

TYPES AND COSTS OF GENERAL LIABILITY CLAIMS

OFFICE OF RISK MANAGEMENT



PERFORMANCE AUDIT SERVICES
ISSUED MARCH 8, 2017

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MICHAEL BOUTTE, PERFORMANCE AUDIT MANAGER,
AT 225-339-3800.**

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LOUISIANA LEGISLATIVE AUDITOR
DARYL G. PURPERA, CPA, CFE

March 8, 2017

The Honorable John A. Alario, Jr.,
President of the Senate
The Honorable Taylor F. Barras,
Speaker of the House of Representatives

Dear Senator Alario and Representative Barras:

This report provides the results of our evaluation of the types and costs of general liability claims filed against the State of Louisiana that closed during fiscal years 2010 through 2015. The Office of Risk Management (ORM) within the Division of Administration administers the state's self-insurance program and is responsible for managing all state insurance programs, including general liability, property, and workers' compensation coverage.

The report contains our findings, conclusions, and recommendations. Appendix A contains ORM's response to this report. I hope this report will benefit you in your legislative decision-making process.

We would like to express our appreciation to the management and staff of ORM for their assistance during this audit.

Sincerely,

Daryl G. Purpera, CPA, CFE
Legislative Auditor

DGP/aa

GENERAL LIABILITY

Louisiana Legislative Auditor

Daryl G. Purpera, CPA, CFE



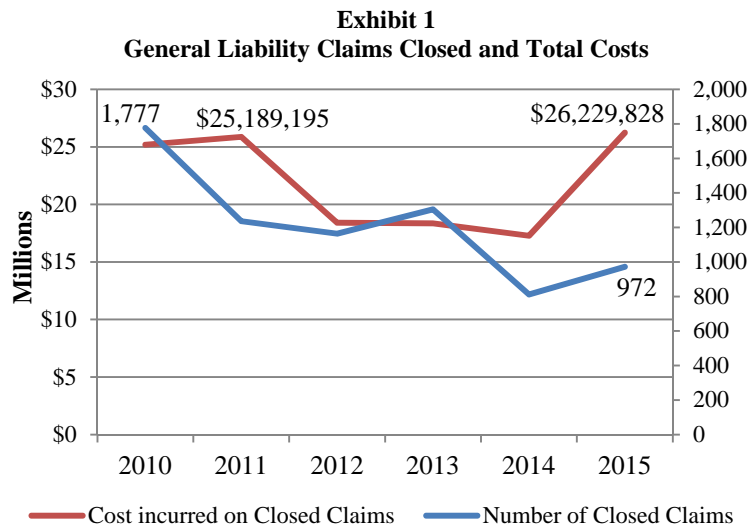
Types and Costs of General Liability Claims Office of Risk Management

March 2016

Audit Control # 40150014

Introduction

We evaluated the types and costs of general liability claims filed against the State of Louisiana that closed during fiscal years 2010 through 2015. General liability claims are filed by individuals who are injured or suffer property damage due to alleged negligent or improper acts of the state, its agencies, its employees, or its agents. Louisiana paid a total of \$131.3 million¹ on 7,266 general liability claims that were closed during fiscal years 2010 through 2015.² As shown in Exhibit 1, the number of claims closed and the total costs associated with those claims decreased between fiscal years 2010 and 2014 but increased during fiscal year 2015. According to the Office of Risk Management (ORM), claim costs increased because of the closure of four “outlier” claims with exceptionally high costs.³



Source: Prepared by legislative auditor’s staff using information obtained from ORM.

Individuals can file general liability claims against the state because Louisiana waived sovereign immunity in the 1974 Constitution.⁴ Sovereign immunity means the state is immune from civil suit or criminal prosecution. A “tort” is a civil wrong for which a remedy may be obtained, usually in the form of an award of monetary damages. Although the state waived this immunity in regards to tort actions, state law limits damages to

¹ This is the total amount that was paid on the claims, so some payments were made before 2010.

² Because the audit was conducted prior to the close of fiscal year 2016, our scope only included claims from fiscal years 2010 through 2015.

³ These claims involved an Americans With Disabilities Act claim, a student-athlete death, a fall at a sporting event, and the Department of Health’s failure to have adequate signage warning of the danger of consuming raw oysters.

⁴ The legislature has enacted an exception to the waiver for discretionary acts of public entities or their officers and employees, meaning the state cannot be sued for their policymaking or discretionary acts within the scope of their lawful powers and duties.

\$500,000 for personal injury and wrongful death claims. However, there is no cap on economic damages or medical expenses.⁵

Individuals can file general liability claims against state agencies for a variety of reasons, including civil rights violations, allegations of sexual harassment or racial discrimination, bodily injury or property damage that occurs on state property, wrongful death, and damage to vehicles from state equipment, such as weed-eaters and lawnmowers. Exhibit 2 summarizes the top five categories of loss with the highest total costs for cases closed in fiscal years 2010 through 2015.

Exhibit 2
Amount Paid on Closed Claims by Category of Loss
Fiscal Years 2010 through 2015

Category of Loss	Examples of Closed Claims	Amount	Number of Closed Claims
Constitutional and Civil Rights	Wrongful termination, racial discrimination, false imprisonment, excessive force, sexual harassment	\$42,582,448	1418
Bodily Injury or Property Damage On-Premises	Injuries involving slips, falls, death; also includes property damage, such as a branch falling on a car	\$26,349,234	3946
Wrongful Act Liability	Negligent permitting, groundwater contamination, improper licensing, wrongful death, sexual assault	\$11,557,282	237
Professional Liability	Oyster lease damage, failure to provide transportation for patients	\$9,667,657	237
Educators and School Boards	Accidents, injuries, death at educational facilities, hazing, failure to warn of suicidal ideations	\$4,210,775	33

Source: Prepared by legislative auditor's staff using information obtained from ORM.

ORM within the Division of Administration administers the state's self-insurance program and is responsible for managing all state insurance covering property and liability exposure through commercial underwriters or by self-insuring. Since June 2010, ORM has contracted with a private third-party administrator, currently Sedgwick Claim Management Services, Inc. (Sedgwick), to administer claims.⁶ Sedgwick is responsible for investigating and evaluating general liability claims filed against the state. Sedgwick both reports and makes recommendations to ORM on the merits and resulting exposure of claims. ORM retains and exercises all decision-making authority. ORM must concur in the Attorney General's appointment of defense counsel, and is responsible for managing and funding the defense of claims and litigation against the state. Furthermore, ORM reviews and evaluates all claims over \$25,000 and recommends settlement or trial.

⁵ Economic damages include compensation for verifiable monetary losses such as earnings, use of property, and value of domestic services. Awards for medical care post-judgment are to be placed in a reversionary trust paid through the Future Medical Care Fund per Louisiana Revised Statute (R.S.) 39:1533.2.

⁶ F.A. Richard & Associates (FARA) provided ORM with claims administration and loss prevention services for all of the state's lines of insurance from July 1, 2010, through July 31, 2015. Effective August 1, 2015, Sedgwick Claims Management Services, Inc. (Sedgwick) administered ORM's claims and loss prevention services. Sedgwick was awarded a three-year contract with a two-year renewal option.

