



May 21, 2025

WELCOME TO THE RISK MANAGEMENT COMMITTEE MEETING

Brett Dahl

- Welcome
- Logistics:
 - Restrooms
 - Refreshments
 - Emergency Alarms and Procedures
- Introduction of RMTD Staff
- Introduction of New Members
- Agenda





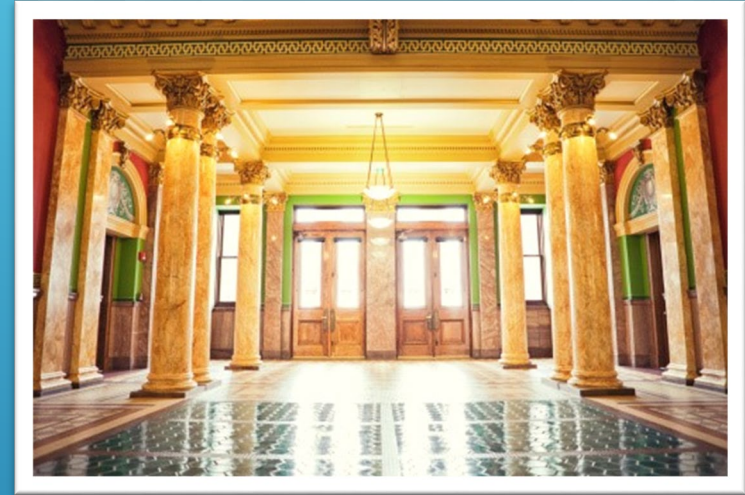
PROPERTY/CASUALTY INSURANCE FUND

Brett Dahl

Kristie Rhodes

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

2027 Reserve Funding Target Ratios				
Line	Target	Ratio Type	Actuarial Range	Selected
Auto	1,766,482	Liabilities to Reserves	.45><1.45	1.5
General	14,986,738	Liabilities to Reserves	.45><1.45	1.5
Property	10,000,000	Reserves to Deductible	15><75	5.0
Total	26,753,220			



