

# Claim Activity Fiscal 2011

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



# Open Claims & Lawsuits

## MONTANA STATE GOVERNMENT CLAIMS & LAWSUITS ACTIVITY

Agency Id	Classification	REPORT PARAMETERS			All Claims Received, All Claims Resolved, All Claims Open, and All Claims for which payments were made during Fiscal Year 2011 as of 05/20/2011				
		Coverage Code							
		NUMBER OPEN	NUMBER RECEIVED	NUMBER RESOLVED	REQUESTED AMOUNT	INDEMNITY RESERVE AMOUNT	TOTAL RESERVE AMOUNT	LOSS ADJUSTMENT EXPENSE	INDEMNITY
<b>UNIVERSITY SYSTEM</b>									
UNIVERSITY SYSTEM, WESTERN MONTANA COLLEGE OF THE UM		5	3	2	2,149.60	48,649.60	48,649.60	6,887.57	7,307.20
STATE AGENCIES		654	717	647	7,909,689.16	3,196,291.91	3,196,291.91	7,132,211.14	3,701,266.64
UNIVERSITY SYSTEM		79	113	94	459,273.25	1,183,583.87	1,184,082.74	673,402.80	1,492,709.16
<b>TOTALS</b>		<b>733</b>	<b>830</b>	<b>741</b>	<b>8,368,962.41</b>	<b>4,379,875.78</b>	<b>4,380,374.65</b>	<b>7,805,613.94</b>	<b>5,193,975.80</b>

# Property/Casualty Statistics

## RISK MANAGEMENT & TORT DEFENSE

Property/Casualty Statistics

Agency: All Agencies

Line of Coverage: All Classification: All

As of 05/20/2011

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	245	71	8,405,134.18	3,503,467.06	11,908,601.24	11,908,601.24	48,606.54	48,606.54
FY1992	566	451	4,164,181.96	2,546,914.86	6,711,096.82	6,711,096.82	11,857.06	11,857.06
FY1993	596	460	3,006,391.92	2,822,448.29	5,828,840.21	5,829,378.15	9,779.93	9,780.84
FY1994	691	548	4,121,798.89	1,920,826.17	6,042,625.06	6,042,625.06	8,744.75	8,744.75
FY1995	772	604	2,129,603.62	1,394,849.58	3,524,453.20	3,524,453.20	4,565.35	4,565.35
FY1996	890	585	7,493,789.74	1,922,647.30	9,416,437.04	9,516,437.04	10,580.27	10,692.63
FY1997	854	636	3,202,001.14	1,744,384.17	4,946,385.31	4,946,385.31	5,792.02	5,792.02
FY1998	792	521	3,503,453.65	1,642,778.72	5,146,232.37	5,346,232.37	6,497.77	6,750.29
FY1999	1,025	774	3,982,475.91	1,912,295.67	5,894,771.58	5,894,771.58	5,751.00	5,751.00
FY2000	1,176	919	4,304,552.63	2,948,833.92	7,253,386.55	7,255,386.55	6,167.85	6,169.55
FY2001	1,410	1,079	4,326,013.78	3,044,989.03	7,371,002.81	7,371,002.81	5,227.66	5,227.66
FY2002	963	696	2,177,702.25	2,827,681.33	5,005,383.58	5,105,383.58	5,197.70	5,301.54
FY2003	870	623	3,114,877.73	1,817,617.26	4,932,494.99	4,957,494.99	5,669.53	5,698.27
FY2004	884	642	7,139,469.04	3,184,055.99	10,323,525.03	10,325,525.03	11,678.20	11,680.46
FY2005	726	523	2,870,919.36	1,018,134.82	3,889,054.18	4,119,054.18	5,356.82	5,673.63
FY2006	720	475	2,953,898.42	1,327,158.02	4,281,056.44	4,343,056.44	5,945.91	6,032.02
FY2007	793	592	3,696,268.71	1,379,430.19	5,075,698.90	5,275,798.90	6,400.63	6,652.96
FY2008	715	509	2,811,321.17	1,181,641.05	3,992,962.22	6,771,915.68	5,584.56	9,471.21
FY2009 Printed 05/20/2011	699	468	2,688,118.14	582,279.96	3,270,398.10	3,909,486.97	4,678.68	5,592.97
FY2010	711	478	1,958,000.30	736,829.63	2,694,829.93	4,106,823.11	3,790.20	5,776.12
FY2011	831	566	739,249.80	127,468.16	866,717.96	3,801,799.96	1,042.98	4,574.97

stats

- 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.

