

STATE ADVISORY RESOURCES

Montana Supplemental Information
March 2023



Total Benefit Costs in Montana

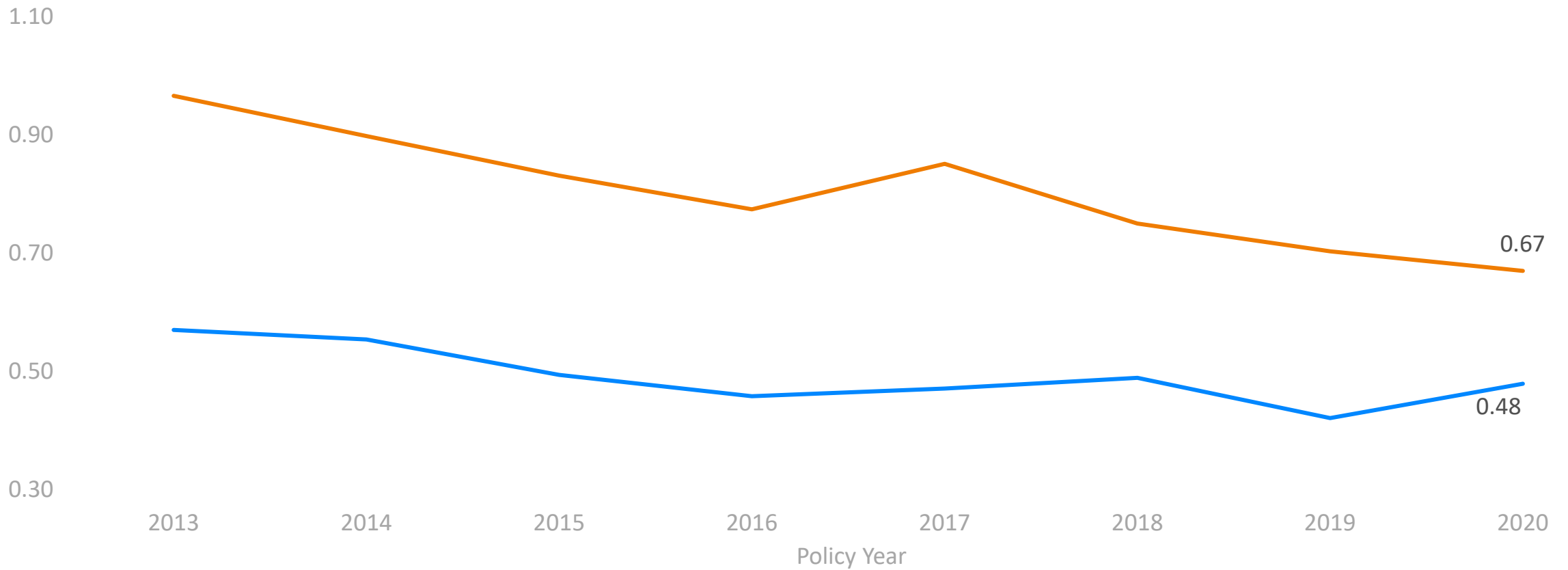
Indemnity vs. Medical



Regional states are CO, ID, NE, NV, OR, SD, and UT.
Based on NCCI's Financial data.

