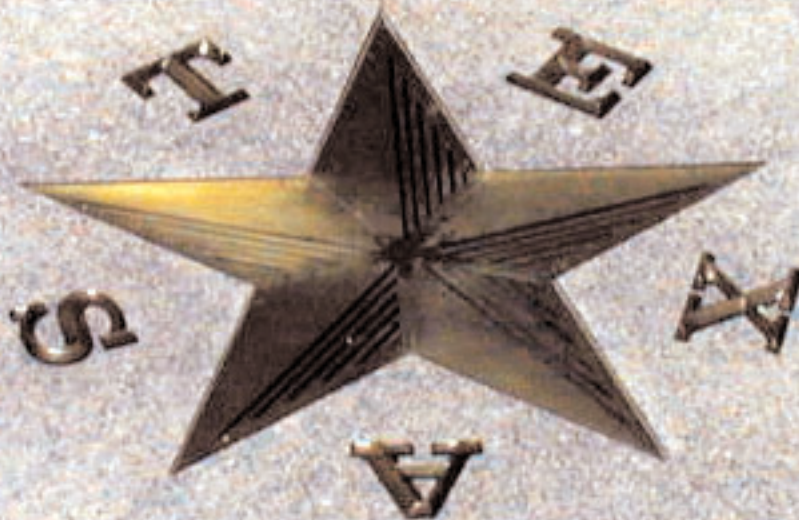




SORM

STATE OFFICE *of* RISK MANAGEMENT



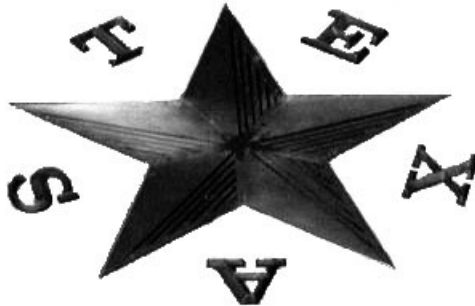
**Biennial Report to the
78th Texas Legislature**

January 1, 2003

SORM

STATE OFFICE *of* RISK MANAGEMENT

Biennial Report to the 78th Texas Legislature January 1, 2003



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Mission Statement

The State Office *of* Risk Management will provide active leadership to enable State of Texas agencies to protect their employees, the general public, and the state's physical and financial assets by reducing and controlling risk in the most efficient and cost-effective manner.



STATE OFFICE *of* RISK MANAGEMENT

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January 1, 2003

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The Board of Directors and Executive Director of the State Office of Risk Management respectfully submit this biennial report to the 78th Legislature. This report is submitted pursuant to the requirements of the Texas Labor Code (Title 5, Subtitles A and D), Sections 412.032 and 412.042. The report highlights the activities of SORM during the past two years, and includes state agency information on financing, and state agency claims and expenditures for the periods of FY 2001 and FY 2002. Recommendations for statutory changes relative to the state employees workers' compensation insurance program and comprehensive statewide risk management program serving client agencies are provided in the report.

The State Office of Risk Management appreciates the opportunity to serve state employees and state agencies, and we look forward to working with the members of the 78th Legislature during the session.

Respectfully,

Clarence R. (Ron) Josselet, ARM, CPCU
Executive Director

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State Office of Risk Management Highlights

For the State Office of Risk Management (SORM or the Office), the 77th Legislative Session brought many changes. In addition to the multitude of changes to the Texas workers' compensation system with HB 2600, the legislature gave SORM a new role as the purchaser of various insurance lines for all state agencies and changed the way the state funds its workers' compensation losses.

Insurance Purchasing - In an attempt to reduce costs for the state, the 77th Legislature directed SORM to begin providing full-service risk and insurance management services for state agencies, and purchase insurance coverage for state agencies under any line of insurance other than health or life. Having SORM negotiate the policies, agencies are able to find the best, most cost-effective policy available from numerous companies.

Insurance Target Dates	
Director and Officer	September 1, 2002
Employee Dishonesty	March 2003
Automobile	June 2003
E-Commerce Coverage	June 2003
Spectator Liability	September 2003
Property Insurance	December 2003
Inland Marine	March 2004

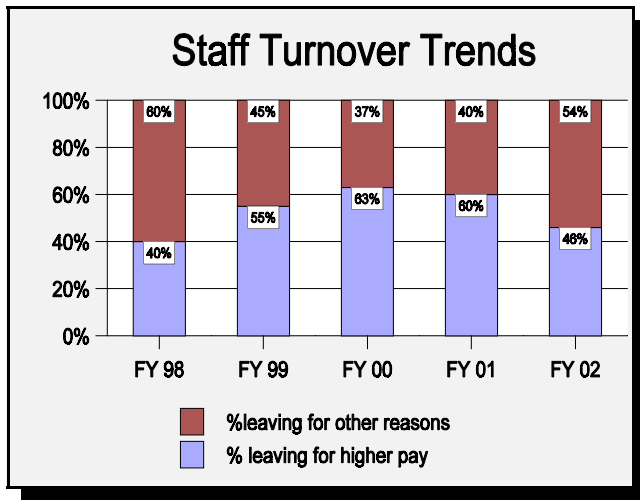
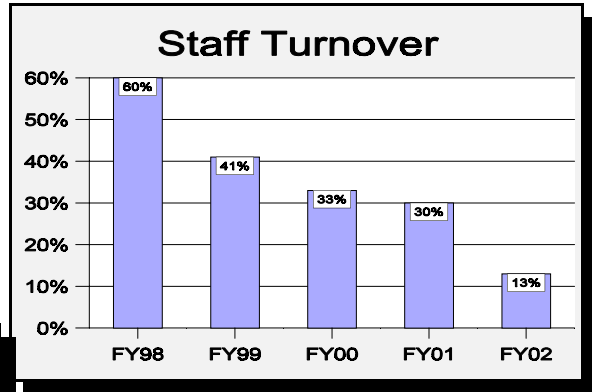
Risk Allocation Program - Changes in Section 412 of the Texas Labor Code directed SORM to establish a cost allocation program for the payment of workers' compensation claims paid from the general revenue that are incurred by state agencies. The "Risk Allocation program" makes state agencies more responsible for their workers' compensation costs. SORM provides client agencies with an annual assessment (e.g, a "premium") based on factors that include the agency's claims cost, injury frequency rate, payroll, and number of actual claims. Beginning in 2004, when an agency exceeds the appropriated amount to cover their losses, the agency will be responsible for paying the additional costs. The incentive for injury reduction and cost control has become an important issue and priority for agencies. If an agency improves and has a reduction in injuries/costs, the cost savings directly affects the agency's next assessment.

Throughout the implementation of the Risk Allocation program, SORM strove for agency participation in the creation and adoption of rules. After the adoption of the 2002 assessment formula, several client agencies had questions and concerns about the formula. In response, SORM held multiple workgroup meetings and attempted to work out all the various issues agencies faced with their implementation of the program. The SORM Board of Directors decided to change the assessment formula for 2003. The newly adopted model is a synthesis of all the comments received in the workgroup.

This system of assessments gives agencies more control over their budgets by making workers' compensation costs more predictable. In addition, by pooling risks, the system cushions the effect of large and catastrophic losses on individual agencies.

Agency Administration - Employee turnover at SORM has been steadily declining, beginning in Fiscal Year 2000 with changes in the workplace environment introduced by the Executive Director and aided by basic changes in the economy. This past biennium turnover was reduced from 30% in Fiscal Year 2001 to 13% in Fiscal Year 2002.

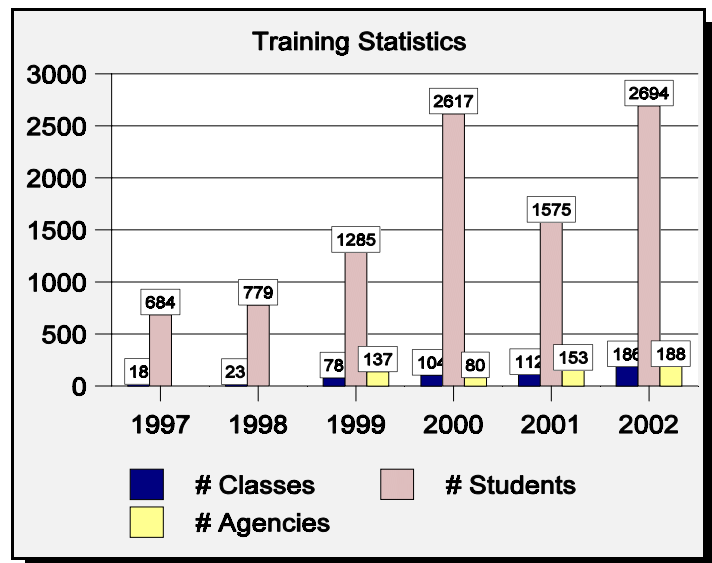
Although the turnover for the Office is declining, the competition for qualified and experienced claims adjustors, risk managers, and safety professionals remains high. According to “A



Survey On Organizational Excellence,” prepared by the University of Texas for the State Office of Risk Management, SORM employees are most concerned about fair pay, and most employees leave for that reason. However, 86% of employees could see themselves working for the Office for two or more years.

Training and Education - The Agency Outreach and Training Division provides training and education programs for state agencies ranging from basic first aid and defensive driving to forklift safety. The classes can be, and are, customized based on trend analysis of the specified needs of client agencies. Training targets client agency risk managers, safety officers, claims coordinators, and training staff. In the past biennium, the Division introduced eight web-based adjustor continuing education courses. Video conferencing of all courses is available to client agencies that have available technology. In addition, this Division will begin making training videos during FY 2003. This will enable agencies to train employees without having a SORM trainer on-site.

During FY 2002, the Division conducted 186 classes attended by 2,694 client agency employees. SORM saw a 70% increase in class attendees, with



most of the courses offered by request.

In addition to the many classes provided by the Outreach and Training Division, this division also publishes SORM's quarterly newsletter, RiskTex, and attends various agency events with a SORM representative there to promote workplace safety.

Risk Management Consultations - The office conducts two different types of agency reviews, Risk Management Program Reviews (RMPRs) and On-Site Consultations (OSCs). The 55 RMPRs conducted each year provide assistance to agencies through comprehensive, risk management consultations. A comprehensive risk assessment and review of an agency's risk management program can be effectively accomplished every five years. Currently, each program is reviewed every 2.5 years.

On-Site Consultations (OSCs) for state agencies are structured to identify specific hazards, dangerous conditions, or address other risk exposures in the workplace, and provides recommendations to address those exposures. The yearly goal is to complete 125 OSCs. However, the Risk Assessment and Loss Prevention Division exceeded that target and completed 193 in Fiscal Year 2002.

SORM plans to reduce the number of RMPRs conducted each year to 33 and increase the number of OSCs completed by this division to 250. By doing this SORM will eliminate unnecessary program reviews, will be able to concentrate on monitoring ongoing claims and trends within agencies, and respond quickly to specific problems and issues as they occur.

