

Appendix I

Insurance and Surety Bond practices in the top ten most populous states

Insuring State Entities: Other States¹

* Top 10 States - population	Coverage Areas (Administered Through A Central Agency)	Functions Performed By Risk Management / Insurance / Worker's Compensation Agency
California	Auto Liability, Workers' Comp., Watercraft, Aircraft, Auto Comprehensive, Marine	Loss Control, Claim Adjusting, Insurance Purchasing, Risk Management Consulting, Self Insurance
Texas	Workers' Compensation (Self-Insured)	Workers' Compensation Administration, Loss Control, Risk Management Consulting, Training
New York	Tort Liability, Auto Liability, Property, Watercraft, Aircraft, Auto Comprehensive, Employee Fidelity Bond, Marine	Insurance Purchasing, Self-Insurance (Auto)
Florida	Tort Liability, Auto Liability, Workers' Comp, Property	Loss Control, Claim Adjusting, Insurance Purchasing, Safety Engineering, Risk Management, Consulting; Self-Insurance (Employee Discrimination, Federal Civil Rights, General Liability, Workers' Comp, Property)
Pennsylvania	Tort Liability, Auto Liability, Property, Watercraft, Aircraft, Auto Comprehensive, Employee Group Life, Employee Fidelity Bond, Marine	Loss Control, Claim Adjusting, Insurance Purchasing, safety Engineering, Risk Management, Consulting, Self-Insurance
Illinois	Auto Liability, Property, Workers' Compensation, Employee Indemnification, Employee Surety, and Fidelity Bond, General Liability	Claim Adjusting, Insurance Purchasing, Workers' Compensation Administration, Loss Control, Risk Management Consulting; Self-Insurance (some Auto Liability, Property, Workers' Compensation, Employee Indemnification, Employee Surety and Fidelity Bond and General Liability)
Ohio	Workers' Compensation (Self-Insured)	Workers' Compensation Administration, Loss Control, Risk/Management Consulting, Training
Michigan	Tort Liability, Auto Liability, Workers' Comp, Property, Aircraft, Auto Comprehensive, Employee Fidelity Bond	Loss Control, Claim Adjusting, Insurance Purchasing, Safety Consulting, Risk Management Consulting
New Jersey	Tort Liability, Auto Liability, Workers' Comp, Property, Aircraft, Auto Comprehensive, Employee Fidelity Bond	Loss Control, Claim Adjusting, Insurance Purchasing, Safety Engineering, Risk Management Consulting; Self-Insurance (Workers' Comp, Tort Liability)
Georgia	Tort Liability, Auto Liability, Workers' Comp, Property, Watercraft, Aircraft, Auto Comprehensive, Employee Fidelity Bond, Marine	Loss Control, Claim Adjusting, Insurance Purchasing, Safety Engineering, Property Appraisals, Risk Management Consulting; Self-Insurance (Liability, Workers' Comp, Property, Unemployment)

* Statistical Abstract of the United States: U.S. Census Bureau, 1998

1. Testimony by the State Office of Risk Management to the Senate Interim Committee on State Affairs, October 28, 1999.