

Claim Activity

- ❑ Auto Liability Claims
- ❑ Comp/Collision Claims
- ❑ General Liability Claims
- ❑ Property Insurance Claims



Property/Casualty Statistics

Auto

RISK MANAGEMENT & TORT DEFENSE

Property/Casualty Statistics

Agency: All Agencies

Line of Coverage: AUTOMOBILE LIABILITY

Classification: All

As of 04/07/2010

Fiscal Year	Number of Claims Received	Number of Claims Resolved	Indemnity \$ Paid (Claims Received)	ALAE \$ Paid (Claims Received)	Total \$ Paid (Claims Received)	Total \$ Incurred (Claims Received)	Average \$ Paid (Claims Received)	Average \$ Incurred (Claims Received)
SUMMARY								
FY Prior 1992	34	11	876,039.46	322,655.77	1,198,695.23	1,198,695.23	35,255.74	35,255.74
FY1992	251	230	170,808.46	403,038.26	573,846.72	573,846.72	2,286.24	2,286.24
FY1993	242	224	176,265.80	24,621.49	200,887.29	200,887.29	830.11	830.11
FY1994	251	237	391,271.25	149,181.41	540,452.66	540,452.66	2,163.20	2,163.20
FY1995	303	275	310,733.66	44,944.80	355,678.46	355,678.46	1,173.86	1,173.86
FY1996	295	203	894,831.17	117,466.20	1,012,297.37	1,012,297.37	3,431.52	3,431.52
FY1997	367	319	406,268.61	44,471.43	450,740.04	450,740.04	1,228.17	1,228.17
FY1998	264	211	554,867.94	103,504.36	658,372.30	658,372.30	2,493.83	2,493.83
FY1999	302	243	484,604.03	57,728.10	542,332.13	542,332.13	1,795.80	1,795.80
FY2000	304	218	295,341.62	129,962.36	425,303.98	426,303.98	1,399.03	1,402.32
FY2001	378	285	735,606.09	84,597.89	820,203.98	820,203.98	2,169.85	2,169.85
FY2002	359	278	252,029.29	48,078.25	300,107.54	300,107.54	835.95	835.95
FY2003	337	264	1,082,391.14	85,922.96	1,168,314.10	1,168,314.10	3,466.81	3,466.81
FY2004	260	228	341,093.87	66,047.04	407,140.91	407,140.91	1,565.93	1,565.93
FY2005	239	203	577,159.99	59,335.76	636,495.75	636,495.75	2,663.16	2,663.16
FY2006	219	176	1,174,810.67	81,280.65	1,256,091.32	1,341,091.32	5,735.58	6,123.70
FY2007	211	182	164,002.64	15,085.58	179,088.22	179,088.22	848.76	848.76
FY2008	179	147	354,260.45	58,205.77	412,466.22	442,810.12	2,304.28	2,473.80
FY2009 Printed 04/07/2010	203	151	319,510.30	20,479.37	339,989.67	364,282.14	1,674.83	1,794.49
FY2010	124	98	139,008.02	5,814.25	144,822.27	165,007.09	1,167.92	1,330.70

**Note: (1) Loss adjustment expenses equal legal fees, court costs, adjuster fees, and other miscellaneous expenses.
 (2) Indemnity equals expenditures for judgements and settlements.
 (3) Incurred losses equal indemnity paid plus loss adjustment expenses plus reserves.**

The Cost Drivers

Auto Liability

□ **Auto Liability – Causing damage to a third party**

	<u>2007</u>		<u>2008</u>		<u>2009</u>		<u>2010</u>	
Total Auto Liability Claims	211		179		203		124	
	Claims	Cost	Claims	Cost	Claims	Cost	Claims	Cost
Collision related claims								
Backed Into	13	\$17,858	13	\$20,677	8	\$19,016	6	\$ 9,769
Head-On	2	\$ 4,297	2	\$ 6,150	5	\$37,651	3	\$13,391
Side Impact	15	\$51,341	14	\$88,396	13	\$26,626	10	\$22,078
Rear-End	10	\$12,145	6	\$61,571	14	\$49,306	9	\$26,262
Parked	18	\$19,037	33	\$50,203	29	\$47,183	13	\$18,740
Other Vehicle	2	\$ 2,194	3	\$37,794	6	\$19,946	1	\$ 2,578
Struck by an Object	48	\$58,181	129	\$50,944	105	\$53,446	70	\$19,553

