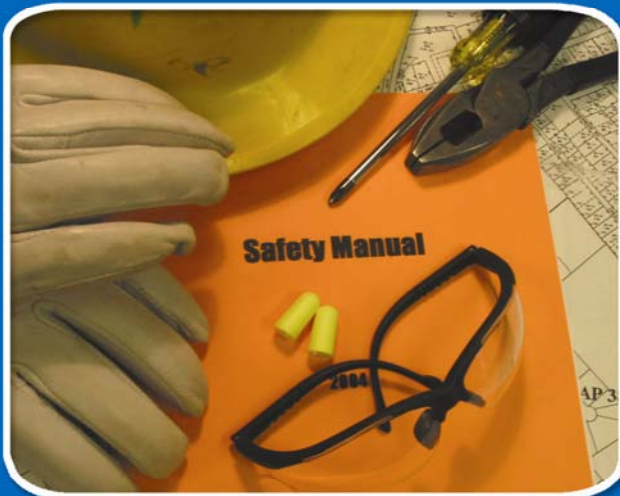


Department of Administrative Services
Risk Management Services



**COMPREHENSIVE LOSS
CONTROL PROGRAM (CLCP)**



WORKERS' COMPENSATION

*Creating
an
Enterprise
of
Safety*

**FY2010
Risk Report**



Department of Administrative Services



We present to you the Risk Report for Fiscal Year 2010. This document is a derivative of the Department of Administrative Services' (DOAS') operational overhaul to better align with statewide goals of efficiency and responsible governance. Since our historic transformation began more than five years ago, Risk Management Services (RMS) has helped to put years of inefficient loss control efforts to rest, making the use of sound insurance management and key claims metrics the cornerstone in building a "culture of safety" throughout our state.

With newly legislated transformational authority over the state's risk management activities, RMS created the groundbreaking Comprehensive Loss Control Program (CLCP). No longer would rising workers' compensation claims, property maintenance issues and auto accidents be the sole financial burden of Georgia taxpayers. Instead, participation in the program required that all state agencies do their part to ensure the prevention and reduction of state claims, a requirement that has produced some startling results:

- Since implementation of the CLCP two years ago, the State of Georgia has experienced a 20.2% drop in workers' compensation claims and a 25.1% drop in auto liability claims.
- Additionally, the State has enjoyed an overall drop of 19.5% in new claims and a cost avoidance of **at least \$15 million** in new claim costs.
- Georgia has avoided more than 1,000 state employee job-related injuries and counting, as a result of various CLCP loss prevention activities.
- As a result of our aggressive actions to mitigate or eliminate claims, our state was given a 38% decrease (**another \$5.6 Million in savings**) in premiums for excess insurance in FY2011 provided by excess insurance carriers.
- Collectively, these outstanding results represent growing evidence of our Risk Management division being recognized as one of the leading Risk Management units in all of state government.

And so, as you review this report, understand its purpose as a tool for continuing loss control efforts throughout Georgia. May you use this provided data to respond more quickly to emerging loss trends, to support agency loss control efforts or to more accurately predict and focus on potential exposures in your operations. Together, let's continue to make State of Georgia operations a safer work environment and a premiere risk management entity in the nation.

MISSION

To protect customer assets and to discharge legal liabilities by identifying loss exposures, providing insurance coverage, promoting loss control, and administering claims.

Regards,

Brad Douglas

Commissioner

Risk Management Services

The Department of Administrative Services, Risk Management Services (RMS) is pleased to provide you with the second annual *Risk Report* for Fiscal Year 2010. In this year's report, we want to provide you with a reference tool and resource to help you understand the State of Georgia's risk related exposures and losses. In this report, you will find a comprehensive summary of Georgia state government risk management programs, as well as state entity loss information for fiscal year 2010 and claims history for FY2005 -2009.

The data in this report represents a snapshot in time, as claims enter and leave the system daily. However, RMS is confident that the data enclosed is accurate as of July 1, 2010. Included is data for 15 state entities that make up over 92% of state government loss experience in the Workers' Compensation program. This report also provides comprehensive FY2010 claims frequency and claims cost data for State of Georgia's Workers' Compensation, Property, General Liability, Auto Liability and Auto Physical Damage programs, with comparisons to previous fiscal periods.

Claims data changes by the hour as new claims are received, older claims are paid and closed and in some cases, as recoveries are credited. RMS remains focused on the experience history rather than the loss exposure history, therefore, the financial burden for each program shifts to the organizations that have the greatest financial impact on the trust funds. The enclosed data is important because it forms the basis for calculating an agency's premium allocations in the future.

RMS is a single enterprise support entity that receives and handles nearly all of the liabilities incurred as a result of the State of Georgia operations. Our staff is committed to assisting each participating agency as they implement their own comprehensive loss control plans designed to minimize organizational exposure and reduce losses.

For further information on RMS, contact the program staff or visit the Risk web site at www.DOAS.ga.gov/risk.

Regards,

Chris B. Risley, MBA, CPCU

Director, Risk Management Services



OBJECTIVE

The primary objective for DOAS/RMS is to serve as the state's internal insurance agency responsible for the design, implementation and administration of appropriate risk financing through the use of self-insurance and traditional insurance programs. In addition, DOAS/RMS is responsible for providing efficient claims administration for both first party property claims and third party liability claims.

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Overview

Risk Management Services:

A Program Structure that Supports State Business

Risk Management Services (RMS) serves Georgia state agencies and employees by providing insurance coverage, managing and administering claims to ensure appropriate and cost-effective resolution, identifying loss exposures and promoting loss control. Through these efforts, RMS assures good stewardship of state funds and the protection of state assets.

RMS leadership has more than 160 years of insurance industry experience. As an experienced, strong and responsible division of DOAS, the RMS staff is aware of the great responsibility placed upon them to oversee most of the state's risk.

Scope of Services

RMS services include:

- Workers' Compensation
- Property Program
- Liability Program
- Unemployment Program
- Indemnification Program
- Ancillary Statewide Liability Program
- Public-Private Venture Support
- Insurance and Indemnity Contract Support
- Comprehensive Loss Control Program (CLCP)
- Risk Management Advisory Council
- Risk Financing

Worker's Compensation

The Worker's Compensation (WC) unit of RMS provides benefits to injured employees for covered injuries in a timely and efficient manner. The objective of the program is to meet the requirements of Georgia's WC laws and to meet the customer service requirements of the state entity, the state, and the employee with compensable occupational injuries and illnesses.

WC is a self-funded program supported by a third party administrator. The program provides monetary supplements for absences from work as well as medical care and related services for workers injured on the job. WC is administered through "Georgia Focus," a three tiered approach that ensures the safety, care and recovery of employees.

- **Tier 1:** proactive approach to safety through job hazard analysis, education and corrective actions to hazardous conditions
- **Tier 2:** managed approach to care that involves timely and effective care in the event of an injury
- **Tier 3:** return-to-work approach focuses on the employee's abilities rather than their disabilities, which enables the employee to return to work sooner and within their medical restriction.

Worker's Compensation continued...

WC also features the following:

- Covers more than 130,000 state employees in over 160 state agencies, entities, colleges and universities
- Self-insures the first \$4 million per occurrence
- Handles more than 9,000 claims per year
- Annual claims costs of more than \$70 million

Property

The Property Program protects all of the assets in the state's care, custody and control, from potential budgetary impact resulting from unforeseen losses. Its objective is to provide a means of funding to state entities so as to minimize disruption of operations when a loss occurs, while providing timely and effective claim resolution.

The Property Program is self-funded and provides coverage against damage or destruction of state-owned buildings and other property from various hazards. Its primary functions include claims management, the Primary/Excess Insurance Program and risk management for buildings and contents, terrorism, boiler and machinery, crime (employee dishonesty), money and securities, fine arts, aviation, watercraft and all risk special property.

Building and Contents Program

This program provides all-risk protection for direct damage to real property (buildings) and personal property (contents), damage to data processing equipment, business interruption, extra expense, rental value and contingent business interruption. This program covers more than 16,000 structures, more than 5,000 leased locations and \$26 billion in building and content value.

Coverage Limits: The state self-insures the first \$3 million in any one occurrence.

Excess Coverage: The state purchases \$750 million in catastrophic insurance that includes excess property and terrorism coverage over the self-insured retention (SIR) limit, subject to \$3 million per occurrence with a \$5 million aggregate deductible. The state also purchases coverage for natural disasters such as flood, earthquake and hurricane events.

Employee Dishonesty

The purpose of this program is to protect the State of Georgia from the dishonest acts of employees or from the failure of employees to faithfully perform their duties. Coverage is provided for public employee dishonesty up to a limit of \$50 million.

All Risk Program

The program is designed to insure on a replacement-cost basis unique property exposures that are not insurable under the Building and Contents Program. Claims are handled in-house by the property program specialist. The types of property covered include:

- Money and securities against robbery, theft and burglary.
- Fine arts that include various forms of appraised fine artwork and antiques.
- Rented or leased equipment.
- Inland marine that include miscellaneous items of transit.

Automobile Physical Damage Program

This program provides coverage to protect state owned and leased vehicles and trailers from loss. RMS will reimburse loss to covered vehicles. The per accident deductible is \$500, but that deductible is waived for agencies participating in the Comprehensive Loss Control Program (CLCP). This coverage is billed at the rate of 1% of the market value of insured vehicle inventories, with the exception of Georgia State Patrol (GSP) at 2%, at the beginning of the fiscal year. Of the 21,318 vehicles owned by state agencies, authorities, commissions, entities and Community Service Boards at the beginning of FY2011, 10,896 were insured for automobile physical damage.

Liability Program

This program provides financial protection to state entities and employees for third party property damage and/or bodily injury claims. The Liability Program offers coverage to state agencies for third party liability exposures including general liability, automobile liability, and professional liability. It also provides timely and effective claims management and resolution.

Liability functions include coverage determination, investigations, liability assessment, case assessment and claim evaluation, settlement negotiation, litigation management and claim resolution for:

- Tort (for state entities under the Georgia Tort Claims Act)
- General Liability (for state employees)
- Automobile Liability
- Professional Liability
- Employment Practices Liability

Unemployment Program

DOAS/RMS is responsible for managing the Unemployment Trust Fund. This trust fund is the self-insured mechanism established to pay the unemployment benefits for former state employees. The benefits are established and administered by the Department of Labor. The Department of Labor provides benefits payment data to RMS on a monthly basis and that data is compiled to create an annual experience-based premium that is then collected from all state agencies and universities. RMS contracts with a vendor who tracks state employment separations (terminations and resignations) and unemployment claims and evaluates compensability. The vendor stores separation information, acts as "address of record" for the State, supports agencies who wish to file appeals, and audits bills for unemployment benefit payment reconciliation.

Indemnification Program

This program provides a financial benefit for designated law enforcement officers, firefighters, emergency medical technicians (EMTs), prison guards, and state highway employees who are disabled or killed in the line of duty. The objective of the program is to provide an additional benefit to certain public officers and employees engaged in dangerous activities and assist in their recruitment and retention. The hazards inherent in protecting the public and the low level of state and local death benefits might otherwise discourage qualified individuals from seeking careers in these fields, thus hampering the ability of communities to provide for public safety.

The Indemnification Program is the responsibility of the Indemnification Commission, which is administratively attached to DOAS. The rule-making for the program is subject to the Administrative Procedures Act. The Georgia State Indemnification Commission is composed of:

- Governor of Georgia (Chairman)
- Commissioner of Public Safety
- Commissioner of Corrections
- Commissioner of Human Resources
- Commissioner of Transportation
- Executive Director of the Peace Officer Standards and Training Council
- Executive Director of the Georgia Firefighter Standards and Training Council

Indemnification Program continued...

- One law enforcement officer appointed by the Governor from a list of candidates submitted by the Peace Officers Association of Georgia who must also be a member of the association
- One firefighter appointed by the Governor from a list of candidates submitted by the Georgia State Firefighter's Association, who must also be a member of the association

Excess Coverage: Fully self-funded

Exposure: State and local law enforcement, firefighters, EMTs, prison guards, state highway employees

Other Programs under the Indemnification Program include:

Supplemental Pay Benefits under the Indemnification Program

Supplemental Pay Benefits is a fully self-funded program that provides statutory benefits to paid or volunteering state, city, and local law enforcement officers and firefighters who are temporarily disabled in the line of duty. Its purpose is to off-set other benefits provided by the employer. It is designed to fill the gap left by workers' compensation and other benefits so that the applicant receives full salary.

Georgia Public School Personnel Indemnification

The Georgia Public School Personnel Indemnification is a fully self-funded program that provides statutory benefits to public school teachers and public school employees killed in the line of duty as a result of workplace violence.

Ancillary Statewide Liability Program

The program assists agencies in obtaining commercial insurance for risks outside the statutory scope of the self insurance programs.

Public-Private Venture Support

RMS provides recommendations on the scope and structure of Board of Regents Foundation insurance programs.

Insurance and Indemnity Contract Support

RMS provides direction on insurance provisions in agency and statewide contracts for acceptability and/or recommends changes.

Comprehensive Loss Control Program (CLCP)

The purpose of the Comprehensive Loss Control Program (CLCP) implemented in 2008, is to recognize, evaluate, and control risks and hazards that lead to losses. The CLCP changes risk management operations so that hazards are eliminated or minimized. It was developed under the principle that when incidents are prevented, state costs are avoided that would otherwise be used for medical expenses, to treat injuries and to cover wages of injured workers. The CLCP is an effective demonstration of proactive management that can mean reduced frequency and severity of losses through anticipation and avoidance of hazards.

DOAS/RMS established incentive programs that include decreased insurance coverage premiums and adjusted claim deductibles and co-pays based upon participation in loss control programs. RMS works with entities covered by the various state insurance programs to implement loss control programs that address their respective identified operational risks.

RMS also serves as an educational resource to state entities covered by the state's self-insurance programs by creating scorecards to effectively communicate important risk exposure and loss experience metrics. The scorecards are benchmarks for covered entities to compare their loss control programs with similar programs and past experience.

Comprehensive Loss Control Program (CLCP) continued...

The CLCP is comprised of nine basic programs that are customized to each entity's respective operational risks. The first four programs are common to all covered state entities, while the remaining programs are dependent upon the operations performed. Each participating entity has developed a written, specific and comprehensive loss control plan that establishes systems (policies, procedures and practices) to effectively control identified risk exposures. Moreover, all entities have access to a full-time RMS safety/loss control officer, who verifies compliance with the applicable programs. RMS partners with these entities to assist with implementation, benchmarking and measurement in each state entity.