2027 BIENNIUM

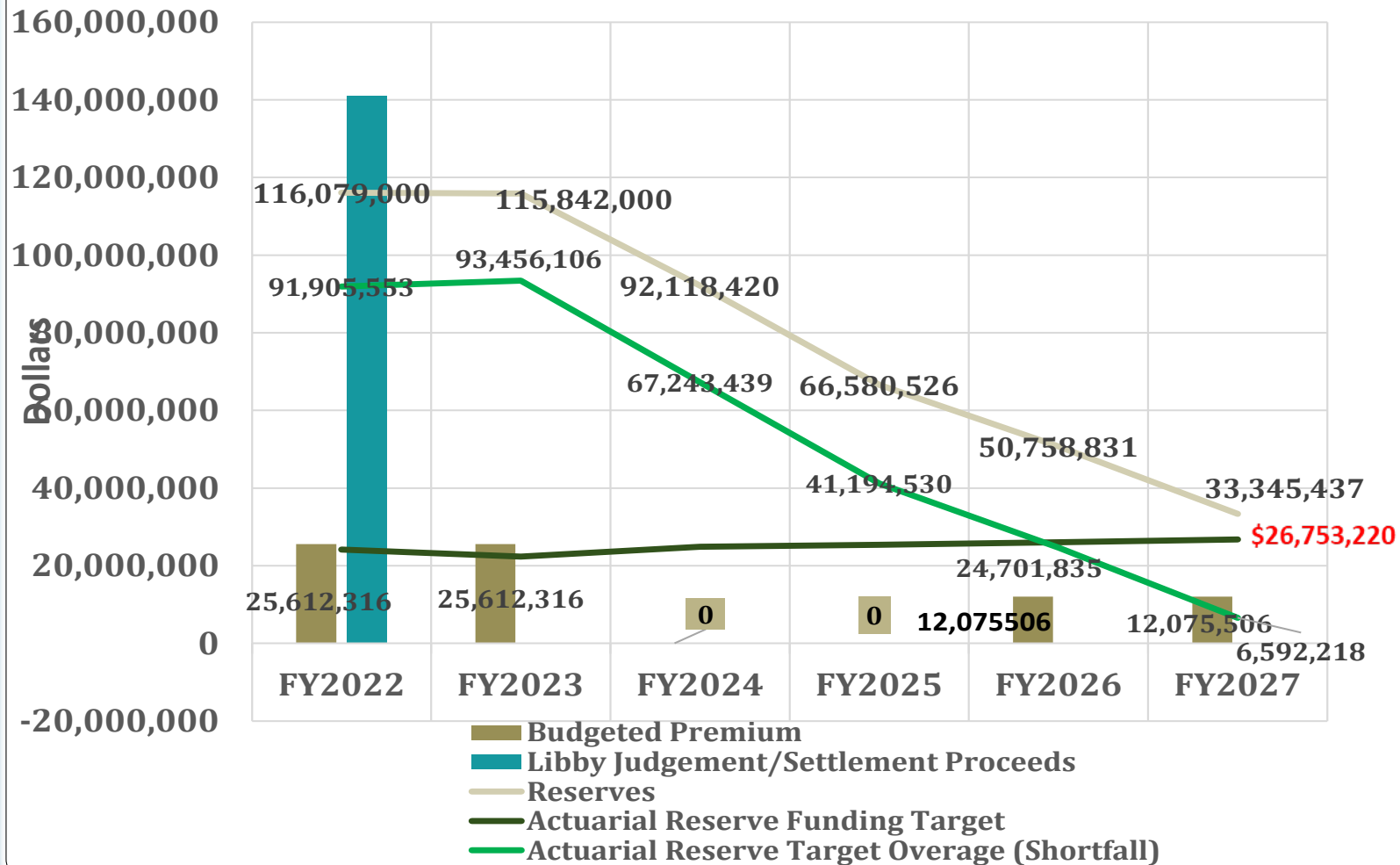
50% INSURANCE PREMIUM HOLIDAY

- ▶ 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 exceeded actuarial funding targets and necessitated an insurance premium holiday (no premiums) for the 2025 biennium and an additional 50% premium holiday for the 2027 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.



2027 BIENNIUM FINANCIAL PROJECTIONS

State Insurance Fund Projections Half Premium Holiday 2026 & 2027



2027 BIENNIUM RATE SUMMARY

	FY 2024	FY 2025	FY 2026	FY 2027	FY2026/ 2027 \$ Change from FY 2024	FY 2026/ 2027 % Change from FY 2025
Auto	1,820,313	1,820,313	910,157	910,157	(910,156)	-50%
Aviation	169,961	169,961	84,980	84,980	(84,981)	-50%
General Liability	13,151,738	13,151,738	6,575,869	6,575,869	(6,575,869)	-50%
Property	9,009,000	9,009,000	4,504,500	4,504,500	(4,504,500)	-50%
Total	24,151,012	24,151,012	12,075,506	12,075,506	(12,075,506)	-50%