Property/Casualty Statistics

Comp/Collision

RISK MANAGEMENT & TORT DEFENSE

Property/Casualty Statistics

Agency: All Agencies

Line of Coverage: COMP/COLLISION VEHICLE

Classification: All

As of 04/07/2010

Fiscal Year	Number of Claims Received	Number of Claims Resolved	Indemnity \$ Paid (Claims Received)	ALAE \$ Paid (Claims Received)	Total \$ Paid (Claims Received)	Total \$ Incurred (Claims Received)	Average \$ Paid (Claims Received)	Average \$ Incurred (Claims Received)
SUMMARY								
FY Prior 1992	2	1	16,667.25	3,701.54	20,368.79	20,368.79	10,184.40	10,184.40
FY1992	25	22	29,900.49	1,871.42	31,771.91	31,771.91	1,270.88	1,270.88
FY1993	27	24	13,122.84	0.00	13,122.84	13,122.84	486.03	486.03
FY1994	16	13	20,634.48	311.16	20,945.64	20,945.64	1,309.10	1,309.10
FY1995	26	20	93,910.74	1,257.12	95,167.86	95,167.86	3,660.30	3,660.30
FY1996	29	23	35,033.99	1,055.52	36,089.51	36,089.51	1,244.47	1,244.47
FY1997	33	25	39,829.84	327.54	40,157.38	40,157.38	1,216.89	1,216.89
FY1998	22	19	29,491.05	383.00	29,874.05	29,874.05	1,357.91	1,357.91
FY1999	51	36	106,006.97	9,375.28	115,382.25	115,382.25	2,262.40	2,262.40
FY2000	40	30	62,606.52	1,583.00	64,189.52	64,189.52	1,604.74	1,604.74
FY2001	59	45	164,139.58	20,095.91	184,235.49	184,235.49	3,122.64	3,122.64
FY2002	95	75	103,710.88	2,612.83	106,323.71	106,323.71	1,119.20	1,119.20
FY2003	80	67	107,884.62	703.56	108,588.18	108,588.18	1,357.35	1,357.35
FY2004	100	91	244,415.53	3,108.39	247,523.92	247,523.92	2,475.24	2,475.24
FY2005	109	98	184,774.47	1,261.57	186,036.04	186,036.04	1,706.75	1,706.75
FY2006	129	104	276,318.48	1,147.05	277,465.53	277,465.53	2,150.90	2,150.90
FY2007	166	132	323,486.00	1,674.44	325,160.44	325,160.44	1,958.80	1,958.80
FY2008	216	184	357,305.63	4,207.09	361,512.72	361,512.72	1,673.67	1,673.67
FY2009	190	161	300,096.58	2,148.75	302,245.33	309,198.09	1,590.76	1,627.36
Printed 04/07/2010					1 of 1			
FY2010	139	113	160,097.83	1,585.80	161,683.63	264,960.95	1,163.19	1,906.19

Note: (1) Loss adjustment expenses equal legal fees, court costs, adjuster fees, and other miscellaneous expenses.

(2) Indemnity equals expenditures for judgements and settlements.

(3) Incurred losses equal indemnity paid plus loss adjustment expenses plus reserves.

The Cost Drivers

Comp/Collision

- **Comp/Collision – Damage to State owned, leased or rented vehicles**

	<u>2007</u>		<u>2008</u>		<u>2009</u>		<u>2010</u>	
Total Comp/Collision Claims	166		216		190		139	
	Claims	Cost	Claims	Cost	Claims	Cost	Claims	Cost
Struck Animal	43	\$ 74,171	45	\$107,658	57	\$143,757	48	\$86,407
Struck Object	42	\$150,128	69	\$112,265	35	\$ 76,331	34	\$29,810
Struck by Other Vehicle	32	\$ 35,064	50	\$ 30,163	43	\$ 51,922	19	\$ 3,766

- **2010 Animal strikes occurred mostly on Monday & Wednesday 8-9 AM**
- **2009 Animal strikes occurred mostly Tuesday, Wednesdays & Thursdays 8-9 AM**

Trends by Day of Week/Time

MONTANA STATE GOVERNMENT
Loss, Cause, Damage Trends by Day of Week and Time of Day
All Claims Received During the Prior 2 Fiscal Years as of 03/12/2010

Agency Id	Classification	Coverage Code	REPORT PARAMETERS	Query Date
All Agencies	All (Claims, Potential Claims and Lawsuits)	R	Report By # Claims *	ReceiveDate from 07/01/2007 to 03/12/2010

ALL AGENCIES								
FY TIME	TIME OF DAY	MON	TUE	DAY OF THE WEEK WED	THU	FRI	SAT	SUN
FY2009								
ALL MONTHS								
COMP/COLLISION VEHICLE								
	12:00 AM- 01:00 AM		1					
	01:00 AM- 02:00 AM	1						
	02:00 AM- 03:00 AM		1		1			
	05:00 AM- 06:00 AM					1		
	06:00 AM- 07:00 AM	2	1	1				
	07:00 AM- 08:00 AM		1		2			
	08:00 AM- 09:00 AM	1	3	2	2	1		
	09:00 AM- 10:00 AM					1		
	12:00 PM- 01:00 PM		1					
	02:00 PM- 03:00 PM			1				
	03:00 PM- 04:00 PM	1		1				
	04:00 PM- 05:00 PM			1		1		
	05:00 PM- 06:00 PM	1			1	1		
	06:00 PM- 07:00 PM	1			2			
	07:00 PM- 08:00 PM		2					
	08:00 PM- 09:00 PM	1	2	2		1		
	09:00 PM- 10:00 PM		1	1				
	10:00 PM- 11:00 PM	1	1	2	1			

* # Claims = Number of Losses based on occurrence date.