The nine programs include:

1. **Employee Education and Training:** Given the variety of risk exposures to employees of covered entities, training and education will improve loss control programs. Each entity must establish a written policy for the broadcast of training material to all covered individuals and the verification of compliance thereof. This material will include information on the types and extent of insurance coverage available and other loss control topics. RMS will make training materials available and direct entities to other resources.
2. **Employee Accident Prevention Plan:** Most injuries to employees are preventable. Each participating entity will create systems for the identification and control of hazards and exposures within their operations.
3. **Fidelity Losses (Employee Theft):** Theft and misuse of state funds, property and services by employees causes financial loss and impacts their organizational image. Each entity will create systems to maintain property inventories and discipline employees accused of or convicted of stealing or misusing state funds or property.
4. **General Liability:** Entities will create systems to eliminate or reduce the effect of employment practice claims, such as harassment. This should include an employee handbook containing policies and procedures. Systems will also be created to prevent premises and operations claims, such as third party injuries or vehicle damage from powered equipment.
5. **Workers' Compensation:** Return to Work transitional duty provides meaningful light duty work for an injured worker until they are fully recovered. State entities must ensure light duty jobs are available for injured workers that are medically capable of working. Supervisors will be trained to develop Georgia Activity Analyses documents to assist with the identification of activities the worker can perform.
6. **Property:** Maintaining state-owned buildings in proper condition is critical to preventing losses and reducing liability issues. Entities that maintain state-owned buildings should establish systems and resources to ensure that routine inspections and maintenance are performed to correct facility deficiencies. Additionally, such entities must ensure that they have a process for managing changes to existing or new systems, as well as a process for tracking corrective actions and inspection recommendations until completion.
7. **Auto Liability and Physical Damage:** Employees driving on state business regardless of vehicle ownership (state, personal, rented or leased) are covered for damages caused while operating the vehicle. This program also covers nonprofit agencies and their employees that have contracted with the Department of Juvenile Justice, Department of Transportation, or Department of Human Resources to furnish certain services. State entities will create a motor vehicle use policy and a driver qualification program. Agencies will also participate in the "Report My Driving" program and set up an auto accident review panel.
8. **Fleet Management:** Entities with state-owned vehicles are expected to be good stewards of state property. DOAS has contracted with Automotive Resources International (ARI) to monitor vehicles for preventive maintenance. ARI also provides resources for vehicle repairs including routine replacement of tires and batteries and repairs from accident damage. State entities are expected to join ARI or provide a similar maintenance program for their fleet. Failure to report state vehicle mileage or repair and maintenance costs, into the state's fleet management system know as VITAL at requested intervals, or the delayed reporting of vehicular accidents, will result in the application of surcharges and higher deductibles.
9. **Contractual Risk Transfer:** A myriad of supply and service contracts are put in place within nearly every agency to support operations and the achievement of the agency's goals. However, not all of those contracts are created equally. Component 9 will help agency management to craft or adjust contractual language in an appropriate way to avoid the assumption of certain liabilities from contractors and vendors.

Comprehensive Loss Control Program (CLCP) continued...

Other CLCP features include:

- Monthly delivery of claims trend information to state entities
- Webinars
- State entity CLCP evaluations
- On-site visits
- Risk profiles
- Innovative training techniques
- In-person, instructor-led training
- Online video services with more than 30 videos
- Annual hurricane-specific training
- Driver safety training
- “Report My Driving” bumper stickers and magnets on state vehicles
- Driver qualification requirements
- Post-accident review panels



RISK MANAGEMENT ADVISORY COUNCIL

The DOAS Risk Management Advisory Council (RMAC) Since fall 2006, the Risk Management Advisory Council has worked to assist RMS in carrying out their goal to identify loss exposures and promote safety and loss control throughout the state. More than 28 members collectively represent the interests of Georgia's largest agencies and universities. RMAC remains an excellent communication and educational tool as over 90% of RMS premiums and 90% of the claims rest within participating agencies.

RISK FINANCING

Brokerage Services

Currently DOAS - RMS uses two suppliers as its insurance brokers. The brokers provide services that include:

- Insurance marketing and assistance
- The development of relationships within the global insurance market
- Development of underwriting specifications including terms; conditions, limits and deductibles
- Excess insurance policy administration
- Issuance of certificates of insurance

The broker maintains coverage for any actual or alleged error, omission, misstated or misleading statement or the act of negligence or breach of duty in the performance as DOAS/RMS' insurance broker.

Actuarial Services

DOAS/RMS contracts with a consulting actuarial firm to perform analysis of RMS self-insurance funds. The actuarial firm provides recommendations for fund balances based on actual claims experience over the past 25+ years. These recommendations, coupled with the actual ending trust fund balances for each fiscal year provide insight into the actuarial health of each fund.



Fiscal Year 2010 Achievements

Comprehensive Loss Control Program Implementation

- Phase 1 of the implementation, i.e., getting signed agreements from state entities to participate, was 100% completed by September 30, 2009
- Workers' Compensation frequency reduction goals for FY2010 were distributed to all participating agencies
- Monthly newsletter on loss control topics were distributed to 1,000 risk management state contacts
- Ongoing trend analysis
- Developed CLCP Component #9—Contractual Risk Transfer by June 30, 2010.
- 93% of agencies achieved Phase 3 implementation status (had functioning programs in place for all applicable components, excluding number 9) by June 30, 2010.
- After implementing the Report My Driving Program and other loss control measures as a part of the CLCP, a 14% reduction in preventable vehicular accidents and an \$800,000+ annual savings to Georgia taxpayers were realized. These positive results were highlighted in a two-page article in the May 2010 issue of *Government Fleet* magazine with a headline on the cover. If the trend continues, the state will avoid at least \$1.5 million in losses in FY11 and potentially \$5 million in the first five years of the program. As mentioned in *Government Fleet* magazine, the subcomponents of the CLCP that are related to vehicles are: driver qualification, driver training, agency level accident review panels, vehicle maintenance, vehicle bumper stickers and agency management incentives.
- Reduction in statewide Worker's Compensation claim frequency ratio to a low of 4.84% (ratio of injuries to FTEs). The following information is from the PriceWaterhouseCoopers actuarial report as of June 30, 2010.

Accident Period	Average Claim Severity	Claim Frequency	Average Loss Per Employee
7/1/03 – 6/30/04	\$6,183	7.69%	\$476
7/1/04 – 6/30/05	\$6,429	7.58%	\$487
7/1/05 – 6/30/06	\$7,870	7.26%	\$571
7/1/06 – 6/30/07	\$9,286	6.99%	\$649
7/1/07 – 6/30/08	\$10,193	6.11%	\$623
7/1/08 – 6/30/09	\$10,804	5.61%	\$606
7/1/09 – 6/30/10	\$11,722	4.84%	\$613

Medical cost and utilization continue to increase with economic inflation. A claims frequency is calculated by dividing the number of compensable claims by the total covered lives in the program.

Fiscal Year 2010 Achievements

Continued...

Recovery Unit Established

In September 2008, Risk Management Services established the Recovery Unit, a small number of staff focused on recovering claim expenses from third parties that are legally responsible for the incident that resulted in a claim. Previously, the responsibility for such recoveries was a very small part of each adjuster's responsibilities and was not considered a high priority.

The Recovery Unit is responsible for recoveries from "subrogation." Subrogation refers to an insurance company who pursues reimbursement from the person or entity legally responsible for an accident after the insurer has paid out money on behalf of its insured. The general rule is, after paying the claim, RMS becomes "subrogated" to the rights under the state entity's policy and can "step into the entity's shoes" to go after or sue the negligent party on the entity's behalf.

By pursuing at fault-parties who have caused damage to state property or injured state employees, RMS is reducing the total payout on claims. Reducing total payout in turn reduces loss experience and the corresponding experience-based premiums charged to state agencies. RMS also pursues recovery for uncovered losses on behalf of state agencies upon their request.

Organizational Excellence Leads to Statewide Impact

One Recovery Unit staff person has garnered much attention in recent months because of the lasting impact her work makes on DOAS and the state: Ms. Laura Boutwell-Bordenkecher. A financial operations specialist, Laura began limited recovery work for DOAS several years ago when she developed the policies and procedures to hold prisoners financially accountable for the failure of frivolous lawsuits they had filed against the state. When the dedicated Recovery Unit was established, she was the first member of the new team and subsequently expanded her ideas into a full-time role.

As a result, Laura successfully made financial recoveries, both big and small, despite the skepticism of those who believed that the lack of statutory authority would cause her to fail. She proceeded under common law insurance concepts and pushed for recoveries that she felt were due to be paid back to our state. Her determination paid off: since the recovery unit began just a couple of short years ago, she has personally collected at least \$1.36 Million in financial recoveries for Risk Management Services. In prior years, the outsourced vendor performing this function rarely exceeded \$400,000 per year. Laura's exceptional performance led to her receiving the DOAS MVP Award in May 2010.



Perhaps her most noteworthy achievement was taking on criminals whose actions resulted in damage to State Patrol vehicles during high-speed pursuit chases. During these chases, state troopers must resort to "PIT" maneuvers in order to stop fleeing criminals on our roadways. She took a recovery concept and made it an operational reality and she continues to work with judges and prosecutors all over the state to recover damages to our state's assets. This achievement was the subject of a WSB-TV story by Richard Belcher in January of 2010. >> [View video at www.wsbtv.com/video/22479809](http://www.wsbtv.com/video/22479809)

If imitation is the highest form of flattery, then Laura has been flattered by county and municipal organizations all over the Georgia who have responded to Laura's efforts, which were publicized by the local media. The Association of City and County Governments (ACCG) requested a copy of Laura's procedures as well as some of the sample letters she uses so successfully. Accordingly, the ACCG is now in the recovery business, as well.

Fiscal Year 2010 Achievements

Continued...

Workers' Compensation

- 763 fewer claims in FY10 than in FY09
- 11% fewer claims in FY10 than in FY09
- 1,000+ employees avoided on the job injuries

General Liability

- Goal was to reduce the total pending litigation files by 5%
- 481 open legal cases reduced to 429 in suit for a 10.8% reduction
- Absorbed 10% increase in the Attorney General's Office hourly rate
- Maintained closing ratio of 100%

Auto Liability and Auto Physical Damage

- Auto Liability claims down 14% in FY10 over FY09
- Auto Physical Damage claims were up 70% and the number of insured vehicles was up 23% in FY10 over FY09 (DPS significantly increased the number of vehicles insured. They make up 12% of total insured vehicles but 40% of claims dollars.)
- 100% of state vehicles that require Report My Driving stickers have reported that they have stickers
- 94% of Report My Driving calls lead to safety training and counseling

Property

- 16% reduction in claims in FY10 over FY09
- Reductions due to mild weather and the impact of the CLCP on preventable claims
- Rolled out Thermography Services Program. Engaged a contractor to perform thermography surveys on the electrical and mechanical systems of state agency facilities. The surveys assist agencies in identifying problems prior to the catastrophic failure of the facility's infrastructure and significant disruption to an agency's operations. A 10 year study performed by a reputable insurance company has shown that a properly implemented and managed predictive maintenance program can achieve significant efficiencies, specifically a cost avoidance of \$4 in repairs/replacement of damaged equipment for every \$1 spent on corrective measures to address identified electrical/mechanical problems.
- Cost savings generated by using internal staff to handle field assignments when appropriate
32 x \$1250 = \$40,000

Goal: Achieve a 15% or greater reserve variance on resolved claims

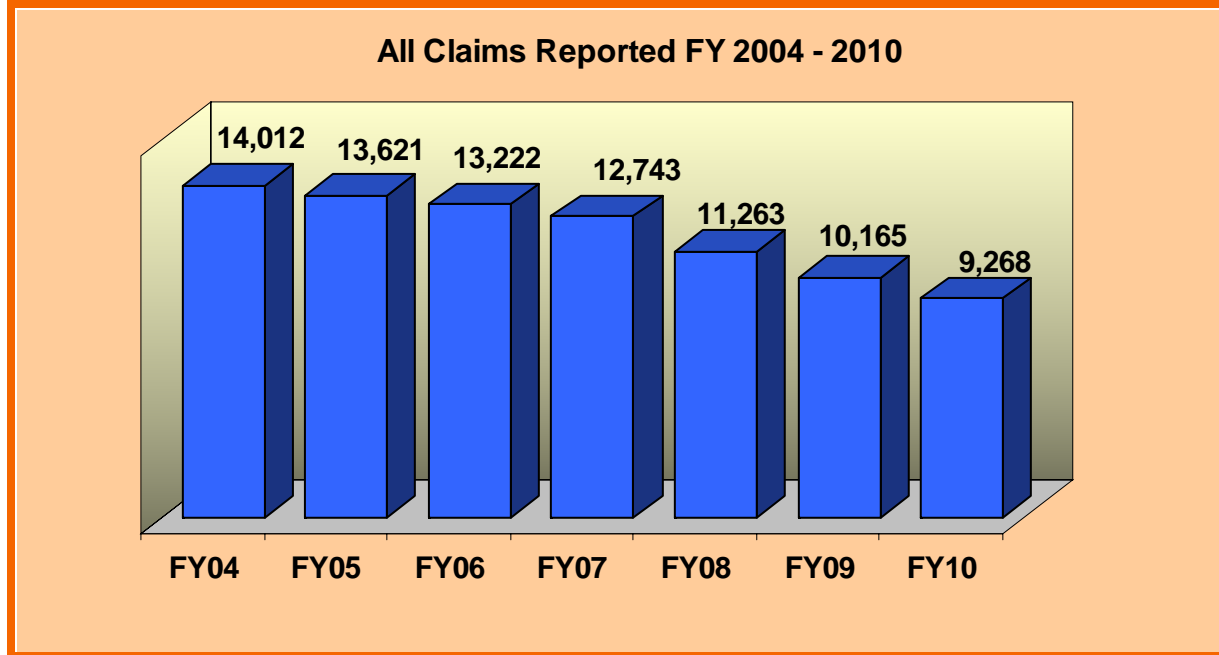
- Measurement of claims performance
- Equivalent to an ROI calculation: settlements eliminate liabilities
- FY2010 average at **25.5%**
- Reserve variance is a calculation of the savings generated when claims are settled rather than allowed to continue with RMS making periodic payments to the claimant over time.

Fiscal Year 2009 Achievements

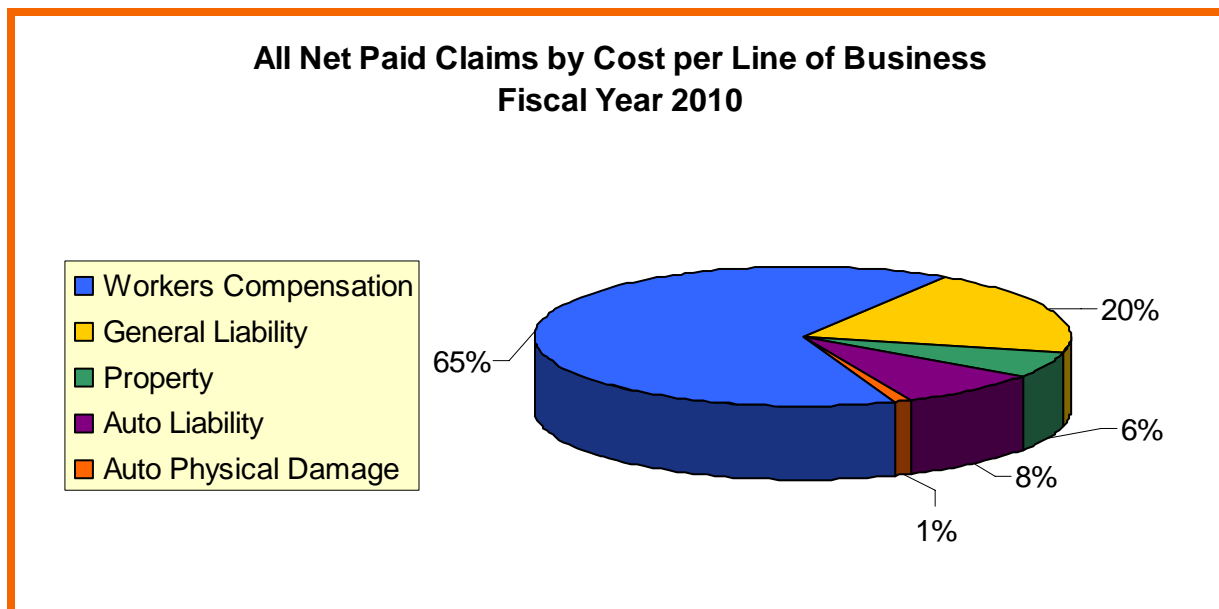
Continued...