Web-Enabled Information - During FY 2002, SORM completed development of Emergency Response Protocols on the SORM website. This is a series of Internet-based, quick-reference pages to providing real-time information to state or public employees confronted with emergency situations. Wherever possible, these web pages contain links to appropriate sources of complete, concise data regarding the topic in question.

Current Web-Enabled Emergency Protocols	
Anthrax	Building Evacuation
Fire Emergencies	Medical Emergencies
Severe Weather	Bomb Threats

Beginning in 2002, the form SORM uses to collect state agency claims and loss data, called the SORM 200, became an online, web-based data entry systems. In addition, SORM has begun automating as many workers' compensation forms as possible, starting with the TWCC 1S (Employers' First Report of Injury).

The Office plans to migrate as quickly as possible from a mainframe legacy computer system to a fully web-enabled client server system. This will allow the Office to review and accept data and information via the Internet. Claims reporting, handling and analysis will become much more efficient with implementation of such a system.

Workers' Compensation Claims Management and Adjusting - The Claims Operations Division has undergone extensive reorganization over the past year. In an effort to adjust claims more effectively, a new Customer Service Call Center was established. The focus of the Call Center is CUSTOMER SERVICE, and the goal is to offer the best assistance at the time of the first call. The new system provides claimants a prompt answer to their questions while enabling adjustors to be more pro-active in adjusting their claims. For example, it is now standard practice for adjustors to obtain a recorded statement about the injuries by the 7th day SORM receives a claim; previously, recorded statements were not routinely obtained. By consistently obtaining recorded statements in the early stages of claims investigations, the number of disputes are reduced, and claimants receive benefits on a more timely basis.

Each of SORM's 30 lost time adjustors handles an average of 284 lost time claims while fast track (medical only) adjustors handle an average of 508 medical only claims. The 284 claims per lost time adjustor includes approximately 59 "inactive" claims which receive minimal scrutiny. The industry standard is 125 - 150 lost time claims and 300 - 350 medical only claims. As a result of an inadequate number of adjustors, the state's workers' compensation claim fund is currently being adversely impacted. SORM has included a request for 11 additional claims staff positions in the Office's Legislative Appropriations Request.

With the high volume of claims handled by SORM, and given the escalating costs of medical care, controlling the medical costs of claims has become a major priority at SORM. Claims Operations formed a new claims team, the Medical Management Review Team, in August 2002. The team is made up of a registered nurse, a licensed vocational nurse, and skilled adjustors with a high level of medical knowledge. By uniting experienced adjustors with a trained nurse, SORM is targeting those claims which have significant medical activity, but until now have received only minimal scrutiny. This team will look for provider fraud, overutilization of medical treatment, and medical treatment not related to the injury.

SORM is always looking for innovative ways to recruit, train, and retain qualified adjustors. A few examples of this include the training of claims assistants and giving them more responsibility in the claims division. This provides a career ladder for assistants and adjustors, and promotes opportunities for advancement within the Claims Operations Division.

Medical Cost Containment - The Medical Cost Containment Section was recently folded into the Claims Operations Division. The incorporation of this section allows for better support of the claims unit and better review of bills.

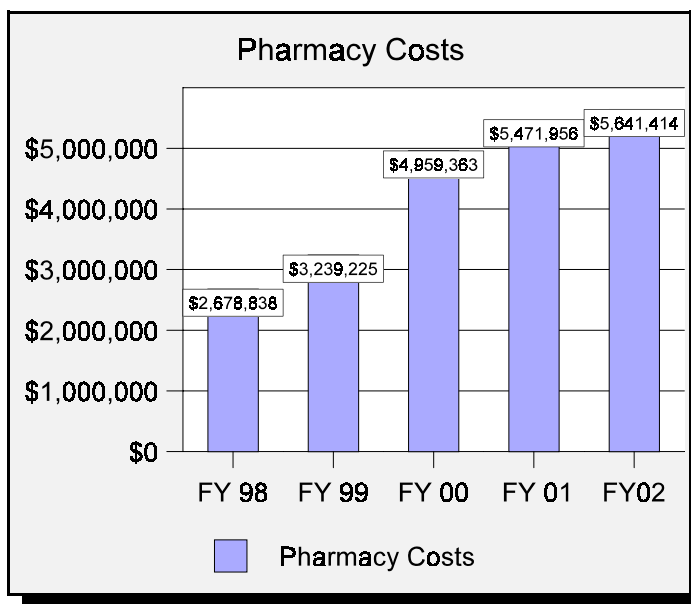
During fiscal year 2002, SORM reviewed medical bills totaling \$60.4 million. SORM's cost containment measures in Fiscal Year 2002 resulted in savings of more than \$44 million for the workers' compensation claims fund and Texas taxpayers.

These savings are detailed in the Office’s Annual Cost Containment Report¹, and a breakdown by amount for fiscal years 2000 through 2002 follows.

SUMMARY OF COST CONTAINMENT SAVINGS

STRATEGY	2000	2001	2002
Total Medical Bills Received	\$46,296,414	\$51,837,366	\$60,261,042
Medical Bill Audit Savings due to Duplicate Bill Savings	(\$13,467,485)	(\$19,435,075)	(\$17,670,569)
Net Medical Bill Audit Savings	\$32,828,929	\$32,402,292	\$42,590,473
PPO Savings	\$236,405	\$527,085	\$491,142
Pre-Authorization of Medical Services ²	\$3,347,934	\$3,204,126	\$1,434,625
Subrogation Recovery	\$627,525	\$898,077	\$252,689
Total Cost Containment Savings	\$37,040,793	\$37,031,580	\$44,768,929

Although SORM spent over \$5.5 million in pharmaceuticals in FY 2002, the Office was able to realize significant savings in prescription drugs through the cost containment contract. SORM and the cost containment vendor initiated a voluntary pharmaceutical preferred provider organization (PPO). This pharmaceutical PPO sends a prescription card to all workers’ compensation claimants who are prescribed medications. When the card is presented at any participating pharmacy, SORM receives a discount below the TWCC Pharmaceutical Fee Guideline. In 2002 alone, the pharmaceutical PPO saved the state \$267,600.75 on a volume on 34,477 prescriptions.



Healthcare Network Advisory Committee - Article 2 of HB 2600

establishes a framework wherein a new voluntary medical care delivery program might be incorporated into the Texas workers’

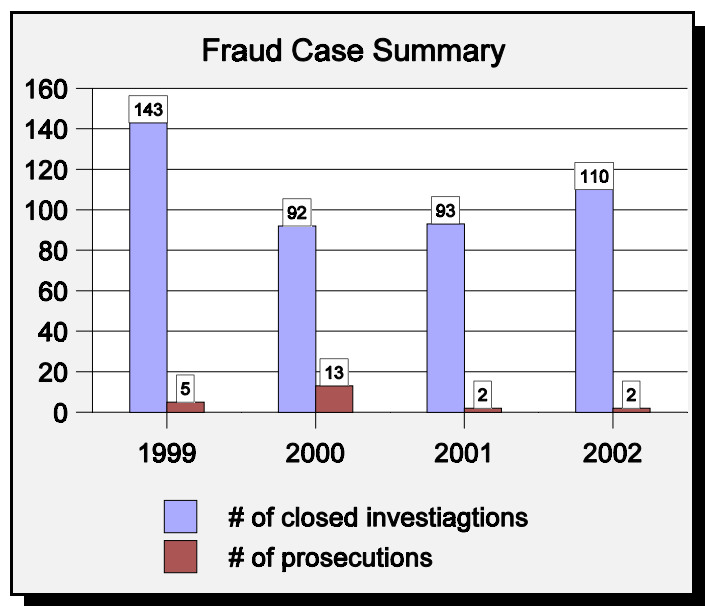
¹ Annual Report on Cost Containment, Fiscal Year 2002; State Office of Risk Management; October 15, 2002

² The Texas Workers’ Compensation Act and TWCC administered Rules provide that health care providers are required to “preauthorize” certain specific medical procedures (e.g., psychiatric care and nonemergency hospitalizations) with workers’ compensation insurance carriers prior to the procedures being performed. Preauthorization savings are the result of avoiding expenses by denying unreasonable or unnecessary procedures prior to treatment. The resulting “savings” are estimates provided by the cost containment vendor. SORM is working with the cost containment vendor to develop a more accurate methodology for reporting preauthorization savings.

compensation system. The article established a Healthcare Network Advisory Committee (HNAC), and charged the Committee to study the feasibility of establishing fee-for-service regional workers' compensation networks in Texas. The purposes of such networks would be to provide better outcomes in workers' compensation for health care, reduce medical costs, faster return to work for injured employees, and increased network participation.

During Fiscal Years 2002 and 2003, the HNAC is conducting a feasibility study. If the concept is deemed feasible, TWCC is required to contract with a network vendor to establish these networks. If a network is established, state agencies and SORM are required to participate in the network. If a regional workers' compensation healthcare network is established, SORM will work with TWCC and HNAC to maximize state agency and state employee participation. The Executive Director of SORM is an appointee of the Governor to the HNAC.

Fraud Investigations - The SORM Investigations Unit received and handled 200 fraud referrals this biennium. Investigators conduct an average of 50 surveillances each year at locations across the state, and monitor ongoing investigations. SORM's Investigation Unit spends a significant amount of time and resources on early detection of suspected fraud, thereby reducing medical and indemnity cost.



During this biennium investigations of fraud, the Fraud Investigation Unit gathered enough evidence to send 24 cases to the Texas Workers' Compensation Commission for prosecution. In addition one pending fraud case is currently pending at the State Board of Chiropractic Examiners.

Interim Study on Return to Work - While the main focus of workers' compensation in Texas is to provide timely and necessary medical treatment for injured workers with the objective of returning them to work as quickly and safely as possible, little is known about the effectiveness of the system in achieving this goal. The Research and Oversight Council on Workers' Compensation (ROC) provided an "Overview of Return to Work Programs in the Texas System" to the Texas Legislature in January, 2001. In this overview, the ROC stated that "the current system does little to encourage safe and prompt return to work for injured workers in Texas." One of the ROC's return-to-work recommendations was to provide enforcement authority for SORM to make certain that the Office's return-to-work programs are effectively getting employees back to work in a timely manner. No legislative action was taken on this recommendation.

Article 3 of HB 2600 passed by the 77th Legislature requires TWCC to address communication issues involving return to work, requires employers to provide notice about modified or light duty options offered, and requires insurance carriers to provide certain return-to-work coordination services. However, TWCC cannot adopt return to work guidelines until January of 2004, so there are no standard rules for how this information must be communicated. The House Committee on Business & Industry was assigned to review the performance of the workers' compensation system in returning injured workers to safe and productive employment in a timely manner. The Committee considered system features, policies of TWCC, and actions on the part of health care providers, insurance carriers, or other system participants that may adversely affect return to work. The State Office of Risk Management participated in workgroups and provided information whenever given the opportunity.

