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Texas Workers' Compensation Commission
State Risk Management

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Interim Report



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State Risk Management

Interim Report

Contents

State Risk Management- Summary	1
Assistance to State Agencies	2
Summary of Losses	4
Issues for Consideration	5
Appendix A - Texas State Agencies Participating in the State Risk Management Program	8
Appendix B - Analyses of Losses by Category of Loss	12
Workers' Compensation Losses	12
Liability Losses	15
Property Losses	18
Unemployment Compensation Losses	19
Appendix C - Texas Workers' Compensation Unit Statistical Report Summary	21

State Risk Management

Brief Description

The State Risk Management Division works with certain state agencies to identify workers' compensation, property and liability risks¹ to reduce losses. The risk management process² saves the state money by protecting state resources. These resources include 149,862 state employees, \$2.5 billion in capital investments in buildings and \$1.6 billion in fixed assets.

The Division collects information on state agency management of workers' compensation, property and liability risks. The Division tracks information on claims brought against the state, losses paid, and methods to reduce risks and losses.

The Division reviews state agency risk management programs. A written report is provided to each agency, including findings and recommendations. Each agency reviewed is required to submit an action plan in response to the findings in the report. The Division monitors implementation of the plan and provides assistance to the agency as necessary.

Budget and FTEs

The Division's budget for FY 1994 is \$826,189. The Division is funded by interagency contracts or interagency voucher agreements³ with state agencies. During FY 94, the state risk management program applies to 163 state agencies and facilities. Certain agencies are statutorily exempt⁴. The Division has 21 full time equivalent (FTE) positions in FY 1994.

Division Location and Function

The State Risk Management Division is located in the Texas Workers' Compensation Commission. The Division's functions and duties are independent and separate from all other functions and processes performed by the Commission to regulate the workers' compensation system in Texas.

Basic Duties and Responsibilities

The Division is created by the Texas Workers' Compensation Act, Chapter 412 of the Texas Labor Code Annotated. The Division Director serves as the 'State Risk Manager' to accomplish the following:

- Identify and evaluate the workers' compensation, liability and property exposures and losses, and risk management administrative costs of each state agency.
- Consult with state agencies to develop and implement effective, comprehensive risk management programs to reduce exposures and losses.
- Write risk management guidelines to assist agencies to develop and implement risk management programs.
- Report to each Legislature regarding the state risk management program.

Assistance to State Agencies

The State Risk Management Division assists state agencies in the following ways:

- **Risk Management Program Reviews**

The Division reviews state agency risk management programs. The review is a comprehensive look at risk prevention and control programs in the day-to-day operation of the agency. Where program needs or improvements are identified, recommendations are issued through a formal report to the agency.

Risk Management Program Reviews are a performance measure for the State Risk Management Division (50 annually).

- **Safety Program Evaluations**

The Division evaluates safety programs of state agencies. The evaluation determines if a state agency has a comprehensive, documented employee safety and health program. The evaluation validates safety program elements and recommendations are made to implement or improve programs where needed.

Safety Program Evaluations are a performance measure for the State Risk Management Division (50 annually).

- **On-Site Consultations**

On-site consultations are informative, educational, training or remedial in nature, and address specific property, liability or workers' compensation issues or concerns.

The On-Site Consultations are a performance measure for the State Risk Management Division (100 annually).

- **Risk Management Seminars and Training for State Agencies.**

The Division sponsors and hosts seminars and training sessions for state agencies. These seminars and training sessions target agency needs as identified through the Risk Management Program Reviews, Safety Program Evaluations, On-Site Consultations, and loss experience data. Target audiences range from state agency executives to personnel performing as additional duty safety officers. Activities for FY 94 are as follows:

- **Liability Seminar** - Approximately 300 agency executives, general counsels and attorneys, risk managers, human resources managers, other management staff are registered for this May 9-10 seminar.

- **Loss Control Seminar** - Approximately 200 risk managers and safety officers attended this seminar in October, 1993.

- **OSHA Voluntary Guidelines & Train-the-Trainer Seminar** - 173 risk managers and safety officers attended this April seminar.

- **Back Injury Prevention** - Approximately 100 agency personnel are expected for this June 4th seminar.

- **Risk Management Guidelines**

The Division periodically develops and distributes guidelines to all covered agencies. The guidelines provide the framework for an agency risk

management program and consist of four volumes:

Volume I, Risk Management Administration - Explains the concept of risk management and outlines the process of risk identification and analysis. Outlines the essential elements to develop, implement, and manage a state agency risk management program.

Volume II, Property Conservation - Identifies property exposures and means of protecting facility resources, including buildings and building contents.

Volume III, Workers' Compensation Exposures - Provides guidance on developing and implementing the workers' compensation claims administration and reporting process. Outlines the minimum requirements for an agency employee safety and health program.

Volume IV, Liability Exposures - Provides guidance on liability issues, including tort liability and human resources liability programs.

- **Technical and Statistical Reports**

In addition to providing agencies with ad hoc reports, summary statistics on state workers' compensation, liability, property and unemployment losses are provided to state agencies.

- **Miscellaneous Assistance**

Periodic mail-outs of appropriate risk management and safety information.

Participation in investigating and resolving reported safety violations.

Administering an annual State Agency Safety Awards Program and State Employee Safety Poster Contest.

Initiated the formation of a risk managers' association now formally known as the State Agency Risk Managers' Association of Texas.

Summary of Losses

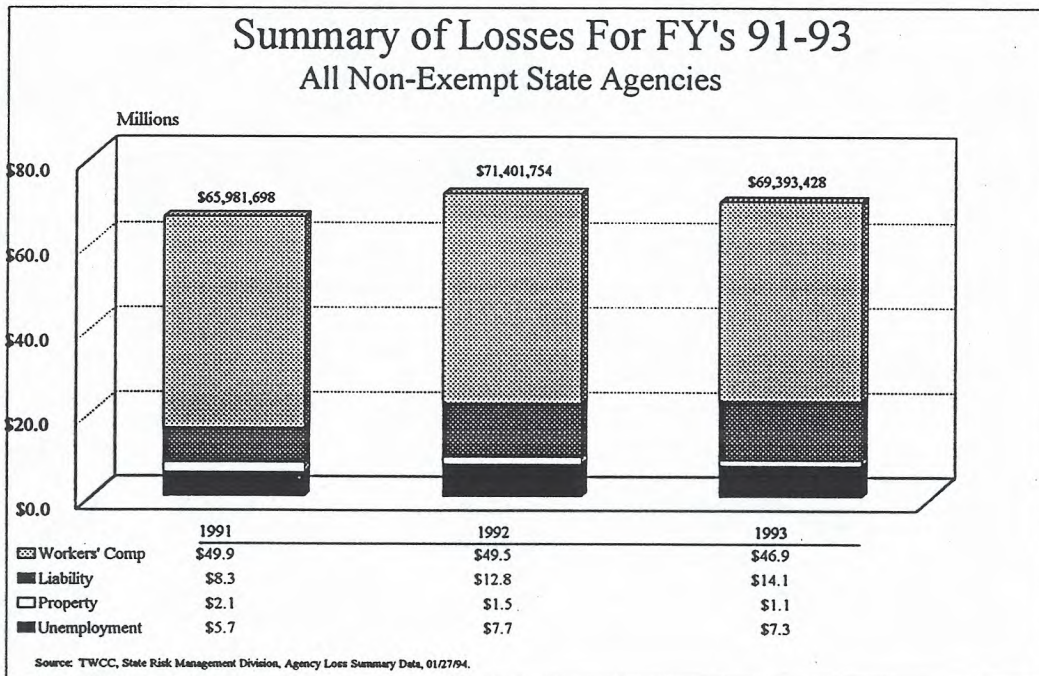
According to statutory requirements, the statewide risk management program covers three basic categories of loss exposures: state employees workers' compensation, liability, and property. The Division has also identified unemployment compensation losses as a significant category of loss.

- **Total losses** to the State for all categories of loss combined decreased 2.8 percent from \$71.4 million in FY 92 to \$69.4 million in FY 93.
- **State employees workers' compensation losses⁵** have decreased since passage of the new workers' compensation law. A 1.0% reduction of total workers' compensation payments was experienced from FY 91 (\$49.9 million) to FY 92 (\$49.5 million). A further reduction of 5.1% to \$46.9 million was evident in FY 93.

