



Risk Management & Tort Defense Division
State Risk Management
Committee

June 15, 2023



Welcome

- ▶ Welcome
- ▶ Logistics
 - Restrooms
 - Refreshments
 - Emergency Alarms and Procedures
- ▶ Introduction of RMTD Staff
- ▶ Introduction of New Members
- ▶ Committee Responsibilities
- <https://rmtd.mt.gov/aboutus/statutesrulespolicies>
- ▶ Agenda



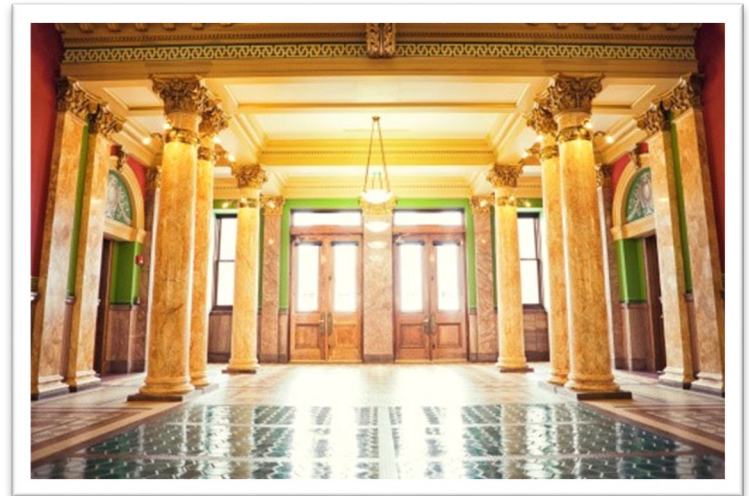
Property/Casualty Insurance Fund

Brett Dahl



BACKGROUND

- Investigate, evaluate, and resolve claims/lawsuits
- Administer commercial and self-insured programs for state agencies, universities, boards, councils, and commissions
- Promote risk management and loss mitigation through consultation, training, and financial incentives.



FUNDING

Operate as an internal service fund

- Four rate categories:
 - Auto
 - Aviation
 - General Liability
 - Property
- Insurance proceeds are used to fund operations, defend claims/lawsuits, pay settlements/judgements, and purchase insurance.
- Legislature authorizes funding for insurance in agency budgets each biennium



Benchmarks

State Insurance Fund Target Reserve Funding Ratios

Reserve Funding Target Ratios				
Line	Target	Ratio Type	Actuarial Range	Selected
Auto	1,315,049	Liabilities to Reserves	.45>1.45	1.5
General	10,903,463	Liabilities to Reserves	.45>1.45	1.5
Property	10,000,000	Reserves to Deductible	15><75	5
Total	22,218,512			



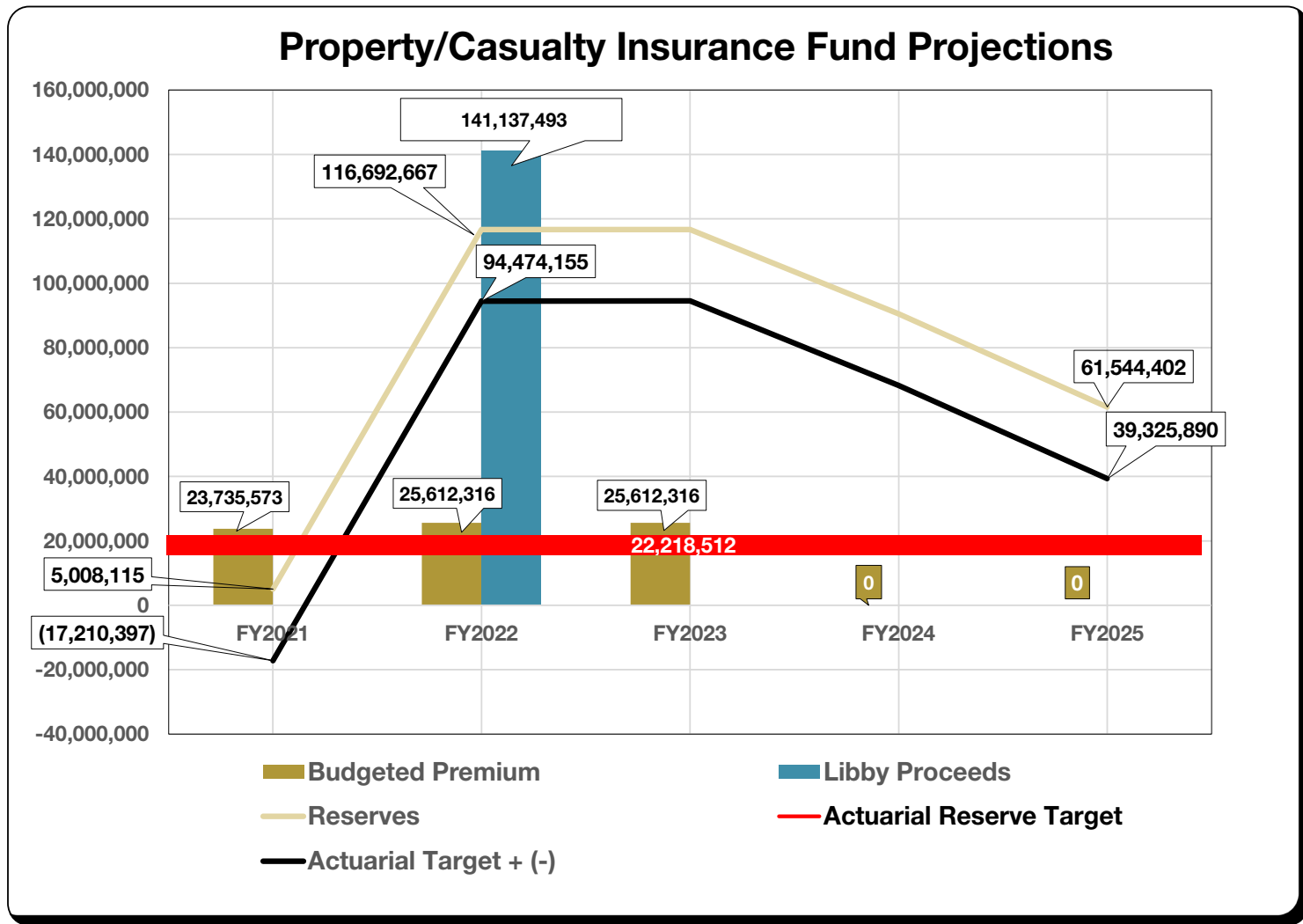
2025 Biennium

Insurance Premium Holiday

- ▶ During FY 2022, RMTD won a judgement/settlement of \$141 million against the state's former insurance carrier for recovery of expenses associated with Libby Asbestos litigation.
- ▶ Unexpected revenues from the Libby Asbestos recoveries exceed actuarial funding targets and necessitate an insurance premium holiday (no premiums) for the 2025 biennium.
- ▶ Absent a premium holiday, the amount of the overage would be transferred to the general fund with an obligation to pay the federal government a portion of the recovery.



2025 BIENNIUM FINANCIAL PROJECTIONS



2025 BIENNIUM RATE SUMMARY

	FY 2022	FY 2023	FY 2024	FY 2025	FY2024/ 2025 \$ Change from FY 2022	FY 2024/ 2025 % Change from FY 2022
Auto	1,820,313	1,820,313	0	0	(1,820,313)	-100%
Aviation	169,961	169,961	0	0	(169,961)	-100%
General Liability	14,613,042	14,613,042	0	0	(14,613,042)	-100%
Property	9,009,000	9,009,000	0	0	(9,009,000)	-100%
Total	25,612,316	25,612,316	0	0	(25,612,316)	-100%



FY 2024 Rates

FY 2024 Premium Allocation by Agency													
BU	Agency	Entity	Auto		Aviation		General		Property				Total
			Liability	C/C	Aircraft	Airport	Liability	Misc.	Property	Crime	Fine Arts	Misc.	
61010	Administration	Administration	5,908	14,249	-	-	147,253	-	741,627	2,807	-	-	911,844
61050	Administration	Teachers Retirement	-	-	-	-	5,590	-	219	107	-	-	5,916
61040	Administration	PERD	-	-	-	-	13,310	-	1,163	254	-	-	14,727
61080	Administration	Public Defenders Office	749	4,888	-	-	81,044	-	7,000	1,545	-	-	95,226
62010	Agriculture	Agriculture	6,741	14,567	-	-	53,754	-	6,662	667	-	-	82,391
34010	Auditor's Office	Auditor's Office	-	498	-	-	19,685	-	1,414	389	-	-	21,986
51150	Board of Education	State Library	180	372	-	-	12,624	-	135	249	-	-	13,560
51140	Board of Education	MT Arts Council	-	-	-	-	1,862	-	179	37	-	-	2,078
51010	Board of Education	Board of Education	-	-	-	-	770	-	42	15	-	-	827
51130	Board of Education	School for Deaf & Blind	1,780	6,236	-	-	21,435	-	42,126	424	-	-	72,001
65010	Commerce	Commerce	98	430	-	-	98,679	-	53,133	1,048	3	-	153,391
65010	Commerce	Heritage Commission	303	414	-	-	3,820	-	56,469	41	2,044	-	63,091
32020	Comm. of Political Practices	Comm. Of Political Practices	-	-	-	-	1,455	-	-	41	-	-	1,496
64010	Corrections	Board of Pardons	-	-	-	-	7,887	-	142	45	-	-	8,074
64010	Corrections	Corrections-Central Office/P&P	5,314	40,883	-	-	351,546	-	42,877	2,015	-	-	442,635
64010	Corrections	State Prison	22,991	21,816	-	-	537,920	-	169,476	3,083	-	-	755,286
64010	Corrections	MT Correctional Enterprises	19,555	4,673	-	-	87,238	-	66,043	500	-	-	178,009
64010	Corrections	Women's Corr. Ctr.	396	1,605	-	-	73,438	-	44,116	421	11	-	119,987
64010	Corrections	MT State Corr. Treatment Ctr.	178	-	-	-	-	-	9,237	-	-	-	9,415
64010	Corrections	Riverside	393	311	-	-	28,053	-	12,323	161	-	-	41,241
64010	Corrections	Pine Hills	1,278	1,018	-	-	119,230	-	43,167	683	-	-	165,376
53010	Environmental Quality	Environmental Quality	11,659	16,517	-	-	262,000	-	16,409	2,250	-	-	308,835
52010	Fish, Wildlife, & Parks	Fish, Wildlife, & Parks	27,617	47,235	76,495	-	228,204	-	213,091	4,434	2,212	6,200	605,488
11040	Elected Officials	Legislative Branch	-	-	-	-	40,036	-	11,508	958	-	-	52,502
31010	Elected Officials	Governor's Office	-	744	-	-	13,053	-	-	312	-	-	14,109
11120	Elected Officials	Consumer Counsel	-	-	-	-	1,174	-	130	28	-	-	1,332
32010	Elected Officials	Secretary of State	-	-	-	-	11,766	-	-	282	36	-	12,084
51170	Historical Society	Historical Society	-	90	-	-	20,132	-	17,971	340	99,093	-	137,626
41100	Justice	Justice	56,720	217,003	5,947	-	438,661	-	87,625	4,659	5	-	810,620
66020	Labor & Industry	Labor & Industry	16,100	32,245	-	-	204,944	-	28,948	4,430	-	-	286,667
56030	Livestock	Livestock	9,037	9,345	12,935	-	44,814	-	1,198	708	-	-	78,037
67010	Military Affairs	Military Affairs	915	20,629	-	-	104,277	-	187,214	1,204	-	-	314,239
57060	Natural Resources	Natural Resources	42,445	113,117	33,911	-	160,066	-	105,535	3,006	-	3,135	461,215
69010	DPHHS	State Hospital	9,381	3,130	-	-	489,636	-	98,796	3,176	-	563	604,682
69010	DPHHS	CF Vet's Home	2,860	2,491	-	-	147,829	-	34,185	959	3	1,875	190,202
69010	DPHHS	Mental Health Nursing Care Ctr	1,979	2,132	-	-	165,037	-	32,140	1,071	-	750	203,109
69010	DPHHS	Glendive Vet's Home	-	-	-	-	782	-	17,624	5	-	-	18,411
69010	DPHHS	DPHHS	11,742	55,786	-	-	1,406,077	-	58,035	9,122	-	-	1,540,762
69010	DPHHS	Intensive Behavior Ctr./Boulder Car	5,422	1,984	-	-	68,048	-	29,942	441	-	100	105,937
69010	DPHHS	MT Chem. Dep. Ctr.	745	345	-	-	51,623	-	1,074	335	-	100	54,222
35010	Office of Pubic Instr.	Office of Public Instr.	850	1,450	-	-	38,254	-	1,980	1,088	-	-	43,622
42010	Public Service Comm.	Public Service Comm.	607	321	-	-	13,500	-	855	190	-	-	15,473
58010	Revenue	Revenue	10,305	19,099	-	-	152,365	-	49,397	3,228	-	-	234,394
21100	Supreme Court	Supreme Court	4,139	5,637	-	-	122,143	-	17,616	2,433	-	-	151,968
61030	State Fund	State Fund	4,162	8,995	-	-	422,481	-	61,484	1,553	-	-	498,675
54010	Transportation	Transportation	468	3,134	31,923	8,750	4,147,181	-	421,570	10,830	17	-	4,623,873
54010	Transportation	Motor Pool	135,326	-	-	-	-	-	-	-	-	-	135,326
54010	Transportation	Equipment	277,561	-	-	-	-	-	-	-	-	-	277,561
51030	University System	UM	43,931	45,932	-	-	698,451	291,027	1,947,175	13,981	56	-	3,040,553
51080	University System	Western	6,394	7,791	-	-	61,002	-	216,127	1,221	4,991	-	297,526
51020	University System	Comm. Of Higher Ed	-	-	-	-	15,139	164,988	833	303	-	3,021	184,284
51100	University System	MSU Extension Service	4,089	4,903	-	-	49,841	-	1,160	998	1	-	60,992
51190	University System	MSU FSTS	4,536	12,779	-	-	2,641	-	441	53	-	-	20,450
51090	University System	MSU AES	43,279	47,875	-	-	56,792	-	88,251	1,137	-	-	237,334
51060	University System	MSU Billings	11,075	18,222	-	-	127,072	-	441,850	2,544	333	-	601,096
35130	University System	GF College MSU	1,532	1,928	-	-	38,446	-	101,051	770	9	-	143,736
35140	University System	Helena College UM	6,446	4,260	-	-	25,877	-	78,192	518	12	-	115,305
51040	University System	MSU Bozeman	54,554	46,950	-	-	1,009,809	-	2,363,978	20,213	12,576	-	3,508,080
51050	University System	MT Tech	16,089	37,987	-	-	133,638	-	431,043	2,675	473	-	621,905
51070	University System	MSU Northern	21,146	9,317	-	-	56,335	-	279,573	1,128	208	12,500	380,207
		FY 2024 Premium	1,820,313		169,961		13,151,738			9,009,000			24,151,012
		FY 2022 Premium	1,820,313		169,961		14,613,042			9,009,000			25,612,316
		% Change	0.00%		0.00%		-10.00%			0.00%			-5.71%