FY 2026 RATES

FY 2026 Premium Allocation by Agency													
Attachment #1													
BU	Agency	Entity	Auto		Aviation		General		Property				Total
			Liability	C/C	Aircraft	Airport	Liability	Misc.	Property	Crime	Fine Arts	Misc.	
61010	Administration	Administration	2,517	10,094	-	-	73,098	-	328,065	1,785	-	-	415,559
61050	Administration	Teachers Retirement	-	-	-	-	2,826	-	107	69	-	-	3,002
61040	Administration	PERD	-	-	-	-	7,386	-	567	180	-	-	8,133
61080	Administration	Public Defenders Office	309	2,593	-	-	39,622	-	3,373	967	-	-	46,864
62010	Agriculture	Agriculture	2,862	7,787	-	-	26,732	-	2,970	422	-	-	40,773
34010	Auditor's Office	Auditor's Office	-	147	-	-	9,789	-	497	240	-	-	10,673
51150	Board of Education	State Library	-	150	-	-	6,517	-	158	163	-	-	6,988
51140	Board of Education	MT Arts Council	-	-	-	-	87	-	87	22	-	-	986
51010	Board of Education	Board of Education	-	-	-	-	376	-	21	9	-	-	406
51130	Board of Education	School for Deaf & Blind	832	3,087	-	-	10,478	-	20,920	262	-	-	35,579
65010	Commerce	Commerce	39	258	-	-	49,048	-	26,843	799	3	-	76,989
65010	Commerce	Herring Commission	131	934	-	-	1,925	-	28,922	31	1,246	-	33,189
32020	Comm. of Political Practices	Comm. Of Political Practices	-	-	-	-	724	-	-	23	-	-	747
64010	Corrections	Board of Pardons	-	418	-	-	4,375	-	69	31	-	-	4,893
64010	Corrections	Corrections-Central Office/P&P	2,202	23,434	-	-	166,153	-	26,599	1,191	-	-	219,579
64010	Corrections	State Prison	9,528	13,538	-	-	276,298	-	89,050	1,981	-	-	390,385
64010	Corrections	MT Correctional Enterprises	8,684	3,352	-	-	41,345	-	34,559	296	-	-	88,236
64010	Corrections	Women's Corr. Ctr.	164	803	-	-	42,333	-	21,986	303	7	-	65,596
64010	Corrections	MT State Corr. Treatment Ctr.	-	-	-	-	-	-	-	-	-	-	-
64010	Corrections	Riverside	163	156	-	-	13,343	-	6,105	96	-	-	19,863
64010	Corrections	Pine Hills	530	882	-	-	55,558	-	21,496	398	-	-	78,864
53010	Environmental Quality	Environmental Quality	4,949	10,536	-	-	130,294	-	7,877	1,430	-	-	155,086
52010	Fish, Wildlife, & Parks	Fish, Wildlife, & Parks	11,724	18,442	34,640	-	113,486	-	103,531	2,848	597	1,260	286,528
11040	Elected Officials	Legislative Branch	-	-	-	-	20,181	-	3,476	615	-	-	24,272
31010	Elected Officials	Governor's Office	-	500	-	-	6,473	-	-	197	-	-	7,170
11120	Elected Officials	Consumer Counsel	-	-	-	-	571	-	62	17	-	-	650
32010	Elected Officials	Secretary of State	-	-	-	-	5,613	-	-	171	20	-	5,804
51170	Historical Society	Historical Society	-	45	-	-	10,011	-	7,127	200	66,571	-	83,954
41100	Justice	Justice	24,079	139,231	2,843	-	218,147	-	56,955	3,059	3	-	434,317
66020	Labor & Industry	Labor & Industry	6,835	17,576	-	-	101,919	-	13,903	2,568	-	-	142,801
56030	Livestock	Livestock	3,836	4,952	12,495	-	22,286	-	563	434	-	-	44,566