Montana Loss Ratios

Indemnity vs. Medical

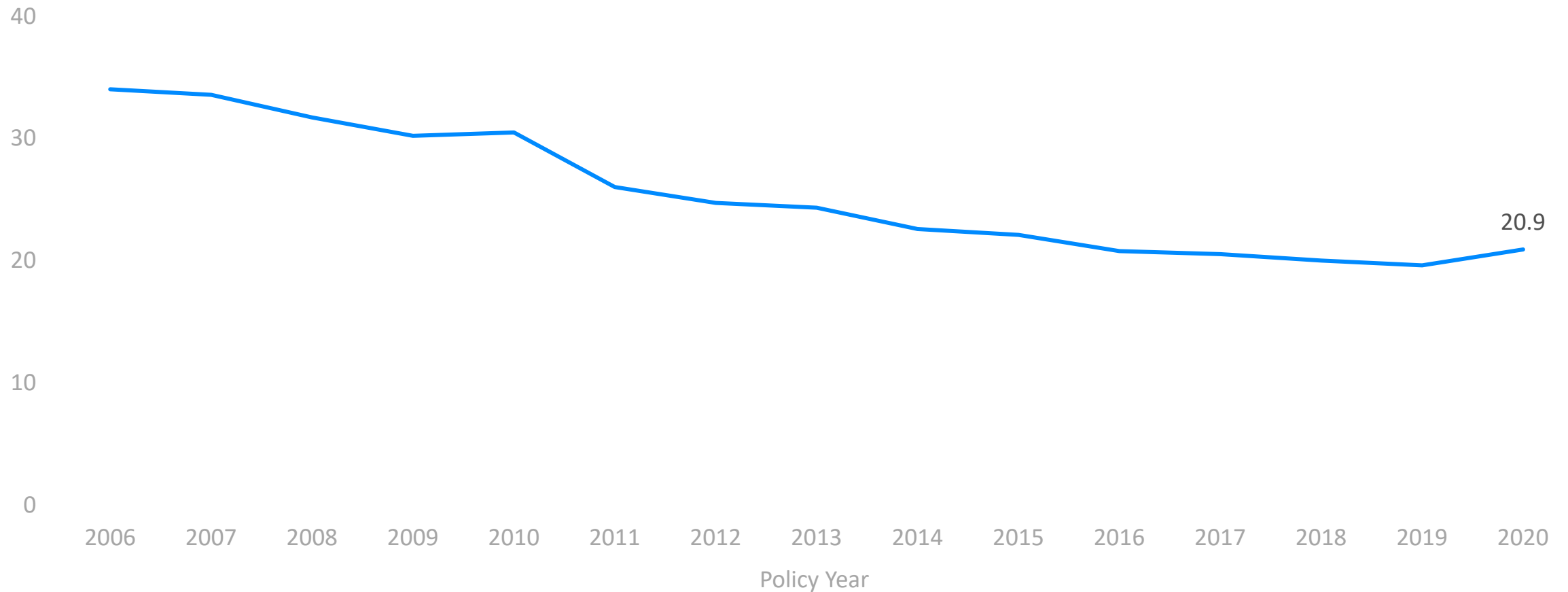


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate.