- **Liability losses⁶** to the State increased by 56% from FY 91 (\$8.3 million) to FY 92 (\$12.8 million). Losses continued to increase by an additional 10% from FY 92 to FY 93 (\$14.1 million).
- The reported **property losses⁷** to the State decreased each fiscal year from \$2.1 million in FY 91 to \$1.1 million in FY 93.
- **Unemployment compensation losses** to the State experienced a significant increase (28%) from FY 91 (\$5.7 million) to FY 92 (\$7.7 million). However a 5.2% reduction from FY 92 to FY 93 (\$7.3 million) was shown.

Appendix B contains detailed information and loss data by each category of risk.

Figure S1:



Issues for Consideration

Addressing the following issues will improve and enhance the statewide risk management program. In some instances, an issue may be appropriately addressed through individual agency action, or through interagency cooperation. In other cases, the issue may require legislative consideration.

- **Confidentiality of Claims Data Reported to the State Risk Management Division**

Detailed open claims⁸ data reported to the State Risk Management Division regarding state agency claims and losses should be exempted from the reporting requirements of the Texas Open Records Act. This is especially critical for liability claims against the State in which the Office of the Attorney General is involved.

- **Transfer of Accident Prevention Rules**

The authority for developing and administering 'Rules for Accident Prevention', currently under the authority of the Director, Workers' Compensation Division, Office of the Attorney General, should be transferred to the State Risk Management Division under the authority of the State Risk Manager.

- **Financing Liability and Property Losses**

The current method of paying for state liability and property losses out of current year general revenue funds may be inappropriate and inefficient. Other financing options may be less costly to the State. Centralized purchasing of certain insurance may also be less costly.

- **Exempt State Agencies in the State Risk Management Program**

The University of Texas System, Texas A&M System, Texas Tech University System and the Texas

Department of Transportation are exempt from the State Risk Management Program. The loss data reported to each Legislature by the State Risk Manager presents only a portion of the cost of risk since these large agencies are exempt from reporting. Requiring these and other exempted agencies to report loss data would enable the State Risk Management Division to provide the Legislature with the total cost of risk for all State agencies.

- **Agency Chargebacks for Workers' Compensation Losses**

A 'chargeback'⁹ allocation mechanism would be an incentive for state agencies to reduce workers' compensation exposures, claims and losses. Ideally, this may be accomplished through a premium assessment based upon actual claims and loss experience of the agencies, including an assessment to fund reserves to pay for 'downstream' costs for current year claims.

- **State Employees Return-to-Work Program**

A model return-to-work program for state employees should be implemented at the agency/facility level, for employees who sustain job-related injuries and for persons who have disabilities as defined by the Americans with Disabilities Act. The Workers' Compensation Division, Office of the Attorney General has initiated a pilot program to study this feasibility.

- **Cost Containment Measures of the State Employees Workers' Compensation Program**

The workers' compensation cost containment¹⁰ measures implemented by the Workers' Compensation Division, Office of the Attorney General, should be continued.

- **Duplication of Payments on Behalf of State Employees**

There currently are no cross checks regarding the occurrence of duplicate payments to or on behalf of an individual employee by the state employees workers' compensation program and the state employees health care benefits program. The extent to which such duplicate payments occur should be determined.

- **Funding and Reserving**

The State should comply with the General Accounting Standards Board 'Statement No. 10', entitled "Accounting and Financial Reporting for Risk Financing and Related Insurance Issues" relative to establishing reserves and funding for the state employees' workers' compensation fund program.

End Notes

¹ **Risk** - The possibility of loss or exposure to loss. The words risk and exposure are often used interchangeably.

² **Risk Management Process** - 'Risk Management' is a discipline whose goal is to protect the resources and assets of an organization by reducing the potential for loss before it occurs, and financing potential exposures and losses. In practice, the 'risk management process' consists of logical steps: risk or exposure identification; measurement and evaluation of identified exposures; control of those exposures through elimination and/or reduction; financing the remaining exposures to ensure stable operations and avoid severe financial hardship.

³ **Interagency Cooperation Contract** - A written agreement between two state agencies in which services are provided by one agency to the other in return for fee charges. Currently, all state agencies that have a contract amount in excess of \$50,000 require a formal written agreement or contract. All state agencies exempt from requirements of a formal written agreement or contract (contract amounts less than \$50,000) document the exchange through an informal letter or memorandum. REF: HB 2626 of the 73rd Legislative Session amendment to SECTION 55, Section 771.004, Government Code, Subsection (c)(3) of the Inter-Agency Cooperation Act. Payment for services involves the process of an Interagency Transaction Voucher entered into USAS (Uniform Statewide Accounting System).

⁴ **Exempt Agencies** - Statutory exemptions are given to: (1) University of Texas System; Texas A&M University System; Texas Tech University System; and Texas Department of Transportation; (2) state agencies having fewer than five employees; and (3) political subdivisions of the state that are limited to a specific geographic portion of the state, such as river authorities, hospital authorities and state junior colleges.

⁵ **Workers' compensation losses** include medical and income benefits paid from the general revenue fund (workers' compensation fund) for state employees who suffer compensable injuries according to the requirements of the Texas Workers' Compensation Commission Act [TEX.LAB.CODE.ANN.Title 5, Subtitle A]. The data source is the Office of the Attorney General, Workers' Compensation Division claims database.

⁶ **Liability losses** include attorney fees, civil rights lawsuits, medical malpractice, personal injury, property damage and other miscellaneous expenses paid from the general revenue fund by the State when judgments are issued or settlements reached. The data source is the judgments and settlements data files maintained by the State Comptroller.

⁷ **Property losses** include lost, stolen or damaged/destroyed property having a value of \$500 or more. The data source is state agency annual reports to the State Risk Management Division, reconciled to the State Auditor's lost and stolen property database.

⁸ **Open Claim** - A *claim* is a demand for payment of a loss. An *open claim* is an active one in which expenses continue to be incurred, and full payment or settlement of all demands for payment of the loss has not been reached.

⁹ **Chargeback** - A method of allocating the costs of losses incurred back to the originating organization or agency.

¹⁰ **Cost Containment** - Commonly refers to methods to contain medical costs associated with workers' compensation claims or medical benefits claims. Examples of cost containment measures include: reviewing medical bills against established maximum fee guidelines; preauthorization of medical treatments by the insurance carrier; establishment of an organization of 'preferred medical providers' (physicians and/or clinics and hospitals) that provide medical services at discounted rates to the group; and active management of the case by rehabilitation nurses to limit the period of disability.

¹¹ **Reserve** - Funds set aside to meet future obligations as they become due. Loss reserves are estimates of outstanding losses, adjusting expenses and other related items.

Appendix A

Agencies Included in the State Risk Management Program and Agencies Statutorily Exempted From the Program

Texas State Agencies Included in the State Risk Management Program in FY 94

Agcy #	Agency Name	Agcy #	Agency Name
101	Texas Senate	327	Employees Retirement System
102	House of Representatives	329	Real Estate Commission
103	Texas Legislative Council	330	Texas Rehabilitation Commission
104	Legislative Budget Board	332	Texas Department of Housing and Community Affairs
105	Legislative Reference Library	333	Office of State - Federal Relations
116	Sunset Advisory Commission	335	Texas Commission for the Deaf & Hearing Impaired
201	Supreme Court	338	State Pension Review Board
203	Board of Law Examiners	340	Texas Department on Aging
211	Court of Criminal Appeals	342	State Aircraft Pooling Board
212	Office of Court Administration	344	Commission on Human Rights
213	Office of State Prosecuting Attorney	347	Texas Public Finance Authority
242	Commission on Judicial Conduct	350	Texas National Research Laboratory Commission
243	State Law Library	352	Texas Bond Review Board
301	Office of the Governor	353	Texas Incentive and Productivity Commission
302	Office of the Attorney General	355	Children's Trust Fund of Texas Council
303	General Services Commission	356	State Ethics Commission
304	Office of the State Comptroller	359	Office of Public Insurance Counsel
305	General Land Office	360	State Office of Administrative Hearings
306	Texas State Library and Archives Commission	362	Texas Lottery Commission
307	Office of Secretary of State	363	Council on Workforce and Economic Competitiveness
308	State Auditor's Office	401	Adjutant General's Department
310	Treasury Department	403	Texas Veterans Commission
312	State Securities Board	405	Department of Public Safety
313	Department of Information Resources	406	National Guard Armory Board
318	Texas Commission for the Blind	407	Commission on Law Enforcement Officer Standards & Education
322	Texas Employment Commission	409	Commission on Jail Standards
323	Teacher Retirement System	410	Criminal Justice Policy Council
324	Department of Human Services	411	Texas Commission on Fire Protection
325	Fire Fighter's Pension Commission	450	Savings and Loan Department