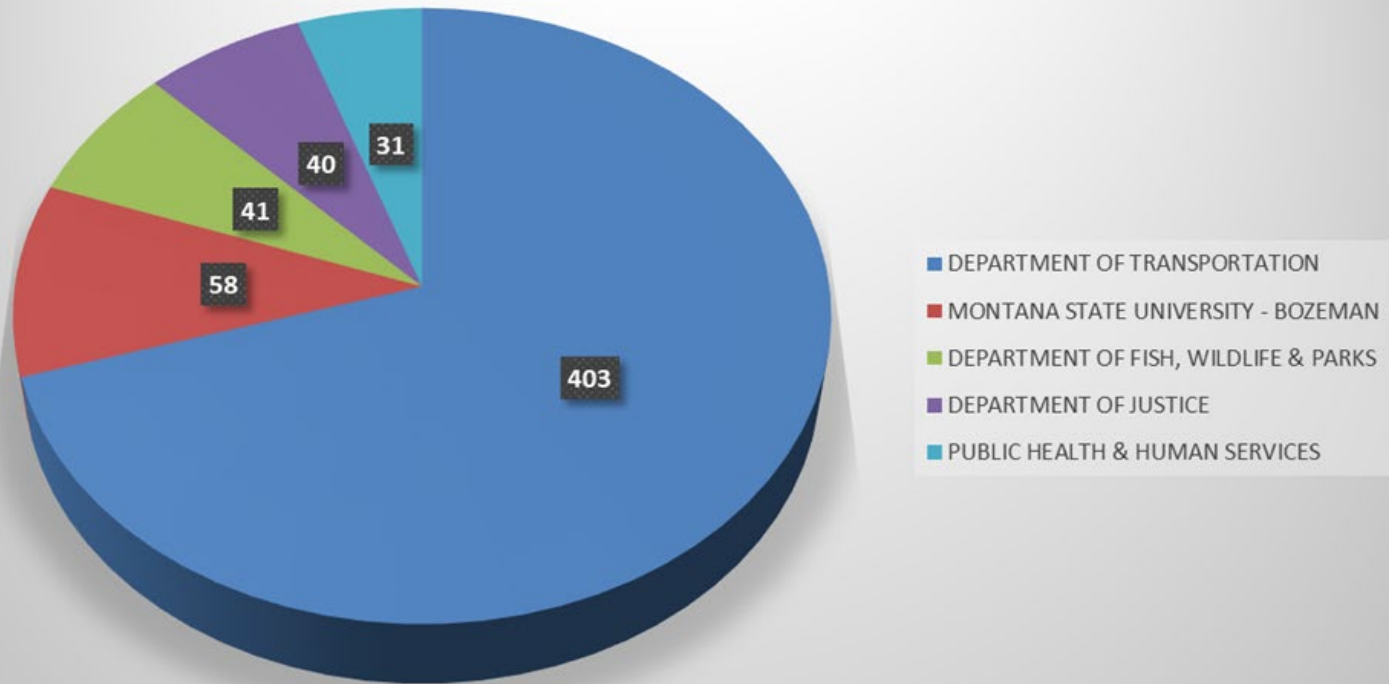
FY 2025 Rates

FY 2025 Premium Allocation by Agency													
BU	Agency	Entity	Auto		Aviation		General		Property				Total
			Liability	C/C	Aircraft	Airport	Liability	Misc.	Property	Crime	Fine Arts	Misc.	
61010	Administration	Administration	5,173	18,817	-	-	146,755	-	721,905	3,496	-	-	896,146
61050	Administration	Teachers Retirement	-	-	-	-	5,759	-	212	137	-	-	6,108
61040	Administration	PERD	-	-	-	-	13,088	-	1,126	312	-	-	14,526
61080	Administration	Public Defenders Office	725	5,146	-	-	80,735	-	6,721	1,923	-	-	95,250
62010	Agriculture	Agriculture	5,973	14,373	-	-	53,567	-	6,337	826	-	-	81,076
34010	Auditor's Office	Auditor's Office	-	293	-	-	19,616	-	1,350	477	-	-	21,736
51150	Board of Education	State Library	-	515	-	-	13,148	-	408	329	8	-	14,408
51140	Board of Education	MT Arts Council	-	-	-	-	1,753	-	174	44	-	-	1,971
51010	Board of Education	Board of Education	-	-	-	-	748	-	41	19	-	-	808
51130	Board of Education	School for Deaf & Blind	1,737	6,240	-	-	20,914	-	41,576	523	-	-	70,990
65010	Commerce	Commerce	82	516	-	-	98,894	-	53,380	1,519	3	-	154,394
65010	Commerce	Heritage Commission	273	1,241	-	-	3,248	-	55,783	50	1,901	-	62,496
32020	Comm. of Political Practices	Comm. Of Political Practices	-	-	-	-	1,450	-	-	44	-	-	1,494
64010	Corrections	Board of Pardons	-	327	-	-	8,782	-	137	62	-	-	9,308
64010	Corrections	Corrections-Central Office/P&	4,596	44,776	-	-	311,896	-	42,407	2,215	-	-	405,890
64010	Corrections	State Prison	19,886	26,143	-	-	562,932	-	178,219	3,997	-	-	791,177
64010	Corrections	MT Correctional Enterprises	18,125	6,101	-	-	91,343	-	64,525	649	-	-	180,743
64010	Corrections	Women's Corr. Ctr.	343	1,605	-	-	83,667	-	43,647	594	11	-	129,867
64010	Corrections	MT State Corr. Treatment Ctr.	-	-	-	-	-	-	-	-	-	-	-
64010	Corrections	Riverside	340	311	-	-	26,785	-	12,157	190	-	-	39,783
64010	Corrections	Pine Hills	1,106	1,581	-	-	115,704	-	42,690	822	-	-	161,903
53010	Environmental Quality	Environmental Quality	10,330	20,855	-	-	261,087	-	16,393	2,788	-	-	311,453
52010	Fish, Wildlife, & Parks	Fish, Wildlife, & Parks	24,469	52,513	86,633	-	227,408	-	208,017	5,609	2,058	2,519	609,226
11040	Elected Officials	Legislative Branch	-	-	-	-	40,980	-	10,911	1,243	-	-	53,134
31010	Elected Officials	Governor's Office	-	970	-	-	12,451	-	-	378	-	-	13,799
11120	Elected Officials	Consumer Counsel	-	-	-	-	1,139	-	125	35	-	-	1,299
32010	Elected Officials	Secretary of State	-	-	-	-	11,230	-	-	341	34	-	11,605
51170	Historical Society	Historical Society	-	90	-	-	20,061	-	18,524	393	96,782	-	135,850
41100	Justice	Justice	50,255	250,779	5,961	-	437,131	-	114,070	5,957	-	-	864,153
66020	Labor & Industry	Labor & Industry	14,265	35,455	-	-	204,229	-	28,240	5,194	-	-	287,383
56030	Livestock	Livestock	8,007	9,351	12,672	-	44,658	-	1,143	867	-	21,680	98,378
67010	Military Affairs	Military Affairs	811	21,787	-	-	103,914	-	208,405	1,530	-	-	336,447
57060	Natural Resources	Natural Resources	37,607	115,521	30,446	-	159,508	-	104,212	3,784	-	3,135	454,213
69010	DPHHS	State Hospital	8,311	2,477	-	-	457,512	-	97,350	3,689	-	563	569,902
69010	DPHHS	CF Vet's Home	2,533	2,765	-	-	159,273	-	33,729	1,284	3	3,188	202,775
69010	DPHHS	Mental Health Nursing Care C	1,754	2,132	-	-	53,168	-	31,736	429	-	750	89,969
69010	DPHHS	Glendive Vet's Home	-	-	-	-	773	-	17,416	6	-	-	18,195
69010	DPHHS	Southwest MT Vet's Home	-	-	-	-	773	-	38,961	6	-	-	39,740
69010	DPHHS	DPHHS	10,402	68,846	-	-	1,454,434	-	54,450	11,727	-	-	1,599,859
69010	DPHHS	Intensive Behavior Ctr./Boulde	4,804	1,960	-	-	137,434	-	6,788	1,108	-	208	152,302
69010	DPHHS	MT Chem. Dep. Ctr.	665	332	-	-	57,546	-	1,022	464	-	100	60,129
35010	Office of Pubic Instr.	Office of Public Instr.	753	2,155	-	-	38,121	-	1,939	1,369	-	-	44,337
42010	Public Service Comm.	Public Service Comm.	538	494	-	-	13,453	-	825	224	-	-	15,534
58010	Revenue	Revenue	9,131	25,721	-	-	151,833	-	46,943	4,194	-	-	237,822
21100	Supreme Court	Supreme Court	3,667	7,979	-	-	121,717	-	17,558	3,022	-	-	153,943
61030	State Fund	State Fund	3,687	9,094	-	-	421,008	-	60,272	1,830	-	-	495,891
54010	Transportation	Transportation	415	3,168	25,500	8,750	4,132,722	-	413,158	13,464	16	-	4,597,193
54010	Transportation	Motor Pool	119,901	-	-	-	-	-	-	-	-	-	119,901
54010	Transportation	Equipment	245,924	-	-	-	-	-	-	-	-	-	245,924
51030	University System	UM	33,538	40,321	-	-	693,784	321,858	1,904,420	17,740	4,643	-	3,016,304
51080	University System	Western	6,057	8,535	-	-	57,069	-	214,414	1,459	71	-	287,605
51020	University System	Comm. Of Higher Ed	-	-	-	-	15,375	178,421	807	393	-	3,021	198,017
51100	University System	MSU Extension Service	3,717	4,729	-	-	48,359	-	3,784	1,237	1	-	61,827
51190	University System	MSU FSTS	4,123	14,040	-	-	2,541	-	415	65	-	-	21,184
51090	University System	MSU AES	42,702	52,878	-	-	53,121	-	86,344	1,358	-	-	236,403
51060	University System	MSU Billings	9,617	16,381	-	-	128,216	-	433,865	3,279	312	1,169	592,839
35130	University System	GF College MSU	1,392	1,928	-	-	35,359	-	99,121	904	8	-	138,712
35140	University System	Helena College UM	5,589	5,589	-	-	22,832	-	77,949	584	11	-	112,824
51040	University System	MSU Bozeman	49,390	60,102	-	-	1,042,610	-	2,359,218	26,660	19,716	-	3,557,696
51050	University System	MT Tech	13,170	37,776	-	-	113,902	-	421,995	2,913	440	-	590,196
51070	University System	MSU Northern	19,221	10,233	-	-	53,943	-	279,513	1,379	194	12,500	376,983
		FY 2025 Premium	1,820,313		169,961		13,151,738			9,009,000			24,151,012
		FY 2023 Premium	1,820,313		169,961		14,613,042			9,009,000			25,612,316
		% Change	0.00%		0.00%		-10.00%			0.00%			-5.71%