Interim Study on the Subsequent Injury Fund - The House Business and Industry Committee was charged with reviewing the fiscal condition of the workers' compensation subsequent injury fund (SIF) and determining whether changes will be needed to keep the fund viable in light of increased demands placed on it by recent legislation. Texas' SIF was created in 1947 and is a "special fund within the state treasury." As such, it is a separate and distinct account maintained in the state treasury and is administered by TWCC. Its original purpose (and still primary responsibility) was to compensate an employee if the combination of a previous and subsequent injury entitles an employee for Lifetime Income Benefits. The SIF provides funding for the difference of entitlement between the total disability and the disability if the previous condition had not existed.

In 1991, the SIF also became liable for reimbursements to carriers for orders issued by Benefit Review Officers or decisions issued by the Appeals Panel that were eventually overturned. This provision was expanded in 1999 by incorporating decisions made by Hearing Officers at Contested Case Hearings.

Texas' SIF is funded from insurance carrier payments for death benefits when there is no beneficiary. For back-up funding, there is a provision that allows TWCC to increase the rate of assessments on insurance carriers to fund the SIF if it is unable to meet its obligations.

Recent additional payout requirements on the SIF are estimated to be about \$13 million a year, with additional increases due to various requirements from HB 2600. With death benefits generating an average of \$3 million a year, current SIF revenue and interest could not sustain that amount of liabilities; therefore, the provision for an increase in the maintenance tax would be initiated by TWCC.

Although SORM does not pay into the SIF through the maintenance tax, SORM does contribute through death benefits; therefore, SORM is closely monitoring this interim report, due in November 2002.

Health Care Claims Study - As required by state law, the Texas Comptroller of Public Accounts is required to conduct a biennial study of fraud in state administered healthcare programs. The state employees workers' compensation program is included in this biennial study. The Comptroller's final study report has not been released as of the date of this publication. However, SORM anticipates this

report will contain practical suggestions and methods for identifying fraud and for improving operations relative to medical claims management.

SORM Funding and Financial Schedules

As of November 19, 2002 the cash balance for the Workers' Compensation Claim Fund was \$44,678,037. The transactions through **November 20, 2002** are summarized below.

Original Amount Appropriated	103,925,775.00
Less:	
to be received from OAG Debt Collections	(18,000,000.00)
to be received through subrogation recoveries	(1,100,000.00)
Beginning Cash Balance (GR Appropriation)	84,825,775.00
OAG Debt Collection Receipts	18,000,000.00
Subrogation recoveries	329,975.81
Re-appropriations to agencies	(44,650,488.06)
Assessment payments received	70,769,364.60
Expenditures for workers' compensation indemnity benefits	(33,137,557.92)
Expenditures for workers' compensation medical benefits	(51,785,806.01)
	44,351,263.33

The original appropriation of \$103,925,775 was for 75% of expected claims during the biennium with the remaining 25% to be paid by agencies. House Bill 2976 established an assessment program to fund workers' compensation costs effective September 1, 2001. Based upon their historic payroll, staffing, injuries, and claim costs, agencies are assessed a proportionate share of the total expected costs for the year at the beginning of the year. The appropriated funds are being redistributed to agencies for their additional general revenue costs due to the establishment of the assessment program. After the redistribution to agencies and a combined reduction in the original appropriation of \$4,424,958 for contingency riders for HB2976 and HB 2600 the Office expects to return approximately \$8.5 million of the original appropriation to the treasury.

SORM currently estimates that total workers' compensation expenditures will be \$143,622,600 for the 2002-2003 biennium. The most recent actuarial report projects a total of \$164,674,498 for the 2004-2005 biennium.

The following table summarizes administrative expenditures for SORM for Fiscal year 2002 and budgeted expenditures for fiscal year 2003.

Category	Fiscal 2002 Actual	Fiscal 2003 Budgeted	Biennium Total	Percent of Total
Salaries	3,930,675	4,460,231	8,390,906	62.0%
Other Personnel Costs	208,690	119,810	328,500	2.4%
Contracted Services	1,405,029	1,405,029	2,810,058	20.8%
Consumable Supplies	54,161	54,161	108,322	0.8%
Utilities	23,018	117,018	140,036	1.0%
Travel	118,651	118,651	237,302	1.8%
Rent - Building	10,072	10,072	20,144	0.1%
Rent - Other	35,012	35,013	70,025	0.5%
Other Operating	949,326	424,057	1,373,383	10.1%
Capital	31,557	22,500	54,057	0.4%
Total	6,766,191	6,766,542	13,532,733	100.0%

Recommendations for Statutory Changes for Consideration by the 78th Legislature

The State Office of Risk Management has been given the task of coordinating and administering a comprehensive risk management program to serve all state agencies in a most efficient, productive, and cost-effective manner. To further enhance the current system, the following recommendations are proposed by the State Office of Risk Management for consideration by the 78th Legislature.

Business Continuity and Management Plan - Contrary to popular belief, the need for business survivability and continuity management came to the forefront for governmental entities and private businesses before September 11, 2001. In June 2001, Tropical Storm Allison dumped 37 inches of rain over five days in east Harris County. Flooding caused millions of dollars of loss in property damage. Extensive property damage and business slow downs created financial hardships in the business and government communities. Government agencies risk loss of revenues and the capacity to provide critical services to the public. Most state agencies have an emergency response plan, and all Texas state agencies are required, by the Department of Information Resources, to have a Business Continuity Plan³ for information resources. Unfortunately, the majority of these plans are actually Disaster Recovery Plans. However beneficial these plans may be, they should not be confused with comprehensive Business Continuity and Management Plans (BCM). Disaster Recovery Plans do lay the important groundwork for restoring core business and technical functions of an organization; however, they often overlook other crucial variables that may be experienced in times of a crisis. For example, certain natural or man-made disasters could simultaneously impact multiple state agencies.

A comprehensive Texas BCM plan would supplement the Department of Public Safety's "Comprehensive Emergency Management Program." For state government agencies to continue to provide their services to the public, they will need extensive pre-disaster planning for business (government) continuity and possible establishment of strategic alliances with other state agencies to share facilities and resources. With this pre-disaster planning, certain agency decisions made prior to any disaster enable core agency functions to be continued, with few functions being delayed by using pre-planned existing resources.

The Texas Department of Information Resources (DIR), the state's information technology agency, has traditionally been the agency dealing with BCM and recovery of certain state assets. However, BCM is not solely an information technology function.

A recently chartered State Agency Disaster Recovery Workgroup identified BCM as a serious issue for agencies attempting Disaster Recovery. SORM's mission is to provide active leadership enabling state agencies to protect their employees, the general public, and the state's physical and financial assets by reducing and controlling risk in the most efficient and cost-effective manner. SORM is authorized to take a leadership role in monitoring the state's risks, and is strategically positioned to establish statewide requirements for the state's public entities to develop Business Continuity Management Plans.

³Texas Administrative Code, Section 202.6

The Legislature should provide additional funding to SORM specifically for the purpose of establishing a state agency Business Continuity and Management Planning Program to benefit all state agencies.

MMI/Impairment Ratings - In workers' compensation claims, an injured workers' doctor treats an injury and in time, the medical condition normally stabilizes. Once this occurs, the injured worker receives a certification of maximum medical improvement (MMI) followed by an impairment rating. Previous to a recent decision by the Third Court of Appeals (Donald Fulton v. Associated Indemnity Corp.), upon reaching MMI the injured worker then had 90 days to file a dispute of the impairment rating. If no dispute was filed, the carrier was required to pay out impairment income benefits and, ideally, the injured employee returned to work. The Fulton Decision did away with the time limit of 90 days to file a dispute of impairment rating.

This Third Court of Appeals decision will significantly, and adversely, impact SORM's Workers' Compensation Claim Fund; therefore, SORM recommends a statutory change to place a reasonable time limit on when a dispute may be filed after reaching MMI.

Disputing Compensability - In Downs v. Continental Casualty Co., the Supreme Court ruled that Texas workers' compensation law provides that an insurance carrier waives its right to dispute compensability if the carrier fails to pay benefits or give written notice of its refusal to pay within seven days of receiving notice of an injury. There is statutory language that a carrier waives the right to deny compensability of any claim if it fails to pay the claim or provide notices of its denial within 60 days. The Downs decision negates this statutory language.

SORM recommends statutory clarification that an insurance carrier does not waive the right to dispute compensability by failing to begin the payment of benefits or give notice of its refusal to make payments within seven days of receiving notice of an injury.

Attorney Fees in Third Party Lawsuits - Under current law, an employee who is injured (or the legal beneficiary of an employee who is killed) in the course and scope of their employment is entitled to receive workers' compensation benefits provided under their employer in the form of health care and/or payment for lost wages. Workers' compensation benefits are usually paid by an insurance carrier on behalf of the employer. When a third party is responsible for the injury or death, Chapter 417, Labor Code authorizes the employee or his or her legal beneficiary to seek damages from the third party. If the employee or legal beneficiary obtains a settlement from the third party, Chapter 417 also authorizes the insurance carrier to recover the cost of workers' compensation benefits paid to the employee or legal beneficiary. To protect its interests in such lawsuits, an insurance carrier usually files a lien against any potential recovery.

Employees or beneficiaries who sue third parties are usually represented by private attorneys working on a contingent fee basis. Although these attorneys are entitled to receive fair compensation for their work on behalf of their clients, ambiguity in Sec. 417.003, Labor Code creates the potential for "double-dipping" by the employee's attorney when collecting attorney fees from a settlement. "Double-dipping" occurs when an attorney collects a share of both settlements AND the lien filed by the insurance carrier. This reduces the carrier's fair share of

the settlement proceeds and deprives the carrier of its legal right to recover the cost of workers' compensation benefits.

SORM recommends statutory clarification that attorney fees in third-party liability cases related to injuries or deaths covered by workers' compensation must be based on either the total settlement amount or the total lien amount, but not both.

Risk Management Services for Community Supervision and Corrections Departments (CSCD) - Chapter 76, Section 76.002, Texas Government Code establishes a community supervision and corrections department under the authority of district judges.

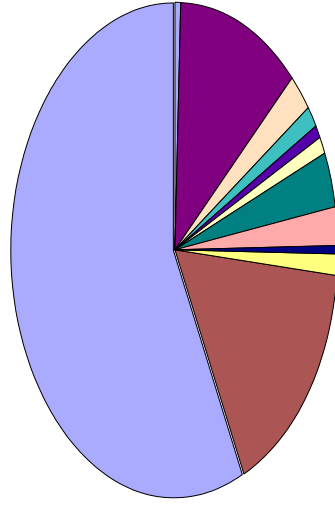
Chapter 501 of the Labor Code establishes that workers' compensation benefits to injured employees of CSCDs are to be paid by the state employees workers' compensation program administered by SORM. However, the CSCDs are not subject to the risk management services provided by SORM including accident prevention, safety and loss control services provided by SORM. Since the state employees workers' compensation program funds workers compensation benefits for CSCD employees, SORM's risk management programs should extend to the CSCDs in order to maximize accident prevention and loss control efforts.

SORM recommends legislative clarification of CSCD employees as state employees for the purpose of workers' compensation insurance and the ability of SORM to provide risk management services to the CSCD.