Montana Claim Frequency

Lost-Time Claims, per \$ Million of On-Leveled Premium

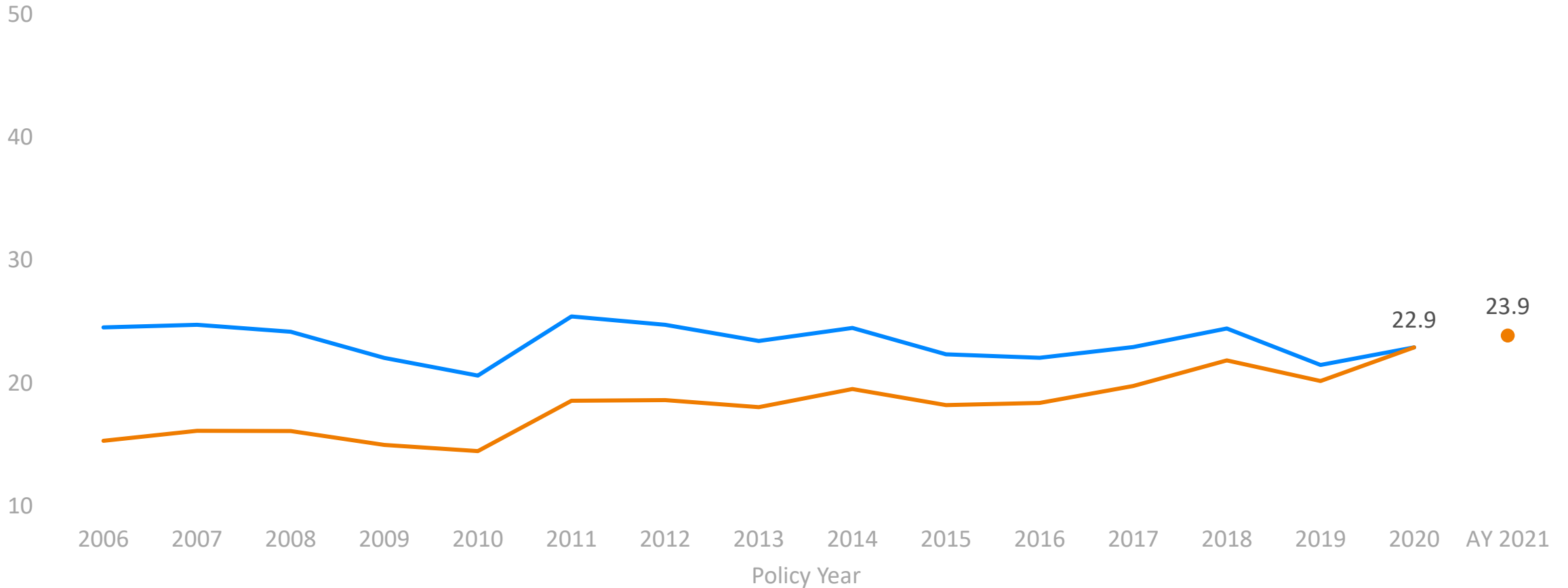


Based on NCCI's Financial data through 12/31/2021, on-leveled, and developed to ultimate, with premium adjusted to common wage level.



Montana Average Indemnity Claim Severity

Adjusted to Common Wage Level vs. Actual, in \$ Thousands

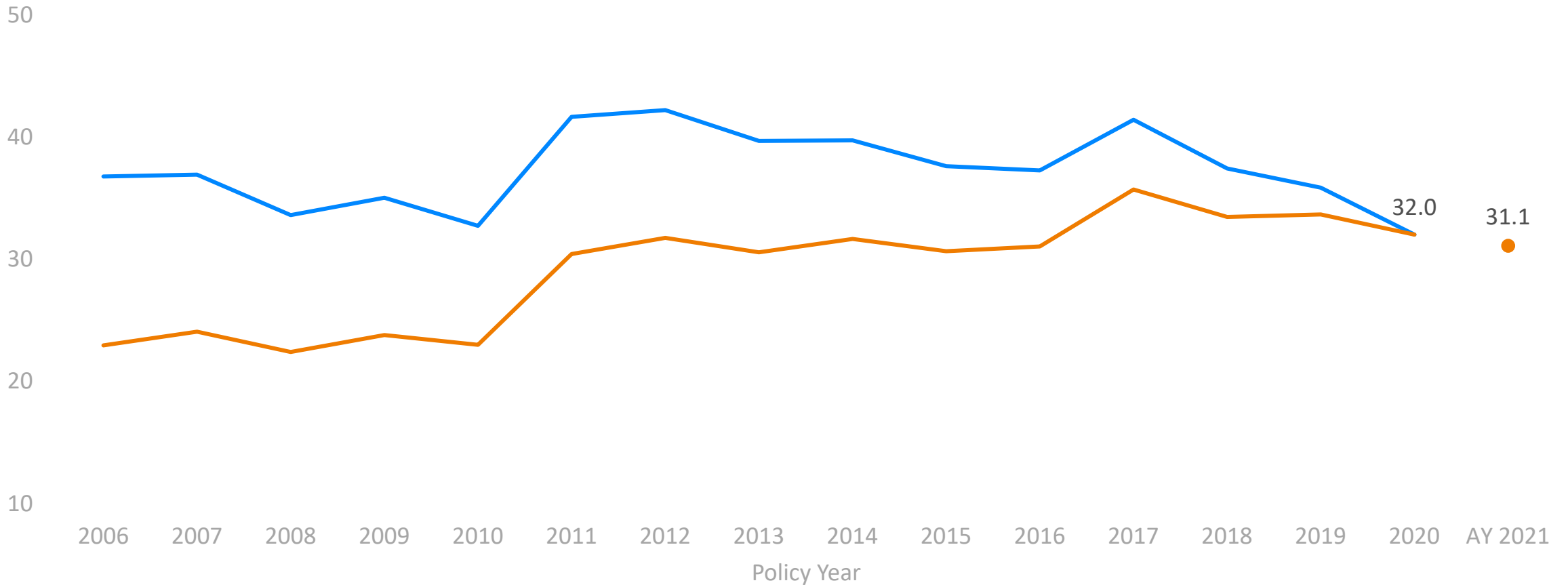


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.