The objective of this audit was to evaluate the types and costs of general liability claims filed against the State of Louisiana that closed during fiscal years 2010 through 2015. Our results are summarized on the next page. Appendix A contains ORM's response to the report, Appendix B details our scope and methodology, Appendix C provides more detail on the claims process, Appendix D summarizes the number and cost of claims by all categories of loss, and Appendix E summarizes closed claims by state agency.

Objective: To evaluate the types and costs of general liability claims filed against the State of Louisiana that closed during fiscal years 2010 through 2015.

We found that the majority of the costs associated with general liability claims were for litigation expenses. These costs, as well as recommendations to assist ORM with enhancing its current loss prevention efforts are discussed further below.

Approximately 59% of total costs for claims closed in fiscal years 2010 through 2015 were for defense costs and legal fees, while 41% were for damages to claimants and claimants' attorney fees.

Approximately 50% of general liability claims resulted in a lawsuit being filed. As shown in Exhibit 3, the percentage of claims with a lawsuit filed increased from 46.8% in fiscal year 2010 to 54.3% in fiscal year 2015. These claims consistently cost more than claims that did not involve lawsuits. The median cost per closed claim where a lawsuit was filed from fiscal years 2010 through 2015 was \$6,032 compared to a median cost of \$80 where a lawsuit was not filed. Exhibit 4 compares the median costs per claim for fiscal years 2010 through 2015.

Exhibit 3 Percent of Closed Claims with Lawsuits Filed Fiscal Years 2010 through 2015	
Fiscal Year	Percent with Lawsuit Filed
2010	46.8%
2011	47.7%
2012	40.9%
2013	59.0%
2014	50.0%
2015	54.3%
Overall	49.6%
Source: Prepared by legislative auditor's staff using information obtained from ORM.	

Exhibit 4 Median Cost Per Claim Fiscal Years 2010 through 2015		
Fiscal Year	Lawsuit Filed	Lawsuit Not Filed
2010	\$4,253.93	\$80.00
2011	9,725.19	\$208.84
2012	9,448.85	\$75.00
2013	1,377.21	\$0.00
2014	8,998.49	\$151.12
2015	8,209.62	\$44.16
Overall	\$6,031.68	\$80.00
Source: Prepared by legislative auditor's staff using information obtained from ORM.		

As shown in Exhibit 5, of the \$128,552,158 (59%) in total costs⁷ associated with claims closed during fiscal years 2010 through 2015, approximately 54% (\$69,172,571) were for legal defense fees, approximately 5% (\$6,787,281) were for legal expenses, and 41% (\$52,166,952) of costs were actually paid as damages to claimants or for claimants' attorney fees.⁸

Exhibit 5 Costs Associated with Closed Claims Fiscal Years 2010 through 2015			
Type of Cost	Total Costs	Percent of Total Costs	Description
Legal Defense Fees	\$69,172,571	53.8%	Fees paid to the state's defense attorneys.
Damages*	52,166,952	40.6%	Payments to claimants or their attorneys for settlements, satisfaction of judgment, penalties, and plaintiff attorneys' fees, etc.
Legal Expenses	6,787,281	5.3%	Legal expenses for expert testimony, mediation, medical evaluations, etc.
Other Expenses	425,354	0.3%	Expenses for the administration and investigation of claims, appraisals, official reports, etc.
Total*	\$128,552,158	100.0%	
*Plaintiff attorneys' fees are paid by the state and deducted from damages, but these are not tracked separately. Source: Prepared by legislative auditor's staff using information obtained from ORM.			

According to ORM, the state's high litigation costs are related to its particularly litigious culture. In addition, staff from Sedgwick, who administers general liabilities claims in several states, stated that more claims are litigated in Louisiana because claimants are required to file suit within one year if a settlement has not been reached. Additionally, while federal law⁹ authorizes ORM to recover defense costs from plaintiffs in civil rights actions when the state prevails in court, the recovery process is expensive, and plaintiffs often do not have enough money to pay for the state's defense costs.

Tracking claimants' original offer, the state's final settlement offer, the state's potential exposure, and the amount awarded by the court would help ORM determine whether defense costs ultimately save the state money. According to ORM, the state's legal defense fees are high because the state has taken a more proactive approach to defending general liability claims in recent years, and that the amounts spent on defense fees are generally less than the amounts that the state would have had to pay as settlements. For example, in a claim involving contaminated drinking water that was ultimately settled, ORM spent \$807,980 in defense costs and paid a \$490,000 settlement for a claim that it estimated had a potential exposure of costing up to \$7.5 million if the state lost at trial. To determine whether the amount of money spent on defense costs ultimately saves the state money, ORM should consider

⁷ Because of changes over time, ORM does not have consistent payment data for payments made before July 1, 1999. As a result, we could only review payment types for \$128.6 of the total \$131.3 million (98%) paid on claims closed in fiscal years 2010 through 2015.

⁸ In some cases judges may rule that the state must pay for the plaintiff's attorney fees.

⁹ 42 USC 1988

collecting information on the state's estimated exposure and the original and final settlement offers in a more systematic manner. ORM is required by R.S. 39:1532(B) to submit a report to the legislature on October 15 and February 15 for claims that the legislature has enacted appropriations from the state general fund for the payment of a specific judgment. This report contains information comparing the amounts spent investigating and litigating a claim, the amounts for which the state was potentially exposed, and the final amount paid in damages and defense fees once the claims were resolved. Tracking this information for general liability claims and including it in the agency's annual report¹⁰ would enable ORM to determine whether it is getting the best legal outcomes while spending the least amount of money possible.

Recommendation 1: ORM should require that Sedgwick include fields in its data system to capture the potential cost to the state if the claim goes to trial or if the state loses, such as the claimant's original offer, the state's final settlement offer, the state's potential exposure, and the amount awarded by the court. Once ORM begins capturing this information, it should include it in its annual report.

Summary of Management's Response: ORM disagrees with this recommendation. However, ORM stated it has an ongoing project with Sedgwick to reformat the current fields in the system available for reporting and that it will review the feasibility of including this information in the annual report. See Appendix A for ORM's full response.

ORM should continue to enhance its current loss prevention efforts by collecting consistent information on why general liability claims are filed. This information could help identify new areas of training for state agencies to help reduce the prevalence of claims.

ORM and Sedgwick conduct various loss prevention activities to mitigate the risk and minimize the cost of claims. R.S. 39:1543 authorizes ORM to assist all state agencies in the prevention and reduction of job-related accidents, injuries, and loss of property, and requires that ORM perform audits of each agency every three years and a recertification review of each agency annually. ORM, in conjunction with Sedgwick, also conducts trend analyses of statistical data to address such issues as contributing factors for increases or decreases in the number of reported incidents, types of accidents reported, and measures implemented to decrease incidents.