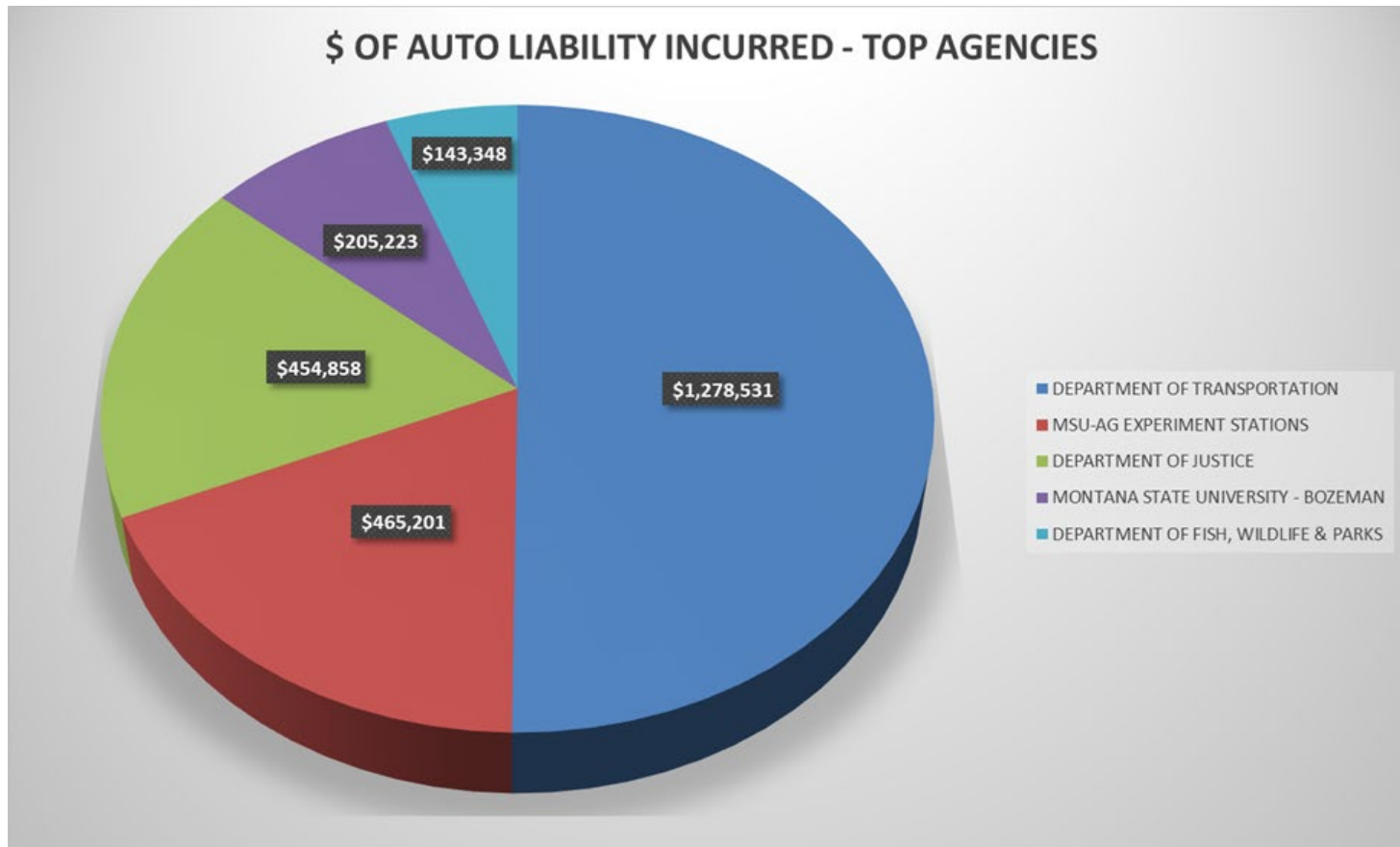


Top 5 # of Auto Liability Claims

OF AUTO LIABILITY CLAIMS - TOP AGENCIES



Top 5 \$ of Auto Liability Incurred



Auto Liability Loss Cost Handout

Auto Liability Total Losses Incurred by Agency - FY2018 through FY2022

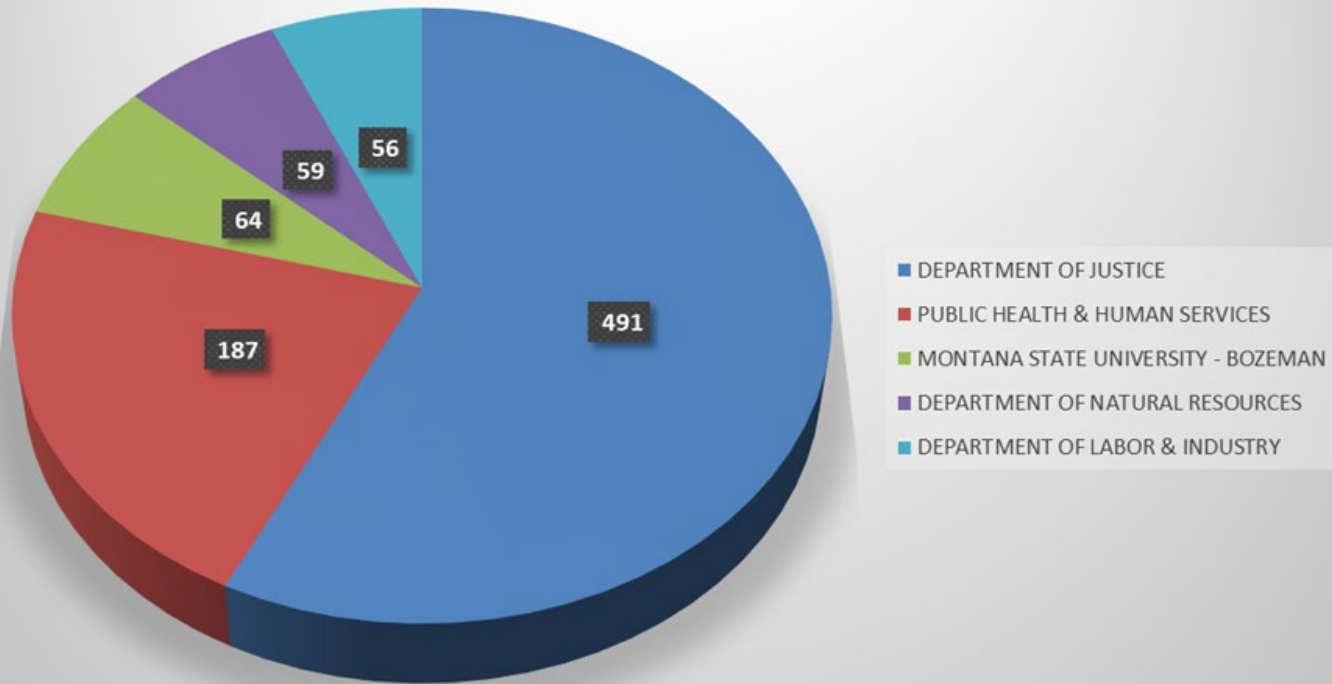
REF	SUBDIVISION	#VEHICLES*	# CLAIMS	\$ INCURRED	FREQUENCY (Claims /100 VEH)	SEVERITY (\$inc./Claim)	LOSS RATE (\$inc./100VEH)
1	AUDITORS OFFICE	8	0	\$ 0	0.00	\$ 0	\$ 0
2	BOARD OF PUBLIC EDUCATION	0	0	0	0.00	0	0
3	COMMISSIONER OF POLITICAL PRACTICES	0	0	0	0.00	0	0
4	DEPARTMENT OF ADMINISTRATION (DOA)	293	9	7,413	3.07	824	25
5	DOA, OFFICE OF PUBLIC DEFENDER	35	3	58,145	8.57	19,382	1,661
6	DOA, PUBLIC EMPLOYEE RETIREMENT	0	0	0	0.00	0	0
7	DOA, STATE FUND	133	1	593	0.75	593	4
8	DOA, TEACHER'S RETIREMENT	0	0	0	0.00	0	0
9	DEPARTMENT OF AGRICULTURE	252	0	0	0.00	0	0
10	DEPARTMENT OF COMMERCE	22	2	1,343	9.09	672	61
11	DEPARTMENT OF COMMERCE, HERITAGE	83	0	0	0.00	0	0
12	DEPARTMENT OF CORRECTIONS (DOC)	150	4	26,369	2.67	6,592	176
13	DOC, BOARD OF PARDONS	0	0	0	0.00	0	0
14	DOC, PINE HILLS YOUTH CORRECTIONAL FACILITY	55	0	0	0.00	0	0
15	DOC, MONTANA CORRECTIONAL ENTERPRISES	814	1	1,110	0.12	1,110	1
16	DOC, RIVERSIDE YOUTH CORRECTIONS	15	0	0	0.00	0	0
17	DOC, STATE PRISON	624	7	27,116	1.12	3,874	43
18	DOC, MONTANA STATE CORRECTIONAL TREATMENT CI	4	0	0	0.00	0	0
19	DOC, WOMEN'S CORRECTIONAL CENTER	15	0	0	0.00	0	0
20	DEPARTMENT OF ENVIRONMENTAL QUALITY	205	3	5,262	1.46	1,754	26
21	DEPARTMENT OF FISH, WILDLIFE & PARKS	11,041	41	143,348	0.37	3,496	13
22	DEPARTMENT OF JUSTICE	2,735	40	454,858	1.46	11,371	166
23	DEPARTMENT OF JUSTICE, CRIME CONTROL	0	0	0	0.00	0	0
24	DEPARTMENT OF LABOR & INDUSTRY	392	10	111,171	2.55	11,117	284
25	DEPARTMENT OF LIVESTOCK	485	4	18,667	0.82	4,667	38
26	DEPARTMENT OF MILITARY AFFAIRS	534	2	36,518	0.37	18,259	68
27	DEPARTMENT OF NATURAL RESOURCES (DNRC)	4,858	10	9,833	0.21	983	2
28	DNRC, SWAN RIVER FOREST CAMP	0	0	0	0.00	0	0
29	DEPARTMENT OF REVENUE	0	5	47,887	0.00	9,577	0
30	DEPARTMENT OF TRANSPORTATION	21,880	403	1,278,531	1.84	3,173	58
31	GOVERNOR'S OFFICE	0	0	0	0.00	0	0
32	HISTORICAL SOCIETY	10	0	0	0.00	0	0
33	LEGISLATIVE BRANCH	0	0	0	0.00	0	0
34	LEGISLATIVE BRANCH, CONSUMER COUNSEL	0	0	0	0.00	0	0
35	MONTANA ARTS COUNCIL	0	0	0	0.00	0	0
36	MONTANA STATE LIBRARY	12	0	0	0.00	0	0
37	OFFICE OF PUBLIC INSTRUCTION	59	0	0	0.00	0	0
38	PUBLIC HEALTH & HUMAN SERVICES (PHHS)	327	31	140,306	9.48	4,526	429
39	PHHS, MENTAL HEALTH NURSING CENTER	42	0	0	0.00	0	0
40	PHHS, MONTANA CHEMICAL DEPENDENCY CTR	16	0	0	0.00	0	0
41	PHHS, INTENSIVE BEHAVIORAL CENTER-BOULDER	155	0	0	0.00	0	0
42	PHHS, STATE HOSPITAL	195	0	0	0.00	0	0
43	PHHS, VETERANS' HOME - COLUMBIA FALLS	74	0	0	0.00	0	0
44	PHHS, VETERANS' HOME - GLENDIVE	4	0	0	0.00	0	0
45	PUBLIC SERVICE REGULATION (COMMISSION)	2	0	0	0.00	0	0
46	SECRETARY OF STATE	6	0	0	0.00	0	0
47	BOARD OF ED. SCHOOL FOR THE DEAF & BLIND	175	1	5,645	0.57	5,645	32
48	SUPREME COURT - JUDICIARY	404	1	1,199	0.25	1,199	3
49	UNIVERSITY, HIGHER EDUCATION	0	0	0	0.00	0	0
50	UNIVERSITY, HELENA COLLEGE UM	235	1	4,542	0.43	4,542	19
51	UNIVERSITY, MSU - BILLINGS	423	2	17,162	0.47	8,581	41
52	UNIVERSITY, MSU - BOZEMAN	2,141	58	205,223	2.71	3,538	96
53	UNIVERSITY, MSU - BOZEMAN, AG, EXPT.	1,703	8	465,201	0.47	58,150	273
54	UNIVERSITY, MSU - BOZEMAN, EXT. SERV.	148	0	0	0.00	0	0
55	UNIVERSITY, MSU - BOZEMAN, FIRE TRNG.	175	1	806	0.57	806	5
56	UNIVERSITY, MSU - NORTHERN	999	2	2,231	0.20	1,116	2
57	UNIVERSITY, MONTANA TECH OF THE UM	554	5	15,679	0.90	3,136	28
58	UNIVERSITY, GREAT FALLS COLLEGE MSU	65	0	0	0.00	0	0
59	UNIVERSITY, UM - MISSOULA	1,933	23	66,222	1.19	2,879	34
60	UNIVERSITY, UM - MISSOULA, FOREST/CONS	0	0	0	0.00	0	0
61	UNIVERSITY, WESTERN MONTANA	251	0	0	0.00	0	0
62	MULTIPLE AGENCIES	0	1	21,858	0.00	21,858	0
	TOTAL	54,740	679	3,152,382	1.24		

* Vehicle means a land motor vehicle, semi-trailer, snow plow, or other vehicle designed for travel on public roads, to include any machinery or apparatus attached thereto. It also includes some mobile equipment with the existence of prior written agreements with RMTD.
Department of Revenue and the Governor's Office does not report vehicles therefore using historical data for frequency/severity calculations.

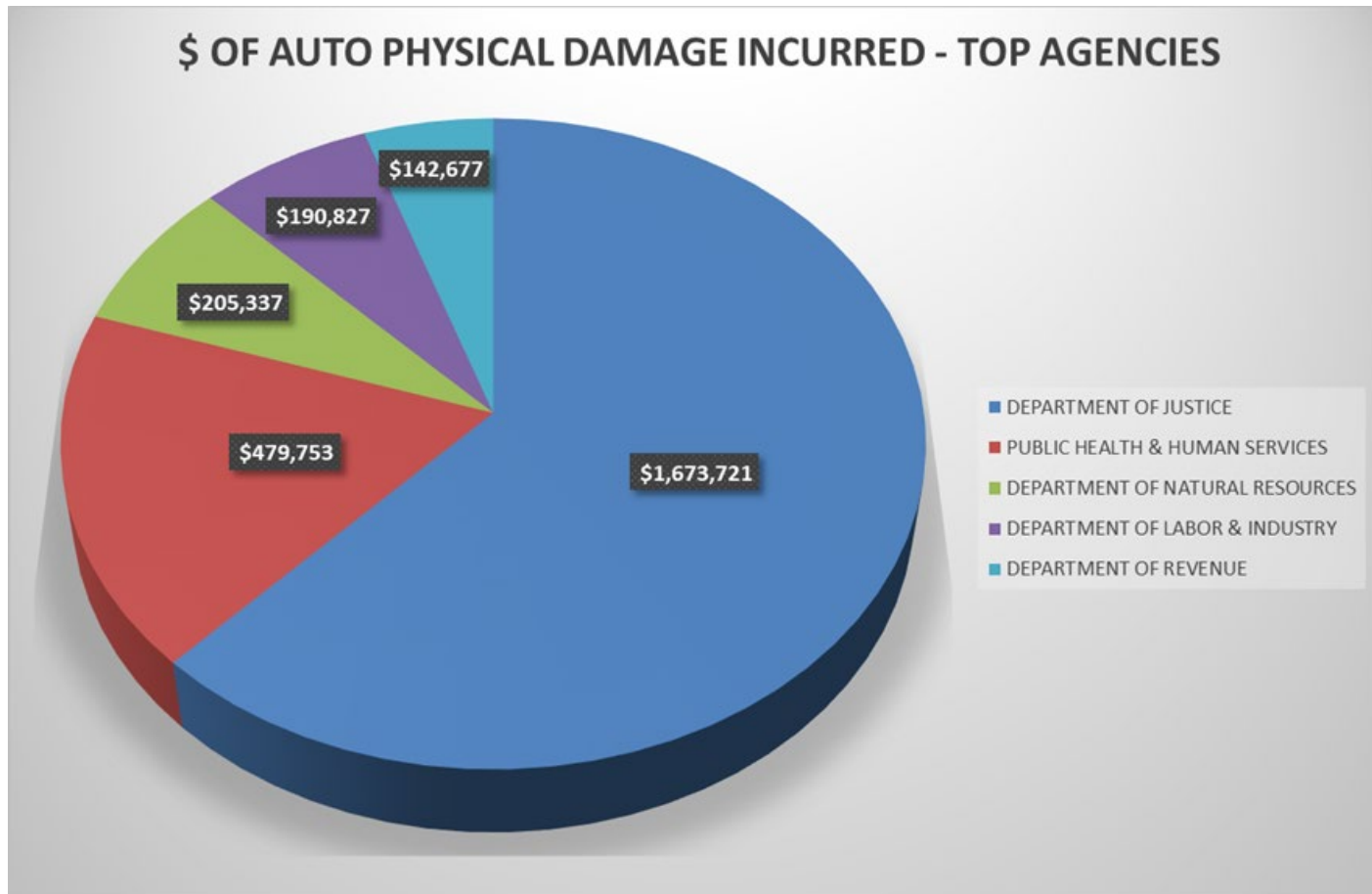


Top 5 # of Auto Physical Damage Claims

OF AUTO PHYSICAL DAMAGE CLAIMS - TOP AGENCIES



Top 5 \$ of Auto Physical Damage Incurred



Auto Physical Damage Loss Cost Handout

Auto Physical Damage Total Losses Incurred by Agency - FY2018 through FY2022

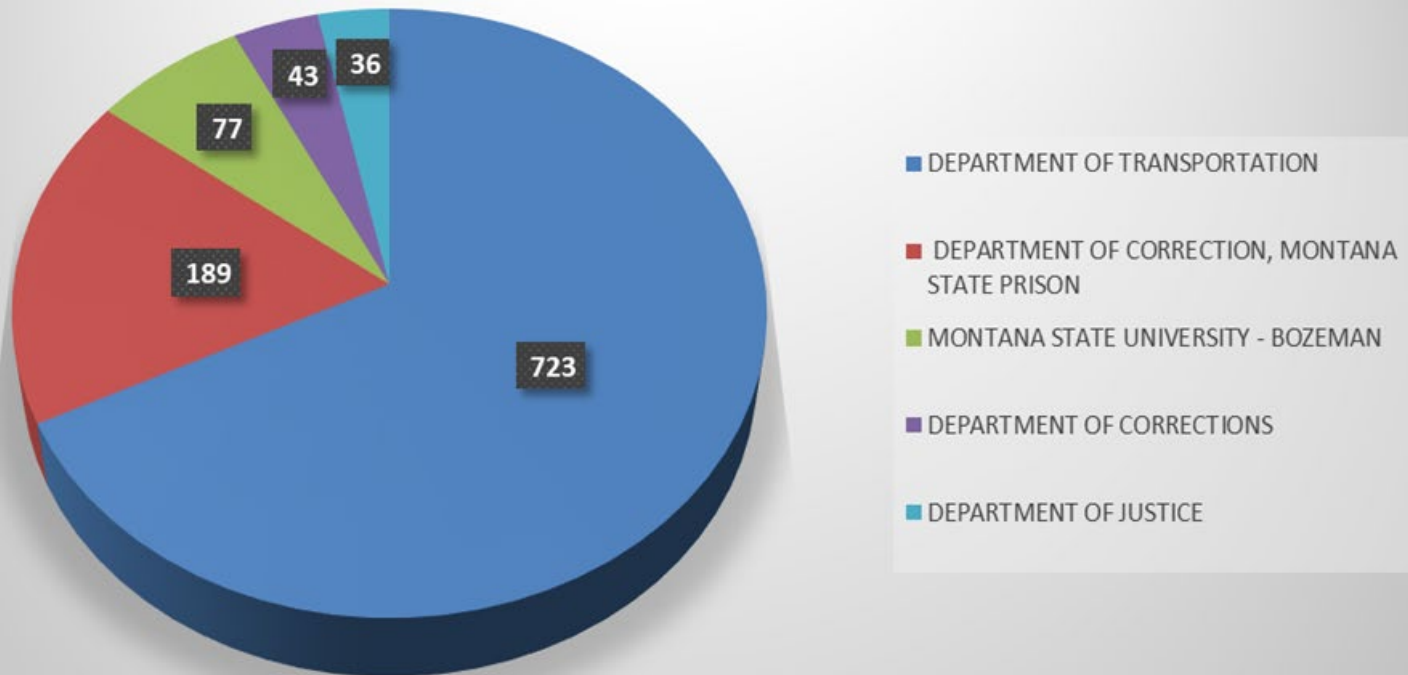
REF	SUBDIVISION	#VEHICLES*	# CLAIMS	\$ INCURRED	FREQUENCY (Claims /100 VEH)	SEVERITY (Inc./Claim)	LOSS RATE (Inc./100VEH)
1	AUDITORS OFFICE	8	1	\$ 4,964	12.50	\$ 4,964	\$ 621
2	BOARD OF PUBLIC EDUCATION	0	1	8,946	0.00	8,946	0
3	COMMISSIONER OF POLITICAL PRACTICES	0	0	0	0.00	0	0
4	DEPARTMENT OF ADMINISTRATION (DOA)	293	17	55,389	5.80	3,258	189
5	DOA, OFFICE OF PUBLIC DEFENDER	35	24	62,652	68.57	2,610	1,790
6	DOA, PUBLIC EMPLOYEE RETIREMENT	0	0	0	0.00	0	0
7	DOA, STATE FUND	133	12	38,108	9.02	3,176	287
8	DOA, TEACHER'S RETIREMENT	0	0	0	0.00	0	0
9	DEPARTMENT OF AGRICULTURE	252	9	25,542	3.57	2,838	101
10	DEPARTMENT OF COMMERCE	22	9	11,247	40.91	1,250	511
11	DEPARTMENT OF COMMERCE, HERITAGE	82	0	0	0.00	0	0
12	DEPARTMENT OF CORRECTIONS (DOC)	150	34	63,750	22.67	1,875	425
13	DOC, BOARD OF PARDONS	0	0	0	0.00	0	0
14	DOC, PINE HILLS YOUTH CORRECTIONAL FACILITY	55	0	0	0.00	0	0
15	DOC, MONTANA CORRECTIONAL ENTERPRISES	814	2	16,227	0.25	8,114	20
16	DOC, RIVERSIDE YOUTH CORRECTIONS	15	0	0	0.00	0	0
17	DOC, STATE PRISON	624	18	95,451	2.88	5,303	153
18	DOC, MONTANA STATE CORRECTIONAL TREATMENT CI	4	0	0	0.00	0	0
19	DOC, WOMEN'S CORRECTIONAL CENTER	15	1	0	6.67	0	0
20	DEPARTMENT OF ENVIRONMENTAL QUALITY	205	22	64,247	10.73	2,920	313
21	DEPARTMENT OF FISH, WILDLIFE & PARKS	11,041	12	19,958	0.11	1,663	2
22	DEPARTMENT OF JUSTICE	2,735	491	1,673,721	17.95	3,409	632
23	DEPARTMENT OF JUSTICE, CRIME CONTROL	0	0	0	0.00	0	0
24	DEPARTMENT OF LABOR & INDUSTRY	392	56	190,827	14.29	3,408	487
25	DEPARTMENT OF LIVESTOCK	485	32	86,413	6.60	2,700	178
26	DEPARTMENT OF MILITARY AFFAIRS	534	27	141,291	5.06	5,233	265
27	DEPARTMENT OF NATURAL RESOURCES (DNRC)	4,858	59	205,337	1.21	3,480	42
28	DNRC, SWAN RIVER FOREST CAMP	0	0	0	0.00	0	0
29	DEPARTMENT OF REVENUE*	0	53	142,677	0.00	2,692	0
30	DEPARTMENT OF TRANSPORTATION	21,880	17	47,036	0.08	2,767	2
31	GOVERNOR'S OFFICE*	0	5	14,824	0.00	2,965	0
32	HISTORICAL SOCIETY	10	2	1,864	20.00	832	166
33	LEGISLATIVE BRANCH	0	0	0	0.00	0	0
34	LEGISLATIVE BRANCH, CONSUMER COUNSEL	0	0	0	0.00	0	0
35	MONTANA ARTS COUNCIL	0	0	0	0.00	0	0
36	MONTANA STATE LIBRARY	12	0	0	0.00	0	0
37	OFFICE OF PUBLIC INSTRUCTION	59	8	22,916	13.56	2,865	388
38	PUBLIC HEALTH & HUMAN SERVICES (PHHS)	327	187	479,753	57.19	2,566	1,467
39	PHHS, MENTAL HEALTH NURSING CENTER	42	0	0	0.00	0	0
40	PHHS, MONTANA CHEMICAL DEPENDENCY CTR	16	0	0	0.00	0	0
41	PHHS, INTENSIVE BEHAVIORAL CENTER-BOULDER	155	0	0	0.00	0	0
42	PHHS, STATE HOSPITAL	195	1	361	0.51	361	2
43	PHHS, VETERANS' HOME - COLUMBIA FALLS	74	2	2,572	2.70	1,286	35
44	PHHS, VETERANS' HOME - GLENDALE	4	0	0	0.00	0	0
45	PUBLIC SERVICE REGULATION (COMMISSION)	2	0	0	0.00	0	0
46	SECRETARY OF STATE	6	0	0	0.00	0	0
47	BOARD OF ED. SCHOOL FOR THE DEAF & BLIND	175	11	32,208	6.29	2,928	184
48	SUPREME COURT - JUDICIARY	404	10	17,041	2.48	1,704	42
49	UNIVERSITY, HIGHER EDUCATION	0	1	3,605	0.00	3,605	0
50	UNIVERSITY, HELENA COLLEGE UM	235	0	0	0.00	0	0
51	UNIVERSITY, MSU - BILLINGS	423	6	43,361	1.42	7,227	103
52	UNIVERSITY, MSU - BOZEMAN	2,141	64	81,810	2.99	1,278	38
53	UNIVERSITY, MSU - BOZEMAN, AG EXPT.	1,703	20	57,799	1.17	2,890	34
54	UNIVERSITY, MSU - BOZEMAN, EXT. SERV.	148	11	18,718	7.43	1,702	126
55	UNIVERSITY, MSU - BOZEMAN, FIRE TRNG.	175	3	11,419	1.71	3,806	65
56	UNIVERSITY, MSU - NORTHERN	999	9	30,469	0.90	3,385	30
57	UNIVERSITY, MONTANA TECH OF THE UM	554	9	30,283	1.62	3,365	55
58	UNIVERSITY, GREAT FALLS COLLEGE MSU	65	0	0	0.00	0	0
59	UNIVERSITY, UM - MISSOULA	1,933	36	60,064	1.86	1,668	31
60	UNIVERSITY, UM - MISSOULA, FOREST /CONS	0	0	0	0.00	0	0
61	UNIVERSITY, WESTERN MONTANA	251	6	6,184	2.39	1,031	25
	TOTAL	54,740	1,288	3,868,833	2.35	3,004	71

