Division of Risk Management

Overview of Fiscal Year 2018-19 Operations

Presented by :
Jeffrey Cagle
Chief of Risk Financing and Loss Prevention
Division of Risk Management
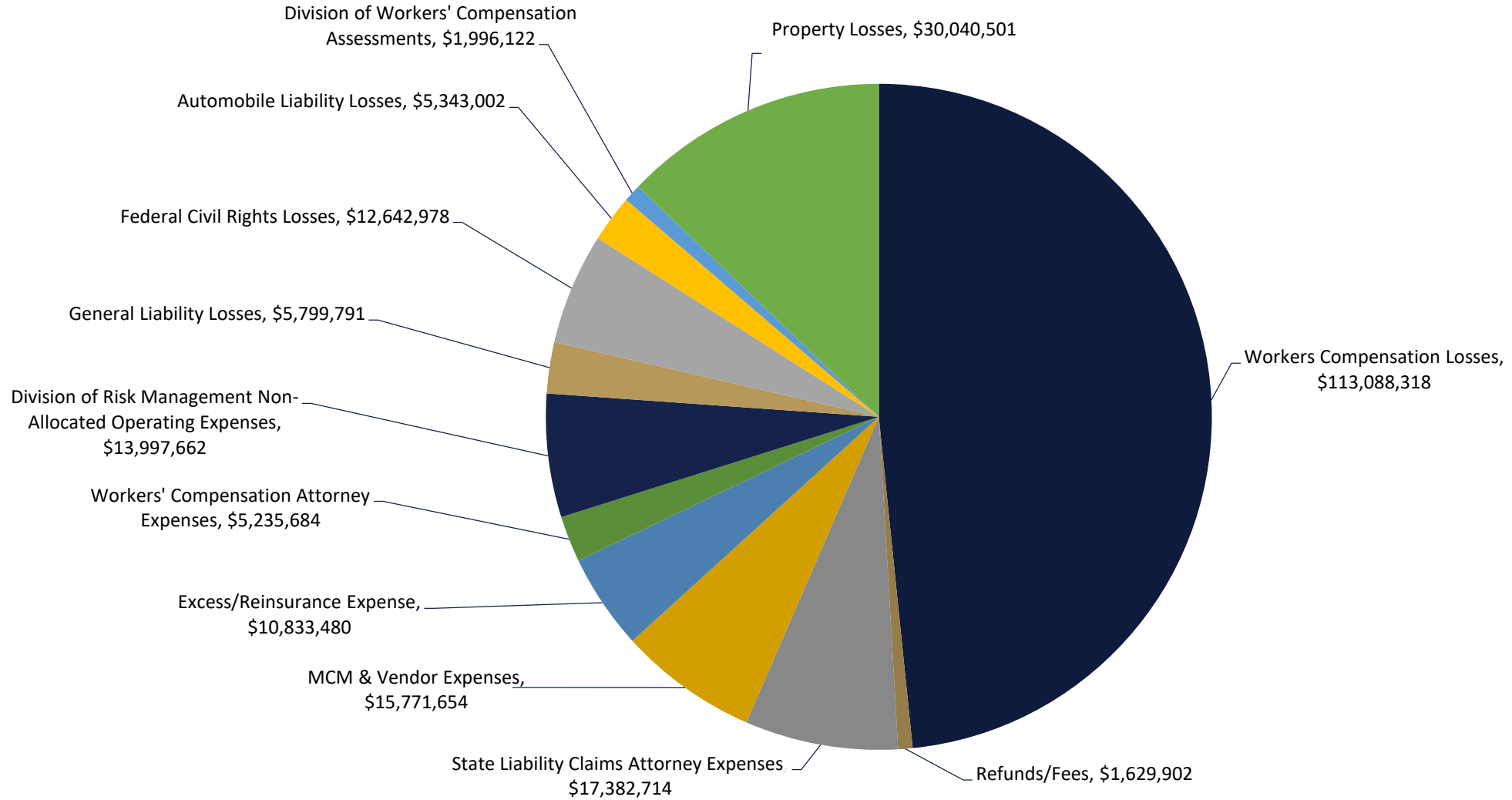Dept. of Financial Services
850-413-4704
Jeffrey.Cagle@myfloridacfo.com

Program Highlights

Coverage	Number of Covered Employees, Property or Vehicles	Number of Claims Reported in FY 18/19	Funding
Workers' Compensation	194,801	12,043	$150,522,401
State Property	19,887 Property Locations	1,659	$12,195,647
Auto Liability	25,457 State-owned Vehicles	692	$5,599,034
General Liability	201,782	2,629	$7,353,081
Federal Civil Rights	196,433	412	$12,555,204

Program Highlights

- Workers' Compensation claim losses decreased by $6.5 million compared to FY 2017/2018.

- Liability claim losses increased by $2.1 million compared to FY 2017/2018.

- FCR claim losses increased by $1.9 million compared to FY 2017/2018.

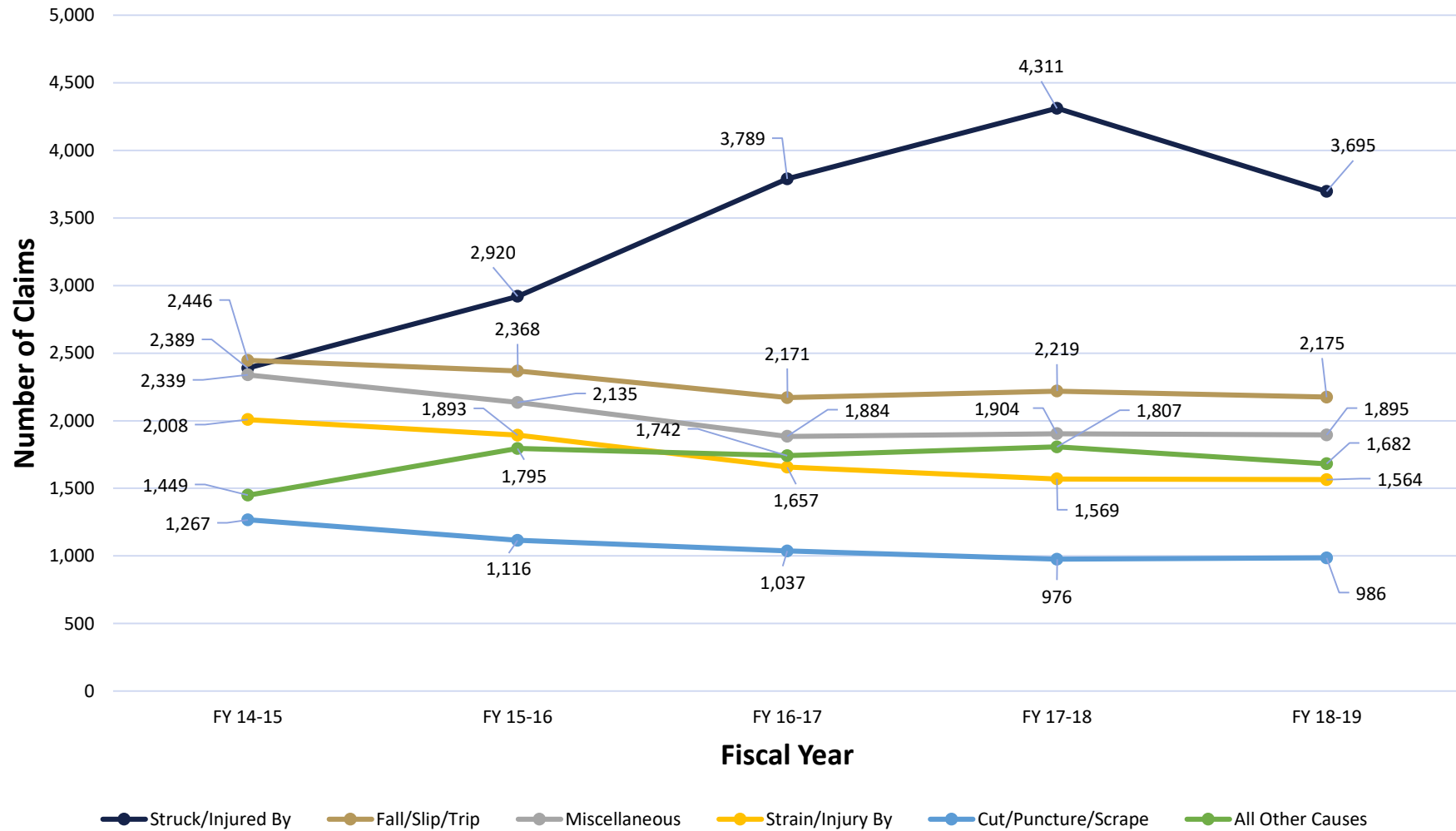- Property claim losses increased by $10.2 million compared to FY 2017/2018.