The following tables and graphs are based on data from the DOAS/RMS claims system. The data used for the claim counts (frequency) by fiscal year shows the number of claims reported during the fiscal period. Claims are counted regardless of whether benefits are approved or denied and regardless of whether benefits were paid during that fiscal year. In addition, please note that unless otherwise specified, the claims resulting from the March and May 2008 tornados are not included because of their uncommon nature.

Goal: Reduce Reported Claims All Lines of Business (LOB) by 6% by June 30, 2010



The actual reduction was **8.8%**.

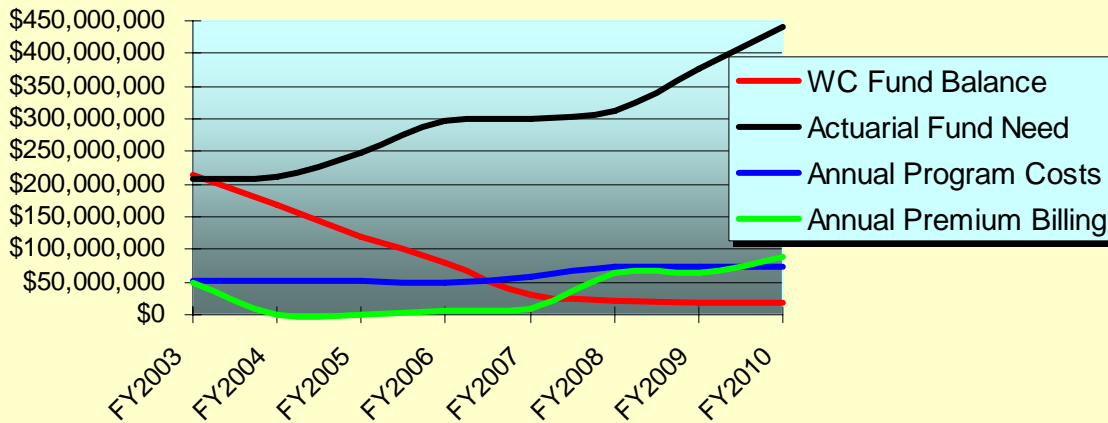


Statewide Risk Report

The **Workers' Compensation Trust Fund**

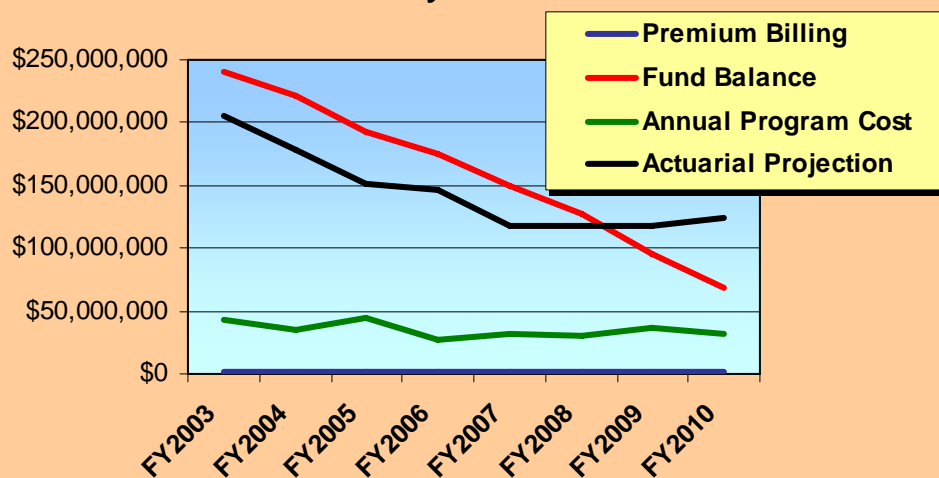
was actuarially sound at the beginning of FY03. Since then, total trust fund expenses have totaled \$524.8 million, while premiums paid by covered entities totaled only \$213.8 million. The fund is now operating on a cash flow basis rather than an actuarially sound basis.

Workers' Compensation Trust Fund



The **Liability Trust Fund** was actuarially sound until FY2008. No premiums for General Liability and Auto Liability were charged to state entities from FY02—FY11. Because of recent budget shortfalls and increased claims activity, RMS will recommend a General Liability and an Auto Liability Premium in FY2012.

Liability Trust Fund



The **Property Trust Fund** is self-correcting rather than actuarially-based. Premiums collected for buildings and contents, All Risk and Auto Physical Damage have been sufficient to pay trust fund expenses.

Best Practices Observed

Below are state entities with “mature” safety programs or certain “best practices” based on the observation of RMS. These entities have been actively addressing their environmental, health and safety issues and have made substantial efforts to reduce losses to their personnel and facilities.

The Georgia Ports Authority (GPA) , the Department of Transportation (DOT), the Board of Regents (BOR) and the Georgia Forestry Commission (GFC) continue to lead the State of Georgia loss control efforts with mature safety programs in place and staff to support those programs.

Department of Natural Resources (DNR): The Environmental Protection Division Water Protection Laboratory facility in Norcross is a state of the art facility to conduct their laboratory work. Not only was it properly designed, the facility has implemented the proper policies and procedures to protect employees.

Department of Agriculture (DOA): The Tifton Laboratory facility was properly designed for its operations. This lab has also implemented the proper policies and procedures to protect their personnel.

Georgia Department of Corrections (GDC): Over the past few years, a preventive maintenance (PM) program has been implemented throughout all facilities. The program is built around some simple techniques. To start, all facilities and equipment are given unique identifying numbers for tracking. Written PM procedures are created and placed inside equipment along with inspection tags. Each facility maintenance employee is assigned an identifying punch and must open the equipment to punch the inspection tag while also reviewing the PM procedures for the equipment. This process helps to ensure accountability throughout the entire system and demonstrates management’s commitment to maintaining the facilities in as good a condition as possible.

In April 2010, GDC’s Central Personnel Administration began a project to better identify where employee accidents are occurring. Using an available data field in the DOAS claims handling system, GDC supervisors create a code that can be linked to the accident location (inside or outside the facility) and the activity being performed. For accidents occurring inside the fence, the preventive maintenance codes are used.

Within its revamped warden performance measures, the GDC Commissioner has chosen to add Workers’ Compensation measures into the mix that also includes their robust audit process operated by the Office of Investigations and Compliance.

Georgia Ports Authority (GPA): GPA has an excellent hurricane preparedness plan that is tested through real life exercises. This type of state-of-the-art safety and risk management helps to reduce the rates Georgia pays for excess insurance coverage and it helps to expand the amount of excess wind coverage able to Georgia.

Georgia Emergency Management Agency (GEMA): The entire state of Georgia is vulnerable to tropical hurricane-related hazards. GEMA’s Georgia Hurricane Plan (2010) establishes the overarching framework for protective actions pertaining to the preparedness, response and initial recovery from hazards related to tropical cyclones. This plan is National Incident Management System (NIMS) and National Response Framework (NRF) compliant.

The RMS Property Program has engaged a contractor to perform thermography surveys on the electrical and mechanical systems in state agency facilities. The surveys assist agencies in identifying problems prior to the catastrophic failure of the facility’s infrastructure and significant disruption to an agency’s operations. A 10-year study performed by a reputable insurance company has shown that a properly implemented and managed predictive maintenance program can achieve significant efficiencies, specifically a cost avoidance of \$4 in repairs/replacement of damaged equipment for every \$1 spent on corrective measures to address identified electrical/mechanical problems. Facilities associated with the **Georgia World Congress Center Authority (GWCCA), the Department of Behavioral Health and Developmental Disabilities (DBHDD) and the Board of Regents (BOR)** have availed themselves of services through this contract in FY10.

Best Practices Observed

Continued...

The Gwinnett Rockdale Newton (GRN) Community Service Board (CSB) found that the number of patient-employee incidents was on the rise, soon after starting up a new Youth Crisis Stabilization unit in Decatur. An in-depth in-house review of their training methods and processes found a need for changes. Training sessions were moved from the central office to field locations. The training times were also adjusted to allow more staff to attend. The result was a decrease in the number of incidents because staff were recalling and using more of the techniques learned during training in their interactions with patients. Not only did they begin to reduce employee injuries, they also were able to positively impact the quality of patient care.

Falls, slips and trips (FST) continue to be a primary cause of employee accidents. Two completely different agencies have taken steps to effectively eliminate these causes in their food service operations. The **University of Georgia** and **Southwest Regional Hospital** utilized their floor care vendors to identify better cleaning products and incorporate better cleaning techniques into their kitchens and food service operations. As a result, these agencies have almost completely eliminated slip incidents. The big secret was a change from acidic floor cleaners to basic/caustic ones. The chemistry involved does a better job of breaking up grease captured inside floor tiles, allowing it to be washed away. Contact your floor care vendor for more information.

The Georgia Forestry Commission (GFC) has a history of promoting Forestry Management and Fire Prevention. Since they have seen the devastation that a fire can bring to a home, safety runs deep in the organization. GFC implemented many policies and procedures a few years ago to protect the safety of their employees. They have an excellent training system for tracking employee training to ensure it is completed annually. The agency uses national standards to guide their training efforts, but have also developed their internal programs to address problem areas. Even with the electronic training system in place, much of the training is “hands on,” requiring hours of supervised operation prior to certification. GFC tracks their first aid level injuries used to identify problem areas. GFC has a solid safety program in place and continues to reduce injuries while conducting some high risk outdoor activities such as heavy equipment operation and forest firefighting activities. Over a four year period GFC has cut their injury numbers by more than 50%, with 73 injuries in FY07, 55 in FY08, 47 in FY09, and 30 in FY10. With their safety program and policies in place, the downward trend can be expected to continue.

In FY10, as part of the CLCP, agencies were given **Workers’ Compensation claim frequency reductions goals** by Risk Management Services. **The following agencies greatly exceeded their goal.**

Reduced preventable claims to 0:	Reduced preventable claims by at least 50%:	Reduced preventable claims by at least 25% and are below the statewide ratio of injuries to FTEs:
Darton College	Valdosta State University	Georgia Dept. of Transportation
Teacher’s Retirement System	Dept. of Community Affairs	Dept. of Community Health
Dept. of Banking & Finance	Augusta State University	Kennesaw State University
Dept. of Veteran’s Services	Clayton Sate University	Dept. of Public Safety
State Accounting Office	Prosecuting Attorney Council	Dept. of Education
Georgia Regional Transportation Authority	Avita Community Partners (CSB)	State Board of Pardons & Paroles
Woodright Industries, Mental Retardation Services Center	Dalton State College	Georgia Forestry Commission

Best Practices Observed

Continued...

Agencies reduced preventable claims by at least 50%: Continued...	Agencies reduced preventable claims by at least 25% and are below the statewide ratio of injuries to FTEs: Continued...
CSB of Middle Georgia	North Georgia College & State University
Cobb—Douglas CSB	Georgia Technology Authority
Georgia General Assembly	Chattahoochee Technical College
Georgia Public Broadcasting	New Horizons CSB
Dept. of Law	Georgia Military College
Ogeechee Behavioral Health Services (CSB)	Georgia Lottery Corporation
Workers' Compensation Board	Pathway Center CSB
Atlanta Metropolitan College	DeKalb Technical College
Ogeechee Technical College	Georgia Southwestern State University
South Georgia College	Lookout Mountain CSB
Oconee CSB	Albany Area CSB
State Personnel Administration	Technical College System of Georgia, Central Office
Georgia Dome	Middle Flint Behavioral Healthcare, CSB
Diversified Enterprises, Mental Retardation Services Center	Behavioral Health Services of South Georgia (CSB)
Employee Retirement System	Highland Rivers CSB
Waycross College	Bainbridge College
Skidaway Institute of Oceanography	Columbus Technical College
	Gateway Behavioral Health Services (CSB)
	East Georgia College
	Okfenokee Technical College

Best Practices Observed

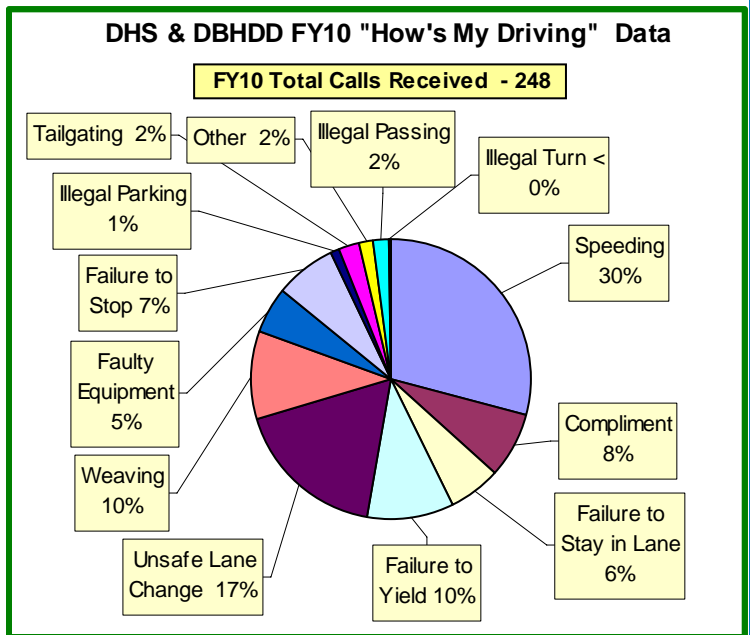
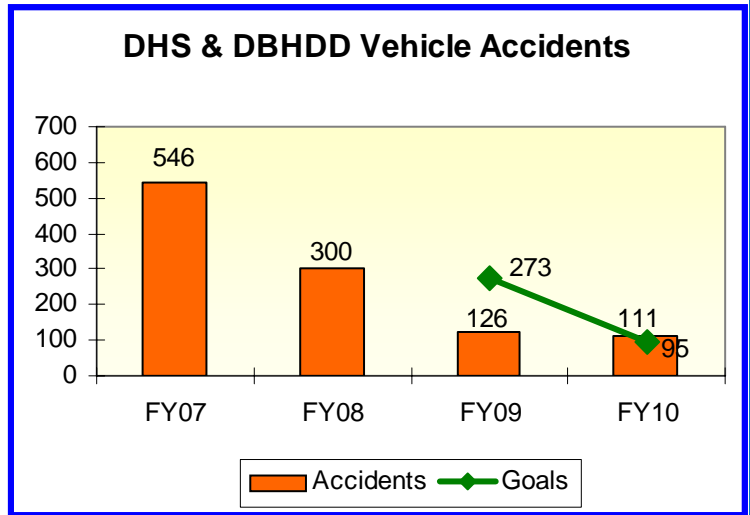
Reducing Motor Vehicle Accidents in DHS/DBHDD

Following Stephan Covey’s principle of focusing on the “Wildly Important Goal” or WIG, the Department of Human Services/Department of Behavioral Health and Developmental Disabilities (DHS/DBHDD) set their WIG “to reduce the number of incidents that may cause death or serious injury to consumers in their care, custody or oversight, by 50%”. Their 546 accidents in FY07 were chosen as the baseline. By FY10, the number of accidents was down to 111. DHS and DBHDD are working on this goal jointly. All data reported is for DHS and DBHDD combined, even for years prior to FY10.

The number of accidents in FY10 is a 12% reduction from FY09 and an 80% reduction from FY07!

How Did They Do This?

