

State of Florida
Special Disability Trust Fund
Actuarial Review
As of June 30, 2019

Firm: **AMI Risk Consultants, Inc.**
1336 SW 146th Ct.
Miami, Florida 33184
(305) 273-1589

Contact: Bob Ingco, FCAS, MAAA, CPCU, ARM

Date: August 23, 2019

AMI Risk Consultants, Inc.

1336 SW. 146th Ct.,
Miami, Florida 33184

Tel: (305) 273-1589
Fax: (305) 330-5427

2878 Loveland Dr. #2208
Las Vegas, NV 89109

Tel: (702) 478-5924

August 23, 2019

Mr. Tom Krick
Manager
State of Florida
Special Disability Trust Fund Unit
200 East Gaines Street
Tallahassee, FL 32399-0336

Dear Mr. Krick:

We are pleased to submit to you our final report on the Actuarial Review of the State of Florida Special Disability Trust Fund as of June 30, 2019.

We greatly appreciate the cooperation and courtesies extended to us during the course of this engagement. Please do not hesitate to contact us if you have any questions about the report.

Thank you for the opportunity to work with you on this project.

Sincerely,



Bob Ingco, FCAS, MAAA, CPCU, ARM
President

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Section I
EXECUTIVE SUMMARY

Special Disability Trust Fund

Actuarial Review

June 30, 2019

Purpose

The State of Florida Department of Financial Services (“the Department”) has engaged the services of AMI Risk Consultants, Inc. (“AMI”) to perform the following for the Florida Special Disability Trust Fund (“the Fund”):

- Analyze the Fund’s exposure and loss history.
 - Estimate the Fund’s *outstanding claim liability* at June 30, 2019, on an undiscounted and discounted basis.
 - Estimate the number of claims and total amount of expenditure from the Fund (projected approvals) that will occur during prospective fiscal years 2019/2020, 2020/2021, 2021/2022, 2022/2023, and 2023/2024.
 - Provide a summary of claim statistics as of June 30, 2019 for the following:
 - Change in the total number of notices of claim on file with the Fund
 - The number of newly filed notices of claim
 - Change in the number of proofs of claim processed by the Fund
 - Fee revenues refunded and revenues applied to pay down the liability of the Fund
 - Average time required to reimburse accepted claims
 - Average administrative cost per claim.
 - Determine the dollar amount of costs avoided through the audit process during the past thirteen years.
-

Terminology

The term “*reserves*” or “*loss reserves*” is commonly used to mean outstanding claim liability as of a given date, and may appear in this report and/or in the attached exhibits with that meaning.

**Acknowledgment
of Qualifications**

Aguedo M. (Bob) Ingco is a consulting actuary and President of AMI Risk Consultants, Inc. He is a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries. Mr. Ingco meets the qualification standards of the American Academy of Actuaries to provide the estimates in this report.

**Distribution
and Use**

This report is intended for use by the Fund’s management for financial reporting, budgeting and other internal requirements. We disclaim the use of this report for any other purpose.

We suggest that the user of this report review a complete copy as parts considered out of context might be misleading.

**Statement on
Independence**

We are not aware of any relationship between AMI and the Department and or the Fund that, in our professional judgment, might reasonably be thought to bear on our independence. No AMI employee has any relationship with the Department and or the Fund that could impair our objectivity.

Conclusions

Outstanding Claim Liability at June 30, 2019

We estimated the following outstanding claim liability at June 30, 2019. Also shown below is the Fund's estimated unfunded claim liability given its cash balance at that date.

Estimated Outstanding Claim Liability
As of June 30, 2019
(\$000's)

	Total Outstanding Claim Liability	Unfunded Outstanding Claim Liability
Undiscounted	\$429,226	\$330,970
Discounted	313,945	215,690

Table 1. Outstanding Claim Liability at June 30, 2019.
Summary Exhibit, Page 1

Discounted estimates assume an average annual rate of return on invested assets of **4%**, as selected by the Fund. All estimates are shown at the **expected confidence level**, i.e. there is no margin added to our central or midpoint estimate to allow for potential adverse development.

Analysis of Change in Outstanding Liability

The components of the change in the **undiscounted** outstanding liability are outlined below. Since June 30, 2018 the Fund issued claim payments of **\$32.7 million** and experienced favorable claim development (i.e. reduced ultimate loss estimates) of **\$73.9 million**.

Change in Undiscounted Outstanding Liability
(\$000's)

	Total Outstanding Liability	Unfunded Outstanding Liability
Prior estimate at 6/30/2018	\$535,849	\$437,022
Claim payments during FY 2019	(\$32,677)	(\$32,677)
Change in estimated ultimate losses	(\$73,947)	(\$73,947)
Change in Fund's cash balance	N/A	(\$572)
Current estimate at 6/30/2019	\$429,226	\$330,970
\$ Change between 6/30/2018 and 6/30/2019	(\$106,623)	(106,052)
% Change between 6/30/2018 and 6/30/2019	-19.9%	-24.3%

Table 2. Components of the Change in Outstanding Liability.
Summary Exhibit, Pages 6-8.

**Conclusions
(continued)**

Projected Cash Flow from Paid Losses (Approvals)

Our estimated cash flow from paid losses during the next five fiscal years is as follows. These are estimates of the cash required for claim payments that will be approved and issued during each of the next five years. The table shows a range of indicated payments and our selected point estimate. As requested, the estimates are separated between “settlements” and “payments other than settlements”.

**Projected Paid Loss Cash Flow
FOR SETTLEMENTS
(\$000’s)**

	Low Estimate	High Estimate	Selected Estimate
FY 2019/2020	\$2,537	\$8,028	\$3,783
FY 2020/2021	2,390	7,563	3,563
FY 2021/2022	2,262	7,157	3,372
FY 2022/2023	2,150	6,802	3,205
FY 2023/2024	2,002	6,335	2,985

**Projected Paid Loss Cash Flow
FOR PAYMENTS OTHER THAN SETTLEMENTS
(\$000’s)**

	Low Estimate	High Estimate	Selected Estimate
FY 2019/2020	\$24,256	\$28,222	\$27,739
FY 2020/2021	22,850	26,587	26,132
FY 2021/2022	21,624	25,160	24,729
FY 2022/2023	20,551	23,911	23,502
FY 2023/2024	19,142	22,272	21,891

**Projected Paid Loss Cash Flow
FOR ALL PAYMENTS
(\$000’s)**

	Low Estimate	High Estimate	Selected Estimate
FY 2019/2020	\$26,794	\$36,250	\$31,522
FY 2020/2021	25,241	34,149	29,695
FY 2021/2022	23,886	32,316	28,101
FY 2022/2023	22,701	30,713	26,707
FY 2023/2024	21,145	28,607	24,876

*Table 3. Projected Cashflow from Approvals.
Summary Exhibit, Page 4*

**Conclusions
(continued)**

Claim Statistics as of June 30, 2019

The table below summarizes FY 18-19 claim statistics historically tracked by the Fund. The prior year statistics are shown for comparison.

During the past year the number of open claims ***dropped by 60% and no new proofs of claim*** were filed.

Due to the drop in the number of open claims, the ***average administrative cost per open claim increased***, and will continue to rise as additional claims are closed.

The average time to reimburse accepted claims was ***4.73 months during the 2018/2019 year***. This was ***an increase of roughly 15 days*** compared to the prior year.

**Florida Special Disability Trust Fund
Summary of Historical Claims Records**

Item	FY 18-19	FY 17-18
Number of Open Claims	1,073	2,673
Number of Notices Filed	0	1
Number of Newly Received Proofs of Claim Processed by the Fund	0	1
Fee Revenues Received from 7/1 to 6/30	*	*
Fee Revenues Refunded from 7/1 to 6/30	*	*
Fee Revenues Applied to Pay Down Liability in FY	*	*
Average Time Required to Reimburse Accepted Claims Paid (in months)	4.73	4.21
Average Administrative Cost per Claim **	\$1,208.73	\$578.67

*Fees no longer required as of 10/1/2016.

**Average Administrative Cost per Claim = \$1,296,962 /1,073 .

Table 4. Claim Statistics
Summary Exhibit, Page 5

As noted above the open claim count dropped significantly during the year and there was a corresponding rise in the average administrative cost per open claim. Both changes are due to the Fund’s intensified efforts to close out inactive claims. For a number of claims the Fund was able to determine definitively that the claimant is deceased. In other cases the claim had been inactive for such an extended period (five years or more) that the likelihood of future activity was deemed insignificant.

**Conclusions
(continued)**

Costs Avoided Through the Audit Process

The table below shows the total amounts requested and disallowed for each of the last thirteen fiscal years. In total **\$88.2 million** was disallowed through the audit process.

**Costs Avoided Through the Audit Process
(\$000's)**

Fiscal Year	\$ Requested	\$ Disallowed	% Disallowed
2006/2007	\$321,671	\$26,916	8.4%
2007/2008	144,440	15,278	10.6%
2008/2009	75,658	5,105	6.8%
2009/2010	39,023	3,321	8.5%
2010/2011	79,826	7,428	9.3%
2011/2012	64,013	5,261	8.2%
2012/2013	63,706	5,803	9.1%
2013/2014	60,331	4,321	7.2%
2014/2015	67,107	4,391	6.5%
2015/2016	48,958	3,721	7.6%
2016/2017	39,804	2,306	5.8%
2017/2018	36,390	2,422	6.7%
2018/2019	34,564	1,953	5.7%
Total	\$1,075,493	\$88,225	8.2%

*Table 5. Amounts Requested and Disallowed for the Last 13 Fiscal Years
Appendix C*

**Conclusions
(continued)**

Open Claim Population Statistics as of June 30, 2019

The following table presents summary statistics for the open claim population at June 30, 2019. The claims are segmented based on the length of time since the last payment by the Fund. The group definitions are:

- **Active claims** – at least one payment in the past five years
- **Recently dormant claims** – most recent payment between 6 and 10 years ago
- **Long dormant claims** – most recent payment more than 10 years ago
- **Claims with no payment history.**

**Open Claim Statistics
(\$000's)**

	Active Claims	Recently Dormant Claims	Long Dormant Claims	Claims with no Payment History	Total
Open Claim Count	1,057	13	0	3	1,073
Average Claimant Age	74	75	N/A	72	74
Average Claimant Life Expectancy (in years)	9	9	N/A	10	9
Average Payment**	\$24.782	\$54.939	N/A	N/A	\$24.754

** "Average Payment" is the 5-year average for Active and Total columns, and most recent annual payment for Dormant. Life Expectancy assumes disabled life mortality.

*Table 6. Open Claim Statistics
Exhibit V*

Roughly **99%** of open claims appear to be “active”, and the average life expectancy of those claimants is **9 years**. It is still possible for some “dormant” claims to resurface and submit payment requests. The average life expectancy of the small “dormant” group, however, is similar to that of the “active” claimants, i.e. **9-10 years**.

The **average life expectancy** of claimants overall is **9 years**, which is two years lower than last year.

Reliance and Limitations

In performing the analysis, we relied without audit or verification on the following information furnished by the Fund. We reviewed the data received for reasonableness and consistency with prior valuations.

- Approvals, requests, and proofs, by accident year as of June 30, 2019.
- Fund balance at June 30, 2019.
- Fund's administrative expenses for fiscal year 2019.

Our contact at the Fund is Tom Krick, Manager of the Special Disability Trust Fund Unit.

Paid Approval Development History

We relied on the paid approval development history as shown in Milliman's June 30, 2014 report, and augmented that history with incremental paid approvals from FY 2015 to FY 2019. Milliman's report should be referenced for a discussion of how that development triangle was initially constructed. The selected paid development factors applied this year are AMI's selections based on a consideration of both long-term and short-term average factors.

Risk of Adverse Deviation

In projecting loss emergence, we assumed that historical claim amount and claim count development patterns are predictive of future patterns for the Fund. Actual future development may deviate from historical patterns.

We cannot reasonably estimate the uncertainties that ultimate liabilities are subject to. Therefore, while we believe our assumptions and methods are reasonable, we cannot guarantee that actual results will not differ, perhaps substantially, from our estimates. ***Where a range of estimates is provided, such as for paid loss cashflow projections, attention should be given to the breadth of the range as an indication of the degree of uncertainty in the selected estimate.***

Section II
ACTUARIAL REPORT

Background

The Florida Special Disability Trust Fund (“the Fund”) was established to encourage the employment of workers with pre-existing permanent physical impairments. In particular, the Fund reimburses employers (or their carriers) for the excess in workers compensation (“WC”) benefits they have provided to an employee with a pre-existing impairment who is subsequently injured in a WC accident. As part of the reimbursement process, the Fund determines the eligibility of claims as well as audits and processes reimbursement requests.

Claims with an accident date on or after 1/1/98 are excluded from reimbursement by the Fund. Claims with an accident date before 1998 are still eligible to seek reimbursements. While most eligible claims have been reported, it is still possible for new claims to be submitted, for closed claims to be reopened, and for open but recently inactive claims to seek additional reimbursements. Therefore, the Fund is responsible for the liabilities associated with both reported and unreported eligible claims.

After a claim has been accepted, a request for reimbursement of expenses may be submitted annually. The Fund generates revenues to pay claims from a single source. That source is an assessment applied to the net written premium of Florida WC 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 statute governing the assessment rate was revised in 2014 and states the following: “By July 1 of each year, the department shall calculate the assessment rate, which shall be based upon the net premiums written by carriers and self-insurers, the amount of premiums calculated by the department for self-insured employers, the sum of the anticipated disbursements and expenses of the Special Disability Trust Fund for the next calendar year, and the expected fund balance for the next calendar year.” The revised statute effectively eliminated the explicit assessment formula previously used (see description below) and also changed the assessment rate cap to 2.50%. The Fund collects assessments that are of a sufficient magnitude so that the Fund balance has an expected surplus each year.

Actuarial Approach

Ultimate Losses By Accident Year – Multiple Methods Applied

To estimate ultimate losses by accident year, we applied the following actuarial approaches.

- *Paid Loss Development Approach*
- *Development Approach Based on Counts and Amounts of Requests*
- *Development Approach Based on Counts and Amounts of Payments*
- *Life Annuity Approach.*

Paid Loss Development Approach (PLDA)

Under the PLDA, paid losses were multiplied by loss development factors to estimate ultimate losses.

We separately analyzed two categories of claims: First and Final (“F & F”) and Other than First and Final (“Other than F&F”).

F&F claims are characterized as those where a single payment amount is established at the time of approval of a claim and is expected to be the only payment made. Payments on Other than F&F claims typically occur over a longer time horizon than F&F claims.

Development Approach Based on Requests and Payments

This method is similar to PLDA. Counts of requests (or payments) by accident year are developed to ultimate based on their past development history. Similarly, average requested amounts (or average payments) by accident year are developed to ultimate. Ultimate losses for an accident year are then estimated as the product of ultimate counts and ultimate average amounts.

Ultimate counts and average amounts of payments were estimated separately for F&F and Other than F&F.

**Actuarial
Approach
(continued)**

Life Annuity Approach

We calculated an explicit reserve on a claim by claim basis for each “active” claim (as previously defined). The reserve was determined by:

- Claimant’s age and life expectancy at June 30, 2019
- Claimant’s average annual payment over the past five fiscal years.
- An assumed annual rate of inflation in claim costs of **5%**.

For life expectancy, we used the table of Aggregate Probability of Death and Expected Future Time on Combined DI and OASI Rolls for Disabled Workers from the Actuarial Study No. 123 located on the Social Security Administration website:

https://www.ssa.gov/oact/NOTES/pdf_studies/study123.pdf.

The title of the study is “Social Security Disability Insurance Program Worker Experience”. A copy of the table is attached in Appendix B, following this written report.

To this reserve we added the amount of “pipeline” payments (approved but not yet paid) pending at June 30, 2019. Such payments continue to be a liability of the Fund’s until actually issued.

Also added was a contingency reserve for “dormant” claims to allow for the possibility that some small percentage may re-emerge at a later date. The reserve was set at the sum of the most recent annual payment for each “dormant” claim. No inflation adjustment was applied.

We did not include any provision for either reopened claims or pure (unreported) IBNR. Historical reopened payments appear to be immaterial and no claim notices were filed in the past year.

The calculated reserves were summarized by accident year and added to cumulative payments to estimate ultimate losses.

**Actuarial
Approach
(continued)**

Selected Ultimate Losses and Outstanding Claim Liabilities

Ultimate losses by accident year were selected from the results of the described approaches. Cumulative paid losses were subtracted from the selected ultimate to estimate total undiscounted loss reserves.

In selecting ultimate losses equal weight was given to each of the methods described, except for the method based on projected ultimate counts and average amounts of requests. No weight was given to this method because the indications by accident year were inconsistent with the remaining three methods.

Paid Loss Cashflow Projections

We applied the following method to estimate the cashflow from paid losses during the next five fiscal periods:

- Paid loss development.

Paid loss development factors were selected based on 3-year and 5-year averages to reflect current payment patterns.

Cashflow was estimated separately for F&F and Other than F&F claims. A range of +/- 15% was selected judgmentally around the point estimate indicated by the paid loss development approach.

Projected cashflow estimates were separated between “payments for settlements” and “other payments” based on the percentage distribution among payments made during the most recent five fiscal years.

Attached Exhibits

We prepared the attached Summary Exhibit to summarize the results of our calculations. There are eight (8) pages to the Summary Exhibit. Each page relates to the following:

- Page 1 shows the summary of loss reserves and unfunded liability at June 30, 2019 on both an undiscounted and discounted basis.
- Page 2 shows the calculation of undiscounted and discounted reserves by accident year, and by type of claim – first and final and other than first and final.
- Page 3 shows the calculation of selected ultimate losses based on the calculated ultimates of methods previously described.
- Page 4 shows the summary of paid cash flows during the next five fiscal years, separated between expected “settlements” and “payments other than settlements”.
- Page 5 displays the historical claim statistics as of June 30, 2019.
- Page 6 reconciles the undiscounted reserves as of June 30, 2019 with the undiscounted reserves as of June 30, 2018.
- Page 7 shows the comparison of ultimate losses between June 30, 2019 and June 30, 2018 by accident year.
- Page 8 shows the comparison of paid losses between June 30, 2019 and June 30, 2018 by accident year.

We prepared Exhibit I to apply the PLDA previously described. There are three (3) pages to this exhibit:

- Page 1 shows a summary of indicated reserves on an undiscounted and discounted basis, and by type of claim category (first and final and other than first and final).
 - Page 2 shows calculation of ultimate losses using the PLDA, for first and final claims.
 - Page 3 shows calculation of ultimate losses using the PLDA, for other than first and final claims.
-

**Attached
Exhibits
(continued)**

We prepared Exhibit II to calculate the ultimates based on requested counts and average amounts. There are two (2) pages to this exhibit:

- Page 1 shows the calculation of ultimate request count.
- Page 2 shows the calculation of ultimate average requested amount.

We prepared Exhibit III to calculate the ultimates based on paid counts and average payments. There are four (4) pages to this exhibit:

- Pages 1 and 2 show the calculation of ultimate average paid amount for F&F claims, and Other than F&F claims, respectively.
- Pages 3A and 3B show the calculation of ultimate payment count for F&F claims, and Other than F&F claims, respectively.
- Page 4 shows the calculation of ultimate notices.

We prepared Exhibit IV to show the calculation of loss development factors:

Pages 1A-1E – Paid losses/approvals of Other than F&F claims

Pages 2A-2E - Paid losses/approvals of F&F claims

Pages 3A-3C – Count of notices

Pages 4A-4C – Count of requests

Pages 5A-5C – Requested amount

Pages 6A-6C – Average requested amount

Pages 7A-7C – Count of Payments for Other than F&F claims

Pages 8A-8C – Count of Payments for F&F claims

Pages 9A-9C – Average Amount Paid for Other than F&F claims

Pages 10A-10C – Average Amount Paid for F&F claims

We prepared Exhibit V to show the results of the reserve calculation using the life annuity method.

**Attached
Exhibits
(continued)**

Paid Loss Cashflow

Exhibit VI shows the calculation of paid loss cashflow during the next five fiscal years, separately for F&F and Other than F&F.

Calculation of Discount Factors

We prepared Appendix A to show the calculation of discount factors. There are two pages to this Appendix:

- *Page 1 – First and Final Claims*
- *Page 2 – Other than First and Final Claims*

Mortality Table for Disabled Workers

We included Appendix B to show the mortality table we used for the calculation of reserves using the life annuity approach. This table was excerpted from the study “Social Security Disability Insurance Program Worker Experience” posted in the Social Security Administration website.

Costs Avoided Through the Audit Process

The calculation of costs disallowed is included as Appendix C.

Section III
ACTUARIAL EXHIBITS

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
RESERVE SUMMARY
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

	SUMMARY OF RESERVES
	(1)
(1) TOTAL UNDISCOUNTED RESERVES	\$429,226
(2) TOTAL DISCOUNTED RESERVES - 4% DISCOUNT	313,945
(3) CASH BALANCE	98,255
(4) UNFUNDED LIABILITY - UNDISCOUNTED	330,970
(5) UNFUNDED LIABILITY - DISCOUNTED AT 4%	215,690

Notes:

- (1) - Per Summary Exhibit, Page 2, Column (3).
- (2) - Per Summary Exhibit, Page 2, Column (5).
- (3)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.
- (4) = (1) - (3); (5) = (2) - (3).