* Vehicle means a land motor vehicle, semi-trailer, snow plow, or other vehicle designed for travel on public roads, to include any machinery or apparatus attached thereto. It also includes some mobile equipment with the existence of prior written agreements with RMTD. Department of Revenue and the Governor's Office does not report vehicles therefore using historical data for frequency/severity calculations.



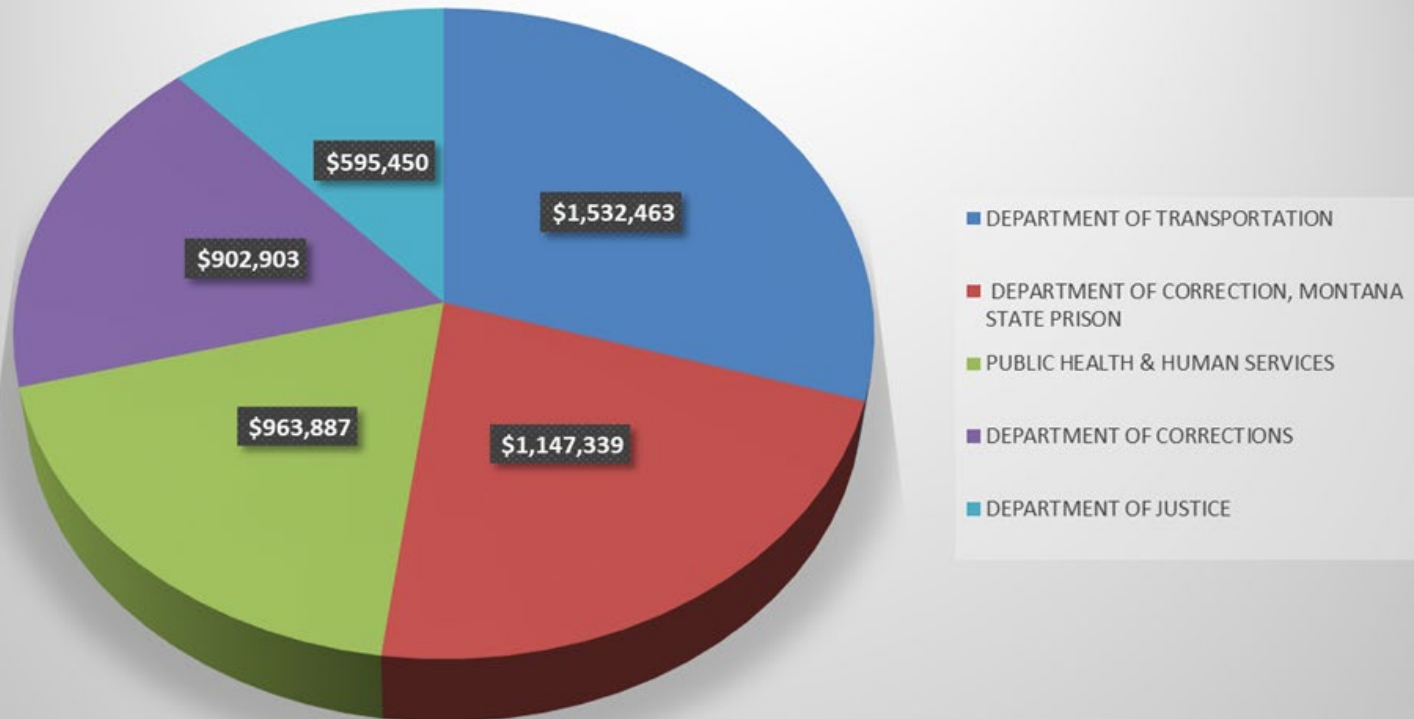
Top 5 # of General Liability Claims

OF GENERAL LIABILITY CLAIMS - TOP AGENCIES



Top 5 \$ of General Liability Incurred

\$ OF GENERAL LIABILITY INCURRED - TOP AGENCIES



General Liability Loss Cost Handout

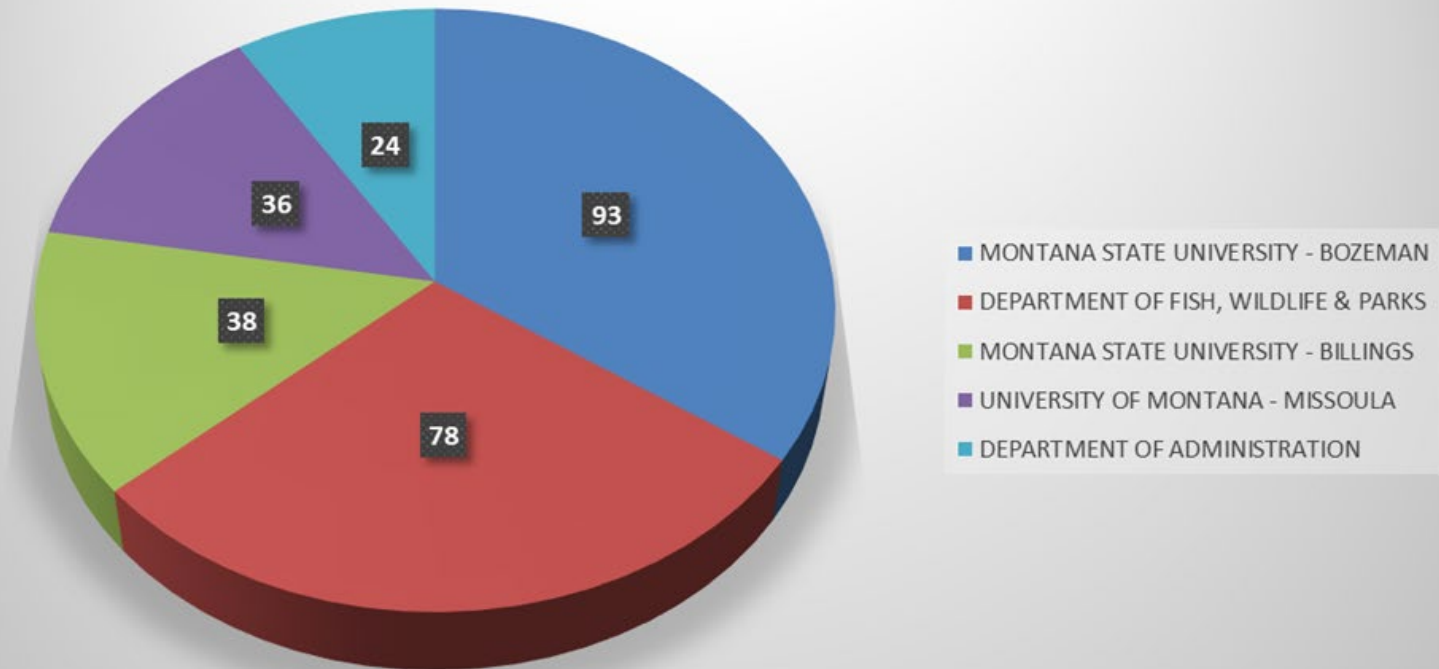
General Liability Total Losses Incurred by Agency - FY2018 through FY2022

REF	SUBDIVISION	FTEs	# CLAIMS	\$ INCURRED	FREQUENCY (Claims /100 FTE)	SEVERITY (Inc./Claim)	LOSS RATE (Inc./100FTE)
1	AUDITORS OFFICE	400.99	1	\$ 153,388	0.25	\$ 153,388	\$ 38,252
2	BOARD OF PUBLIC EDUCATION	15.00	0	0	0.00	0	0
3	COMMISSIONER OF POLITICAL PRACTICES	36.83	0	0	0.00	0	0
4	DEPARTMENT OF ADMINISTRATION (DOA)	2,711.30	11	573,927	0.41	52,175	21,168
5	DOA, OFFICE OF PUBLIC DEFENDER	1,497.29	10	33,040	0.67	3,304	2,207
6	DOA, PUBLIC EMPLOYEE RETIREMENT	250.00	0	0	0.00	0	0
7	DOA, STATE FUND	1,520.50	5	100,509	0.33	20,102	6,610
8	DOA, TEACHER'S RETIREMENT	106.00	0	0	0.00	0	0
9	DEPARTMENT OF AGRICULTURE	651.18	0	0	0.00	0	0
10	DEPARTMENT OF COMMERCE	1,060.99	1	0	0.09	0	0
11	DEPARTMENT OF COMMERCE, HERITAGE	44.00	2	41,824	4.55	20,912	95,053
12	DEPARTMENT OF CORRECTIONS (DOC)	1,987.62	43	902,903	2.16	20,998	45,426
13	DOC, BOARD OF PARDONS	48.24	2	29,732	4.15	14,866	61,633
14	DOC, PINE HILLS YOUTH CORRECTIONAL FACILITY	637.01	0	0	0.00	0	0
15	DOC, MONTANA CORRECTIONAL ENTERPRISES	469.81	0	0	0.00	0	0
16	DOC, RIVERSIDE YOUTH CORRECTIONS	160.05	0	0	0.00	0	0
17	DOC, STATE PRISON	3,058.54	189	1,147,339	6.18	6,071	37,513
18	DOC, MONTANA STATE CORRECTIONAL TREATMENT CE	56.49	0	0	0.00	0	0
19	DOC, WOMEN'S CORRECTIONAL CENTER	428.11	4	174,668	0.93	43,667	40,800
20	DEPARTMENT OF ENVIRONMENTAL QUALITY	2,249.71	1	0	0.04	0	0
21	DEPARTMENT OF FISH, WILDLIFE & PARKS	4,406.60	28	21,754	0.64	777	494
22	DEPARTMENT OF JUSTICE	4,506.95	36	595,450	0.80	16,540	13,206
23	DEPARTMENT OF JUSTICE, CRIME CONTROL	0.00	0	0	0.00	0	0
24	DEPARTMENT OF LABOR & INDUSTRY	4,199.95	11	2,953	0.26	268	70
25	DEPARTMENT OF LIVESTOCK	693.47	2	5,000	0.29	2,500	721
26	DEPARTMENT OF MILITARY AFFAIRS	1,157.88	3	6,500	0.26	2,167	561
27	DEPARTMENT OF NATURAL RESOURCES (DNRC)	2,941.51	6	64,887	0.20	10,815	2,206
28	DNRC, SWAN RIVER FOREST CAMP	0.00	0	0	0.00	0	0
29	DEPARTMENT OF REVENUE	3,274.16	1	0	0.03	0	0
30	DEPARTMENT OF TRANSPORTATION	10,683.25	723	1,532,463	6.77	2,120	14,345
31	GOVERNOR'S OFFICE	306.48	0	0	0.00	0	0
32	HISTORICAL SOCIETY	332.29	0	0	0.00	0	0
33	LEGISLATIVE BRANCH	948.25	0	0	0.00	0	0
34	LEGISLATIVE BRANCH, CONSUMER COUNSEL	27.70	0	0	0.00	0	0
35	MONTANA ARTS COUNCIL	35.48	0	0	0.00	0	0
36	MONTANA STATE LIBRARY	232.73	0	0	0.00	0	0
37	OFFICE OF PUBLIC INSTRUCTION	1,091.76	0	0	0.00	0	0
38	PUBLIC HEALTH & HUMAN SERVICES (PHHS)	9,556.57	30	963,887	0.31	32,130	10,086
39	PHHS, MENTAL HEALTH NURSING CENTER	824.16	0	0	0.00	0	0
40	PHHS, MONTANA CHEMICAL DEPENDENCY CTR	350.41	0	0	0.00	0	0
41	PHHS, INTENSIVE BEHAVIORAL CENTER-BOULDER	540.12	1	2,940	0.19	2,940	544
42	PHHS, STATE HOSPITAL	2,885.48	3	200,000	0.10	66,667	6,931
43	PHHS, VETERANS' HOME - COLUMBIA FALLS	919.40	1	1,527	0.11	1,527	166
44	PHHS, VETERANS' HOME - GLENDALE	5.00	0	0	0.00	0	0
45	PUBLIC SERVICE REGULATION (COMMISSION)	178.50	2	287,257	1.12	143,629	160,928
46	SECRETARY OF STATE	280.13	3	2,507	1.07	836	895
47	BOARD OF ED, SCHOOL FOR THE DEAF & BLIND	421.22	1	56,649	0.24	56,649	13,449
48	SUPREME COURT - JUDICIARY	2,347.83	8	37,686	0.34	4,711	1,605
49	UNIVERSITY, HIGHER EDUCATION	380.79	1	1,000	0.26	1,000	263
50	UNIVERSITY, HELENA COLLEGE UM	523.87	1	0	0.19	0	0
51	UNIVERSITY, MSU - BILLINGS	2,703.78	0	0	0.00	0	0
52	UNIVERSITY, MSU - BOZEMAN	19,769.86	77	521,240	0.39	6,769	2,637
53	UNIVERSITY, MSU - BOZEMAN, AG EXPT.	1,112.02	2	295	0.18	148	27
54	UNIVERSITY, MSU - BOZEMAN, EXT. SERV.	969.40	0	0	0.00	0	0
55	UNIVERSITY, MSU - BOZEMAN, FIRE TRNG.	50.69	0	0	0.00	0	0
56	UNIVERSITY, MSU - NORTHERN	1,150.79	0	0	0.00	0	0
57	UNIVERSITY, MONTANA TECH OF THE UM	2,656.12	2	10,000	0.08	5,000	376
58	UNIVERSITY, GREAT FALLS COLLEGE MSU	816.18	0	0	0.00	0	0
59	UNIVERSITY, UM - MISSOULA	14,393.50	13	413,902	0.09	31,839	2,876
60	UNIVERSITY, UM - MISSOULA, FOREST./CONS	0.00	0	0	0.00	0	0
61	UNIVERSITY, WESTERN MONTANA	1,206.64	6	96,890	0.50	16,148	8,030
	TOTAL	116,272.58	1,230	7,982,118	1.06	6,490	6,865