67010	Military Affairs	Military Affairs	389	13,195	-	-	51,858	-	105,003	783	-	-	171,238
57060	Natural Resources	Natural Resources	18,019	57,988	14,424	-	79,601	-	52,393	2,046	-	1,567	226,018
69010	DPHHS	State Hospital	3,982	1,335	-	-	242,243	-	48,953	1,983	-	863	296,359
69010	DPHHS	CF Ver's Home	1,214	1,847	-	-	76,425	-	16,818	626	2	1,500	98,432
69010	DPHHS	Mental Health Nursing Care Ctr	840	1,066	-	-	60,240	-	15,974	493	-	750	79,363
69010	DPHHS	Gladwin Ver's Home	-	-	-	-	383	-	8,772	3	-	-	9,158
69010	DPHHS	Southwest MT Ver's Home	-	-	-	-	383	-	19,626	3	-	-	20,012
69010	DPHHS	DPHHS	4,984	36,193	-	-	725,468	-	28,682	5,938	-	-	801,265
69010	DPHHS	Intensive Behavior Ctr./Bozinger Ctr	2,302	316	-	-	28,512	-	3,417	233	-	94	34,874
69010	DPHHS	MT Cham. Dep. Ctr.	318	166	-	-	24,581	-	502	201	-	50	25,818
35010	Office of Public Instr.	Office of Public Instr.	361	897	-	-	19,024	-	976	682	-	-	21,940
42010	Public Service Comm.	Public Service Comm.	258	227	-	-	6,714	-	383	119	-	-	7,701
58010	Revenue	Revenue	4,375	17,963	-	-	75,771	-	32,352	2,113	-	-	132,574
21100	Supreme Court	Supreme Court	1,757	4,087	-	-	60,742	-	7,609	1,551	-	-	75,746
61030	State Fund	State Fund	1,767	4,583	-	-	210,101	-	30,080	924	-	-	247,455
54010	Transportation	Transportation	198	1,584	12,492	4,375	2,062,406	-	202,885	6,795	11	-	2,290,746
54010	Transportation	Motor Pool	58,479	-	3,712	-	-	-	-	-	-	-	62,191
54010	Transportation	Equipment	116,800	-	-	-	-	-	-	-	-	-	116,800
51050	University System	UM	16,448	20,574	-	-	351,226	169,800	946,437	8,944	3,042	-	1,516,471
51080	University System	Western	3,008	4,654	-	-	24,706	-	107,682	639	47	-	140,728
51100	University System	Comm. Of Higher Ed	-	-	-	-	8,196	92,448	466	299	-	1,511	102,770
51100	University System	MSU Extension Service	1,893	2,770	-	-	22,852	-	1,906	582	-	-	30,004
51190	University System	MSU EFTS	1,806	6,447	-	-	1,263	-	107	33	1	-	9,676
51090	University System	MSU AES	18,025	28,973	-	-	26,310	-	43,713	670	-	-	118,591
51060	University System	MSU Buildings	4,900	6,565	-	-	66,718	-	217,957	1,899	219	-	298,358
35130	University System	GF College MSU	881	1,383	-	-	16,714	-	49,487	426	5	-	68,896
35140	University System	Helena College UM	2,910	2,067	-	-	10,787	-	39,222	275	6	-	56,177
51040	University System	MSU Bioscience	23,593	31,467	-	-	515,821	-	1,199,291	13,136	13,049	-	1,796,357
51050	University System	MT Tech	6,541	18,364	-	-	63,627	-	210,752	1,620	288	-	301,192
51070	University System	MSU Northern	9,547	9,482	-	-	33,146	-	140,270	589	127	-	183,161
		FY 2026 Premium	910,157		84,980		6,675,869			4,504,500			12,076,506
		FY 2024 Premium	1,820,313		169,961		13,151,738			9,009,000			24,151,012
		% Change	-50.00%		-50.00%		-50.00%			-50.00%			-50.00%