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
UNDISCOUNTED AND DISCOUNTED RESERVES
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

ACCIDENT YEAR*	SELECTED ULTIMATE LOSSES	PAYMENTS	UNDISCOUNTED RESERVE	DISCOUNT FACTOR	DISCOUNTED RESERVE	UNDISCOUNTED RESERVE	
						FIRST AND FINAL	OTHER THAN FIRST AND FINAL
	(1)	(2)	(3)	(4)	(5)	(6)	(7)
1960	\$13	\$13	\$0	1.000	\$0	\$0	\$0
1961	39	39	0	1.000	0	0	0
1962	105	105	0	1.000	0	0	0
1963	88	88	0	1.000	0	0	0
1964	0	0	0	1.000	0	0	0
1965	21	21	0	1.000	0	0	0
1966	320	320	0	1.000	0	0	0
1967	71	71	0	1.000	0	0	0
1968	352	352	0	1.000	0	0	0
1969	1,201	1,200	1	0.981	1	0	1
1970	1,513	1,509	4	0.962	4	0	4
1971	2,953	2,880	73	0.941	69	0	73
1972	3,112	3,082	30	0.921	27	0	30
1973	17,427	17,281	147	0.929	136	0	147
1974	7,111	6,938	173	0.921	159	0	173
1975	17,124	16,612	512	0.908	465	0	512
1976	26,815	25,399	1,416	0.896	1,268	0	1,416
1977	19,154	18,358	796	0.882	702	0	796
1978	28,914	27,349	1,564	0.869	1,360	0	1,564
1979	27,772	26,389	1,383	0.856	1,184	0	1,383
1980	58,203	55,127	3,076	0.842	2,591	0	3,076
1981	86,462	81,439	5,023	0.829	4,162	0	5,023
1982	109,443	101,918	7,525	0.815	6,130	0	7,525
1983	114,922	107,010	7,912	0.801	6,335	0	7,912
1984	131,011	121,112	9,899	0.787	7,788	0	9,899
1985	232,481	212,772	19,710	0.773	15,236	0	19,710
1986	302,652	276,144	26,508	0.763	20,230	0	26,508
1987	309,659	280,418	29,242	0.753	22,010	0	29,242
1988	351,699	318,536	33,163	0.742	24,602	0	33,163
1989	453,604	407,245	46,359	0.735	34,095	0	46,359
1990	464,662	412,751	51,911	0.725	37,630	0	51,911
1991	371,033	328,489	42,544	0.717	30,503	0	42,544
1992	314,566	283,541	31,025	0.708	21,975	0	31,025
1993	296,116	264,439	31,677	0.703	22,266	0	31,677
1994	203,963	181,325	22,638	0.696	15,762	0	22,638
1995	126,051	111,141	14,910	0.689	10,269	0	14,910
1996	125,703	108,977	16,726	0.681	11,382	0	16,726
1997	116,431	101,027	15,404	0.672	10,348	0	15,404
1998	54,614	46,740	7,875	0.667	5,256	0	7,875
TOTAL	\$4,377,382	\$3,948,156	\$429,226		\$313,945	\$0	\$429,226

Notes:

- (1) - Per Summary Exhibit, Page 3, Column (5).
- (2) - Per FLORIDA SPECIAL DISABILITY TRUST FUND
- (3) = (1) - (2).
- (4) - Exhibit I, Page 1, Col. (6) / (Col. (5)).
- (5) = (3) x (4).
- (6) & (7) - Per Column (3), allocated based on PLDA indicated reserves for FF and Other than FF.
- *Accident years are 12-month periods ending 6/30 of the stated year.
- Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
ULTIMATE LOSSES
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

ALL APPROACHES COMBINED

ACCIDENT YEAR*	ESTIMATED ULTIMATE LOSSES BY METHOD				SELECTED ULTIMATE LOSSES
	COUNTS AND AMOUNTS				
	PLDA	REQUESTS	PAYMENTS	LIFE ANNUITY	
	(1)	(2)	(3)	(4)	(5)
1960	13	5	13	13	13
1961	39	63	39	39	39
1962	105	50	105	105	105
1963	88	58	88	88	88
1964	0	0	0	0	0
1965	21	1	21	21	21
1966	320	138	320	320	320
1967	71	21	71	71	71
1968	352	160	352	352	352
1969	1,202	665	1,202	1,200	1,201
1970	1,515	308	1,515	1,509	1,513
1971	2,896	1,343	2,901	3,061	2,953
1972	3,104	1,322	3,103	3,127	3,112
1973	17,510	6,657	17,466	17,305	17,427
1974	7,075	3,488	7,029	7,227	7,111
1975	17,042	7,248	16,919	17,410	17,124
1976	26,240	12,892	26,224	27,980	26,815
1977	19,097	8,254	19,074	19,292	19,154
1978	28,669	15,547	28,484	29,588	28,914
1979	27,877	11,677	27,877	27,562	27,772
1980	58,516	28,306	58,525	57,567	58,203
1981	87,311	49,976	87,362	84,714	86,462
1982	109,817	57,402	110,262	108,249	109,443
1983	116,474	66,365	117,305	110,987	114,922
1984	132,618	88,627	133,749	126,667	131,011
1985	233,765	171,612	236,008	227,670	232,481
1986	304,287	220,018	307,889	295,779	302,652
1987	311,318	258,338	315,038	302,621	309,659
1988	355,558	317,184	359,830	339,709	351,699
1989	458,245	450,346	463,665	438,902	453,604
1990	467,391	556,902	473,924	452,672	464,662
1991	374,497	449,855	380,072	358,530	371,033
1992	320,044	393,440	324,475	299,179	314,566
1993	298,960	372,334	303,202	286,185	296,116
1994	206,105	258,557	208,832	196,952	203,963
1995	128,360	160,324	130,160	119,633	126,051
1996	127,937	158,964	129,935	119,237	125,703
1997	118,775	149,418	121,006	109,513	116,431
1998	56,168	69,866	57,245	50,429	54,614
TOTAL	\$4,419,385	\$4,347,730	\$4,471,292	\$4,241,469	\$4,377,382

Notes:

- (1) - Ultimate incurred losses calculated from Exhibit I, Pages 2 & 3, Column (3).
- (2) - Ultimate incurred losses calculated from Summary Exhibit of Exhibits II and III, Column (5).
- (3) - Ultimate incurred losses calculated from Summary Exhibit of Exhibits II and III, Column (8).
- (4) - Sum of amounts from Exhibit V, Column (10), and payments for FF and other than FF.
- (5) - Selected from Columns (1) to (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
PROJECTED PAID LOSS CASHFLOW
FOR PROSPECTIVE FISCAL YEARS
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

I. BREAKDOWN OF SETTLEMENTS AND OTHER PAYMENTS FOR THE 5 MOST RECENT YEARS

FISCAL YEAR	TOTAL PAYMENTS (1)	TOTAL PAYMENTS ON SETTLEMENTS (2)	PAYMENTS OTHER THAN SETTLEMENTS (3)
2015	63,325,571	10,005,911	53,319,660
2016	46,205,007	10,232,330	35,972,677
2017	37,828,647	7,891,088	29,937,559
2018	34,094,616	3,228,704	30,865,913
2019	32,676,600	4,453,320	28,223,280

II. PERCENTAGE (%) SPLIT OF SETTLEMENTS AND OTHER PAYMENTS

FISCAL YEAR	TOTAL PAYMENTS ON SETTLEMENTS (4)	PAYMENTS OTHER THAN SETTLEMENTS (5)
2015	16%	84%
2016	22%	78%
2017	21%	79%
2018	9%	91%
2019	14%	86%

LOW	9%	91%
HIGH	22%	78%
SELECTED	12%	88%

III. PROJECTED PAID LOSS CASHFLOW - FOR SETTLEMENTS

FISCAL YEAR	LOW PAID LOSS CASHFLOW ESTIMATE (6)	HIGH PAID LOSS CASHFLOW ESTIMATE (7)	SELECTED PAID LOSS CASHFLOW ESTIMATE (8)
2019/2020	\$2,537	\$8,028	\$3,783
2020/2021	2,390	7,563	3,563
2021/2022	2,262	7,157	3,372
2022/2023	2,150	6,802	3,205
2023/2024	2,002	6,335	2,985

IV. PROJECTED PAID LOSS CASHFLOW - FOR PAYMENTS OTHER THAN SETTLEMENTS

FISCAL YEAR	LOW PAID LOSS CASHFLOW ESTIMATE (9)	HIGH PAID LOSS CASHFLOW ESTIMATE (10)	SELECTED PAID LOSS CASHFLOW ESTIMATE (11)
2019/2020	\$24,256	\$28,222	\$27,739
2020/2021	22,850	26,587	26,132
2021/2022	21,624	25,160	24,729
2022/2023	20,551	23,911	23,502
2023/2024	19,142	22,272	21,891

V. PROJECTED PAID LOSS CASHFLOW - FOR ALL PAYMENTS

FISCAL YEAR	LOW PAID LOSS CASHFLOW ESTIMATE (12)	HIGH PAID LOSS CASHFLOW ESTIMATE (13)	SELECTED PAID LOSS CASHFLOW ESTIMATE (14)
2019/2020	\$26,794	\$36,250	\$31,522
2020/2021	25,241	34,149	29,695
2021/2022	23,886	32,316	28,101
2022/2023	22,701	30,713	26,707
2023/2024	21,145	28,607	24,876

Notes:

- (1) - (3) - Per FLORIDA SPECIAL DISABILITY TRUST FUND.
(4) = (2)/(1); (5) = (3)/(1).
(6) = (12) x Low % split calculated in (4).
(7) = (13) x High % split calculated in (4).
(8) = (14) x Selected % split calculated in (4).
(12) & (13) - Low and High estimates from Exhibit VI, Pages 1A, 2A, 3A, 4A and 5A.
(14) - Per Exhibit VI, Pages 1A, 2A, 3A, 4A, and 5A, Column (3).
(9) = (12) - (6); (10) = (13) - (7); (11) = (14) - (8).

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
SUMMARY OF HISTORICAL CLAIMS RECORDS
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

1. Number of Open Claims	1,073
2. Number of Notices Filed	0
3. Number of Newly Received Proofs of Claim Processed by the Fund	0
4. Fee Revenues Received from July 1 to June 30	*
5. Fee Revenues Refunded from July 1 to June 30	*
6. Fee Revenues Applied to Pay Down Liability in FY	*
7. Average Time Required to Reimburse Accepted Claims Paid (in Months)	4.73
8. Average Administrative Cost per Claim**	\$1,208.73

Notes:

(1)-(7) - Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(8) - Administrative cost/number of open claims.

*Fees no longer required as of 10/1/2016.

**The total administrative cost per claim dropped during the 2018/2019 fiscal year.

However, due to the drop in the number of open claims, *the average administrative cost per open claim increased*, and will continue to rise as additional claims are closed.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
ANALYSIS OF UNDISCOUNTED RESERVE CHANGE
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

1. Estimated undiscounted reserves at 6/30/2018	\$535,849
2. Loss payments during 2019	(\$32,677)
3. Change in estimated ultimate losses due to re-evaluation at 6/30/2019	(\$73,947)
4. Estimated undiscounted reserves at 6/30/2019	\$429,226

Notes:

- (1) - Per 2018 AMI Actuarial Report.
- (2) - Total from Summary Exhibit, Page 8, Column (3).
- (2) - Total from Summary Exhibit, Page 7, Column (3).
- (4) = Sum of (1) through (3).

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
COMPARISON OF ESTIMATED ULTIMATE LOSSES AND ALAE
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

ACCIDENT YEAR*	ESTIMATED ULTIMATE LOSSES		INCREASE OR DECREASE
	@6/30/2018	@6/30/2019	
	(1)	(2)	(3)
1960	\$13	\$13	0
1961	39	39	0
1962	105	105	0
1963	88	88	0
1964	0	0	0
1965	21	21	0
1966	326	320	(6)
1967	71	71	0
1968	353	352	(0)
1969	1,200	1,201	2
1970	1,516	1,513	(3)
1971	2,896	2,953	57
1972	3,123	3,112	(11)
1973	17,486	17,427	(59)
1974	7,088	7,111	22
1975	16,973	17,124	151
1976	26,356	26,815	459
1977	19,037	19,154	118
1978	28,357	28,914	556
1979	27,788	27,772	(16)
1980	58,600	58,203	(398)
1981	86,270	86,462	192
1982	109,028	109,443	415
1983	115,809	114,922	(887)
1984	132,145	131,011	(1,133)
1985	233,758	232,481	(1,277)
1986	303,318	302,652	(666)
1987	313,211	309,659	(3,552)
1988	355,456	351,699	(3,757)
1989	460,387	453,604	(6,782)
1990	475,196	464,662	(10,533)
1991	379,965	371,033	(8,932)
1992	321,024	314,566	(6,458)
1993	301,446	296,116	(5,330)
1994	210,820	203,963	(6,857)
1995	130,468	126,051	(4,417)
1996	130,154	125,703	(4,451)
1997	123,757	116,431	(7,326)
1998	57,680	54,614	(3,066)
TOTAL	\$4,451,329	\$4,377,382	(\$73,947)

Notes:

(1) - Per 2018 AMI Actuarial Report.

(2) - Per Summary Exhibit, Page 2, Column (1).

(3) = (2) - (1).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
COMPARISON OF PAID LOSSES
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

ACCIDENT YEAR*	PAID LOSSES		INCREASE OR DECREASE
	@6/30/2018 (1)	@6/30/2019 (2)	
1960	13	13	0
1961	39	39	0
1962	105	105	0
1963	88	88	0
1964	0	0	0
1965	21	21	0
1966	320	320	0
1967	71	71	0
1968	352	352	0
1969	1,197	1,200	3
1970	1,509	1,509	0
1971	2,861	2,880	19
1972	3,082	3,082	0
1973	17,279	17,281	2
1974	6,883	6,938	55
1975	16,448	16,612	164
1976	25,372	25,399	27
1977	18,271	18,358	87
1978	26,902	27,349	447
1979	26,322	26,389	67
1980	54,769	55,127	358
1981	80,829	81,439	609
1982	101,050	101,918	868
1983	106,574	107,010	436
1984	120,532	121,112	581
1985	210,963	212,772	1,808
1986	273,371	276,144	2,773
1987	278,178	280,418	2,239
1988	316,861	318,536	1,675
1989	402,958	407,245	4,287
1990	408,870	412,751	3,881
1991	325,645	328,489	2,844
1992	281,478	283,541	2,063
1993	262,991	264,439	1,448
1994	180,135	181,325	1,190
1995	110,080	111,141	1,061
1996	106,249	108,977	2,728
1997	100,339	101,027	688
1998	46,473	46,740	267
TOTAL	\$3,915,480	\$3,948,156	\$32,677

Notes:

(2) - Total from Summary Exhibit, Page 8, Column (3).

(2) - Per Summary Exhibit, Page 2, Column (2).

(3) = (2) - (1).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
SUMMARY OF UNDISCOUNTED AND DISCOUNTED RESERVES - PAID LOSS DEVELOPMENT APPROACH
AS OF JUNE 30, 2019
WORKERS' COMPENSATION

(\$AMOUNTS IN '000s)

PAID LOSS DEVELOPMENT INDICATED RESERVES

ACCIDENT YEAR*	FF UNDISCOUNTED RESERVE	FF DISCOUNTED RESERVE	OTHER THAN FF UNDISCOUNTED RESERVE	OTHER THAN FF DISCOUNTED RESERVE	TOTAL UNDISCOUNTED RESERVE	TOTAL DISCOUNTED RESERVE
	(1)	(2)	(3)	(4)	(5)	(6)
1960	\$0	\$0	\$0	\$0	\$0	\$0
1961	0	0	0	0	0	0
1962	0	0	0	0	0	0
1963	0	0	0	0	0	0
1964	0	0	0	0	0	0
1965	0	0	0	0	0	0
1966	0	0	0	0	0	0
1967	0	0	0	0	0	0
1968	0	0	0	0	0	0
1969	0	0	2	2	2	2
1970	0	0	6	6	6	6
1971	0	0	16	15	16	15
1972	0	0	22	21	22	21
1973	0	0	230	213	230	213
1974	0	0	137	127	137	127
1975	0	0	431	391	431	391
1976	0	0	841	753	841	753
1977	0	0	739	652	739	652
1978	0	0	1,319	1,147	1,319	1,147
1979	0	0	1,488	1,274	1,488	1,274
1980	0	0	3,389	2,855	3,389	2,855
1981	0	0	5,872	4,866	5,872	4,866
1982	0	0	7,899	6,435	7,899	6,435
1983	0	0	9,464	7,577	9,464	7,577
1984	0	0	11,505	9,052	11,505	9,052
1985	0	0	20,993	16,229	20,993	16,229
1986	0	0	28,143	21,478	28,143	21,478
1987	0	0	30,901	23,259	30,901	23,259
1988	0	0	37,022	27,464	37,022	27,464
1989	0	0	51,000	37,508	51,000	37,508
1990	0	0	54,640	39,608	54,640	39,608
1991	0	0	46,008	32,986	46,008	32,986
1992	0	0	36,503	25,855	36,503	25,855
1993	0	0	34,521	24,265	34,521	24,265
1994	0	0	24,780	17,254	24,780	17,254
1995	0	0	17,219	11,859	17,219	11,859
1996	0	0	18,960	12,902	18,960	12,902
1997	0	0	17,748	11,923	17,748	11,923
1998	0	0	9,429	6,293	9,429	6,293
TOTAL	\$0	\$0	\$471,229	\$344,268	\$471,229	\$344,268

Notes:

- (1) - Per Exhibit I, Page 2, Column (4).
- (2) - Per Exhibit I, Page 2, Column (6).
- (3) - Per Exhibit I, Page 3, Column (4).
- (4) - Per Exhibit I, Page 3, Column (6).
- (5) = (1) + (3).
- (6) = (2) + (4).

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF ULTIMATE LOSSES AND ALAE - LOSS DEVELOPMENT APPROACH
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS
(\$AMOUNTS IN '000s)

PAID LOSS DEVELOPMENT APPROACH - FIRST AND FINAL CLAIMS

ACCIDENT YEAR*	PAID LOSSES at 6/30/2019	LOSS DEVLPMT FACTORS	ULTIMATE INCURRED LOSSES	UNIDSCOUNTED LOSS RESERVES	DISCOUNT FACTOR	DISCOUNTED LOSS RESERVES
	(1)	(2)	(3)	(4)	(5)	(6)
1960	\$0	1.000	0	\$0	1.000	\$0
1961	0	1.000	0	0	1.000	0
1962	0	1.000	0	0	1.000	0
1963	0	1.000	0	0	1.000	0
1964	0	1.000	0	0	1.000	0
1965	0	1.000	0	0	1.000	0
1966	0	1.000	0	0	1.000	0
1967	0	1.000	0	0	1.000	0
1968	0	1.000	0	0	1.000	0
1969	343	1.000	343	0	1.000	0
1970	0	1.000	0	0	1.000	0
1971	0	1.000	0	0	1.000	0
1972	0	1.000	0	0	1.000	0
1973	7	1.000	7	0	1.000	0
1974	0	1.000	0	0	1.000	0
1975	4	1.000	4	0	1.000	0
1976	4	1.000	4	0	1.000	0
1977	39	1.000	39	0	1.000	0
1978	24	1.000	24	0	1.000	0
1979	135	1.000	135	0	1.000	0
1980	3,089	1.000	3,089	0	1.000	0
1981	1,707	1.000	1,707	0	1.000	0
1982	5,867	1.000	5,867	0	1.000	0
1983	2,891	1.000	2,891	0	1.000	0
1984	5,623	1.000	5,623	0	1.000	0
1985	19,142	1.000	19,142	0	1.000	0
1986	40,642	1.000	40,642	0	1.000	0
1987	43,991	1.000	43,991	0	1.000	0
1988	57,828	1.000	57,828	0	1.000	0
1989	82,095	1.000	82,095	0	1.000	0
1990	90,538	1.000	90,538	0	1.000	0
1991	79,503	1.000	79,503	0	1.000	0
1992	101,195	1.000	101,195	0	1.000	0
1993	107,085	1.000	107,085	0	1.000	0
1994	77,598	1.000	77,598	0	1.000	0
1995	44,587	1.000	44,587	0	1.000	0
1996	40,987	1.000	40,987	0	1.000	0
1997	41,734	1.000	41,734	0	1.000	0
1998	17,871	1.000	17,871	0	1.000	0
TOTAL	\$864,529		\$864,529	\$0		\$0

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(2) - Per Fund's historical loss development factors

(3) = (1) x (2).

(4) = (3) - (1).

(5) - Per Appendix A, Page 1, Column (7).

(6) = (4) x (5).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF ULTIMATE LOSSES AND ALAE - LOSS DEVELOPMENT APPROACH
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
OTHER THAN FIRST AND FINAL CLAIMS
(\$AMOUNTS IN '000s)

PAID LOSS DEVELOPMENT APPROACH - OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR*	PAID LOSSES at 6/30/2019	LOSS DEVLPMT FACTORS	ULTIMATE INCURRED LOSSES	UNIDSCOUNTED LOSS RESERVES	DISCOUNT FACTOR	DISCOUNTED LOSS RESERVES
	(1)	(2)	(3)	(4)	(5)	(6)
1960	\$13	1.000	13	\$0	1.000	\$0
1961	39	1.000	39	0	1.000	0
1962	105	1.000	105	0	1.000	0
1963	88	1.000	88	0	1.000	0
1964	0	1.000	0	0	1.000	0
1965	21	1.000	21	0	1.000	0
1966	320	1.000	320	0	1.000	0
1967	71	1.000	71	0	1.000	0
1968	352	1.000	352	0	1.000	0
1969	857	1.002	859	2	0.981	2
1970	1,509	1.004	1,515	6	0.962	6
1971	2,880	1.006	2,896	16	0.941	15
1972	3,082	1.007	3,104	22	0.921	21
1973	17,274	1.013	17,504	230	0.929	213
1974	6,938	1.020	7,075	137	0.921	127
1975	16,608	1.026	17,038	431	0.908	391
1976	25,395	1.033	26,236	841	0.896	753
1977	18,319	1.040	19,058	739	0.882	652
1978	27,325	1.048	28,645	1,319	0.869	1,147
1979	26,254	1.057	27,741	1,488	0.856	1,274
1980	52,037	1.065	55,427	3,389	0.842	2,855
1981	79,732	1.074	85,604	5,872	0.829	4,866
1982	96,051	1.082	103,950	7,899	0.815	6,435
1983	104,119	1.091	113,583	9,464	0.801	7,577
1984	115,490	1.100	126,995	11,505	0.787	9,052
1985	193,630	1.108	214,623	20,993	0.773	16,229
1986	235,502	1.120	263,646	28,143	0.763	21,478
1987	236,426	1.131	267,327	30,901	0.753	23,259
1988	260,708	1.142	297,730	37,022	0.742	27,464
1989	325,150	1.157	376,150	51,000	0.735	37,508
1990	322,213	1.170	376,853	54,640	0.725	39,608
1991	248,986	1.185	294,994	46,008	0.717	32,986
1992	182,347	1.200	218,849	36,503	0.708	25,855
1993	157,354	1.219	191,875	34,521	0.703	24,265
1994	103,728	1.239	128,508	24,780	0.696	17,254
1995	66,554	1.259	83,773	17,219	0.689	11,859
1996	67,990	1.279	86,950	18,960	0.681	12,902
1997	59,293	1.299	77,041	17,748	0.672	11,923
1998	28,869	1.327	38,298	9,429	0.667	6,293
TOTAL	\$3,083,628		\$3,554,856	\$471,229		\$344,268

Notes:

- (1) - Per FLORIDA SPECIAL DISABILITY TRUST FUND.
- (2) - Per Fund's historical loss development factors
- (3) = (1) x (2).
- (4) = (3) - (1).
- (5) - Per Appendix A, Page 2, Column (7).
- (6) = (4) x (5).

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
SUMMARY OF ULTIMATES - BASED ON COUNTS AND AVERAGE AMOUNTS
AS OF JUNE 30, 2019
WORKERS' COMPENSATION

(SAMOUNTS IN '000s)

INDICATED ULTIMATES BASED ON COUNTS AND AVERAGE AMOUNTS

ACCIDENT YEAR*	ULTIMATE NUMBER OF REQUESTS	ULTIMATE AVERAGE REQUEST	ULTIMATE TOTAL REQUESTED AMOUNT	CUMULATIVE RATIO OF AMTS: PAYMENTS TO REQUESTS	ULTIMATE TOTAL LOSS	ULTIMATE NUMBER OF PAYMENTS	ULTIMATE AVERAGE PAYMENT	ULTIMATE TOTAL LOSS
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
1960	3	\$2	\$5	1.00	5	3	4	\$13
1961	5	13	63	1.00	63	5	8	39
1962	20	3	50	1.00	50	20	5	105
1963	29	2	58	1.00	58	29	3	88
1964	0	0	0	1.00	0	0	0	0
1965	2	0	1	1.00	1	2	10	21
1966	37	4	138	1.00	138	37	9	320
1967	8	3	21	1.00	21	8	9	71
1968	34	5	160	1.00	160	34	10	352
1969	85	8	665	1.00	665	85	14	1,202
1970	69	4	308	1.00	308	70	22	1,515
1971	250	5	1,343	1.00	1,343	251	12	2,901
1972	231	6	1,322	1.00	1,322	232	13	3,103
1973	338	20	6,657	1.00	6,657	339	51	17,466
1974	321	11	3,488	1.00	3,488	321	22	7,029
1975	536	14	7,248	1.00	7,248	537	31	16,919
1976	699	18	12,892	1.00	12,892	702	37	26,224
1977	685	12	8,254	1.00	8,254	693	28	19,074
1978	802	19	15,547	1.00	15,547	809	35	28,484
1979	759	15	11,677	1.00	11,677	769	36	27,877
1980	1,265	22	28,306	1.00	28,306	1,281	46	58,525
1981	1,758	28	49,976	1.00	49,976	1,792	49	87,362
1982	2,472	23	57,402	1.00	57,402	2,525	44	110,262
1983	2,440	27	66,365	1.00	66,365	2,508	47	117,305
1984	3,402	26	88,627	1.00	88,627	3,508	38	133,749
1985	4,126	42	171,612	1.00	171,612	4,261	55	236,008
1986	5,172	43	220,018	1.00	220,018	5,347	58	307,889
1987	6,244	41	258,338	1.00	258,338	6,454	49	315,038
1988	8,181	39	317,184	1.00	317,184	8,417	43	359,830
1989	10,440	43	450,346	1.00	450,346	10,691	43	463,665
1990	11,387	46	519,163	1.07	556,902	11,617	41	473,924
1991	10,961	40	443,176	1.02	449,855	11,131	34	380,072
1992	9,083	44	403,426	0.98	393,440	8,977	36	324,475
1993	8,085	48	388,641	0.96	372,334	7,764	39	303,202
1994	6,860	41	281,367	0.92	258,557	6,526	32	208,832
1995	5,977	30	177,658	0.90	160,324	5,794	22	130,160
1996	6,021	29	173,974	0.91	158,964	5,891	22	129,935
1997	5,566	30	165,955	0.90	149,418	5,439	22	121,006
1998	2,499	32	78,969	0.88	69,866	2,472	23	57,245
TOTAL	116,853		\$4,410,399		4,347,730	117,343		\$4,471,292

Notes:

- (1) - Per Exhibit II, Page 1, Column (3)
 - (2) - Per Exhibit II, Page 2, Column (3)
 - (3) = (1) x (2); (5) = (3) x (4).
 - (4) - For accident years 1992 and later, the ratio of paid to amount requested is calculated
 - For accident years 1991 and prior, we are assuming a ratio of 1.00 since historical is greater than 1.00
 - (6) - Per Exhibit III, sum of amounts from Pages 3A and 3B, Column (3)
 - (7) - Sum of (Exhibit III, Page 1, Column (3) x Page 3A, Column (3)) and (Exhibit III, Page 2, Column (3) x Page 3B, Column (3)) divided by the ultimate counts from Exhibit III, Pages 3A and 3B, Col (3)
 - (8) - (6) x (7).
- *Accident years are 12-month periods ending 6/30 of the stated year
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF ULTIMATE REQUEST COUNT
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
COUNT OF REQUESTS

LOSS DEVELOPMENT APPROACH - COUNT OF REQUESTS

ACCIDENT YEAR*	CUMULATIVE NUMBER OF REQUESTS at 6/30/2019	DEVELOPMENT FACTORS	ULTIMATE REQUEST COUNT	ESTIMATED FUTURE REQUESTS
	(1)	(2)	(3)	(4)
1960	3	1.000	3	0
1961	5	1.000	5	0
1962	20	1.000	20	0
1963	29	1.000	29	0
1964	0	1.000	0	0
1965	2	1.000	2	0
1966	37	1.000	37	0
1967	8	1.000	8	0
1968	34	1.000	34	0
1969	85	1.005	85	0
1970	69	1.007	69	0
1971	247	1.012	250	3
1972	227	1.019	231	4
1973	330	1.026	338	8
1974	310	1.035	321	11
1975	513	1.044	536	23
1976	659	1.061	699	40
1977	638	1.074	685	47
1978	732	1.096	802	70
1979	683	1.112	759	76
1980	1,120	1.129	1,265	145
1981	1,535	1.145	1,758	223
1982	2,122	1.165	2,472	350
1983	2,065	1.181	2,440	375
1984	2,834	1.200	3,402	568
1985	3,384	1.219	4,126	742
1986	4,187	1.235	5,172	985
1987	4,984	1.253	6,244	1,260
1988	6,443	1.270	8,181	1,738
1989	8,108	1.288	10,440	2,332
1990	8,731	1.304	11,387	2,656
1991	8,291	1.322	10,961	2,670
1992	6,781	1.339	9,083	2,302
1993	5,958	1.357	8,085	2,127
1994	4,992	1.374	6,860	1,868
1995	4,299	1.390	5,977	1,678
1996	4,282	1.406	6,021	1,739
1997	3,912	1.423	5,566	1,654
1998	1,736	1.440	2,499	763
TOTAL	90,395		116,853	26,458

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(2) - Per Fund's historical count development factors

(3) = (1) x (2).