Texas State Agencies Included in the State Risk Management Program in FY 94

Agcy #	Agency Name	Agcy #	Agency Name
451	Department of Banking	517	Texas Commission on Alcohol and Drug Abuse
452	Department of Licensing and Regulation	520	Board of Examiners of Psychologists
453	Texas Workers' Compensation Commission	522	Board of Physical Therapy Examiners
454	Texas Department of Insurance	526	Texas Low-Level Radioactive Waste Disposal Authority
455	Texas Railroad Commission	527	Texas Cancer Council
456	Board of Plumbing Examiners	529	Health and Human Services Commission
457	Texas State Board of Public Accountancy	530	Texas Department of Protective and Regulatory Services
458	Alcoholic Beverage Commission	551	Department of Agriculture
459	Texas Board of Architectural Examiners	554	Texas Animal Health Commission
460	Board of Registration for Professional Engineers	578	Board of Veterinary Medical Examiners
465	Texas Department of Commerce	580	Water Development Board
466	Consumer Credit Commission	582	Texas Natural Resource Conservation Commission
467	Board of Private Investigators and Private Security Agencies	592	Soil and Water Conservation Commission
469	Credit Union Department	606	Texas High Speed Rail Authority
472	Texas Structural Pest Control Board	655	Texas Department of MHMR
473	Public Utilities Commission of Texas	650	San Antonio State School
475	Office of Public Utility Counsel	656	Vernon State Hospital
476	Texas Racing Commission	657	Amarillo State Center
477	Advisory Commission on State Emergency Communication	658	Beaumont State Center
478	Texas Worker's Compensation Research Center	659	Rio Grande State Center
501	Texas Department of Health	660	Denton State School
502	Board of Barber Examiners	661	El Paso State Center
503	Board of Medical Examiners	667	Fort Worth State School
504	Board of Dental Examiners	668	Richmond State School
505	Cosmetology Commission	669	Lufkin State School
507	Board of Nurse Examiners	670	Corpus Christi State School
508	Board of Chiropractic Examiners	671	San Angelo State School
511	Board of Vocational Nurse Examiners	672	Mexia State School
513	Texas Funeral Service Commission	674	Kerrville State Hospital
514	Optometry Board	675	Travis State School
515	Board of Pharmacy	676	Abilene State School

Texas State Agencies Included in the State Risk Management Program in FY 94

Agcy #	Agency Name	Agcy #	Agency Name
677	Austin State Hospital	735	Midwestern University
678	Austin State School	737	Angelo State University
679	Rusk State Hospital	751	East Texas State University at Commerce
680	Waco Center for Youth	752	University of North Texas
681	San Antonio State Hospital	753	Sam Houston State University
682	Terrell State Hospital	754	Southwest Texas State University
683	Wichita Falls State Hospital	755	Stephen F. Austin State University
686	Big Spring State Hospital	756	Sul Ross State University
687	Lubbock State School	758	Texas State University System Board of Regents
688	Brenham State School	763	Univ. of North Texas Health Science Ctr. at Fort Worth
699	Laredo State Center	764	East Texas State University at Texarkana
665	Texas Juvenile Probation Commission	767	Southwest Collegiate Institute for the Deaf
694	Texas Youth Commission	771	School for the Blind and Visually Impaired
	Corsicana State Home	772	School for the Deaf
	Brown wood State School	781	Texas Higher Education Coordinating Board
	Giddings State Home and School	783	University of Houston System
	West Texas Childrens Home	730	University of Houston
	Gainesville State School	759	University of Houston - Clear Lake
	Crockett State School	765	University of Houston - Victoria
696	Texas Department of Criminal Justice	784	University of Houston - Downtown
701	Texas Education Agency	786	Lamar University System
717	Texas Southern University	734	Lamar University at Beaumont
719	Texas State Technical College System	787	Lamar University at Orange
	Texas State Technical College - Amarillo	788	Lamar University at Port Arthur
	Texas State Technical College - Harlingen	802	Parks and Wildlife Department
	Texas State Technical College - Sweetwater	808	Texas Historical Commission
	Texas State Technical College - Waco	809	State Preservation Board
731	Texas Woman's University	813	Texas Commission on the Arts

Exemptions from the State Risk Management Program

The following categories of state agencies are statutorily exempted from inclusion in the State Risk Management Program [Reference: TEX.LAB.CODE ANN., Sections 412.001 and 412.002].

1. Agencies that had workers' compensation, medical malpractice or other self-insurance programs with an associated risk management program before January 01, 1989. This category includes the following four agencies:

University of Texas System
Texas A&M University System
Texas Tech University System
Texas Department of Transportation

The above four agencies collectively have approximately 90,000 full-time equivalent employees in FY 93.

2. Agencies whose authority is limited to a specific geographical portion of the state. Examples include river authorities, municipal utility districts, and municipal water districts. This category includes 77 agencies, with an unknown number of employees.

3. Agencies with less than five employees. Examples include the Board of Professional Tax Examiners and the Polygraph Examiners Board. This category includes 11 agencies, representing less than 30 full-time equivalent employees.

Workers' Compensation Losses

Workers' Compensation Costs per \$100 Payroll

State employees workers' compensation payments continue to provide encouraging news. Table W1 shows a comparison of aggregate costs per \$100 payroll for the last six years since fiscal year 1988. This table indicates that:

- exposure in the form of a higher payroll for the State trended upward,
- the state employees workers' compensation payments beginning in FY '92 declined,
- the cost per \$100 payroll dropped from \$1.71 in FY 91 to a six year low of \$1.33 in FY 93.

Further analysis shows that the reduction in compensable claims in FY 93 is not due to lower exposure. Instead, in terms of full-time equivalents (FTEs), the total number of state employees increased 5.8 percent from 141,626 in FY '92 to 149,362 in FY 93. As shown in Figure W1, considering the number of state employees:

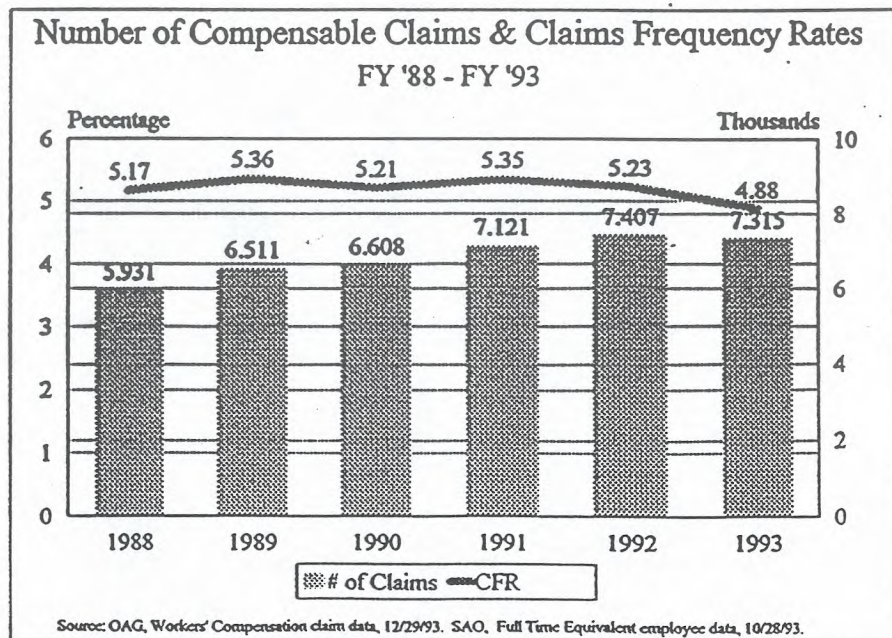
- the overall compensable claim frequency rate has gone down from 5.35 per 100 FTEs in FY 91 to 4.88 per 100 FTEs in FY 93.