Montana Average Medical Claim Severity

Adjusted to Common Wage Level vs. Actual, in \$ Thousands

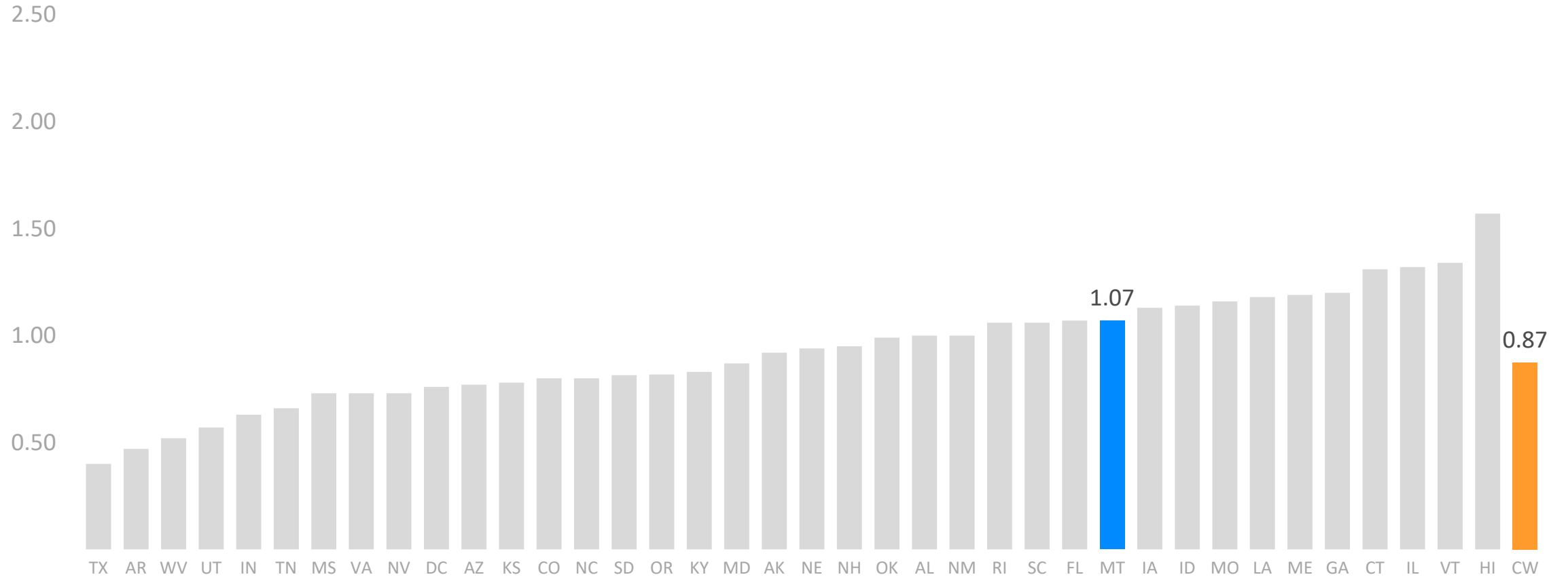


Based on NCCI's Financial data through 12/31/2021 for lost-time claims at current benefit level and developed to ultimate.
Note that medical-only losses are included in the numerator.