- **Weekly “cadence” meetings to keep their focus on the WIG**
- **Emphasis on Training**
 - Trained local trainers
- **Training focus guided by data**
- **Implementation of Report My Driving Program**
 - Followed up regarding training and corrective actions
- **Background checks and MVR checks on all drivers**
- **DHS field staff’s regular interaction with vehicle operators regarding**
 - Accidents
 - Vehicle inspections and site visits
 - Complaint resolution and
 - Driver training
- **Drivers knew DHS was watching—the Hawthorne effect in action**
- **Quarterly Risk Management newsletter published to all staff**
 - Emphasized tips, tricks and training
 - Links to DOAS resources and training
- **Weekly Cadence Reports with the DHS Commissioner and Leadership Team**
 - Reviewed “scorecard”



Summary

- Stay Focused on the “Wildly Important Goal”
- Involve staff at all levels, from the Commissioner to the local office
- Use data to guide decisions
- Follow up!
- Communicate, Communicate, Communicate!
- Train, Train, Train!
- Celebrate Success!

Note: All information taken from a presentation of the DHS Office of Facilities and Support Services.

Agency Risk Reports

Department of Corrections

Premiums Paid for Fiscal Year 2010	
Workers' Compensation	\$11,903,652
General Liability	\$0
Auto Liability	\$0
Property	\$2,869,797
Auto Physical Damage	\$7,137

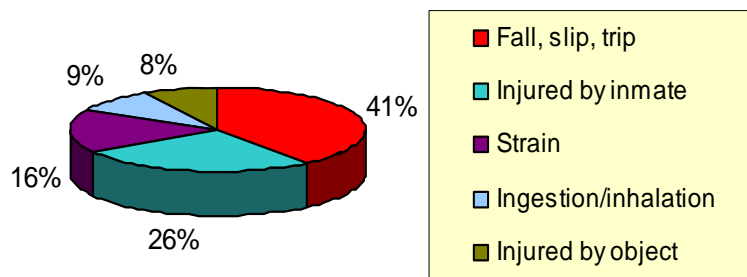
For the following Agency Risk Reports, note that no workers' compensation (WC) premiums were paid during FY04 - FY05 and that artificially low WC premiums were paid in FY06 and FY07. Also, no premiums were paid for General and Auto Liability for FY02-10. See page 15 for statewide information on premiums compared to total fund expenses from FY04 - FY10.

As the fifth largest prison system in the nation, the Georgia Department of Corrections (GDC) is responsible for 60,000 adults and the supervision of another 150,000 adults on felony probation. The agency handles these responsibilities with more than 15,500 employees.

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	1,144	18%	\$16,007,069	22%
FY05-09 Yearly AVG.	1,522	18%	\$13,217,685	20%

The GDC injury rate in FY2010 was 7.35% compared to the statewide average ratio of 4.84%. The major cause of workers' compensation claims for GDC is falls, slips and trips, followed by the second most frequent and by far the most severe claims for employee's being struck and injured by inmates. Corrections officers hold one of the top three most hazardous occupations of Georgia state employees, along with juvenile corrections officers and health service technicians at state hospitals.

**GDC Top Workers' Compensation Causes
by Frequency FY10**



General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	244	15%	\$3,319,733	17%
FY05-09 Yearly AVG.	281	17%	\$3,288,171	15%

Agency Risk Reports

Department of Corrections continued...

The bulk of claims made against the Georgia Department of Corrections (GDC) come from prisoners who are required to go through an internal grievance process before filing a lawsuit or claim. Approximately 85% of all GDC General Liability claim dollars are paid to the Attorney General's office for the defense of inmate lawsuits. On average, the State of Georgia pays nearly \$15,000 per lawsuit for the Attorney General's office to defend a prisoner's lawsuit through resolution. At any one time over the last five years, approximately 220 lawsuits or nearly 50% of all pending litigation against the State of Georgia involves lawsuits filed by prisoners.

GDC experienced an 8% reduction in reported general claims liability claims compared to FY09 and total claim payments were down \$686,000 over FY09.

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	39	7%	\$357,649	4%
FY05-09 Yearly AVG.	85	6%	\$416,296	7%

Auto Liability coverage protects GDC and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself.

Prior to FY11, GDC primarily self-insured its fleet for auto physical damage (APD) and used their inmate training programs to complete some vehicle repairs. Given the low number of vehicles insured for APD, the GDC has had very few claims with RMS in this area. For FY11 GDC has chosen to insure 10 of their 1,960 vehicles.

Property coverage provides state entities the funds to repair or replace state buildings and/or content that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Properties Insured	Number	Buildings	Contents	Total Value	Sq. Ft.
State Owned	2,129	\$2,463,163,512	\$317,508,257	\$2,780,671,769	14,043,511
State Leased	134		\$13,594,486	\$13,594,486	699,658
Other Assets	8		\$2,858,426	\$2,858,426	
Total	2,271	\$2,463,163,512	\$333,961,169	\$2,797,124,681	14,743,169

The most frequent cause of property losses at correctional facilities is lightning. It accounts for approximately 75% of all property claims filed by GDC. GDC's high frequency of lightning claims is somewhat attributable to the exposure of their facilities' electronic control systems to the elements.

The five year claim severity yearly average is largely impacted by the May 2, 2005, \$4.25 million fire at the Al Burris Correctional Training Center warehouse. The \$567,000 increase in claim payments over FY09 is primarily attributable to the February 19, 2009 windstorm damage to Hancock State Prison.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	33	11%	\$838,088	9%
FY05-09 Yearly AVG.	44	12%	\$1,156,200	15%

Agency Risk Reports

Board of Regents

Premiums Paid for Fiscal Year 2010

Premiums Paid for Fiscal Year 2010	
Workers' Compensation	\$12,306,518
General Liability	\$0
Auto Liability	\$0
Property	\$13,203,622
Auto Physical Damage	\$232,952

The Board of Regents oversees 35 colleges and universities including four research universities, two regional universities, 13 state universities, eight state colleges, and eight two-year colleges. These institutions enroll approximately 283,000 students and employ over 40,000 faculty and staff to provide teaching and related services to students and surrounding communities.

Workers' Compensation Claims

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	1,326	21%	\$11,714,918	16%
FY05-09 Yearly AVG.	1,784	21%	\$10,796,633	16%

The ratio of workers' compensation injuries to FTEs for FY10 is only 3.4% compared to the statewide average ratio of 4.84%. The major cause of workers' compensation claims for this entity is fall/slip/trip and the second highest cause is being injured by an object.

General Liability Claims

General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	372	23%	\$5,703,810	30%
FY05-09 Yearly AVG.	318	19%	\$5,598,398	26%

The Board of Regents (BOR) by their very nature and broad scope of operations encompass general liability claims ranging from minor slip and fall accidents to major medical malpractice events. While BOR accounts for approximately 25% of the general liability claim severity costs in Georgia, the majority of those costs are related to the medical malpractice claims and defense costs paid to handle the lawsuits brought against the Medical College of Georgia. Other member institutions including Georgia Institute of Technology, Georgia State University and the University of Georgia have low claim severity costs given their relative size. Although BOR experienced a 17% increase in reported general claims liability claims compared to FY09, total claim payments were down \$788,000 over FY09.



Agency Risk Reports

Board of Regents continued...

Auto Liability coverage protects BOR and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself. BOR's 5 year claim payment average continues to be heavily impacted by a \$3M auto claim payment made in FY05.

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	135	25%	\$405,334	5%
FY05-09 Yearly AVG.	213	16%	\$1,269,440	21%

Auto Physical Damage Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	73	15%	\$171,175	13%
FY05-09 Yearly	77	25%	\$168,640	23%

Only 2,001 BOR vehicles were insured for Auto Physical Damage coverage with RMS for FY10. For FY11, BOR institutions have chosen to insure 3,025 of their 4,017 vehicles.

Property coverage provides agencies the funds to repair or replace state buildings and/or contents lost or damaged due to, but not limited to: fire, lightning, explosion, windstorm or hail, smoke, riot, earth movement, flood, vandalism and burglary.

Properties Insured	Number	Buildings	Contents	Total Values	Sq. Ft.
State Owned	3,255	\$10,002,451,826	\$2,350,722,095	\$12,353,173,921	66,355,167
State Leased	272		\$178,659,193	\$178,659,193	11,905,745
Other Assets	464			\$239,365,023	
Total	3,991	\$10,002,451,826	\$2,768,746,311	\$12,771,198,137	78,260,912

Reported property claims decreased 9% compared to FY09, however total claim payments increased by \$930,000 in FY09. The increase in payments was heavily impacted by two large water damage losses at the Georgia Institute of Technology.



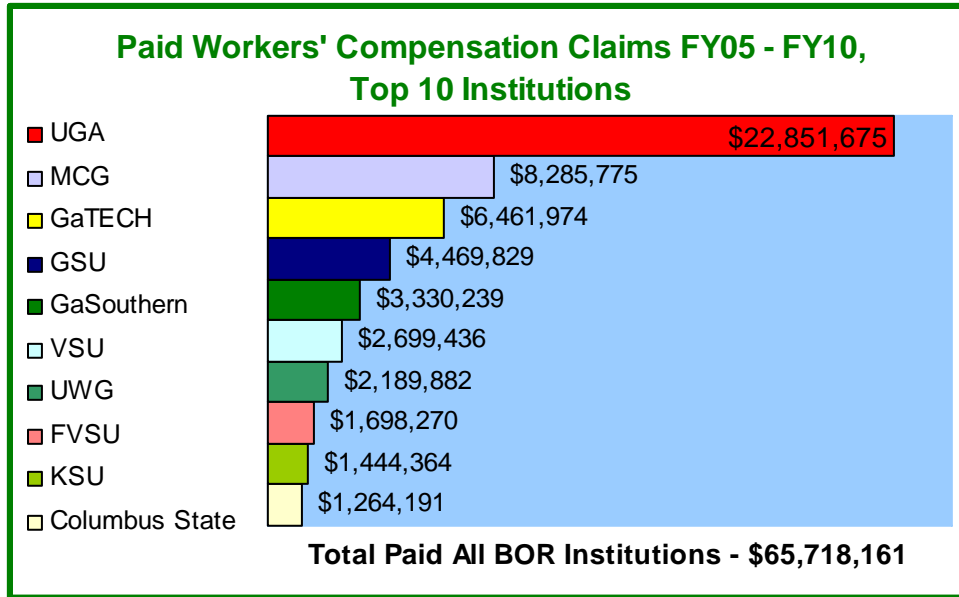
Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	136	46%	\$2,685,443	30%
FY05-09 Yearly	177	47%	\$4,193,129	55%

Agency Risk Reports

Board of Regents continued...

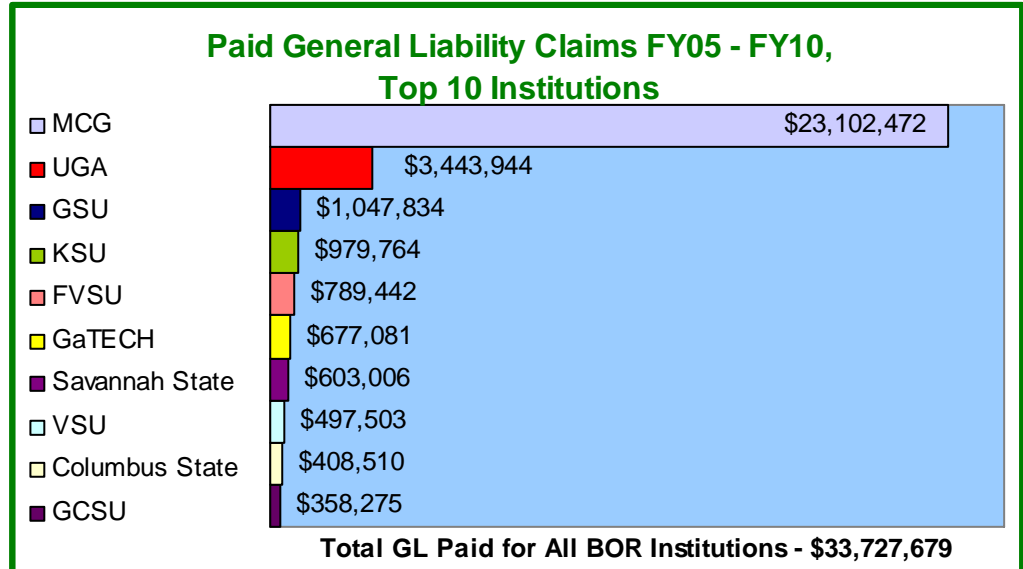
Top Ten Institutions by Amounts Paid on Claims

The graph for each coverage type displays the amounts paid on claims, regardless of the number of employees. Therefore, the larger institutions are likely to fall into this top ten.



While the graph shows the dollar amounts paid on claims regardless of exposure, the ratio of injuries per 100 FTEs for these institutions in FY10 tells a different story:

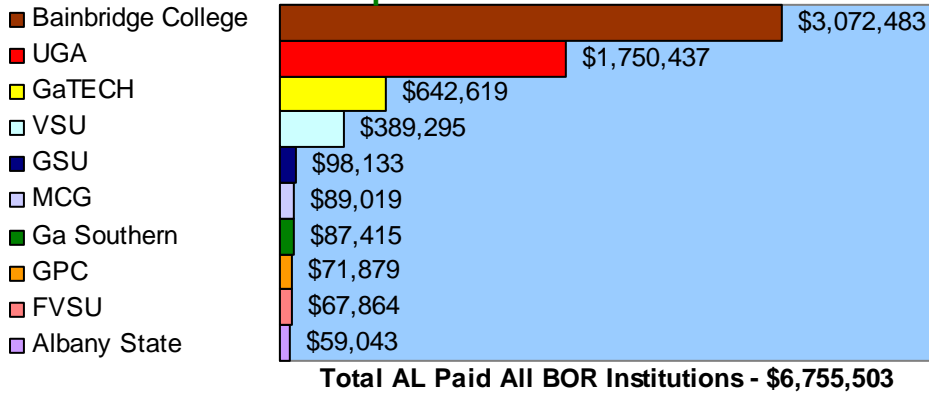
- FVSU - 4.62%
- UWG - 4.57%
- GaSouthern - 4.46%
- MCG - 4.46%
- UGA - 4.45%
- GaTech - 3.61%
- Columbus State - 3.58%
- VSU - 2.71%
- KSU - 1.72%
- GSU - 1.51%



Agency Risk Reports

Board of Regents continued...

Paid Auto Liability Claims FY05 - FY10, Top 10 Institutions



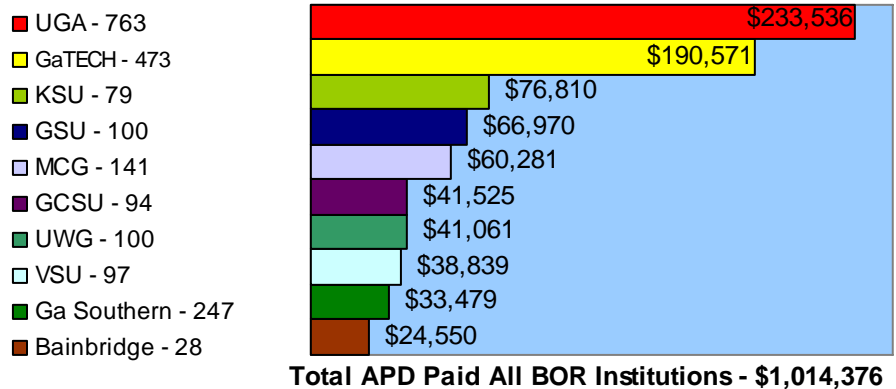
One particular auto incident in FY05 from Bainbridge College, included in this AL graph, resulted in a \$3 million claim payment due to a terrible auto accident with four fatalities. Since then, they have had no at-fault accidents resulting in bodily injury.