State Agency Claims and Losses

All Covered State Agencies Administrative Costs of Risk Management

Fiscal Year 2002



- | | |
|--|---|
| <ul style="list-style-type: none"> Salary and Wages Travel Supplies and Consumables Telephone and Utilities Safety Supplies and Equipment Other Services | <ul style="list-style-type: none"> Benefits Training and Education Capital Outlay Other Operating Expenses Consultant Services and Fees Other Fees, Taxes, Expenses |
|--|---|

Salary and Wages	\$176,209.32
Benefits	\$219,230
Travel	\$50,950.2
Training and Education	\$44,295.3
Supplies and Consumables	\$49,783.6
Capital Outlay	\$75,599.0
Telephone and Utilities	\$1,172,492
Other Operating Expenses	\$339,096
Safety Supplies and Equipment	\$219,230
Consultant Services and Fees	\$44,295.3
Other Services	\$76,279.3
Other Fees, Taxes, Expenses	\$382,408.8
	\$67,271

Source of Data: State Office of Risk Management; SORM 200 Report

**Insurance Policies
Fiscal Year 2001**

<u>Type of Policy</u>	<u># of Policies</u>	<u>Total Premiums</u>	<u># of Claims</u>	<u>Amount Paid</u>
Professional Liability	26	\$1,099,630	-	-
Surety Bonds	41	\$24,009	1	55,122
Directors and Officers/Employer Practices Liability	16	\$522,473	1	\$75,000
General Liability	15	\$92,008	-	-
Property	35	\$1,525,739	-	-
Volunteer	32	\$194,569	-	-
Automobile	28	\$1,082,693	34	\$36,379
Crime (Employee Dishonesty)	50	\$27,338	-	-
Aircraft	1	\$234,702	-	-
	244	\$4,803,161	36	\$166,501

Source of Data: State Office of Risk Management; SORM 200 Report

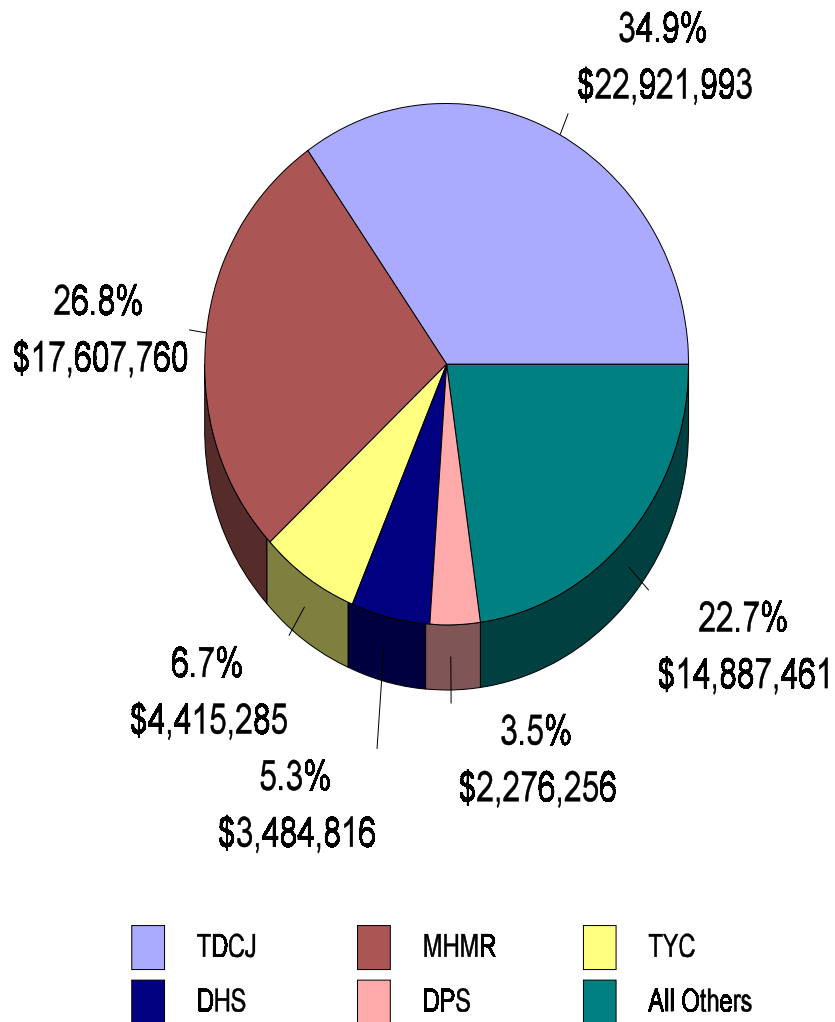
Insurance Policies Fiscal Year 2002

<u>Type of Policy</u>	<u># of Policies</u>	<u>Total in Premiums</u>	<u># of Claims</u>	<u>Amount Paid</u>
Professional Liability	15	\$1,035,947		
Surety Bonds	42	\$2,909		
Directors and Officers/Employer Practices Liability	11	\$650,419		
General Liability	18	\$61,738		
Property	33	\$1,861,249		
Volunteer	3	\$7,824		
Automobile	24	\$915,910		
Crime (Employee Dishonesty)	47	\$87,793		
Aircraft	1	\$169,124		
	194	\$4,792,913		