Average Voluntary Pure Loss Costs

Using Montana Payroll Distribution

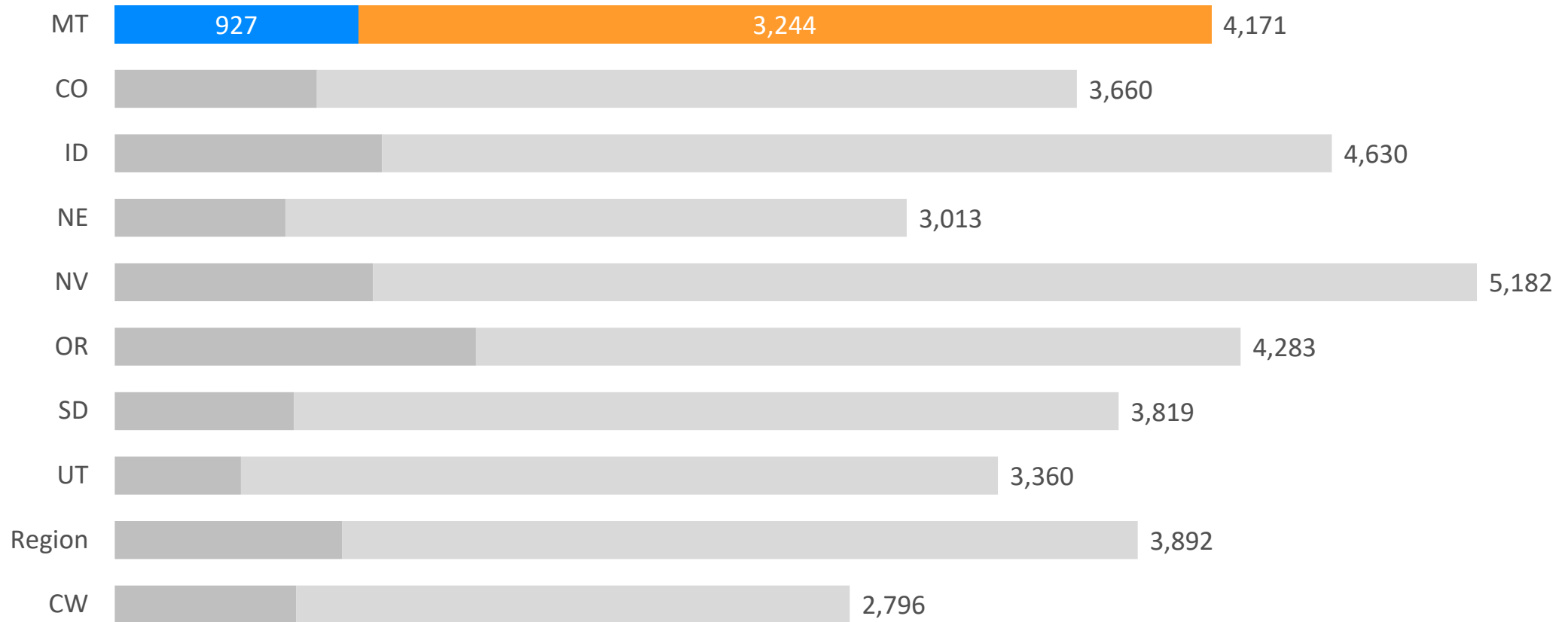


Based on approved rates and loss costs in various jurisdictions from filings using data valued as of 12/31/2020.