(4) = (3) - (1).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF ULTIMATE AVERAGE REQUESTED AMOUNT- LOSS DEVELOPMENT APPROACH
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

LOSS DEVELOPMENT APPROACH - AVERAGE REQUESTED AMOUNT

ACCIDENT YEAR*	AVERAGE REQUESTED AMOUNT at 6/30/2019	LOSS DEVLPMT FACTORS	ULTIMATE AVERAGE REQUESTED AMOUNT
	(1)	(2)	(3)
1960	\$2	1.000	2
1961	13	1.000	13
1962	3	1.000	3
1963	2	1.000	2
1964	0	1.000	0
1965	0	1.000	0
1966	4	1.000	4
1967	3	1.000	3
1968	5	1.000	5
1969	8	0.999	8
1970	4	0.997	4
1971	5	0.997	5
1972	6	0.997	6
1973	20	0.996	20
1974	11	0.994	11
1975	14	0.994	14
1976	19	0.995	18
1977	12	0.999	12
1978	19	0.999	19
1979	15	1.002	15
1980	22	1.007	22
1981	28	1.014	28
1982	23	1.016	23
1983	27	1.018	27
1984	26	1.018	26
1985	41	1.025	42
1986	42	1.024	43
1987	40	1.026	41
1988	38	1.027	39
1989	42	1.033	43
1990	44	1.035	46
1991	39	1.036	40
1992	43	1.036	44
1993	46	1.038	48
1994	40	1.038	41
1995	29	1.037	30
1996	28	1.037	29
1997	29	1.040	30
1998	30	1.038	32

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.Requested Amount/Number of Requests

(2)- Per Fund's historical loss development factors

(3) = (1) x (2).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF ULTIMATE AVERAGE PAID AMOUNT- LOSS DEVELOPMENT APPROACH
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS
(\$AMOUNTS IN '000s)

LOSS DEVELOPMENT APPROACH - AVERAGE PAID AMOUNT FIRST AND FINAL CLAIMS

ACCIDENT YEAR*	AVERAGE PAID AMOUNT at 6/30/2019	LOSS DEVLPMT FACTORS	ULTIMATE AVERAGE PAID AMOUNT
	(1)	(2)	(3)
1960	\$0	1.000	0
1961	0	1.000	0
1962	0	1.000	0
1963	0	1.000	0
1964	0	1.000	0
1965	0	1.000	0
1966	0	1.000	0
1967	0	1.000	0
1968	0	1.000	0
1969	343	1.000	343
1970	0	1.000	0
1971	0	1.000	0
1972	0	1.000	0
1973	7	1.000	7
1974	0	1.000	0
1975	4	1.000	4
1976	4	1.000	4
1977	39	1.000	39
1978	24	1.000	24
1979	27	1.000	27
1980	309	1.000	309
1981	213	1.000	213
1982	255	1.000	255
1983	111	1.000	111
1984	128	1.000	128
1985	277	1.000	277
1986	252	1.000	252
1987	175	1.000	175
1988	116	1.000	116
1989	100	1.000	100
1990	82	1.000	82
1991	64	1.000	64
1992	62	1.000	62
1993	54	1.000	54
1994	43	1.000	43
1995	33	1.000	33
1996	33	1.000	33
1997	35	1.000	35
1998	36	1.000	36

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.FF Paid Amount/Payment Count

(2)- Per Fund's historical loss development factors

(3) = (1) x (2).

*Accident years are 12-month periods end the incurred losses in (1). For the most recent year, we used the Loss Rate Approach.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF ULTIMATE AVERAGE PAID AMOUNT- LOSS DEVELOPMENT APPROACH
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
OTHER THAN FIRST AND FINAL CLAIMS
(\$AMOUNTS IN '000s)

LOSS DEVELOPMENT APPROACH - AVERAGE PAID AMOUNT OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR*	AVERAGE PAID AMOUNT at 6/30/2019 (1)	LOSS DEVLPMT FACTORS (2)	ULTIMATE AVERAGE PAID AMOUNT (3)
1960	\$4	1.000	4
1961	8	1.000	8
1962	5	1.000	5
1963	3	1.000	3
1964	0	1.000	0
1965	10	1.000	10
1966	9	1.000	9
1967	9	1.000	9
1968	10	1.000	10
1969	10	0.997	10
1970	22	0.992	22
1971	12	0.990	12
1972	14	0.987	13
1973	53	0.983	52
1974	22	0.978	22
1975	32	0.972	32
1976	39	0.969	37
1977	29	0.957	28
1978	37	0.943	35
1979	39	0.938	36
1980	47	0.930	44
1981	52	0.919	48
1982	46	0.912	42
1983	51	0.903	46
1984	41	0.893	37
1985	58	0.886	52
1986	58	0.881	52
1987	50	0.875	44
1988	44	0.870	38
1989	45	0.866	39
1990	42	0.863	36
1991	35	0.860	30
1992	35	0.858	30
1993	40	0.858	34
1994	32	0.855	28
1995	23	0.853	19
1996	22	0.854	19
1997	22	0.856	19
1998	23	0.856	20

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND. Other than FF Paid Amount/Payment Count

(2)- Per Fund's historical loss development factors

(3) = (1) x (2).

*Accident years are 12-month periods ending the incurred losses in (1). For the most recent year, we used the Loss Rate Approach.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF ULTIMATE PAYMENT COUNT
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS

LOSS DEVELOPMENT APPROACH - COUNT OF PAYMENTS FIRST AND FINAL CLAIMS

ACCIDENT YEAR*	CUMULATIVE NUMBER OF PAID at 6/30/2019	DEVELOPMENT FACTORS	ULTIMATE PAYMENT COUNT	ESTIMATED FUTURE PAID COUNT
	(1)	(2)	(3)	(4)
1960	0	1.000	0	0
1961	0	1.000	0	0
1962	0	1.000	0	0
1963	0	1.000	0	0
1964	0	1.000	0	0
1965	0	1.000	0	0
1966	0	1.000	0	0
1967	0	1.000	0	0
1968	0	1.000	0	0
1969	1	1.000	1	0
1970	0	1.000	0	0
1971	0	1.000	0	0
1972	0	1.000	0	0
1973	1	1.000	1	0
1974	0	1.000	0	0
1975	1	1.000	1	0
1976	1	1.000	1	0
1977	1	1.000	1	0
1978	1	1.000	1	0
1979	5	1.000	5	0
1980	10	1.000	10	0
1981	8	1.000	8	0
1982	23	1.000	23	0
1983	26	1.000	26	0
1984	44	1.000	44	0
1985	69	1.000	69	0
1986	161	1.000	161	0
1987	251	1.000	251	0
1988	497	1.000	497	0
1989	824	1.000	824	0
1990	1,099	1.000	1,099	0
1991	1,250	1.000	1,250	0
1992	1,644	1.000	1,644	0
1993	1,975	1.000	1,975	0
1994	1,794	1.000	1,794	0
1995	1,349	1.000	1,349	0
1996	1,260	1.000	1,260	0
1997	1,195	1.000	1,195	0
1998	495	1.000	495	0
TOTAL	13,985		13,985	0

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(2)- Per Fund's historical development factors

(3) = (1) x (2).

(4) = (3) - (1).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF ULTIMATE PAYMENT COUNT
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
OTHER THAN FIRST AND FINAL CLAIMS

LOSS DEVELOPMENT APPROACH - COUNT OF PAYMENTS OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR*	CUMULATIVE NUMBER OF PAID at 6/30/2019	DEVELOPMENT FACTORS	ULTIMATE PAYMENT COUNT	ESTIMATED FUTURE PAID COUNT
	(1)	(2)	(3)	(4)
1960	3	1.000	3	0
1961	5	1.000	5	0
1962	20	1.000	20	0
1963	29	1.000	29	0
1964	0	1.000	0	0
1965	2	1.000	2	0
1966	37	1.000	37	0
1967	8	1.000	8	0
1968	34	1.000	34	0
1969	84	1.005	84	0
1970	69	1.012	70	1
1971	247	1.018	251	4
1972	227	1.020	232	5
1973	329	1.028	338	9
1974	310	1.036	321	11
1975	512	1.047	536	24
1976	658	1.066	701	43
1977	637	1.086	692	55
1978	731	1.105	808	77
1979	678	1.127	764	86
1980	1,110	1.145	1,271	161
1981	1,527	1.169	1,784	257
1982	2,099	1.192	2,502	403
1983	2,039	1.217	2,482	443
1984	2,790	1.242	3,464	674
1985	3,315	1.265	4,192	877
1986	4,026	1.288	5,186	1,160
1987	4,733	1.311	6,203	1,470
1988	5,946	1.332	7,920	1,974
1989	7,284	1.355	9,867	2,583
1990	7,632	1.378	10,518	2,886
1991	7,041	1.403	9,881	2,840
1992	5,137	1.427	7,333	2,196
1993	3,983	1.453	5,789	1,806
1994	3,198	1.480	4,732	1,534
1995	2,950	1.507	4,445	1,495
1996	3,022	1.533	4,631	1,609
1997	2,717	1.562	4,244	1,527
1998	1,241	1.593	1,977	736
TOTAL	76,410		103,358	26,948

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(2)- Per Fund's historical development factors

(3) = (1) x (2).

(4) = (3) - (1).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF ULTIMATE NOTICE COUNT
AS OF JUNE 30, 2019
WORKERS' COMPENSATION

LOSS DEVELOPMENT APPROACH - COUNT OF NOTICES

ACCIDENT YEAR*	CLAIMS REPORTED at 6/30/2019	DEVELOPMENT FACTORS	ULTIMATE CLAIM COUNT	UNREPORTED NOTICE COUNT at 6/30/2019
	(1)	(2)	(3)	
1966	1	1.000	1	0
1967	0	1.000	0	0
1968	2	1.000	2	0
1969	1	1.000	1	0
1970	1	1.000	1	0
1971	6	1.000	6	0
1972	7	1.000	7	0
1973	7	1.000	7	0
1974	8	1.000	8	0
1975	14	1.000	14	0
1976	19	1.000	19	0
1977	23	1.000	23	0
1978	22	1.000	22	0
1979	22	1.000	22	0
1980	37	1.000	37	0
1981	53	1.000	53	0
1982	76	1.000	76	0
1983	83	1.000	83	0
1984	118	1.000	118	0
1985	178	1.000	178	0
1986	219	1.000	219	0
1987	304	1.000	304	0
1988	340	1.000	340	0
1989	395	1.000	395	0
1990	401	1.000	401	0
1991	393	1.000	393	0
1992	317	1.000	317	0
1993	275	1.000	275	0
1994	283	1.000	283	0
1995	292	1.000	292	0
1996	337	1.000	337	0
1997	372	1.000	372	0
1998	167	1.000	167	0
TOTAL	4,773		4,773	0

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(2)- Per Fund's historical development factors

(3) = (1) x (2).

(4) = (3) - (1).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
CALCULATION OF LOSS DEVELOPMENT FACTORS
WORKERS' COMPENSATION
OTHER THAN FIRST AND FINAL CLAIMS
(SAMTS IN THOUSANDS)

PAID LOSS DEVELOPMENT - OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	12	24	36	48	60	72	84	96	108	120
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										86,659
1986									104,003	114,724
1987								87,259	100,183	112,452
1988							87,563	106,216	120,439	133,913
1989						85,613	111,152	132,439	148,542	162,337
1990					61,156	90,700	110,399	129,155	144,511	158,478
1991				30,538	52,657	71,535	86,483	101,488	116,064	127,957
1992			13,598	30,051	45,184	57,499	70,667	80,603	92,548	102,466
1993		4,131	11,631	21,397	32,652	43,241	52,902	63,078	72,253	80,640
1994	59	1,207	4,644	11,316	19,916	27,064	35,142	42,639	49,206	55,026
1995	6	561	3,345	10,042	16,484	23,824	29,064	34,735	38,762	41,245
1996	12	834	3,674	8,310	15,713	21,278	28,270	33,477	37,544	40,740
1997	32	890	4,094	10,340	17,227	22,868	28,056	32,593	36,973	40,238
1998	34	680	2,696	5,531	8,590	11,559	13,928	16,392	18,524	20,546

LOSS DEVELOPMENT FACTORS

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	24	36	48	60	72	84	96	108	120	132
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										1.076
1986									1.103	1.095
1987									1.122	1.075
1988									1.112	1.066
1989						1.298			1.192	1.093
1990					1.483	1.217			1.170	1.097
1991				1.724	1.359	1.209			1.174	1.102
1992			2.210	1.504	1.273	1.229			1.141	1.107
1993		2.816	1.840	1.526	1.324	1.223			1.192	1.116
1994	20.555	3.846	2.436	1.760	1.359	1.298			1.213	1.118
1995	89.886	5.958	3.002	1.641	1.445	1.220			1.195	1.064
1996	69.162	4.406	2.262	1.891	1.354	1.329			1.184	1.085
1997	27.633	4.602	2.526	1.666	1.327	1.227			1.162	1.088
1998	19.704	3.967	2.051	1.553	1.346	1.205			1.177	1.109
AVERAGE	45.388	4.266	2.332	1.658	1.363	1.246	1.183	1.135	1.101	1.086
3 YR AVG.	38.833	4.325	2.280	1.703	1.342	1.254	1.174	1.128	1.094	1.084
AVE EXCL HI LO	39.117	4.205	2.297	1.645	1.359	1.240	1.184	1.135	1.103	1.085
5 YR AVG EXCL HI LO	39.117	4.325	2.408	1.689	1.353	1.248	1.185	1.128	1.094	1.081
LAST YR SELECTED	40.502	4.283	2.326	1.676	1.354	1.247	1.181	1.131	1.098	1.084
SELECTED FOR RESERVE	40.558	4.282	2.328	1.675	1.354	1.247	1.182	1.131	1.098	1.084
SELECTED FOR CASHFLOW	38.833	4.325	2.280	1.689	1.342	1.248	1.174	1.128	1.094	1.081
CUMULATIVE FOR RESERVE	3531.957	87.084	20.339	8.738	5.217	3.853	3.089	2.615	2.311	2.105
CUMULATIVE CASHFLOW	2911.067	74.964	17.333	7.603	4.502	3.354	2.686	2.288	2.027	1.853

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

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WORKERS' COMPENSATION
OTHER THAN FIRST AND FINAL CLAIMS
(\$AMTS IN THOUSANDS)

PAID LOSS DEVELOPMENT - OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	132	144	156	168	180	192	204	216	228	240
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										10,833
1976									16,786	17,136
1977								12,235	12,729	13,129
1978							16,968	17,622	18,137	18,660
1979						18,539	19,201	19,688	20,485	20,804
1980					34,239	35,434	36,738	38,087	39,259	41,201
1981				49,323	51,026	53,118	55,048	56,307	58,027	59,780
1982			59,354	62,087	64,871	67,245	69,401	71,748	73,937	75,791
1983		60,813	63,927	67,245	69,979	72,215	75,809	78,218	80,802	82,743
1984	62,879	67,343	71,375	74,630	77,256	81,103	83,884	86,222	88,994	92,225
1985	93,230	99,923	106,835	112,593	117,870	123,525	128,133	132,512	136,959	143,016
1986	125,680	134,958	143,743	151,376	160,195	166,719	174,318	180,252	185,108	189,644
1987	120,868	130,017	140,105	149,059	156,905	163,101	170,317	175,447	181,587	186,905
1988	142,787	154,657	165,569	172,177	179,603	187,641	194,868	202,859	208,273	213,806
1989	177,309	192,014	202,965	214,210	224,255	234,573	243,395	252,845	261,904	269,857
1990	172,507	182,890	195,276	205,394	213,774	224,873	233,678	242,296	251,756	260,219
1991	140,748	151,755	162,583	170,520	178,486	186,209	192,808	200,150	207,561	212,983
1992	110,916	117,473	123,590	130,228	134,856	141,106	147,294	153,906	157,605	161,404
1993	89,836	98,009	105,513	111,417	118,732	125,138	128,979	133,247	136,028	139,084
1994	59,094	63,535	67,639	71,324	76,631	80,596	83,085	85,473	89,937	92,382
1995	44,582	47,147	49,731	51,671	54,012	55,722	56,870	58,296	60,253	60,842
1996	44,911	48,005	51,382	53,189	54,968	56,556	57,919	59,169	59,821	61,516
1997	42,802	45,995	48,153	49,360	50,468	51,750	53,325	53,915	55,162	56,848
1998	22,335	23,374	24,039	24,679	25,241	25,820	26,106	27,031	27,853	28,279

LOSS DEVELOPMENT FACTORS

ACCIDENT YEAR	132	144	156	168	180	192	204	216	228	240
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	144	156	168	180	192	204	216	228	240	252
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1.030
1976									1.021	1.029
1977								1.040	1.031	1.021
1978							1.039	1.029	1.029	1.040
1979						1.036	1.025	1.041	1.016	1.026
1980					1.035	1.037	1.037	1.031	1.049	1.029
1981				1.035	1.041	1.036	1.023	1.031	1.030	1.019
1982			1.046	1.045	1.037	1.032	1.034	1.030	1.025	1.028
1983		1.051	1.052	1.041	1.032	1.050	1.032	1.033	1.024	1.029
1984	1.071	1.060	1.046	1.035	1.050	1.034	1.028	1.032	1.036	1.020
1985	1.072	1.069	1.054	1.047	1.048	1.037	1.034	1.034	1.044	1.030
1986	1.074	1.065	1.053	1.058	1.041	1.046	1.034	1.027	1.025	1.020
1987	1.076	1.078	1.064	1.053	1.039	1.044	1.030	1.035	1.029	1.031
1988	1.083	1.071	1.040	1.043	1.045	1.039	1.041	1.027	1.027	1.035
1989	1.083	1.057	1.055	1.047	1.046	1.038	1.039	1.036	1.030	1.035
1990	1.060	1.068	1.052	1.041	1.052	1.039	1.037	1.039	1.034	1.034
1991	1.078	1.071	1.049	1.047	1.043	1.035	1.038	1.037	1.026	1.017
1992	1.059	1.052	1.054	1.036	1.046	1.044	1.045	1.024	1.024	1.028
1993	1.091	1.077	1.056	1.066	1.054	1.031	1.033	1.021	1.022	1.021
1994	1.075	1.065	1.054	1.074	1.052	1.031	1.029	1.052	1.027	1.011
1995	1.058	1.055	1.039	1.045	1.032	1.021	1.025	1.034	1.010	1.028
1996	1.069	1.070	1.035	1.033	1.029	1.024	1.022	1.011	1.028	1.025
1997	1.075	1.047	1.025	1.022	1.025	1.030	1.011	1.023	1.031	1.014
1998	1.047	1.028	1.027	1.023	1.023	1.011	1.035	1.030	1.015	1.011
AVERAGE	1.071	1.062	1.047	1.044	1.041	1.035	1.032	1.032	1.028	1.025
3 YR AVG.	1.064	1.048	1.029	1.026	1.026	1.022	1.023	1.021	1.025	1.017
AVE EXCL HI LO	1.072	1.063	1.047	1.043	1.041	1.035	1.032	1.032	1.027	1.025
5 YR AVG EXCL HI LO	1.067	1.056	1.034	1.034	1.029	1.025	1.025	1.029	1.023	1.017
LAST YR SELECTED	1.069	1.057	1.039	1.037	1.034	1.029	1.028	1.028	1.026	1.021
SELECTED FOR RESERVE	1.069	1.057	1.039	1.037	1.034	1.029	1.028	1.028	1.026	1.021
SELECTED FOR CASHFLOW	1.064	1.048	1.029	1.026	1.026	1.022	1.023	1.021	1.023	1.017
CUMULATIVE FOR RESERVE	1.942	1.818	1.720	1.655	1.596	1.544	1.500	1.459	1.419	1.383
CUMULATIVE CASHFLOW	1.715	1.612	1.538	1.495	1.457	1.420	1.390	1.359	1.331	1.301

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

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PAID LOSS DEVELOPMENT - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	12	24	36	48	60	72	84	96	108	120
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										14,098
1986									30,480	31,650
1987								31,257	33,575	35,043
1988							33,628	36,345	40,065	43,365
1989						41,045	45,069	51,441	57,270	63,224
1990					30,246	38,042	45,827	54,934	64,960	71,214
1991				15,217	21,584	31,551	43,556	52,403	58,822	65,520
1992			6,857	13,405	27,645	41,920	57,921	73,026	83,954	92,234
1993		2,226	6,454	20,903	40,352	61,015	74,576	85,908	94,980	101,335
1994	304	843	6,715	19,102	36,595	49,756	61,113	68,339	73,168	75,199
1995	0	277	2,711	13,182	22,858	31,309	36,111	40,165	42,111	42,864
1996	0	468	5,630	13,316	23,835	30,743	34,877	37,477	39,199	40,464
1997	0	722	4,425	15,068	25,993	32,715	36,607	38,061	39,691	40,638
1998	0	167	3,370	7,624	12,427	14,543	15,424	16,601	17,128	17,502