To enhance its current loss prevention efforts, ORM should ensure that Sedgwick captures consistent data on the causes of general liability claims. The data collected on the causes of general liabilities claims was not always complete or consistent because staff performing data entry did not use consistent cause codes and left the field completely blank in some cases. In addition, the most prevalent cause listed in the data for closed claims from fiscal

¹⁰ ORM also publishes an annual report that includes statistical information on all types of insurance claims, including general liability claims. A link to the 2014 report is at the following address:
<http://www.doa.la.gov/orm/PDF/Annual%20Report%20for%20Fiscal%20Year%202013-2014.pdf>

years 2010 through 2015 was “Miscellaneous Unclassified.” Exhibit 6 shows the most commonly cited causes of claims, with 619 closed claims not having a cause entered.

Exhibit 6			
Most Commonly Cited Causes of Closed Claims in Data			
Fiscal Year 2010 through 2015			
Cause	Amount	Number of Claims	Percent of Claims
Miscellaneous Unclassified	\$16,444,428	820	11.3%
Struck By	\$2,383,839	645	8.9%
<i>Left “Blank”</i>	\$5,827,020	619	8.5%
Civil Rights/Discrimination Laws	\$12,165,540	524	7.2%
Contact With Foreign Body	\$2,654,211	514	7.1%
Poor Guard/Protection	\$10,665,347	409	5.6%
Weedeater/Lawn Mower Damage	\$129,368	332	4.6%
Hazardous Substance	\$589,501	327	4.5%
Struck by Flying or Falling Object	\$979,046	300	4.1%
Assault/Battery	\$4,642,802	145	2.0%
Civil Rights Violations, Due Process	\$2,297,524	117	1.6%
Source: Prepared by legislative auditor’s staff using information obtained from ORM.			

Because of issues with completeness and consistency, the data cannot currently be used to identify trends to determine why general liability claims are filed. According to ORM and Sedgwick, a project initiative is currently underway to identify and correct the data in claims records, including the cause codes, so that all of the data is accurate and usable for analysis. As part of this initiative, ORM may also want to re-categorize codes more succinctly since there are currently 217 different causes listed in the data and some appear to be duplicative.

Once data on causes is complete and consistent, ORM and Sedgwick should continue to analyze claims data to identify what types of training individual state agencies may need to help reduce claims. We analyzed¹¹ claims data for each state agency and found the Department of Corrections (DOC) had 2,228 claims closed from fiscal years 2010 through 2015 for a total cost of \$19,593,545. These claims were mostly filed by incarcerated individuals and included allegations of wrongful death, denial of medical treatment, and excessive force. Like DOC, other agencies have high costs related to the type of service they offer and who they serve. For example, the Department of Children and Family Services (DCFS) had numerous claims related to abuse by foster parents and failure of DCFS to remove children from harm. The Executive Branch, which includes the Superdome, had a large number of claims involving slips and falls at sporting events. Exhibit 7 summarizes the 10 agencies with the highest total costs associated with closed claims and examples of high-cost claims. Appendix E summarizes the cost of closed claims by state agency for fiscal years 2010 through 2015.

¹¹ Because the cause field in the data is unreliable, we reviewed a narrative description of the claim to obtain the types of claims for this analysis.

Exhibit 7 Agencies with Highest Costs Closed Claims Fiscal Years 2010 through 2015		
Agency	Amount	Examples of Claims with Largest Costs
Department of Corrections	\$19,593,545	Excessive force, wrongful death, denial of medical treatment, food poisoning, inmate-on-inmate violence, violation of freedom of speech and religion, etc.
University of Louisiana System	\$13,013,833	Noncompliance with Americans With Disabilities Act, wrongful death, falls, injuries, wrongful termination, sexual assault, racial discrimination, etc.
LSU System	\$12,162,933	Denial of tenure injuries, wrongful termination, racial and gender discrimination, sexual harassment, property damage, etc.
Department of Health	\$11,036,855	Residents attacking residents, contamination of water supply, consumption of infected oysters, wrongful death at developmental centers, food poisoning deaths at mental health facility, etc.
Executive Branch	\$9,859,291	Slips and falls at sporting events, accidents, elevator drops, racial discrimination, hostile work environment, injuries to cadets with Louisiana National Guard, etc.
Department of Public Safety	\$9,831,095	Driver's license issued without proper restrictions, accidents with police vehicles, failure of fire marshal to inspect leading to death, not closing roads resulting in accidents, etc.
Department of Children and Family Services	\$7,593,136	Child deaths because not removed, death or physical abuse by foster parents, sexual abuse, child death due to being left in overheated car, etc.
Division of Administration	\$5,615,608	Elevator injury, sexual discrimination, civil rights violation, accidents, etc.
LSU Health Care Services Division	\$5,542,413	Wrongful death, exposure to asbestos, falls, unsafe transportation, etc.
Department of Natural Resources	\$4,818,934	Diversion of fresh water into oyster leases, natural gas leak, boats striking pipelines, etc.
Source: Prepared by legislative auditor's staff using information obtained from ORM.		

Current training should be expanded further to address the unique needs of agencies. ORM requires that all employees who are in safety-related positions within state agencies take the Loss Prevention Program training course within 90 days of being hired (or moved into a safety position) and every five years thereafter. This course includes areas such as accident investigations, claims reporting, hazard identification, and slips, trips, and falls. State agency employees are also required to take one hour of sexual harassment training and governmental ethics training every year. ORM offers computer-based training for these and other training classes, such as defensive driving and blood borne pathogens. According to ORM, it also encourages agencies to identify their own training needs and offers assistance in the development of specialized training courses that address the most prevalent situations that agencies face. ORM's insurance broker and Sedgwick also supply videos and presentations that can be used to supplement training needs.

Because agencies often have claims unique to the services they provide, ORM should expand its analysis of the types of claims agencies have and recommend specific training that agencies seek or provide in those areas that are most prevalent. For example, Texas offers several training classes, including classes on anger management and conflict resolution that can be customized to the specific needs of an agency. The state of Washington offers classes on discrimination and harassment in the workplace. In Louisiana, higher education institutions have a large amount of claims related to wrongful termination, civil rights, and discrimination, but ORM offers no classes to address these issues. ORM should consider either developing training to address issues not covered in the courses currently offered or recommend that agencies develop or find training on these issues. Training employees on the most prevalent issues their agencies face may help reduce the number of general liability claims in the future.

Recommendation 2: ORM should ensure that Sedgwick consistently uses cause codes for claims to better enable ORM to analyze why claims are filed. ORM should also consider combining some of the current codes since some are duplicative.

Summary of Management's Response: ORM disagrees with this recommendation. According to ORM, the data reviewed was from the prior TPA's system, and Sedgwick now consistently collects the cause of loss. See Appendix A for ORM's full response.

LLA Additional Comments: The scope of our audit was fiscal years 2010 through 2015. During that time, cause codes were not consistently captured in the data.

Recommendation 3: ORM should continue to analyze what types of claims are most prevalent in state agencies and either develop training courses to address these issues or recommend that agencies develop or find training that addresses the most common type of claim.

Summary of Management's Response: ORM disagrees with this recommendation. According to ORM, it consistently analyzes the types of claims most prevalent in state agencies and has an extensive offering of training available. See Appendix A for ORM's full response.

LLA Additional Comments: Most of ORM's training is safety related. Currently there are no training classes related to civil rights or discrimination, which was the second highest category of claims as shown on page 7. As a result, ORM should ensure that agencies receive training that addresses the most common type of claim.