Montana Average Claim Frequency

Lost-Time vs. Medical-Only, per 100,000 Workers

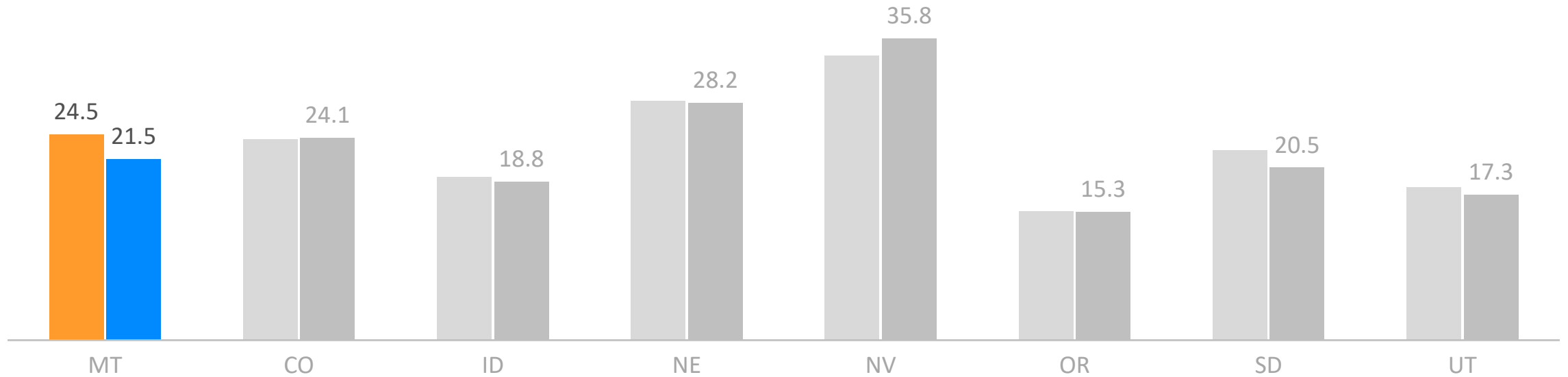


Based on NCCI's *Statistical Plan* data.



Average Indemnity Claim Severity in the Region

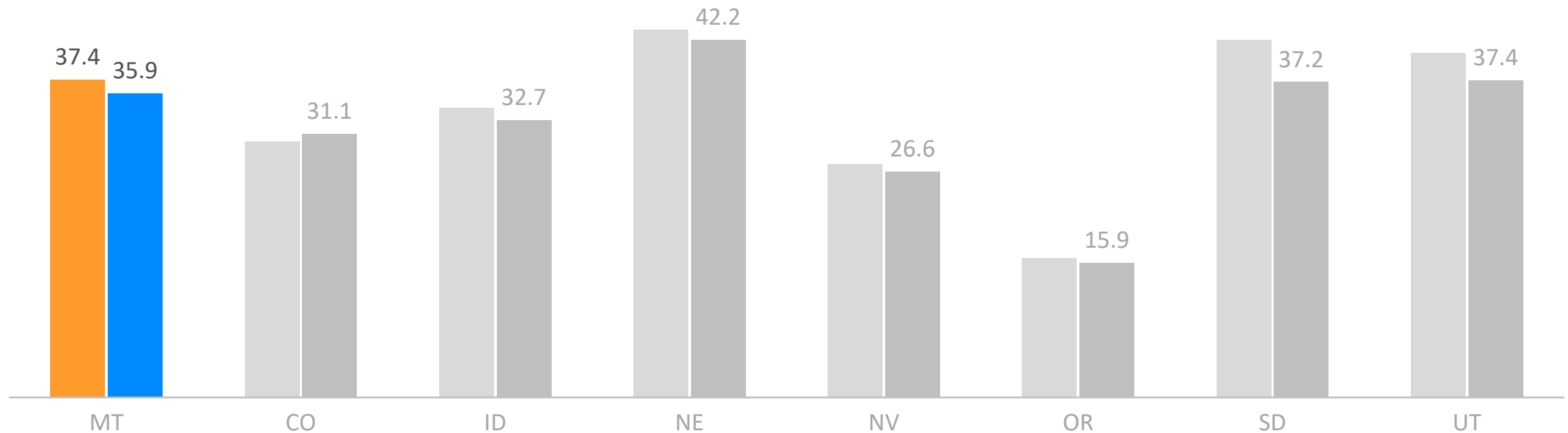
PY 2018 vs. PY 2019, in \$ Thousands



Based on NCCI's Financial data for lost-time claims at current benefit level, adjusted to a common wage level, and developed to ultimate.