Trends by Day of Week/Time

MONTANA STATE GOVERNMENT
Loss, Cause, Damage Trends by Day of Week and Time of Day
All Claims Received During the Prior 2 Fiscal Years as of 03/12/2010

REPORT PARAMETERS				
Agency Id	Classification	Coverage Code	Report By	Query Date
All Agencies	All (Claims, Potential Claims and Lawsuits)	R	# Claims *	ReceiveDate from 07/01/2007 to 03/12/2010

ALL AGENCIES								
FY TIME	TIME OF DAY	MON	TUE	DAY OF THE WEEK		FRI	SAT	SUN
				WED	THU			
	11:00 PM 12:00 AM		1	1				
	-		1	3	1	1		
	SUBTOTAL:	9	16	15	10	7		
	2009 TOTAL:	9	16	15	10	7		

* # Claims = Number of Losses based on occurrence date.

Property/Casualty Statistics

Property

RISK MANAGEMENT & TORT DEFENSE

Property/Casualty Statistics

Agency: All Agencies

Line of Coverage: PROPERTY INSURANCE

Classification: All

As of 04/07/2010

Fiscal Year	Number of Claims Received	Number of Claims Resolved	Indemnity \$ Paid (Claims Received)	ALAE \$ Paid (Claims Received)	Total \$ Paid (Claims Received)	Total \$ Incurred (Claims Received)	Average \$ Paid (Claims Received)	Average \$ Incurred (Claims Received)
SUMMARY								
FY Prior 1992	9	0	312,108.93	3,026.44	315,135.37	315,135.37	35,015.04	35,015.04
FY1992	39	21	893,792.96	60,638.23	954,431.19	954,431.19	24,472.59	24,472.59
FY1993	32	20	381,874.63	13,474.16	395,348.79	395,348.79	12,354.65	12,354.65
FY1994	28	20	78,527.65	4,711.31	83,238.96	83,238.96	2,972.82	2,972.82
FY1995	33	27	88,635.64	3,003.81	91,639.45	91,639.45	2,776.95	2,776.95
FY1996	44	23	248,714.06	7,277.93	255,991.99	255,991.99	5,818.00	5,818.00
FY1997	50	19	739,881.39	17,536.34	757,417.73	757,417.73	15,148.35	15,148.35
FY1998	50	19	325,424.97	11,081.56	336,506.53	336,506.53	6,730.13	6,730.13
FY1999	39	24	560,931.07	15,215.40	576,146.47	576,146.47	14,772.99	14,772.99
FY2000	55	27	1,031,435.59	41,311.33	1,072,746.92	1,072,746.92	19,504.49	19,504.49
FY2001	67	31	758,603.35	23,405.46	782,008.81	782,008.81	11,671.77	11,671.77
FY2002	56	33	362,060.76	23,197.63	385,258.39	385,258.39	6,879.61	6,879.61
FY2003	54	28	530,412.18	15,367.99	545,780.17	545,780.17	10,107.04	10,107.04
FY2004	50	32	717,241.24	13,859.70	731,100.94	731,100.94	14,622.02	14,622.02
FY2005	47	26	324,075.39	7,124.49	331,199.88	331,199.88	7,046.81	7,046.81
FY2006	40	18	751,091.63	18,945.51	770,037.14	770,037.14	19,250.93	19,250.93
FY2007	48	22	624,739.79	13,345.81	638,085.60	639,412.66	13,293.45	13,321.10
FY2008	42	23	1,127,502.62	18,424.91	1,145,927.53	1,550,729.53	27,283.99	36,922.13
FY2009 Printed 04/07/2010	52	32	892,799.06	90,316.24	983,115.30	1,201,444.56	18,906.06	23,104.70
FY2010	26	14	254,061.83	6,671.22	260,733.05	459,304.88	10,028.19	17,665.57

**Note: (1) Loss adjustment expenses equal legal fees, court costs, adjuster fees, and other miscellaneous expenses.
 (2) Indemnity equals expenditures for judgements and settlements.
 (3) Incurred losses equal indemnity paid plus loss adjustment expenses plus reserves.**