The graph shows the amounts paid (severity) on claims regardless of exposure. The exposure for FY11 (number of vehicles with APD coverage) for these institutions is shown in the legend of the graph—this is not the number of claims filed.

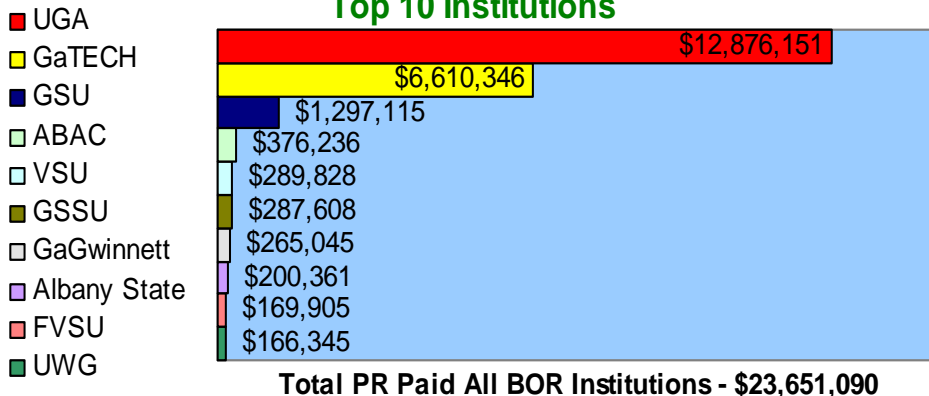
While UGA had the highest total payout, their payout per vehicle was ninth. Kennesaw State was first and Georgia Southern had the least payout per vehicle (based on # insured for FY10).

Paid Auto Physical Damage Claims FY05 - FY10, Top 10 Institutions

(# of vehicles with APD coverage for FY11 is noted in legend)



Paid Property Claims FY05 - FY10, Top 10 Institutions



UGA's total paid claim amount is still heavily attributed to payments made towards the FY04 Main Library and Pharmacy School fire losses. Georgia Tech's increase in claims experience continues to be heavily impacted by several large water damage claims, including two paid in FY10. Georgia Gwinnett College's paid amount still reflects the one water damage loss in FY07, of which DOAS later recovered \$250,085 from the third party responsible for the loss.

Agency Risk Reports

Department of Behavioral Health and Developmental Disabilities

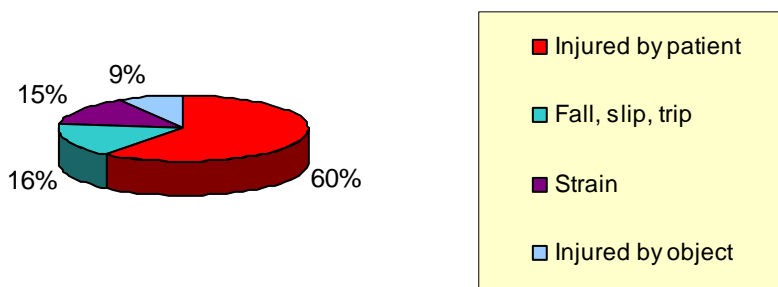
Premiums Paid for Fiscal Year 2010	
Workers' Compensation	\$8,083,685
General Liability	\$0
Auto Liability	\$0
Property	\$844,589
Auto Physical Damage	\$52,322

The Georgia Department of Behavioral Health & Developmental Disabilities (DBHDD) provides treatment and support services to people with mental illnesses and addictive diseases, and support to people with mental retardation and related developmental disabilities. DBHDD serves people of all ages with the most severe and likely to be long-term conditions.

FY09 was the last year to report on DHR as a consolidated agency. Effective for FY10, the agency was divided into three agencies: the Department of Behavioral Health and Developmental Disabilities, the Department of Community Health, and the Department of Human Services.

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	1,023	16%	\$10,791,290	15%
FY05-09 Yearly AVG.	1,336	16%	\$8,513,091	13%

**DBHDD Top Workers' Compensation Causes
by Frequency FY10**



The ratio of Workers' Compensation injuries to FTEs for FY10 is 9.48% compared to the statewide average ratio of 4.84%. The major cause of Workers' Compensation claims for this agency is employees being struck and injured by patients. Health Service Technician is one of the top three most hazardous occupations of Georgia state employees along with Juvenile Corrections Officer and Corrections Officer.

General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	33	2%	\$1,156,918	6%
FY05-09 Yearly AVG.	21	1%	\$1,569,884	7%

Agency Risk Reports

Department of Behavioral Health continued...



The general liability claim experience represents claims brought primarily against state hospital operations. The severity figures also include the cost of defending these claims.

Auto Liability coverage protects DBHDD and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself.

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	34	6%	\$300,083	4%
FY05-09 Yearly AVG.	40	3%	\$85,423	1%

Auto Physical Damage Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	8	2%	\$4,758	<1%
FY05-09 Yearly AVG.	7	2%	\$20,295	3%

DBHDD has insured 909 of their 1,009 vehicles for Auto Physical Damage coverage for FY11. In FY08, CSB's took direct responsibility for their vehicles from DHR.

Property coverage provides agencies the funds to repair or replace state buildings and/or the contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Properties Insured	Number	Buildings	Contents	Total Value	Sq. Ft.
State Owned	523	\$661,511,348	\$164,962,736	\$826,474,084	5,436,710
State Leased	73		\$2,410,339	\$2,410,339	207,119
Other Assets	23		\$10,691,000	\$10,691,000	
Total	619	\$661,511,348	\$178,064,074	\$839,575,422	5,643,829

With the exception of the February 18, 2009, \$5,190,000+ storm damage claim suffered at the Southwest State Hospital campus, the agency's average claim severity over the last five years has been low relative to their total property values exposed to loss. Property claim frequency has also been favorable (low) relative to other agencies included in this report.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	4	1%	\$4,278,6904	48%
FY05-09 Yearly AVG.	2	<1%	\$182,736	2%

Agency Risk Reports

Department of Juvenile Justice

Premiums Paid for FY10	
Workers' Compensation	\$4,446,925
General Liability	\$0
Auto Liability	\$0
Property	\$491,580
Auto Physical Damage	\$17,750

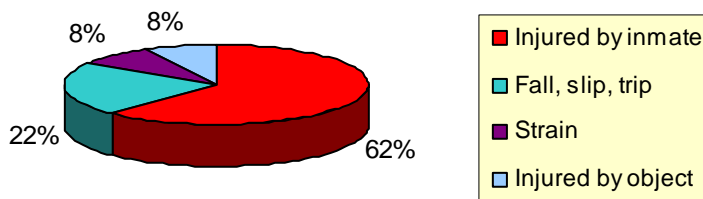
The Department of Juvenile Justice (DJJ) provides supervision, detention and a wide range of treatment and educational services for youths referred to the Department by the Juvenile Courts. The Department also provides assistance or delinquency prevention services for at-risk youths through collaborative efforts with other public, private and community entities.

DJJ has a staff of more than 4,700 employees managing programs and services in more than 460 facilities throughout the state. More than 52,000 youths are served annually, including youths placed on probation, sentenced to short-term incarceration, or committed into the Department's custody by Juvenile Courts.

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	732	12%	\$7,774,386	11%
FY05-09 Yearly AVG.	790	9%	\$5,258,884	8%

DJJ's 15.42% workers' compensation ratio of injuries to FTEs for FY09 is more than three times the statewide average ratio of 4.84% and more than twice as high as the Department of Corrections. The major cause of their workers' compensation claims is employees being injured by inmates. These type of claims are only the second highest for the Department of Corrections. The three most hazardous occupations of Georgia state employees are juvenile corrections officer, health service technician and correctional officer.

DJJ Top Workers' Compensation Causes by Frequency FY10



General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	5	0%	\$878,341	5%
FY05-09 Yearly AVG.	11	1%	\$487,994	2%

A large payout on a single DJJ claim accounted for 80% of the total general liability claim payments made in FY10. Approximately 1 in 5 claims filed against DJJ involve employment practice allegations brought by prospective, current and former employees.

Agency Risk Reports

Department of Juvenile Justice continued...

Exposure definitions from the current General Liability Agreement that may apply to this state entity include the following:

- Health care, medical care, or treatment provided to any individual, including psychiatric, mental health, nursing, or other professional health care;
- The furnishing or dispensing of medications, drugs, psychiatric supplies, equipment, or appliances in connection with such care;
- The furnishing or dispensing of food or beverages in connection with such care; and
- The providing of counseling or other social services in connection with such care.

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	3	1%	\$72,186	1%
FY05-09 Yearly AVG.	19	1%	\$60,671	1%

Auto Liability coverage protects DJJ and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself.

DJJ has insured 282 of their 294 vehicles for auto physical damage coverage with Risk Management Services for FY11. This agency sometimes uses their youth training programs to do some vehicle repairs.

Auto Physical Damage Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	15	3%	\$20,454	2%
FY05-09 Yearly	9	3%	\$14,347	2%

Properties Insured	Number	Buildings	Contents	Total Values	Sq. Ft.
State Owned	337	\$358,698,462	\$20,586,521	\$379,284,983	2,267,117
Leased Facilities	107		\$12,985,029	\$12,985,029	429,413
Total	444	\$358,698,462	\$33,571,550	\$392,270,012	2,696,530

Property coverage provides state entities the funds to repair or replace state buildings and/or contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	11	4%	\$22,511	<1%
FY05-09 Yearly AVG.	25	7%	\$51,944	1%

Reported property claims decreased over 60% compared to FY09 and much of this decrease can be attributed to a large reduction in reported lightning claims.

Agency Risk Reports

Department of Transportation

The Georgia Department of Transportation (GDOT) plans, constructs, and maintains Georgia's network of highways and bridges, while providing planning and financial support for other transportation systems ranging from airports to mass transit and bicycle trails. GDOT is overseen by a state transportation board that includes representatives from each of Georgia's congressional districts. Based in downtown Atlanta, GDOT also operates seven district offices located in Cartersville, Chamblee, Gainesville, Jesup, Tennille, Thomaston, and Tifton. GDOT has approximately 6,100 employees.

Premiums Paid for Fiscal Year 2010	
Workers' Compensation	\$4,721,098
General Liability	\$0
Auto Liability	\$0
Property	\$428,108
Auto Physical Damage	\$131,038

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	289	5%	\$5,445,624	7%
FY05-09 Yearly AVG.	459	5%	\$5,578,494	8%

The ratio of Workers' Compensation injuries to FTEs for FY10 is 4.74% compared to the statewide average ratio of 4.84. In FY09 it was 1.55% higher than the statewide average ratio. The major causes of workers' compensation claims for this agency are from strains and being injured by an object.



General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	526	32%	\$4,158,614	22%
FY05-09 Yearly AVG.	508	30%	\$6,294,431	29%

The broad exposure of GDOT operations to the public naturally exposes them to a greater number of liability claims than any other state agency, via their responsibility to construct, manage and maintain over 18,000 miles of state roadways.

Although DOT experienced a 20% increase in reported general claims liability claims (mostly attributed to road maintenance) compared to FY09, total claim payments were down approximately \$4,400,000 over FY09.

Agency Risk Reports

Department of Transportation continued...

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	65	12%	\$329,777	4%
FY05-09 Yearly	203	15%	\$798,870	13%

Auto Liability coverage protects DOT and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself.

Reported auto liability claims have decreased 25% compared to FY09. Given the large size of the DOT fleet, this reduction in claims is reflective of DOT's active participation in the Auto component of the CLCP Program.



Auto Physical Damage Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	6	1%	\$229,930	18%
FY05-09 Yearly	13	4%	\$64,646	9%

DOT has only 406 of their 4,121 vehicles insured for auto physical damage coverage with Risk Management Services in FY11.

Properties Insured	Number	Buildings	Contents	Total Values	Sq. Ft.
State Owned	1,217	\$337,348,016	\$85,093,932	\$418,608,382	3,578,983
State Leased	1		\$0	\$0	282,347
Other Assets	4		\$4,799,162	\$4,799,162	
Total	1,222	\$337,348,016	\$89,893,094	\$427,241,110	3,861,330

Property coverage provides state entities the funds to repair or replace state buildings and/or contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	2	1%	\$635	<1%
FY05-09 Yearly AVG.	4	1%	\$4,423	<1%

Agency Risk Reports

Community Service Boards

Premiums Paid for FY10	
Workers' Compensation	\$4,571,273
General Liability	\$0
Auto Liability	\$0
Property	\$156,398
Auto Physical Damage	\$138,735

Community Service Boards (CSBs) are public, not for profit, agencies created by state law to provide mental health, developmental disabilities, and addictive diseases services. While they are stand alone entities, for the purposes of this report, they are grouped together. As a group, they have more than 6,800 employees.

CSB staff are primarily exposed to comfortable working conditions indoors. Many service providers also participate in transportation services exposing them to vehicular hazards and assisting consumers with entering and exiting the vehicle. The ratio of workers' compensation injuries to FTEs for FY10 is 4.66% compared to the statewide average ratio of 4.84. The major causes of workers' compensation claims for CSBs as a whole are falls, slips and trips and employees being struck and injured by CSB consumers (patients).

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	319	5%	\$4,403,853	6%
FY05-09 Yearly AVG.	517	6%	\$4,988,000	7%

Exposure definitions from the current General Liability Agreement that may apply to these state entities include the following:

- Health care, medical care, or treatment provided to any individual, including psychiatric, mental health, nursing, or other professional health care;
- The furnishing or dispensing of medications, drugs, psychiatric supplies, equipment, or appliances in connection with such care;
- The furnishing or dispensing of food or beverages in connection with such care; and
- The providing of counseling or other social services in connection with such care.

General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	29	2%	\$158,708	1%
FY05-09 Yearly AVG.	26	2%	\$472,697	2%

An increase in reported claims FY10 compared to FY09 can be partly attributed to an increase in employment & medical malpractice related incidents.

Agency Risk Reports

Community Service Boards continued...

The CSBs operate approximately 1,902 state owned vehicles. Most of their vehicles are involved in the on-road transportation of consumers and include many passenger vans and some small buses. Some are also equipped with lifts to facilitate use by consumers with mobility impairment devices such as walkers and wheelchairs. Vehicles are not allowed to be used for personal purposes. Drivers must meet mandated CSB policy requirements prior to operating a vehicle on state business.

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	78	14%	\$1,471,372	18%
FY05-09 Yearly AVG.	213	16%	\$924,624	15%

Auto Liability coverage protects CSBs' and their employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself.

1,808 of their 1,869 vehicles are insured for Auto Physical Damage coverage for FY11. Approximately 3% of CSB vehicles insured for auto physical damage reported a claim in FY10. This compares favorably relative to other state agencies. Total claim payments decreased 14% compared to FY09. However, prior to FY2009, most CSB vehicles were owned by DHR.