Table W1:

Aggregate Workers' Compensation Cost Per \$100 Payroll for all Non-Exempt Agencies for FY '88 - FY '93			
Fiscal Year	Amount Paid During Fiscal Year	Total Payroll for Non-Exempt Agencies	Cost Per \$100 Payroll
1988	\$28,585,741	\$2,071,808,141	1.38
1989	\$31,153,182	\$2,240,447,493	1.39
1990	\$39,305,378	\$2,746,137,727	1.43
1991	\$49,888,459	\$2,925,925,151	1.71
1992	\$49,447,028	\$3,183,500,234	1.55
1993	\$46,870,615	\$3,526,304,909	1.33

Source: OAG, Workers' Compensation claim data, 12/29/93; State Comptroller's Office, USAS, 01/04/94.

Figure W1:



Appendix B

Analysis of Losses by Category

Table W2 shows a comparison of the dollar amount spent on state employees workers' compensation for each fiscal year between 1990 and 1993 for the 10 agencies with the highest losses and all other agencies. For FY 93:

- Seventy four percent of the total dollar amount spent by the State was due to the two largest agencies: Texas Department of Mental Health and Mental Retardation (MHMR) and Texas Department of Criminal and Justice (TDCJ).
- MHMR alone accounts for approximately 60% or \$110.2 million of the total state employees workers' compensation spending over the last four years.

Compensable Claim Frequency Rates

Table W3 shows the 10 state agencies with the largest compensable claim frequency rates¹ for the period FY 90 to FY 93 as determined by the number of FTEs. This table indicates that:

- MHMR's compensable claim frequency rate is the highest among state agencies (12.4 per 100 FTEs in FY 93).
- The Texas Parks and Wildlife Department

(TPWD) has the second highest compensable claim frequency rate in FY 93 (5.67 per 100 FTEs), and TDCJ is ranked third in the same year (4.18 per 100 FTEs).

- Many state agencies including TDCJ and TPWD have been experiencing a continued reduction in their compensable claim frequency rates.
- TPWD has made considerable improvement over the past four years, dropping from 9.77 per 100 FTEs in FY 90 to 5.67 per 100 FTEs in FY 93.
- The Texas Department of Public Safety (TDPS) has also reduced their rates from 5.83 to 3.68.

Back Injury Claims

Figure W3 shows a comparison of the frequency and severity of back injuries in relation to all other types of injuries. It indicates that:

- Back injuries account for 21.7% of all claims for FY 88 through FY 93.

Table W2:

Workers' Compensation Loss Summary FY '90 - FY'93 State Agencies with the Largest Number of Workers' Compensation Claims											
#	Agency Name	FY '90		FY '91		FY '92		FY '93		Four-Year Total	
		\$ Spent	Percent of Cost	\$ Spent	Percent of Cost	\$ Spent	Percent of Cost	\$ Spent	Percent of Cost	\$ Spent	Percent of Cost
999	MHMR	\$22,816,900	58.1%	\$30,500,439	61.1%	\$29,764,068	60.2%	\$27,101,865	57.8%	\$110,183,272	59.4%
696	TDCJ	\$5,362,311	13.6%	\$6,855,510	13.7%	\$7,456,127	15.1%	\$7,429,044	15.9%	\$27,102,992	14.6%
324	DHS	\$1,277,315	3.2%	\$1,909,218	3.8%	\$2,607,750	5.3%	\$2,594,558	5.5%	\$8,388,841	4.5%
405	DPS	\$1,657,416	4.2%	\$543,109	1.1%	\$631,682	1.3%	\$1,043,705	2.2%	\$3,875,912	2.1%
694	TYC	\$902,898	2.3%	\$1,175,065	2.4%	\$911,661	1.8%	\$1,037,342	2.2%	\$4,026,966	2.2%
802	Parks & Wildlife	\$899,941	2.3%	\$791,751	1.6%	\$675,035	1.4%	\$664,062	1.4%	\$3,030,789	1.6%
730	U of Houston	\$878,927	2.2%	\$864,131	1.7%	\$667,409	1.3%	\$627,845	1.3%	\$3,038,312	1.6%
752	U of N. TX	\$456,365	1.2%	\$713,075	1.4%	\$553,408	1.1%	\$535,695	1.1%	\$2,258,543	1.2%
322	T.E.C.	\$214,211	0.5%	\$274,155	0.5%	\$350,569	0.7%	\$378,102	0.8%	\$1,217,037	0.7%
330	TX Rehab. Comm.	\$155,704	0.4%	\$292,241	0.6%	\$341,544	0.7%	\$421,827	0.9%	\$1,211,316	0.7%
All Other Agencies		\$4,683,390	11.9%	\$5,969,765	12.0%	\$5,487,776	11.1%	\$5,036,570	10.7%	\$21,177,501	11.4%
Total for all State Agencies		\$39,305,378	100.0%	\$49,888,459	100.0%	\$49,447,029	100.0%	\$46,870,615	100.0%	\$185,511,481	100.0%

Source: OAG, Workers' Compensation Data, 12/29/93.

Workers' Comp Unit Statistical Report

- With 21.7% share of total claims, back injuries account for 40.2% of total state employees workers' compensation costs over the past six years.

- The average cost of each back injury claim for FY '88 through FY '93 is \$9,490 (i.e., \$84,288,988/8,882). This is nearly 2.5 times the average cost of a non-back injury claim (i.e., \$125,562,152/32,011=\$3,922 per claim).

The State Risk Management Division has prepared a "Texas Workers' Compensation Unit Statistical Report" for the State Employees Workers' Compensation Program. The report includes all state agencies that have claims paid through the Workers' Compensation Division, the Office of the Attorney General, and covers the period from fiscal year 1990 through 1993. A summary of the Workers' Compensation loss Ratios contained in the Unit Statistical Report is provided in Appendix C.

Table W3:

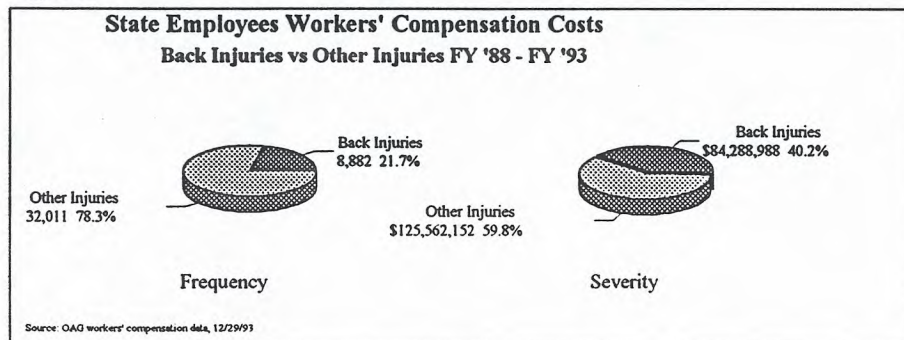
Compensable Claim Frequency Rates For FY '90 - FY '93													
Agency No.	Agency Name	FY'90			FY'91			FY'92			FY'93		
		Claims	FTEs	CFR%	Claims	FTEs	CFR%	Claims	FTEs	CFR%	Claims	FTEs	CFR%
999	MHMR	3,143	28,012	11.22	3,616	28,760	12.57	3,828	29,790	12.85	3,695	29,728	12.43
696	TDCJ	960	18,360	5.23	950	19,697	4.82	956	22,853	4.18	1,092	26,102	4.18
324	DHS	293	15,732	1.86	330	17,172	1.92	379	19,482	1.95	319	15,877	2.01
405	DPS	309	5,303	5.83	239	5,381	4.44	251	5,594	4.48	210	5,699	3.68
322	TEC	53	4,515	1.17	59	4,460	1.32	92	4,808	1.91	61	5,162	1.18
730	U of H	155	4,414	3.51	140	4,535	3.09	143	4,569	3.13	121	4,569	2.65
501	Dept of Health	95	4,298	2.21	96	4,592	2.09	108	4,820	2.24	114	5,218	2.18
752	U of N.Tx.	141	3,114	4.53	130	3,263	3.98	123	3,348	3.67	111	3,348	3.32
304	Comptroller	32	2,811	1.14	35	2,817	1.24	41	2,959	1.36	28	3,170	0.88
802	Parks & Wildlife	253	2,588	9.77	210	2,599	8.08	185	2,663	6.95	157	2,771	5.67
	Other Agencies	1,174	37,670	3.12	1,316	39,796	3.31	1,301	40,740	3.19	1,407	48,218	2.92
	TOTAL	6,608	126,817	5.21	7,121	133,072	5.35	7,407	141,626	5.23	7,315	149,862	4.88

Note: Agency Number 999 represents a consolidated MHMR.