The Cost Drivers Property Insurance

□ **Property Insurance – Damage to State Property**

	<u>2007</u>		<u>2008</u>		<u>2009</u>		<u>2010</u>	
Total Property Claims	48		42		52		26	
	Claims	Cost	Claims	Cost	Claims	Cost	Claims	Cost
Water related claims	9	\$ 45,585	16	\$738,059	17	\$323,525	13	\$81,865
Weather related claims	14	\$176,781	5	\$ 52,276	16	\$442,632	6	\$21,181
Missing Property	10	\$ 11,562	15	\$ 23,624	6	\$ 8,390	1	\$ 5,235

Property/Casualty Statistics

General

RISK MANAGEMENT & TORT DEFENSE

Property/Casualty Statistics

Agency: All Agencies

Line of Coverage: GENERAL LIABILITY Classification: All

As of 04/07/2010

Fiscal Year	Number of Claims Received	Number of Claims Resolved	Indemnity \$ Paid (Claims Received)	ALAE \$ Paid (Claims Received)	Total \$ Paid (Claims Received)	Total \$ Incurred (Claims Received)	Average \$ Paid (Claims Received)	Average \$ Incurred (Claims Received)
SUMMARY								
FY Prior 1992	199	59	7,199,855.04	3,174,083.31	10,373,938.35	10,373,938.35	52,130.34	52,130.34
FY1992	211	140	2,973,083.71	2,079,896.03	5,052,979.74	5,052,979.74	23,947.77	23,947.77
FY1993	275	175	2,432,313.59	2,784,352.64	5,216,666.23	5,291,666.23	18,969.70	19,242.42
FY1994	373	255	3,577,334.46	1,765,782.11	5,343,116.57	5,343,116.57	14,324.71	14,324.71
FY1995	383	259	1,616,774.87	1,343,681.35	2,960,456.22	2,960,456.22	7,729.65	7,729.65
FY1996	494	317	6,269,986.03	1,795,507.42	8,065,493.45	8,115,493.45	16,326.91	16,428.12
FY1997	390	266	2,001,477.47	1,680,369.98	3,681,847.45	3,681,847.45	9,440.63	9,440.63
FY1998	428	252	2,304,184.86	1,526,364.98	3,830,549.84	3,930,549.84	8,949.88	9,183.53
FY1999	599	442	2,730,646.70	1,828,625.25	4,559,271.95	4,559,271.95	7,611.47	7,611.47
FY2000	755	632	2,858,291.36	2,730,679.35	5,588,970.71	5,588,970.71	7,402.61	7,402.61
FY2001	884	700	2,643,808.99	2,724,043.02	5,367,852.01	5,367,852.01	6,072.23	6,072.23
FY2002	428	294	1,265,011.18	2,579,586.99	3,844,598.17	3,895,598.17	8,982.71	9,101.86
FY2003	368	241	1,245,796.03	1,706,829.13	2,952,625.16	2,965,125.16	8,023.44	8,057.41
FY2004	463	284	5,825,751.39	3,077,435.65	8,903,187.04	8,954,187.04	19,229.35	19,339.50
FY2005	309	179	1,756,242.44	882,971.58	2,639,214.02	2,764,214.02	8,541.15	8,945.68
FY2006	313	164	671,335.29	1,180,743.88	1,852,079.17	1,893,079.17	5,917.19	6,048.18
FY2007	349	241	2,062,443.49	1,167,360.40	3,229,803.89	3,628,303.89	9,254.45	10,396.29
FY2008	265	148	540,209.36	741,904.26	1,282,113.62	1,963,613.62	4,838.16	7,409.86
FY2009 Printed 04/07/2010	241	120	451,252.83	229,071.96	680,324.79	904,236.45	2,822.92	3,752.02
FY2010	212	124	16,848.75	67,573.31	84,422.06	125,248.70	398.22	590.80

**Note: (1) Loss adjustment expenses equal legal fees, court costs, adjuster fees, and other miscellaneous expenses.
 (2) Indemnity equals expenditures for judgements and settlements.
 (3) Incurred losses equal indemnity paid plus loss adjustment expenses plus reserves.**

The Cost Drivers

General Liability

□ **General Liability – Damage or personal injury to third parties**

	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>
Total General Liability	349	265	241	212
Contractor claims	191	83	72	97

2007

Highway Maintenance Rock	\$403,695
Sidewalk Maintenance	\$384,386

2008

Wrongful Discharge	\$177,073
Recruitment Hiring	\$163,073

2009

Assault	\$375,000
Negligent Supervision	\$ 15,000

2010

Sign Maintenance	\$ 14,000
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24 Hour Answering Service

□ **During normal working hours, please call;**

- Marjie Adams 406-444-2422
- Jennie Younkin 406-444-7996
- Brett Dahl 406-444-2421

□ **After hours emergency, please call;**

- Risk Management & Tort Defense 406-444-2421. You will be directed to press 1 for Marjie Adams, 2 for Jennie Younkin or 3 for Brett Dahl.