APPENDIX A: MANAGEMENT'S RESPONSE

Office of Risk Management
State of Louisiana
Division of Administration

JOHN BEL EDWARDS
GOVERNOR



JAY DARDENNE
COMMISSIONER OF ADMINISTRATION

February 9, 2017

Mr. Daryl Purpera, CPA
Legislative Auditor
1600 North Third Street
Post Office Box 94397
Baton Rouge, LA 70804-9397

Re: Response to Performance Audit Report: Office of Risk Management Types and Costs of
General Liability Claims

The State of Louisiana Division of Administration (DOA) would like to thank you and your staff for conducting a performance audit on the General Liability claims handled by the Office of Risk Management (ORM). We were happy to provide your staff with our perspective on issues associated with managing the General Liability Program and to respond to the recommendations in your report.

Recommendation 1: ORM should require that Sedgwick include fields in its data system to capture what they estimate the potential cost to the state is if the claim goes to trial or if the state loses, such as the claimant's original offer, the state's final settlement offer, the state's potential exposure, and the amount awarded by the court. Once it begins capturing this information, ORM should include it in its annual report.

ORM fulfills its mission of protecting the State's interest and aggressively defends claims when there is no liability or excessive damages are sought. As a result of this stance, ORM saved the State \$694 million on 10 cases alone that were reviewed in the audit. ORM is statutorily obligated to engage legal counsel each instance a lawsuit is received. Legal defense is provided by the Attorney General's Office or through appointment of contract counsel by the Attorney General with the concurrence of ORM. Annually, payments to the Attorney General's Office comprise approximately 58% of ORM's defense costs.

Lawsuits generally have unspecified damages. The claimant's initial demand is captured if a specified amount is provided for in the petition. Plaintiff and State settlement offers are captured if they are made. The potential exposure and the amount awarded by the court are always captured. ORM's Third Party Administrator (TPA), attorneys and staff perform a quantum analysis which includes an estimated maximum judgment value on every claim to determine the potential cost to the State. This information is recorded in the electronic claim file in the "Notes", the "Attorney

Case Assessments”, “Status Updates” and the “Requests for Settlement Authority”. Through these mechanisms, which also include attorney budgets, ORM is consistently evaluating whether or not defense costs are saving money.

In an effort to enhance our analysis and in an effort to streamline the reporting and analysis of its litigation ratios, ORM has an ongoing project with its TPA to reformat the current fields in the system available for reporting.

ORM will review the feasibility of including the information in the annual report.

Recommendation 2: ORM should ensure that Sedgwick consistently use cause codes for claims to better enable it to analyze why claims are filed. ORM should also consider combining some of the current codes since some are duplicative.

The data reviewed in this audit was from the prior TPA’s system. The coding in Sedgwick’s system was not reviewed. Sedgwick consistently collects the cause of loss. This information is collected in multiple fields primarily for claims management and adjusting but is also used for analysis and trending.

Sedgwick’s Loss Prevention staff utilize multiple fields in addition to the cause code in order to ascertain and recognize trends. ORM and Sedgwick are currently working on a project to include Building/Site Codes and Parish data in all lines of coverage as multiple agencies are now in one site. This project will allow ORM to identify trends at the building/site and parish level in addition to agency and statewide.

Recommendation 3: ORM should continue to analyze what types of claims are most prevalent in state agencies and either develop training courses to address these issues or recommend that agencies develop or find training that addresses the most common type of claim.

ORM and its TPA consistently analyze the types of claims prevalent in State agencies and have regular discussions with the agencies regarding these trends. ORM staff review every lawsuit against the State and monitors non-litigated claims. The Loss Prevention Manual is updated annually to adjust for and provide for trends as well as new policies, laws, and executive orders as needed. Every new loss prevention policy has a mandated training requirement.

ORM has an extensive offering of training available to State agencies at www.loarm.com. The offerings include 25 downloadable presentations, a video loan program with a collection of 455 videos, instructor lead training and train the trainer offerings that cover a vast number of topics. A listing of the presentations and videos are attached. Additionally, ORM offers computer based training courses through Louisiana Employees Online (LEO) and Core 360. ORM also has an annual meeting for all State agencies to discuss issues, trends and coverages. Agency heads and safety liaisons are invited to attend. A copy of the agenda for the 2016 meeting and upcoming 2017 meeting are attached.

Unfortunately, even with the policy and training requirements, there are instances when an employee and/or agency deviates from either the loss prevention policy or their operational guidelines resulting in a loss. The four cases referenced in the introduction of the audit report as primary contributors of the increased FY15 paid losses are reflective of this:

1. ADA claim due to a non-compliant restroom door at a State university.
2. Student athlete death after an unsanctioned conditioning drill.
3. Slip and fall at a sporting event.
4. LDH's failure to ensure a restaurant had adequate signage warning of the danger of consuming raw oysters.

ORM and its TPA will continue its efforts to reduce the frequency and severity of losses to the State by proactively identifying potential hazards, trending and analysis to adjust our programs and trainings to reduce recurrent issues. Loss Prevention staff will continue providing insight, training and guidance to our covered entities as trends are identified.

Sincerely,

A handwritten signature in blue ink, appearing to read "J. S. Thompson, Jr.", with a stylized flourish at the end.

J. S. "Bud" Thompson, Jr.
State Risk Director

Louisiana Legislative Auditor
Performance Audit Services

Checklist for Audit Recommendations

Agency: Office of Risk Management

Audit Title: Types and Costs of General Liability Claims

Audit Report Number: 40150014

Instructions to Audited Agency: Please fill in the information below for each finding and recommendation. A summary of your response for each recommendation will be included in the body of the report. The entire text of your response will be included as an appendix to the audit report.

Finding 1: Approximately 59% of total costs for claims closed in fiscal years 2010 to 2015 were for defense costs and legal fees while 41% were for damages to claimants and for claimants' attorney fees. Tracking claimants' original offer, the state's final settlement offer, the state's potential exposure and the amount awarded by the court would help ORM determine whether defense costs ultimately save the state money
<i>Recommendation 1: ORM should require that Sedgwick include fields in its data system to capture what they estimate the potential cost to the state is if the claim goes to trial or if the state loses, such as the claimant's original offer, the state's final settlement offer, the state's potential exposure, and the amount awarded by the court. Once it begins capturing this information, ORM should include it in its annual report.</i>
Does Agency Agree with Finding? Agree <input type="checkbox"/> Disagree <input checked="" type="checkbox"/>
Agency Contact Responsible for Finding:
<i>Name/Title: Bud Thompson</i>
<i>Address: Post Office Box 91106</i>
<i>City, State, Zip: Baton Rouge, Louisiana 70821-9106</i>
<i>Phone Number: (225) 342-6331</i>
<i>Email: bud.thompson@la.gov</i>

Finding 2: ORM should continue to enhance current loss prevention efforts by collecting consistent information on why general liability claims are filed. This information could help identify new areas of training for state agencies to help reduce the prevalence of claims

Recommendation 2: ORM should ensure that Sedgwick consistently use cause codes for claims to better enable it to analyze why claims are filed. ORM should also consider combining some of the current codes since some are duplicative.