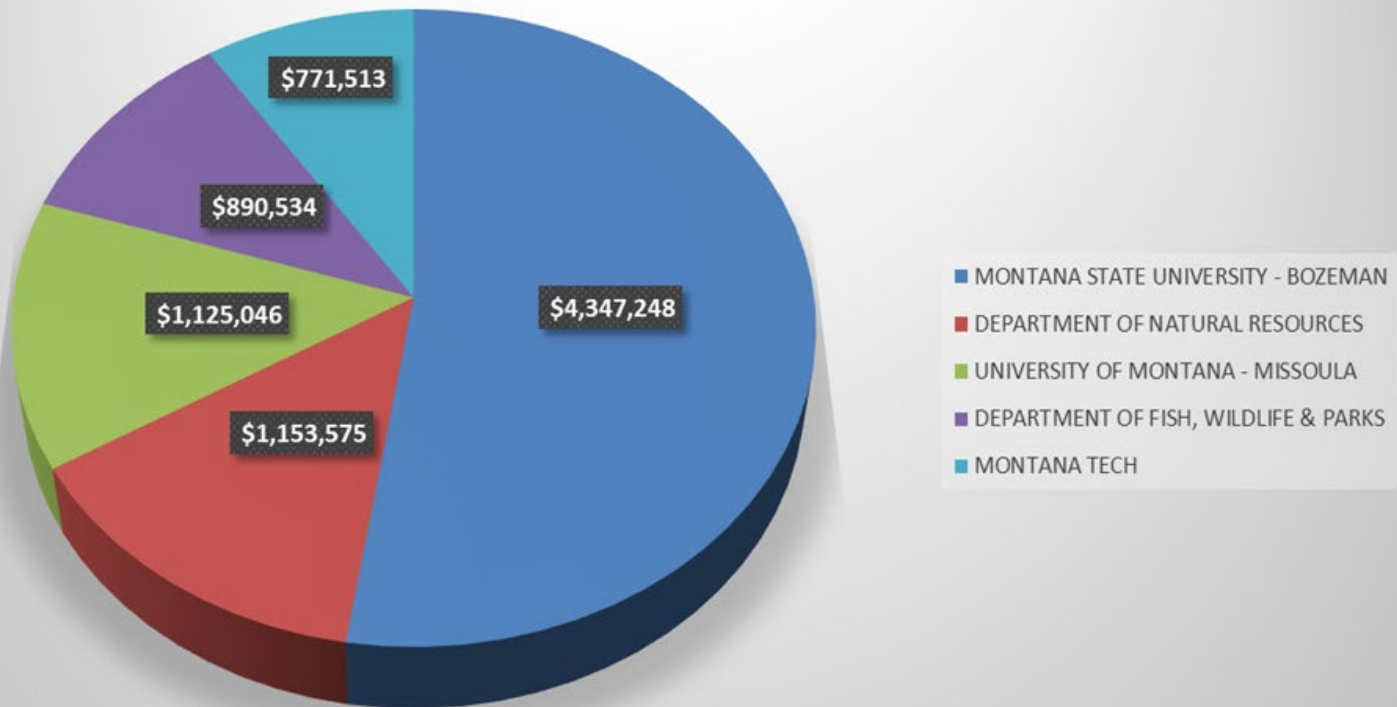
Top 5 # of Property Claims

OF PROPERTY CLAIMS - TOP AGENCIES



Top 5 \$ of Property Incurred

\$ OF PROPERTY INCURRED - TOP AGENCIES



Property Loss Cost Handout

Property Total Losses Incurred by Agency - FY2018 through FY2022

REF	SUBDIVISION	TIV*	# CLAIMS	\$ INCURRED	FREQUENCY (Claims / \$M VLU)	SEVERITY (Inc. / Claim)	LOSS RATE (Inc. / \$M VLU)
1	AUDITORS OFFICE	\$ 4,883,258	0	\$ 0	0.000	\$ 0	\$ 0.000
2	BOARD OF PUBLIC EDUCATION	\$ 144,920	0	0	0.000	0	0.000
3	COMMISSIONER OF POLITICAL PRACTICES	\$ 0	0	0	0.000	0	0.000
4	CONSENSUS COUNCIL	\$ 0	0	0	0.000	0	0.000
5	DEPARTMENT OF ADMINISTRATION (DOA)	\$ 2,550,530,092	24	225,129	0.009	9,380	0.009
6	DOA, OFFICE OF PUBLIC DEFENDER	\$ 23,177,410	0	0	0.000	0	0.000
7	DOA, PUBLIC EMPLOYEE RETIREMENT	\$ 3,970,990	0	0	0.000	0	0.000
8	DOA, STATE FUND	\$ 210,386,197	4	31,900	0.019	7,975	0.015
9	DOA, TEACHER'S RETIREMENT	\$ 310,298	0	0	0.000	0	0.000
10	DEPARTMENT OF AGRICULTURE	\$ 22,586,076	0	0	0.000	0	0.000
11	DEPARTMENT OF COMMERCE	\$ 179,598,614	3	0	0.017	0	0.000
12	DEPARTMENT OF COMMERCE, HERITAGE	\$ 190,442,325	0	0	0.000	0	0.000
13	DEPARTMENT OF CORRECTIONS (DOC)	\$ 147,665,006	1	0	0.007	0	0.000
14	DOC, BOARD OF PARDONS	\$ 483,484	0	0	0.000	0	0.000
15	DOC, PINE HILLS YOUTH CORRECTIONAL FACILITY	\$ 147,550,827	3	41,357	0.020	13,786	0.028
16	DOC, MONTANA CORRECTIONAL ENTERPRISES	\$ 225,244,622	0	0	0.000	0	0.000
17	DOC, RIVERSIDE YOUTH CORRECTIONS	\$ 41,317,607	1	3,852	0.024	3,852	0.009
18	DOC, STATE PRISON	\$ 582,465,506	1	11,711	0.002	11,711	0.002
19	DOC, MONTANA STATE CORRECTIONAL TREATMENT C	\$ 23,617,201	0	0	0.000	0	0.000
20	DOC, WOMEN'S CORRECTIONAL CENTER	\$ 150,209,570	4	95,459	0.027	23,865	0.064
21	DEPARTMENT OF ENVIRONMENTAL QUALITY	\$ 58,822,727	1	5,102	0.051	1,701	0.009
22	DEPARTMENT OF FISH, WILDLIFE & PARKS	\$ 728,204,741	78	890,534	0.107	11,417	0.122
23	DEPARTMENT OF JUSTICE	\$ 316,228,574	9	126,217	0.028	14,024	0.040
24	DEPARTMENT OF JUSTICE, CRIME CONTROL	\$ 0	0	0	0.000	0	0.000
25	DEPARTMENT OF LABOR & INDUSTRY	\$ 100,932,283	5	3,934	0.050	787	0.004
26	DEPARTMENT OF LIVESTOCK	\$ 4,106,804	0	0	0.000	0	0.000
27	DEPARTMENT OF MILITARY AFFAIRS	\$ 666,654,181	6	75,065	0.009	12,511	0.011
28	DEPARTMENT OF NATURAL RESOURCES (DNRC)	\$ 352,064,053	19	1,153,575	0.054	60,714	0.328
29	DNRC, SWAN RIVER FOREST CAMP	\$ 8,966,393	1	4,809	0.112	4,809	0.054
30	DEPARTMENT OF REVENUE	\$ 172,821,451	2	15,388	0.012	7,693	0.009
31	DEPARTMENT OF TRANSPORTATION	\$ 1,403,810,534	12	480,301	0.009	40,025	0.034
32	GOVERNOR'S OFFICE	\$ 0	0	0	0.000	0	0.000
33	HISTORICAL SOCIETY	\$ 62,532,768	1	162,559	0.016	162,559	0.260
34	LEGISLATIVE BRANCH	\$ 28,629,649	0	0	0.000	0	0.000
35	LEGISLATIVE BRANCH, CONSUMER COUNSEL	\$ 443,399	0	0	0.000	0	0.000
36	MONTANA ARTS COUNCIL	\$ 612,542	0	0	0.000	0	0.000
37	MONTANA STATE LIBRARY	\$ 3,837,892	0	0	0.000	0	0.000
38	OFFICE OF PUBLIC INSTRUCTION	\$ 6,598,196	0	0	0.000	0	0.000
39	PUBLIC HEALTH & HUMAN SERVICES (PHHS)	\$ 229,897,092	1	0	0.004	0	0.000
40	PHHS, MENTAL HEALTH NURSING CENTER	\$ 109,125,901	0	0	0.000	0	0.000
41	PHHS, MONTANA CHEMICAL DEPENDENCY CTR	\$ 3,682,243	0	0	0.000	0	0.000
42	PHHS, INTENSIVE BEHAVIORIAL CENTER-BOULDER	\$ 87,163,206	1	0	0.011	0	0.000
43	PHHS, STATE HOSPITAL	\$ 334,128,446	0	0	0.000	0	0.000
44	PHHS, VETERANS' HOME - COLUMBIA FALLS	\$ 116,471,392	2	19,962	0.017	9,981	0.017
45	PHHS, VETERANS' HOME - GLENDALE	\$ 60,028,460	0	0	0.000	0	0.000
46	PUBLIC SERVICE REGULATION (COMMISSION)	\$ 2,923,631	0	0	0.000	0	0.000
47	SECRETARY OF STATE	\$ 689,100	0	0	0.000	0	0.000
48	BOARD OF ED, SCHOOL FOR THE DEAF & BLIND	\$ 142,816,059	5	57,691	0.035	11,538	0.040
49	SUPREME COURT - JUDICIARY	\$ 61,509,500	0	0	0.000	0	0.000
50	UNIVERSITY, HIGHER EDUCATION	\$ 3,358,731	0	0	0.000	0	0.000
51	UNIVERSITY, HELENA COLLEGE UM	\$ 268,388,826	7	74,987	0.026	10,712	0.028
52	UNIVERSITY, MSU - BILLINGS	\$ 1,523,428,833	38	667,173	0.025	17,557	0.044
53	UNIVERSITY, MSU - BOZEMAN	\$ 7,767,421,719	93	4,347,248	0.012	46,745	0.056
54	UNIVERSITY, MSU - BOZEMAN, AG EXPT.	\$ 297,385,806	22	379,708	0.074	17,259	0.128
55	UNIVERSITY, MSU - BOZEMAN, EXT SERV.	\$ 5,953,296	2	426	0.336	213	0.007
56	UNIVERSITY, MSU - BOZEMAN, FIRE TRNG.	\$ 1,516,715	0	0	0.000	0	0.000
57	UNIVERSITY, MSU - NORTHERN	\$ 968,980,808	13	302,499	0.013	23,269	0.031
58	UNIVERSITY, MONTANA TECH OF THE UM	\$ 1,427,223,354	15	771,513	0.011	51,434	0.054
59	UNIVERSITY, GREAT FALLS COLLEGE MSU	\$ 337,976,941	1	1,000	0.003	1,000	0.000
60	UNIVERSITY, UM - MISSOULA	\$ 6,656,478,356	36	1,125,046	0.005	31,251	0.017
61	UNIVERSITY, UM - MISSOULA, FOREST /CONS	\$ 0	0	0	0.000	0	0.000
62	UNIVERSITY, WESTERN MONTANA	\$ 729,586,769	4	14,052	0.005	3,513	0.002
	TOTAL	29,555,785,355	417	11,088,191	0.014	26,590	0.038

* TIV is Total Insured Values.



Claims Activity

Jennie Younkin

Gordon Amsbaugh

Kirk Barfuss

Kathleen McElwain



Brett Dahl
Division Administrator
Resource Lead - Budget, Insurance,
Legislative and Management

Kristie Rhodes
Team #1
Risk Finance Specialist
Resource Lead -
Accounting, Asset
Reporting, Technology, &
Underwriting

Jennie Younkin
Claims Specialist
Resource Lead - Claims

Administration
Agriculture
Auditor's Office
Governor's Office
Justice
Revenue
Supreme Court
MDT Missoula
MDT Kalispell
UM-Missoula
Missoula College UM

Mike Anderson
Team #2
Loss Prevention Specialist
Resource Lead -Training

Gordon Amsbaugh
Claims Specialist
Resource Lead - Claims

Commerce
Environmental Quality
Fish Wildlife & Parks
Historical Society
Livestock
MT Arts Council
MT Heritage Commission
Montana State Fund
Secretary of State
State Library
MDT Butte
MDT Bozeman
MSU-Bozeman
MSU-Bozeman Ag. Expt.
MSU-Bozeman Ext Servs.
MSU-Bozeman Fire Trng

Julie Ouzts
Team #3
Loss Prevention Specialist
Resource Lead – Training

Kirk Barfuss
Claims Specialist
Resource Lead - Claims

Board of Education
Comm. of Higher Ed
Legislative Branch
Military Affairs
PHHS
Public Service Comm.
School of Deaf & Blind
Comm- Political Practices
Office of Public Instruction
MDT Motor Pool
MDT Billings
MDT Lewistown
MSU-Billings
City College at MSU Billings

Aric Curtiss
Team #4
Loss Prevention Specialist

Kathleen McElwain
Claims Specialist
Resource Lead - Claims

Corrections
Natural Resource & Cons.
Labor & Industry
MDT Great Falls
MDT Havre
MDT Glendive
MDT Miles City
MDT Wolf Point
MSU-Northern
UM-Western
Montana Tech
Highlands College of MT Tech
Helena College UM
Great Falls College MSU



2022/2023 CLAIMS ACTIVITY

FY 2022

- Claims Filed 633
- Claims Resolved 625

FY 2023

- Claims Filed 644
- Claims Resolved 607



Line of Coverage

FY 2023

▶ Auto Comp/Collision	239
▶ Auto Liability	122
▶ General Liability	173
▶ Property	100
▶ Other (Cyber, Boiler)	10



FY 2023 Top Two Causes

➤ Auto Liability & Comp/Collision

- ▶ Struck object
- ▶ Vehicle Accidents

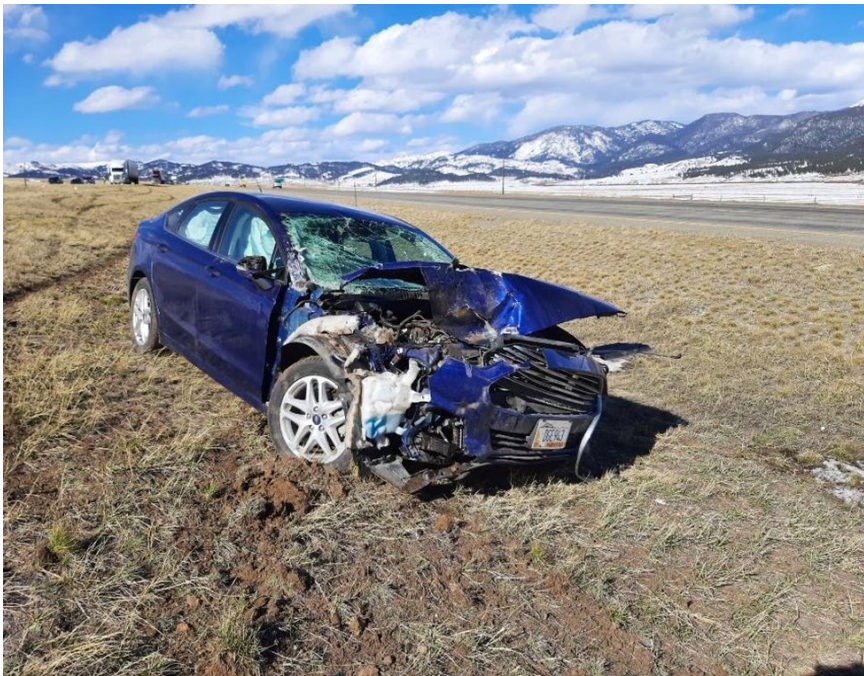


Struck Object? Like What?