# Auto Liability

	<b>FY 08</b>	<b>FY09</b>	<b>FY10</b>	<b>FY11</b>
<b>Claims Rcvd</b>	<b>179</b>	<b>203</b>	<b>154</b>	<b>171</b>
■ <b>Objects</b>	<b>59% - 16%</b>	<b>59% - 30%</b>	<b>66% - 14%</b>	<b>60% - 23%</b>
■ <b>Collisions</b>	<b>40% - 70%</b>	<b>37% - 65%</b>	<b>32% - 67%</b>	<b>37% - 61%</b>
■ <b>Misc.</b>	<b>1% - 14%</b>	<b>4% - 4%</b>	<b>2% - 19%</b>	<b>2% - 16%</b>

**Number one cause of auto collisions – State vehicles hitting parked vehicles**

<b>33</b>	<b>29</b>	<b>13</b>	<b>20</b>
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# Comp/Collision

	<b>FY 08</b>	<b>FY09</b>	<b>FY10</b>	<b>FY11</b>
<b>Claims Rcvd</b>	<b>216</b>	<b>190</b>	<b>183</b>	<b>190</b>
<b>Most Frequent</b>				
▪ <b>Animal</b>	<b>45</b>	<b>57</b>	<b>61</b>	<b>43</b>
▪ <b>Object</b>	<b>69</b>	<b>35</b>	<b>42</b>	<b>45</b>
▪ <b>Collision</b>	<b>50</b>	<b>43</b>	<b>25</b>	<b>28</b>
▪ <b>Vandalism</b>	<b>11</b>	<b>13</b>	<b>26</b>	<b>25</b>

# General Liability

	<b>FY 08</b>	<b>FY09</b>	<b>FY10</b>	<b>FY11</b>
<b>Claims Rcvd</b>	<b>265</b>	<b>243</b>	<b>322</b>	<b>410</b>
<b>Paid</b>	<b>1,880,424</b>	<b>1,318,629</b>	<b>820,661</b>	<b>115,047</b>

# Property Insurance

	<b>FY08</b>	<b>FY09</b>	<b>FY10</b>	<b>FY11</b>
<b>Claims Rcvd</b>	<b>42</b>	<b>52</b>	<b>48</b>	<b>57</b>
<b>Paid</b>	<b>1,245,931</b>	<b>1,045,136</b>	<b>1,147,445</b>	<b>235,760</b>
<b>Most Frequent</b>				
<b>Water Damage</b>	<b>10</b>	<b>14</b>	<b>16</b>	<b>22</b>
<b>Cost Drivers</b>				
<b>Sprinkler leakage, Water Damage, Hail, Electrical</b>				

# Accessing Claims Reports

Visit the RMTD website

<http://rmtd.mt.gov>

Welcome to the Risk Management and Tort Defense Website - Windows Internet Explorer

http://rmtd.mt.gov/

File Edit View Favorites Tools Help

Search mt.gov Submit

mt.gov

RISK MANAGEMENT & TORT DEFENSE

About Us Insurance Loss Prevention Training Claims Legal Advisory Groups

State Agency Reporting a Loss  
Public Reporting a Loss  
State Agency Loss Reports  
Accident Form  
Report of Incident Form

Legal Defense/Protection  
REPORT EXPOSURES

State Agencies Reporting a Loss  
INSTRUCTIONS

Statewide Risk Training REGISTER

**Welcome**

The Risk Management & Tort Defense Division provides legal defense, claims adjudication, loss prevention services, and insurance coverage for state agencies to protect the state's vital assets and resources from the adverse consequences of claims and losses.