Does Agency Agree with Finding? Agree Disagree

Agency Contact Responsible for Finding:

Name/Title: Bud Thompson

Address: Post Office Box 91106

City, State, Zip: Baton Rouge, Louisiana 70821-9106

Phone Number: (225) 342-6331

Email: bud.thompson@la.gov

Recommendation 3: ORM should continue to analyze what types of claims are most prevalent in state agencies and either develop training courses to address these issues or recommend that agencies develop or find training that addresses the most common type of claim.

Does Agency Agree with Finding? Agree Disagree

Agency Contact Responsible for Finding:

Name/Title: Bud Thompson

Address: Post Office Box 91106

City, State, Zip: Baton Rouge, Louisiana 70821-9106

Phone Number: (225) 342-6331

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APPENDIX B: SCOPE AND METHODOLOGY

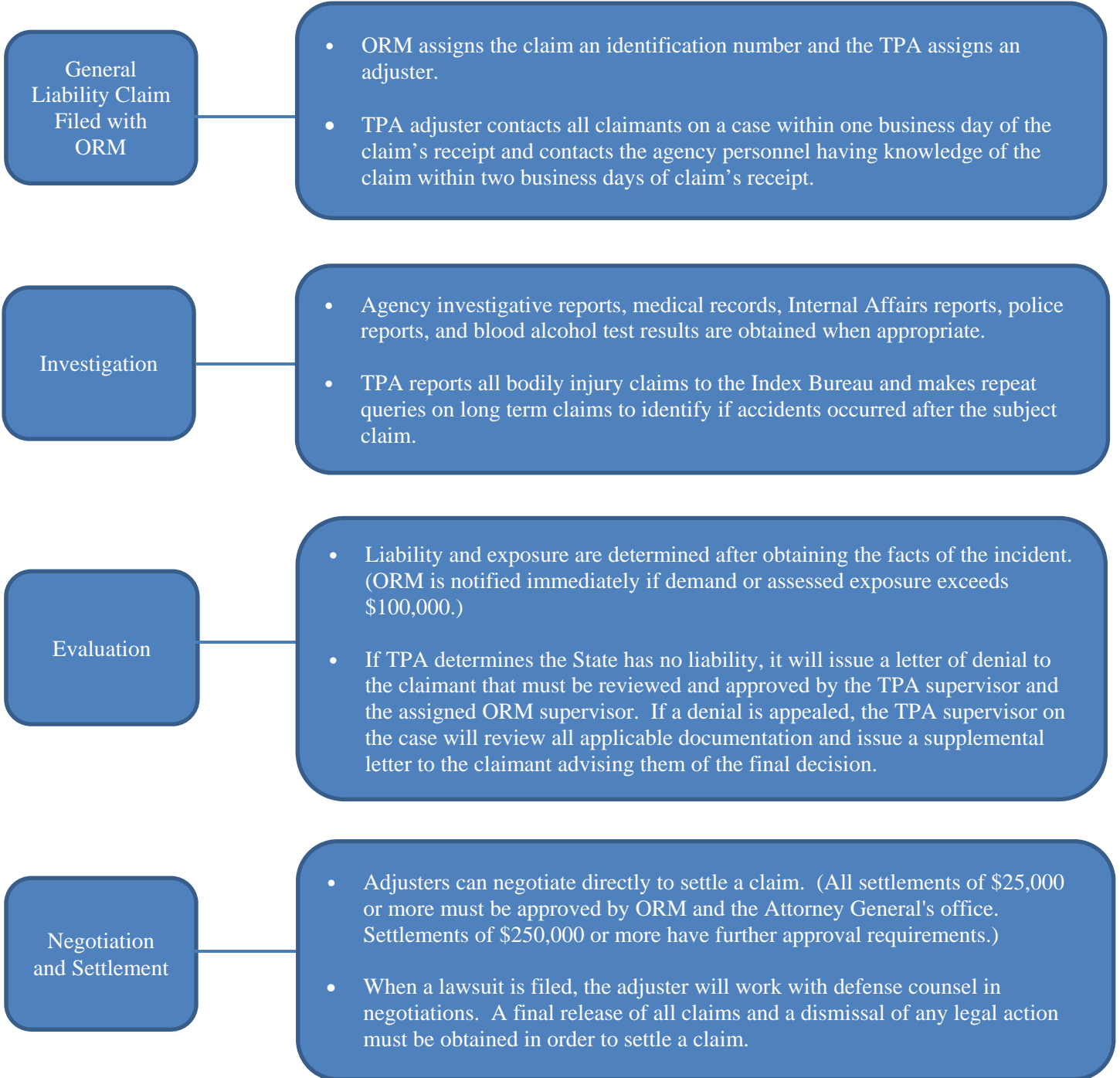
We conducted this performance audit under the provisions of Title 24 of the Louisiana Revised Statutes of 1950, as amended. The purpose of the audit was to determine the number and costs of general liability claims against the state. We conducted a review of the data collected by the Louisiana Office of Risk Management (ORM) and the third-party administrator, Sedgwick Claims Management Services, Inc. (Sedgwick). We reviewed this information for fiscal years 2010 through 2015. Our audit objective was to:

Evaluate the types and costs of general liability claims filed against the State of Louisiana that closed during fiscal years 2010 through 2015.

We conducted this performance audit in accordance with generally accepted *Government Auditing Standards* issued by the Comptroller General of the United States. Those standards require that we plan and perform the audit to obtain sufficient, appropriate evidence to provide reasonable basis for our findings and conclusions based on our audit objectives. We believe the evidence obtained provides a reasonable basis for our findings and conclusions based on our audit objective. To answer our objective, we reviewed internal controls relevant to the audit objectives and performed the following audit steps:

- Reviewed laws and background information related to general liability and ORM's oversight of general liability claims and loss prevention activities.
- Reviewed and analyzed general liability claims data for fiscal years 2010 through 2015.
- Interviewed ORM and Sedgwick department staff.