Rear-end Collisions





FY 2023 Top Two Causes

➤ Property

- ▶ Water
- ▶ Freezing



July 3, 2022



Last Chance Gulch Helena





Buildings Affected

Mazurek

Corrections

State Fund

Capitol

Historical
Society

Scott Hart

Labor &
Industry

Old Board of
Health

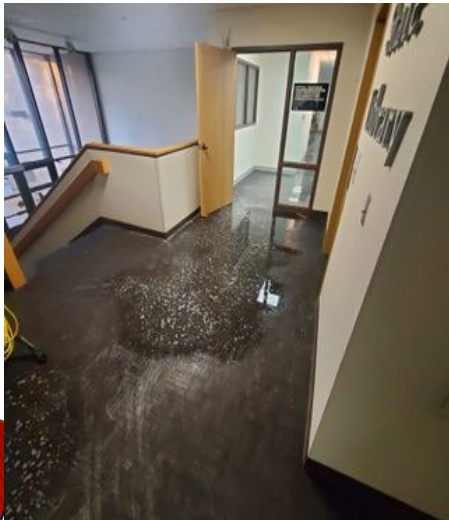
Justice

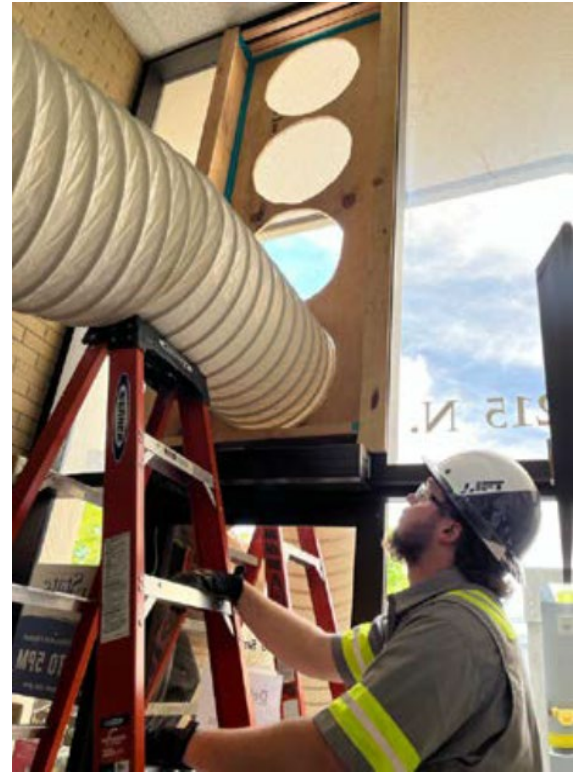
GSD
Maintenance
Facility



Response







Talking Library





Price tag

- ▶ Mazurek - \$1,620,604
- ▶ Corrections - \$403,255
- ▶ State Fund - \$160,000
- ▶ Capitol - \$115,786
- ▶ Remaining Buildings - \$10,000



June 1, 2023



Online Loss Reports

▶ <https://rmtd.mt.gov>

- Claims
- State Agency & University Reports





RISK MANAGEMENT & TORT DEFENSE

Protecting Montana's Vital Assets & Resources

[ABOUT US](#)

[INSURANCE](#)

[LOSS CONTROL](#)

[TRAINING](#)

[CLAIMS](#)

[LEGAL](#)

[ADVISORY GROUPS](#)

Claims

In accordance with §2-9-303, MCA, the Risk Management and Tort Defense Division investigates, evaluates and resolves property/casualty claims including auto, aviation, property, and tort liability. Settlements, legal fees, and other expenses are paid from the state self-insurance fund. For assistance with a claims question, please contact our Claims Staff.

- [State Agency or University Reporting a Loss](#)
- [Public Reporting a Loss](#)
- [State Agency and University Loss Reports](#)
- [Exonerree Compensation Fund](#)
- [Accident Form](#)
- [Report of Incident Form](#)
- [Reporting Motor Vehicle Accidents Guide](#)

CONTACT US

Risk Management & Tort Defense
1625 11th Ave
PO Box 200124
Helena, MT 59620-0124

[DOA Home](#)

[DOA Divisions](#)

[DOA Services](#)

AGENCY RESOURCES

- [Training Schedule & Registration](#)
- [PCIIS](#)

STATE LINKS

- [Governor's Office](#)
- [Mobile Apps](#)
- [Social Media Index](#)
- [State Agency Directory](#)
- [State Employee Directory](#)
- [Visit Montana](#)



State Agency/University Loss Reports Logon

The Risk Management and Tort Defense Division developed CARISMA (Claims and Risk Information Systems Multiple Applications) to assist state agencies and universities to download and view current and historical loss information to better mitigate losses and manage risks.

To obtain State Agency Loss/University Loss Reports, please enter your User ID and password below:

User name

Password

[Logon](#)

[Clear](#)

Give us your [feedback](#) on this system.





STATE OF MONTANA

RMTD CARISMA

[About Us](#)[Contact Us](#)

State Agency Loss Reports

Welcome to the State Agency Loss Reports page. Obtaining loss reports has never been easier! Please select from among the choices below. For terms, definitions, and additional information, please click [here](#)

Standard Reports

Contain information commonly utilized by state agencies. Standard reports are quicker and easier to obtain than 'Custom' reports, however, they may not be modified. Agency users may choose auto liability, auto physical damage, general liability, or property reports.

Custom Reports

Require the user to select from among menu choices in order to prepare more specific reports. Agency users may choose auto liability, auto physical damage, general liability, or property reports.

[Logoff](#)

State Agency Loss Reports

Standard Reports

Select the type of report you wish to download by clicking on the appropriate link below. Form terms, definitions and information on standard reports, please click here to view the Risk Management & Tort Defense Division's [CARISMA Database User's Guide](#) (Claims & Risk information System Multiple Applications)

[Auto Liability](#)[Auto Physical Damage](#)[General Liability](#)[Property](#)[Back](#)[Logoff](#)



STATE OF MONTANA

RMTD CARISMA

[About Us](#)[Contact Us](#)

State Agency Loss Reports

Auto Liability

Summary reports provide an overview of claim activity. Detail reports provide information about specific claims. To download a report, click on the appropriate link below. To customize your reports to obtain more specific information, please click [here](#). To return to the Standard Report menu please click [here](#). For terms, definitions, and information on standard reports, please click [here](#) to view the Risk Management & Tort Defense Division's [CARISMA Database User's Guide](#) (Claims & Risk Information System Multiple Applications).

Summary Reports

[Auto Liability Statistical Indicators](#) - A detailed list of claims paid for the prior 4 fiscal years.

[Auto Liability Loss Trends](#) - A summary of loss trends for claims paid over the prior 4 fiscal years.

[Auto Liability Cause Of Loss Trends](#) - A summary of "cause of loss" trends for claims paid over the prior 4 fiscal years.

Detail Reports

[Current Auto Liability Claims Activity](#) - A detailed list of claims for the current fiscal year as of the query date including claims open, claims received, claims resolved.

[Auto Liability Claims](#) - A detailed list of claims paid for the prior 4 fiscal years.

[Back](#)[Logoff](#)

Loss Prevention

Julie Ouzts

Mike Anderson



Who We Are

- We consult with state agencies/universities to identify, measure, and evaluate risk.
- We establish programs and policies to assist state agencies/universities to mitigate risk.
- Our programs save lives, time, and taxpayer dollars and have been effective at reducing the frequency and severity of insured losses.

For additional information about our services, please visit our loss control home page at <https://rmtd.mt.gov/safetylosscontrol>.



Loss Mitigation Expense Program Update

- ▶ There were 57 Expense Fund applications turned in for FY23 totaling \$543,198.
- ▶ There are 37 Expense Fund applications turned in for fy24 totaling \$426,707.
- ▶ Agencies will be notified by 2nd week of June if their application was approved or denied.



Example of an Expense Fund Request



Spring Meadow

Example of an Expense Fund Request



Montana Wild



Example of an Expense Fund Request



Helena College



Example of an Expense Fund Request



Helena College



Example of an Expense Fund Request



Billings CFS



Example of an Expense Fund Request



Billings CFS



Example of an Expense Fund Request



DNRC



Example of an Expense Fund Request



MSU

Example of an Expense Fund Request



U of M

Training

- ▶ Here are some of classes that are free to state of Montana and University System Employees Students.
 - 4 Hour Defensive Driving Course
 - 2 Hour Preventing Distracted Driving Course
 - 2 Hour Winter Driving Course
 - 2 Hour Drivers Safety for Campuses



Training

Defensive Driving



Training

Preventing Distracted Driving



Training

Winter Driving



Training

Driver's Safety for Campuses



Training

- ▶ In FY23 we have offered;
- ▶ 21 Defensive Driving Courses
- ▶ 8 Preventing Distracted Driving Courses
- ▶ 13 Winter Driving Courses
- ▶ And we have trained 591 in Drivers Safety for Campuses
- ▶ Total number trained in FY23 was just under 1800



Training

- ▶ Trainings continue to be held virtually every Tuesday and Thursday.
- ▶ If your agency or office needs a training at a different time, we can set up an additional training for you, just contact Mike Anderson or Julie Ouzts to set one up.



Loss Prevention

Aric Curtiss

Mike Anderson



Inspections & Surveys



Boiler Inspections

For the insurability of a boiler, the owner must reasonably exercise due diligence ensuring the boiler is maintained and operated compliant to accepted standards and practices.

Risk Management & Tort Defense maintains an arrangement with Department of Labor & Industry (DLI), in which DLI performs and oversees required inspections and certification of State insured boilers. This is a value-added service included as part of your boiler insurance.



Boiler Identification

Boilers are identified by a DLI-issued MTB Number.

The unique MTB Number is applied to the boiler and is also found on invoices, operating certificates, correction notices, and permits.

Reference the MTB when communicating with DLI or RMTD.

Use the MTB Number as the Boiler ID when reporting in PCIIS.



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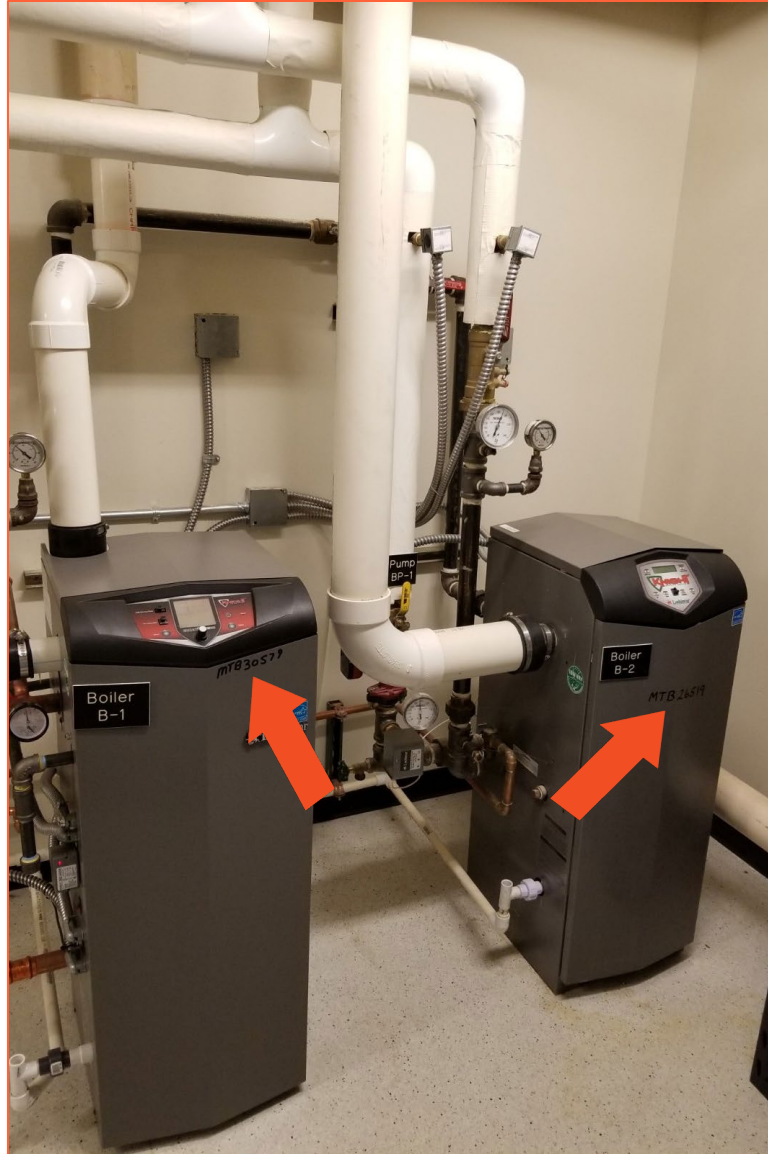
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Reference the MTB when communicating with DLI or RMTD.

Use the MTB Number as the Boiler ID when reporting in PCIIS.



DLI Invoices

DLI will invoice RMTD directly for their services.

If a boiler owner/operator receives an invoice for the inspection or certification of an insured boiler, **please forward unpaid, to RMTD** for payment and record keeping.

acurtiss@mt.gov



Montana Department of
LABOR & INDUSTRY

04/25/2023

Record#: 2010-BOIL-MTN-003397

RISK MANAGEMENT

PO BOX 200124

HELENA, MT 59620-0124

Boiler Safety Program

INVOICE
Fees Due

Due Date: 05/25/2023

MTE#	Location	Fee Applied On	Fee Type	Boiler Use Type	Fee
23469	MCCOY DAIRY ADDITION	04/24/2023	Operating Certificate Fee	Hot Water Heat	\$36.00
23469	MCCOY DAIRY ADDITION	04/24/2023	External Inspection Fee - Hot water heating and supply	Hot Water Heat	\$40.00

Total Due: \$76.00

Project Location: 600 CONLEY LAKE RD DEER LODGE, MT 59722

*****Your Certificate of Operation cannot be issued without payment*****

Please send this invoice with payment or include the boiler numbers with payment to the Department of Labor and Industry Building Codes Bureau - PO Box 200517, Helena, MT 59620-0517; or you can pay online at ghiz.mt.gov/bcb. Select Search Permits, enter the record number from your invoice in the Application or Permit Number field, complete the verification at the bottom, and submit. Click on the permit number when it pops up, and click the link to pay fees due.

Mail Checks and Invoice to:

301 South Park
P.O. Box 200517
Helena, MT 59620-0517
Phone: (406) 841-2056
Website: buildingcodes.mt.gov

If you would like to receive email notices please provide your email address: _____

Boiler#(s): 23469

Owner: MONTANA STATE PRISON/STATE OF MONTANA

Physical Address: 600 CONLEY LAKE RD DEER LODGE, MT 59722

Due Date: 05/25/2023



Total Due: \$76.00 Total Payment Enclosed \$ _____



Boiler Operating Certificates

Upon processing RMTD's payment, DLI issues an Operating Certificate to the boiler owner/operator.

Occasionally RMTD may receive this certificate. These are forwarded to the owner/operated if identified, or to the Risk Management Committee Representative to forward.

	State of Montana BOILER OPERATING CERTIFICATE BUILDING CODES PROGRAM 501 N. PARK, PO BOX 200124 HELENA, MT 59602-0124 (406) 443-2058	County: YELLOWSTONE MTB: 71689 Type: Fire Tube Pressure: 50 BTU: 5230000 Owner: Risk Management / Women's Prison (406 444-2427) Inspector: Bill Sharp (406-439-6310) Location: 701 South 27th St Billings, Mt 59101	04/17/2023
	2010-BOIL-MTN-001089 Expires: 01/19/2024		
WOMEN'S PRISON PO BOX 200124 ATTN: JOEL HELENA, MT 59602-0124		 Bureau Chief, Building Codes Program	



Correction Notices

If a safety violation is identified, DLI will issue a Correction Notice. The boiler owner/operator will already know of this violation since they are required to assist the inspector through the inspection.