Auto Physical Damage Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	56	12%	\$131,273	10%
FY05-09 Yearly AVG.	16	5%	\$37,779	5%

Properties Insured	Number	Buildings	Contents	Total Values	Sq. Ft.
State Owned	613	\$60,720,953	\$67,227,230	\$127,948,183	2,062,595
State Leased	96		\$2,496,622	\$2,496,622	445,078
Other Assets	50		\$102,807	\$102,807	
Total	759	\$60,720,953	\$69,826,659	\$130,547,612	2,507,673

Property coverage provides state entities the funds to repair or replace state buildings and/or contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary. Some CSBs have chosen to privately insure their facilities at a much higher cost.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	11	4%	\$5,152	<1%
FY05-09 Yearly AVG.	4	1%	\$315,941	4%

Property claims frequencies have been relatively low year-over-year. Their five year claim severity payment average is still heavily skewed by a more than \$1,448,000 crime loss paid in FY05 as a result of a dishonest CSB employee, who worked in collusion with a supplier and other outside parties. Many of the involved parties were charged, convicted and incarcerated. Through the end of FY10, DOAS has recovered approximately \$385,000 so far from the guilty parties. Loss data excludes damages caused in the March 14 and May 11, 2008 tornados.

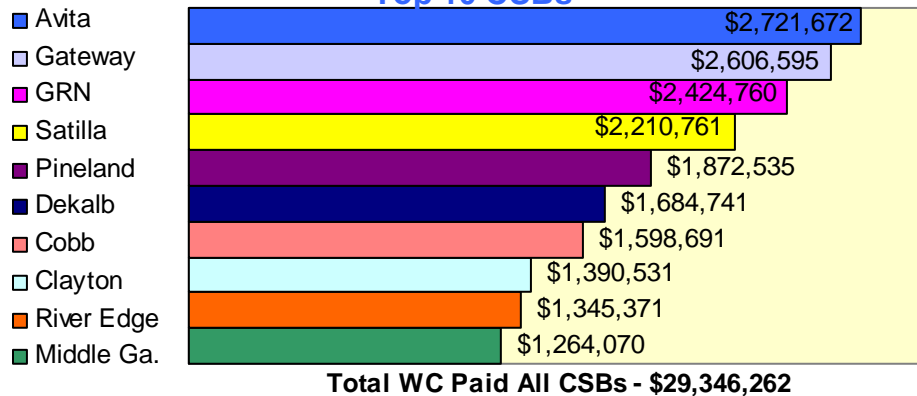
Agency Risk Reports

Community Service Boards continued...

Top CSBs by Amounts Paid on Claims

The graph under each coverage type displays the amounts paid on claims, regardless of exposure. Larger CSBs are likely to fall into this top ten.

**Paid Workers' Compensation Claims FY05 - FY10,
Top 10 CSBs**

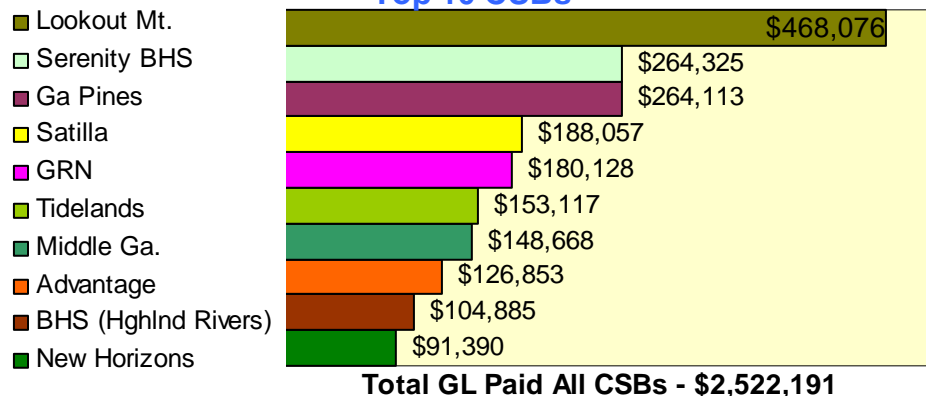


While this graph shows the amounts paid on claims regardless of exposure, the ratio of injuries per 100 employees for these CSBs in FY10 shows a different order:

- River Edge - 9.60%
- Pineland - 9.11%
- GRN - 8.51%
- Gateway - 5.66%
- Satilla - 3.82%
- Avita - 3.64%
- DeKalb - 3.47%
- Clayton - 3.31%
- Middle Ga. - 2.89%
- Cobb - 1.54%

More than 85%, or \$400,000, of the \$466,455 shown for Lookout Mountain was paid on a claim resolved in FY09. More than \$200,000 of the amount shown for Serenity BHS represents litigation expenses for the successful defense of an ADA lawsuit brought by a former employee. More than \$170,000 of the amount shown for GRN represents litigation expenses for the successful defense of a lawsuit involving a fatality.

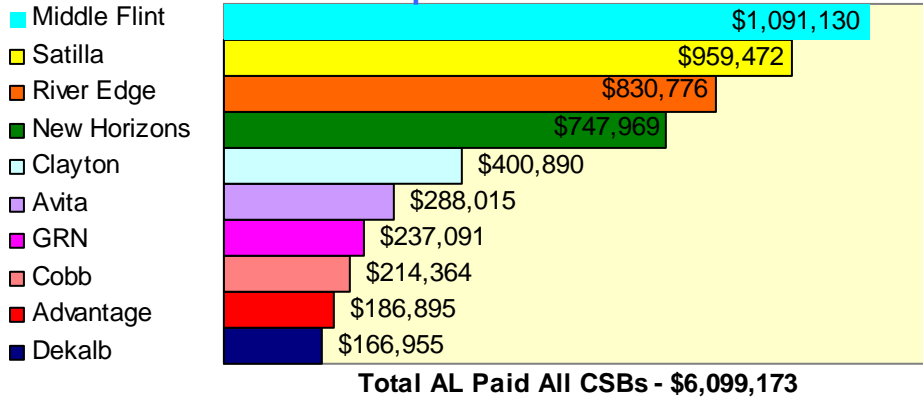
**Paid General Liability Claims FY05 - FY10,
Top 10 CSBs**



Agency Risk Reports

Community Service Boards continued...

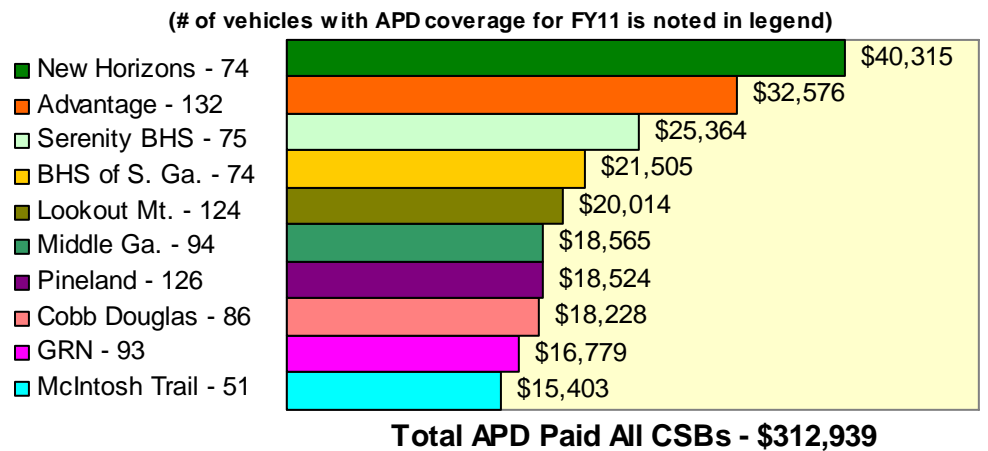
**Paid Auto Liability Claims FY05 - FY10,
Top 10 CSBs**



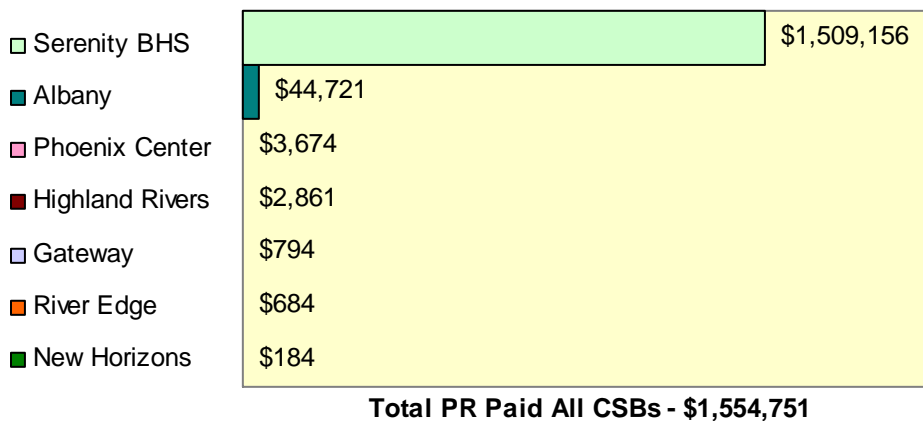
The top 3 agencies each had a single claim account for more than two-thirds of their total payout.

The graph shows the amounts paid (severity) on claims regardless of exposure. The exposure for FY11 (# of vehicles with APD coverage) for these institutions is shown in the legend of the graph. This is not the number of claims filed.

**Paid Auto Physical Damage Claim FY05 - FY10, Top
10 CSBs**



Paid Property Claims FY05 - FY10, CSBs



Serenity BHS claim experience is due to one crime loss paid out in FY05. As illustrated in the chart, many of the CSBs have not reported any property losses over the last six fiscal years (data excludes the 2008 tornado claims).

Agency Risk Reports

Department of Human Services



DHS is the new structure of the former Georgia Department of Human Resources. Their mission is to provide Georgia with customer-focused human services that promote child and adult protection, child welfare, stronger families and self-sufficiency. DHS includes the Division of Family and Children Services (DFCS) the Division of Aging Services (DAS), the Office of Child Support Services (OCSS), the Office of Residential Child Care (RCC) and support offices.

Workers' Compensation Claims

	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	231	4%	\$2,238,698	3%
FY05-09 Yearly AVG.	359	4%	\$2,682,508	4%

Premiums Paid for Fiscal Year 2010

Workers' Compensation	\$2,609,345
General Liability	\$0
Auto Liability	\$0
Property	\$99,601
Auto Physical Damage	\$5,881

The ratio of Workers' Compensation injuries to FTEs for FY10 is 2.52% compared to the statewide average ratio of 4.84%. The major cause of Workers' Compensation claims for this agency is falls, slips and trips and motor vehicle collisions.

General Liability Claims

	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	44	3%	\$375,797	2%
FY05-09 Yearly AVG.	52	3%	\$1,250,833	6%

Agency Risk Reports

Department of Human Services continued...

The general liability claim experience on the previous page represents claims brought against a variety of DHS entities, including all County Department of Family and Children Services operations such as foster care. The high five year average claim payment amount shown for DHS was heavily impacted by a few catastrophic claims involving foster children. However, in FY10 the total claim payment amount is 70% less than the average for the previous five years.

Auto Liability coverage protects DHS and their employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself. FY10 includes one claim settled for \$400,000.

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	32	6%	\$713,187	9%
FY05-09 Yearly AVG.	106	8%	\$433,734	7%

Auto Physical Damage Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	7	1%	\$9,113	1%
FY05-09 Yearly AVG.	57	18%	\$135,812	19%

DHS has insured 178 of their 231 vehicles for Auto Physical Damage coverage for FY11.

Property coverage provides agencies the funds to repair or replace state buildings and/or the contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Properties Insured	Number	Buildings	Contents	Total Value	Sq. Ft.
State Owned					
State Leased	311		\$56,993,276	\$56,993,276	3,670,920
Total	311		\$56,993,276	\$56,993,276	3,670,920

DHS property claim frequency over the past six years has been very favorable (low) relative to other agencies included in this report.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	1	0%	\$125,540	1%
FY05-09 Yearly	4	1%	\$44,573	1%

Agency Risk Reports

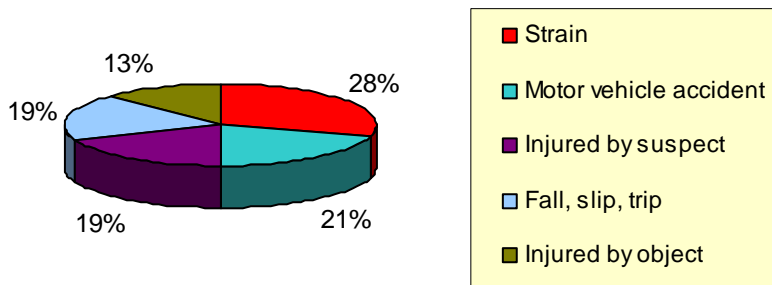
Department of Public Safety

The Georgia Department of Public Safety was created in 1937 and oversees the day-to-day operation of the Georgia State Patrol (GSP), Capitol Police and the Motor Carrier Compliance Division (MCCD). GSP troopers investigate traffic crashes and enforce traffic and criminal laws on the state's roads. Capitol police officers prevent and detect criminal acts, and enforce traffic regulations throughout Capitol Hill. MCCD officers conduct safety inspections of commercial motor vehicles and inspect highway shipments of hazardous materials. The entity has over 1,400 employees.

Premiums Paid for FY10	
Worker's Compensation	\$2,302,333
General Liability	\$0
Auto Liability	\$0
Property	\$253,433
Auto Physical Damage	\$124,234

Worker's Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	92	1%	\$1,916,632	3%
FY05-09 Yearly AVG.	170	2%	\$2,831,682	4%

**DPS Top Workers' Compensation Causes
by Frequency FY10**



The ratio of workers' compensation injuries to FTEs for FY10 is 6.16% compared to the statewide average ratio of 4.84%. The major cause of workers' compensation claims for this state entity is strains. Motor vehicle collisions are the second highest cause of these claims.

General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	10	1%	\$618,166	3%
FY05-09 Yearly AVG.	13	1%	\$183,548	1%

Although total claim payments increased 94% compared to FY09, one DPS Employment Practices claim settled in FY10 accounted for approximately 50% of the total claim payments for the year.

Agency Risk Reports

Department of Public Safety continued...

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	63	12%	\$1,328,093	16%
FY05-09 Yearly AVG.	123	9%	\$319,871	5%

Auto Liability coverage protects DPS and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself.

The increase in claim severity in FY09 is due to recent court decisions that have exposed the State to claims of which we were previously immune.

DPS has insured 1,294 of their 1,409 vehicles for Auto Physical Damage coverage for FY11. DPS did not begin insuring most of their fleet with Risk Management Services until February 2009.

Auto Physical Damage Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	221	47%	\$565,915	43%
FY05-09 Yearly AVG.	14	5%	\$40,560	6%

In mid FY09, the Department of Public Safety enrolled all their vehicles into the ARI maintenance program for the first time and has greatly increased the number of their vehicles with APD coverage. This is the main reason for the tremendous increase in their number of APD claims in FY10.

Properties Insured	Number	Buildings	Contents	Total Values	Sq. Ft.
State Owned	122	\$167,029,579	\$43,230,130	\$210,259,709	902,803
State Leased	91		\$1,829,769	\$1,829,769	180,595
Other Assets	145		\$7,636,028	\$7,636,028	
Total	358	\$167,029,579	\$52,695,927	\$219,725,506	1,083,398

Property coverage provides state entities the funds to repair or replace state buildings and/or contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	13	4%	\$61,631	1%
FY05-09 Yearly AVG.	12	3%	\$267,883	4%

Reported property claims decreased over 25% compared to FY09 and much of this decrease can be attributed to a reduction in reported lightning claims. One large fire at their Atlanta garage facility in FY04 accounts for 85% of the DPS five-year claim payment average.