CFR - Compensable Claim Frequency Rate which is equal to number of compensable claims divided by the number of FTEs.

Sources: State Auditors Office; FTE Data, 10/28/93, OAG's Workers' Compensation Data, 12/21/93.

Figure W3



Liability Losses

Frequency and Severity of Liability Claims

Figure L1 shows the frequency¹ and severity² of liability claims over the four year period FY 90 through FY 93. The figure indicates:

- That the liability losses to the State have steadily increased over the period: the dollar amount paid for liability increased 2.3 times from \$6.2 million in FY 90 to \$14.1 million in FY 93.
- Along with this substantial increase in liability losses for the past four years, there was a substantial increase in the numbers of liability claims. The data shows an increase of 162% from 175 claims in FY 90 to 284 claims in FY 93, with an exceptional drop from 240 in FY 91 to 215 in FY 92.

Categories of Liability Claims

Figure L2 shows the average amount of liability claims paid by type of loss. The data indicates:

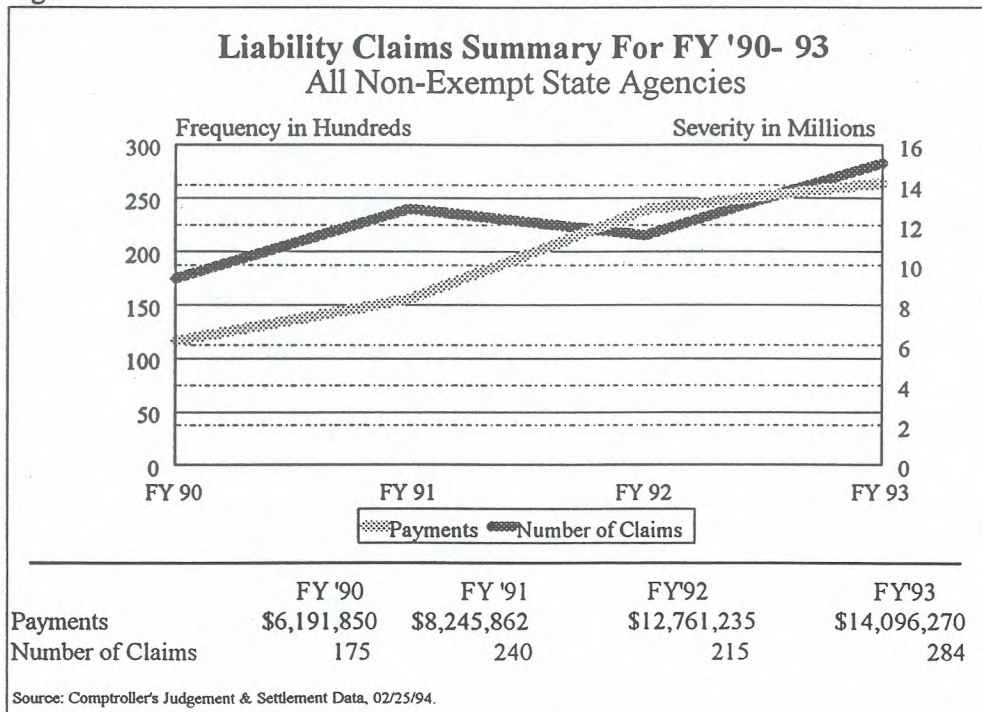
- The cost of civil rights lawsuits significantly increased during this period. The average payment for civil rights cases steadily increased by 338% from \$42 thousand in FY 90 to \$142 thousand in FY 93.
- The cost for other categories such as the attorney fees, auto liability claims, and medical malpractice cases fluctuates from year-to-year without any clear trend.
- The average personal injury payments have been fairly stable over the four year period.
- The average cost for property damages remain the lowest of all categories.

Total Liability Claims Payments

Figure L3 shows a breakdown of total state liability payments by type of liability for FY 93. The total liability payments were \$14.1 million in FY 93.

- Civil rights cases account for over \$10 million, representing approximately 75% of all liability losses.

Figure L1:



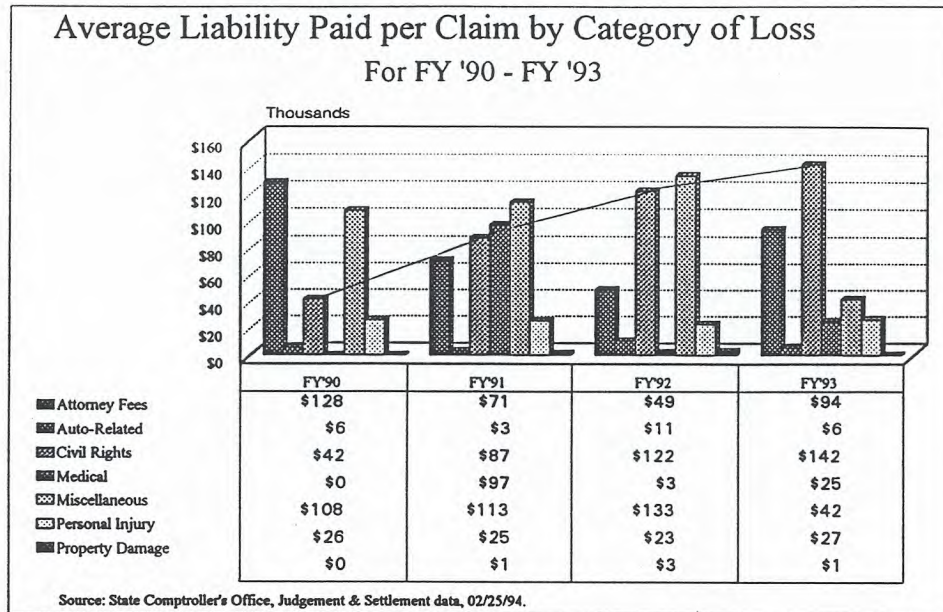
- The second largest category of payment is attorney fees, which accounts for 13.4% or \$1.9 million.

Figure L2:

Frequency and Severity of Claims by Category

Tables L1 and L2 show the frequency and severity of claims by category of payments for FY 93 by state agency.

- Three agencies, Texas Department of Criminal Justice (TDCJ), Texas Department of Mental Health and Mental Retardation (MHMR) and Department of Human Services (DHS) had 155 or 54.6% of the liability claims for the year. This represents \$11.3 million or 80.3% of the total costs to the State.



- The most frequent type of liability claim was auto-related, with 130 claims which cost the state \$725 thousand.

Figure L3:

- With \$302 thousand and \$264 thousand in auto liability payments, the Texas Department of Public Safety (TDPS) and the Texas Department of Parks and Wildlife (TPWD) were the two most costly agencies in this type of liability.

- In terms of civil rights claims, MHMR had the most frequent number of claims (17) which cost the State \$1.6 million, an average of \$95 thousand per claim.