Department of Financial Services

Fiscal Year 2018-19 Division of Risk Management Total Expenditures of $233,761,808 by Major Category

- Division of Workers' Compensation Assessments, $1,996,122
- Property Losses, $30,040,501
- Automobile Liability Losses, $5,343,002
- Federal Civil Rights Losses, $12,642,978
- General Liability Losses, $5,799,791
- Division of Risk Management Non-Allocated Operating Expenses, $13,997,662
- Workers' Compensation Attorney Expenses, $5,235,684
- Excess/Reinsurance Expense, $10,833,480
- MCM & Vendor Expenses, $15,771,654
- State Liability Claims Attorney Expenses $17,382,714
- Refunds/Fees, $1,629,902
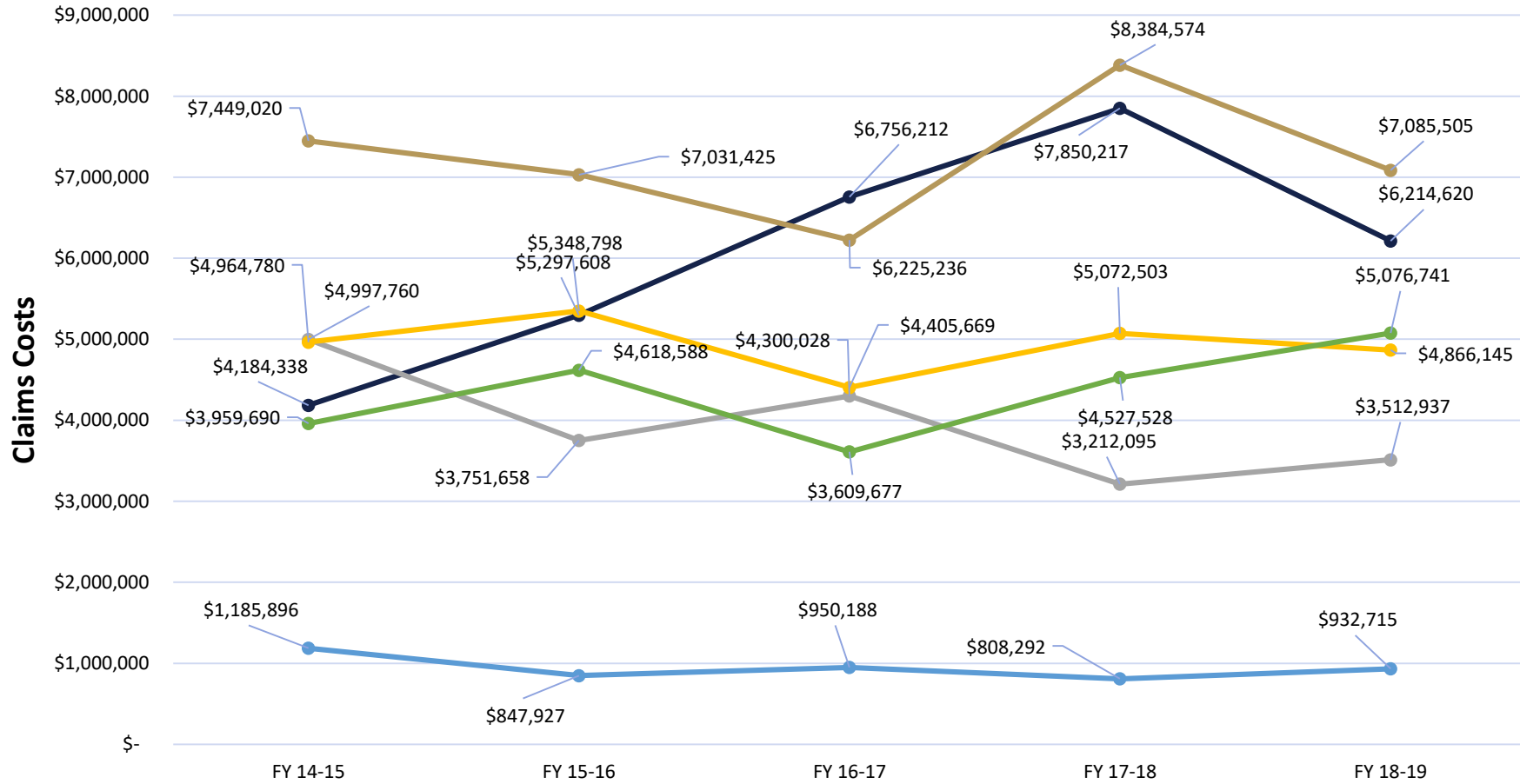- Workers Compensation Losses, $113,088,318

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Return to Work Program Summary

- Total cost of lost-time claims decreased by over $1.98 million from FY 2017/18.

- Number of lost-time claims decreased; 766 claims in FY2018/19 compared to 776 claims in FY 2017/18.

- Percentage of WC claims that are lost-time increased slightly with 7.98% compared to 7.22% in FY 2017/18.

- The number of TPD claims decreased by 1.52%, and TPD claim costs increased slightly by .29% compared to FY 2017/18.

- 48,789 days that injured state employees were at work due to RTW programs instead of at home collecting benefits, a 22,540 day increase compared to FY 2017/18.