LOSS DEVELOPMENT FACTORS

ACCIDENT YEAR	12	24	36	48	60	72	84	96	108	120
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	24	36	48	60	72	84	96	108	120	132
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										6.613
1986									1.038	3.971
1987								1.074	1.044	3.449
1988							1.081	1.102	1.082	3.293
1989						1.098	1.141	1.113	1.104	2.804
1990					1.258	1.205	1.199	1.183	1.096	2.422
1991				1.418	1.462	1.380	1.203	1.122	1.114	2.148
1992			1.955	2.062	1.516	1.382	1.261	1.150	1.099	1.203
1993		2.900	3.239	1.930	1.512	1.222	1.152	1.106	1.067	0.887
1994	2.776	7.967	2.845	1.916	1.360	1.228	1.118	1.071	1.028	0.786
1995		9.799	4.862	1.734	1.370	1.153	1.112	1.048	1.018	1.040
1996		12.039	2.365	1.790	1.290	1.134	1.075	1.046	1.032	1.110
1997		6.126	3.405	1.725	1.259	1.119	1.040	1.043	1.024	1.053
1998		20.214	2.262	1.630	1.170	1.061	1.076	1.032	1.022	1.276
AVERAGE	2.776	9.841	2.990	1.776	1.355	1.198	1.133	1.091	1.059	2.290
3 YR AVG.		12.793	2.677	1.715	1.240	1.105	1.064	1.040	1.026	1.146
AVE EXCL HI LO	2.776	8.983	2.823	1.788	1.359	1.192	1.129	1.088	1.058	2.055
5 YR AVG EXCL HI LO		9.935	2.872	1.750	1.303	1.135	1.088	1.046	1.025	1.068
LAST YR SELECTED	20.000	12.000	3.000	1.750	1.300	1.150	1.080	1.040	1.030	1.017
SELECTED FOR RESERVE	20.000	12.000	3.000	1.750	1.300	1.150	1.080	1.040	1.030	1.017
SELECTED CASHFLOW	20.000	12.793	2.677	1.715	1.240	1.105	1.064	1.040	1.026	1.146
CUMULATIVE FOR RESERVE	4304.928	215.246	17.937	5.979	3.417	2.628	2.285	2.116	2.035	1.975
CUMULATIVE CASHFLOW	3590.681	179.534	14.034	5.242	3.056	2.465	2.232	2.098	2.017	1.966

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Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

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(\$AMTS IN THOUSANDS)

PAID LOSS DEVELOPMENT - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	132	144	156	168	180	192	204	216	228	240
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										4
1976									4	4
1977								39	39	39
1978							24	24	24	24
1979						89	89	89	89	89
1980					2,000	2,103	2,323	2,323	2,442	2,945
1981				1,000	1,000	1,000	1,000	1,000	1,305	1,707
1982			4,000	4,074	4,213	4,272	5,032	5,263	5,605	5,605
1983		2,000	2,023	2,555	2,555	2,555	2,612	2,612	2,612	2,783
1984	3,582	3,642	3,719	4,227	4,553	4,764	4,894	5,086	5,331	5,548
1985	14,504	15,736	16,052	16,565	18,253	18,432	18,757	18,992	19,024	19,142
1986	32,574	34,401	35,752	37,342	38,979	39,966	40,311	40,311	40,516	40,567
1987	37,551	39,771	40,442	41,889	42,403	42,722	43,251	43,477	43,477	43,477
1988	46,158	48,438	50,803	53,268	54,668	56,732	57,231	57,683	57,729	57,797
1989	68,292	72,385	75,537	78,451	79,775	80,270	81,046	81,208	82,095	82,095
1990	79,082	83,603	86,766	88,033	89,299	90,448	90,538	90,538	90,538	90,538
1991	71,629	74,462	75,986	77,408	78,111	79,117	79,117	79,453	79,503	79,503
1992	95,803	98,142	99,393	99,981	100,398	100,668	100,891	100,891	101,182	101,182
1993	103,474	105,066	106,360	106,512	106,991	107,056	107,056	107,056	107,085	107,085
1994	76,153	77,030	77,130	77,526	77,526	77,526	77,526	77,588	77,588	77,598
1995	43,277	43,513	44,484	44,503	44,529	44,529	44,529	44,529	44,529	44,529
1996	40,677	40,859	40,952	40,952	40,987	40,987	40,987	40,987	40,987	40,987
1997	41,379	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734	41,734
1998	17,791	17,791	17,871	17,871	17,871	17,871	17,871	17,871	17,871	17,871

LOSS DEVELOPMENT FACTORS

ACCIDENT YEAR	132	144	156	168	180	192	204	216	228	240
	TO 144	TO 156	TO 168	TO 180	TO 192	TO 204	TO 216	TO 228	TO 240	TO 252
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1.000
1976									1.000	1.000
1977								1.000	1.000	1.000
1978							1.000	1.000	1.000	1.000
1979						1.000	1.000	1.000	1.000	1.000
1980					1.051	1.105	1.000	1.051	1.206	1.000
1981				1.000	1.000	1.000	1.000	1.305	1.308	1.000
1982			1.018	1.034	1.014	1.178	1.046	1.065	1.000	1.000
1983		1.011	1.263	1.000	1.000	1.022	1.000	1.000	1.066	1.008
1984	1.017	1.021	1.137	1.077	1.047	1.027	1.039	1.048	1.041	1.014
1985	1.085	1.020	1.032	1.102	1.010	1.018	1.013	1.002	1.006	1.000
1986	1.056	1.039	1.044	1.044	1.025	1.009	1.000	1.005	1.001	1.000
1987	1.059	1.017	1.036	1.012	1.008	1.012	1.005	1.000	1.000	1.010
1988	1.049	1.049	1.049	1.026	1.038	1.009	1.008	1.001	1.001	1.001
1989	1.060	1.044	1.039	1.017	1.006	1.010	1.002	1.011	1.000	1.000
1990	1.057	1.038	1.015	1.014	1.013	1.001	1.000	1.000	1.000	1.000
1991	1.040	1.020	1.019	1.009	1.013	1.000	1.004	1.001	1.000	1.000
1992	1.024	1.013	1.006	1.004	1.003	1.002	1.000	1.003	1.000	1.000
1993	1.015	1.012	1.001	1.004	1.001	1.000	1.000	1.000	1.000	1.000
1994	1.012	1.001	1.005	1.000	1.000	1.001	1.000	1.000	1.000	1.000
1995	1.005	1.022	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001
1996	1.004	1.002	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
1997	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998	1.000	1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
AVERAGE	1.033	1.020	1.039	1.019	1.012	1.020	1.006	1.022	1.027	1.001
3 YR AVG.	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Ave EXCL HI LO	1.031	1.019	1.027	1.015	1.010	1.012	1.004	1.009	1.015	1.001
5 YR AVG EXCL HI LO	1.006	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
LAST YR SELECTED	1.015	1.010	1.005	1.004	1.002	1.001	1.001	1.001	1.001	1.001
SELECTED FOR RESERVE	1.015	1.010	1.005	1.004	1.002	1.001	1.001	1.001	1.001	1.001
SELECTED CASHFLOW	1.004	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CUMULATIVE FOR RESERVE	1.041	1.026	1.016	1.011	1.007	1.005	1.004	1.003	1.002	1.001
CUMULATIVE CASHFLOW	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

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PAID LOSS DEVELOPMENT - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS											
	372	384	396	408	420	432	444	456	468	480	492	504
1960					0	0	0	0	0	0	0	0
1961				0	0	0	0	0	0	0	0	0
1962			0	0	0	0	0	0	0	0	0	0
1963		0	0	0	0	0	0	0	0	0	0	0
1964	0	0	0	0	0	0	0	0	0	0	0	0
1965	0	0	0	0	0	0	0	0	0	0	0	0
1966	0	0	0	0	0	0	0	0	0	0	0	0
1967	0	0	0	0	0	0	0	0	0	0	0	0
1968	0	0	0	0	0	0	0	0	0	0	0	0
1969	343	343	343	343	343	343	343	343	343	343	343	343
1970	0	0	0	0	0	0	0	0	0	0	0	0
1971	0	0	0	0	0	0	0	0	0	0	0	0
1972	0	0	0	0	0	0	0	0	0	0	0	0
1973	7	7	7	7	7	7	7	7	7	7	7	7
1974	0	0	0	0	0	0	0	0	0	0	0	0
1975	4	4	4	4	4	4	4	4	4	4	4	4
1976	4	4	4	4	4	4	4	4	4	4	4	4
1977	39	39	39	39	39	39	39	39	39	39	39	39
1978	24	24	24	24	24	24	24	24	24	24	24	24
1979	135	135	135	135	135	135	135	135	135	135	135	135
1980	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089	3,089
1981	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707	1,707
1982	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867	5,867
1983	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891	2,891
1984	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623	5,623
1985	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142	19,142
1986	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642	40,642
1987	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991	43,991
1988	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828	57,828
1989	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095	82,095
1990												
1991												
1992												
1993												
1994												
1995												
1996												
1997												
1998												

LOSS DEVELOPMENT FACTORS

ACCIDENT YEAR	372	384	396	408	420	432	444	456	468	480	492	504
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960												
1961												
1962												
1963												
1964												
1965												
1966												
1967												
1968												
1969	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1970												
1971												
1972												
1973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1974												
1975	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1977	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1978	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	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	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	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	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	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	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	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	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	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	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												
1990												
1991												
1992												
1993												
1994												
1995												
1996												
1997												
1998												
AVERAGE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 YR AVG.	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
AVE EXCL HI LO	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5 YR AVG EXCL HI LO	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 YR 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
SELECTED FOR RESERVE	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 CASHFLOW	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 FOR RESERVE	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 CASHFLOW	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
CALCULATION OF LOSS DEVELOPMENT FACTORS
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS
(SAMTS IN THOUSANDS)

PAID LOSS DEVELOPMENT - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS																	
	516	528	540	552	564	576	588	600	612	624	636	648	660	672	684	696	708	720
1960	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1961	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1962	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1963	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1964	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1965	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1966	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1967	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1968	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1969	343	343	343	343	343	343	343	343	343	343	343	343	343	343	343	343	343	343
1970	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1971	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1972	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1973	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7	7
1974	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1975	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1976	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4	4
1977	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39	39
1978																		
1979																		
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		

LOSS DEVELOPMENT FACTORS

ACCIDENT YEAR	516 TO TO	528 TO TO	540 TO TO	552 TO TO	564 TO TO	576 TO TO	588 TO TO	600 TO TO	612 TO TO	624 TO TO	636 TO TO	648 TO TO	660 TO TO	672 TO TO	684 TO TO	696 TO TO	708 TO TO	720 TO TO
1960																		
1961																		
1962																		
1963																		
1964																		
1965																		
1966																		
1967																		
1968																		
1969	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
1970																		
1971																		
1972																		
1973	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
1974																		
1975	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
1976	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
1977																		
1978																		
1979																		
1980																		
1981																		
1982																		
1983																		
1984																		
1985																		
1986																		
1987																		
1988																		
1989																		
1990																		
1991																		
1992																		
1993																		
1994																		
1995																		
1996																		
1997																		
1998																		
AVERAGE	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
3 YR AVG.																		
AVE EXCL HI LO																		
5 YR AVG EXCL HI LO																		
LAST YR 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
SELECTED FOR RESERVE	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 CASHFLOW	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 FOR RESERVE	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 CASHFLOW	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

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
COUNT OF CLAIM NOTICES
WORKERS' COMPENSATION

COUNT OF NOTICES

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	216	228	240	252	264	276	288	300	312	324
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										178
1986									219	219
1987								304	304	304
1988							340	340	340	340
1989						394	394	394	394	394
1990					401	401	401	401	401	401
1991				393	393	393	393	393	393	393
1992			315	316	316	316	317	317	317	317
1993		275	275	275	275	275	275	275	275	275
1994	283	283	283	283	283	283	283	283	283	
1995	292	292	292	292	292	292	292	292		
1996	337	337	337	337	337	337	337			
1997	370	370	370	371	372	372				
1998	167	167	167	167	167					

DEVELOPMENT FACTORS

ACCIDENT YEAR	216	228	240	252	264	276	288	300	312	324
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	228	240	252	264	276	288	300	312	324	336
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										1.000
1986									1.000	1.000
1987								1.000	1.000	1.000
1988							1.000	1.000	1.000	1.000
1989						1.000	1.000	1.000	1.000	1.003
1990					1.000	1.000	1.000	1.000	1.000	1.000
1991				1.000	1.000	1.000	1.000	1.000	1.000	1.000
1992			1.003	1.000	1.000	1.003	1.000	1.000	1.000	1.000
1993		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1995	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1996	1.000	1.000	1.000	1.000	1.000	1.000				
1997	1.000	1.000	1.003	1.003	1.000					
1998	1.000	1.000	1.000	1.000						
AVERAGE	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 YR AVG.	1.000	1.000	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000
AVE EXCL HI LO	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
SELECTED	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
CUMULATIVE	1.002	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
COUNT OF CLAIM NOTICES
WORKERS' COMPENSATION

COUNT OF NOTICES

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	336	348	360	372	384	396	408	420	432	444
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										14
1976									19	19
1977								23	23	23
1978							22	22	22	22
1979						22	22	22	22	22
1980					37	37	37	37	37	37
1981				53	53	53	53	53	53	53
1982			76	76	76	76	76	76	76	76
1983		83	83	83	83	83	83	83	83	83
1984	118	118	118	118	118	118	118	118	118	
1985	178	178	178	178	178	178	178	178		
1986	219	219	219	219	219	219	219			
1987	304	304	304	304	304	304				
1988	340	340	340	340	340					
1989	395	395	395	395						
1990	401	401	401							
1991	393	393								
1992	317									
1993										
1994										
1995										
1996										
1997										
1998										

DEVELOPMENT FACTORS

ACCIDENT YEAR	336	348	360	372	384	396	408	420	432	444
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	348	360	372	384	396	408	420	432	444	456
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1.000
1976									1.000	1.000
1977								1.000	1.000	1.000
1978							1.000	1.000	1.000	1.000
1979						1.000	1.000	1.000	1.000	1.000
1980					1.000	1.000	1.000	1.000	1.000	1.000
1981				1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1985	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1986	1.000	1.000	1.000	1.000	1.000	1.000				
1987	1.000	1.000	1.000	1.000	1.000					
1988	1.000	1.000	1.000	1.000						
1989	1.000	1.000	1.000							
1990	1.000	1.000								
1991	1.000									
1992										
1993										
1994										
1995										
1996										
1997										
1998										
AVERAGE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 YR AVG.	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
AVE EXCL HI LO	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
CUMULATIVE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
 ACTUARIAL REVIEW
 AS OF JUNE 30, 2019
 COUNT OF CLAIM NOTICES
 WORKERS' COMPENSATION

COUNT OF NOTICES

ACCIDENT YEAR	DEVELOPMENT MONTHS														
	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
1966									1	1	1	1	1	1	1
1967								0	0	0	0	0	0	0	0
1968							2	2	2	2	2	2	2	2	2
1969						1	1	1	1	1	1	1	1	1	
1970					1	1	1	1	1	1	1	1	1		
1971				6	6	6	6	6	6	6	6	6			
1972			7	7	7	7	7	7	7	7	7	6			
1973		7	7	7	7	7	7	7	7	7					
1974	8	8	8	8	8	8	8	8	8						
1975	14	14	14	14	14	14	14	14							
1976	19	19	19	19	19	19	19								
1977	23	23	23	23	23	23									
1978	22	22	22	22	22										
1979	22	22	22	22											
1980	37	37	37												
1981	53	53													
1982	76														
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															

DEVELOPMENT FACTORS

ACCIDENT YEAR	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1966									1.000	1.000	1.000	1.000	1.000	1.000	1.000
1967															
1968							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1969						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1970					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1971				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1972			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1973		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000						
1974	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
1975	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
1976	1.000	1.000	1.000	1.000	1.000	1.000									
1977	1.000	1.000	1.000	1.000	1.000										
1978	1.000	1.000	1.000	1.000											
1979	1.000	1.000	1.000												
1980	1.000	1.000													
1981	1.000														
1982															
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															
AVERAGE	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
3 YR AVG.	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
AVE EXCL HI LO	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
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

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

**FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
COUNT OF REQUESTS
WORKERS' COMPENSATION**

COUNT OF REQUESTS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	216	228	240	252	264	276	288	300	312	324
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										2,965
1986									3,716	3,800
1987								4,383	4,476	4,575
1988							5,844	5,949	6,039	6,136
1989						7,305	7,434	7,561	7,672	7,780
1990					7,843	7,983	8,118	8,241	8,352	8,452
1991				7,387	7,529	7,659	7,788	7,910	8,016	8,110
1992			6,218	6,313	6,399	6,475	6,553	6,611	6,679	6,724
1993		5,420	5,507	5,587	5,667	5,726	5,788	5,845	5,904	5,958
1994	4,517	4,599	4,667	4,735	4,799	4,858	4,903	4,946	4,992	
1995	3,982	4,039	4,096	4,149	4,198	4,232	4,268	4,299		
1996	3,937	3,999	4,065	4,133	4,183	4,235	4,282			
1997	3,687	3,739	3,788	3,822	3,867	3,912				
1998	1,652	1,677	1,700	1,721	1,736					

DEVELOPMENT FACTORS

ACCIDENT YEAR	216	228	240	252	264	276	288	300	312	324
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										1.022
1986									1.023	1.020
1987								1.021	1.022	1.020
1988							1.018	1.015	1.016	1.013
1989						1.018	1.017	1.015	1.014	1.010
1990					1.018	1.017	1.015	1.013	1.012	1.011
1991				1.019	1.017	1.017	1.016	1.013	1.012	1.012
1992			1.015	1.014	1.012	1.012	1.009	1.010	1.007	1.008
1993		1.016	1.015	1.014	1.010	1.011	1.010	1.010	1.009	
1994	1.018	1.015	1.015	1.014	1.012	1.009	1.009	1.009		
1995	1.014	1.014	1.013	1.012	1.008	1.009	1.007			
1996	1.016	1.017	1.017	1.012	1.012	1.011				
1997	1.014	1.013	1.009	1.012	1.012					
1998	1.015	1.014	1.012	1.009						
AVERAGE	1.015	1.015	1.014	1.013	1.013	1.013	1.013	1.013	1.014	1.015
3 YR AVG.	1.015	1.015	1.013	1.011	1.011	1.010	1.009	1.010	1.009	1.010
AVE EXCL HI LO	1.015	1.015	1.014	1.013	1.013	1.013	1.013	1.013	1.014	1.014
SELECTED	1.015	1.015	1.013	1.012	1.012	1.012	1.011	1.012	1.013	1.013
CUMULATIVE	1.522	1.499	1.477	1.458	1.440	1.423	1.406	1.390	1.374	1.357

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
COUNT OF REQUESTS
WORKERS' COMPENSATION

COUNT OF REQUESTS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	336	348	360	372	384	396	408	420	432	444
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										455
1976									548	567
1977								541	560	578
1978							640	658	672	683
1979						592	607	620	634	645
1980					1,012	1,029	1,044	1,057	1,076	1,088
1981				1,330	1,364	1,390	1,420	1,449	1,473	1,498
1982			1,868	1,912	1,946	1,985	2,014	2,041	2,073	2,098
1983		1,844	1,891	1,922	1,958	1,988	2,010	2,029	2,048	2,065
1984	2,521	2,571	2,619	2,662	2,711	2,752	2,784	2,809	2,834	
1985	3,031	3,092	3,152	3,206	3,257	3,298	3,348	3,384		
1986	3,876	3,944	4,010	4,060	4,106	4,149	4,187			
1987	4,665	4,743	4,811	4,875	4,933	4,984				
1988	6,214	6,270	6,332	6,389	6,443					
1989	7,861	7,947	8,032	8,108						
1990	8,546	8,643	8,731							
1991	8,206	8,291								
1992	6,781									
1993										
1994										
1995										
1996										
1997										
1998										

DEVELOPMENT FACTORS

ACCIDENT YEAR	336	348	360	372	384	396	408	420	432	444
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	348	360	372	384	396	408	420	432	444	456
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1.020
1976									1.035	1.021
1977								1.035	1.032	1.021
1978							1.028	1.021	1.016	1.018
1979						1.025	1.021	1.023	1.017	1.014
1980					1.017	1.015	1.012	1.018	1.011	1.010
1981				1.026	1.019	1.022	1.020	1.017	1.017	1.012
1982			1.024	1.018	1.020	1.015	1.013	1.016	1.012	1.011
1983		1.025	1.016	1.019	1.015	1.011	1.009	1.009	1.008	
1984	1.020	1.019	1.016	1.018	1.015	1.012	1.009	1.009		
1985	1.020	1.019	1.017	1.016	1.013	1.015	1.011			
1986	1.018	1.017	1.012	1.011	1.010	1.009				
1987	1.017	1.014	1.013	1.012	1.010					
1988	1.009	1.010	1.009	1.008						
1989	1.011	1.011	1.009							
1990	1.011	1.010								
1991	1.010									
1992										
1993										
1994										
1995										
1996										
1997										
1998										
AVERAGE	1.015	1.016	1.015	1.016	1.015	1.016	1.015	1.019	1.019	1.016
3 YR AVG.	1.011	1.010	1.010	1.010	1.011	1.012	1.010	1.011	1.012	1.011
AVE EXCL HI LO	1.015	1.015	1.014	1.016	1.015	1.015	1.014	1.017	1.018	1.016
SELECTED	1.013	1.014	1.013	1.014	1.014	1.014	1.013	1.016	1.016	1.014
CUMULATIVE	1.339	1.322	1.304	1.288	1.270	1.253	1.235	1.219	1.200	1.181

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
COUNT OF REQUESTS
WORKERS' COMPENSATION

COUNT OF REQUESTS

ACCIDENT YEAR	DEVELOPMENT MONTHS														
	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
1960															3
1961														5	5
1962													20	20	20
1963												28	29	29	29
1964											0	0	0	0	0
1965										2	2	2	2	2	2
1966									30	31	32	33	34	34	35
1967								8	8	8	8	8	8	8	8
1968							31	32	32	33	34	34	34	34	34
1969						75	77	79	81	83	83	84	84	85	
1970					68	69	69	69	69	69	69	69	69		
1971				219	224	229	232	237	241	242	244	247			
1972			198	206	212	217	221	223	225	226	227				
1973		306	311	316	321	324	325	327	329	330					
1974	265	272	279	284	290	294	299	305	310						
1975	464	478	484	491	496	501	505	513							
1976	579	591	604	611	618	651	659								
1977	590	604	614	622	630	638									
1978	695	706	714	725	732										
1979	654	663	673	683											
1980	1,099	1,110	1,120												
1981	1,516	1,535													
1982	2,122														
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															

DEVELOPMENT FACTORS

ACCIDENT YEAR	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960	468	480	492	504	516	528	540	552	564	576	588	600	612	624	ULT
1961															1.000
1962														1.000	1.000
1963												1.036	1.000	1.000	
1964															
1965									1.000	1.000	1.000	1.000	1.000	1.000	1.000
1966								1.033	1.032	1.031	1.030	1.000	1.000	1.029	1.000
1967							1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1968							1.032	1.000	1.031	1.030	1.000	1.000	1.000	1.000	1.000
1969						1.027	1.026	1.025	1.025	1.000	1.012	1.000	1.012		
1970					1.015	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1971				1.023	1.022	1.013	1.022	1.017	1.004	1.008	1.012				
1972			1.040	1.029	1.024	1.018	1.009	1.009	1.004	1.004					
1973		1.016	1.016	1.016	1.009	1.003	1.006	1.006	1.003						
1974	1.026	1.026	1.018	1.021	1.014	1.017	1.020	1.016							
1975	1.030	1.013	1.014	1.010	1.010	1.008	1.016								
1976	1.021	1.022	1.012	1.011	1.053	1.012									
1977	1.024	1.017	1.013	1.013	1.013										
1978	1.016	1.011	1.015	1.010											
1979	1.014	1.015	1.015												
1980	1.010	1.009													
1981	1.013														
1982															
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															
AVERAGE	1.019	1.016	1.018	1.017	1.020	1.012	1.016	1.009	1.013	1.009	1.008	1.009	1.002	1.004	
3 YR AVG.	1.012	1.012	1.014	1.011	1.025	1.012	1.014	1.010	1.004	1.004	1.008	1.000	1.004	1.010	
AVE EXCL HI LO	1.019	1.016	1.015	1.016	1.016	1.012	1.017	1.008	1.011	1.007	1.005	1.006	1.000	1.000	
SELECTED	1.017	1.014	1.016	1.015	1.021	1.012	1.016	1.009	1.009	1.007	1.007	1.005	1.002	1.005	
CUMULATIVE	1.165	1.145	1.129	1.112	1.096	1.074	1.061	1.044	1.035	1.026	1.019	1.012	1.007	1.005	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
REQUESTED AMOUNT
WORKERS' COMPENSATION
(SAMTS IN THOUSANDS)