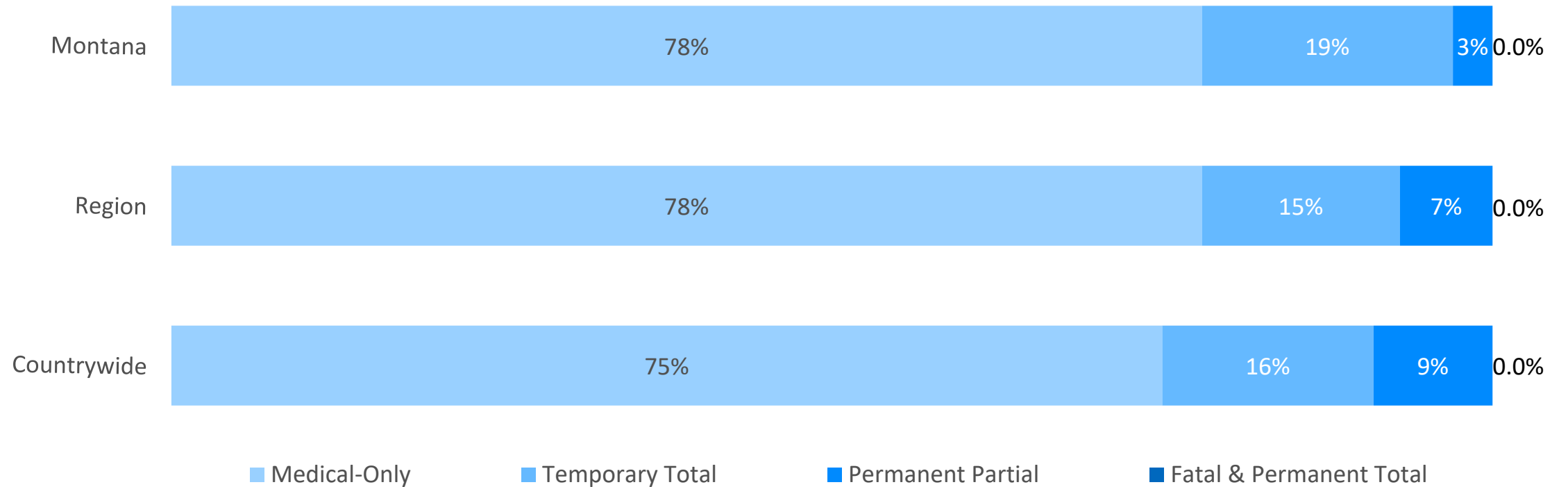
Average Medical Claim Severity in the Region

PY 2018 vs. PY 2019, in \$ Thousands



Based on NCCI's Financial data for lost-time claims at current benefit level, adjusted to a common wage level, and developed to ultimate.
Note that medical-only losses are included in the numerator.

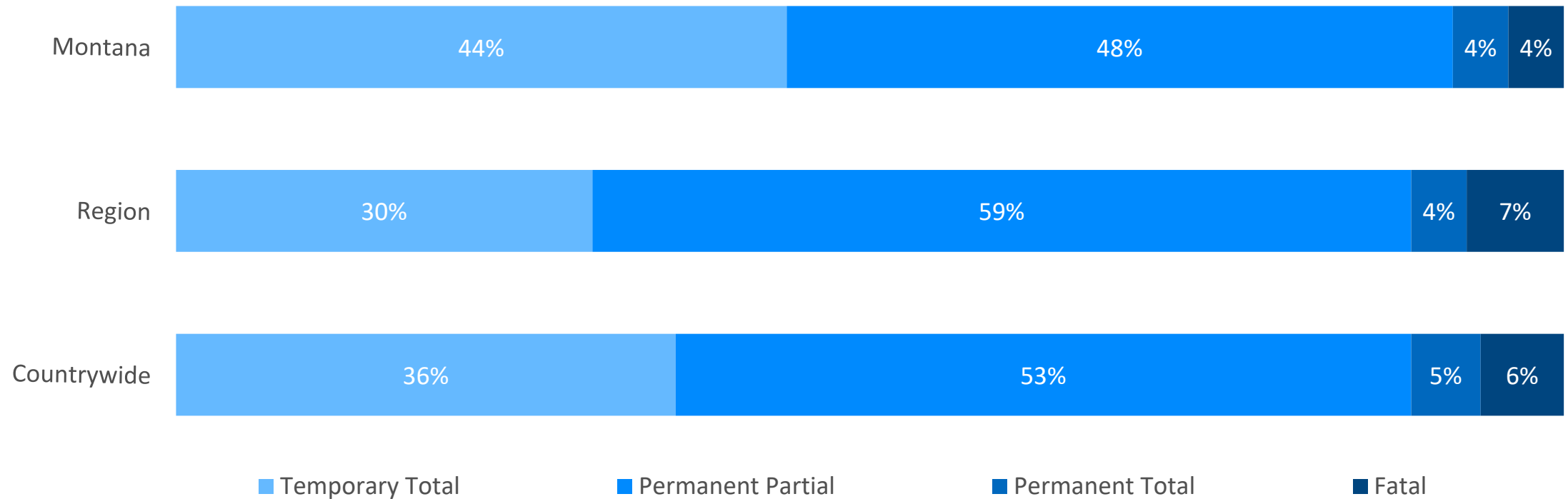
Montana Distribution of Claims by Injury Type