Agency Risk Reports

Department of Natural Resources

Premiums Paid for FY10	
Workers' Compensation	\$1,718,046
General Liability	\$0
Auto Liability	\$0
Property	\$793,8737
Auto Physical Damage	\$87

The Department of Natural Resources has statewide responsibilities to manage and conserve Georgia's natural and cultural resources. Most of this work is conducted by DNR's six operating divisions which include: Coastal Resources Division, Environmental Protection Division, Historic Preservation Division, Pollution Prevention Assistance Division, Parks, Recreation and Historic Sites Division and Wildlife Resources Division. The agency has over 2,800 employees.

There were 123 WC claims experienced by DNR in FY10 which totaled 2% of those experienced by all covered entities. The average number experienced by DNR annually over the previous five years was 204, which was 2% of the number of claims experienced by all covered entities. In FY10, \$1,554,183 was paid for DNR WC claims or 2% of all claims for all covered entities. The average amount of paid claims experienced by DNR annually over the previous five years was \$1,514,432, which was 2% of the paid claims for all covered entities. The ratio of workers' compensation injuries to FTEs for FY10 is 4.34% compared to the statewide average ratio of 4.84%. The major cause of workers' compensation claims for this agency is from falls, slips and trips, while the second highest cause is from being injured by an object.

There were 48 general liability (GL) claims experienced by DNR in FY10, which was 3% of the number experienced by all covered entities. The average number of GL claims experienced by DNR annually over the previous 5 years was 39, which was 2% of the total statewide GL claims. In FY10, paid GL claims for DNR were \$85,310 or <1% of the amount of paid claims for all covered entities. The average amount of paid claims experienced by DNR annually over the previous five years was \$127,677, which was 1% of the amount of paid claims for all covered entities.

There were 11 auto liability (AL) claims experienced by DNR in FY10, which was 2% of the number experienced by all covered entities. The average number of AL claims experienced by DNR annually over the previous five years was 39, which was 3% of the number of AL claims experienced by all covered entities. In FY10, paid AL claims for DNR were \$65,580, or 1% of the paid claims for all covered entities. The average amount of paid claims experienced by DNR annually over the previous five years was \$204,802, which was 3% of the paid claims for all covered entities.

There was one auto physical damage (APD) claim experienced by DNR in FY10. While DNR insured only one vehicle in FY10, 141 of their 1,426 vehicles have been insured for FY11 for auto physical damage coverage with Risk Management Services. The average amount of claims experienced by DNR annually over the previous 5 years was \$0.

Property coverage provides state entities the funds to repair or replace state buildings and/or content that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary. **There were 8 property (PR) claims experienced by DNR in FY10** which was 3% of the number experienced by all covered entities. The average number of PR claims experienced by DNR annually over the previous five years was 17, which was 4% of the number of PR claims experienced by all covered entities. In FY10, paid PR claims for DNR were \$162,587, or 2% of the paid claims for all covered entities. The average amount of paid claims experienced by DNR annually over the previous five years was \$215,048, or 3% of the paid claims for all covered entities.

Agency Risk Reports

Technical College System of Georgia

Premiums Paid for FY10	
Workers' Compensation	\$1,508,424
General Liability	\$0
Auto Liability	\$0
Property	\$1,970,803
Auto Physical Damage	\$68,172

The Technical College System of Georgia (TCSG) oversees the state's technical colleges, adult literacy programs, and many economic and workforce development programs. As a group, the agency has more than 5,600 employees.

The ratio of workers' compensation injuries to FTEs for FY10 is only 2.85% compared to the statewide average ratio of 4.84%. The major cause of workers' compensation claims for this agency are from falls, slips and trips and strains.

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	161	3%	\$1,874,242	3%
FY05-09 Yearly AVG.	181	2%	\$1,168,916	2%

General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	15	1%	\$169,366	1%
FY05-09 Yearly AVG.	24	1%	\$282,785	1%

Total claim payments have decreased 43% compared to FY09, and TCSG's five year average total payments has also decreased by 19% compared to the five year average reported in FY09.

Auto Liability coverage protects TCSG and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle.

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	6	1%	\$32,752	<1%
FY05-09 Yearly AVG.	23	2%	\$57,927	1%

Auto Physical Damage Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	12	3%	\$36,475	3%
FY05-09 Yearly AVG.	10	3%	\$42,648	6%

TCSG has insured 927 of their 1,055 vehicles for auto physical damage coverage with Risk Management Services for FY11. This is a large increase over FY10.

Properties Insured	Number	Buildings	Contents	Total Values	Sq. Ft.
State Owned	475	\$1,718,176,351	\$437,007,845	\$2,155,184,196	10,019,901
State Leased	70		\$16,554,341	\$16,554,341	665,957
Other Assets	142		\$21,044,802	\$21,044,802	
Total	687	\$1,718,176,351	\$474,606,988	\$2,192,783,339	10,685,858

Property coverage provides state entities the funds to repair or replace state buildings and/or contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	8	3%	\$299,477	3%
FY05-09 Yearly AVG.	19	5%	\$147,366	2%

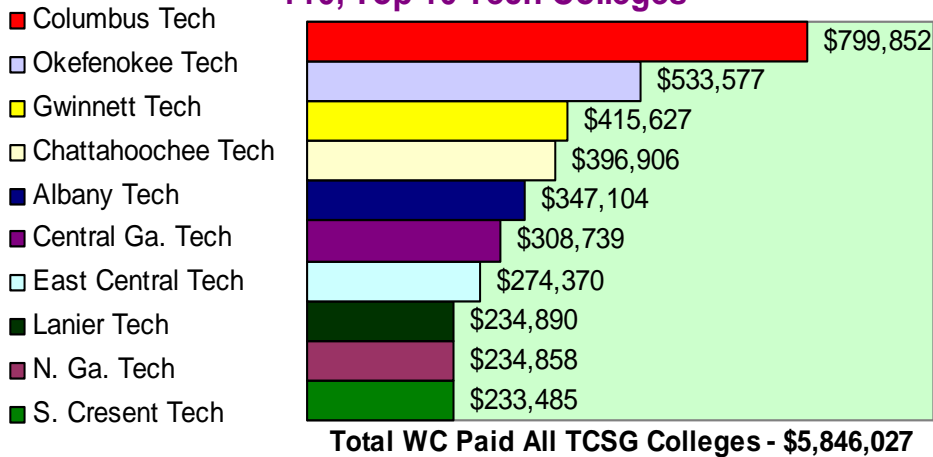
Agency Risk Reports

Technical College System of Georgia continued...

Top Ten Technical Colleges by Amounts Paid on Claims

The graph under each coverage type displays the amounts paid on claims, regardless of exposure. Larger colleges are likely to fall into this top ten.

Paid Workers' Compensation Claims FY05 - FY10, Top 10 Tech Colleges

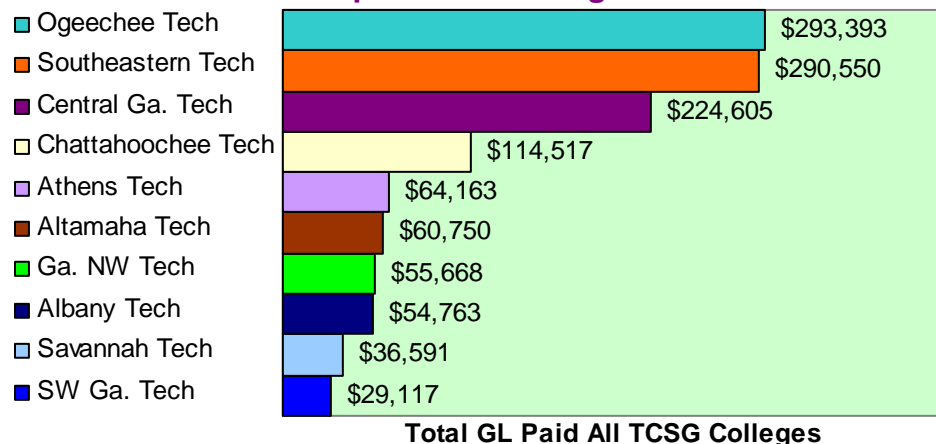


While the WC graph shows the amounts paid (severity) on claims regardless of exposure (FTEs), the ratio of injuries (frequency) to FTEs for these institutions for FY09 shows a different order:

- Lanier Tech - 5.08%
- Gwinnett Tech - 4.47%
- N. Ga. Tech - 2.63%
- Okefenokee Tech - 2.50%
- Albany Tech - 2.38%
- East Central Tech - 2.22%
- Southern Crescent - 2.01%
- Central Ga. Tech - 1.63%
- Chattahoochee Tech - 1.61%
- Columbus Tech - 1.11%

About 30% of claims filed against a TCSG institution involve an alleged slip and fall on the premises. About 10% are employment practices claims brought by prospective, current or former employees, while a smaller percentage of claims involve damage to non-owned vehicles in a TCSG institution's care, custody or control.

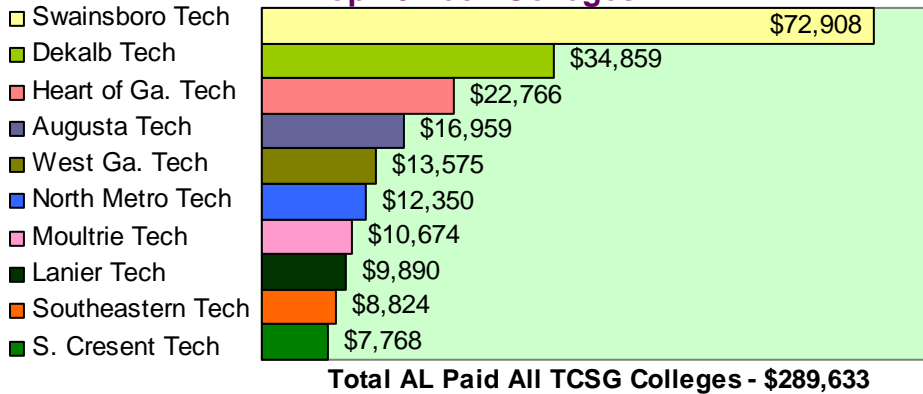
Paid General Liability Claims FY05 - FY10, Top 10 Tech Colleges



Agency Risk Reports

Technical College System of Georgia continued...

Paid Auto Liability Claims FY05 - FY10, Top 10 Tech Colleges



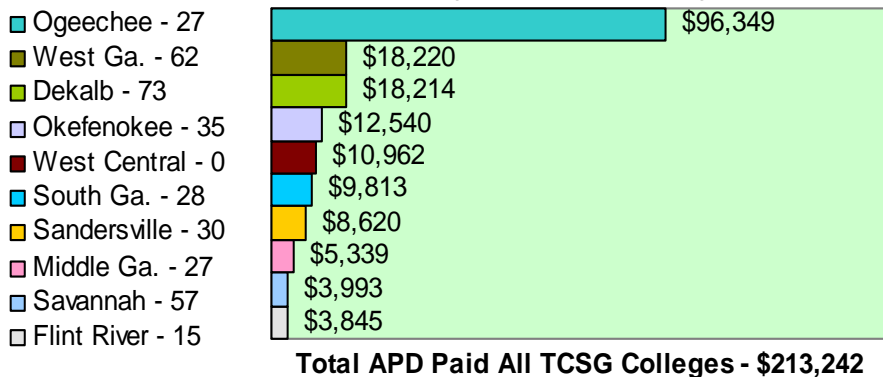
During the period, TCSG as a whole has had relatively few auto liability claims.

The graph shows the amounts paid (severity) on claims regardless of exposure. The exposure for FY11 (# of vehicles with APD coverage) for these institutions is shown in the legend of the graph—this is not the number of claims filed.

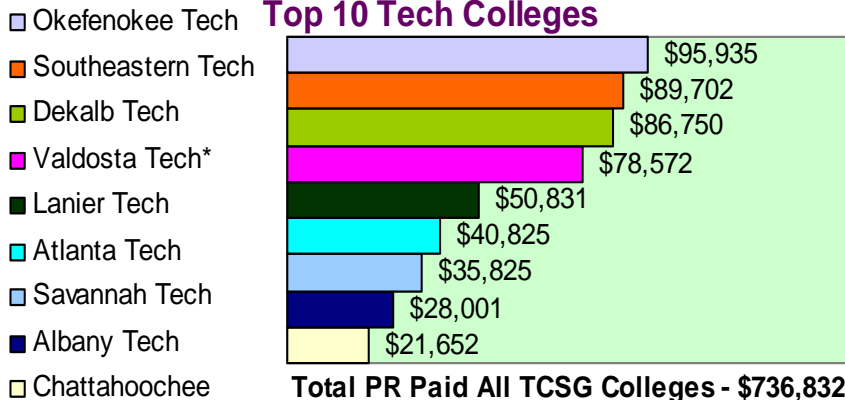
The total amount for Ogeechee Tech represents one claim involving a TCSG tractor-trailer; however, the amount was later fully recovered from the at-fault party.

Paid Auto Physical Damage Claims FY05 - FY10, Top 10 Tech Colleges

(# of vehicles with APD coverage for FY11 is noted in legend)



Paid Property Claims FY05 - FY10, Top 10 Tech Colleges



The total dollars paid out for the top two institutions listed in the chart are primarily due to one or two windstorm/lightning occurrences. In comparison to other state agencies, TCSG institution's frequency of claims reported and severity of claims paid are low (favorable) relative to their total insured property values in comparison to other state agencies.

*Valdosta Tech is now part of Wiregrass Technical College, but this data is for the Valdosta Tech campus only.

Agency Risk Reports

Department of Community Health

Premiums Paid for Fiscal Year 2010	
Workers' Compensation	\$1,710,000
General Liability	\$0
Auto Liability	\$0
Property	\$141,892
Auto Physical Damage	\$5,901



The Georgia Department of Community Health (DCH) was created in 1999 to serve as the lead agency for health care planning and purchasing issues in Georgia. The General Assembly created DCH by consolidating four agencies involved in purchasing, planning and regulating health care. In 2009, the Division of Public Health and Emergency Preparedness transitioned to DCH from DHR. The department is also designated as the single state agency for Medicaid.

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	178	3%	\$1,761,357	2%
FY05-09 Yearly AVG.	257	3%	\$1,562,219	2%

The ratio of Workers' Compensation injuries to FTEs for FY10 is 3.02% compared to the statewide average ratio of 4.84%. The major cause of Workers' Compensation claims for this agency is falls, slips and trips. The second highest is being injured by an object.

General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	5	0%	\$289,313	2%
FY05-09 Yearly AVG.	8	0%	\$232,510	1%

Approximately 20% of the claims brought against DCH involve alleged malpractice, 20% involve septic tank inspections/permitting and 15% involve employment practices.

Agency Risk Reports

Department of Community Health continued...



Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	8	1%	\$24,038	<1%
FY05-09 Yearly AVG.	15	1%	\$21,086	<1%

Auto Liability coverage protects DCH and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself.

Auto Physical Damage Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	3	1%	\$2,163	<1%
FY05-09 Yearly AVG.	1	<1%	\$1,948	<1%

DCH has insured all of their 84 vehicles for Auto Physical Damage coverage for FY11.

Property coverage provides agencies the funds to repair or replace state buildings and/or the contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Properties Insured	Number	Buildings	Contents	Total Value	Sq. Ft.
State Owned	9	\$27,069,000	\$170,000,000	\$44,069,000	216,222
State Leased	35		\$5,178,084	\$5,178,084	429,353
Total	44	\$27,069,000	\$22,178,084	\$49,247,084	645,575

DCH's property claim frequency over the past six years has been extremely favorable (low) relative to other agencies included in this report.