CUMULATIVE REQUESTED AMOUNT

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	216	228	240	252	264	276	288	300	312	324
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										116,452
1986									151,549	154,922
1987								175,166	178,837	182,402
1988							218,111	222,757	225,889	230,317
1989						304,313	309,144	313,986	317,944	322,670
1990					333,689	340,211	348,151	354,524	361,016	370,785
1991				289,952	294,535	299,552	304,498	310,618	314,503	317,763
1992			267,893	274,609	277,924	280,525	282,726	284,862	287,061	288,461
1993		253,270	256,802	260,544	265,032	267,024	269,574	271,491	273,917	276,020
1994	174,740	179,807	183,400	185,730	189,006	191,266	193,392	195,013	197,322	
1995	113,904	116,246	117,549	118,834	120,523	121,721	122,417	123,158		
1996	109,654	110,915	112,280	113,924	115,367	116,345	119,267			
1997	106,678	107,864	108,950	109,973	111,211	112,209				
1998	50,431	51,286	51,722	52,011	52,829					

DEVELOPMENT FACTORS

ACCIDENT YEAR	216	228	240	252	264	276	288	300	312	324
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	228	240	252	264	276	288	300	312	324	336
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										1.025
1986										1.026
1987								1.021	1.020	1.022
1988							1.021	1.014	1.020	1.016
1989						1.016	1.016	1.013	1.015	1.012
1990					1.020	1.023	1.018	1.018	1.027	1.015
1991				1.016	1.017	1.017	1.020	1.013	1.010	1.010
1992			1.025	1.012	1.009	1.008	1.008	1.008	1.005	1.008
1993		1.014	1.015	1.017	1.008	1.010	1.007	1.009	1.008	
1994	1.029	1.020	1.013	1.018	1.012	1.011	1.008	1.012		
1995	1.021	1.011	1.011	1.014	1.010	1.006	1.006			
1996	1.012	1.012	1.015	1.013	1.008	1.025				
1997	1.011	1.010	1.009	1.011	1.009					
1998	1.017	1.009	1.006	1.016						
AVERAGE	1.018	1.013	1.013	1.015	1.012	1.015	1.013	1.014	1.016	1.017
3 YR AVG.	1.013	1.010	1.010	1.013	1.009	1.014	1.007	1.010	1.008	1.011
AVE EXCL HI LO	1.017	1.012	1.013	1.015	1.011	1.014	1.013	1.013	1.016	1.017
SELECTED	1.016	1.012	1.012	1.014	1.010	1.014	1.011	1.012	1.013	1.015
CUMULATIVE	1.591	1.566	1.548	1.530	1.509	1.493	1.472	1.456	1.439	1.420

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

CUMULATIVE REQUESTED AMOUNT

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	336	348	360	372	384	396	408	420	432	444
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										5,627
1976										10,001
1977								6,590	9,704	6,995
1978							11,306	11,767	12,047	12,460
1979						9,441	9,570	9,724	9,873	10,015
1980					22,333	22,788	23,003	23,263	23,862	24,071
1981				35,673	37,150	38,701	39,473	39,913	41,436	42,036
1982			41,300	42,113	43,321	44,250	44,907	45,406	47,031	47,619
1983		48,896	49,941	50,774	52,304	52,877	53,690	54,034	54,553	55,166
1984	63,588	64,582	65,910	66,767	67,872	68,866	70,619	71,507	72,502	
1985	119,400	122,397	125,272	129,419	132,089	133,895	136,065	137,312		
1986	159,010	161,966	164,768	167,234	170,414	172,227	173,913			
1987	186,489	189,884	192,941	196,410	199,041	200,987				
1988	234,026	236,667	239,014	240,892	243,166					
1989	326,703	330,181	334,571	338,708						
1990	376,246	380,536	384,781							
1991	320,802	323,612								
1992	290,737									
1993										
1994										
1995										
1996										
1997										
1998										

DEVELOPMENT FACTORS

ACCIDENT YEAR	336	348	360	372	384	396	408	420	432	444
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1.064
1976									1.031	1.020
1977								1.032	1.029	1.015
1978							1.041	1.024	1.034	1.016
1979						1.014	1.016	1.015	1.014	1.009
1980					1.020	1.009	1.011	1.026	1.009	1.011
1981				1.041	1.042	1.020	1.011	1.038	1.014	1.011
1982			1.020	1.029	1.021	1.015	1.011	1.036	1.013	1.019
1983		1.021	1.017	1.030	1.011	1.015	1.006	1.010	1.011	
1984	1.016	1.021	1.013	1.017	1.015	1.025	1.013	1.014		
1985	1.025	1.023	1.033	1.021	1.014	1.016	1.009			
1986	1.019	1.017	1.015	1.019	1.011	1.010				
1987	1.018	1.016	1.018	1.013	1.010					
1988	1.011	1.010	1.008	1.009						
1989	1.011	1.013	1.012							
1990	1.011	1.011								
1991	1.009									
1992										
1993										
1994										
1995										
1996										
1997										
1998										
AVERAGE	1.015	1.017	1.017	1.022	1.018	1.016	1.015	1.024	1.019	1.021
3 YR AVG.	1.010	1.011	1.013	1.014	1.012	1.017	1.009	1.020	1.013	1.014
AVE EXCL HI LO	1.014	1.017	1.016	1.022	1.015	1.015	1.012	1.025	1.019	1.015
SELECTED	1.013	1.015	1.015	1.019	1.015	1.016	1.012	1.023	1.017	1.017
CUMULATIVE	1.399	1.381	1.361	1.341	1.315	1.296	1.276	1.261	1.232	1.212

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND

ACTUARIAL REVIEW
AS OF JUNE 30, 2019
REQUESTED AMOUNT
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)

CUMULATIVE REQUESTED AMOUNT

ACCIDENT YEAR	DEVELOPMENT MONTHS														
	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
1960															5
1961														63	63
1962												50	50	50	50
1963												57	58	58	58
1964											0	0	0	0	0
1965										1	1	1	1	1	1
1966								123	126	128	128	132	132	132	135
1967								21	21	21	21	21	21	21	21
1968							121	153	153	159	160	160	160	160	160
1969						602	617	633	642	650	650	660	660	663	663
1970					306	307	307	307	307	307	307	307	307		
1971				1,144	1,173	1,208	1,235	1,263	1,289	1,290	1,309	1,332			
1972			1,165	1,178	1,202	1,210	1,267	1,269	1,285	1,295	1,301				
1973		6,322	6,399	6,407	6,437	6,442	6,444	6,448	6,517	6,519					
1974	2,663	2,785	2,821	3,185	3,233	3,252	3,303	3,348	3,392						
1975	5,987	6,300	6,355	6,545	6,656	6,737	6,771	6,979							
1976	10,205	10,368	10,832	11,046	11,181	11,913	12,211								
1977	7,101	7,253	7,392	7,479	7,585	7,698									
1978	12,654	12,776	13,380	13,738	14,210										
1979	10,107	10,251	10,383	10,487											
1980	24,344	24,634	24,895												
1981	42,518	43,040													
1982	48,507														
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															

DEVELOPMENT FACTORS

ACCIDENT YEAR	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	468	480	492	504	516	528	540	552	564	576	588	600	612	624	ULT
1960															
1961															1.000
1962													1.000	1.000	1.000
1963												1.023	1.000	1.000	
1964															
1965										1.000	1.000	1.000	1.000	1.000	1.000
1966									1.018	1.015	1.005	1.031	1.000	1.020	1.000
1967								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1968							1.264	1.000	1.042	1.001	1.000	1.000	1.000	1.000	1.000
1969								1.024	1.027	1.014	1.012	1.000	1.016	1.000	1.005
1970					1.004	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1971				1.025	1.030	1.022	1.023	1.020	1.001	1.015	1.017				
1972			1.011	1.020	1.007	1.047	1.002	1.012	1.007	1.005					
1973		1.012	1.001	1.005	1.001	1.000	1.001	1.011	1.000						
1974	1.046	1.013	1.129	1.015	1.006	1.015	1.014	1.013							
1975	1.052	1.009	1.030	1.017	1.012	1.005	1.031								
1976	1.016	1.045	1.020	1.012	1.066	1.025									
1977	1.021	1.019	1.012	1.014	1.015										
1978	1.010	1.047	1.027	1.034											
1979	1.014	1.013	1.010												
1980	1.012	1.011													
1981	1.012														
1982															
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															
AVERAGE	1.023	1.021	1.030	1.018	1.018	1.017	1.045	1.009	1.010	1.005	1.005	1.008	1.001	1.003	
3 YR AVG.	1.013	1.024	1.016	1.020	1.031	1.015	1.015	1.012	1.003	1.007	1.011	1.000	1.002	1.007	
AVE EXCL HI LO	1.020	1.019	1.018	1.017	1.012	1.015	1.016	1.008	1.006	1.004	1.004	1.005	1.000	1.000	
SELECTED	1.019	1.021	1.022	1.018	1.020	1.016	1.026	1.010	1.006	1.005	1.007	1.004	1.001	1.003	
CUMULATIVE	1.192	1.170	1.146	1.122	1.102	1.080	1.063	1.036	1.026	1.020	1.015	1.008	1.004	1.003	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
AVERAGE REQUESTED AMOUNT
WORKERS' COMPENSATION
(SAMTS IN THOUSANDS)

AVERAGE REQUESTED AMOUNT

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	216	228	240	252	264	276	288	300	312	324
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										39
1986									41	41
1987								40	40	40
1988							37	37	37	38
1989							42	42	41	41
1990					43	43	43	43	43	44
1991				39	39	39	39	39	39	39
1992			43	43	43	43	43	43	43	43
1993		47	47	47	47	47	47	46	46	46
1994	39	39	39	39	39	39	39	39	40	
1995	29	29	29	29	29	29	29	29		
1996	28	28	28	28	28	27	28			
1997	29	29	29	29	29	29				
1998	31	31	30	30	30					

DEVELOPMENT FACTORS

ACCIDENT YEAR	216	228	240	252	264	276	288	300	312	324
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	228	240	252	264	276	288	300	312	324	336
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										1.003
1986									1.000	1.006
1987								1.000	0.998	1.003
1988							1.003	0.999	1.003	1.003
1989						0.998	0.999	0.998	1.001	1.002
1990					1.002	1.006	1.003	1.005	1.015	1.004
1991				0.997	1.000	1.000	1.004	0.999	0.999	0.998
1992			1.010	0.998	0.998	0.996	0.999	0.997	0.998	0.999
1993		0.998	1.000	1.003	0.997	0.999	0.997	0.999	0.999	
1994	1.011	1.005	0.998	1.004	1.000	1.002	1.000	1.003		
1995	1.006	0.997	0.998	1.002	1.002	0.997	0.999			
1996	0.996	0.996	0.998	1.001	0.996	1.014				
1997	0.997	0.997	1.000	0.999	0.997					
1998	1.002	0.995	0.993	1.007						
AVERAGE	1.002	0.998	1.000	1.001	0.999	1.002	1.001	1.000	1.002	1.002
3 YR AVG.	0.998	0.996	0.997	1.002	0.998	1.004	0.999	1.000	0.999	1.000
AVE EXCL HI LO	1.002	0.997	0.999	1.001	0.999	1.000	1.001	1.000	1.000	1.002
SELECTED	1.001	0.997	0.998	1.002	0.999	1.002	1.000	1.000	1.000	1.002
CUMULATIVE	1.036	1.035	1.038	1.040	1.038	1.040	1.037	1.037	1.038	1.038

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
AVERAGE REQUESTED AMOUNT
WORKERS' COMPENSATION
(SAMTS IN THOUSANDS)

AVERAGE REQUESTED AMOUNT

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	336	348	360	372	384	396	408	420	432	444
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										12
1976									18	18
1977								12	12	12
1978							18	18	18	18
1979						16	16	16	16	16
1980						22	22	22	22	22
1981				27	27	28	28	28	28	28
1982			22	22	22	22	22	22	23	23
1983		27	26	26	27	27	27	27	27	27
1984	25	25	25	25	25	25	25	25	26	
1985	39	40	40	40	41	41	41	41		
1986	41	41	41	41	42	42	42			
1987	40	40	40	40	40	40				
1988	38	38	38	38	38					
1989	42	42	42	42						
1990	44	44	44							
1991	39	39								
1992	43									
1993										
1994										
1995										
1996										
1997										
1998										

DEVELOPMENT FACTORS

ACCIDENT YEAR	336	348	360	372	384	396	408	420	432	444
	TO 348	TO 360	TO 372	TO 384	TO 396	TO 408	TO 420	TO 432	TO 444	TO 456
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1.043
1976									0.996	0.999
1977								0.997	0.997	0.995
1978							1.012	1.003	1.018	0.998
1979						0.989	0.995	0.993	0.997	0.995
1980					1.004	0.995	0.999	1.008	0.998	1.001
1981				1.015	1.022	0.998	0.991	1.021	0.998	0.999
1982			0.996	1.011	1.001	1.000	0.998	1.020	1.000	1.007
1983		0.996	1.000	1.011	0.996	1.004	0.997	1.000	1.003	
1984	0.996	1.002	0.997	0.998	1.000	1.014	1.004	1.005		
1985	1.005	1.004	1.016	1.005	1.001	1.001	0.998			
1986	1.001	1.001	1.002	1.008	1.000	1.001				
1987	1.001	1.002	1.005	1.001	0.999					
1988	1.002	1.000	0.999	1.001						
1989	1.000	1.003	1.003							
1990	1.000	1.001								
1991	0.998									
1992										
1993										
1994										
1995										
1996										
1997										
1998										
AVERAGE	1.000	1.001	1.002	1.006	1.003	1.000	0.999	1.006	1.001	1.005
3 YR AVG.	0.999	1.001	1.002	1.003	1.000	1.005	1.000	1.008	1.000	1.002
AVE EXCL HI LO	1.000	1.002	1.001	1.006	1.001	1.000	0.999	1.006	0.999	1.000
SELECTED	1.000	1.001	1.002	1.005	1.001	1.002	0.999	1.007	1.000	1.002
CUMULATIVE	1.036	1.036	1.035	1.033	1.027	1.026	1.024	1.025	1.018	1.018

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
AVERAGE REQUESTED AMOUNT
WORKERS' COMPENSATION
(SAMTS IN THOUSANDS)

AVERAGE REQUESTED AMOUNT

ACCIDENT YEAR	DEVELOPMENT MONTHS														
	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
1960															2
1961														13	13
1962													3	3	3
1963												2	2	2	2
1964															
1965										0	0	0	0	0	0
1966										4	4	4	4	4	4
1967									3	3	3	3	3	3	3
1968							4	5	5	5	5	5	5	5	5
1969						8	8	8	8	8	8	8	8	8	8
1970				5	4	4	4	4	4	4	4	4	4		
1971				5	5	5	5	5	5	5	5	5			
1972			6	6	6	6	6	6	6	6	6	5			
1973		21	21	20	20	20	20	20	20	20	20				
1974	10	10	10	11	11	11	11	11	11						
1975	13	13	13	13	13	13	13	14							
1976	18	18	18	18	18	18	19								
1977	12	12	12	12	12	12									
1978	18	18	19	19	19										
1979	15	15	15	15											
1980	22	22	22												
1981	28	28													
1982	23														
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															

DEVELOPMENT FACTORS

ACCIDENT YEAR	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960	468	480	492	504	516	528	540	552	564	576	588	600	612	624	ULT
1961															1.000
1962														1.000	1.000
1963												0.988	1.000	1.000	1.000
1964															
1965										1.000	1.000	1.000	1.000	1.000	1.000
1966									0.985	0.984	0.975	1.001	1.000	0.991	0.991
1967								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1968							1.224	1.000	1.010	0.972	1.000	1.000	1.000	1.000	1.000
1969						0.998	1.001	0.989	0.988	1.000	1.004	1.000	0.993		
1970					0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1971				1.002	1.007	1.009	1.002	1.003	0.997	1.007	1.005				
1972			0.972	0.992	0.984	1.028	0.993	1.003	1.003	1.000					
1973		0.996	0.985	0.989	0.992	0.997	0.994	1.005	0.997						
1974	1.019	0.988	1.109	0.994	0.992	0.998	0.994	0.997							
1975	1.022	0.996	1.015	1.007	1.002	0.997	1.015								
1976	0.995	1.022	1.008	1.001	1.011	1.013									
1977	0.998	1.003	0.999	1.001	1.002										
1978	0.994	1.036	1.011	1.024											
1979	1.000	0.998	0.995												
1980	1.002	1.002													
1981	1.000														
1982															
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															
AVERAGE	1.004	1.005	1.012	1.001	0.997	1.005	1.028	1.000	0.998	0.995	0.998	0.998	0.999	0.999	0.999
3 YR AVG.	1.001	1.012	1.002	1.009	1.005	1.003	1.001	1.002	0.999	1.002	1.003	1.000	0.998	0.997	0.997
AVE EXCL HI LO	1.002	1.003	1.002	1.000	0.997	1.003	1.001	1.001	0.998	0.997	1.001	1.000	1.000	1.000	1.000
SELECTED	1.002	1.007	1.005	1.003	1.000	1.003	1.001	1.001	0.998	0.998	1.001	0.999	0.999	0.999	0.999
CUMULATIVE	1.016	1.014	1.007	1.002	0.999	0.999	0.995	0.994	0.994	0.996	0.997	0.997	0.997	0.999	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
 ACTUARIAL REVIEW
 AS OF JUNE 30, 2019
 COUNT OF PAYMENTS
 WORKERS' COMPENSATION
 OTHER THAN FIRST AND FINAL CLAIMS

COUNT OF PAYMENTS - OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	216	228	240	252	264	276	288	300	312	324
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										2,839
1986										3,583
1987								4,075	4,166	4,277
1988							5,266	5,379	5,498	5,592
1989						6,397	6,534	6,675	6,801	6,958
1990					6,644	6,778	6,942	7,082	7,253	7,379
1991				6,027	6,179	6,336	6,479	6,660	6,780	6,884
1992			4,504	4,594	4,703	4,799	4,909	4,978	5,042	5,080
1993		3,374	3,465	3,562	3,646	3,751	3,819	3,878	3,929	3,983
1994	2,674	2,754	2,841	2,912	3,006	3,075	3,121	3,152	3,198	
1995	2,575	2,647	2,718	2,800	2,853	2,894	2,919	2,950		
1996	2,634	2,710	2,807	2,882	2,934	2,975	3,022			
1997	2,476	2,545	2,605	2,640	2,672	2,717				
1998	1,157	1,185	1,203	1,226	1,241					

DEVELOPMENT FACTORS

ACCIDENT YEAR	216	228	240	252	264	276	288	300	312	324
	TO 228	TO 240	TO 252	TO 264	TO 276	TO 288	TO 300	TO 312	TO 324	TO 336
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										1.027
1986									1.023	1.025
1987								1.022	1.027	1.024
1988							1.021	1.022	1.017	1.023
1989						1.021	1.022	1.019	1.023	1.015
1990					1.020	1.024	1.020	1.024	1.017	1.011
1991				1.025	1.025	1.023	1.028	1.018	1.015	1.010
1992			1.020	1.024	1.020	1.023	1.014	1.013	1.008	1.011
1993		1.027	1.028	1.024	1.029	1.018	1.015	1.013	1.014	
1994	1.030	1.032	1.025	1.032	1.023	1.015	1.010	1.015		
1995	1.028	1.027	1.030	1.019	1.014	1.009	1.011			
1996	1.029	1.036	1.027	1.018	1.014	1.016				
1997	1.028	1.024	1.013	1.012	1.017					
1998	1.024	1.015	1.019	1.012						
AVERAGE	1.028	1.027	1.023	1.021	1.020	1.019	1.018	1.018	1.018	1.018
3 YR AVG.	1.027	1.025	1.020	1.014	1.015	1.013	1.012	1.014	1.012	1.011
AVE EXCL HI LO	1.028	1.028	1.024	1.020	1.020	1.019	1.017	1.018	1.018	1.018
SELECTED	1.028	1.028	1.024	1.020	1.020	1.019	1.017	1.018	1.018	1.018
CUMULATIVE	1.758	1.710	1.664	1.626	1.593	1.562	1.533	1.507	1.480	1.453

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
COUNT OF PAYMENTS
WORKERS' COMPENSATION
OTHER THAN FIRST AND FINAL CLAIMS

COUNT OF PAYMENTS - OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	336	348	360	372	384	396	408	420	432	444
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										448
1976									541	556
1977								535	549	569
1978							626	641	662	675
1979						570	588	606	621	640
1980					996	1,009	1,026	1,044	1,066	1,080
1981				1,297	1,321	1,361	1,394	1,441	1,464	1,488
1982			1,822	1,857	1,903	1,940	1,991	2,022	2,051	2,075
1983		1,795	1,834	1,882	1,914	1,962	1,986	2,010	2,022	2,039
1984	2,427	2,477	2,545	2,595	2,667	2,712	2,744	2,765	2,790	
1985	2,917	2,988	3,056	3,138	3,195	3,237	3,279	3,315		
1986	3,672	3,757	3,849	3,910	3,958	3,988	4,026			
1987	4,378	4,492	4,573	4,630	4,682	4,733				
1988	5,718	5,789	5,854	5,893	5,946					
1989	7,060	7,140	7,208	7,284						
1990	7,463	7,544	7,632							
1991	6,956	7,041								
1992	5,137									
1993										
1994										
1995										
1996										
1997										
1998										

DEVELOPMENT FACTORS

ACCIDENT YEAR	336	348	360	372	384	396	408	420	432	444
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	348	360	372	384	396	408	420	432	444	456
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1.027
1976									1.028	1.031
1977								1.026	1.036	1.030
1978							1.024	1.033	1.020	1.028
1979						1.032	1.031	1.025	1.031	1.016
1980					1.013	1.017	1.018	1.021	1.013	1.014
1981				1.019	1.030	1.024	1.034	1.016	1.016	1.013
1982			1.019	1.025	1.019	1.026	1.016	1.014	1.012	1.012
1983		1.022	1.026	1.017	1.025	1.012	1.012	1.006	1.008	
1984	1.021	1.027	1.020	1.028	1.017	1.012	1.008	1.009		
1985	1.024	1.023	1.027	1.018	1.013	1.013	1.011			
1986	1.023	1.024	1.016	1.012	1.008	1.010				
1987	1.026	1.018	1.012	1.011	1.011					
1988	1.012	1.011	1.007	1.009						
1989	1.011	1.010	1.011							
1990	1.011	1.012								
1991	1.012									
1992										
1993										
1994										
1995										
1996										
1997										
1998										
AVERAGE	1.018	1.018	1.017	1.017	1.017	1.018	1.019	1.019	1.021	1.021
3 YR AVG.	1.011	1.011	1.010	1.011	1.011	1.012	1.010	1.010	1.012	1.013
AVE EXCL HI LO	1.017	1.018	1.017	1.017	1.016	1.017	1.019	1.019	1.020	1.021
SELECTED	1.017	1.018	1.017	1.017	1.016	1.017	1.019	1.019	1.020	1.021
CUMULATIVE	1.427	1.403	1.378	1.355	1.332	1.311	1.288	1.265	1.242	1.217

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
COUNT OF PAYMENTS
WORKERS' COMPENSATION
OTHER THAN FIRST AND FINAL CLAIMS

COUNT OF PAYMENTS - OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS														
	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
1960															3
1961														5	5
1962													20	20	20
1963												27	28	29	29
1964											0	0	0	0	0
1965										2	2	2	2	2	2
1966									30	31	32	33	34	35	36
1967								8	8	8	8	8	8	8	8
1968							30	31	32	32	34	34	34	34	34
1969						72	75	77	79	82	83	83	83	84	
1970					67	67	69	69	69	69	69	69	69		
1971				216	222	227	232	237	242	244	244	247			
1972			198	204	211	215	221	225	226	226	227				
1973		301	307	311	318	323	326	328	328	329					
1974	260	267	276	282	290	296	300	305	310						
1975	460	470	482	490	497	502	504	512							
1976	573	586	603	613	623	650	658								
1977	586	603	616	625	629	637									
1978	694	708	717	724	731										
1979	650	660	668	678											
1980	1,095	1,100	1,110												
1981	1,508	1,527													
1982	2,099														
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															