New Workers' Compensation Claims – Top 5 by Cause
Claims Frequency

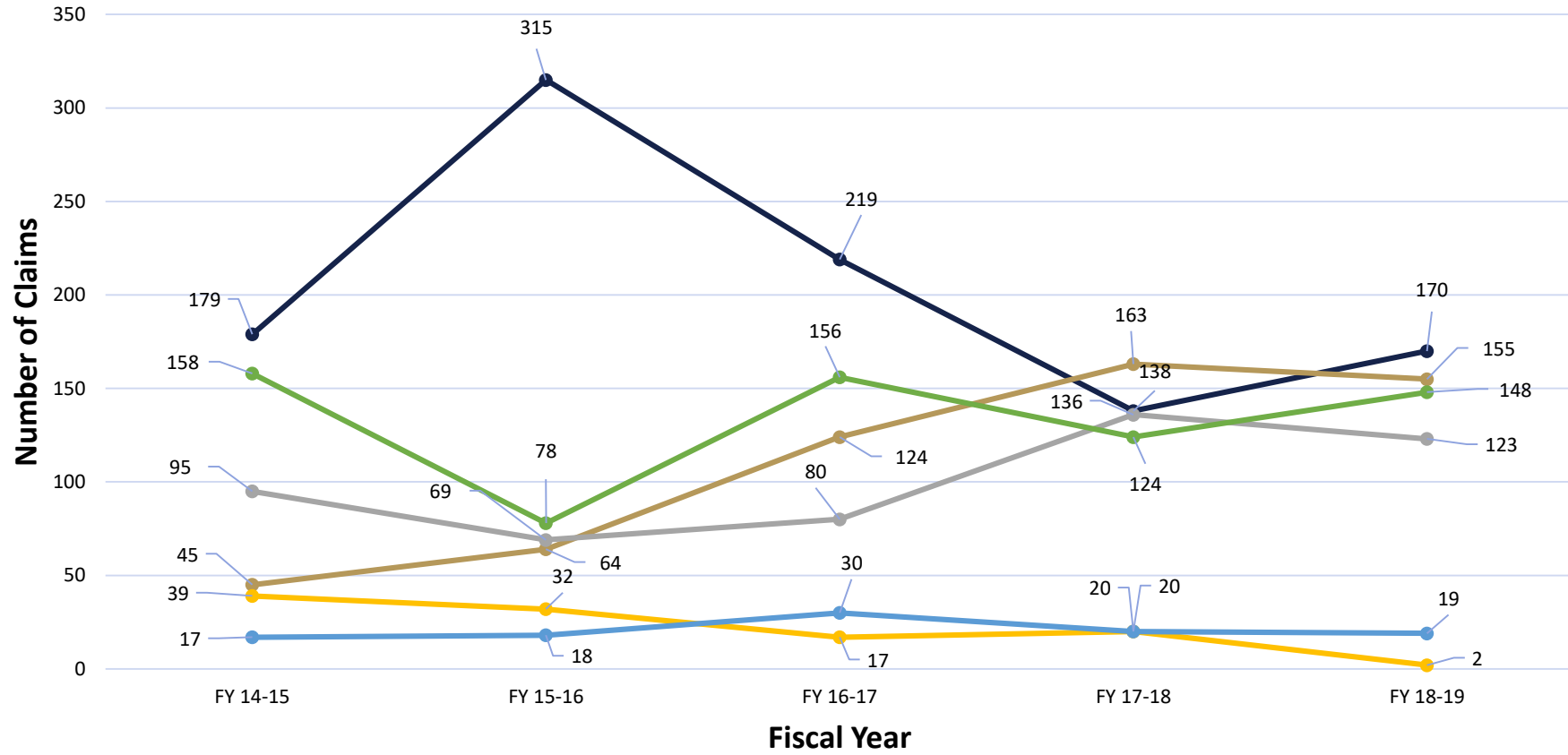New Workers' Compensation Claims - Top 5 by Cause
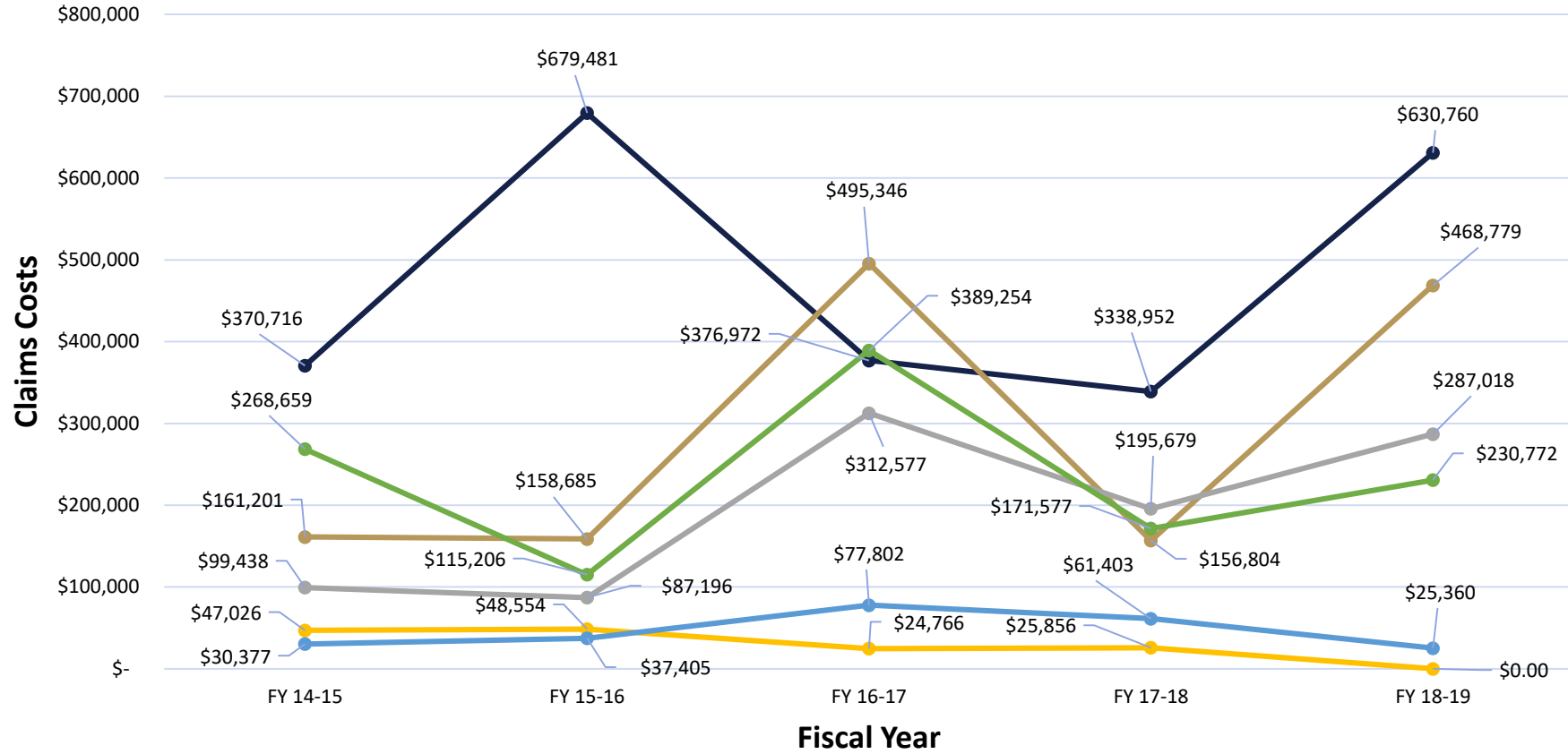Claims Costs