APPENDIX C: GENERAL LIABILITY CLAIMS PROCESS



APPENDIX D: GENERAL LIABILITY CATEGORIES OF LOSS AND COST OF CLAIMS FISCAL YEARS 2010 THROUGH 2015

General Liability Category of Loss	Claim Costs FY2010	Claim Costs FY2011	Claim Costs FY2012	Claim Costs FY2013	Claim Costs FY2014	Claim Costs FY2015	Grand Total
State of Louisiana - Personal Injury - Civil & Constitutional Rights	\$7,694,738.56	\$7,830,583.23	\$5,319,627.59	\$8,128,884.08	\$6,876,502.65	\$6,732,112.27	\$42,582,448.38
State of Louisiana - CGL - BI/PD On-Premises	2,242,987.64	5,491,846.52	3,878,679.20	2,746,897.35	2,718,794.08	9,270,029.59	26,349,234.38
Wrongful Act Liability - Occurrence	4,024,634.71	3,466,934.60	507,591.78	1,932,367.13	629,072.59	996,681.15	11,557,281.96
Professional Liability Coverage	4,146,036.95	594,197.63	1,440,033.64	522,934.27	736,774.86	2,227,679.89	9,667,657.24
Educators and School Boards		99,878.27	693,391.59	176,960.93	25,895.17	3,214,648.74	4,210,774.70
State of Louisiana - CGL - Other BI/PD	1,607,567.11	364,251.83	1,123,538.57	73,942.79	379,152.18	227,502.28	3,775,954.76
State of Louisiana - CGL - BI/PD Off-Premises	740,647.75	1,131,789.03	396,307.60	474,547.31	590,942.40	367,394.29	3,701,628.38
Foster Parents Liability	1,025,684.21	936,089.54	824,976.36	286,508.40	6,122.48	274,000.71	3,353,381.70
State of Louisiana - CGL - Other Tort Liability	121,564.75	530,788.25	507,640.02	132,591.29	511,394.11	1,136,746.83	2,940,725.25
General Liability - Elevator/Escalator Liability	114,471.27	20,532.17	8,400.00	4,881.00	1,907,914.05	410,639.95	2,466,838.44
Law Enforcement Liability Protection - Occurrence	247,650.39	508,623.45	606,865.27	286,164.21	433,588.50	280,220.90	2,363,112.72
State of Louisiana - CGL - Protective Liability	21,229.24	55,931.85	571,652.10	1,343,018.88	14,549.53	83,671.93	2,090,053.53
State of Louisiana - Personal Injury - Other Personal Injury	1,054,229.46	437,806.42	102,229.11	278,168.67	162,543.97	26,524.82	2,061,502.45

General Liability Category of Loss	Claim Costs FY2010	Claim Costs FY2011	Claim Costs FY2012	Claim Costs FY2013	Claim Costs FY2014	Claim Costs FY2015	Grand Total
Errors & Omissions Liability - Occurrence	\$429,285.99	\$328,931.21	\$669,167.28	\$148,927.48	\$26,196.98	\$450,247.49	\$2,052,756.43
Public Officials - Occurrence	745,943.34	378,432.18	13,973.94	266,711.80	166,690.65	418,305.20	1,990,057.11
Products and Completed Operations	6,513.55	1,900,737.35	0.00	69,158.57	279.48	0.00	1,976,688.95
State of Louisiana - CGL - Waterways/Water Bottoms	33,766.46	133,503.20	1,181,036.11	488,770.10	75,665.40	0.00	1,912,741.27
State of Louisiana - Miscellaneous	21,759.66	95,235.56	69,857.60	305,911.58	840,469.00	64,917.13	1,398,150.53
Directors & Officers Reimbursement Indemnity Insurance	536,360.25	208,181.83		55,767.75	580,596.17	12,011.33	1,392,917.33
Pollution	326,457.84	225,798.85	26,717.04	617,235.79	184,723.35	0.00	1,380,932.87
State of Louisiana - CGL - Contractual Liability	1,758.74	721,011.21	0.00	0.00	38,695.48	8,939.16	770,404.59
General Liability - Child Care Centers	30,959.75	142,409.13	372,341.57	0.00	121,130.03	10,784.55	677,625.03
State of Louisiana - CGL - Uninsured	0.00	2,097.61	0.00	0.00	235,420.55	4,700.93	242,219.09
State of Louisiana - CGL - Misc Tort	13,742.48	128,909.60	21,625.55	0.00	14,096.94	0.00	178,374.57
State of Louisiana - Personal Injury - Uninsured	0.00	116,150.00	0.00	0.00	0.00	0.00	116,150.00
Care, Custody and Control Coverage	932.89	15,097.93	62,171.20	6,187.52	0.00	0.00	84,389.54
Watercraft Liability	0.00	2,059.67	7,360.54	4,515.40	0.00	0.00	13,935.61
Employee Benefits Liability Coverage(CG 04 35)	0.00	0.00	0.00	0.00	0.00	11,943.07	11,943.07
Publisher's Media Liability	271.96	0.00	0.00	0.00	0.00	0.00	271.96
State of Louisiana - CGL - Fire Damage	0.00	0.00	0.00	0.00	0.00	125.97	125.97
General Liability - Volunteer Veterinary School Students	0.00	90.00	0.00	0.00	0.00	0.00	90.00
Garage Keepers Legal Liability	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Grand Total	\$25,189,194.95	\$25,867,898.12	\$18,405,183.66	\$18,351,052.30	\$17,277,210.60	\$26,229,828.18	\$131,320,367.81

Source: Prepared by legislative auditor's staff using information obtained from ORM.

APPENDIX E: GENERAL LIABILITY CLAIMS (CLOSED) BY STATE AGENCY AND PROGRAM FISCAL YEARS 2010 THROUGH 2015

State Agency/Program	Number of General Liability Claims	Claim Cost
DEPARTMENT OF CORRECTIONS	2,228	\$19,593,544.70
LOUISIANA STATE PENITENTIARY	886	5,177,457.43
ELAYN HUNT CORRECTIONAL CENTER	170	3,259,346.66
WADE CORRECTIONAL CENTER	151	2,674,973.54
RAYBURN CORRECTIONAL CENTER	116	1,889,179.13
DIVISION OF PROBATION & PAROLE	48	1,690,108.29
LA. CORRECTN INSTITUTE FOR WOMEN	470	1,402,985.43
DOC - ADMINISTRATION	120	1,398,132.45
DIXON CORRECTIONAL INSTITUTE	153	1,295,920.68
AVOYELLES CORRECTIONAL CENTER	89	717,018.59
PRISON ENTERPRISES	23	87,902.50
WINN CORRECTIONAL CENTER	1	520.00
ALLEN CORRECTIONAL CENTER	1	0.00
UNIVERSITY OF LOUISIANA SYSTEM	626	\$13,013,832.77
MCNEESE STATE UNIVERSITY	39	3,847,288.74
GRAMBLING STATE UNIVERSITY	61	3,467,448.29
UNIVERSITY OF NEW ORLEANS	44	1,180,547.02
UNIVERSITY OF LOUISIANA AT LAF.	166	1,100,912.76
NICHOLLS STATE UNIVERSITY	33	812,358.04
UNIVERSITY OF LOUISIANA AT MONR.	91	809,844.46
NORTHWESTERN STATE UNIVERSITY	36	665,136.50