*50% rate reduction applied to rates that were established in agency/university budgets in the 2025 biennium as placeholder rates for development of 2027 biennium rates



FY 2027 RATES

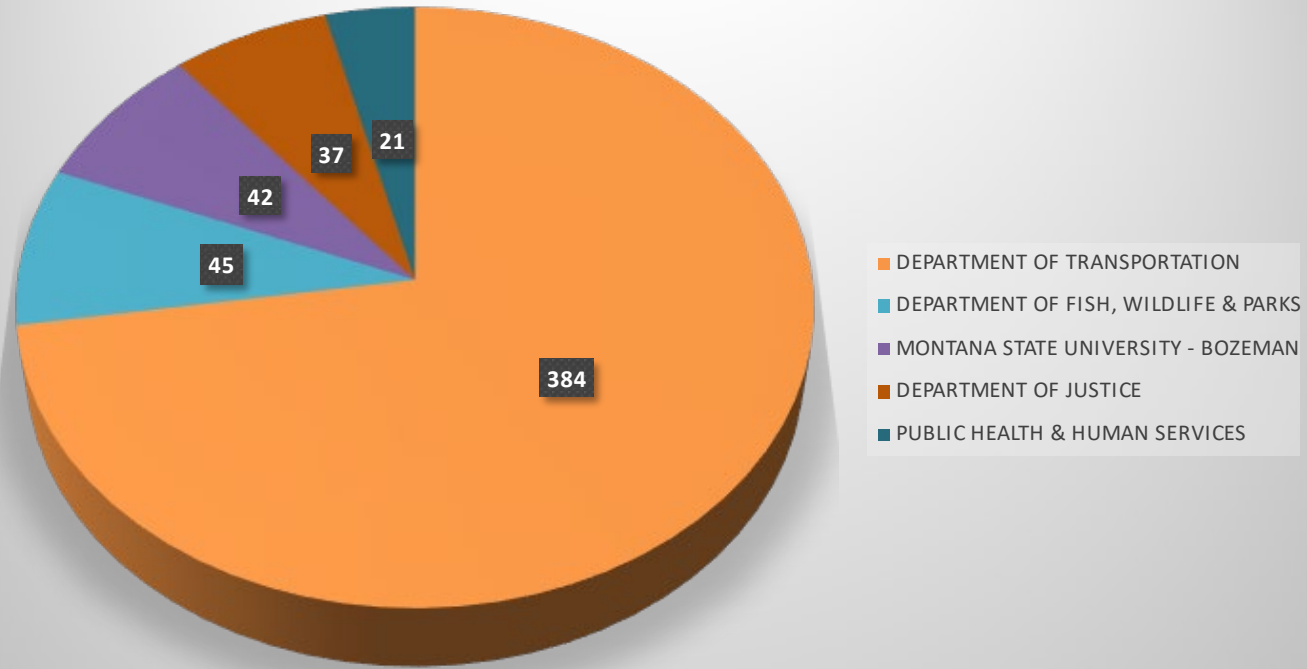
FY 2027 Premium Allocation by Agency Attachment #2													
BU	Agency	Entity	Auto		Aviation		General		Property				Total
			Liability	C/C	Aircraft	Airport	Liability	Misc.	Property	Crime	Fine Arts	Misc.	
61010	Administration	Administration	2,329	10,724	-	-	71,099	-	324,742	1,805	-	-	410,699
61050	Administration	Teachers Retirement	-	-	-	-	2,730	-	107	69	-	-	2,906
61040	Administration	PERD	-	-	-	-	6,918	-	366	176	-	-	7,660
61080	Administration	Public Defenders Office	278	3,048	-	-	38,431	-	3,359	978	-	-	46,093
62010	Agriculture	Agriculture	2,640	8,429	-	-	25,916	-	2,963	420	-	-	40,377
34010	Auditor's Office	Auditor's Office	-	114	-	-	9,490	-	533	231	-	-	10,368
51150	Board of Education	State Library	-	209	-	-	6,024	-	158	156	10	-	6,557
51140	Board of Education	MT Arts Council	-	-	-	-	853	-	87	22	-	-	962
51010	Board of Education	Board of Education	-	-	-	-	354	-	21	9	-	-	384
51130	Board of Education	School for Deaf & Blind	788	3,377	-	-	10,459	-	20,873	270	-	-	35,747
65010	Commerce	Commerce	35	319	-	-	47,578	-	26,770	790	-	-	75,492
65010	Commerce	Heritage Commission	122	920	-	-	1,839	-	38,838	31	1,216	-	32,966
32020	Comm. of Political Practices	Comm. Of Political Practices	-	-	-	-	702	-	-	21	-	-	723
64010	Corrections	Board of Pardons	-	419	-	-	4,641	-	69	34	-	-	5,163
64010	Corrections	Corrections-Central Office/P&I	2,031	26,548	-	-	171,938	-	26,557	1,245	-	-	228,319
64010	Corrections	State Prison	8,789	13,576	-	-	258,540	-	88,878	1,872	-	-	371,655
64010	Corrections	MT Correctional Enterprises	8,011	3,573	-	-	39,555	-	34,326	286	-	-	85,751
64010	Corrections	Women's Corr. Cr.	152	804	-	-	41,668	-	21,952	302	7	-	64,885
64010	Corrections	MT State Corr. Treatment Ctr.	-	-	-	-	-	-	-	-	-	-	-
64010	Corrections	Riverside	150	158	-	-	11,812	-	5,673	86	-	-	17,879
64010	Corrections	Pine Hills	489	1,572	-	-	52,945	-	21,457	383	-	-	76,846
59010	Environmental Quality	Environmental Quality	4,566	13,868	-	-	126,314	-	7,715	1,448	-	-	153,911
52010	Fish, Wildlife, & Parks	Fish, Wildlife, & Parks	10,815	19,028	32,952	-	110,020	-	104,780	2,848	589	1,260	282,292
11040	Elected Officials	Legislative Branch	-	-	-	-	21,279	-	3,397	698	-	-	25,374
31010	Elected Officials	Governor's Office	-	593	-	-	6,035	-	-	198	-	-	6,826
11120	Elected Officials	Consumer Counsel	-	-	-	-	516	-	62	17	-	-	595
32010	Elected Officials	Secretary of State	-	-	-	-	4,004	-	-	131	20	-	4,155
51170	Historical Society	Historical Society	-	96	-	-	9,706	-	7,172	224	68,249	-	85,447
41100	Justice	Justice	22,212	129,322	3,456	-	211,485	-	56,960	2,094	2	-	426,431
66020	Labor & Industry	Labor & Industry	6,305	22,069	-	-	98,069	-	13,618	2,384	-	-	143,222