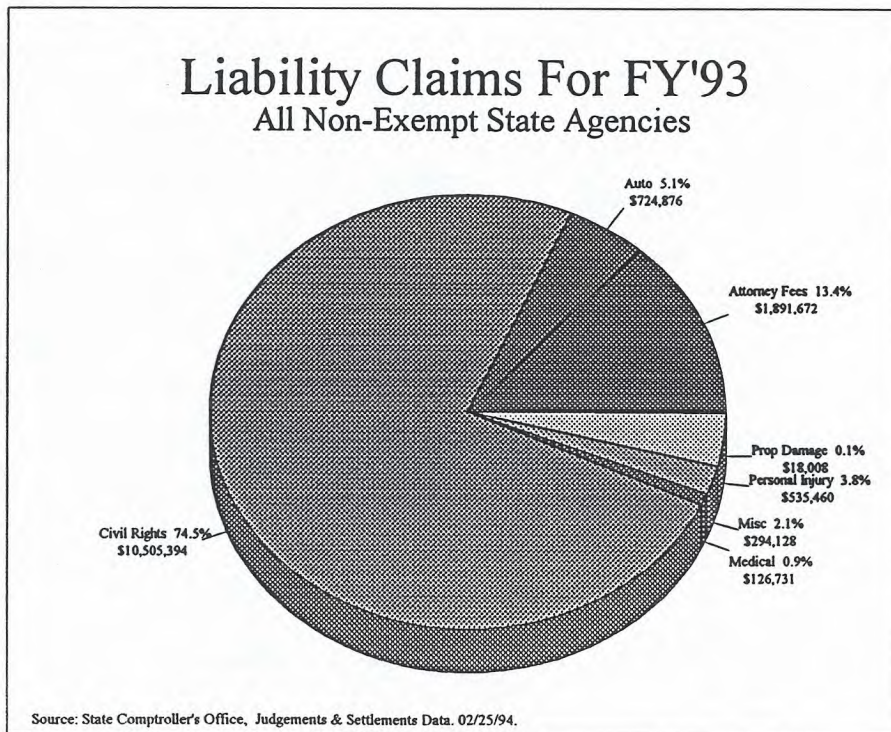


Table L1:

Frequency of Liability Claims by Category of Loss for Selected Agencies									
#	Agency Name	Attorney Fees	Auto	Civil Rights	Medical	Misc.	Personal Injury	Property	Total
696	Texas Department of Criminal Justice	3	30	23	1	1	1	1	60
655	MHMR	4	50	17	3	0	3	11	88
324	Department of Human Services	1	0	5	0	1	0	0	7
405	Department of Public Safety	0	26	1	0	1	3	5	36
802	Texas Parks and Wildlife Department	1	2	4	0	1	0	5	13
454	Texas Department of Insurance	6	0	2	0	0	0	0	8
754	Southwest Texas State University	0	0	1	0	0	0	0	1
551	Department of Agriculture	0	6	2	0	1	0	1	10
302	Office of the Attorney General	2	2	3	0	0	1	1	9
530	Dept. of Protective & Regulatory Svc.	2	0	1	0	0	3	0	6
	All Other State Agencies	2	14	15	1	2	9	3	46
	Total for all Non-Exempt State Agencies	21	130	74	5	7	20	27	284

Source: Comptroller's Office, Judgements & Settlements database, 02/25/94.

Table L2:

Severity of Liability Claims by Category of Loss for Selected Agencies									
#	Agency Name	Attorney Fees	Auto	Civil Rights	Medical	Misc.	Personal Injury	Property	Total
696	Texas Department of Criminal Justice	\$137,319	\$64,922	\$7,664,754	\$5,000	\$172,500	\$4,098	\$150	\$8,048,743
655	MHMR	\$129,000	\$30,069	\$1,614,370	\$111,731	\$0	\$151,916	\$3,412	\$2,040,499
324	Department of Human Services	\$1,057,264	\$0	\$167,000	\$0	\$0	\$0	\$0	\$1,224,264
454	Texas Department of Insurance	\$451,834	\$0	\$98,244	\$0	\$0	\$0	\$0	\$550,078
802	Texas Parks and Wildlife Department	\$500	\$263,630	\$85,000	\$0	\$65,000	\$0	\$1,114	\$415,244
405	Department of Public Safety	\$0	\$302,342	\$35,000	\$0	\$311	\$59,493	\$5,171	\$402,317
530	Dept. of Protective & Regulatory Svc.	\$7,000	\$0	\$625	\$0	\$0	\$227,500	\$0	\$235,125
754	Southwest Texas State University	\$0	\$0	\$174,881	\$0	\$0	\$0	\$0	\$174,881
551	Department of Agriculture	\$0	\$51,467	\$50,000	\$0	\$33,000	\$0	\$128	\$134,595
302	Office of the Attorney General	\$37,066	\$1,471	\$69,500	\$0	\$0	\$12,500	\$7,650	\$128,187
	All Other State Agencies	\$71,688	\$10,975	\$546,020	\$10,000	\$23,317	\$79,953	\$384	\$742,337
	Total for All Non-Exempt State Agencies	\$1,891,672	\$724,876	\$10,505,394	\$126,731	\$294,128	\$535,460	\$18,009	\$14,096,270

Source: Comptroller's Office, Judgements & Settlements database, 02/25/94.

Property Losses

Total Property Losses

Figure P1 shows property losses for FY '92 through FY '93. It indicates that:

- Property losses to the State decreased by 26.7% from \$1.5 million in FY '92 to \$1.1 million in FY '93.

- East Texas State University at Commerce reported the second highest dollar losses (11.9% or \$128 thousand).

Agencies With Largest Property Losses

Table P1 shows the 10 agencies with the largest reported property losses in FY '93.

- The agency with the highest amount of property losses for FY '93 was the Department of Public Safety (16.3% or \$177 thousand).

Figure P1:

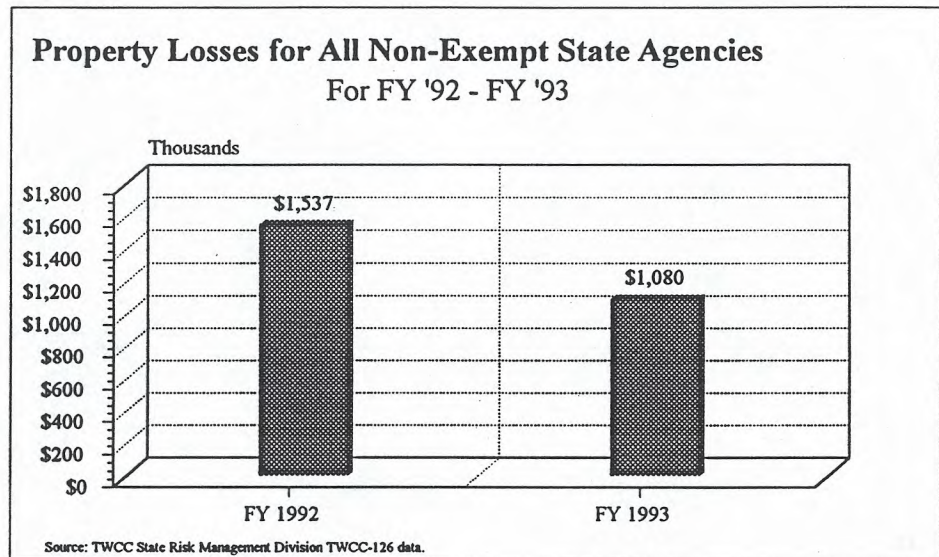


Table P1:

Property Losses for Selected State Agencies, FY '93			
Agency #	Agency Name	Property	
		Loss	%-Loss
405	Texas Department of Public Safety	\$177,002	16.32%
751	East Texas State University at Commerce	\$128,489	11.85%
324	Texas Department of Human Services	\$87,914	8.11%
999	MHMR	\$67,480	6.22%
730	University of Houston	\$42,829	3.95%
763	University of North Texas Health Science Center	\$41,066	3.79%
735	Midwestern State University	\$37,758	3.86%
318	Texas Commission for the Blind	\$36,916	3.40%
696	Texas Department of Criminal Justice	\$36,406	3.36%
737	Angelo State University	\$35,000	3.23%
	All Other State Agencies	\$385,416	35.92%
	Total for all State Agencies	\$1,080,324	100 %

Source: TWCC Risk Management Division TWCC-126 data, 10/15/93.

Unemployment Compensation Losses

Figure U1 presents the trend of state agencies' unemployment compensation losses for FY 90 through FY 93.

- Unemployment losses for FY 93 (\$7.3 million) represent a significant increase (43.1%) from FY 90, when the unemployment losses accounted for \$5.1 million.
- However, there was a 5.2% decrease in unemployment losses for FY 93 when compared to FY 92 (\$7.7 million).

Table U1 shows a comparison of the distribution of state employees and unemployment compensation losses to the State by the ten agencies that paid the most unemployment compensation for FY 93.

- These ten agencies were responsible for 56.3% of the total unemployment compensation paid for all state agencies in FY 93.
- Among these ten agencies, Texas Department of Criminal Justice (with \$1.2 million or 15.9%)
- Department of Human Services (with \$912 thousand or 12.4%) ranked first and second.