State Agency/Program	Number of General Liability Claims	Claim Cost
SOUTHEASTERN LA. UNIVERSITY	98	633,440.72
LOUISIANA TECH UNIVERSITY	58	496,856.24
LSU SYSTEM	681	\$12,162,932.63
LSU HEALTH SCIENCES CTR - SHREVEPORT	87	3,998,951.37
LSU - BATON ROUGE	328	3,174,744.48
LSU HEALTH SCIENCES CTR. - N. O.	61	3,027,621.59
LSU - AGRICULTURAL CENTER	67	750,263.85
LSU BD. OF SUPV. & SYSTEM STAFF	24	565,855.24
PAUL M. HEBERT LAW CENTER	3	296,775.51
E. A. CONWAY MEDICAL CENTER	40	207,044.20
HUEY P. LONG MEDICAL CENTER	40	71,391.04
LSU - EUNICE	3	35,614.58
PENNINGTON BIOMED. RESEARCH CNTR	4	30,717.49
LSU - ALEXANDRIA	21	2,828.43
LSU - SHREVEPORT	3	1,124.85
DEPT. HEALTH & HOSPITALS	508	\$11,036,855.44
OFFICE OF PUBLIC HEALTH	38	3,011,306.63
OFF CITIZENS W/ DEV DISABILITIES	195	3,007,085.51
DHH - OFFICE OF THE SECRETARY	79	2,967,851.46
OFFICE OF BEHAVIORAL HEALTH	99	1,183,819.61
OFFICE OF AGING & ADULT SERVICES	16	295,358.27
MEDICAL VENDOR ADMINISTRATION	9	265,228.38
METROPOLITAN HUMAN SERVICES AUTHORITY	5	45,750.78
ACADIANA AREA HUMAN SERVICES DISTRICT	8	43,096.93
CAPITAL AREA HUMAN SERVICES DIST	16	42,028.95
SOUTH CENTRAL LOUISIANA HUMAN SERVICES AUTHORITY	10	40,130.08
IMPERIAL CALCASIEU HUMAN SERVICES DISTRICT	6	39,511.01
NORTHEAST DELTA HUMAN SERVICES AUTHORITY	3	39,161.47

State Agency/Program	Number of General Liability Claims	Claim Cost
JEFF. PARISH HUMAN SERVICES AUTH	6	23,632.02
NORTHWEST LA HUMAN SERVICES DISTRICT	2	21,120.79
CENTRAL LA HUMAN SERVICES DISTRICT	4	10,554.50
FLORIDA PARISHES HUMAN SERVICES AUTHORITY	12	1,219.05
EXECUTIVE BRANCH	398	\$9,859,290.97
DEPARTMENT OF MILITARY AFFAIRS	172	3,127,490.96
LSED - SUPERDOME	103	3,006,231.63
NEW ORLEANS SPORTS ARENA	14	2,259,414.37
OFFICE OF THE GOVERNOR	63	533,726.22
GOV. OFFICE OF HOMELAND SECURITY & EMERGENCY PREP	8	414,341.45
LA. COMM. ON LAW ENFORCEMENT	3	104,225.12
LA RACING COMMISSION	3	79,808.22
OFFICE OF STATE INSPECTOR GENERAL	1	60,855.24
JEFFERSON BASEBALL STADIUM-LSED1	2	56,298.36
VETERAN'S AFFAIRS	2	54,726.48
OFFICE OF FINANCIAL INSTITUTIONS	3	48,475.69
ALARIO CENTER	3	32,826.82
LOUISIANA PUBLIC DEFENDER BD.	4	27,978.79
MENTAL HEALTH ADVOCACY	2	16,937.00
OFFICE OF COASTAL PROTECTION & RESTORATION	3	14,863.82
NORTHEAST LA WAR VETERANS HOME	3	8,325.52
OFFICE OF COSMETOLOGY	1	7,249.67
SOUTHWEST LA WAR VETERAN'S HOME	2	1,958.40
SOUTHEAST LA WAR VETERANS HOME	3	1,741.73
WAR VETERAN'S CENTER	1	925.00
NORTHWEST LA WAR VETERANS HOME	2	890.48
DEPARTMENT OF PUBLIC SAFETY	251	\$9,831,095.30
OFFICE OF STATE POLICE	177	6,108,578.86

State Agency/Program	Number of General Liability Claims	Claim Cost
OFFICE OF MOTOR VEHICLES	51	2,601,810.78
OFFICE OF STATE FIRE MARSHAL	9	812,380.14
LA GAMING CONTROL BOARD	5	193,409.54
DPS - MANAGEMENT & FINANCE	9	114,915.98
DEPARTMENT OF CHILDREN AND FAMILY SERVICES	166	\$7,593,136.14
OFFICE OF CHILDREN AND FAMILY SERVICES	166	7,593,136.14
DIVISION OF ADMINISTRATION	132	\$5,615,608.07
OFF. OF COMM. OF ADMINISTRATION	94	4,196,570.11
OFFICE OF RISK MANAGEMENT	17	1,244,091.42
LA. PROPERTY ASSISTANCE AGENCY	7	84,426.94
OFFICE OF GROUP BENEFITS	6	44,825.30
PATIENT'S COMPENSATION FUND OVERSIGHT BD.	4	29,192.43
OFFICE OF TECHNOLOGY SERVICES	2	12,121.52
OFFICE OF AIRCRAFT SERVICES	2	4,380.35
LSUMC HEALTH CARE SERVICES DIV.	195	\$5,542,413.33
MEDICAL CENTER OF LA AT N.O.	52	3,870,121.69
EARL K. LONG MEDICAL CENTER	25	566,184.44
UNIVERSITY MEDICAL CENTER	54	496,467.66
LEONARD J. CHABERT MEDICAL CNTR	33	363,093.59
WASHINGTON-ST. TAMMANY RMC	15	179,744.46
HCSD ADMINISTRATION	2	51,536.01
W. O. MOSS REGIONAL MED. CENTER	9	12,228.81
LALLIE KEMP REGIONAL MED CENTR	5	3,036.67
DEPARTMENT OF NATURAL RESOURCES	64	\$4,818,934.37
OFFICE OF COASTAL MANAGEMENT	13	3,879,669.94
OFFICE OF CONSERVATION	30	556,801.48
DNR - OFFICE OF THE SECRETARY	17	296,873.88
OFFICE OF MINERAL RESOURCES	4	85,589.07

State Agency/Program	Number of General Liability Claims	Claim Cost
DEPARTMENT OF TRANSPORTATION & DEVELOPMENT	304	\$3,597,112.35
DOTD – OFFICE OF ENGINEERING	213	2,494,245.60
DOTD - OFFICE OF THE SECRETARY	80	1,059,152.87
DOTD – H.Q./MANAGEMENT AND FINANCE	11	43,713.88
DEPT. OF WILDLIFE & FISHERIES	76	\$3,542,793.45
OFFICE OF FISHERIES	17	2,778,803.90
DWLF-OFFICE OF THE SECRETARY	38	635,558.00
OFFICE OF WILDLIFE	21	128,431.55
LA COMMUNITY & TECHNICAL COLLEGE	179	\$2,482,680.67
ISAAC DELGADO COMMUNITY COLLEGE	38	832,226.11
SOUTH LA. COMMUNITY COLLEGE	22	607,025.79
SOWELA COMMUNITY COLLEGE	31	261,618.56
LCTCS- BOARD OF SUPERVISORS	2	248,292.60
BATON ROUGE COMMUNITY COLLEGE	33	224,745.95
BOSSIER PARISH COMMUNITY COLLEGE	3	174,535.24
NORTHWEST LOUISIANA TECHNICAL COLLEGE	4	70,867.97
NORTHSHORE TECHNICAL COMMUNITY COLLEGE	8	58,595.85
CENTRAL LOUISIANA TECHNICAL COMMUNITY COLLEGE	3	1,438.06
ELAINE P NUNEZ COMMUNITY COLLEGE	5	1,072.19
LA DELTA COMMUNITY COLLEGE	13	828.14
L. E. FLETCHER COMMUNITY COLLEGE	8	748.25
RIVER PARISH COMMUNITY COLLEGE	4	509.90
SOUTH CENTRAL LOUISIANA TECHNICAL COLLEGE REGION	3	176.06
CAPITAL AREA TECHNICAL COLLEGE REGION	2	0.00
DEPARTMENT OF EDUCATION	90	\$2,364,987.30
RECOVERY SCHOOL DISTRICT	70	1,239,586.34
EDUCATION – STATE ACTIVITIES	15	606,745.72
SPECIAL SCHOOL DISTRICT #1	5	518,655.24