DEVELOPMENT FACTORS

ACCIDENT YEAR	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960															
1961															1.000
1962															1.000
1963												1.037	1.036	1.000	
1964															
1965															
1966									1.033	1.032	1.031	1.030	1.029	1.029	
1967								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1968							1.033	1.032	1.000	1.063	1.000	1.000	1.000	1.000	1.000
1969						1.042	1.027	1.026	1.038	1.012	1.000	1.000	1.012		
1970					1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000			
1971				1.028	1.023	1.022	1.022	1.021	1.008	1.000	1.012				
1972			1.030	1.034	1.019	1.028	1.018	1.004	1.000	1.004					
1973		1.020	1.013	1.023	1.016	1.009	1.006	1.000	1.003						
1974	1.027	1.034	1.022	1.028	1.021	1.014	1.017	1.016							
1975	1.022	1.026	1.017	1.014	1.010	1.004	1.016								
1976	1.023	1.029	1.017	1.016	1.043	1.012									
1977	1.029	1.022	1.015	1.006	1.013										
1978	1.020	1.013	1.010	1.010											
1979	1.015	1.012	1.015												
1980	1.005	1.009													
1981	1.013														
1982															
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															
AVERAGE	1.019	1.021	1.017	1.020	1.018	1.020	1.017	1.012	1.010	1.014	1.006	1.010	1.011	1.004	
3 YR AVG.	1.011	1.011	1.013	1.011	1.022	1.010	1.013	1.007	1.004	1.001	1.004	1.000	1.004	1.010	
AVE EXCL HI LO	1.020	1.020	1.017	1.020	1.017	1.019	1.018	1.011	1.007	1.008	1.002	1.006	1.008	1.000	
SELECTED	1.020	1.020	1.017	1.020	1.017	1.019	1.018	1.011	1.007	1.008	1.002	1.005	1.008	1.005	
CUMULATIVE	1.192	1.169	1.145	1.127	1.105	1.086	1.066	1.047	1.036	1.028	1.020	1.018	1.012	1.005	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
 ACTUARIAL REVIEW
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 AVERAGE AMOUNT PAID
 WORKERS' COMPENSATION
 OTHER THAN FIRST AND FINAL CLAIMS
 (\$AMTS IN THOUSANDS)

AVERAGE AMOUNT PAID - OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	216	228	240	252	264	276	288	300	312	324
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										61
1986									61	61
1987								52	52	51
1988							45	45	44	44
1989						46	45	45	45	44
1990					42	42	42	41	41	41
1991				36	36	36	35	35	35	35
1992			36	36	36	35	35	35	35	35
1993		40	40	40	39	40	40	40	40	40
1994	32	33	33	32	32	32	32	33	32	
1995	23	23	22	22	22	22	22			
1996	22	22	22	22	22	22	22			
1997	22	22	22	22	22	22				
1998	23	24	24	23	23					

DEVELOPMENT FACTORS

ACCIDENT YEAR	216	228	240	252	264	276	288	300	312	324
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	228	240	252	264	276	288	300	312	324	336
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										0.986
1986									0.991	0.993
1987								0.994	0.987	0.985
1988								0.990	0.991	0.999
1989						0.993	0.992	0.990	0.997	0.999
1990					0.999	1.000	0.991	1.002	1.005	1.014
1991				0.994	0.996	0.989	1.002	1.003	0.998	1.002
1992			1.008	0.995	0.988	0.999	0.999	0.999	1.003	1.000
1993		0.996	0.993	0.989	1.007	0.998	0.999	1.003	0.996	
1994	1.022	0.996	0.987	1.006	1.002	1.000	1.006	0.997		
1995	1.005	0.983	0.998	1.001	1.003	1.000	1.006			
1996	0.983	0.993	0.998	0.997	1.006	1.026				
1997	0.995	1.007	1.000	1.005	0.995					
1998	1.006	1.000	0.992	0.997						
AVERAGE	1.002	0.996	0.997	0.998	1.000	1.001	0.999	0.997	0.996	0.997
3 YR AVG.	0.995	1.000	0.997	1.000	1.001	1.009	1.004	1.000	0.999	1.005
AVE EXCL H LO	1.002	0.996	0.996	0.998	1.000	0.998	0.999	0.998	0.996	0.997
SELECTED	1.000	0.997	0.996	0.999	1.000	1.003	1.000	0.998	0.997	1.000
CUMULATIVE	0.849	0.850	0.852	0.855	0.856	0.856	0.854	0.853	0.855	0.858

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
 ACTUARIAL REVIEW
 AS OF JUNE 30, 2019
 AVERAGE AMOUNT PAID
 WORKERS' COMPENSATION
 OTHER THAN FIRST AND FINAL CLAIMS
 (\$AMTS IN THOUSANDS)

AVERAGE AMOUNT PAID - OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	336	348	360	372	384	396	408	420	432	444
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										34
1976									44	44
1977								32	32	31
1978							40	40	39	38
1979						44	43	42	41	40
1980					50	50	49	48	48	47
1981				58	57	56	55	54	53	53
1982			49	49	48	47	46	46	46	46
1983		55	54	53	52	52	51	51	51	51
1984	44	44	43	42	42	41	41	42	41	
1985	60	60	59	58	59	59	58	58		
1986	60	59	59	59	58	58	58			
1987	50	50	50	50	50	50				
1988	44	44	44	44	44					
1989	44	44	45	45						
1990	42	42	42							
1991	35	35								
1992	35									
1993										
1994										
1995										
1996										
1997										
1998										

DEVELOPMENT FACTORS

ACCIDENT YEAR	336	348	360	372	384	396	408	420	432	444
	TO 348	TO 360	TO 372	TO 384	TO 396	TO 408	TO 420	TO 432	TO 444	TO 456
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										0.995
1976								0.986	0.984	0.976
1977								0.975	0.974	0.974
1978							0.993	0.975	0.983	0.985
1979						0.974	0.975	0.979	0.979	0.989
1980					0.992	0.987	0.985	0.987	0.997	0.990
1981				0.991	0.976	0.981	0.987	0.988	0.990	0.994
1982			0.989	0.984	0.984	0.984	0.994	0.997	0.996	0.998
1983		0.987	0.981	0.991	0.991	0.993	0.996	0.997	0.996	
1984	0.988	0.983	0.987	0.988	0.990	1.000	1.006	0.996		
1985	0.991	0.986	0.991	1.008	0.998	0.996	0.998			
1986	0.983	0.994	0.996	0.997	1.000	1.002				
1987	0.997	0.999	0.999	1.003	0.999					
1988	0.998	0.999	1.004	0.997						
1989	1.001	1.002	1.003							
1990	1.003	1.001								
1991	0.999									
1992										
1993										
1994										
1995										
1996										
1997										
1998										
AVERAGE	0.995	0.994	0.994	0.995	0.991	0.990	0.992	0.988	0.987	0.988
3 YR AVG.	1.001	1.001	1.002	0.999	0.999	0.999	1.000	0.997	0.994	0.994
AVE EXCL HI LO	0.996	0.994	0.994	0.995	0.992	0.990	0.992	0.989	0.988	0.988
SELECTED	0.997	0.996	0.997	0.996	0.994	0.993	0.995	0.991	0.990	0.990
CUMULATIVE	0.858	0.860	0.863	0.866	0.870	0.875	0.881	0.886	0.893	0.903

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
AVERAGE AMOUNT PAID
WORKERS' COMPENSATION
OTHER THAN FIRST AND FINAL CLAIMS
(SAMTS IN THOUSANDS)

AVERAGE AMOUNT PAID - OTHER THAN FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS														
	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
1960															4
1961														8	8
1962													5	5	5
1963												3	3	3	3
1964															
1965															
1966										10	10	10	10	10	10
1967									9	9	9	9	9	9	9
1968									10	11	11	11	10	10	10
1969									11	11	11	10	10	10	10
1970						23	23	22	22	22	22	22	22	22	22
1971				13	12	12	12	12	12	12	12	12	12	12	12
1972				15	14	14	14	14	14	14	14	14	14	14	14
1973		57	56	55	54	53	53	53	53	53	53	53	53	53	53
1974	24	24	23	23	23	23	23	23	23	22	22	22	22	22	22
1975	34	34	33	33	33	33	33	32	32	32	32	32	32	32	32
1976	43	42	41	41	41	39	39	39	39	39	39	39	39	39	39
1977	30	30	29	29	29	29	29	29	29	29	29	29	29	29	29
1978	38	37	37	37	37	37	37	37	37	37	37	37	37	37	37
1979	40	39	39	39	39	39	39	39	39	39	39	39	39	39	39
1980	47	47	47	47	47	47	47	47	47	47	47	47	47	47	47
1981	52	52	52	52	52	52	52	52	52	52	52	52	52	52	52
1982	46	46	46	46	46	46	46	46	46	46	46	46	46	46	46
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															

DEVELOPMENT FACTORS

ACCIDENT YEAR	456	468	480	492	504	516	528	540	552	564	576	588	600	612	624
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960	468	480	492	504	516	528	540	552	564	576	588	600	612	624	ULT
1961															
1962															1.000
1963												0.979	0.966	1.000	1.000
1964															1.000
1965															1.000
1966									0.975	0.975	1.000	1.000	1.000	1.000	1.000
1967								1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1968							1.068	0.969	1.019	0.959	1.000	1.000	1.000	1.000	1.000
1969						0.978	0.994	0.977	0.973	0.996	1.000	1.012	0.992		
1970					1.001	0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1971				0.983	0.990	0.979	0.983	0.997	0.993	1.008	0.994				
1972			0.973	0.973	0.983	0.976	1.000	0.996	1.000	0.996					
1973		0.983	0.988	0.978	0.985	0.992	0.994	1.003	0.997						
1974	0.993	0.972	0.980	1.029	0.986	0.993	0.986	0.992							
1975	0.994	0.976	0.988	1.002	0.992	0.998	0.994								
1976	0.980	0.978	1.003	0.987	0.963	0.989									
1977	0.981	0.986	0.992	0.998	0.992										
1978	0.986	0.995	1.007	1.007											
1979	0.990	0.992	0.988												
1980	1.002	0.998													
1981	0.995														
1982															
1983															
1984															
1985															
1986															
1987															
1988															
1989															
1990															
1991															
1992															
1993															
1994															
1995															
1996															
1997															
1998															
AVERAGE	0.990	0.985	0.990	0.995	0.987	0.985	1.002	0.992	0.995	0.992	0.995	0.995	0.992	0.997	
3 YR AVG.	0.996	0.995	0.996	0.997	0.982	0.993	0.991	0.997	0.997	1.001	0.998	1.004	0.997	0.993	
AVE EXCL HI LO	0.990	0.985	0.990	0.993	0.988	0.985	0.995	0.994	0.994	0.995	0.999	0.996	0.995	1.000	
SELECTED	0.992	0.988	0.992	0.995	0.986	0.987	0.996	0.994	0.995	0.996	0.997	0.998	0.995	0.997	
CUMULATIVE	0.912	0.919	0.930	0.938	0.943	0.957	0.969	0.972	0.978	0.983	0.987	0.990	0.992	0.997	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
 ACTUARIAL REVIEW
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 COUNT OF PAYMENTS
 WORKERS' COMPENSATION
 FIRST AND FINAL CLAIMS

COUNT OF PAYMENTS - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	216	228	240	252	264	276	288	300	312	324
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										68
1986									161	161
1987								251	251	251
1988							496	496	496	496
1989						823	823	823	823	823
1990					1,098	1,099	1,099	1,099	1,099	1,099
1991				1,249	1,250	1,250	1,250	1,250	1,250	1,250
1992			1,643	1,643	1,644	1,644	1,644	1,644	1,644	1,644
1993		1,974	1,975	1,975	1,975	1,975	1,975	1,975	1,975	1,975
1994	1,790	1,790	1,793	1,793	1,793	1,793	1,793	1,794	1,794	
1995	1,347	1,348	1,348	1,349	1,349	1,349	1,349	1,349		
1996	1,258	1,258	1,258	1,258	1,258	1,260	1,260			
1997	1,194	1,194	1,194	1,194	1,195	1,195				
1998	495	495	495	495	495					

DEVELOPMENT FACTORS

ACCIDENT YEAR	216	228	240	252	264	276	288	300	312	324
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	228	240	252	264	276	288	300	312	324	336
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										1.000
1986									1.000	1.000
1987								1.000	1.000	1.000
1988							1.000	1.000	1.000	1.000
1989						1.000	1.000	1.000	1.000	1.000
1990					1.001	1.001	1.001	1.001	1.001	1.001
1991				1.001	1.001	1.001	1.001	1.001	1.001	1.001
1992			1.000	1.001	1.001	1.001	1.001	1.001	1.001	1.001
1993		1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1994	1.000	1.002	1.000	1.000	1.000	1.000	1.001	1.000		
1995	1.001	1.000	1.001	1.000	1.000	1.000	1.000			
1996	1.000	1.000	1.000	1.000	1.002	1.000				
1997	1.000	1.000	1.000	1.001	1.000					
1998	1.000	1.000	1.000	1.000						
AVERAGE	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 YR AVG.	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000
AVE EXCL HI LO	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
CUMULATIVE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
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COUNT OF PAYMENTS
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS

COUNT OF PAYMENTS - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	336	348	360	372	384	396	408	420	432	444
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1
1976									1	1
1977								1	1	1
1978							1	1	1	1
1979						5	5	5	5	5
1980					10	10	10	10	10	10
1981				8	8	8	8	8	8	8
1982			23	23	23	23	23	23	23	23
1983		26	26	26	26	26	26	26	26	26
1984	44	44	44	44	44	44	44	44	44	
1985	68	68	68	68	68	68	69	69		
1986	161	161	161	161	161	161	161			
1987	251	251	251	251	251	251				
1988	496	496	496	496	497					
1989	823	823	824	824						
1990	1,099	1,099	1,099							
1991	1,250	1,250								
1992	1,644									
1993										
1994										
1995										
1996										
1997										
1998										

DEVELOPMENT FACTORS

ACCIDENT YEAR	336	348	360	372	384	396	408	420	432	444
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960	348	360	372	384	396	408	420	432	444	456
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1.000
1976									1.000	1.000
1977								1.000	1.000	1.000
1978							1.000	1.000	1.000	1.000
1979						1.000	1.000	1.000	1.000	1.000
1980					1.000	1.000	1.000	1.000	1.000	1.000
1981				1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1985	1.000	1.000	1.000	1.000	1.000	1.015	1.000			
1986	1.000	1.000	1.000	1.000	1.000	1.000				
1987	1.000	1.000	1.000	1.000	1.000					
1988	1.000	1.000	1.000	1.002						
1989	1.000	1.001	1.000							
1990	1.000	1.000								
1991	1.000									
1992										
1993										
1994										
1995										
1996										
1997										
1998										
AVERAGE	1.000	1.000	1.000	1.000	1.000	1.002	1.000	1.000	1.000	1.000
3 YR AVG.	1.000	1.000	1.000	1.001	1.000	1.005	1.000	1.000	1.000	1.000
AVE EXCL HI LO	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
CUMULATIVE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND

ACTUARIAL REVIEW
AS OF JUNE 30, 2019
COUNT OF PAYMENTS
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS

COUNT OF PAYMENTS - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS											
	456	468	480	492	504	516	528	540	552	564	576	588
1960												
1961												
1962												
1963												
1964												
1965												
1966												
1967												
1968												
1969						1	1	1	1	1	1	1
1970					0	0	0	0	0	0	0	0
1971				0	0	0	0	0	0	0	0	0
1972			0	0	0	0	0	0	0	0	0	0
1973		1	1	1	1	1	1	1	1	1	1	1
1974	0	0	0	0	0	0	0	0	0	0	0	0
1975	1	1	1	1	1	1	1	1	1	1	1	1
1976	1	1	1	1	1	1	1	1	1	1	1	1
1977	1	1	1	1	1	1	1	1	1	1	1	1
1978	1	1	1	1	1	1	1	1	1	1	1	1
1979	5	5	5	5	5	5	5	5	5	5	5	5
1980	10	10	10	10	10	10	10	10	10	10	10	10
1981	8	8	8	8	8	8	8	8	8	8	8	8
1982	23	23	23	23	23	23	23	23	23	23	23	23
1983												
1984												
1985												
1986												
1987												
1988												
1989												
1990												
1991												
1992												
1993												
1994												
1995												
1996												
1997												
1998												

DEVELOPMENT FACTORS

ACCIDENT YEAR	456	468	480	492	504	516	528	540	552	564	576	588
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	468	480	492	504	516	528	540	552	564	576	588	ULT
1960												
1961												
1962												
1963												
1964												
1965												
1966												
1967												
1968												
1969						1.000	1.000	1.000	1.000			
1970												
1971												
1972												
1973		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1974												
1975	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
1976	1.000	1.000	1.000	1.000	1.000	1.000						
1977	1.000	1.000	1.000	1.000	1.000							
1978	1.000	1.000	1.000	1.000								
1979	1.000	1.000	1.000									
1980	1.000	1.000										
1981	1.000											
1982												
1983												
1984												
1985												
1986												
1987												
1988												
1989												
1990												
1991												
1992												
1993												
1994												
1995												
1996												
1997												
1998												
AVERAGE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
3 YR AVG.	1.000	1.000	1.000	1.000	1.000	1.000	1.000					
AVE EXCL HI LO	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	
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

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND

ACTUARIAL REVIEW
AS OF JUNE 30, 2019
AVERAGE AMOUNT PAID
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS
(SAMTS IN THOUSANDS)

AVERAGE AMOUNT PAID - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	216	228	240	252	264	276	288	300	312	324
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										281
1986									252	252
1987								175	175	175
1988							117	117	117	117
1989						100	100	100	100	100
1990					82	82	82	82	82	82
1991				64	64	64	64	64	64	64
1992			62	62	62	62	62	62	62	62
1993		54	54	54	54	54	54	54	54	54
1994	43	43	43	43	43	43	43	43	43	
1995	33	33	33	33	33	33	33	33		
1996	33	33	33	33	33	33	33			
1997	35	35	35	35	35	35				
1998	36	36	36	36	36					

DEVELOPMENT FACTORS

ACCIDENT YEAR	216	228	240	252	264	276	288	300	312	324
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										
1976										
1977										
1978										
1979										
1980										
1981										
1982										
1983										
1984										
1985										1.000
1986									1.000	1.000
1987								1.000	1.000	1.000
1988							1.000	1.000	1.000	1.000
1989						1.000	1.000	1.000	1.000	1.000
1990					0.999	1.000	1.000	1.000	1.000	1.000
1991				0.999	1.000	1.000	1.000	1.000	1.000	1.000
1992			1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000
1993		0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994	1.000	0.998	1.000	1.000	1.000	1.000	0.999	1.000		
1995	0.999	1.000	1.001	1.000	1.000	1.000	1.000			
1996	1.000	1.000	1.000	1.000	0.998	1.000				
1997	1.000	1.000	1.000	0.999	1.000					
1998	1.000	1.000	1.000	1.000						
AVERAGE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 YR AVG.	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000
AVE EXCL HI LO	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
CUMULATIVE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
AVERAGE AMOUNT PAID
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS
(SAMTS IN THOUSANDS)

AVERAGE AMOUNT PAID - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS									
	336	348	360	372	384	396	408	420	432	444
1960										
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										4
1976									4	4
1977								39	39	39
1978							24	24	24	24
1979						27	27	27	27	27
1980					309	309	309	309	309	309
1981				213	213	213	213	213	213	213
1982			255	255	255	255	255	255	255	255
1983		111	111	111	111	111	111	111	111	111
1984	128	128	128	128	128	128	128	128	128	
1985	281	281	281	281	281	281	277	277		
1986	252	252	252	252	252	252	252			
1987	175	175	175	175	175	175				
1988	117	117	117	117	116					
1989	100	100	100	100						
1990	82	82	82							
1991	64	64								
1992	62									
1993										
1994										
1995										
1996										
1997										
1998										

DEVELOPMENT FACTORS

ACCIDENT YEAR	336	348	360	372	384	396	408	420	432	444
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
1960	348	360	372	384	396	408	420	432	444	456
1961										
1962										
1963										
1964										
1965										
1966										
1967										
1968										
1969										
1970										
1971										
1972										
1973										
1974										
1975										1.000
1976									1.000	1.000
1977								1.000	1.000	1.000
1978							1.000	1.000	1.000	1.000
1979						1.000	1.000	1.000	1.000	1.000
1980					1.000	1.000	1.000	1.000	1.000	1.000
1981				1.000	1.000	1.000	1.000	1.000	1.000	1.000
1982			1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1983		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1985	1.000	1.000	1.000	1.000	1.000	0.986	1.000			
1986	1.000	1.000	1.000	1.000	1.000	1.000				
1987	1.000	1.000	1.000	1.000	1.000					
1988	1.000	1.000	1.000	0.998						
1989	1.000	0.999	1.000							
1990	1.000	1.000								
1991	1.000									
1992										
1993										
1994										
1995										
1996										
1997										
AVERAGE	1.000	1.000	1.000	1.000	1.000	0.998	1.000	1.000	1.000	1.000
3 YR AVG.	1.000	1.000	1.000	0.999	1.000	0.995	1.000	1.000	1.000	1.000
AVE EXCL HI LO	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
CUMULATIVE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
 Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
AVERAGE AMOUNT PAID
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS
(SAMTS IN THOUSANDS)

AVERAGE AMOUNT PAID - FIRST AND FINAL CLAIMS

ACCIDENT YEAR	DEVELOPMENT MONTHS										
	456	468	480	492	504	516	528	540	552	564	576
1960											
1961											
1962											
1963											
1964											
1965											
1966											
1967											
1968											
1969						343	343	343	343	343	343
1970											
1971											
1972											
1973		7	7	7	7	7	7	7	7	7	
1974											
1975	4	4	4	4	4	4	4	4			
1976	4	4	4	4	4	4	4				
1977	39	39	39	39	39	39					
1978	24	24	24	24	24						
1979	27	27	27	27							
1980	309	309	309								
1981	213	213									
1982	255										
1983											
1984											
1985											
1986											
1987											
1988											
1989											
1990											
1991											
1992											
1993											
1994											
1995											
1996											
1997											
1998											

DEVELOPMENT FACTORS

ACCIDENT YEAR	456	468	480	492	504	516	528	540	552	564	576
	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO	TO
	468	480	492	504	516	528	540	552	564	576	ULT
1960											
1961											
1962											
1963											
1964											
1965											
1966											
1967											
1968											
1969						1.000	1.000	1.000	1.000		
1970											
1971											
1972											
1973		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1974											
1975	1.000	1.000	1.000	1.000	1.000	1.000	1.000				
1976	1.000	1.000	1.000	1.000	1.000	1.000					
1977	1.000	1.000	1.000	1.000	1.000						
1978	1.000	1.000	1.000	1.000							
1979	1.000	1.000	1.000								
1980	1.000	1.000									
1981	1.000										
1982											
1983											
1984											
1985											
1986											
1987											
1988											
1989											
1990											
1991											
1992											
1993											
1994											
1995											
1996											
1997											
AVERAGE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
3 YR AVG.	1.000	1.000	1.000	1.000	1.000						
AVE EXCL HI LO	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	
CUMULATIVE	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
SUMMARY OF UNDISCOUNTED AND DISCOUNTED RESERVES - LIFE ANNUITY APPROACH
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