Source of Data: State Office of Risk Management

Workers' Compensation Losses - FY 2001

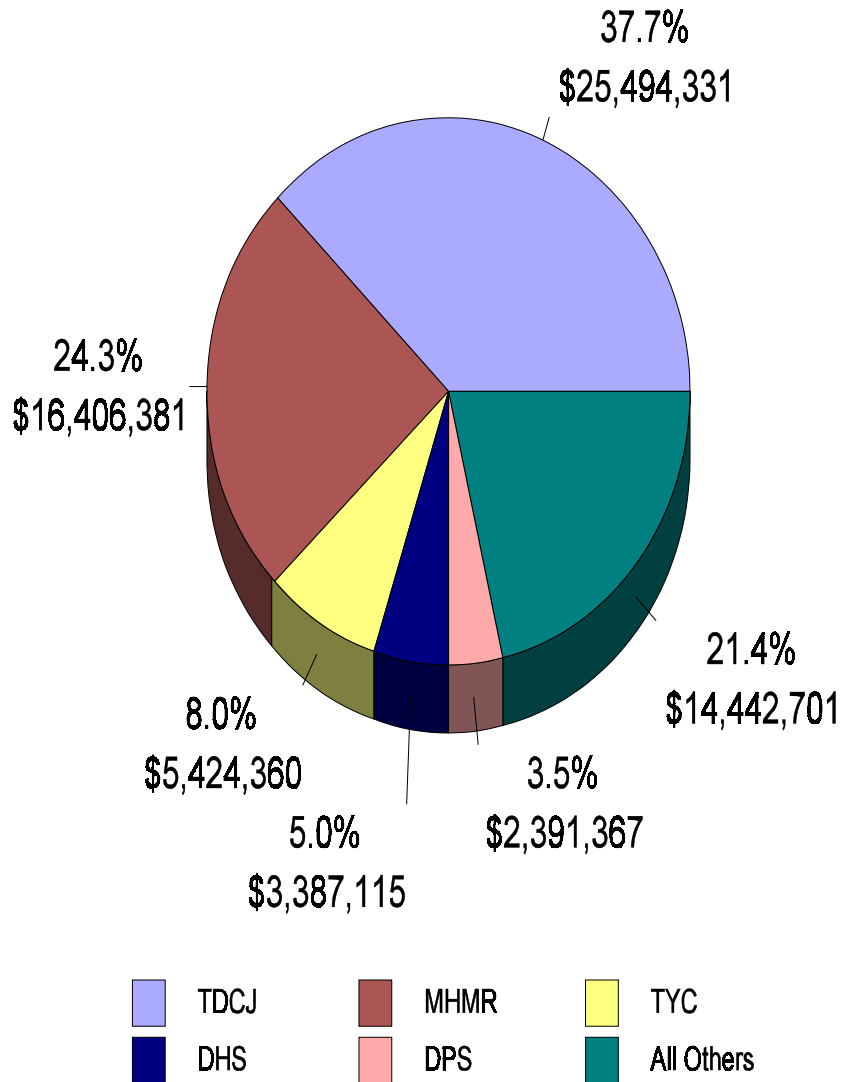
Total WC Losses: \$65,593,571



Source of Data: State Office of Risk Management

Workers' Compensation Losses - FY 2002

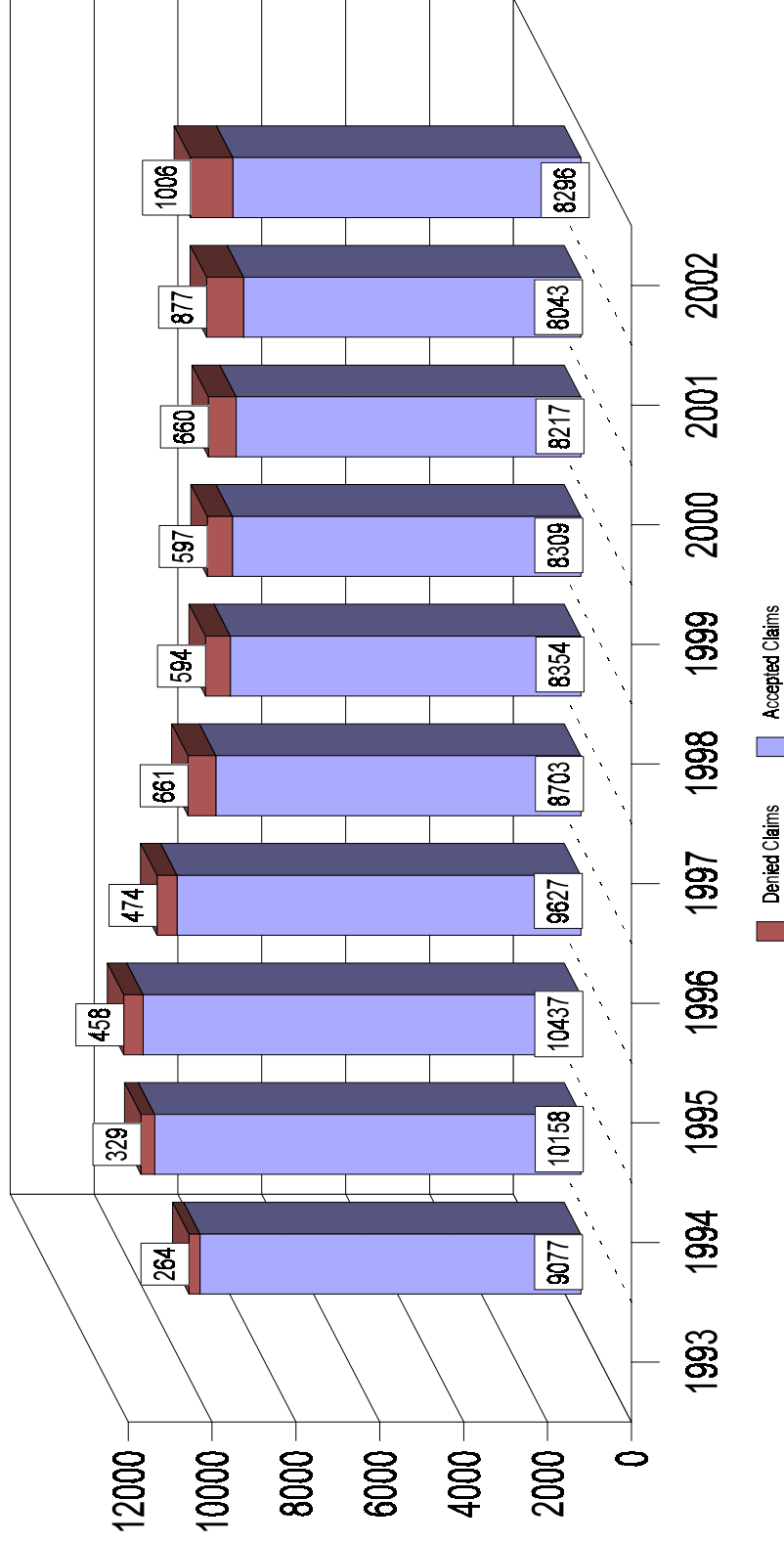
Total WC Losses: \$67,546,255



Source of Data: State Office of Risk Management

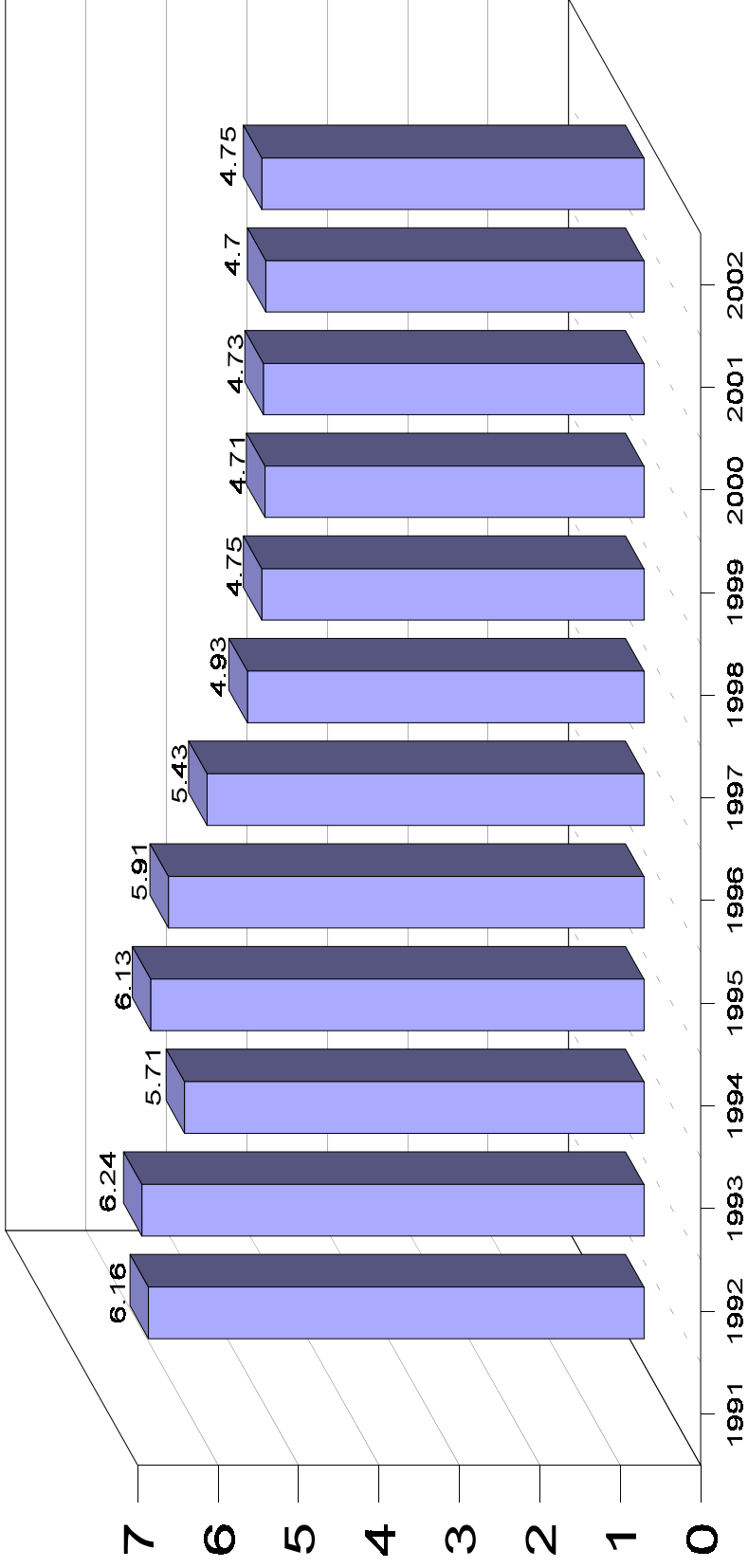
So

Workers' Compensation Claims



Source of Data: State Office of Risk Management

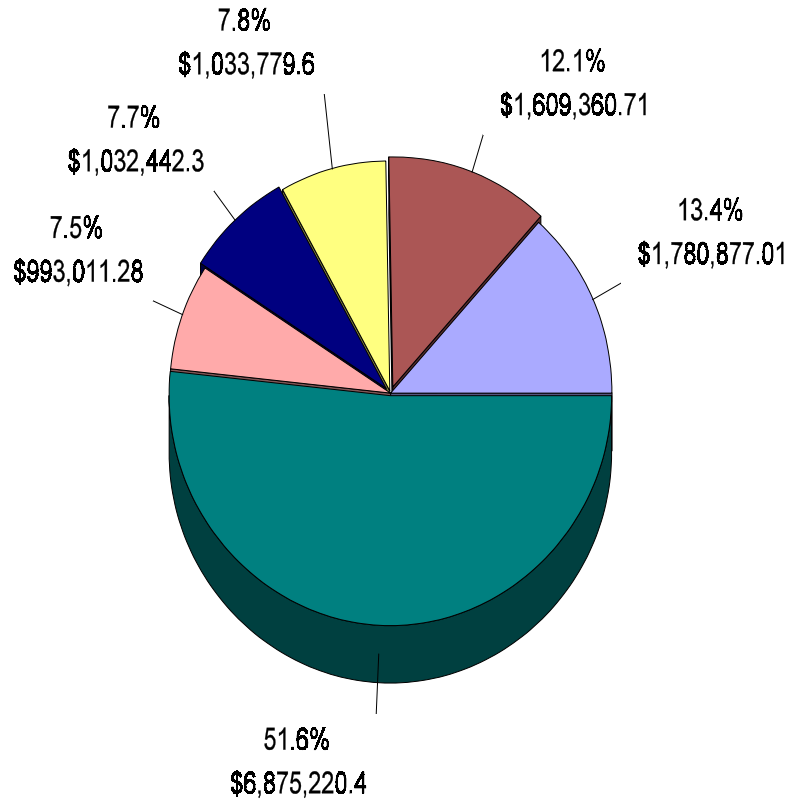
Injury Frequency Rate



Source of Data: State Office of Risk Management

Property Losses: FY 2001

Total Property Losses: \$13,324,691.30

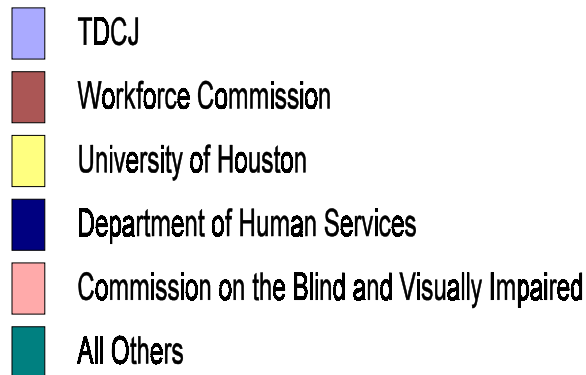
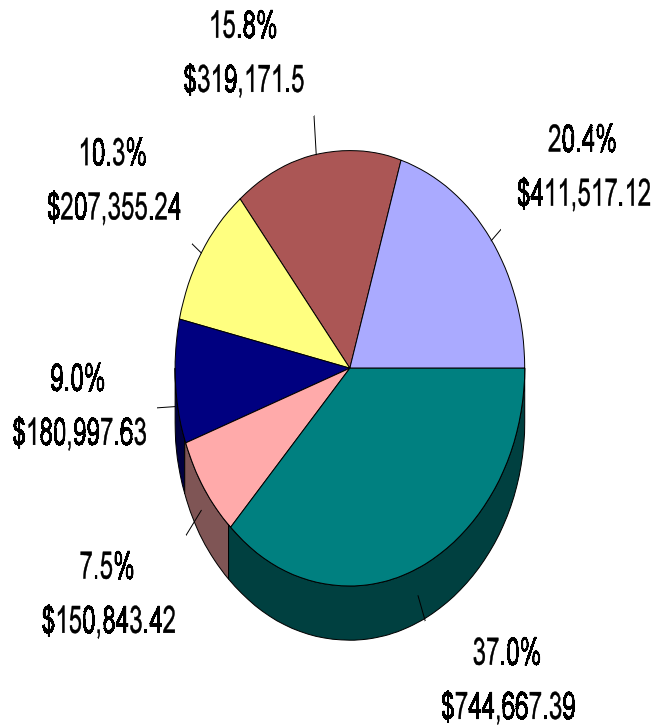