New Automobile Liability Claims – Top 5 by Cause
Claims Frequency

Legend:
- INSURED REAR-ENDED CLAIMANT'S VEHICLE
- NON-INTERSECTION-SIDESWIPE COLLISION
- REAR-END/BACKING-OUR UNIT HIT OTHER VEHICLE
- MISCELLANEOUS-UNCLASSIFIED
- INTERSECTION-OUR UNIT STRAIGHT ACROSS
- ALL OTHER CAUSES

DEPARTMENT OF FINANCIAL SERVICES

New Automobile Liability Claims – Top 5 by Cause
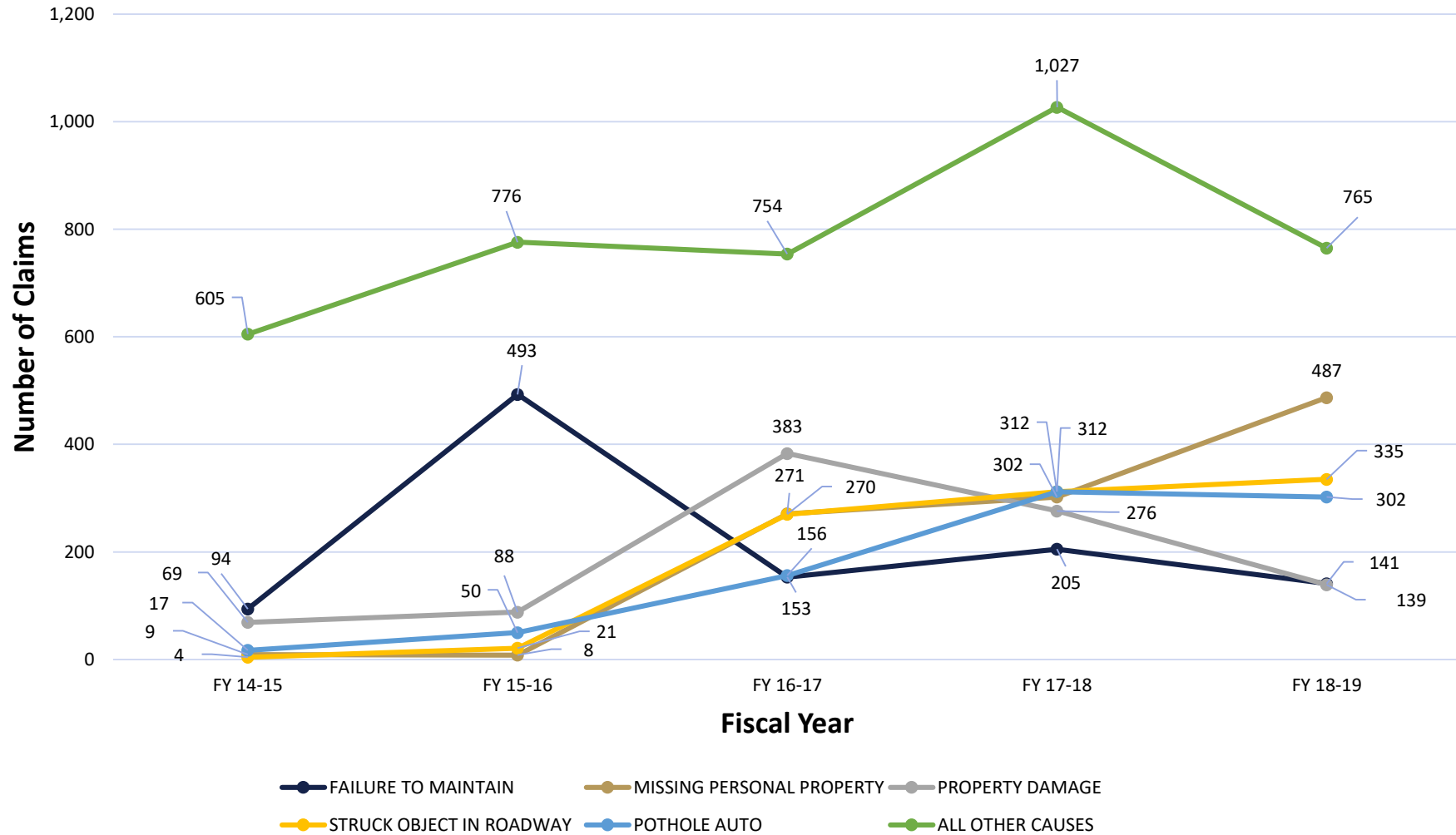Claims Costs

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Legend:
- INSURED REAR-ENDED CLAIMANT'S VEHICLE
- NON-INTERSECTION-SIDESWIPE COLLISION
- REAR-END/BACKING-OUR UNIT HIT OTHER VEHICLE
- MISCELLANEOUS-UNCLASSIFIED
- INTERSECTION-OUR UNIT STRAIGHT ACROSS
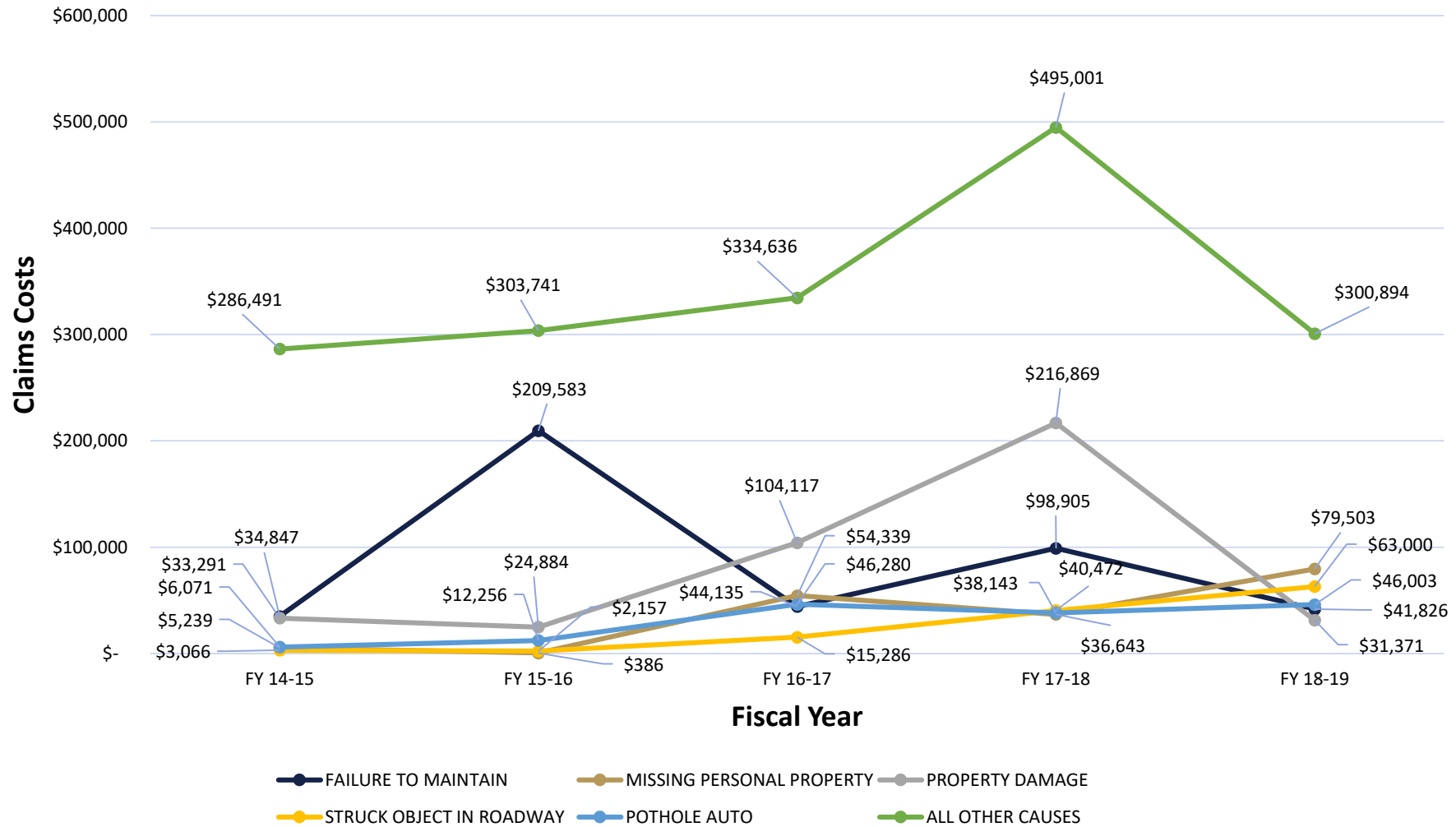- ALL OTHER CAUSES