LIFE ANNUITY APPROACH INDICATED RESERVES

ACCIDENT YEAR	NUMBER OF OPEN CLAIMS @6/30/2019 (1)	AVERAGE CLAIMANT AGE @6/30/2019 (2)	AVG ANNUAL PAYMENT OPEN CLAIMS ACTIVE IN FY 2015-2019 (3)	RESERVE FOR OPEN CLAIMS WITH:				PIPELINE CLAIMS (Approved, but not Paid) (8)	PROVISION FOR REOPENED CLAIMS (9)	TOTAL RESERVES (10)
				AT LEAST ONE PAYMENT 2015 - 2019 (4)	AT LEAST ONE PAYMENT 2010 - 2014 (5)	AT LEAST ONE PAYMENT 2009 OR PRIOR (6)	NO PRIOR PAYMENTS (7)			
1960	0			\$0	\$0	\$0	\$0	0	\$0	
1961	0			0	0	0	0	0	0	
1962	0			0	0	0	0	0	0	
1963	0			0	0	0	0	0	0	
1964	0			0	0	0	0	0	0	
1965	0			0	0	0	0	0	0	
1966	0			0	0	0	0	0	0	
1967	0			0	0	0	0	0	0	
1968	0			0	0	0	0	0	0	
1969	0			0	0	0	0	0	0	
1970	0			0	0	0	0	0	0	
1971	2	89	9	181	0	0	0	0	181	
1972	1	90	10	46	0	0	0	0	46	
1973	2	80	1	25	0	0	0	0	25	
1974	6	81	7	289	0	0	0	0	289	
1975	6	81	11	799	0	0	0	0	799	
1976	9	85	18	2,576	0	0	5	0	2,581	
1977	8	82	11	900	0	0	34	0	934	
1978	9	82	27	2,239	0	0	0	0	2,239	
1979	9	80	12	1,117	0	0	57	0	1,173	
1980	14	78	22	2,416	0	0	24	0	2,440	
1981	20	77	13	3,264	0	0	11	0	3,275	
1982	28	80	23	6,150	130	0	51	0	6,331	
1983	21	73	20	3,930	0	0	47	0	3,977	
1984	29	77	22	5,520	0	0	35	0	5,555	
1985	39	76	34	14,594	0	0	304	0	14,898	
1986	53	76	33	19,472	0	0	163	0	19,635	
1987	64	76	32	21,963	80	0	161	0	22,203	
1988	63	73	29	21,042	0	0	132	0	21,174	
1989	91	73	31	30,759	240	0	658	0	31,657	
1990	102	71	34	38,577	1,086	0	258	0	39,921	
1991	114	73	24	29,945	0	0	96	0	30,041	
1992	67	72	23	15,527	0	0	111	0	15,638	
1993	72	72	27	21,431	160	0	156	0	21,747	
1994	57	71	24	15,158	267	0	202	0	15,626	
1995	48	71	16	8,226	219	0	47	0	8,492	
1996	57	70	16	9,785	360	0	114	0	10,260	
1997	55	71	13	7,952	401	0	134	0	8,486	
1998	27	73	12	3,631	0	0	58	0	3,689	
TOTAL	1,073	74	\$25	\$287,513	\$2,942	\$0	\$0	\$2,857	\$0	293,312

CLAIM COUNT	1,057	13	0	3
AVERAGE CLAIMANT AGE	74	75	0	72
AVERAGE CLAIMANT LIFE EXPECTANCY	9	9	0	10
AVERAGE ANNUAL PAYMENT AMOUNT	\$24,782	\$54,939	\$0.000	\$0.000

RESERVE ASSUMPTIONS	Life Annuity;	One future payment equal to latest	One future payment equal to latest	
	5% annual inflation;	payment;	payment;	No future payments
	5yr average annual payment	no inflation adjustment	no inflation adjustment	

Notes:

(1), (2), (3), & (8)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.
(4)-(7)- Per AMI calculation. Based on inflation and latest payments.
(10) = Sum of Columns (4) to (9).
*Accident years are 12-month periods ending 6/30 of the stated year.
Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2019/2020
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
SELECTED PAID LOSS CASHFLOW - ALL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PAID LOSS CASHFLOW		
	FIRST AND FINAL CLAIMS	OTHER THAN FIRST AND FINAL	TOTAL CASHFLOW
	(1)	(2)	(3)
1960	\$0	(\$0)	(\$0)
1961	0	(0)	(0)
1962	0	0	0
1963	0	0	0
1964	0	0	0
1965	0	0	0
1966	0	(0)	(0)
1967	0	(0)	(0)
1968	0	(0)	(0)
1969	(0)	0	(0)
1970	0	2	2
1971	0	2	2
1972	0	0	0
1973	0	46	46
1974	0	2	2
1975	0	66	66
1976	0	102	102
1977	0	37	37
1978	(0)	109	109
1979	(0)	227	227
1980	(0)	451	450
1981	0	505	505
1982	(0)	640	640
1983	0	729	729
1984	0	692	693
1985	0	1,033	1,033
1986	0	2,355	2,355
1987	(0)	2,443	2,442
1988	(0)	2,520	2,520
1989	(0)	3,143	3,143
1990	(0)	4,189	4,189
1991	(0)	2,822	2,822
1992	0	2,370	2,371
1993	0	2,412	2,412
1994	0	1,175	1,176
1995	(0)	887	887
1996	(0)	1,042	1,042
1997	0	1,048	1,048
1998	0	471	471
TOTAL	\$0	\$31,521	\$31,522

	Minimum	Maximum
Cashflow Range	\$26,794	\$36,250

Notes:

(1) - Per Exhibit VI, Page 1B, Column (5),

(2) - Per Exhibit VI, Page 1C, Column (5),

(3) = (1) + (2). Min and Max are +/- 15% of selected total in (3).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
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CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2019/2020
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
OTHER THAN FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PAID LOSSES @6/30/2019	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2020	DEV'T METHOD PROJECTED CASHFLOW FY 2019/2020	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$13	1.000	\$13	(\$0)	(\$0)
1961	39	1.000	39	0	(0)
1962	105	1.000	105	0	0
1963	88	1.000	88	0	0
1964	0	1.000	0	0	0
1965	21	1.000	21	0	0
1966	320	1.000	320	0	(0)
1967	71	1.000	71	0	(0)
1968	352	1.000	352	0	(0)
1969	857	1.000	857	0	0
1970	1,509	1.001	1,511	2	2
1971	2,880	1.001	2,882	2	2
1972	3,082	1.000	3,082	0	0
1973	17,274	1.003	17,320	46	46
1974	6,938	1.000	6,940	2	2
1975	16,608	1.004	16,674	66	66
1976	25,395	1.004	25,497	102	102
1977	18,319	1.002	18,356	37	37
1978	27,325	1.004	27,434	109	109
1979	26,254	1.009	26,481	227	227
1980	52,037	1.009	52,488	451	451
1981	79,732	1.006	80,237	505	505
1982	96,051	1.007	96,691	640	640
1983	104,119	1.007	104,848	729	729
1984	115,490	1.006	116,182	692	692
1985	193,630	1.005	194,663	1,033	1,033
1986	235,502	1.010	237,857	2,355	2,355
1987	236,426	1.010	238,869	2,443	2,443
1988	260,708	1.010	263,228	2,520	2,520
1989	325,150	1.010	328,293	3,143	3,143
1990	322,213	1.013	326,402	4,189	4,189
1991	248,986	1.011	251,808	2,822	2,822
1992	182,347	1.013	184,717	2,370	2,370
1993	157,354	1.015	159,766	2,412	2,412
1994	103,728	1.011	104,903	1,175	1,175
1995	66,554	1.013	67,441	887	887
1996	67,990	1.015	69,032	1,042	1,042
1997	59,293	1.018	60,341	1,048	1,048
1998	28,869	1.016	29,340	471	471
TOTAL	\$3,083,628		\$3,115,149	\$31,521	\$31,521

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
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CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2019/2020
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PAID LOSSES @6/30/2019	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2020	DEV'T METHOD PROJECTED CASHFLOW FY 2019/2020	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$0	1.000	\$0	\$0	\$0
1961	0	1.000	0	0	0
1962	0	1.000	0	0	0
1963	0	1.000	0	0	0
1964	0	1.000	0	0	0
1965	0	1.000	0	0	0
1966	0	1.000	0	0	0
1967	0	1.000	0	0	0
1968	0	1.000	0	0	0
1969	343	1.000	343	0	(0)
1970	0	1.000	0	0	0
1971	0	1.000	0	0	0
1972	0	1.000	0	0	0
1973	7	1.000	7	0	0
1974	0	1.000	0	0	0
1975	4	1.000	4	0	0
1976	4	1.000	4	0	0
1977	39	1.000	39	0	0
1978	24	1.000	24	0	(0)
1979	135	1.000	135	0	(0)
1980	3,089	1.000	3,089	0	(0)
1981	1,707	1.000	1,707	0	0
1982	5,867	1.000	5,867	0	(0)
1983	2,891	1.000	2,891	0	0
1984	5,623	1.000	5,623	0	0
1985	19,142	1.000	19,142	0	0
1986	40,642	1.000	40,642	0	0
1987	43,991	1.000	43,991	0	(0)
1988	57,828	1.000	57,828	0	(0)
1989	82,095	1.000	82,095	0	(0)
1990	90,538	1.000	90,538	0	(0)
1991	79,503	1.000	79,503	0	(0)
1992	101,195	1.000	101,195	0	0
1993	107,085	1.000	107,085	0	0
1994	77,598	1.000	77,598	0	0
1995	44,587	1.000	44,587	0	(0)
1996	40,987	1.000	40,987	0	(0)
1997	41,734	1.000	41,734	0	0
1998	17,871	1.000	17,871	0	0
TOTAL	\$864,529		\$864,529	\$0	\$0

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2020/2021
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
SELECTED PAID LOSS CASHFLOW - ALL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PAID LOSS CASHFLOW		
	FIRST AND FINAL CLAIMS	OTHER THAN FIRST AND FINAL	PROJECTED CASHFLOW
	(1)	(2)	(3)
1960	\$0	\$0	\$0
1961	0	0	0
1962	0	0	0
1963	0	0	0
1964	0	0	0
1965	0	0	0
1966	0	0	0
1967	0	0	0
1968	0	0	0
1969	0	0	0
1970	0	0	0
1971	0	4	4
1972	0	2	2
1973	0	0	0
1974	0	19	19
1975	0	6	6
1976	0	102	102
1977	0	73	73
1978	0	55	55
1979	0	106	106
1980	0	455	455
1981	0	695	695
1982	0	612	612
1983	0	699	699
1984	0	813	813
1985	0	1,168	1,168
1986	0	1,269	1,269
1987	0	2,389	2,389
1988	0	2,720	2,720
1989	0	3,173	3,173
1990	0	3,155	3,155
1991	0	3,274	3,274
1992	0	2,093	2,093
1993	0	2,077	2,077
1994	0	1,609	1,609
1995	0	764	764
1996	0	920	920
1997	0	925	925
1998	0	518	518
TOTAL	\$0	\$29,695	\$29,695

Cashflow Range	Minimum	Maximum
		\$25,241

Notes:

- (1) - Per Exhibit VI, Page 1B, Column (5),
- (2) - Per Exhibit VI, Page 1C, Column (5),
- (3) = (1) + (2). Min and Max are +/- 15% of selected total in (3).
- *Accident years are 12-month periods ending 6/30 of the stated year.
- Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
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CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2020/2021
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
OTHER THAN FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PROJECTED PAID LOSSES @6/30/2020	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2021	DEV'T METHOD PROJECTED CASHFLOW FY 2020/2021	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$13	1.000	\$13	\$0	\$0
1961	39	1.000	39	0	0
1962	105	1.000	105	0	0
1963	88	1.000	88	0	0
1964	0	1.000	0	0	0
1965	21	1.000	21	0	0
1966	320	1.000	320	0	0
1967	71	1.000	71	0	0
1968	352	1.000	352	0	0
1969	857	1.000	857	0	0
1970	1,511	1.000	1,511	0	0
1971	2,882	1.001	2,886	4	4
1972	3,082	1.001	3,084	2	2
1973	17,320	1.000	17,320	0	0
1974	6,940	1.003	6,959	19	19
1975	16,674	1.000	16,680	6	6
1976	25,497	1.004	25,599	102	102
1977	18,356	1.004	18,429	73	73
1978	27,434	1.002	27,489	55	55
1979	26,481	1.004	26,587	106	106
1980	52,488	1.009	52,943	455	455
1981	80,237	1.009	80,932	695	695
1982	96,691	1.006	97,303	612	612
1983	104,848	1.007	105,547	699	699
1984	116,182	1.007	116,995	813	813
1985	194,663	1.006	195,831	1,168	1,168
1986	237,857	1.005	239,126	1,269	1,269
1987	238,869	1.010	241,258	2,389	2,389
1988	263,228	1.010	265,948	2,720	2,720
1989	328,293	1.010	331,466	3,173	3,173
1990	326,402	1.010	329,557	3,155	3,155
1991	251,808	1.013	255,082	3,274	3,274
1992	184,717	1.011	186,810	2,093	2,093
1993	159,766	1.013	161,843	2,077	2,077
1994	104,903	1.015	106,512	1,609	1,609
1995	67,441	1.011	68,205	764	764
1996	69,032	1.013	69,952	920	920
1997	60,341	1.015	61,266	925	925
1998	29,340	1.018	29,858	518	518
TOTAL	\$3,115,149		\$3,144,844	\$29,695	\$29,695

Notes:

(1)- Exhibit VI, Page 1B, Column (3).

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
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CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2020/2021
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PROJECTED PAID LOSSES @6/30/2020	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2021	DEV'T METHOD PROJECTED CASHFLOW FY 2020/2021	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$0	1.000	\$0	\$0	\$0
1961	0	1.000	0	0	0
1962	0	1.000	0	0	0
1963	0	1.000	0	0	0
1964	0	1.000	0	0	0
1965	0	1.000	0	0	0
1966	0	1.000	0	0	0
1967	0	1.000	0	0	0
1968	0	1.000	0	0	0
1969	343	1.000	343	0	0
1970	0	1.000	0	0	0
1971	0	1.000	0	0	0
1972	0	1.000	0	0	0
1973	7	1.000	7	0	0
1974	0	1.000	0	0	0
1975	4	1.000	4	0	0
1976	4	1.000	4	0	0
1977	39	1.000	39	0	0
1978	24	1.000	24	0	0
1979	135	1.000	135	0	0
1980	3,089	1.000	3,089	0	0
1981	1,707	1.000	1,707	0	0
1982	5,867	1.000	5,867	0	0
1983	2,891	1.000	2,891	0	0
1984	5,623	1.000	5,623	0	0
1985	19,142	1.000	19,142	0	0
1986	40,642	1.000	40,642	0	0
1987	43,991	1.000	43,991	0	0
1988	57,828	1.000	57,828	0	0
1989	82,095	1.000	82,095	0	0
1990	90,538	1.000	90,538	0	0
1991	79,503	1.000	79,503	0	0
1992	101,195	1.000	101,195	0	0
1993	107,085	1.000	107,085	0	0
1994	77,598	1.000	77,598	0	0
1995	44,587	1.000	44,587	0	0
1996	40,987	1.000	40,987	0	0
1997	41,734	1.000	41,734	0	0
1998	17,871	1.000	17,871	0	0
TOTAL	\$864,529		\$864,529	\$0	\$0

Notes:

(1)- Exhibit VI, Page 1C, Column (3).

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND

ACTUARIAL REVIEW

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CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2021/2022

WORKERS' COMPENSATION

(\$AMTS IN THOUSANDS)

SELECTED PAID LOSS CASHFLOW - ALL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PAID LOSS CASHFLOW		
	FIRST AND FINAL CLAIMS	OTHER THAN FIRST AND FINAL	PROJECTED CASHFLOW
	(1)	(2)	(3)
1960	\$0	\$0	\$0
1961	0	0	0
1962	0	0	0
1963	0	0	0
1964	0	0	0
1965	0	0	0
1966	0	0	0
1967	0	0	0
1968	0	0	0
1969	0	0	0
1970	0	0	0
1971	0	0	0
1972	0	4	4
1973	0	12	12
1974	0	0	0
1975	0	44	44
1976	0	9	9
1977	0	74	74
1978	0	110	110
1979	0	53	53
1980	0	212	212
1981	0	701	701
1982	0	843	843
1983	0	668	668
1984	0	780	780
1985	0	1,371	1,371
1986	0	1,435	1,435
1987	0	1,287	1,287
1988	0	2,659	2,659
1989	0	3,425	3,425
1990	0	3,186	3,186
1991	0	2,466	2,466
1992	0	2,429	2,429
1993	0	1,834	1,834
1994	0	1,385	1,385
1995	0	1,046	1,046
1996	0	793	793
1997	0	817	817
1998	0	458	458
TOTAL	\$0	\$28,101	\$28,101

Cashflow Range	Minimum	Maximum
		\$23,886

Notes:

(1) - Per Exhibit VI, Page 1B, Column (5),

(2) - Per Exhibit VI, Page 1C, Column (5),

(3) = (1) + (2). Min and Max are +/- 15% of selected total in (3).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

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CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2021/2022
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
OTHER THAN FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PROJECTED PAID LOSSES @6/30/2021	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2022	DEV'T METHOD PROJECTED CASHFLOW FY 2021/2022	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$13	1.000	\$13	\$0	\$0
1961	39	1.000	39	0	0
1962	105	1.000	105	0	0
1963	88	1.000	88	0	0
1964	0	1.000	0	0	0
1965	21	1.000	21	0	0
1966	320	1.000	320	0	0
1967	71	1.000	71	0	0
1968	352	1.000	352	0	0
1969	857	1.000	857	0	0
1970	1,511	1.000	1,511	0	0
1971	2,886	1.000	2,886	0	0
1972	3,084	1.001	3,088	4	4
1973	17,320	1.001	17,332	12	12
1974	6,959	1.000	6,959	0	0
1975	16,680	1.003	16,724	44	44
1976	25,599	1.000	25,608	9	9
1977	18,429	1.004	18,503	74	74
1978	27,489	1.004	27,599	110	110
1979	26,587	1.002	26,640	53	53
1980	52,943	1.004	53,155	212	212
1981	80,932	1.009	81,633	701	701
1982	97,303	1.009	98,146	843	843
1983	105,547	1.006	106,215	668	668
1984	116,995	1.007	117,775	780	780
1985	195,831	1.007	197,202	1,371	1,371
1986	239,126	1.006	240,561	1,435	1,435
1987	241,258	1.005	242,545	1,287	1,287
1988	265,948	1.010	268,607	2,659	2,659
1989	331,466	1.010	334,891	3,425	3,425
1990	329,557	1.010	332,743	3,186	3,186
1991	255,082	1.010	257,548	2,466	2,466
1992	186,810	1.013	189,239	2,429	2,429
1993	161,843	1.011	163,677	1,834	1,834
1994	106,512	1.013	107,897	1,385	1,385
1995	68,205	1.015	69,251	1,046	1,046
1996	69,952	1.011	70,745	793	793
1997	61,266	1.013	62,083	817	817
1998	29,858	1.015	30,316	458	458
TOTAL	\$3,144,844		\$3,172,945	\$28,101	\$28,101

Notes:

(1)- Exhibit VI, Page 2B, Column (3).

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2021/2022
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PROJECTED PAID LOSSES @6/30/2021	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2022	DEV'T METHOD PROJECTED CASHFLOW FY 2021/2022	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$0	1.000	\$0	\$0	\$0
1961	0	1.000	0	0	0
1962	0	1.000	0	0	0
1963	0	1.000	0	0	0
1964	0	1.000	0	0	0
1965	0	1.000	0	0	0
1966	0	1.000	0	0	0
1967	0	1.000	0	0	0
1968	0	1.000	0	0	0
1969	343	1.000	343	0	0
1970	0	1.000	0	0	0
1971	0	1.000	0	0	0
1972	0	1.000	0	0	0
1973	7	1.000	7	0	0
1974	0	1.000	0	0	0
1975	4	1.000	4	0	0
1976	4	1.000	4	0	0
1977	39	1.000	39	0	0
1978	24	1.000	24	0	0
1979	135	1.000	135	0	0
1980	3,089	1.000	3,089	0	0
1981	1,707	1.000	1,707	0	0
1982	5,867	1.000	5,867	0	0
1983	2,891	1.000	2,891	0	0
1984	5,623	1.000	5,623	0	0
1985	19,142	1.000	19,142	0	0
1986	40,642	1.000	40,642	0	0
1987	43,991	1.000	43,991	0	0
1988	57,828	1.000	57,828	0	0
1989	82,095	1.000	82,095	0	0
1990	90,538	1.000	90,538	0	0
1991	79,503	1.000	79,503	0	0
1992	101,195	1.000	101,195	0	0
1993	107,085	1.000	107,085	0	0
1994	77,598	1.000	77,598	0	0
1995	44,587	1.000	44,587	0	0
1996	40,987	1.000	40,987	0	0
1997	41,734	1.000	41,734	0	0
1998	17,871	1.000	17,871	0	0
TOTAL	\$864,529		\$864,529	\$0	\$0

Notes:

(1)- Exhibit VI, Page 2C, Column (3).

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND

ACTUARIAL REVIEW

AS OF JUNE 30, 2019

CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2022/2023

WORKERS' COMPENSATION

(\$AMTS IN THOUSANDS)

SELECTED PAID LOSS CASHFLOW - ALL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PAID LOSS CASHFLOW		
	FIRST AND FINAL CLAIMS	OTHER THAN FIRST AND FINAL	PROJECTED CASHFLOW
	(1)	(2)	(3)
1960	\$0	\$0	\$0
1961	0	0	0
1962	0	0	0
1963	0	0	0
1964	0	0	0
1965	0	0	0
1966	0	0	0
1967	0	0	0
1968	0	0	0
1969	0	0	0
1970	0	0	0
1971	0	0	0
1972	0	0	0
1973	0	23	23
1974	0	5	5
1975	0	0	0
1976	0	68	68
1977	0	6	6
1978	0	110	110
1979	0	107	107
1980	0	106	106
1981	0	327	327
1982	0	851	851
1983	0	921	921
1984	0	746	746
1985	0	1,315	1,315
1986	0	1,684	1,684
1987	0	1,455	1,455
1988	0	1,433	1,433
1989	0	3,349	3,349
1990	0	3,438	3,438
1991	0	2,490	2,490
1992	0	1,829	1,829
1993	0	2,128	2,128
1994	0	1,223	1,223
1995	0	900	900
1996	0	1,085	1,085
1997	0	704	704
1998	0	404	404
TOTAL	\$0	\$26,707	\$26,707

Cashflow Range	Minimum	Maximum
		\$22,701

Notes:

(1) - Per Exhibit VI, Page 1B, Column (5),

(2) - Per Exhibit VI, Page 1C, Column (5),

(3) = (1) + (2). Min and Max are +/- 15% of selected total in (3).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2022/2023
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
OTHER THAN FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PROJECTED PAID LOSSES @6/30/2022	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2023	DEV'T METHOD PROJECTED CASHFLOW FY 2022/2023	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$13	1.000	\$13	\$0	\$0
1961	39	1.000	39	0	0
1962	105	1.000	105	0	0
1963	88	1.000	88	0	0
1964	0	1.000	0	0	0
1965	21	1.000	21	0	0
1966	320	1.000	320	0	0
1967	71	1.000	71	0	0
1968	352	1.000	352	0	0
1969	857	1.000	857	0	0
1970	1,511	1.000	1,511	0	0
1971	2,886	1.000	2,886	0	0
1972	3,088	1.000	3,088	0	0
1973	17,332	1.001	17,355	23	23
1974	6,959	1.001	6,964	5	5
1975	16,724	1.000	16,724	0	0
1976	25,608	1.003	25,676	68	68
1977	18,503	1.000	18,509	6	6
1978	27,599	1.004	27,709	110	110
1979	26,640	1.004	26,747	107	107
1980	53,155	1.002	53,261	106	106
1981	81,633	1.004	81,960	327	327
1982	98,146	1.009	98,997	851	851
1983	106,215	1.009	107,136	921	921
1984	117,775	1.006	118,521	746	746
1985	197,202	1.007	198,517	1,315	1,315
1986	240,561	1.007	242,245	1,684	1,684
1987	242,545	1.006	244,000	1,455	1,455
1988	268,607	1.005	270,040	1,433	1,433
1989	334,891	1.010	338,240	3,349	3,349
1990	332,743	1.010	336,181	3,438	3,438
1991	257,548	1.010	260,038	2,490	2,490
1992	189,239	1.010	191,068	1,829	1,829
1993	163,677	1.013	165,805	2,128	2,128
1994	107,897	1.011	109,120	1,223	1,223
1995	69,251	1.013	70,151	900	900
1996	70,745	1.015	71,830	1,085	1,085
1997	62,083	1.011	62,787	704	704
1998	30,316	1.013	30,720	404	404
TOTAL	\$3,172,945		\$3,199,652	\$26,707	\$26,707

Notes:

(1)- Exhibit VI, Page 3B, Column (3).