56030	Livestock	Livestock	3,539	5,066	11,926	-	21,606	-	701	437	-	-	43,305
67010	Military Affairs	Military Affairs	358	14,455	-	-	50,274	-	108,073	816	-	-	173,976
57060	Natural Resources	Natural Resources	16,622	72,339	16,284	-	77,170	-	51,902	2,290	-	1,568	238,175
69010	DPHHS	State Hospital	4,337	1,761	-	-	210,813	-	48,823	1,731	-	863	268,328
69010	DPHHS	CF Ver's Home	1,322	2,370	-	-	73,780	-	16,773	606	2	1,125	95,978
69010	DPHHS	Mental Health Nursing Care C	915	1,069	-	-	51,546	-	15,941	423	-	750	70,644
69010	DPHHS	Glandview Ver's Home	-	-	-	-	372	-	8,757	3	-	-	9,132
69010	DPHHS	Southwest MT Ver's Home	-	-	-	-	372	-	19,595	3	-	-	19,970
69010	DPHHS	DPHHS	5,429	37,943	-	-	736,554	-	27,622	6,049	-	-	813,597
69010	DPHHS	Intensive Behavior Cr. Bould	347	279	-	-	25,068	-	3,410	206	-	50	29,360
69010	DPHHS	MT Chem. Dep. Ctr.	231	158	-	-	24,358	-	494	200	-	50	25,491
35010	Office of Public Instr.	Office of Public Instr.	333	914	-	-	18,443	10,791	655	691	-	-	31,827
42010	Public Service Comm.	Public Service Comm.	238	222	-	-	6,500	-	411	122	-	-	7,502
58010	Revenue	Revenue	4,036	13,014	-	-	73,457	-	31,050	2,217	-	-	123,774
21100	Supreme Court	Supreme Court	1,621	5,054	-	-	58,887	-	9,118	1,484	-	-	76,164
61030	State Fund	State Fund	1,630	4,934	-	-	203,685	-	29,871	888	-	-	241,008
54010	Transportation	Transportation	477	1,588	12,393	4,375	1,999,420	75,538	203,423	6,631	10	-	2,303,855
54010	Transportation	Motor Pool	52,776	-	3,595	-	-	-	-	-	-	-	56,371
54010	Transportation	Equipment	108,620	-	-	-	-	-	-	-	-	-	108,620
51030	University System	UM	16,007	25,566	-	-	330,288	211,016	939,828	8,786	2,970	-	1,534,461
51080	University System	Western	2,916	5,051	-	-	24,973	-	107,370	664	46	-	141,020
51020	University System	Comm. Of Higher Ed	-	-	-	-	7,526	102,228	406	200	-	1,511	111,871
51100	University System	MSU Extension Service	1,855	3,300	-	-	22,687	-	1,903	603	1	-	30,349
51190	University System	MSU FSTS	1,592	5,991	-	-	1,406	-	106	37	-	-	9,132
51090	University System	MSU ABES	20,648	27,333	-	-	25,373	-	43,846	675	-	-	118,971
51060	University System	MSU Buildings	4,633	7,105	-	-	62,126	265	217,310	1,653	223	-	283,315
35120	University System	GF College MSU	753	1,338	-	-	17,341	10,756	49,159	461	9	-	80,417
35140	University System	Helena College UM	255	3,880	-	-	9,591	4,317	39,149	255	6	-	57,453
51040	University System	MSU Bozeman	24,642	27,750	-	-	506,498	18,308	1,210,941	13,473	12,745	-	1,814,054
51050	University System	MT Tech	6,384	18,325	-	-	65,622	21,847	209,598	1,746	281	-	323,803
51070	University System	MSU/Notham	3,758	7,977	-	-	23,403	-	140,136	623	124	-	176,021
		FY 2027 Premium	910,157		84,980		6,575,869			4,504,500			12,075,506
		FY 2025 Premium	1,820,313		169,961		13,151,738			9,009,000			24,151,012
		% Change	-50.00%		-50.00%		-50.00%			-50.00%			-50.00%