Source of Data: Comptroller of Public Accounts

Source

Property Losses: FY 2002

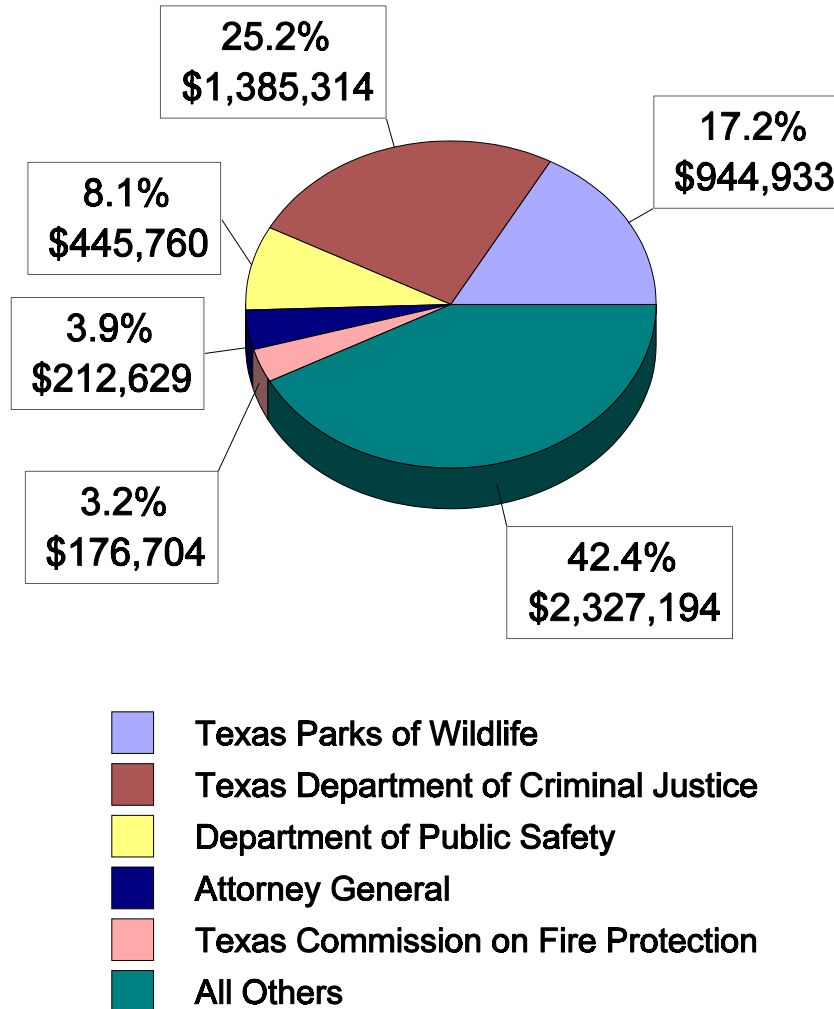
Total Property Losses: \$2,014,552.30



Source of Data: State Office of Risk Management; SORM 200 Report

Liability Losses Fiscal Year 2001

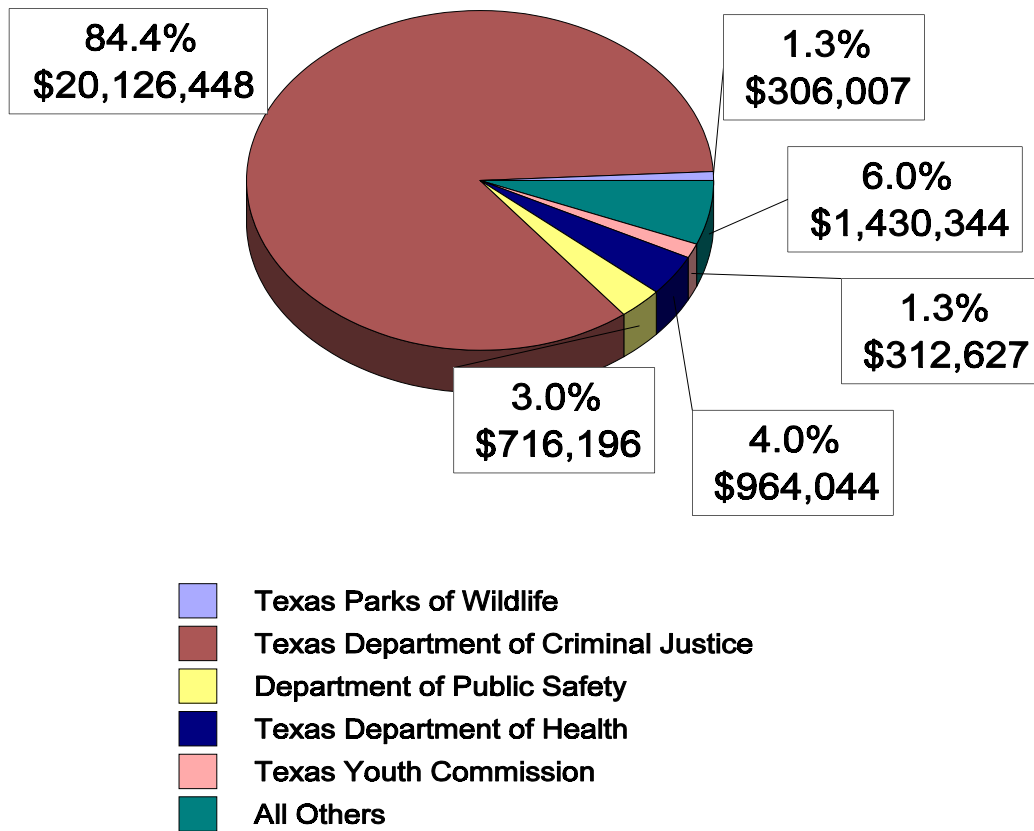
Total Losses \$5,492,534



Source of Data: State Office of Risk Management; SORM 200 Report

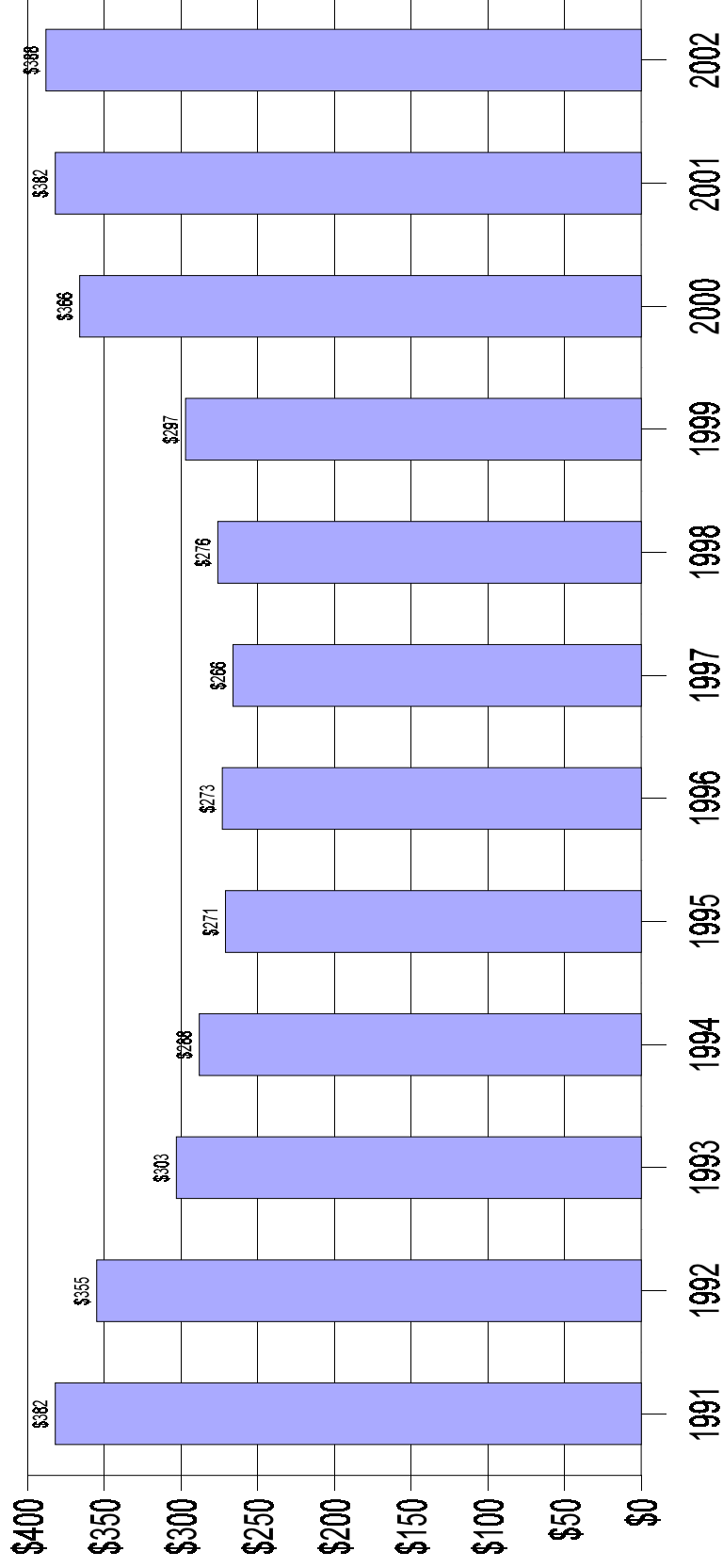
Liability Losses Fiscal Year 2002

Total Losses \$23,855,666



Source of Data: State Office of Risk Management; SORM 200 Report

Workers' Compensation Losses: Cost per FTE



Source of Data: State Office of Risk Management

State Office of Risk Management
 Summary of Losses - By Agency
 FY 2001

Agency	Workers' Compensation	% WC	Liability	% Liability	Property	% Property
101 - Texas Senate	\$ 13,974	0.02%		0.00%	\$ 26,624	0.08%
102 - House of Representatives	\$ 84,301	0.13%		0.00%	\$ 9,168	0.03%
103 - Texas Legislative Council	\$ 530	0.00%	\$ 2,169	0.05%	\$ 795,201	2.45%
116 - Sunset Advisory Commission		0.00%		0.00%	\$ 5,650	0.02%
201 - Supreme Court	\$ 1,518	0.00%		0.00%	-	0.00%
203 - Board of Law Examiners		0.00%	\$ 75,000	1.75%	\$ 4,567	0.01%
212 - Office of Court Administration	\$ 823	0.00%		0.00%	-	0.00%
222 - 2nd Court of Appeals	\$ 28,420	0.04%		0.00%	-	0.00%
227 - 7th Court of Appeals	\$ 421	0.00%		0.00%	-	0.00%
228 - 8th Court of Appeals	\$ 455	0.00%		0.00%	-	0.00%
241 - Comptroller's Judiciary S	\$ 28,560	0.04%		0.00%	-	0.00%
243 - State Law Library		0.00%		0.00%	\$ 3,828	0.01%
301 - Office of the Governor	\$ 10,463	0.02%		0.00%	\$ 55,360	0.17%
302 - Office of the Attorney General	\$ 554,689	0.85%	\$ 212,629	4.96%	\$ 97,683	0.30%
303 - Texas Building and Procurement Commission	\$ 384,006	0.59%		0.00%	\$ 35,471	0.11%
304 - Comptroller of Public Accounts	\$ 249,428	0.38%		0.00%	\$ 304,878	0.94%
305 - General Land Office	\$ 110,564	0.17%	\$ 387	0.01%	\$ 79,894	0.25%
306 - Texas State Library and Archives Commission	\$ 14,504	0.02%		0.00%	\$ 477,699	1.47%
307 - Secretary of State	\$ 13,688	0.02%		0.00%	\$ 5,368	0.02%
308 - State Auditor's Office	\$ 1,144	0.00%		0.00%	-	0.00%
312 - State Securities Board		0.00%		0.00%	\$ 5,863	0.02%
313 - Department of Information Resources	\$ 13,687	0.02%		0.00%	\$ 20,575	0.06%
318 - Texas Commission for the Blind	\$ 35,520	0.05%	\$ 58,000	1.35%	\$ 15,292	0.05%
320 - Texas Workforce Commission	\$ 936,484	1.43%		0.00%	\$ 1,482,215	4.56%
323 - Teacher Retirement System	\$ 13,845	0.02%		0.00%	\$ 36,102	0.11%
324 - Department of Human Services	\$ 3,484,816	5.31%	\$ -	0.00%	\$ 2,050,570	6.31%
327 - Employees Retirement System	\$ 2,310	0.00%		0.00%	-	0.00%
329 - Real Estate Commission	\$ 14,933	0.02%		0.00%	-	0.00%
330 - Texas Rehabilitation Commission	\$ 295,086	0.45%	\$ 133,000	3.10%	\$ 36,563	0.11%
332 - Texas Department of Housing and Community Affairs	\$ 13,040	0.02%		0.00%	\$ 21,640	0.07%
335 - Texas Commission for the Deaf and Hard of Hearing	\$ 354	0.00%		0.00%	-	0.00%
340 - Dept of Aging		0.00%		0.00%	\$ 8,498	0.03%
342 - State Aircraft Pooling Board	\$ 5,928	0.01%		0.00%	\$ 60,484	0.19%
344 - Commission on Human Rights	\$ 1,473	0.00%		0.00%	\$ 4,812	0.01%
350 - Texas National Research Laboratory	\$ 983	0.00%		0.00%	-	0.00%
353 - Texas Incentive and Productivity Commission	\$ 43,071	0.07%		0.00%	\$ 3,398	0.01%
360 - State Office of Administrative Hearings	\$ 3,099	0.00%		0.00%	\$ 16,952	0.05%
362 - Texas Lottery Commission	\$ 286,986	0.44%	\$ 13,400	0.31%	\$ 85,568	0.26%
401 - Adjutant General's Department	\$ 2,209	0.00%	-	0.00%	\$ 11,000	0.03%
403 - Texas Veterans Commission	\$ 2,276,256	3.47%	\$ 445,730	10.39%	\$ 982,165	3.02%
405 - Department of Public Safety	\$ 68,786	0.10%	\$ 22,146	0.52%	-	0.00%
406 - Texas Military Facility Commission	\$ 635	0.00%	\$ 176,704	4.12%	-	0.00%
411 - Texas Commission on Fire Protection					\$ 13,905	0.04%