Figure U1:

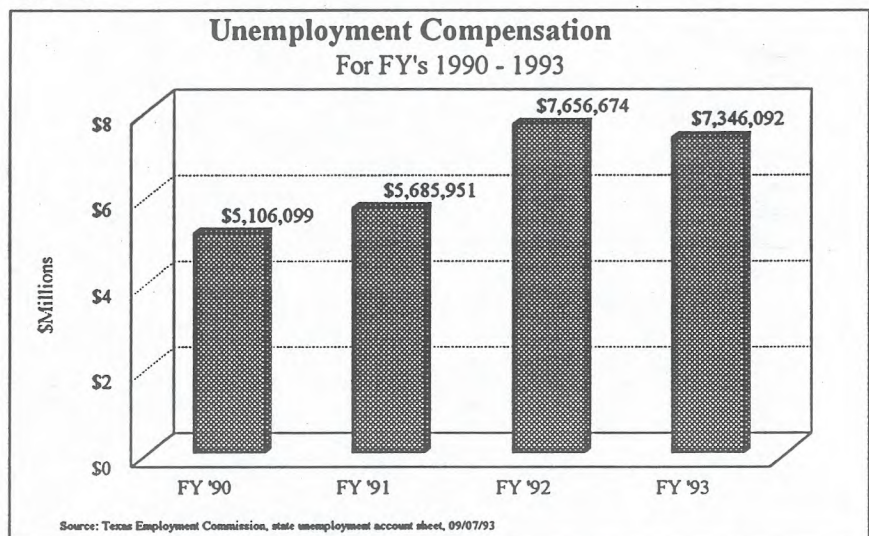


Table U1:

Unemployment Compensation Analysis For FY'93						
#	Agency Name	FY93		FTE Analysis		
		Payment	%-Payment	FTE's	%of Total	
696	Texas Dept. of Criminal Justice	\$1,168,251	15.90%	29,728	19.84%	
324	Department of Human Services	\$912,534	12.42%	15,877	10.59%	
322	Texas Employment Commission	\$516,743	7.03%	5,162	3.44%	
730	University of Houston	\$331,662	4.51%	4,569	3.04%	
454	Texas Department of Insurance	\$368,980	5.02%	1,191	0.79%	
719	Texas State Technical College	\$157,943	2.15%	1,623	1.08%	
694	Texas Youth Commission	\$193,716	2.64%	2,024	1.35%	
302	Office of the Attorney General	\$173,865	2.37%	3,341	2.23%	
501	Texas Department of Health	\$163,100	2.22%	5,218	3.48%	
752	University of North Texas	\$147,816	2.01%	3,348	2.23%	
	All other state agencies	\$3,211,482	43.72%	77,781	51.90%	
	Total state agencies	\$7,346,092	100.00%	149,862	100.00%	

Source: TEC, State Unemployment Accounts, 09/07/93. SAO, FTE data, 10/28/93.

Appendix B

Endnotes

¹ **Compensable Claim Frequency Rate** - A *compensable claim* for workers' compensation involves an injury that arises out of and in the course and scope of employment for which compensation is payable under the Texas Workers' Compensation Act. The *Claim Frequency Rate* (CFR) is the ratio of the number of compensable claims per 100 employees.

² **Frequency** - Refers to the likelihood that a loss will occur. *Low frequency* means the loss event is possible but the event has not happened in the past and is not likely to occur in the future. *Moderate frequency* means the loss event has occasionally happened in the past and can be expected to occasionally occur in the future. *High frequency* means the loss event has happened regularly in the past and can be expected to occur regularly in the future. Workers' compensation losses normally have a high frequency of occurrence. Liability losses usually are of moderate frequency, while property losses often have a low frequency.

³ **Severity** - Refers to the actual total dollar amount paid to recover from a loss occurrence. Severity also may be an estimate of the dollar amount expected to be paid to recover from the loss occurrence. A potential loss with catastrophic possibilities, although infrequent, small losses. Workers' compensation losses usually are of low to moderate severity. Similarly, liability losses are usually low to moderate in severity. However, property losses may range from low to high (catastrophic) severity.

Texas Workers' Compensation Unit Statistical Report

Workers' Compensation Loss Per \$100 Payroll

The State Risk Management Division has prepared a 'Texas Workers' Compensation Unit Statistical Report' for the State Employees Workers' Compensation Program. The report includes all state agencies that have claims paid through the Office of the Attorney General, Workers' Compensation Division program for state employees, and covers the period from fiscal year 1990 through fiscal year 1993.

The Unit Statistical Report includes data sorted by agency number and by workers' compensation loss ratios. Payroll expenditure data from the State Comptroller's Office was utilized as the exposure level for each agency. Since the State of Texas currently does not reserve for workers' compensation losses, incurred losses were derived by using loss development factors which were calculated as part of a separate actuarial study entitled "Ultimate State Employees Workers' Compensation Cost and Retention Level". Both the Unit Statistical Report and the Ultimate State Employees Workers' Compensation Cost and Retention Level study were conducted by the State Risk Management Division.

The following presents a summary of the Workers' Compensation Loss Ratios contained in the Unit Statistical Report. These loss ratios were derived by dividing (total incurred losses*100) by the salary expense. This ratio considers exposures and allows for comparison between agencies. Additional research is being conducted by the State Risk Management Division to incorporate the workers' compensation job classification codes into the analysis.

Appendix C

**Texas Workers' Compensation
Unit Statistical Report.**

Losses per \$100 Payroll

Texas Workers' Compensation Unit Statistical Report

Workers' Compensation Loss Per \$100 Payroll

Agency Number	Agency Name	FY'93	FY'92	FY'91	FY'90	4 Year Avg.
505	Cosmetology Commission	1.1579	14.6926	5.3053	24.6545	11.4526
905	Texas Surplus Property Agency	7.6732	1.0210	10.4222	8.4831	6.8999
655	Texas Department of MHMR	5.2865	5.3273	6.1714	7.0230	5.9521
222	Court of Appeals - 2nd Court of Appeals	0.6214	17.6956	0.0000	0.0000	4.5793
673	San Antonio State Chest Hospital	2.4429	4.3437	3.4832	4.3445	3.6536
694	Texas Youth Commission	4.5957	2.0710	1.5120	3.5538	2.9331
554	Texas Animal Health Commission	2.7562	2.5534	1.0859	4.2056	2.6503
665	Texas Juvenile Probation Commission	9.9937	0.0000	0.0000	0.0000	2.4984
772	Texas School for the Deaf	2.0910	2.3785	2.5152	2.4554	2.3600
702	Texas Council on Vocational Education	8.6758	0.0000	0.0000	0.0000	2.1689
771	Tx. School for the Blind & Visually Impaired	2.4358	0.8859	2.1340	2.4573	1.9782
696	Texas Department of Criminal Justice	1.6375	1.7689	1.8344	1.7552	1.7490
767	SW Collegiate Institute for the Deaf	0.7755	0.2406	0.6207	4.3877	1.5061
734	Lamar University at Beaumont	2.2532	2.1487	1.0689	0.5268	1.4994
228	Court of Appeals - 8th Court of Appeals	0.0000	0.0000	0.0000	5.2346	1.3087
733	Texas Tech University and Museum	0.7181	1.3370	1.6671	1.4638	1.2965
739	Texas Tech Univ. Health Science Center	1.4431	1.1613	1.0464	1.3632	1.2535
502	Board of Barber Examiners	0.0000	0.0000	0.0000	4.8091	1.2023
684	South Texas Hospital	1.5085	1.5273	0.1648	1.5392	1.1850
802	Texas Parks and Wildlife Department	0.9816	1.0339	0.7714	1.9039	1.1727
763	Texas College of Osteopathic Medicine	0.5410	1.5136	1.2045	1.2773	1.1341
453	Texas Workers' Compensation Commission	1.8755	0.9905	0.7386	0.7467	1.0878
755	Stephen F. Austin State University	1.0977	1.0950	1.0366	0.8976	1.0317
737	Angelo State University	1.6181	0.5075	0.7362	1.1941	1.0140
752	University of North Texas	0.7808	0.4386	1.0559	1.5656	0.9602
401	Adjutant General's Department	0.8096	0.6671	1.7891	0.2945	0.8901
754	Southwest Texas State University	1.2622	1.0350	0.7391	0.5013	0.8844
303	General Services Commission	0.4937	0.6681	0.6425	1.7015	0.8765
751	East Texas State University at Commerce	0.2912	0.8466	1.1606	1.1629	0.8653
731	Texas Woman's University	0.9174	1.2990	0.6756	0.2129	0.7762
719	Texas State Technical College System	0.6530	0.5030	1.2707	0.6015	0.7570
406	National Guard Armory Board	0.0000	0.1265	0.2608	2.6328	0.7550
324	Department of Human Services	0.7670	0.6957	0.6927	0.8185	0.7435
783	University of Houston System	0.0118	0.0358	2.8184	0.0469	0.7282
759	University of Houston at Clear Lake	0.8922	0.0897	0.8696	1.0212	0.7182
405	Department of Public Safety	1.1805	0.4914	0.5052	0.6933	0.7176
730	University of Houston	0.5629	0.6783	0.5175	1.0600	0.7047
330	Texas Rehabilitation Commission	0.9518	0.8385	0.4848	0.5073	0.6956
452	Department of Licensing and Regulation	0.1575	1.5735	0.1186	0.5926	0.6105
784	University of Houston - Downtown	0.3226	0.6198	0.0666	1.1178	0.5317
302	Office of the Attorney General	0.5089	0.2767	0.7775	0.3255	0.4722
753	Sam Houston State University	0.5814	0.4753	0.2885	0.5009	0.4615
735	Midwestern University	0.1420	0.5279	0.0812	0.9627	0.4285
243	State Law Library	0.0000	0.0000	1.6040	0.0000	0.4010
551	Department of Agriculture	0.2357	0.6339	0.3204	0.3565	0.3866