**Features**

Contact Us In An Emergency  
Defending Tort Claims  
Publications  
State Agencies Report A Loss  
State Property/Casualty Insurance Plan  
Statutes, Rules and Policies  
Training Registration

Member of:  
PRIMA - Public Risk Management Association  
STRIMA - State Risk & Insurance Management Association

Privacy & Security Accessibility Contact Us Search

http://claimweb.doa.mt.gov/claim/CLAIM\_WEB\_REPORT\_index.htm

start IBM FileNet... Search res... CLAIM 06-02-11 R... Document1... 04-14-10 R... Jennie in P... RE: 3rd Bid... 2011 Prope... Welcome t... Local intranet 100% 4:15 PM



# Enter your User ID and Password Select "Logon"

The screenshot shows a Windows Internet Explorer browser window displaying the 'CLAIM Web Reports' page. The address bar shows the URL: [http://claimweb.doa.mt.gov/claim/CLAIM\\_WEB\\_REPORT.index.htm](http://claimweb.doa.mt.gov/claim/CLAIM_WEB_REPORT.index.htm). The page header features the 'mt.gov' logo and the text 'Montana's Official State Website' and 'RISK MANAGEMENT & TORT DEFENSE'. The main content area is titled 'State Agency Loss Reports Logon' and contains the following text: 'To obtain State Agency Loss Reports, please enter your User ID and password below:'. Below this text are two input fields: 'User ID:' and 'Password:'. Underneath the input fields are two buttons: 'Logon' and 'Clear'. At the bottom of the main content area, there is a link: 'Give us your [feedback](#) on this system.' The browser's status bar at the bottom shows 'Done' and 'Local intranet'. The Windows taskbar at the very bottom displays the 'start' button and several open applications, including 'IBM FileNet...', 'Search res...', 'CLAIM', '06-02-11 R...', 'Document1...', '04-14-10 R...', 'Jennie in P...', 'RE: 3rd Bid...', '2011 Prope...', and 'CLAIM Web...'. The system clock shows '4:16 PM'.

CLAIM Web Reports - Windows Internet Explorer

http://claimweb.doa.mt.gov/claim/CLAIM\_WEB\_REPORT.index.htm

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mt.gov  
Montana's Official State Website  
RISK MANAGEMENT & TORT DEFENSE

State Agency Loss Reports Logon

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

User ID:

Password:

Logon Clear

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

Best Viewed with Netscape 4.04+ or IE 5.50.4807.2300+ and Adobe Acrobat 4+

start IBM FileNet... Search res... CLAIM 06-02-11 R... Document1... 04-14-10 R... Jennie in P... RE: 3rd Bid... 2011 Prope... CLAIM Web... 4:16 PM

# Select "Standard Reports"

CLAIM Web Reports - Windows Internet Explorer

http://claimweb.doa.mt.gov/claim/CLAIM\_WEB\_REPORT.changepass\_sub

File Edit View Favorites Tools Help

CLAIM Web Reports

mt.gov  
Montana's Official State Website

RISK MANAGEMENT & TORT DEFENSE

### 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.

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start IBM FileNet... Search res... CLAIM 06-02-11 R... Documentl... 04-14-10 R... Jennie in P... RE: 3rd Bid... 2011 Prope... CLAIM Web... 4:19 PM

# Select type of report

CLAIM Web Reports - Windows Internet Explorer

http://claimweb.dos.mt.gov/claim/CLAIM\_WEB\_REPORT.menu\_submit

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CLAIM Web Reports

mt.gov  
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RISK MANAGEMENT & TORT DEFENSE

State Agency Loss Reports  
Standard Reports

Select the type of report you wish to download by clicking on the appropriate link below. 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).

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

Change Password Logoff

Done Local intranet 100% 4:23 PM

# Select from the available Detailed Reports

## Allow a moment for your report to generate

CLAIM Web Reports - Windows Internet Explorer

http://claimweb.doa.mt.gov/claim/CLAIM\_WEB\_REPORT.menu\_submit

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RISK MANAGEMENT & TORT DEFENSE

### State Agency Loss Reports

#### Automobile 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).

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#### Summary Reports

[Auto Liability Statistical Indicators](#) - A summary of historical expenditures by fiscal year.

[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.

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#### 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.

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

[Change Password](#) [Logoff](#)

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