State Office of Risk Management
 Summary of Losses - By Agency
 FY 2001

Agency	Workers' Compensation	% WC	Liability	% Liability	Property	% Property
450 - Savings and Loan Department	\$ 116	0.00%		0.00%	\$ -	0.00%
451 - Department of Banking	\$ 20,230	0.03%		0.00%	\$ 10,488	0.03%
452 - Department of Licensing and Regulation	\$ 2,995	0.00%	\$ 2,427	0.06%	\$ 8,866	0.03%
453 - Texas Workers' Compensation Commission	\$ 493,125	0.75%	\$ 1,500	0.03%	\$ 1,000	0.00%
454 - Texas Department of Insurance	\$ 121,030	0.18%	\$ 1,809	0.04%	\$ 89,852	0.28%
455 - Railroad Commission	\$ 189,079	0.29%	\$ 18,974	0.44%	\$ 14,304	0.04%
458 - Alcoholic Beverage Commission	\$ 117,080	0.18%		0.00%	\$ 42,178	0.13%
459 - Texas Board of Architectural Examiners	\$ 38	0.00%		0.00%	\$ 4,363	0.01%
465 - Texas Department of Commerce	\$ 2,446	0.00%		0.00%	\$ -	0.00%
467 - Board of Private Investigators and Private Security	\$ 347	0.00%		0.00%	\$ 7,218	0.02%
472 - Texas Structural Pest Control Board	\$ 4,010	0.01%		0.00%	\$ 6,409	0.02%
473 - Public Utilities Commission of Texas	\$ 15,897	0.02%		0.00%	\$ -	0.00%
476 - Texas Racing Commission	\$ 40,142	0.06%		0.00%	\$ 5,822	0.02%
479 - State Office of Risk Management	\$ 16,616	0.03%		0.00%	\$ -	0.00%
480 - Texas Department of Economic Development	\$ 2,276	0.00%	\$ 71,844	1.67%	\$ 216,562	0.67%
501 - Texas Department of Health	\$ 1,509,103	2.30%		0.00%	\$ 2,758,080	8.48%
502 - Board of Barber Examiners	\$ 21,206	0.03%		0.00%	\$ -	0.00%
503 - Board of Medical Examiners	\$ 157	0.00%		0.00%	\$ -	0.00%
504 - Dental Examiners, Board of	\$ 3,440	0.01%		0.00%	\$ -	0.00%
505 - Cosmetology Commission	\$ 7,782	0.01%		0.00%	\$ -	0.00%
513 - Funeral Service Commission		0.00%	\$ 30,040	0.70%	\$ -	0.00%
515 - Board of Pharmacy	\$ 9,435	0.01%		0.00%	\$ 32,448	0.10%
517 - Texas Commission on Alcohol and Drug Abuse	\$ 16,079	0.02%	\$ 14,865	0.35%	\$ -	0.00%
529 - Health and Human Services Commission	\$ 6,796	0.01%		0.00%	\$ 8,255	0.03%
530 - Department of Protective and Regulatory Service	\$ 1,182,694	1.80%	\$ 7,685	0.18%	\$ 2,544,052	7.83%
532 - Inter. Council on Childhood Intervention		0.00%		0.00%	\$ 15,581	0.05%
551 - Department of Agriculture	\$ 52,761	0.08%	\$ 2,308	0.05%	\$ 51,985	0.16%
554 - Texas Animal Health Commission	\$ 63,804	0.10%		0.00%	\$ -	0.00%
580 - Water Development Board	\$ 24,401	0.04%	\$ 909	0.02%	\$ 26,185	0.08%
582 - Texas Department of Environmental Quality	\$ 193,181	0.29%	\$ 139,097	3.24%	\$ 537,772	1.65%
592 - Texas State Soil and Water Conservation Board	\$ 944	0.00%		0.00%	\$ 44,842	0.14%
655 - Texas Department of Mental Health and Mental Retardation	\$ 17,607,760	26.84%	\$ 179,495	4.18%	\$ 3,925,952	12.08%
665 - Texas Juvenile Probation Commission	\$ 12,242	0.02%		0.00%	\$ -	0.00%
694 - Texas Youth Commission	\$ 4,415,285	6.73%	\$ 68,094	1.59%	\$ 162,879	0.50%
696 - Texas Department of Criminal Justice	\$ 22,921,993	34.95%	\$ 1,385,314	32.29%	\$ 2,637,151	8.11%
701 - Texas Education Agency	\$ 72,879	0.11%	\$ -	0.00%	\$ 1,080,269	3.32%
717 - Texas Southern University	\$ 98,047	0.15%		0.00%	\$ 1,627,406	5.01%
719 - Texas State Technical College System	\$ 337,810	0.52%		0.00%	\$ 627,092	1.93%
730 - University of Houston	\$ 624,158	0.95%	\$ 108,116	2.52%	\$ 3,227,884	9.93%
731 - Texas Woman's University	\$ 343,061	0.52%		0.00%	\$ -	0.00%
733 - Texas Tech University	\$ 825,452	1.26%		0.00%	\$ 455,438	1.40%
734 - Lamar University at Beaumont	\$ 231,494	0.35%	\$ 4,862	0.11%	\$ 128,605	0.40%
735 - Midwestern State University	\$ 110,778	0.17%		0.00%	\$ 55,004	0.17%

State Office of Risk Management
 Summary of Losses - By Agency
 FY 2001

Agency	Workers' Compensation	% WC	Liability	% Liability	Property	% Property
737 - Angelo State University	\$ 58,193	0.09%	\$ 3,999	0.09%	\$ 15,932	0.05%
739 - Texas Tech University Health Science Center	\$ 847,386	1.29%		0.00%	\$ 617,302	1.90%
751 - East Texas State University	\$ 78,977	0.12%		0.00%	-	0.00%
752 - University of North Texas	\$ 245,392	0.37%	\$ 106,873	2.49%	\$ 1,509,731	4.64%
753 - Sam Houston State University	\$ 250,511	0.38%	\$ 32,200	0.75%	\$ 569,957	1.75%
754 - Southwest Texas State University	\$ 380,807	0.58%	\$ 10,875	0.25%	\$ 867,227	2.67%
755 - Stephen F. Austin State University	\$ 244,469	0.37%	\$ 2,000	0.05%	\$ 424,383	1.31%
756 - Sul Ross State University	\$ 40,260	0.06%		0.00%	\$ 79,734	0.25%
757 - West Texas State University	\$ 612	0.00%		0.00%	-	0.00%
759 - University of Houston - Clear Lake	\$ 76,536	0.12%	\$ 628	0.01%	\$ 160,054	0.49%
763 - University of North Texas Health Science Center	\$ 164,698	0.25%	\$ 4,878	0.11%	\$ 167,799	0.52%
765 - University of Houston - Victoria	\$ 5,545	0.01%	\$ 1,119	0.03%	\$ 27,636	0.09%
767 - Southwest Collegiate Institute for the Deaf	\$ 11,598	0.02%		0.00%	-	0.00%
771 - School for the Blind and Visually Impaired	\$ 119,840	0.18%		0.00%	\$ 122,786	0.38%
772 - School for the Deaf	\$ 265,541	0.40%	\$ 6,825	0.16%	\$ 196,537	0.60%
781 - Texas Higher Education Coordinating Board	\$ 10,621	0.02%		0.00%	\$ 32,138	0.10%
783 - University of Houston System	\$ 5,287	0.01%		0.00%	\$ 176,548	0.54%
784 - University of Houston - Downtown	\$ 50,263	0.08%		0.00%	\$ 220,647	0.68%
787 - Lamar State College - Orange	\$ 5,220	0.01%		0.00%	\$ 5,762	0.02%
788 - Lamar State College - Port Arthur	\$ 29,914	0.05%		0.00%	\$ 11,396	0.04%
789 - Lamar Institute of Technology		0.00%		0.00%	\$ 48,548	0.15%
802 - Parks and Wildlife Department	\$ 817,950	1.25%	\$ 944,933	22.02%	\$ 130,970	0.40%
808 - Texas Historical Commission	\$ 22,693	0.03%		0.00%	\$ 6,282	0.02%
809 - State Preservation Board	\$ 1,180	0.00%		0.00%	\$ 4,855	0.01%
813 - Texas Commission on the Arts	\$ 3,974	0.01%		0.00%	-	0.00%
990 - Unassigned - Includes Off-duty Peace Officers	\$ 34,621	0.05%		0.00%	-	0.00%
CSCD	\$ 1,106,326	1.69%		0.00%	-	0.00%
	\$ 65,593,571	100.00%	\$ 4,290,832	100.00%	\$ 32,507,159	100.00%