Agency Number	Agency Name	FY'93	FY'92	FY'91	FY'90	4 Year Avg.
458	Alcoholic Beverage Commission	0.6417	0.1830	0.1095	0.5987	0.3832
501	Texas Department of Health	0.5548	0.2597	0.1572	0.5303	0.3755
322	Texas Employment Commission	0.3894	0.3659	0.2120	0.4740	0.3603
813	Texas Commission on the Arts	0.0000	0.0000	1.3756	0.0000	0.3439
756	Sul Ross State University	0.7278	0.0198	0.1954	0.3447	0.3219
306	Tx. State Library and Archives Commission	0.2212	0.3264	0.6131	0.0404	0.3003
786	Lamar University System	0.0000	1.1824	0.0000	0.0000	0.2956
454	Texas Department of Insurance	0.4131	0.2409	0.4920	0.0256	0.2929
305	General Land Office	0.0928	0.0613	0.8244	0.1696	0.2870
451	Department of Banking	0.3408	0.7808	0.0000	0.0000	0.2804
304	Comptroller of Public Accounts	0.4834	0.1299	0.1465	0.2738	0.2584
318	Texas Commission for the Blind	0.1141	0.6579	0.0329	0.2100	0.2537
465	Texas Department of Commerce	-0.0228	0.0589	0.3344	0.6406	0.2528
231	Court of Appeals - 11th Court of Appeals	0.0000	0.9694	0.0000	0.0000	0.2424
323	Teacher Retirement System	0.0286	0.0046	0.0106	0.9111	0.2387
307	Office of Secretary of State	0.2300	0.0062	0.0023	0.6661	0.2262
101	Texas Senate	0.1376	0.0804	0.5472	0.0056	0.1927
225	Court of Appeals - 5th Court of Appeals	0.0000	0.6613	0.0183	0.0000	0.1699
102	House of Representatives	0.0255	0.0366	0.1811	0.4355	0.1697
344	Commission on Human Rights	0.0000	0.6503	0.0000	0.0000	0.1626
201	Supreme Court	0.0314	0.5956	0.0158	0.0025	0.1613
701	Texas Education Agency	0.0599	0.0802	0.0792	0.3860	0.1513
519	Air Control Board	0.1185	0.1511	0.0745	0.2438	0.1470
456	Board of Plumbing Examiners	0.5701	0.0000	0.0000	0.0000	0.1425
788	Lamar University at Port Arthur	0.5035	0.0380	0.0000	0.0000	0.1354
781	Tx. Higher Education Coordinating Board	0.2786	0.0343	0.2181	0.0080	0.1348
717	Texas Southern University	0.0853	0.0973	0.2496	0.0718	0.1260
580	Water Development Board	0.0344	0.0438	0.0360	0.3796	0.1234
530	Tx. Dept of Protective - Regulatory Services	0.4328	0.0000	0.0000	0.0000	0.1082
582	Texas Water Commission	0.0859	0.0482	0.0109	0.2831	0.1070
234	Court of Appeals - 14th Court of Appeals	0.0000	0.0000	0.4025	0.0000	0.1006
455	Railroad Commission	0.0262	0.0524	0.1890	0.0732	0.0852
332	Tx. Dept. of Housing & Community Affairs	0.0885	0.2504	0.0000	0.0011	0.0850
787	Lamar University at Orange	0.2269	0.0309	0.0769	0.0000	0.0837
211	Court of Criminal Appeals	0.0201	0.0428	0.2173	0.0000	0.0700
503	Board of Medical Examiners	0.2230	0.0000	0.0000	0.0000	0.0558
460	Bd. of Registration for Prof. Engineers	0.0000	0.0000	0.0000	0.1996	0.0499
312	State Securities Board	0.0000	0.0000	0.0000	0.1547	0.0387
227	Court of Appeals - 7th Court of Appeals	0.1417	0.0000	0.0000	0.0000	0.0354
327	Employees Retirement System	0.0187	0.0224	0.0797	0.0183	0.0348
224	Court of Appeals - 4th Court of Appeals	0.0000	0.0000	0.0000	0.1288	0.0322
472	Texas Structural Pest Control Board	0.1185	0.0000	0.0000	0.0000	0.0296
313	Department of Information Resources	0.1087	0.0000	0.0000	0.0000	0.0272
342	State Airport Pooling Board	0.0000	0.0507	0.0127	0.0357	0.0248
808	Texas Historical Commission	0.0000	0.0057	0.0810	0.0059	0.0231
329	Real Estate Commission	0.0179	0.0424	0.0189	0.0095	0.0222
352	Texas Bond Review Board	0.0000	0.0000	0.0874	0.0000	0.0219
517	Tx. Commission on Alcohol and Drug Abuse	0.0199	0.0164	0.0081	0.0206	0.0163
103	Texas Legislative Council	0.0121	0.0293	0.0174	0.0051	0.0160
310	Treasury Department	0.0066	0.0042	0.0092	0.0437	0.0159
461	Department of Aviation	0.0000	0.0000	0.0459	0.0000	0.0115
476	Texas Racing Commission	0.0000	0.0000	0.0000	0.0368	0.0092
515	Board of Pharmacy	0.0242	0.0000	0.0000	0.0000	0.0060

Agency Number	Agency Name	FY'93	FY'92	FY'91	FY'90	4 Year Avg.
335	Tx. Comm. for the Deaf & Hearing Impaired	0.0000	0.0000	0.0210	0.0000	0.0053
407	Comm. on Law Enf. Officer Stds & Education	0.0000	0.0190	0.0000	0.0000	0.0048
457	Texas State Board of Public Accountancy	0.0000	0.0179	0.0000	0.0000	0.0045
308	State Auditor's Office	0.0124	0.0000	0.0029	0.0014	0.0042
350	Tx. Ntl. Research Laboratory Commission	0.0163	0.0000	0.0000	0.0000	0.0041
301	Office of the Governor	0.0000	0.0094	0.0000	0.0043	0.0034
765	University of Houston-Victoria	0.0000	0.0000	0.0061	0.0075	0.0034
241	District Courts-Comptrollers Judicial Services	0.0000	0.0107	0.0000	0.0000	0.0027
473	Public Utilities Commission of Texas	0.0000	0.0035	0.0004	0.0060	0.0025
336	State Property Tax Board	0.0000	0.0000	0.0045	0.0053	0.0025
411	Texas Commission on Fire Protection	0.0000	0.0067	0.0000	0.0000	0.0017

Source: Office of Attorney General, Workers' Compensation Claims Data, 11/10/93.
State Comptroller of Public Accounts, Payroll Expenditure Data, 01/04/94.