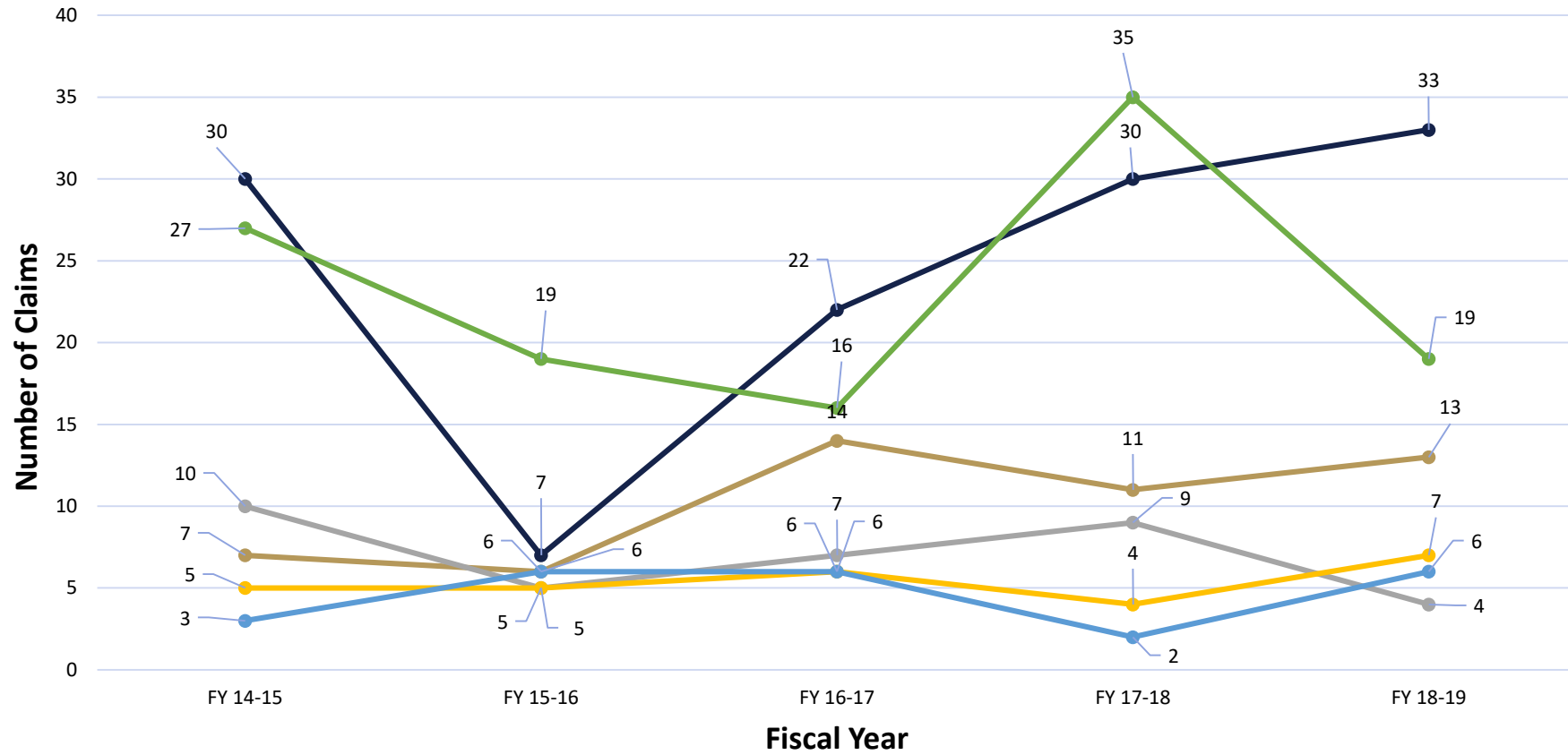# New General Liability Claims – Top 5 by Cause
Claims Frequency

Chart: "New General Liability Claims – Top 5 by Cause, Claims Frequency". X-axis: Fiscal Year (FY 14-15, FY 15-16, FY 16-17, FY 17-18, FY 18-19). Y-axis: Number of Claims.