Insurance coverage may be in jeopardy while a violation is outstanding.

DLI must be informed when all violations have been corrected. RMTD will be notified by DLI.



Montana Department of
LABOR & INDUSTRY

Building Codes Program

RISK MANAGEMENT
P.O. BOX 200314
HELENA, MT 59620-0124

March 1, 2023

CORRECTION NOTICE

RE: Safety Violations on boiler permit 2012 BOIL MTN 000407
Located at: 600 CONLEY LAKE RD., DEER LODGE MT 3: 27746

Your boiler was inspected on 4/19/2022 and boiler permit code violations were noted.

Violations Issued:

2002 ASME CSD-1 CE-110- A manually operated remote shutdown switch or circuit breaker shall be located just outside the boiler room door and marked for easy identification. If the boiler room door is on the building exterior, the switch should be located just inside the door. If there is more than one door to the boiler room, there should be a switch located at each door.

State law requires all Boilers to be inspected on an annual basis and requires a current Certificate of Operation to be placed in the boiler permit or notice that the certificate is on file and a copy is available on request. We provide this certificate after the inspection fees have been paid and all violations have been corrected. Please check your records to make sure that all violations have been corrected.

It should be noted that it is the boiler owner's responsibility to make sure our office has received copies of all required tests and has been notified that all other violations have been corrected. Please notify us by 3/31/2023 that all violations have been corrected. After we receive notification that the corrections have been made, we will issue you a Certificate of Operation for the current year and you will be in compliance with State Law. Please be sure to include a copy of this letter or the boiler permit number on all correspondence.

To resolve violations, please call:
Steven Knighten

406-490-8958

Building Codes Program

P.O. Box 200314 - Helena, MT 59620-0517
Phone (406) 841-2066 TTD (406) 444-0532
ebiz.mt.gov





Boiler Installation Permit

Within 10 days after purchasing a boiler the purchaser must report the purchase to DLI informing where the boiler will be installed and operated. (MCA 50-74-105)

DLI will schedule an inspection, issue an MTB Number, and issue a Boiler New Install Permit.

The fee for this should be directed to the owner.

	State of Montana BOILER NEW INSTALL PERMIT BUILDING CODES BUREAU 301 S. PARK, PO BOX 200517 HELENA, MT 59620-0517 (406)-841-2056	Date: 04/10/2023
	2023-BOIL-000063 Expires: 04/10/2024	MTB: 32159 Type: Fire Tube Pressure: 10 BTU: 285000
RISK MANAGEMENT PO BOX 200124 HELENA, MT 59620-0124		
County: CUSTER	Location: 3521-94 Business Loop Miles City	Pressure: 10
Inspector: Randy Hance	Phone: 406-465-8874	MTB: 32159
		BTU: 285000
 Bureau Chief, Building Codes Program		
BuildingCodes.mt.gov	406-841-2056	cbiz.mt.gov/bcb



New Boilers

- ✓ Within 10 days after purchasing a boiler the purchaser must report the purchase to DLI informing where the boiler will be installed and operated. (MCA 50-74-105)
- ✓ Report the new boiler to RMTD through the PCIIS exposure reporting system including the assigned MTB Number.
- ✓ If the new boiler replaces an existing boiler:
 - ✓ Inform DLI of the new status of the prior boiler (i.e., “Scrapped”)
 - ✓ Through RMTD’s PCIIS exposure reporting system, enter an End Date to the old boiler to end insurance coverage and close the record.



Insurance Company Inspectors

Companies providing insurance of State boilers have the right to inspect any insured boiler.

These rare inspections will be coordinated through RMTD (Aric Curtiss).

- ▶ *Please contact Aric if you are contacted by an insurance company inspector. [406.444.3486|406.459.1115 / acurtiss@mt.gov]*
- ▶ *Most often these inspections can be eliminated with RMTD's evidence of inspections and certifications.*

RMTD does not request inspections by parties other than Department of Labor & Industry (DLI), Building Codes Program, Boiler Safety.



Elevators

*Risk Management & Tort Defense **does not** provide a service of inspecting or certifying elevators.*

Owners of elevators should coordinate for these services through a vendor of their choosing.





The first module of CRIMS focuses on underwriting surveys and will provide:

- Consistent format of Loss Control Reports
- Clear & Concise Recommendations with Consistent Wordings
- Tracking of Recommendations and Your Responses
- Building Specific Histories
- Enhanced Abilities to Identify Emerging Risks and Trends
- Ability for Your Employees to Collaborate when Formatting Responses to Mitigate Identified Concerns
- A Dashboard Providing Easy-To-Understand Data

Agencies will be introduced to CRIMS in the immediate future.



The second module of CRIMS focuses on boiler inspections and will provide:

- Streamlined Invoice Tracking*
 - Timely Issuance of Operating Certificates to Owner*
- Consistent Annual Inspections and Certifications*
- Identification of Reporting Issues and Assistance for Correction*
- Assistance Identifying Boilers Replaced by New Units*
- Tracking of Violations and Corrections*
- Reportable Evidence of Our Boiler Inspection Program*

Agencies will appreciate the features of CRIMS prior to the next heating season.

Property Loss Management Insurance Premium Discount Program (PLMP)



FY 2023 Program

This program has concluded.

Participants will receive a copy of the Program Review Form with evaluation scoring and comments / recommendations.

(See Aric)

FY2022 Property Loss Management Insurance Premium Discount Program Program Review Form											FY 2023
ENTITY:											
	PROPERTY SCHEDULE REVIEW	CLAIMS REVIEW	PREVENTATIVE MAINTENANCE	SELF- INSPECTIONS	HOT WORKS	IMPAIRMENT TESTING	PRE-FIRE PLANNING	COLD WEATHER	PLAN REVIEWS	RESPONSES TO RECOMMENDATIONS	TOTAL
1 st Review											
2 nd Review											
Final Review											
Total	(x2)	(x2)	(x2)	(x2)	(x2)	(x2)	(x2)	(x2)	(x4)	(x4)	
FINAL		/		=		%		X		= \$	
		Total Points Earned		Total Points Possible		Discount Rate		Insurance Premium		Insurance Premium Discount Earned	
COMMERCIAL PROPERTY SCHEDULE REVIEW											
Requirement:	Prior to October 1 , assemble a panel to review your reported commercial property schedule. Upon review of this schedule this panel shall develop a strategic plan to ensure identifying property details are reported by January 15. Provide this plan to Aric Curtiss, RMTD, by October 31 .										
Criteria:	<ul style="list-style-type: none"> ➤ Was a plan received by October 31? ➤ Does the plan identify data reviewed and a plan to review remaining priority data? ➤ Was commercial property exposure reporting completed by January 15 as required? ➤ Is a copy of the required property schedule with identified data of concern highlighted provided with this program binder? ➤ [other] 										
1st Review Comments:											
2nd Review Comments:											
Final Review Comments:											
<p>PLEASE CONTACT RMTD FOR ADDITIONAL INFORMATION OR ASSISTANCE.</p>											



FY 2024 Program

Elections are requested by
June 15th (today!).
(See Aric)

<https://rmt.d.mt.gov/insurance/proplossmgmt/disc>

Participants will receive
their Program Binder by
July 15th.

Notice of Election Form FY 2024 Property Loss Management Insurance Premium Discount Program Risk Management & Tort Defense Division Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a property insurance premium discount of up to 10% to state agencies and universities that establish and maintain a comprehensive and effective Property Loss Management Program. The discount shall be applied against the participant's budgeted property insurance premium as applicable.

Requirements and Documentation:

Premium discount of up to 10% will be based on participant's completion of the following during FY 2024

- 1) By June 15, 2023 a Deputy Director, Vice President, Institutional Director, or person of equivalent position must sign this Notice of Election form returning it to Aric Curtiss, RMTD, to initiate their agency's/university's voluntary election to participate in this program. The named contact will receive a Program Binder* by July 15, 2023.
- 2) Prior to October 1, 2023 assemble a panel to review your reported commercial property schedule. Upon review of this schedule this panel shall develop a strategic plan to ensure identifying property details are reported by January 15, 2024. Submit this plan to Aric Curtiss, RMTD, by October 31, 2023.
- 3) By October 1, 2023 assemble a panel and review your property claims activity report identifying trends and common factors. This panel shall develop a basic plan to address the occurrence of property claims incorporating property loss management strategies. Submit reviewed property claims activity report and basic plan to Aric Curtiss, RMTD, by October 31, 2023.
- 4) By June 1, 2024 submit the following written documentation to Aric Curtiss, RMTD. Documentation should be organized within your Program Binder* provided by RMTD and be applicable to the program year FY 2024.
 - Schedule of preventative maintenance completed for key buildings.
 - Checklists for self-inspections completed on key buildings.
 - Policies and procedures for hot works; impairment testing of fire protection equipment; pre-fire emergency planning; and cold weather precautions in force.
- 5) Submit blueprints, plans, and specifications for renovations or new construction involving or affecting fire suppression systems within insured buildings.
- 6) Submit timely written response to recommendations contained in Property Loss Management letters issued by RMTD and/or its consultants. Responses must indicate that a reasonable effort to comply with recommendations is made.

* Reference Program Binder for additional details including required panel membership, directions to obtain property schedule and claims activity report, program evaluation criteria, and other important information.

Contact Aric Curtiss, RMTD, at 444-3486 or ACurtiss@mt.gov with any questions or for additional information.

~ Notice of Election ~		
_____ (Organization) hereby elects to participate in RMTD's FY 2024 Property Loss Management Insurance Premium Discount Program.		
Our contact person for this program is: _____ (Name) (E-mail)		
_____ (Authorized Signature)	_____ (Printed Name)	_____ (Title)

Each participant will be notified of its eligibility for a discount by July 1, 2024 as indicated below:

RMTD USE	
<input type="checkbox"/> Discount Approved ____%	<input type="checkbox"/> Discount Disapproved
Comments: _____	

2024PLMP Notice of Election Form



FY 2024 Program

Elections Received:

(As of Monday AM)

ADMINISTRATION	X	MT ST CORR'L TREATMENT CTR		OFFICE OF PUBLIC INSTRUCTION	
Teachers Retirement System		ENVIRONMENTAL QUALITY	X	PUBLIC SERVICE COMMISSION	
PUBLIC DEFENDERS OFFICE		FISH, WILDLIFE & PARKS		REVENUE	X
PUBLIC EMPLOYEES RETIREMENT		LEGISLATIVE BRANCH		SUPREME COURT- JUDICIARY	
AGRICULTURE	X	CONSUMER COUNCIL		STATE FUND	X
AUDITORS OFFICE		MT HISTORICAL SOCIETY	X	TRANSPORTATION	X
STATE BOARD OF EDUCATION		JUSTICE		COMM OF HIGHER EDUCATION	X
SCHOOL FOR THE DEAF & BLIND		LABOR & INDUSTRY	X	MT STATE UNIVERSITY	X
MONTANA ARTS COUNCIL		LIVESTOCK		MSU AG EXPERIMENT STATIONS	
STATE LIBRARY		MILITARY AFFAIRS		MSU EXTENSION SERVICE	
COMMERCE		NATURAL RES & CONSERVATION	X	MSU FIRE SERVICES TRAINING	
MT HERITAGE COMMISSION		PUB HEALTH & HUMAN SERVICES	X	GREAT FALLS COLLEGE MSU	X
CORRECTIONS	X	MT STATE HOSPITAL		MSU BILLINGS	X
BOARD OF PARDONS		MENTAL HLTH NURSING CARE CTR	X	MSU NORTHERN	X
MONTANA WOMEN'S PRISON		CHEMICAL DEPENDENCY CENTER		UNIVERSITY OF MONTANA	X
PINE HILLS		INTENSIVE BEHAVIOR CENTER		HELENA COLLEGE	X
MT CORRECTIONAL ENTERPRISES	X	MT VETERAN'S HOME	X	MONTANA TECH	X
STATE PRISON		SOUTHWEST MT VETERAN'S HOME	X	UM WESTERN	
RIVERSIDE SPECIAL NEEDS UNIT		EASTERN MT VETERAN'S HOME	X		

Election Form: <https://rmtd.mt.gov/insurance/proplossmgmtdisc>



Insurance



Overview

- Property/casualty insurance programs for 57 agencies, 8 universities, and hundreds of boards, councils, and commissions.
- Insure 5,500 properties, 23,000 state and university employees, and 6,600 vehicles.
- Cover \$350 million in revenue streams at state and university properties. Examples: parks, tuition, fees, bookstores, and cafeterias.
- Insure property values exceeding \$5.7 billion. Insure fine art values exceed \$500 million.
- Administer 21 commercial insurance programs and four self-insured programs.



Commercial & Self Insurance Programs (Summary)

- ☐ Accidental Death & Dismemberment
- ☐ Aircraft
- ☐ Airports
- ☐ Auto
- ☐ Boilers & Machinery
- ☐ Crime (Fidelity)
- ☐ Cyber/Information Security
- ☐ Fine Art
- ☐ Foreign
- ☐ Foster Care
- ☐ General Liability
- ☐ HIPAA
- ☐ Inland Marine
- ☐ Motorcycle Accidental and Liability
- ☐ Notary Bond
- ☐ Pollution/Environmental
- ☐ Professional Liability (Student Interns)
- ☐ Professional Liability (Physicians)
- ☐ Property
- ☐ Surety Bond
- ☐ Special Events



INSURANCE MARKET CONDITIONS

Impactful issues for the State of Montana:

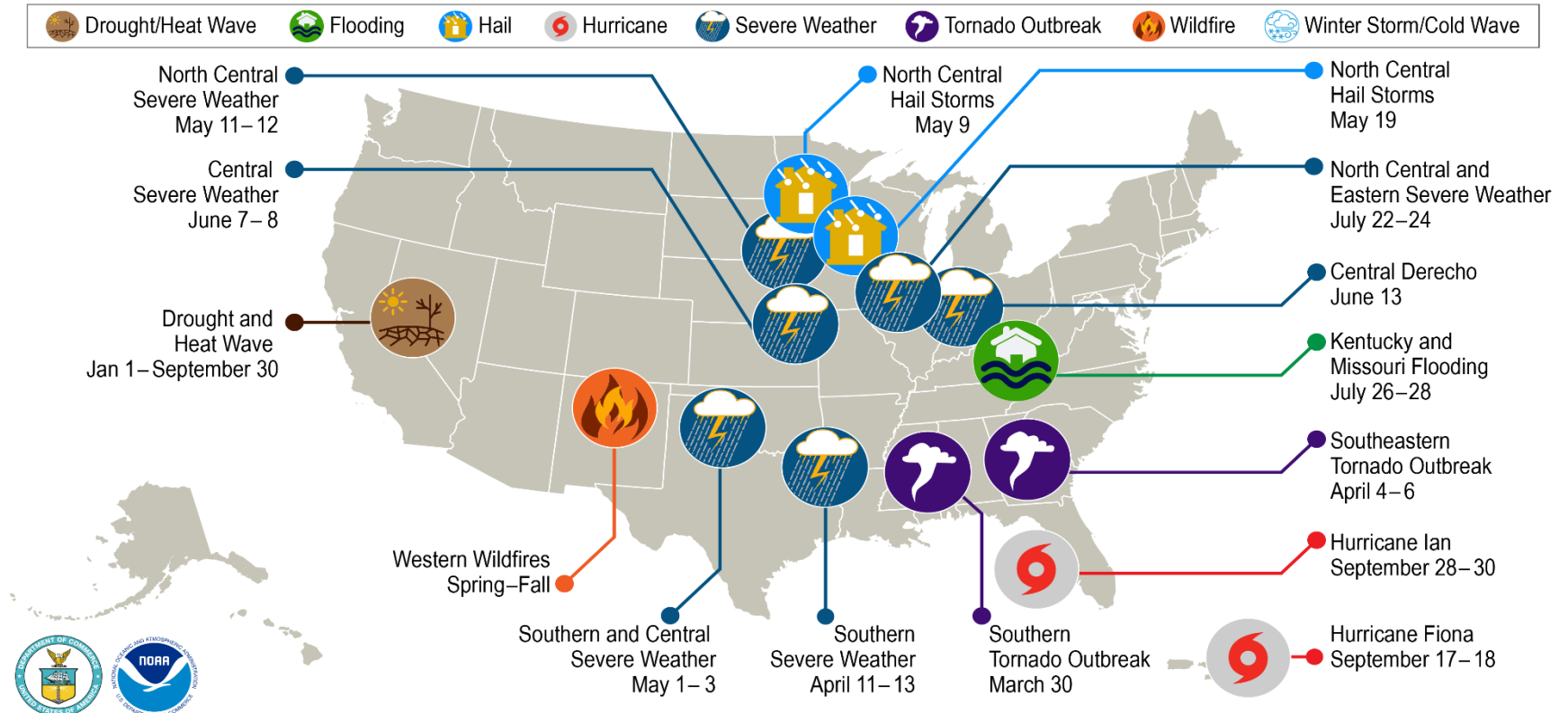


- An **increased pattern of major property worldwide catastrophes** such as hurricanes, typhoons, wildfires, water damage, tornado, hail etc. over the past 5 years.
- **Increased inflation** has increased building valuation and insurance premiums across all property classes.
- **Property insurance capacity** has diminished (i.e., limits, deductibles, etc. reductions):
 - **15% to 30% reduction in capacity from incumbents**
 - **Coastal and wildfire capacity** continues to be especially difficult with a 'ripple' effect on all insureds.
- **Cyber capacity is shrinking** and particularly acute for certain industries like state government and higher education.
- **Ransomware cyber losses** are systemic - \$6 Trillion Impact in 2021 – **Expecting \$10 Trillion by 2025** – 2019 was \$2 Trillion.
- Historically **low interest rates** have hampered carrier investment returns.

