	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089
1980/81	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707
1981/82	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867
1982/83	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891
1983/84	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623
1984/85	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142
1985/86	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642
1986/87	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991
1987/88	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828
1988/89	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095
1989/90	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538	90,538
1990/91	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503	79,503
1991/92	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195	101,195
1992/93	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085	107,085
1993/94	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598	77,598
1994/95	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587	44,587
1995/96	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987	40,987
1996/97	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734
1997/98	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871

II. Unlimited Paid Loss Development

Claim Period	Months of Development:																			
	300-312	312-324	324-336	336-348	348-360	360-372	372-384	384-396	396-408	408-420	420-432	432-444	444-456	456-468	468-480	480-492	492-504	504-516	516-528	528-Ult
1978/79	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1979/80	1.045	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1980/81	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1981/82	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982/83	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983/84	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1984/85	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1985/86	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1986/87	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1987/88	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1988/89	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1989/90	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1990/91	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1991/92	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992/93	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1993/94	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994/95	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1995/96	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1996/97	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1997/98	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average																				
All	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
x-hi,low																				
Previous	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Percent	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Amounts are unlimited.

Data through 6/30/19 is from the AMI Report.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit FF-3

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 6/30/22 (2)	Unlimited Paid Losses 6/30/22 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
1959/60	756.0	\$0	100.0%	\$0
1960/61	744.0	0	100.0%	0
1961/62	732.0	0	100.0%	0
1962/63	720.0	0	100.0%	0
1963/64	708.0	0	100.0%	0
1964/65	696.0	0	100.0%	0
1965/66	684.0	0	100.0%	0
1966/67	672.0	0	100.0%	0
1967/68	660.0	0	100.0%	0
1968/69	648.0	343,000	100.0%	343,000
1969/70	636.0	0	100.0%	0
1970/71	624.0	0	100.0%	0
1971/72	612.0	0	100.0%	0
1972/73	600.0	7,000	100.0%	7,000
1973/74	588.0	0	100.0%	0
1974/75	576.0	4,000	100.0%	4,000
1975/76	564.0	4,000	100.0%	4,000
1976/77	552.0	39,000	100.0%	39,000
1977/78	540.0	24,000	100.0%	24,000
1978/79	528.0	135,000	100.0%	135,000
1979/80	516.0	3,089,000	100.0%	3,089,000
1980/81	504.0	1,707,000	100.0%	1,707,000
1981/82	492.0	5,867,000	100.0%	5,867,000
1982/83	480.0	2,891,000	100.0%	2,891,000
1983/84	468.0	5,623,000	100.0%	5,623,000
1984/85	456.0	19,142,000	100.0%	19,142,000
1985/86	444.0	40,642,000	100.0%	40,642,000
1986/87	432.0	43,991,000	100.0%	43,991,000
1987/88	420.0	57,828,000	100.0%	57,828,000
1988/89	408.0	82,095,000	100.0%	82,095,000
1989/90	396.0	90,538,000	100.0%	90,538,000
1990/91	384.0	79,503,000	100.0%	79,503,000
1991/92	372.0	101,195,000	100.0%	101,195,000
1992/93	360.0	107,085,000	100.0%	107,085,000
1993/94	348.0	77,598,000	100.0%	77,598,000
1994/95	336.0	44,587,000	100.0%	44,587,000
1995/96	324.0	40,987,000	100.0%	40,987,000
1996/97	312.0	41,786,928	100.0%	41,786,928
1997/98	303.0	17,871,000	100.0%	17,871,000
<b>Total</b>		<b>\$864,581,928</b>		<b>\$864,581,928</b>

(3) is from Exhibit FF-1.

(4) is from Exhibit FF-2.





FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit FF-4

Projected Ultimate Unlimited Losses to 1997/98

Claim Period (1)	Developed Unlimited Paid Losses (2)	Projected Ultimate Unlimited Losses (3)
1959/60	\$0	\$0
1960/61	0	0
1961/62	0	0
1962/63	0	0
1963/64	0	0
1964/65	0	0
1965/66	0	0
1966/67	0	0
1967/68	0	0
1968/69	343,000	343,000
1969/70	0	0
1970/71	0	0
1971/72	0	0
1972/73	7,000	7,000
1973/74	0	0
1974/75	4,000	4,000
1975/76	4,000	4,000
1976/77	39,000	39,000
1977/78	24,000	24,000
1978/79	135,000	135,000
1979/80	3,089,000	3,089,000
1980/81	1,707,000	1,707,000
1981/82	5,867,000	5,867,000
1982/83	2,891,000	2,891,000
1983/84	5,623,000	5,623,000
1984/85	19,142,000	19,142,000
1985/86	40,642,000	40,642,000
1986/87	43,991,000	43,991,000
1987/88	57,828,000	57,828,000
1988/89	82,095,000	82,095,000
1989/90	90,538,000	90,538,000
1990/91	79,503,000	79,503,000
1991/92	101,195,000	101,195,000
1992/93	107,085,000	107,085,000
1993/94	77,598,000	77,598,000
1994/95	44,587,000	44,587,000
1995/96	40,987,000	40,987,000
1996/97	41,786,928	41,786,928
1997/98	17,871,000	17,871,000
Total	\$864,581,928	\$864,581,928

(2) is from Exhibit FF-3.



FLORIDA SPECIAL DISABILITY TRUST FUND  
WORKERS' COMPENSATION

Exhibit FF-5

Estimated Outstanding Losses as of June 30, 2022

Claim Period (1)	Unlimited Paid Losses 6/30/22 (2)	Projected Ultimate Unlimited Losses (3)	Estimated Outstanding Losses 6/30/22 (3)-(2) (4)	Present Value Factor (5)	Present Value of Estimated Outstanding Losses 6/30/22 (4)X(5) (6)
1959/60	\$0	\$0	\$0	1.00	\$0
1960/61	0	0	0	1.00	0
1961/62	0	0	0	1.00	0
1962/63	0	0	0	1.00	0
1963/64	0	0	0	1.00	0
1964/65	0	0	0	1.00	0
1965/66	0	0	0	1.00	0
1966/67	0	0	0	1.00	0
1967/68	0	0	0	1.00	0
1968/69	343,000	343,000	0	1.00	0
1969/70	0	0	0	1.00	0
1970/71	0	0	0	1.00	0
1971/72	0	0	0	1.00	0
1972/73	7,000	7,000	0	1.00	0
1973/74	0	0	0	1.00	0
1974/75	4,000	4,000	0	1.00	0
1975/76	4,000	4,000	0	1.00	0
1976/77	39,000	39,000	0	1.00	0
1977/78	24,000	24,000	0	1.00	0
1978/79	135,000	135,000	0	1.00	0
1979/80	3,089,000	3,089,000	0	1.00	0
1980/81	1,707,000	1,707,000	0	1.00	0
1981/82	5,867,000	5,867,000	0	1.00	0
1982/83	2,891,000	2,891,000	0	1.00	0
1983/84	5,623,000	5,623,000	0	1.00	0
1984/85	19,142,000	19,142,000	0	1.00	0
1985/86	40,642,000	40,642,000	0	1.00	0
1986/87	43,991,000	43,991,000	0	1.00	0
1987/88	57,828,000	57,828,000	0	1.00	0
1988/89	82,095,000	82,095,000	0	1.00	0
1989/90	90,538,000	90,538,000	0	1.00	0
1990/91	79,503,000	79,503,000	0	1.00	0
1991/92	101,195,000	101,195,000	0	1.00	0
1992/93	107,085,000	107,085,000	0	1.00	0
1993/94	77,598,000	77,598,000	0	1.00	0
1994/95	44,587,000	44,587,000	0	1.00	0
1995/96	40,987,000	40,987,000	0	1.00	0
1996/97	41,786,928	41,786,928	0	1.00	0
1997/98	17,871,000	17,871,000	0	1.00	0
Total	\$864,581,928	\$864,581,928	\$0		\$0

(2) is from Exhibit FF-1.

(3) is from Exhibit FF-4.

(5) is based on a 4% interest rate and the payment pattern in Exhibit FF-2.