ALL OTHER CAUSES (green): 605, 776, 754, 1,027, 765
FAILURE TO MAINTAIN (dark blue): 94, 493, 153, 205, 139
MISSING PERSONAL PROPERTY (brown): —, —, —, 302, 487
PROPERTY DAMAGE (gray): 69, 88, 383, 276, 141
STRUCK OBJECT IN ROADWAY (yellow): 4, 8, 271, 312, 335
POTHOLE AUTO (light blue): 17, 50, 156, 312, 302
Additional labels: 9, 21, 270, 156

Legend: FAILURE TO MAINTAIN, MISSING PERSONAL PROPERTY, PROPERTY DAMAGE, STRUCK OBJECT IN ROADWAY, POTHOLE AUTO, ALL OTHER CAUSES

New General Liability Claims – Top 5 by Cause
Claims Costs

Claims Costs

$600,000

$500,000
$495,001

$400,000

$334,636

$303,741
$300,000
$286,491
$300,894

$216,869
$209,583
$200,000

$104,117
$98,905
$100,000
$34,847
$54,339
$79,503
$33,291
$24,884
$46,280
$63,000
$6,071
$12,256
$44,135
$40,472
$46,003
$5,239
$2,157
$38,143
$36,643
$41,826
$-
$3,066
$386
$15,286
$31,371

FY 14-15   FY 15-16   FY 16-17   FY 17-18   FY 18-19

Fiscal Year

● FAILURE TO MAINTAIN   ● MISSING PERSONAL PROPERTY   ● PROPERTY DAMAGE
● STRUCK OBJECT IN ROADWAY   ● POTHOLE AUTO   ● ALL OTHER CAUSES

New FCR (Non-Employment) Claims – Top 5 by Cause
Claims Frequency
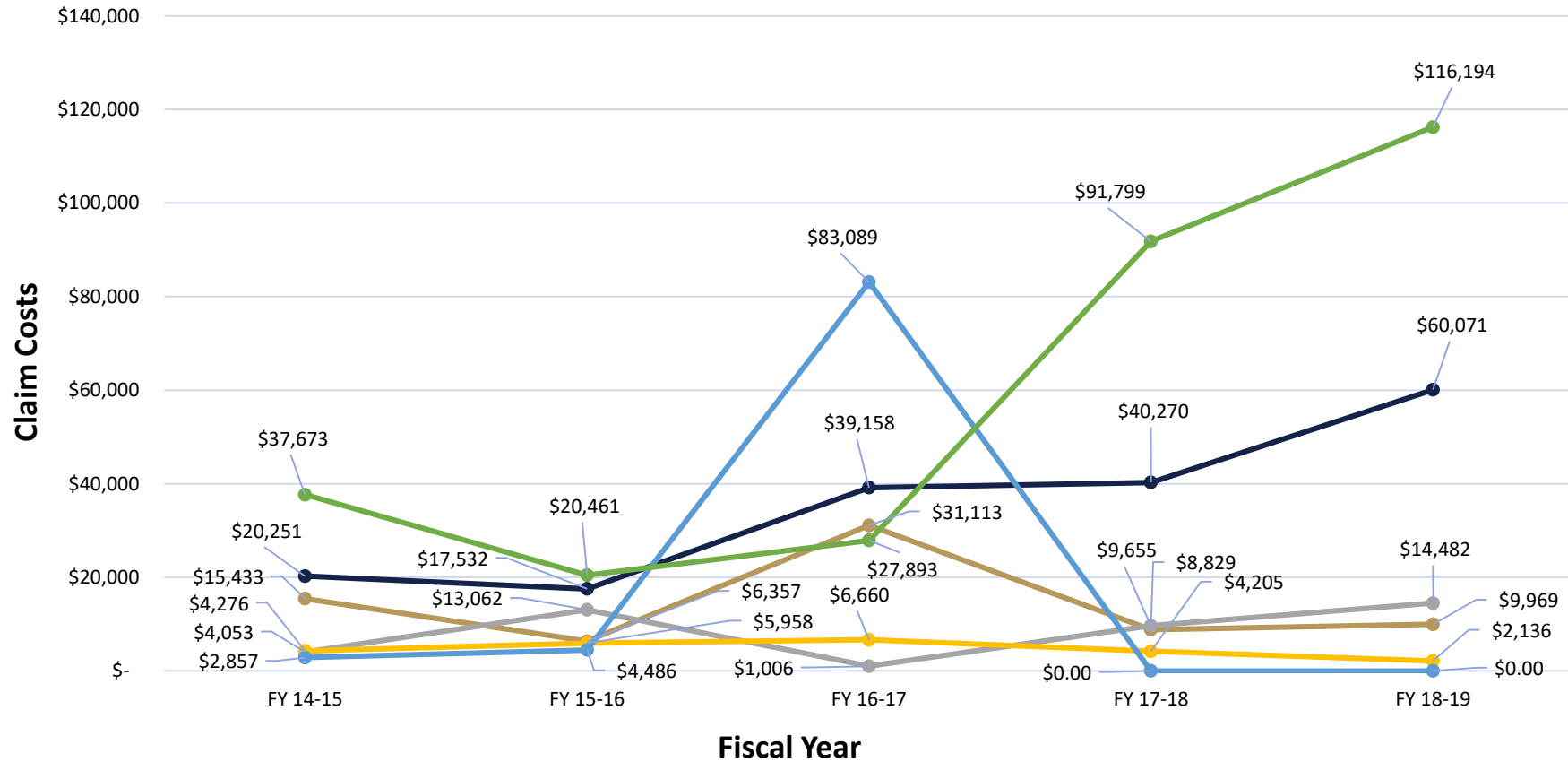
New FCR (Non-Employment) Claims – Top 5 by Cause
Claims Costs