Agency Risk Reports

Georgia Ports Authority

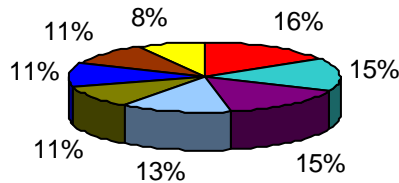
Premiums Paid for Fiscal Year 2010	
Workers' Compensation	\$717,390
General Liability	\$0
Auto Liability	\$0
Property	\$1,785,894
Auto Physical Damage	\$1,550

The mission of the Georgia Ports Authority (GPA) is to develop, maintain, and operate ocean and inland river ports within the state of Georgia. The organization fosters international trade and new industry for state and local communities. The GPA operates several ports including the Port of Savannah, which is home to the largest single-terminal container facility in North America. It also operates the Port of Brunswick, which is comprised of three deepwater terminals, and it operates two inland terminals: Port Bainbridge and Port Columbus. The agency has nearly 1,000 employees.

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	73	1%	\$896,760	1%
FY05-09 Yearly AVG.	73	1%	\$997,692	1%

The ratio of workers' compensation injuries to FTEs for FY10 is 7.12% compared to the statewide average ratio of 4.84%. The major cause of workers' compensation claims for this entity is from being injured by objects, with the second highest cause coming from repetitive motion injuries.

**GPA Top Workers' Compensation Causes
by Frequency FY10**



- Injured by object
- Repetitive motion
- Foreign body in eye
- Occupational disease
- Strain
- Ingestion/inhalation
- Motor vehicle accident
- Caught in, under, between machinery

General Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	124	8%	\$1,071,193	6%
FY05-09 Yearly AVG.	123	7%	\$955,622	4%

Although number of reported claims increased just over 5% compared to FY09, total claim payments have increased over 68% in FY10 compared to FY09. Two large bodily injury claim payments involving catastrophic bodily injury incidents in FY00 and FY04 accounted for over half of the total payments in FY10.

Agency Risk Reports

Georgia Ports Authority continued...



Photo courtesy of the Georgia Department of Economic Development

Auto Liability coverage protects GPA and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself. With approximately 1,000 employees and a fleet of over 200 state vehicles, no auto liability claims were filed against the GPA in FY10! For FY10, GPA insured only three vehicles for auto physical damage coverage with RMS; however, 9 of their 207 vehicles have been insured for FY11. From FY05-FY09 there have been no claims filed or paid for APD.

Properties Insured	Number	Buildings	Contents	Total Values	Sq. Ft.
State Owned	209	\$752,289,330	\$5,492,697	\$747,982,374	4,722,825
Other Assets	310		\$530,360,031	\$530,360,031	
Total	519	\$752,289,330	\$535,852,728	\$1,288,142,058	4,722,825

Property coverage provides state entities the funds to repair or replace state buildings and/or contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	4	1%	\$165,478	2%
FY05-09 Yearly AVG.	3	1%	\$328,669	4%

The number of claims reported by GPA is low relative to other state entities. Their severity of claims paid for FY05-09 is heavily impacted by four fire losses, two of which involved total damages of more than \$1M to GPA equipment.

Photo courtesy of the Georgia Department of Economic Development



Agency Risk Reports

Department of Labor

Premiums Paid for Fiscal Year 2010	
Workers' Compensation	\$1,218,729
General Liability	\$0
Auto Liability	\$0
Property	\$284,328
Auto Physical Damage	\$4,893

The Georgia Department of Labor (GDOL) provides a wide range of services to job seekers and employers including administration of unemployment insurance, employment service, and vocational rehabilitation programs; provision of workforce information to public and private sectors; inspection of boilers, pressure vessels, amusement park and carnival rides; and oversight of child labor issues. With a staff of more than 4,000, the GDOL has 53 local career centers and 53 vocational rehabilitation program offices throughout the state.

There were 106 WC claims experienced by GDOL in FY10 or 2% of the claims experienced by all covered entities. The average number experienced annually over the past five years was 151, which was 2% of the number of claims experienced by all covered entities. In FY10, paid WC claims for GDOL were \$1,008,457, or 1% of the paid claims for all covered entities. The average amount of paid claims experienced by GDOL annually over the previous five years was \$950,169, which was 1% of the paid claims for all covered entities. The ratio of Workers' Compensation injuries to FTEs for FY10 is 2.72% compared to the statewide average ratio of 4.84%. The major cause of workers' compensation claims for this agency is from falls, slips and trips, and the second highest cause is from repetitive motion or cumulative trauma.

There were 14 general liability (GL) claims experienced by GDOL in FY10, which was 1% of the number of claims experienced by all covered entities. The average number of GL claims experienced by GDOL annually over the previous five years was 20, which was 1% of the number of GL claims experienced by all covered entities. In FY10, paid GL claims for GDOL were \$178,853, or 1% of the paid claims for all covered entities. The average amount of paid claims experienced by GDOL annually over the previous five years was \$115,458, which was <1% of the paid claims for all covered entities.

There were 3 auto liability (AL) claims experienced by GDOL in FY10 or 1% of the claims experienced by all covered entities. The average number of AL claims experienced by GDOL annually over the previous five years was 11, or 1% of the number of AL claims experienced by all covered entities. In FY10, paid AL claims for GDOL were \$34,931, or <1% of the paid claims of all covered entities. The average amount of paid claims experienced by GDOL annually over the previous five years was \$22,001, which was <1% of the paid claims for all covered entities.

There were 2 auto physical damage (APD) claims experienced by GDOL in FY10 or <1% of the claims experienced by all covered entities. The average number of APD claims experienced by GDOL annually over the previous five years was two, or 1% of the APD claims experienced by all covered entities. In FY10, paid APD claims for GDOL were \$2,811 or <1% of the paid claims of all covered entities. The average amount of paid claims experienced by GDOL annually over the previous five years was \$1,251, or <1% of the paid claims for all covered entities. GDOL has insured 84 of their 122 vehicles for auto physical damage coverage with Risk Management Services for FY11.

Property coverage provides state entities the funds to repair or replace state buildings and/or contents that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary. **There were 13 Property (PR) claims experienced by GDOL in FY10** or 4% of the claims experienced by all covered entities. The average number of PR claims experienced by GDOL annually over the previous five years was 9 or 2% of the PR claims experienced by all covered entities. In FY10, paid PR claims for GDOL were \$2,811, or <1% of the paid claims of all covered entities. The average amount of paid claims experienced by GDOL annually over the previous five years was \$45,322, which was 1% of the paid claims for all covered entities.

Agency Risk Reports

Department of Driver Services

The Department of Driver Services (DDS) administers drivers' license issuance and renewals, motor vehicle registration and commercial truck compliance. DDS enforces and administers state laws and regulations for mandated programs relating to driver safety and driver education for both novice and problem drivers. The agency has more than 880 employees.

Premiums Paid for Fiscal Year 2010	
Workers' Compensation	\$682,577
General Liability	\$0
Auto Liability	\$0
Property	\$17,390
Auto Physical Damage	\$7,075

There were 30 WC claims experienced by DDS in FY10 or <1% of the claims experienced by all covered entities. The average number of WC claims experienced by DDS annually over the previous 5 years was 62 or only 1% of the claims experienced by all covered entities. In FY10, paid WC claims for DOR were \$815,752, or 1% of the paid claims for all covered entities. The average amount of paid claims experienced by DOR annually over the previous five years was \$748,846, which was 1% of the paid claims for all covered entities. The ratio of workers' compensation injuries to FTEs for FY10 is 3.39% compared to the statewide average ratio of 4.84%. The major cause of workers' compensation claims for this agency is from motor vehicle collisions and the second highest is from falls, slips and trips.

There were 12 general liability (GL) claims experienced by DDS in FY10 or 1% of the claims experienced by all covered entities. The average number of GL claims experienced by DDS annually over the previous five years was 9 or 1% of the GL claims experienced by all covered entities. In FY10, paid GL claims for DDS were \$7,488, or <1% of the paid claims for all covered entities. The average amount of paid claims experienced by DDS annually over the previous five years was \$28,478, which was <1% of the paid claims for all covered entities.

There was one auto liability (AL) claim experienced by DDS in FY10 or <1% of the claims experienced by all covered entities. The average number of AL claims experienced by DDS annually over the previous five years was 16, or 1% of the AL claims experienced by all covered entities. In FY10, paid AL claims for DDS were \$4,744, or <1% of the paid claims for all covered entities. The average amount of paid claims experienced by DDS annually over the previous five years was \$25,329, which was <1% of the paid claims for all covered entities.

There were two auto physical damage (APD) claims experienced by DDS in FY10 or <1% of the claims experienced by all covered entities. The average number of APD claims experienced by DDS annually over the previous five years was 10 or 3% of the APD claims experienced by all covered entities. In FY10, paid APD claims for DDS were \$3,442 of the paid claims for all covered entities, or 0% of the paid claims for all covered entities. The average amount of paid claims experienced by DDS annually over the previous five years was \$29,852, which was 4% of the paid claims for all covered entities. DDS has insured all of their 127 vehicles for auto physical damage coverage with Risk Management Services for FY11.

Property coverage provides state entities the funds to repair or replace state buildings and/or content that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary. **There were no Property (PR) claims experienced by DDS in FY10.** The average number of PR claims experienced by DDS annually over the previous five years was two, or 0% of the PR claims experienced by all covered entities. In FY10, no PR claims were paid for DDS. The average amount of paid claims experienced by DDS annually over the previous five years was \$4,292 which was <1% of the amount of paid claims for all covered entities.

Agency Risk Reports

Georgia Forestry Commission

Premiums Paid for Fiscal Year 2010	
Workers' Compensation	\$781,586
General Liability	\$0
Auto Liability	\$0
Property	\$231,883
Auto Physical Damage	\$278

The Georgia Forestry Commission (GFC) is responsible for providing leadership, service, and education in the protection and conservation of Georgia's forest resources. The Commission's central office is located in Dry Branch, Georgia. District and county offices are located throughout the state. Commission professionals provide a variety of services including fire detection, issuance of burn permits, wildfire suppression and prevention services, emergency and incident command system expertise, rural fire department assistance, forest management assistance to landowners and communities, marketing and utilization of forest resources and nature services, and growing and selling quality tree seedlings for planting. The agency has over 660 employees.

Workers' Compensation Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	30	0%	\$745,069	1%
FY05-09 Yearly AVG.	61	1%	\$857,963	1%

The ratio of workers' compensation injuries to FTEs for FY10 is 4.53% compared to the statewide average ratio of 4.84%. The major cause of workers' compensation claims is injuries by an object and the second highest is strains.



Georgia Forestry Commission has relatively few General Liability Claims as most of their operations are conducted in less dense population centers. Of the 19 claims filed against GFC over the last six years, approximately 50% related to controlled burns or establishing fire breaks.

Agency Risk Reports

Georgia Forestry Commission continued...

Auto Liability coverage protects GFC and its employees from claims costs associated with the negligent operation of any vehicle while used to perform job duties. State employee drivers are covered for liability, not the vehicle itself.

Auto Liability Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	6	1%	\$23,960	<1%
FY05-09 Yearly AVG.	18	1%	\$30,369	1%



While for FY10 GFC insured only three vehicles for auto physical damage coverage with RMS, 9 of their 683 have been insured for FY11. The average amount of paid claims experienced by GFC annually over the previous 5 years was \$12,960 or 1% of the paid claims for all covered entities.

Properties Insured	Number	Buildings	Contents	Total Values	Sq. Ft.
State Owned	645	\$86,937,02236	\$71,128,899	\$158,065,921	1,104,6431
State Leased	22				11,475
Other Assets	140		\$6,094,100	\$6,094,100	
Total	807	\$86,937,02236	\$77,222,999	\$164,160,021	1,115,906

Property coverage provides state entities the funds to repair or replace state buildings and/or content that have been lost or damaged by perils including fire, lightning, explosion, windstorm, hail, smoke, earth movement, flood, riot, vandalism or burglary.

Property Claims				
	Frequency (# of claims)	% of Statewide	Severity (\$ of claims)	% of Statewide
FY 10	1	<1%	\$0	0%
FY05-09 Yearly AVG.	3	1%	\$70,850	1%

GFC property claim frequency over the past six years has been very favorable (low) relative to other agencies included in this report. Loss data excludes damages caused in the March 14 and May 11, 2008 tornados.

Appendix A

Terminology/Acronyms/Abbreviations

Terminology

AL	Auto Liability Insurance
APD	Auto Physical Damage Insurance
CLCP	Comprehensive Loss Control Program
FST	Fall, Slip, Trip
FTE	Full Time Equivalent
GL	General Liability Insurance
LOB	Line of Business
MVA	Motor Vehicle Accident
PR	Property Insurance
RMAC	Risk Management Advisory Council
RMS	Risk Management Services Division of DOAS
WC	Workers' Compensation Insurance

Covered Entities Mentioned by Acronym/Abbreviation in this Report

ABAC	Abraham Baldwin Agricultural College
Advantage	Advantage Behavioral Health Systems (formally Northeast Georgia CSB)
Albany	Albany Area Community Service Board
Albany State	Albany State University
Avita	Avita Community Partners (CSB)
BHS of S. Ga.	Behavioral Health Services of South Georgia (CSB)
BOR	Board of Regents
Clayton	Clayton County Community Service Board
Cobb	Cobb Community Service Board
Columbus State	Columbus State University
CSB	Community Service Board
DBHDD	Department of Behavioral Health and Developmental Disabilities
DDS	Department of Driver Services
DeKalb	DeKalb Community Service Board
DHS	Department of Human Services
DJJ	Department of Juvenile Justice
DNR	Department of Natural Resources
DOA	Department of Agriculture
DOAS	Department of Administrative Services
DOL	Department of Labor

Appendix A

Terminology/Acronyms/Abbreviations

DPS	Department of Public Safety
FVSU	Fort Valley State University
Ga Pines	Georgia Pines Community Service Board
GaTech	Georgia Institute of Technology
Gateway	Gateway Behavioral Health Services (CSB)
GaGwinnett	Georgia Gwinnett College
GaSouthern	Georgia Southern University
GCSU	Georgia College and State University
GDC	Georgia Department of Corrections
GDOT	Georgia Department of Transportation
GEMA	Georgia Emergency Management Agency
GFC	Georgia Forestry Commission
GPC	Georgia Perimeter College
GRN	Gwinnett Rockdale Newton Community Service Board
GSU	Georgia State University
GPA	Georgia Ports Authority
GWCCA	Georgia World Congress Center Authority
Highland Rivers	Highland Rivers Community Service Board
KSU	Kennesaw State University
Lookout Mt.	Lookout Mountain Community Service Board
McIntosh Trail	McIntosh Trail Community Service Board
MCG	Medical College of Georgia
Middle Ga.	Community Service Board of Middle Georgia
New Horizons	New Horizons Community Service Board
NGCSU	North Georgia College and State University
Ogeechee BHS	Ogeechee Behavioral Health Services (CSB)
Phoenix Center	Phoenix Center CSB
Pineland	Pineland Community Service Board
River Edge	River Edge Community Service Board
Satilla	Satilla Community Service Board
Savannah State	Savannah State University
Serenity BHS	Serenity Behavioral Health System (CSB)
TCSG	Technical College System Of Georgia
Tidelands	Tidelands Community Service Board (no longer in existence)
UGA	University of Georgia
UWG	University of West Georgia
VSU	Valdosta State University

Risk Management Staff



Risk Management Services Staff

Top Row: L to R: Ted Low, C.G. Lawrence, and Tom Provancher
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INDEMNIFICATION PROGRAMS



AUTO LIABILITY COVERAGE