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MAJOR U.S. LOSSES 2022

U.S. 2022 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the **15 separate billion-dollar weather and climate disasters** that impacted the United States January – September of 2022.



Insurance Premium Discounts

Brett Dahl



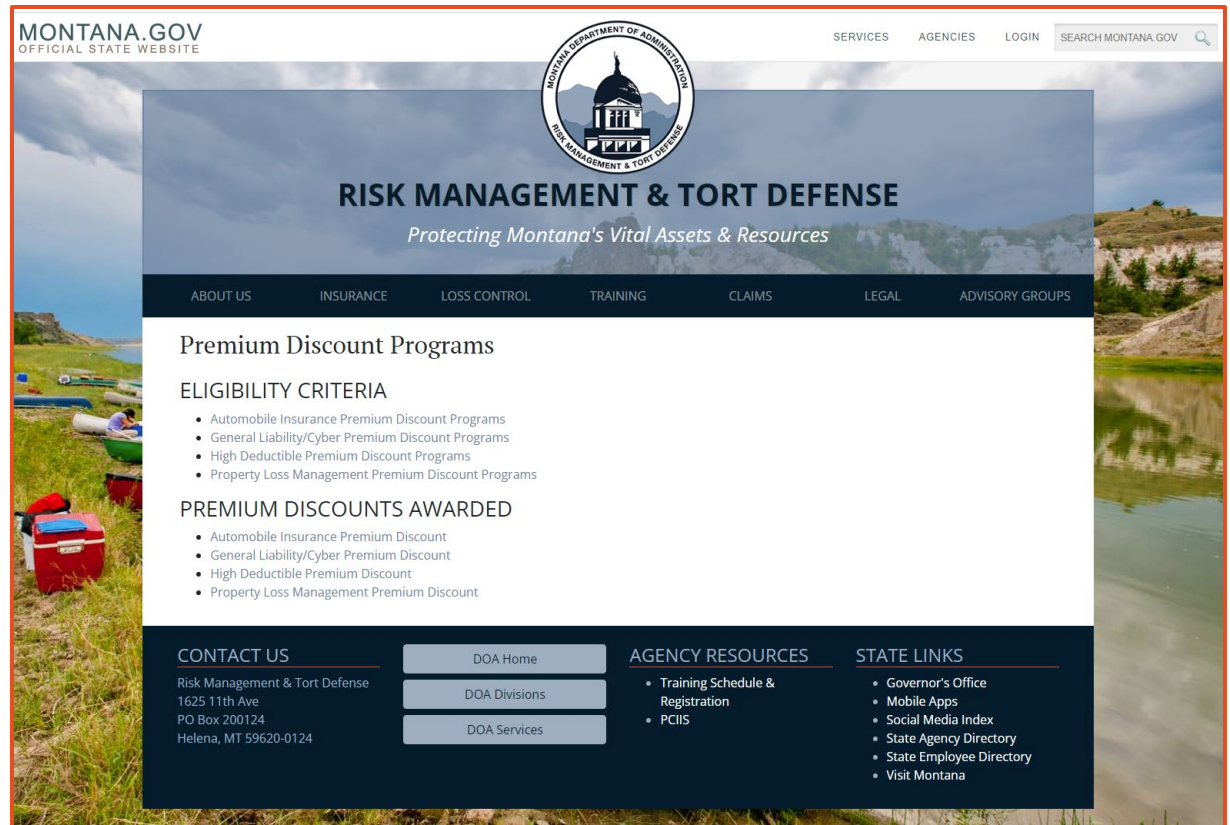
2023 Biennium Insurance Premium Discounts

- ▶ Offered \$2,900,000 in insurance premium discounts through agency/university participation in loss mitigation programs.
- ▶ Resulted in reduction in claims.
- ▶ Achieved more favorable commercial insurance terms and conditions amidst historic worst insurance market conditions



Notice of Election 2024

1. Go to:
<http://rmtd.mt.gov>
 2. Select Insurance
 3. Select Notice of Election Form under Eligibility Criteria
- ✓ Elections are due to respective program administrator by June 15
 - ✓ Elections are to be made (signed) by upper management



Auto Insurance Premium Discount Program

Notice of Election Form FY 2024 Automobile Insurance Premium Discount Program Risk Management & Tort Defense Division Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers an auto insurance premium discount of 10 percent for state agencies and universities that participate in recognized defensive driving training and implement the State Vehicle Use Rule. The discount shall be applied against budgeted premium for auto insurance coverage as applicable.

Requirements & Documentation:

Your agency must do the following during FY 2024 to be eligible for the discount in FY 2025:

- 1) Deputy Agency Director or higher (or equivalent position) must sign and return this notice of election form to Julie Ouzts at RMTD by June 15, 2023.
- 2) Agency must review its auto liability and auto physical damage claims for FY 2024 and its claim trends for the last four years, by October 1, 2023. Reviewers must include at least one person of Deputy Agency Director or higher (or equivalent position), who must sign a statement informing RMTD that the review is complete. The goal of this review is to identify claim trends with an eye to develop ways to reduce the likelihood or severity of future claims, and to identify drivers who need training. (To obtain reports, access State Agency Loss Reports through RMTD's website. Select Standard Reports. Under Auto Liability, select Detailed – Auto Liability Claims. Under Auto Physical Damage, select the same report.)
- 3) Agency must have at least 5 percent of its employees complete defensive driving training sponsored or approved by RMTD by June 1, 2024. Percentage of employees is based upon reported FTE count. Any driver involved in a vehicular accident that resulted in a new claim must participate in the training unless excused by RMTD (contact JOuzts@mt.gov for excusals).

RMTD Responsibilities:

- 1) Notify Risk Coordinators of the dates, times, and locations of RMTD training offered throughout FY 2024. Training sponsored by RMTD is offered free of charge.
- 2) Maintain a list of employees who have completed RMTD sponsored defensive driver training during FY 2024.
- 3) Recognize on a case-by-case basis other safe driving courses not sponsored by the division. Note: Participants should consult RMTD prior to enrolling employees in such courses.

-Notice of Election-		
_____ hereby elects to participate in RMTD's FY 2024 Auto Insurance Premium Discount Program.		
(Organization)		
_____	_____	_____
(Authorized Signature)	(Title)	(Date)

Contact Julie Ouzts at (406) 444-0106 or JOuzts@mt.gov with any questions or for additional information.

Each participant will be notified of their eligibility by July 1, 2024 as indicated below:

RMTD USE	
<input type="checkbox"/> Discount Approved <input type="checkbox"/> Discount Disapproved	
Comments: _____	



High Deductible Insurance Premium Discount Program

Notice of Election FY 2024 High Deductible Insurance Premium Discount Program

Risk Management & Tort Defense Division
Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a high deductible insurance premium discount on auto physical damage (comprehensive/collision) and property insurance. The purpose of the discount is to give state agencies and universities the opportunity to realize insurance premium savings through cost sharing and loss prevention.

Requirements and Documentation:

Standard deductibles for state agencies are \$250 per occurrence for auto physical damage claims and \$1,000 for property claims. In order to be eligible for a premium discount in FY 2024, your agency must do the following:

- 1) Complete, sign, and return this "Notice of Election" form to Kristie Rhodes, RMTD by June 15, 2023.
- 2) Select a deductible below. Note: Participants are responsible to pay claims to the deductible level selected. Participants making no election will be assessed the standard deductible. Historical claims reference information may be obtained from your risk coordinator.

	<u>Elected Deductible</u>	<u>Premium Discount</u>
<input type="checkbox"/> Auto Physical Damage Standard	\$250	N/A
<input type="checkbox"/> Auto Physical Damage Option #1	\$500	5%
<input type="checkbox"/> Auto Physical Damage Option #2	\$1,000	10%
<input type="checkbox"/> Auto Physical Damage Option #3	\$2,500	20%
<input type="checkbox"/> Property Standard	\$1,000	N/A
<input type="checkbox"/> Property Option #1	\$2,500	5%
<input type="checkbox"/> Property Option #2	\$5,000	10%

- 3) Report all auto physical damage claims \$250 and above, and all property claims \$1,000 and above to RMTD for immediate evaluation regardless of deductible selected. Instructions and forms for filing claims may be found at the RMTD website <http://rmtd.mit.gov/claims/agenciesreportclaims.asp>.

Contact Kristie Rhodes, RMTD at (406) 444-4509 with any questions or for additional information.

Notice of Election-	
_____ hereby elects to participate in RMTD's FY 2024 High	
(Organization)	
Deductible Insurance Premium Discount Program as selected above.	
_____	_____
(Signature)	(Date)

Termination:

A participant may terminate its participation by providing written notice to the Risk Management & Tort Defense Division. The termination is effective as of the date of the written notice. This election is for FY 2024 only. A separate election must be made in each subsequent year.

Each participant will be notified of their eligibility for the discount on July 1, 2023 as indicated below:

Discount Approved Discount Disapproved

Comments: _____



Property Loss Management Insurance Premium Discount Program

Notice of Election Form FY 2024 Property Loss Management Insurance Premium Discount Program Risk Management & Tort Defense Division Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a property insurance premium discount of up to 10% to state agencies and universities that establish and maintain a comprehensive and effective Property Loss Management Program. The discount shall be applied against the participant's budgeted property insurance premium as applicable.

Requirements and Documentation:

Premium discount of up to 10% will be based on participant's completion of the following during FY 2024

- 1) By June 15, 2023 a Deputy Director, Vice President, Institutional Director, or person of equivalent position must sign this Notice of Election form returning it to Aric Curtiss, RMTD, to initiate their agency's/university's voluntary election to participate in this program. The named contact will receive a Program Binder* by July 15, 2023.
- 2) Prior to October 1, 2023 assemble a panel to review your reported commercial property schedule. Upon review of this schedule this panel shall develop a strategic plan to ensure identifying property details are reported by January 15, 2024. Submit this plan to Aric Curtiss, RMTD, by October 31, 2023.
- 3) By October 1, 2023 assemble a panel and review your property claims activity report identifying trends and common factors. This panel shall develop a basic plan to address the occurrence of property claims incorporating property loss management strategies. Submit reviewed property claims activity report and basic plan to Aric Curtiss, RMTD, by October 31, 2023.
- 4) By June 1, 2024 submit the following written documentation to Aric Curtiss, RMTD. Documentation should be organized within your Program Binder* provided by RMTD and be applicable to the program year FY 2024.
 - Schedule of preventative maintenance completed for key buildings.
 - Checklists for self-inspections completed on key buildings.
 - Policies and procedures for hot works, impairment testing of fire protection equipment, pre-fire emergency planning, and cold weather precautions in force.
- 5) Submit blueprints, plans, and specifications for renovations or new construction involving or affecting fire suppression systems within insured buildings.
- 6) Submit timely written response to recommendations contained in Property Loss Management letters issued by RMTD and/or its consultants. Responses must indicate that a reasonable effort to comply with recommendations is made.

* Reference Program Binder for additional details including required panel membership, directions to obtain property schedule and claims activity report, program evaluation criteria, and other important information.

Contact Aric Curtiss, RMTD, at 444-3486 or ACurtiss@mt.gov with any questions or for additional information.

~ Notice of Election ~		
<div style="border: 1px solid black; height: 20px; width: 100%;"></div> hereby elects to participate in RMTD's FY 2024 Property Loss Management Insurance Premium Discount Program.		
(Organization)		
Our contact person for this program is: <div style="border: 1px solid black; height: 20px; width: 100%;"></div>		
(Name)	(E-mail)	
<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>	<div style="border: 1px solid black; height: 20px; width: 100%;"></div>
(Authorized Signature)	(Printed Name)	(Title)

Each participant will be notified of its eligibility for a discount by July 1, 2024 as indicated below:

RMTD USE
<input type="checkbox"/> Discount Approved ____ % <input type="checkbox"/> Discount Disapproved
Comments: <div style="border: 1px solid black; height: 20px; width: 100%;"></div>

2024PLMP Notice of Election Form



General Liability Insurance Premium Discount Program

There is a separate program
and separate Notice of
Election for State Agencies
and Montana University
System

Notice of Election Form – Montana University System FY 2024 General Liability Insurance Premium Discount Cyber/Information Security Training Risk Management & Tort Defense Division Department of Administration

Notice of Election Form – State Agencies FY 2024 General Liability Insurance Premium Discount Cyber/Information Security Training Risk Management & Tort Defense Division Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a general liability insurance premium discount of 2.5 percent for state agencies that participate in on-line Cyber/Information Security Insurance Training approved by the State of Montana Information Technology Services Division. The discount shall be applied against budgeted premium for general liability insurance as applicable.

Requirements & Documentation:

Your agency must do the following during FY 2024 to be eligible for the discount in FY 2025:

- 1) Deputy Agency Director or higher (or equivalent position) must sign and return this notice of election form to Kristie Rhodes, Risk Management & Tort Defense Division, P.O. Box 200124, Helena, Montana 59620-0124 by June 15, 2023.
- 2) Your agency must review its cyber/information security claims for FY 2022 and FY 2023 by October 1, 2023. Reviewers must include at least one person of Deputy Agency Director level or higher (or equivalent position), who must sign a statement informing RMTD that the review is complete. The goal of this review is to identify claim trends with an eye to develop ways to reduce the likelihood or severity of future claims. To obtain reports, go to RMTD's website at <http://rmtdd.mt.gov> and click on the Claims section. Select State Agency Loss Reports, Custom Reports, Database Activity Report, Coverage Code, select D-Cyber, enter Start and End Dates, and specified fiscal year(s). Under Classification/Coverage Code, select D-Cyber. Please contact Jennie Younkin at (406) 444-7996, jyounkin@mt.gov if you can't access your claims reports.
- 3) Your agency must have at least 75 percent of its employees complete the online cyber/information security training by June 1, 2024. Any employee involved in a cyber/information security data incident that results in a claim during FY 2023 must participate in the training during FY 2024 unless excused by the Department of Administration (contact Jennie Younkin jyounkin@mt.gov for excusals).

Responsibilities:

- 1) The state Information Technology Services Division will maintain a list of employees who have completed online cyber/information security training during FY 2024. Agencies that are not under the state's training contract must provide Andy Hanks, State's Chief Information Security Officer, with a list of employees trained by June 1, 2024.
- 2) The state Information Technology Services Division will approve on a case by case basis those on-line cyber/information security training courses that are not sponsored by the Department of Administration. Note: Participants should consult with Andy Hanks (406)444-9127 prior to enrolling in such courses.

-Notice of Election-		
I hereby elects to participate in RMTD's FY 2024 General Liability Insurance Premium Discount Program.		
(Organization)		
(Authorized Signature)	(Title)	(Date)

Contact Kristie Rhodes at (406) 444-4509 or krhodes@mt.gov with any questions or for additional information.

Each participant will be notified of their eligibility by July 1, 2024, as indicated below:

RMTD USE	
<input type="checkbox"/> Discount Approved <input type="checkbox"/> Discount Disapproved	
Comments:	



Public Comment



Questions & Comments



Thank You!