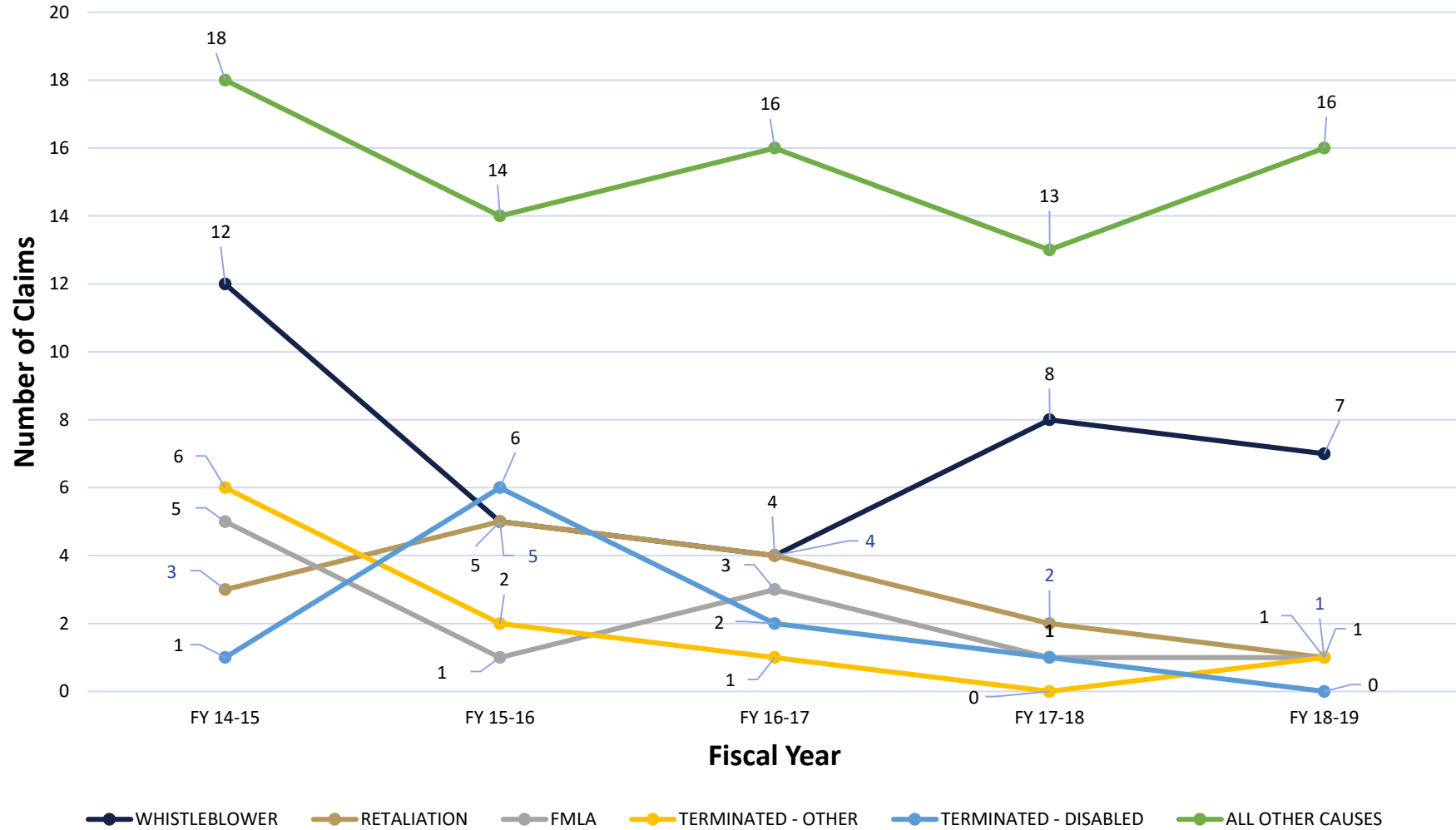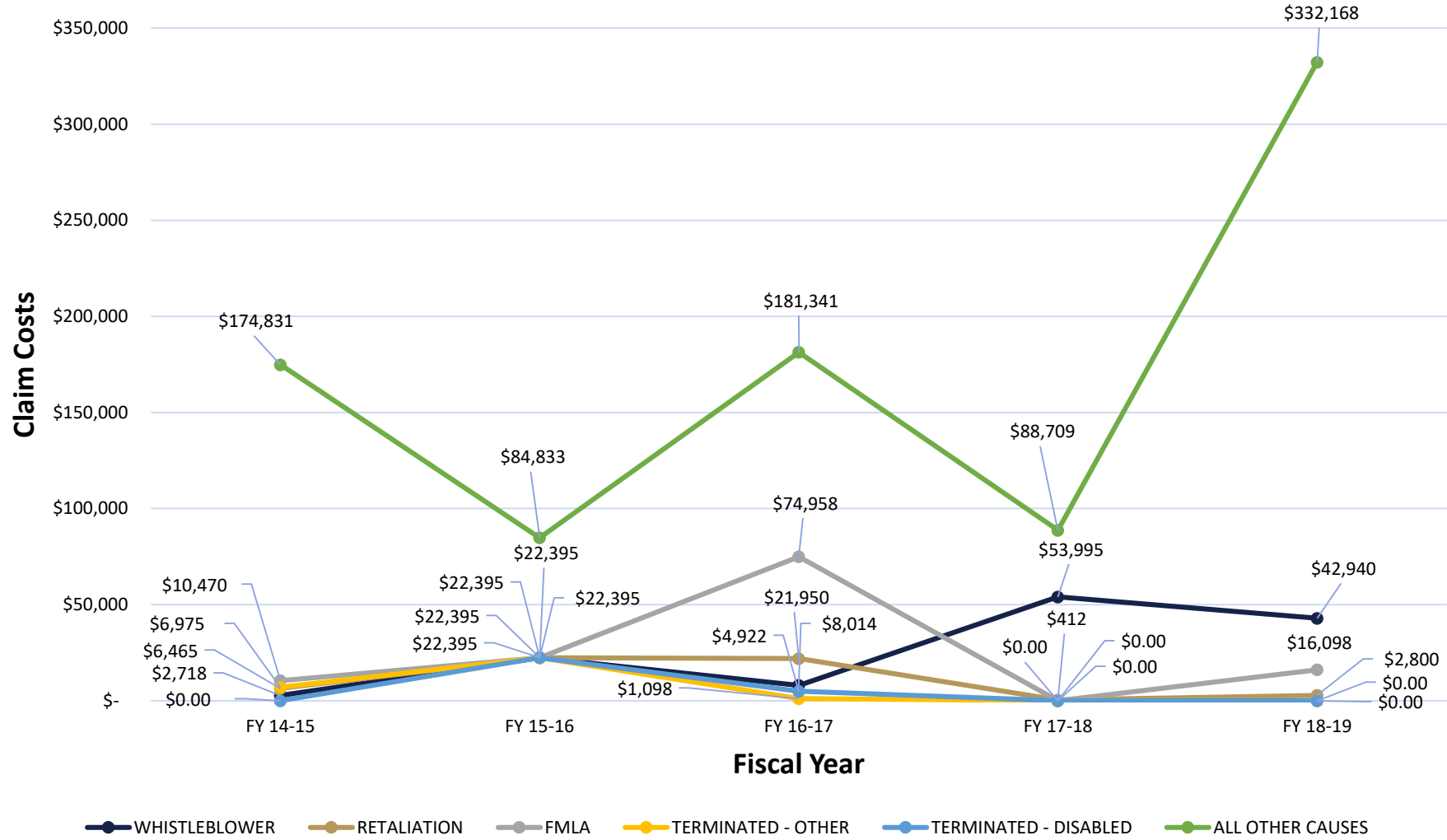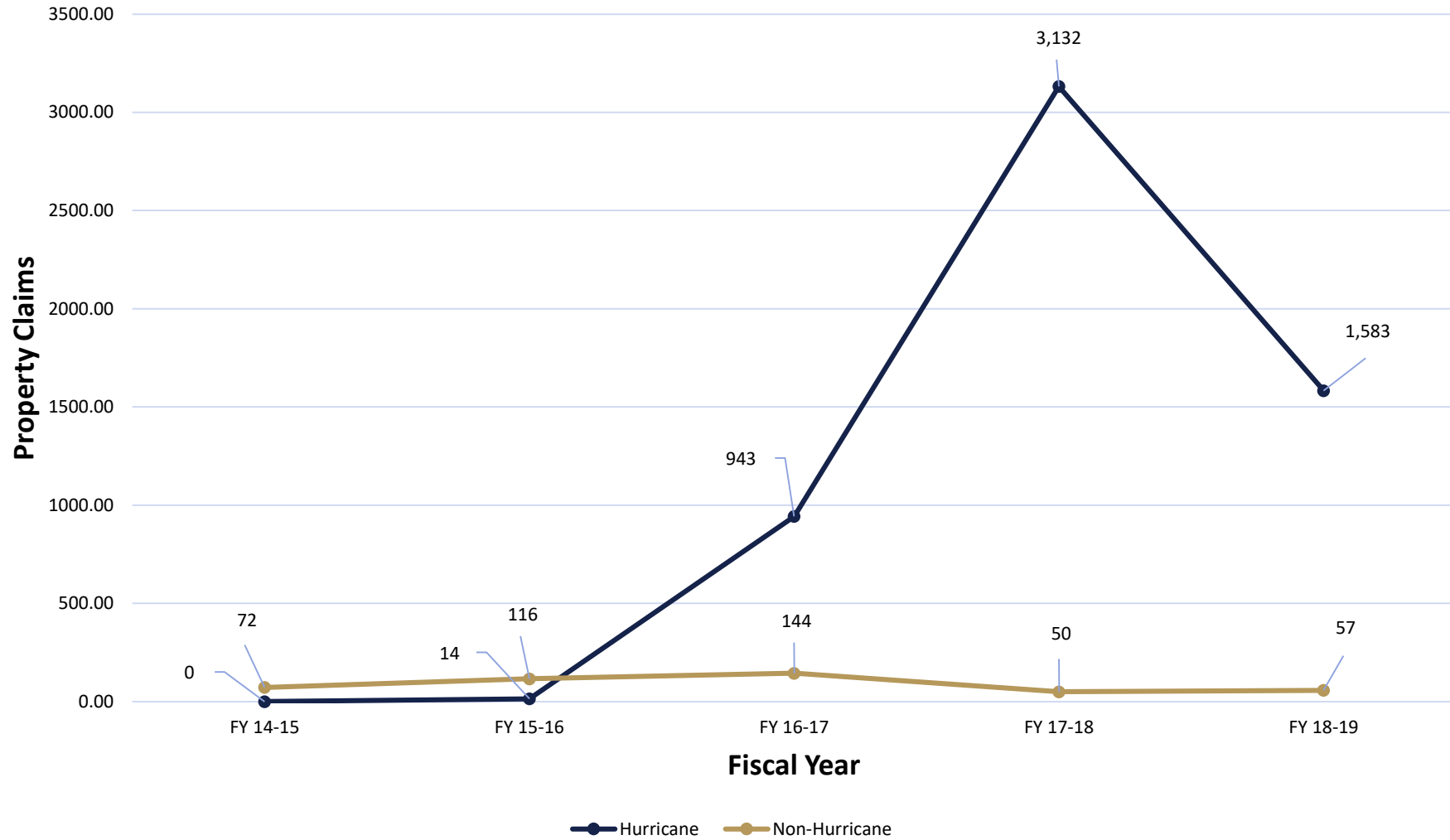## New FCR (Employment) Claims – Top 5 by Cause
Claims Frequency