Regional states are CO, ID, NE, NV, OR, SD, and UT.

Based on NCCI's *Statistical Plan* data for jurisdiction/claim-type combinations for which three or more cases exist.

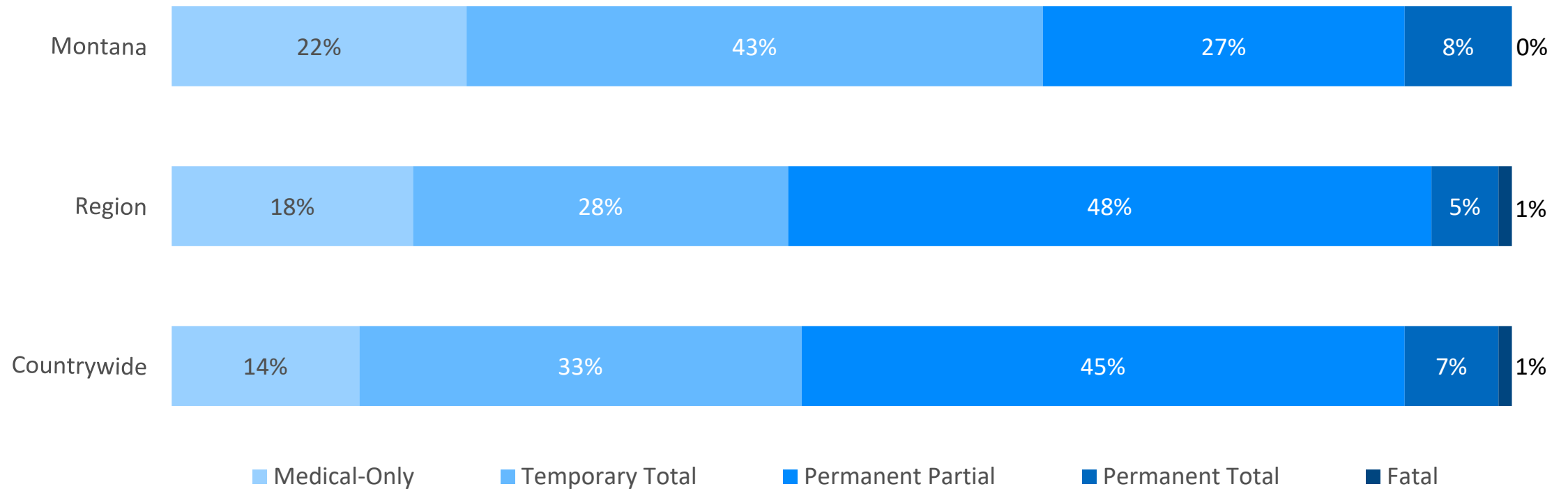
Montana Indemnity Loss Distribution by Injury Type



Regional states are CO, ID, NE, NV, OR, SD, and UT.

Based on NCCI's *Statistical Plan* data for jurisdiction/claim-type combinations for which three or more cases exist.

Montana Medical Loss Distribution by Injury Type



Regional states are CO, ID, NE, NV, OR, SD, and UT.

Based on NCCI's *Statistical Plan* data for jurisdiction/claim-type combinations for which three or more cases exist. MT Fatal data has fewer than 25 cases.

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