*50% rate reduction applied to rates that were established in agency/university budgets in the 2025 biennium as placeholder rates for development of 2027 biennium rates



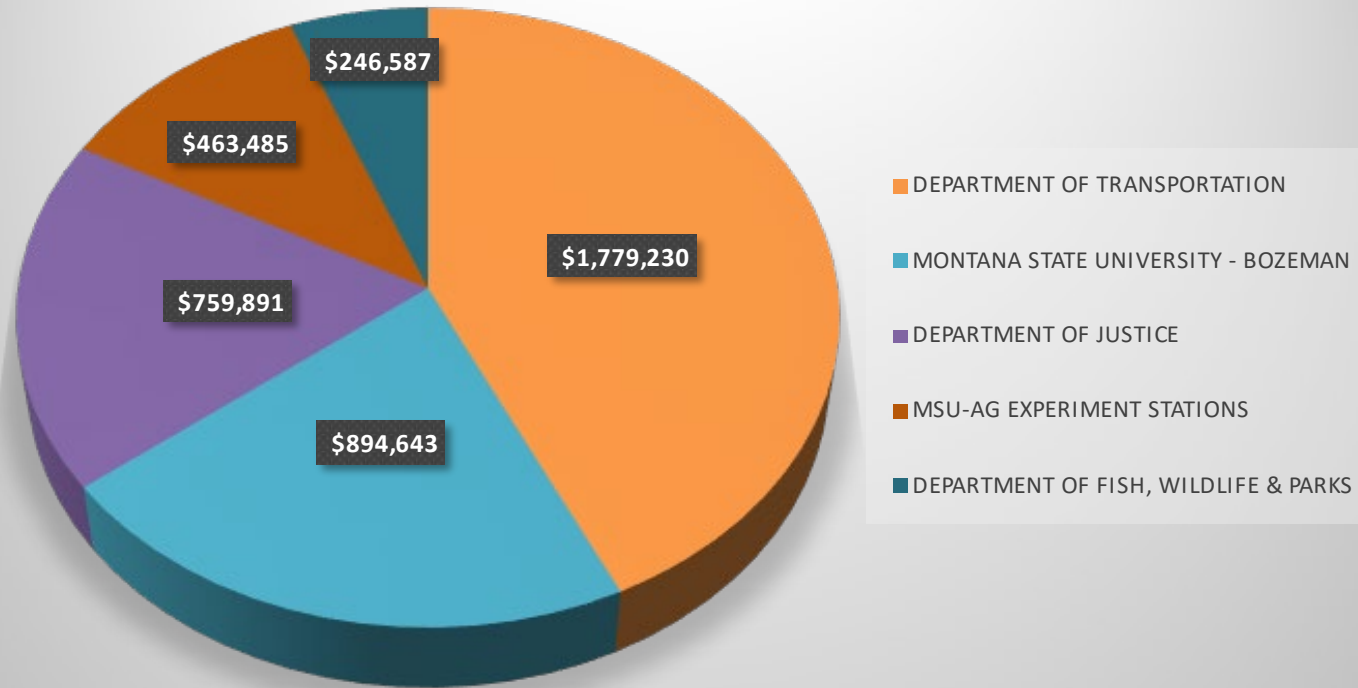
TOP 5 AUTO LIABILITY CLAIMS

OF AUTO LIABILITY CLAIMS - TOP AGENCIES



TOP 5 HIGHEST AUTO LIABILITY INCURRED

\$ OF AUTO LIABILITY INCURRED - TOP AGENCIES



Auto Liability Loss Cost Handout

Auto Liability Total Losses Incurred by Agency - FY2020 through FY2024

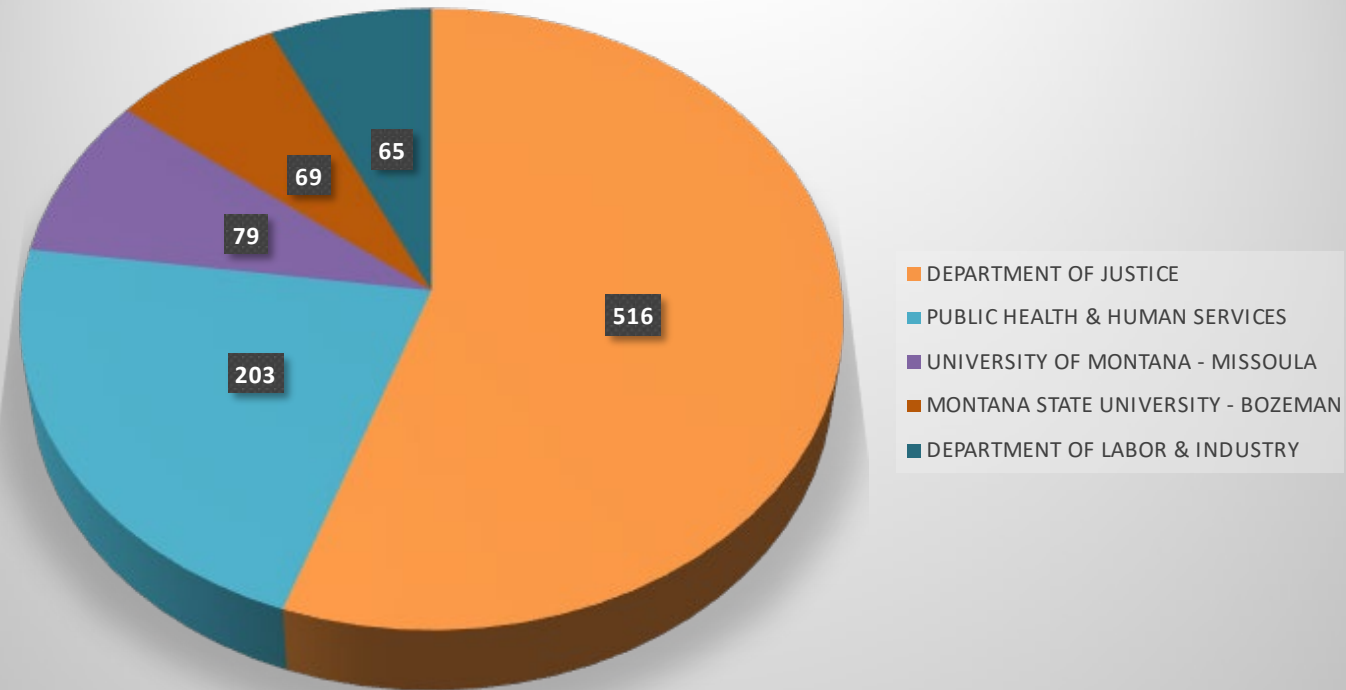
REF	SUBDIVISION	#VEHICLES*	# CLAIMS	\$ INCURRED	FREQUENCY (Claims/100 VEH)	SEVERITY (Dollars/Claim)	LOS RATE (Dollars/1,000)
1	AUDITORS OFFICE	6	0	\$ 0	0.00	\$ 0	\$ 0
2	BOARD OF PUBLIC EDUCATION	0	0	0	0.00	0	0
3	COMMISSIONER OF POLITICAL PRACTICES	0	0	0	0.00	0	0
4	DEPARTMENT OF ADMINISTRATION (DOA)	324	10	24,634	3.09	2,463	76
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	142	1	0	0.70	0	0
8	DOA, TEACHER'S RETIREMENT	0	0	0	0.00	0	0
9	DEPARTMENT OF AGRICULTURE	258	0	0	0.00	0	0
10	DEPARTMENT OF COMMERCE	22	0	0	0.00	0	0
11	DEPARTMENT OF COMMERCE, HERITAGE	81	0	0	0.00	0	0
12	DEPARTMENT OF CORRECTIONS (DOC)	150	8	32,214	5.33	4,027	215
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	913	1	1,110	0.11	1,110	1
16	DOC, RIVERSIDE SPECIAL NEEDS UNIT	15	0	0	0.00	0	0
17	DOC, STATE PRISON	630	3	9,319	0.48	3,106	15
18	DOC, MONTANA STATE CORRECTIONAL TREATMENT CI	2	0	0	0.00	0	0
19	DOC, WOMEN'S CORRECTIONAL CENTER	15	2	7,232	13.33	3,616	482
20	DEPARTMENT OF ENVIRONMENTAL QUALITY	205	1	795	0.49	795	22
21	DEPARTMENT OF FISH, WILDLIFE & PARKS	11,447	45	246,587	0.39	5,480	27
22	DEPARTMENT OF JUSTICE	2,751	37	759,891	1.34	20,538	276
23	DEPARTMENT OF JUSTICE, CRIME CONTROL	0	0	0	0.00	0	0
24	DEPARTMENT OF LABOR & INDUSTRY	403	8	118,244	1.99	14,781	293
25	DEPARTMENT OF LIVESTOCK	485	4	11,957	0.82	2,989	25
26	DEPARTMENT OF MILITARY AFFAIRS	540	1	1,830	0.19	1,830	3