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2022/2023
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PROJECTED PAID LOSSES @6/30/2022	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2023	DEV'T METHOD PROJECTED CASHFLOW FY 2022/2023	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$0	1.000	\$0	\$0	\$0
1961	0	1.000	0	0	0
1962	0	1.000	0	0	0
1963	0	1.000	0	0	0
1964	0	1.000	0	0	0
1965	0	1.000	0	0	0
1966	0	1.000	0	0	0
1967	0	1.000	0	0	0
1968	0	1.000	0	0	0
1969	343	1.000	343	0	0
1970	0	1.000	0	0	0
1971	0	1.000	0	0	0
1972	0	1.000	0	0	0
1973	7	1.000	7	0	0
1974	0	1.000	0	0	0
1975	4	1.000	4	0	0
1976	4	1.000	4	0	0
1977	39	1.000	39	0	0
1978	24	1.000	24	0	0
1979	135	1.000	135	0	0
1980	3,089	1.000	3,089	0	0
1981	1,707	1.000	1,707	0	0
1982	5,867	1.000	5,867	0	0
1983	2,891	1.000	2,891	0	0
1984	5,623	1.000	5,623	0	0
1985	19,142	1.000	19,142	0	0
1986	40,642	1.000	40,642	0	0
1987	43,991	1.000	43,991	0	0
1988	57,828	1.000	57,828	0	0
1989	82,095	1.000	82,095	0	0
1990	90,538	1.000	90,538	0	0
1991	79,503	1.000	79,503	0	0
1992	101,195	1.000	101,195	0	0
1993	107,085	1.000	107,085	0	0
1994	77,598	1.000	77,598	0	0
1995	44,587	1.000	44,587	0	0
1996	40,987	1.000	40,987	0	0
1997	41,734	1.000	41,734	0	0
1998	17,871	1.000	17,871	0	0
TOTAL	\$864,529		\$864,529	\$0	\$0

Notes:

(1)- Exhibit VI, Page 3C, Column (3).

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND

ACTUARIAL REVIEW

AS OF JUNE 30, 2019

CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2023/2024

WORKERS' COMPENSATION

(\$AMTS IN THOUSANDS)

SELECTED PAID LOSS CASHFLOW - ALL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PAID LOSS CASHFLOW		
	FIRST AND FINAL CLAIMS	OTHER THAN FIRST AND FINAL	PROJECTED CASHFLOW
	(1)	(2)	(3)
1960	\$0	\$0	\$0
1961	0	0	0
1962	0	0	0
1963	0	0	0
1964	0	0	0
1965	0	0	0
1966	0	0	0
1967	0	0	0
1968	0	0	0
1969	0	0	0
1970	0	0	0
1971	0	0	0
1972	0	0	0
1973	0	0	0
1974	0	9	9
1975	0	11	11
1976	0	0	0
1977	0	49	49
1978	0	9	9
1979	0	107	107
1980	0	213	213
1981	0	164	164
1982	0	396	396
1983	0	929	929
1984	0	1,027	1,027
1985	0	1,257	1,257
1986	0	1,615	1,615
1987	0	1,708	1,708
1988	0	1,620	1,620
1989	0	1,804	1,804
1990	0	3,362	3,362
1991	0	2,687	2,687
1992	0	1,847	1,847
1993	0	1,603	1,603
1994	0	1,419	1,419
1995	0	795	795
1996	0	934	934
1997	0	963	963
1998	0	348	348
TOTAL	\$0	\$24,876	\$24,876

Cashflow Range	Minimum	Maximum
		\$21,145

Notes:

(1) - Per Exhibit VI, Page 1B, Column (5),

(2) - Per Exhibit VI, Page 1C, Column (5),

(3) = (1) + (2). Min and Max are +/- 15% of selected total in (3).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2023/2024
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
OTHER THAN FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PROJECTED PAID LOSSES @6/30/2023	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2024	DEV'T METHOD PROJECTED CASHFLOW FY 2023/2024	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$13	1.000	\$13	\$0	\$0
1961	39	1.000	39	0	0
1962	105	1.000	105	0	0
1963	88	1.000	88	0	0
1964	0	1.000	0	0	0
1965	21	1.000	21	0	0
1966	320	1.000	320	0	0
1967	71	1.000	71	0	0
1968	352	1.000	352	0	0
1969	857	1.000	857	0	0
1970	1,511	1.000	1,511	0	0
1971	2,886	1.000	2,886	0	0
1972	3,088	1.000	3,088	0	0
1973	17,355	1.000	17,355	0	0
1974	6,964	1.001	6,973	9	9
1975	16,724	1.001	16,735	11	11
1976	25,676	1.000	25,676	0	0
1977	18,509	1.003	18,558	49	49
1978	27,709	1.000	27,718	9	9
1979	26,747	1.004	26,854	107	107
1980	53,261	1.004	53,474	213	213
1981	81,960	1.002	82,124	164	164
1982	98,997	1.004	99,393	396	396
1983	107,136	1.009	108,065	929	929
1984	118,521	1.009	119,548	1,027	1,027
1985	198,517	1.006	199,774	1,257	1,257
1986	242,245	1.007	243,860	1,615	1,615
1987	244,000	1.007	245,708	1,708	1,708
1988	270,040	1.006	271,660	1,620	1,620
1989	338,240	1.005	340,044	1,804	1,804
1990	336,181	1.010	339,543	3,362	3,362
1991	260,038	1.010	262,725	2,687	2,687
1992	191,068	1.010	192,915	1,847	1,847
1993	165,805	1.010	167,408	1,603	1,603
1994	109,120	1.013	110,539	1,419	1,419
1995	70,151	1.011	70,946	795	795
1996	71,830	1.013	72,764	934	934
1997	62,787	1.015	63,750	963	963
1998	30,720	1.011	31,068	348	348
TOTAL	\$3,199,652		\$3,224,528	\$24,876	\$24,876

Notes:

(1)- Exhibit VI, Page 4B, Column (3).

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
AS OF JUNE 30, 2019
CALCULATION OF PAID LOSS CASH FLOW - FISCAL YEAR 2023/2024
WORKERS' COMPENSATION
(\$AMTS IN THOUSANDS)
FIRST AND FINAL CLAIMS

EXPECTED CONFIDENCE LEVEL

ACCIDENT YEARS*	PROJECTED PAID LOSSES @6/30/2023	DEVELOPMENT FACTORS	PROJECTED PAID LOSSES @6/30/2024	DEV'T METHOD PROJECTED CASHFLOW FY 2023/2024	SELECTED PAID LOSS CASHFLOW
	(1)	(2)	(3)	(4)	(5)
1960	\$0	1.000	\$0	\$0	\$0
1961	0	1.000	0	0	0
1962	0	1.000	0	0	0
1963	0	1.000	0	0	0
1964	0	1.000	0	0	0
1965	0	1.000	0	0	0
1966	0	1.000	0	0	0
1967	0	1.000	0	0	0
1968	0	1.000	0	0	0
1969	343	1.000	343	0	0
1970	0	1.000	0	0	0
1971	0	1.000	0	0	0
1972	0	1.000	0	0	0
1973	7	1.000	7	0	0
1974	0	1.000	0	0	0
1975	4	1.000	4	0	0
1976	4	1.000	4	0	0
1977	39	1.000	39	0	0
1978	24	1.000	24	0	0
1979	135	1.000	135	0	0
1980	3,089	1.000	3,089	0	0
1981	1,707	1.000	1,707	0	0
1982	5,867	1.000	5,867	0	0
1983	2,891	1.000	2,891	0	0
1984	5,623	1.000	5,623	0	0
1985	19,142	1.000	19,142	0	0
1986	40,642	1.000	40,642	0	0
1987	43,991	1.000	43,991	0	0
1988	57,828	1.000	57,828	0	0
1989	82,095	1.000	82,095	0	0
1990	90,538	1.000	90,538	0	0
1991	79,503	1.000	79,503	0	0
1992	101,195	1.000	101,195	0	0
1993	107,085	1.000	107,085	0	0
1994	77,598	1.000	77,598	0	0
1995	44,587	1.000	44,587	0	0
1996	40,987	1.000	40,987	0	0
1997	41,734	1.000	41,734	0	0
1998	17,871	1.000	17,871	0	0
TOTAL	\$864,529		\$864,529	\$0	\$0

Notes:

(1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(2)- Per Fund's historical loss development factors

(3) = (1) x (2)

(4) = (3) - (1).

(5) = (4).

*Accident years are 12-month periods ending 6/30 of the stated year.

Except for AY 1998 which is a 6-month period covering 7/1/1997-12/31/1997.

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF DISCOUNT FACTORS
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
FIRST AND FINAL CLAIMS

DISCOUNT FACTORS - FIRST AND FINAL CLAIMS

<i>Payment Years (1)</i>	<i>Cumulative Payment Pattern (2)</i>	<i>Incremental payments (3)</i>	<i>Remaining Payments at Beginning of Period (4)</i>	<i>Discount Factor (5)</i>	<i>Present Value of Remaining Payments (6)</i>	<i>Present Value Discount Factor (7)</i>
1	0.0%	0.0%	100.0%	0.981	74.2%	0.742
2	0.5%	0.4%	100.0%	0.943	77.2%	0.772
3	5.6%	5.1%	99.5%	0.907	79.8%	0.802
4	16.7%	11.2%	94.4%	0.872	77.8%	0.824
5	29.3%	12.5%	83.3%	0.838	69.5%	0.835
6	38.0%	8.8%	70.7%	0.806	59.5%	0.842
7	43.8%	5.7%	62.0%	0.775	53.0%	0.855
8	47.3%	3.5%	56.2%	0.745	49.2%	0.876
9	49.1%	1.9%	52.7%	0.717	47.6%	0.903
10	50.6%	1.5%	50.9%	0.689	47.6%	0.937
11	96.0%	45.4%	49.4%	0.662	48.0%	0.973
12	97.5%	1.4%	4.0%	0.637	3.6%	0.917
13	98.5%	1.0%	2.5%	0.612	2.3%	0.917
14	98.9%	0.5%	1.5%	0.589	1.4%	0.911
15	99.3%	0.4%	1.1%	0.566	1.0%	0.914
16	99.5%	0.2%	0.7%	0.544	0.6%	0.909
17	99.6%	0.1%	0.5%	0.524	0.4%	0.914
18	99.7%	0.1%	0.4%	0.503	0.3%	0.931
19	99.8%	0.1%	0.3%	0.484	0.2%	0.949
20	99.9%	0.1%	0.2%	0.465	0.2%	0.966
21	100.0%	0.1%	0.1%	0.448	0.1%	0.981
22	100.0%	0.0%	0.0%	0.430	0.0%	1.000
23	100.0%	0.0%	0.0%	0.414	0.0%	1.000
24	100.0%	0.0%	0.0%	0.398	0.0%	1.000
25	100.0%	0.0%	0.0%	0.383	0.0%	1.000
26	100.0%	0.0%	0.0%	0.368	0.0%	1.000
27	100.0%	0.0%	0.0%	0.354	0.0%	1.000
28	100.0%	0.0%	0.0%	0.340	0.0%	1.000
29	100.0%	0.0%	0.0%	0.327	0.0%	1.000
30	100.0%	0.0%	0.0%	0.314	0.0%	1.000
31	100.0%	0.0%	0.0%	0.302	0.0%	1.000
32	100.0%	0.0%	0.0%	0.291	0.0%	1.000
33	100.0%	0.0%	0.0%	0.280	0.0%	1.000
34	100.0%	0.0%	0.0%	0.269	0.0%	1.000
35	100.0%	0.0%	0.0%	0.258	0.0%	1.000
36	100.0%	0.0%	0.0%	0.248	0.0%	1.000
37	100.0%	0.0%	0.0%	0.239	0.0%	1.000
38	100.0%	0.0%	0.0%	0.230	0.0%	1.000
39	100.0%	0.0%	0.0%	0.221	0.0%	1.000
40	100.0%	0.0%	0.0%	0.212	0.0%	1.000
41	100.0%	0.0%	0.0%	0.204	0.0%	1.000
42	100.0%	0.0%	0.0%	0.196	0.0%	1.000
43	100.0%	0.0%	0.0%	0.189	0.0%	1.000
44	100.0%	0.0%	0.0%	0.182	0.0%	1.000
45	100.0%	0.0%	0.0%	0.175	0.0%	1.000
46	100.0%	0.0%	0.0%	0.168	0.0%	1.000
47	100.0%	0.0%	0.0%	0.161	0.0%	1.000
48	100.0%	0.0%	0.0%	0.155	0.0%	1.000
49	100.0%	0.0%	0.0%	0.149	0.0%	1.000
50	100.0%	0.0%	0.0%	0.143	0.0%	1.000
51	100.0%	0.0%	0.0%	0.138	0.0%	1.000
52	100.0%	0.0%	0.0%	0.133	0.0%	1.000
53	100.0%	0.0%	0.0%	0.128	0.0%	1.000
54	100.0%	0.0%	0.0%	0.123	0.0%	1.000
55	100.0%	0.0%	0.0%	0.118	0.0%	1.000
56	100.0%	0.0%	0.0%	0.113	0.0%	1.000

Notes:

- (1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND's historical loss patterns.
- (3) - Cumulative Payment Pattern for current year less Cumulative Payment Pattern for prior year.
- (4) = 1 - Cumulative Payment Pattern for prior year.
- (5) & (6) - Per AMI calculations.
- (7) = (6) / (4).

Assumptions:

Rate of Return: 4.0%
Starting Year: 0
Ending Year: 22

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
CALCULATION OF DISCOUNT FACTORS
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
OTHER THAN FIRST AND FINAL CLAIMS

DISCOUNT FACTORS - OTHER THAN FIRST AND FINAL CLAIMS

<i>Payment Years (1)</i>	<i>Cumulative Payment Pattern (2)</i>	<i>Incremental payments (3)</i>	<i>Remaining Payments at Beginning of Period (4)</i>	<i>Discount Factor (5)</i>	<i>Present Value of Remaining Payments (6)</i>	<i>Present Value Discount Factor (7)</i>
1	0.0%	0.0%	100.0%	0.981	60.6%	0.606
2	1.1%	1.1%	100.0%	0.943	63.0%	0.630
3	4.9%	3.8%	98.9%	0.907	64.3%	0.651
4	11.4%	6.5%	95.1%	0.872	63.1%	0.663
5	19.2%	7.7%	88.6%	0.838	58.9%	0.666
6	26.0%	6.8%	80.8%	0.806	53.4%	0.661
7	32.4%	6.4%	74.0%	0.775	48.6%	0.657
8	38.2%	5.9%	67.6%	0.745	44.0%	0.651
9	43.3%	5.0%	61.8%	0.717	39.8%	0.645
10	47.5%	4.2%	56.7%	0.689	36.3%	0.639
11	51.5%	4.0%	52.5%	0.662	33.4%	0.636
12	55.0%	3.5%	48.5%	0.637	30.7%	0.632
13	58.1%	3.1%	45.0%	0.612	28.3%	0.629
14	60.4%	2.3%	41.9%	0.589	26.2%	0.627
15	62.7%	2.2%	39.6%	0.566	25.0%	0.631
16	64.8%	2.1%	37.3%	0.544	23.7%	0.635
17	66.7%	1.9%	35.2%	0.524	22.5%	0.638
18	68.5%	1.9%	33.3%	0.503	21.5%	0.644
19	70.5%	1.9%	31.5%	0.484	20.4%	0.649
20	72.3%	1.8%	29.5%	0.465	19.2%	0.652
21	73.8%	1.5%	27.7%	0.448	18.1%	0.655
22	75.4%	1.6%	26.2%	0.430	17.3%	0.662
23	77.0%	1.6%	24.6%	0.414	16.4%	0.667
24	78.2%	1.2%	23.0%	0.398	15.5%	0.672
25	79.4%	1.3%	21.8%	0.383	14.8%	0.681
26	80.7%	1.3%	20.6%	0.368	14.2%	0.689
27	82.0%	1.3%	19.3%	0.354	13.4%	0.696
28	83.3%	1.3%	18.0%	0.340	12.6%	0.703
29	84.4%	1.1%	16.7%	0.327	11.8%	0.708
30	85.5%	1.1%	15.6%	0.314	11.2%	0.717
31	86.4%	0.9%	14.5%	0.302	10.5%	0.725
32	87.6%	1.1%	13.6%	0.291	10.0%	0.735
33	88.4%	0.9%	12.4%	0.280	9.2%	0.742
34	89.3%	0.9%	11.6%	0.269	8.7%	0.753
35	90.2%	0.9%	10.7%	0.258	8.1%	0.763
36	90.9%	0.7%	9.8%	0.248	7.6%	0.773
37	91.7%	0.7%	9.1%	0.239	7.1%	0.787
38	92.4%	0.7%	8.3%	0.230	6.7%	0.801
39	93.1%	0.7%	7.6%	0.221	6.2%	0.815
40	93.9%	0.7%	6.9%	0.212	5.7%	0.829
41	94.6%	0.8%	6.1%	0.204	5.2%	0.842
42	95.4%	0.8%	5.4%	0.196	4.6%	0.856
43	96.1%	0.7%	4.6%	0.189	4.0%	0.869
44	96.8%	0.7%	3.9%	0.182	3.4%	0.882
45	97.5%	0.7%	3.2%	0.175	2.9%	0.896
46	98.1%	0.6%	2.5%	0.168	2.3%	0.908
47	98.7%	0.6%	1.9%	0.161	1.8%	0.921
48	99.3%	0.6%	1.3%	0.155	1.2%	0.929
49	99.4%	0.2%	0.7%	0.149	0.7%	0.921
50	99.6%	0.2%	0.6%	0.143	0.5%	0.941
51	99.8%	0.2%	0.4%	0.138	0.4%	0.962
52	100.0%	0.2%	0.2%	0.133	0.2%	0.981
53	100.0%	0.0%	0.0%	0.128	0.0%	1.000
54	100.0%	0.0%	0.0%	0.123	0.0%	1.000
55	100.0%	0.0%	0.0%	0.118	0.0%	1.000
56	100.0%	0.0%	0.0%	0.113	0.0%	1.000

Notes:

- (1)- Per FLORIDA SPECIAL DISABILITY TRUST FUND's historical loss patterns.
- (3) - Cumulative Payment Pattern for current year less Cumulative Payment Pattern for prior year.
- (4) = 1 - Cumulative Payment Pattern for prior year.
- (5) & (6) - Per AMI calculations.
- (7) = (6) / (4).

Assumptions:

Rate of Return: 4.0%
Starting Year: 0
Ending Year: 53

**Disabled Workers
Aggregate Probability of Death and Expected Future Time on Combined
DI and OASI Rolls (excluding possibility of recovery), by Attained Age
(2006-10 Social Security DI disability experience)**

Attained age	MALE		FEMALE	
	Probability of death	Future lifetime	Probability of death	Future lifetime
16	0.003959	44.37	0.001572	48.69
17	0.005863	43.48	0.004227	47.62
18	0.006763	42.6	0.006528	46.61
19	0.009864	41.83	0.009685	45.74
20	0.008931	41.1	0.008098	45.04
21	0.009076	40.35	0.007953	44.38
22	0.009445	39.54	0.007807	43.63
23	0.009911	38.79	0.008141	42.82
24	0.009599	37.99	0.008848	42.03
25	0.010097	37.16	0.008856	41.24
26	0.009835	36.32	0.00886	40.45
27	0.010376	35.48	0.009366	39.67
28	0.011475	34.65	0.009203	38.9
29	0.011877	33.86	0.009807	38.11
30	0.01185	33.08	0.010259	37.34
31	0.012701	32.28	0.010546	36.6
32	0.012883	31.51	0.010851	35.86
33	0.013743	30.76	0.011482	35.14
34	0.01485	30.03	0.011533	34.42
35	0.014994	29.32	0.011902	33.69
36	0.015207	28.62	0.012721	32.96
37	0.016306	27.9	0.012906	32.25
38	0.016639	27.21	0.01291	31.54
39	0.017274	26.54	0.013791	30.82
40	0.017611	25.86	0.014303	30.1
41	0.018954	25.18	0.014878	29.39
42	0.020172	24.5	0.01554	28.7
43	0.020866	23.84	0.016375	28.01
44	0.021829	23.18	0.016685	27.32
45	0.022667	22.53	0.01763	26.64
46	0.023957	21.89	0.018154	25.97
47	0.02542	21.25	0.019148	25.3
48	0.026838	20.63	0.019951	24.64
49	0.027966	20.03	0.021012	23.99
50	0.029207	19.49	0.02058	23.41
51	0.030335	18.93	0.021612	22.78
52	0.031707	18.39	0.021895	22.17
53	0.033052	17.85	0.022557	21.55
54	0.03442	17.32	0.023512	20.93
55	0.034579	16.88	0.023551	20.36
56	0.035357	16.4	0.024225	19.75
57	0.036188	15.92	0.024831	19.15
58	0.036784	15.43	0.026389	18.55
59	0.038036	14.94	0.027023	17.96
60	0.038617	14.47	0.027727	17.37
61	0.040571	13.98	0.029199	16.78
62	0.041806	13.5	0.030342	16.2
63	0.043676	13	0.031408	15.61
64	0.044687	12.52	0.03222	15.04
65	0.043189	12.06	0.029821	14.5
66	0.047022	11.58	0.033021	13.93
67	0.048966	11.13	0.034283	13.39
68	0.052007	10.68	0.036572	12.85
69	0.05527	10.24	0.038575	12.32
70	0.058141	9.81	0.041394	11.8
71	0.061653	9.39	0.044179	11.28
72	0.065626	8.97	0.047009	10.79
73	0.069228	8.56	0.050414	10.29
74	0.073835	8.16	0.053425	9.81
75	0.07921	7.77	0.057985	9.34
76		7.4		8.88
77		7.03		8.44
78		6.66		8
79		6.31		7.59
80		5.98		7.18
81		5.65		6.79
82		5.34		6.42
83		5.04		6.06
84		4.77		5.72
85		4.49		5.4
86		4.23		5.09
87		4		4.78
88		3.76		4.49
89		3.56		4.22
90		3.37		3.97
91		3.18		3.73
92		3.03		3.52
93		2.87		3.31
94		2.73		3.12
95		2.59		2.95
96		2.47		2.79
97		2.34		2.63
98		2.23		2.48
99		2.12		2.34
100		2.01		2.2
101		1.91		2.07
102		1.81		1.94
103		1.74		1.82
104		1.67		1.69
105		1.5		1.55
106		1.25		1.45
107		1		1.23
108		0.5		1.1
109		0		1
110		0		0.5

Notes:
For Attained age of 76 and older, the future lifetime is based on table 9C
"Disabled Workers Age 76 and Older Expected Future Lifetime on the OASI Rolls (excluding possibility of recovery)"
(2006-10 Social Security DI Disability Experience)

FLORIDA SPECIAL DISABILITY TRUST FUND
ACTUARIAL REVIEW
COSTS AVOIDED THROUGH THE AUDIT PROCESS
AS OF JUNE 30, 2019
WORKERS' COMPENSATION
(\$AMOUNTS IN '000s)

FISCAL YEAR	AMOUNT REQUESTED	AMOUNT PAID ON CLAIMS	AMOUNT REQUESTED ON "PAYMENT REFUSED" CLAIMS	COSTS AVOIDED
	(1)	(2)	(3)	(4)
2006/2007	\$321,671	\$296,412	\$1,657	\$26,916
2007/2008	144,440	139,121	9,960	15,278
2008/2009	75,658	71,114	560	5,105
2009/2010	39,023	36,444	741	3,321
2010/2011	79,826	74,159	1,760	7,428
2011/2012	64,013	60,109	1,356	5,261
2012/2013	63,706	59,800	1,898	5,803
2013/2014	60,331	56,388	378	4,321
2014/2015	67,107	63,326	610	4,391
2015/2016	48,958	46,205	968	3,721
2016/2017	39,804	37,829	330	2,306
2017/2018	36,390	34,095	126	2,422
2018/2019	34,564	32,677	65	1,953
TOTAL	\$1,075,493	\$1,007,676	\$20,409	\$88,225

Notes:

(1) - (3)- Per FLORIDA SPECIAL DISABILITY TRUST FUND.

(4) = (1) - (2) + (3).