State Office of Risk Management
 Summary of Losses - By Agency
 FY 2002

Agency	Workers' Compensation	% WC	Liability	Liability	Property	Property
101 - Texas Senate	\$ 48,706	0.07%		0.00%		0.00%
102 - House of Representatives	\$ 157,823	0.23%		0.00%		0.00%
103 - Texas Legislative Council	\$ 2,018	0.00%	\$ -	0.00%	\$ 10,334	0.47%
212 - Office of Court Administration	\$ 5,525	0.01%		0.00%		0.00%
222 - 2nd Court of Appeals	\$ 26,314	0.04%		0.00%		0.00%
241 - Comptroller's Judiciary S	\$ 25,247	0.04%		0.00%		0.00%
301 - Office of the Governor	\$ 840	0.00%		0.00%		0.00%
302 - Office of the Attorney General	\$ 489,923	0.73%		0.00%	\$ 13,168	0.60%
303 - Texas Building and Procurement Commission	\$ 334,066	0.49%		0.00%		0.00%
304 - Comptroller of Public Accounts	\$ 291,373	0.43%		0.00%	\$ 47,735	2.16%
305 - General Land Office	\$ 98,571	0.15%		0.00%		0.00%
306 - Texas State Library and Archives Commission	\$ 19,311	0.03%		0.00%		0.00%
307 - Secretary of State	\$ 1,949	0.00%		0.00%		0.00%
312 - State Securities Board	\$ 27	0.00%		0.00%		0.00%
313 - Department of Information Resources	\$ 4,482	0.01%	\$ -	0.00%		0.00%
318 - Texas Commission for the Blind	\$ 43,118	0.06%		0.00%	\$ 19,003	0.86%
320 - Texas Workforce Commission	\$ 869,510	1.29%	\$ -	0.00%	\$ 324,344	14.71%
323 - Teacher Retirement System	\$ 16,869	0.02%		0.00%		0.00%
324 - Department of Human Services	\$ 3,387,115	5.01%		0.00%	\$ 180,998	8.21%
327 - Employees Retirement System	\$ 5,351	0.01%	\$ 1,100	0.11%		0.00%
329 - Real Estate Commission	\$ 35,878	0.05%		0.00%		0.00%
330 - Texas Rehabilitation Commission	\$ 239,487	0.35%	\$ 2,612	0.26%	\$ 15,438	0.70%
332 - Texas Department of Housing and Community Aff.	\$ 64,908	0.10%		0.00%		0.00%
342 - State Aircraft Pooling Board	\$ 10,551	0.02%		0.00%		0.00%
344 - Commission on Human Rights	\$ 1,925	0.00%		0.00%		0.00%
347 - Texas Public Finance Authority	\$ 699	0.00%	\$ 575,893	56.37%		0.00%
350 - Texas National Research Laboratory	\$ 20,110	0.03%		0.00%		0.00%
360 - State Office of Administrative Hearings	\$ 14,593	0.02%		0.00%	\$ 6,166	0.28%
362 - Texas Lottery Commission	\$ 306,535	0.45%	\$ -	0.00%		0.00%
401 - Adjutant General's Department	\$ 486	0.00%		0.00%		0.00%
403 - Texas Veterans Commission	\$ 2,391,367	3.54%	\$ -	0.00%	\$ 41,896	1.90%
405 - Department of Public Safety	\$ 31,785	0.05%	\$ 84,955	8.32%		0.00%
406 - Texas Military Facility Commission	\$ 851	0.00%		0.00%		0.00%
411 - Texas Commission on Fire Protection	\$ 1,583	0.00%		0.00%		0.00%
450 - Savings and Loan Department	\$ 29,046	0.04%		0.00%		0.00%
451 - Department of Banking	\$ 2,117	0.00%	\$ -	0.00%	\$ 19,946	0.90%
452 - Department of Licensing and Regulation	\$ 537,760	0.80%		0.00%		0.00%
453 - Texas Workers' Compensation Commission	\$ 83,050	0.12%	\$ 160	0.02%		0.00%
454 - Texas Department of Insurance	\$ 116,524	0.17%	\$ 1,629	0.16%		0.00%
455 - Railroad Commission	\$ 85,576	0.13%	\$ 41,864	4.10%	\$ 8,375	0.38%

State Office of Risk Management
 Summary of Losses - By Agency
 FY 2002

Agency	Workers' Compensation	% WC	Liability	Liability	Property	Property
465 - Texas Department of Commerce	\$ 17,314	0.03%	\$ -	0.00%	\$ -	0.00%
472 - Texas Structural Pest Control Board	\$ 1,979	0.00%	\$ -	0.00%	\$ -	0.00%
473 - Public Utilities Commission of Texas	\$ 4,428	0.01%	\$ 1,342	0.13%	\$ -	0.00%
476 - Texas Racing Commission	\$ 79	0.00%	\$ -	0.00%	\$ -	0.00%
479 - State Office of Risk Management	\$ 26,054	0.04%	\$ 1,772	0.17%	\$ -	0.00%
480 - Texas Department of Economic Development	\$ 19,564	0.03%	\$ -	0.00%	\$ 181,179	8.22%
501 - Texas Department of Health	\$ 1,425,519	2.11%	\$ -	0.00%	\$ 37,528	1.70%
502 - Board of Barber Examiners	\$ 4,305	0.01%	\$ -	0.00%	\$ -	0.00%
504 - Dental Examiners, Board of	\$ 19,357	0.03%	\$ -	0.00%	\$ -	0.00%
505 - Cosmetology Commission	\$ 16,841	0.02%	\$ -	0.00%	\$ -	0.00%
508 - Board of Chiropractic Examiners	\$ 404	0.00%	\$ -	0.00%	\$ -	0.00%
512 - State Board of Podiatric Medical Examiners	\$ 122	0.00%	\$ -	0.00%	\$ 10,000	0.00%
513 - Texas Funeral Service Commission	\$ 30,860	0.05%	\$ -	0.00%	\$ -	0.45%
515 - Board of Pharmacy	\$ 4,032	0.01%	\$ -	0.00%	\$ -	0.00%
517 - Texas Commission on Alcohol and Drug Abuse	\$ 2,837	0.00%	\$ -	0.00%	\$ -	0.00%
529 - Health and Human Services Commission	\$ 1,314,817	1.95%	\$ -	0.00%	\$ 50,553	2.29%
530 - Department of Protective and Regulatory Services	\$ 21,405	0.00%	\$ -	0.00%	\$ 5,593	0.25%
532 - Inter. Council on Childhood Intervention	\$ 30,564	0.05%	\$ -	0.00%	\$ -	0.00%
551 - Department of Agriculture	\$ 19,027	0.03%	\$ 469	0.05%	\$ -	0.00%
554 - Texas Animal Health Commission	\$ 124,526	0.18%	\$ 4,743	0.46%	\$ 5,540	0.25%
580 - Water Development Board	\$ 16,406,381	24.29%	\$ -	0.00%	\$ 63,519	2.88%
582 - Texas Department of Environmental Quality	\$ 27,926	0.04%	\$ -	0.00%	\$ -	0.00%
592 - Texas State Soil and Water Conservation Board	\$ 5,424,360	8.03%	\$ -	0.00%	\$ -	0.00%
655 - Texas Department of Mental Health and Mental Retardation	\$ 25,494,331	37.74%	\$ 84,588	8.28%	\$ 411,517	18.66%
665 - Texas Juvenile Probation Commission	\$ 54,951	0.08%	\$ -	0.00%	\$ -	0.00%
694 - Texas Youth Commission	\$ 3,401	0.01%	\$ -	0.00%	\$ -	0.00%
696 - Texas Department of Criminal Justice	\$ 76,841	0.11%	\$ -	0.00%	\$ -	0.00%
701 - Texas Education Agency	\$ 216,917	0.32%	\$ -	0.00%	\$ -	0.00%
705 - State Board for Educator Certification	\$ 584,904	0.87%	\$ 66,580	6.52%	\$ 207,355	9.40%
717 - Texas Southern University	\$ 416,605	0.62%	\$ 12,778	1.25%	\$ -	0.00%
719 - Texas State Technical College System	\$ 849,159	1.26%	\$ -	0.00%	\$ -	0.00%
730 - University of Houston	\$ 262,340	0.39%	\$ 1,533	0.15%	\$ 50,374	2.28%
731 - Texas Woman's University	\$ 100,881	0.15%	\$ 42,915	4.20%	\$ 35,927	1.63%
733 - Texas Tech University	\$ 55,428	0.08%	\$ -	0.00%	\$ -	0.00%
734 - Lamar University at Beaumont	\$ 798,873	1.18%	\$ -	0.00%	\$ 125,981	5.71%
735 - Midwestern State University	\$ 31,898	0.05%	\$ -	0.00%	\$ -	0.00%
737 - Angelo State University	\$ 171,745	0.25%	\$ 73,259	7.17%	\$ 12,096	0.55%
739 - Texas Tech University Health Science Center	\$ 121,612	0.18%	\$ -	0.00%	\$ 27,051	1.23%
751 - East Texas State University						
752 - University of North Texas						
753 - Sam Houston State University						

State Office of Risk Management
 Summary of Losses - By Agency
 FY 2002

Agency	Workers' Compensation	% WC	Liability	Liabilit y	Property	Property
754 - Southwest Texas State University	\$ 377,514	0.56%	\$ 13,813	1.35%	\$ 5,079	0.23%
755 - Stephen F. Austin State University	\$ 350,113	0.52%		0.00%	\$ 23,368	1.06%
756 - Sul Ross State University	\$ 37,668	0.06%		0.00%	\$ 6,024	0.27%
757 - West Texas State University	\$ 62,982	0.00%		0.00%		0.00%
759 - University of Houston - Clear Lake	\$ 220,721	0.09%	\$ 4,463	0.44%	\$ 66,139	3.00%
763 - University of North Texas Health Science Cent.	\$ 28,616	0.33%		0.00%		0.00%
765 - University of Houston - Victoria	\$ 11,598	0.04%		0.00%		0.00%
767 - Southwest Collegiate Institute for the Deaf	\$ 141,662	0.02%		0.00%		0.00%
771 - School for the Blind and Visually Impaired	\$ 222,036	0.21%		0.00%	\$ 150,843	6.84%
772 - School for the Deaf	\$ 9,216	0.33%	\$ 2,991	0.29%		0.00%
781 - Texas Higher Education Coordinating Board	\$ 115	0.01%		0.00%	\$ 10,234	0.00%
783 - University of Houston System	\$ 36,755	0.00%		0.00%		0.46%
784 - University of Houston - Downtown	\$ 3,063	0.05%		0.00%		0.00%
787 - Lamar State College - Orange	\$ 28,516	0.00%		0.00%		0.00%
788 - Lamar State College - Port Arthur	\$ 799,649	0.04%	\$ 2,096	0.21%	\$ 24,137	0.00%
789 - Lamar Institute of Technology	\$ 24,946	0.00%		0.00%	\$ 7,524	1.09%
802 - Parks and Wildlife Department	\$ 7,805	1.18%	\$ -	0.00%		0.34%
808 - Texas Historical Commission	\$ 21,302	0.04%	\$ -	0.00%		0.00%
809 - State Preservation Board	\$ 1,175,978	0.01%		0.00%		0.00%
990 - Unassigned - Includes Off-duty Peace Officers	\$ 67,546,255	0.03%	\$ 1,021,555	0.00%	\$ 2,204,964	0.00%
CSCD		100.00%		100.00%		100.00%



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