Legend: WHISTLEBLOWER, RETALIATION, FMLA, TERMINATED - OTHER, TERMINATED - DISABLED, ALL OTHER CAUSES

X-axis (Fiscal Year): FY 14-15, FY 15-16, FY 16-17, FY 17-18, FY 18-19
Y-axis: Number of Claims (0 to 20)

New FCR (Employment) Claims – Top 5 by Cause
Claims Costs
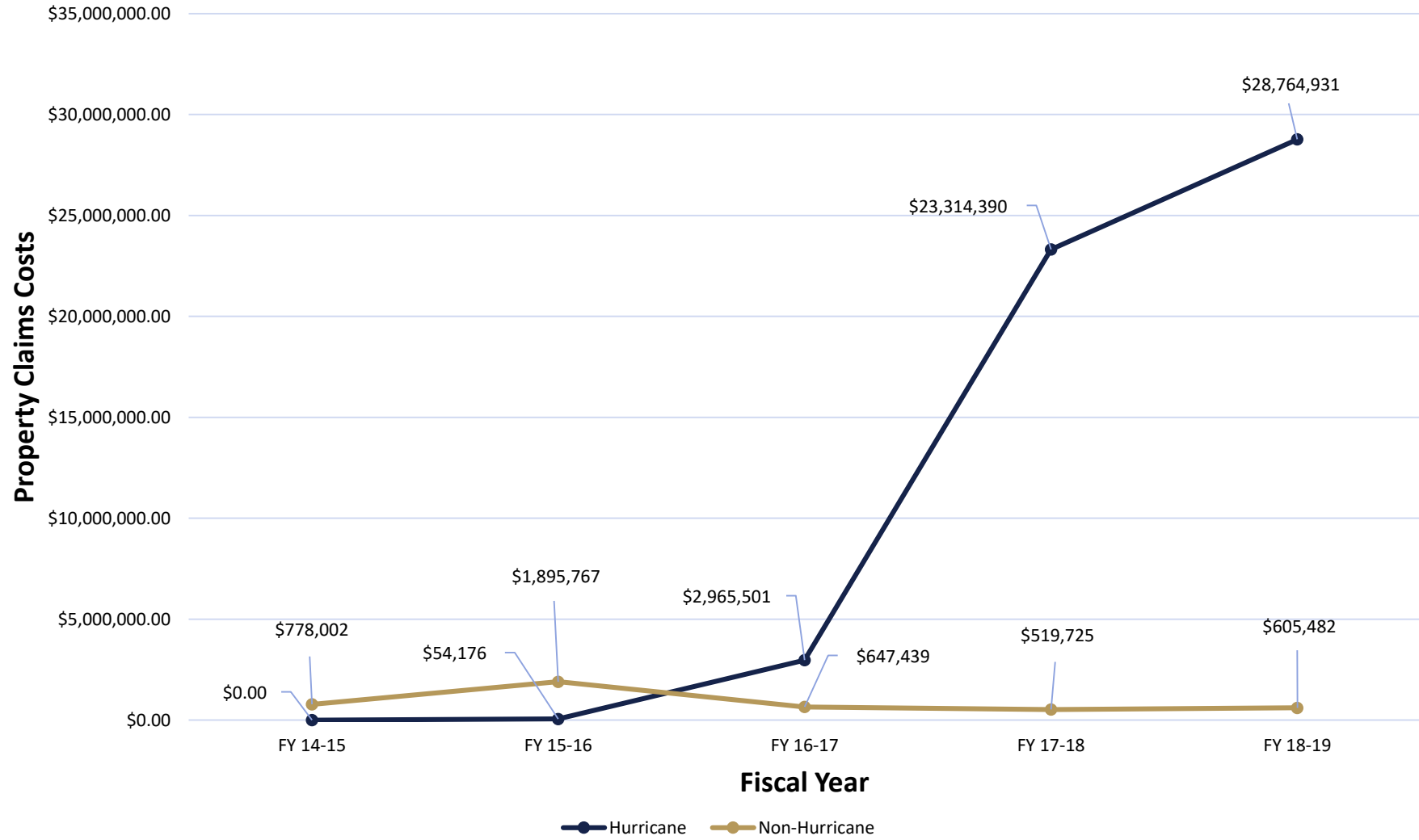
New Property Claims – by Frequency
Hurricane & Non-Hurricane Claims

New Property Claims – by Cost
Hurricane & Non-Hurricane Claims

Chart: Property Claims Costs (y-axis) vs Fiscal Year (x-axis)

Fiscal Year	Hurricane	Non-Hurricane
FY 14-15	$0.00	$778,002
FY 15-16	$54,176	$1,895,767
FY 16-17	$2,965,501	$647,439
FY 17-18	$23,314,390	$519,725
FY 18-19	$28,764,931	$605,482

Legend: Hurricane, Non-Hurricane

Looking Ahead

- Casualty premium increase of $8.1 million.
- Converting training to an online learning management system.