State Agency/Program	Number of General Liability Claims	Claim Cost
JUDICIARY	139	\$2,351,820.14
DISTRICT COURTS	79	1,091,432.68
LOUISIANA SUPREME COURT	18	1,051,417.29
COURTS OF APPEAL	35	121,998.89
CRIMINAL COURT-PARISH OF ORLEANS	7	86,971.28
DEPT OF ENVIRONMENTAL QUALITY	53	\$2,239,768.23
DEQ - OFFICE OF THE SECRETARY	23	1,663,864.47
OFF OF ENVIRONMENTAL COMPLIANCE	24	334,363.37
OFF OF ENVIRONMENTAL SERVICES	6	241,540.39
SOUTHERN UNIVERSITY SYSTEM	164	\$1,895,112.44
SOUTHERN UNIV. - BATON ROUGE	127	1,283,021.62
SOUTHERN UNIV. - NEW ORLEANS	15	355,552.60
SOUTHERN UNIV. BD. OF SUPERVISORS	5	170,047.46
SOUTHERN UNIV. - SHREVEPORT	15	79,060.52
SOUTHERN UNIV. - AGRICULTURAL CENTER	2	7,430.24
DEPT. OF PUBLIC SAFETY & CORRECTIONS – YOUTH SERVICES	84	\$1,690,843.07
OFFICE OF JUVENILE JUSTICE	84	1,690,843.07
DEPT. CULTURE, RECREATION, TOURISM	271	\$1,622,288.92
OFFICE OF STATE PARKS	245	1,421,850.54
OFFICE OF TOURISM	4	102,980.31
OFFICE OF STATE MUSEUM	22	97,458.07
NON-AGENCY CLAIMS	203	\$1,573,034.35
CONSTITUTIONAL CLAIMS	161	1,398,150.53
NON-AGENCY CLAIMS	40	174,476.72
CLASSIFIED	2	407.10
DEPARTMENT OF JUSTICE	94	\$1,488,104.86
OFFICE OF ATTORNEY GENERAL	94	1,488,104.86

State Agency/Program	Number of General Liability Claims	Claim Cost
NON-APPROPRIATED MISC. BOARDS & COMMISSIONS	150	\$1,423,516.43
N.O. CITY PARK IMPROVEMENT ASSC.	64	680,953.61
BD. OF BARBER EXAMINERS	1	129,711.25
LOUISIANA HOUSING CORPORATION	20	95,746.82
LA BOARD PRIVATE INVEST. EXAMINERS	3	80,755.36
SABINE RIVER AUTHORITY	34	71,902.81
LA. BOARD OF MASSAGE THERAPY	2	54,492.66
BOARD OF MEDICAL EXAMINERS	5	52,890.55
LA OFF FACILITIES CORP	7	52,850.99
LA. NAVAL MEMORIAL COMMISSION	1	50,601.48
LA RECREATIONAL & USED MOTOR VEHICLE COMM.	2	47,787.31
LA. AUCTIONEERS LICENSING BOARD	2	38,592.01
LA. BOARD OF DENTISTRY	2	23,491.30
LA. BD. OF PRIVATE SECURITY EXAM	1	22,115.16
LA ST BOXING & WRESTLING COMM.	2	19,890.19
BD. CERTIFIED PUBLIC ACCOUNTANTS	1	1,196.52
LOUISIANA PHYSICAL THERAPY BOARD	1	297.59
LA STATE BOARD OF NURSING	1	240.82
BD. EXAMINERS OF INTERIOR DESIGN	1	0.00
DEPT OF AGRICULTURE & FORESTRY	46	\$1,211,410.43
OFFICE OF AGRICULTURE	20	987,694.43
OFFICE OF FORESTRY	26	223,716.00
DEPARTMENT OF INSURANCE	12	\$1,046,133.66
COMMISSIONER OF INSURANCE	12	1,046,133.66
SPECIAL SCHOOLS & EDUCATION AGY.	44	\$882,890.95
LA. SCHOOLS FOR THE DEAF AND VISUALLY IMPAIRED	16	585,472.18
ST. BD. ELEMEN & SECONDARY EDUC	18	259,799.97
OFFICE OF STUDENT FINANCIAL ASST	3	23,662.31

State Agency/Program	Number of General Liability Claims	Claim Cost
BD. REGENTS FOR HIGHER EDUCATION	2	9,751.52
N. O. CENTER FOR CREATIVE ARTS	2	3,614.97
LA. UNIVERSITY MARINE CONSORTIUM	1	590.00
LA SPECIAL EDUCATION CENTER	2	0.00
DEPARTMENT OF REVENUE	18	\$696,050.67
LA. OFFICE OF ALCOHOL & TOBACCO CONTROL	14	617,911.12
OFFICE OF REVENUE	4	78,139.55
DEPT OF ECONOMIC DEVELOPMENT	13	\$682,287.67
DED - OFFICE OF SECRETARY	12	681,919.67
OFFICE OF BUSINESS DEVELOPMENT	1	368.00
LEGISLATURE	7	\$508,317.43
LEGISLATIVE AUDITOR	2	314,684.75
LA. HOUSE OF REPRESENTATIVES	2	116,168.45
LOUISIANA SENATE	3	77,464.23
DEPARTMENT OF STATE	25	\$423,842.47
SECRETARY OF STATE	25	423,842.47
DEPARTMENT OF CIVIL SERVICE	9	\$244,834.38
ETHICS ADMINISTRATION	3	205,835.50
STATE CIVIL SERVICE	5	29,222.69
MUNICIPAL FIRE & POLICE C. S.	1	9,776.19
LA WORKFORCE COMMISSION	23	\$114,337.93
OFFICE OF WORKFORCE SUPPORT AND TRAINING	23	114,337.93
DEPARTMENT OF THE TREASURY	2	\$91,981.91
OFF. OF THE STATE TREASURER	2	91,981.91
EMPLOYEE BENEFIT SYSTEMS	9	\$78,574.38
LA. STATE EMPLOYEES RETIRE SYSTM	7	72,840.93
LA. TEACHERS RETIREMENT SYSTEM	2	5,733.45

State Agency/Program	Number of General Liability Claims	Claim Cost
DEPARTMENT OF PUBLIC SERVICE	1	0.00
PUBLIC SERVICE COMMISSION	1	0.00
LIEUTENANT GOVERNOR	1	0.00
OFF. OF LIEUTENANT GOVERNOR	1	0.00
Grand Total	7,266	\$131,320,367.81
Source: Prepared by legislative auditor's staff using information obtained from ORM.		