27	DEPARTMENT OF NATURAL RESOURCES (DNRC)	4,947	13	26,308	0.26	2,024	5
28	DNRC, SWAN RIVER FOREST CAMP	0	0	0	0.00	0	0
29	DEPARTMENT OF REVENUE	0	5	54,073	0.00	10,815	0
30	DEPARTMENT OF TRANSPORTATION	22,062	384	1,779,230	1.74	4,633	81
31	GOVERNOR'S OFFICE	2	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	6	0	0	0.00	0	0
37	OFFICE OF PUBLIC INSTRUCTION	50	0	0	0.00	0	0
38	PUBLIC HEALTH & HUMAN SERVICES (PHHS)	321	21	96,812	6.54	4,610	302
39	PHHS, MENTAL HEALTH NURSING CENTER	40	0	0	0.00	0	0
40	PHHS, MONTANA CHEMICAL DEPENDENCY CTR	14	0	0	0.00	0	0
41	PHHS, INTENSIVE BEHAVIORAL CENTER-BOULDER	115	0	0	0.00	0	0
42	PHHS, STATE HOSPITAL	195	2	1,701	1.03	851	9
43	PHHS, VETERANS' HOME - COLUMBIA FALLS	75	0	0	0.00	0	0
44	PHHS, VETERANS' HOME - GLENDALE	0	0	0	0.00	0	0
45	PHHS, VETERANS' HOME - SOUTHWEST MT	0	0	0	0.00	0	0
46	PUBLIC SERVICE REGULATION (COMMISSION)	0	0	0	0.00	0	0
47	SECRETARY OF STATE	2	0	0	0.00	0	0
48	BOARD OF ED. SCHOOL FOR THE DEAF & BLIND	173	1	5,645	0.58	5,645	33
49	SUPREME COURT - JUDICIARY	370	2	3,255	0.54	1,628	5
50	UNIVERSITY, HIGHER EDUCATION	0	0	0	0.00	0	0
51	UNIVERSITY, HELENA COLLEGE LIM	201	1	1,814	0.50	1,814	9
52	UNIVERSITY, MSU - BILLINGS	445	1	13,982	0.22	13,982	31
53	UNIVERSITY, MSU - BOZEMAN	2,230	42	894,643	1.88	21,301	401
54	UNIVERSITY, MSU - BOZEMAN, A.G. EXPT.	1,810	5	463,485	0.28	92,697	256
55	UNIVERSITY, MSU - BOZEMAN, EXT. SERV.	146	0	0	0.00	0	0
56	UNIVERSITY, MSU - BOZEMAN, FIRE TRNG.	173	1	805	0.58	806	5
57	UNIVERSITY, MSU - NORTHERN	896	4	11,183	0.45	2,797	12
58	UNIVERSITY, MONTANA TECHNOLOGICAL UNIV.	536	2	4,500	0.37	2,250	8
59	UNIVERSITY, GREAT FALLS COLLEGE MSU	69	0	0	0.00	0	0
60	UNIVERSITY, LIM - MISSOULA	1,577	16	52,429	1.01	3,277	33
61	UNIVERSITY, LIM - MISSOULA, FOREST/CONS	0	0	0	0.00	0	0
62	UNIVERSITY, WESTERN MONTANA	261	0	0	0.00	0	0
63	MULTIPLE AGENCIES	0	0	0	0.00	0	0
	TOTAL	55,205	624	4,681,832	1.13	0	0

* 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.



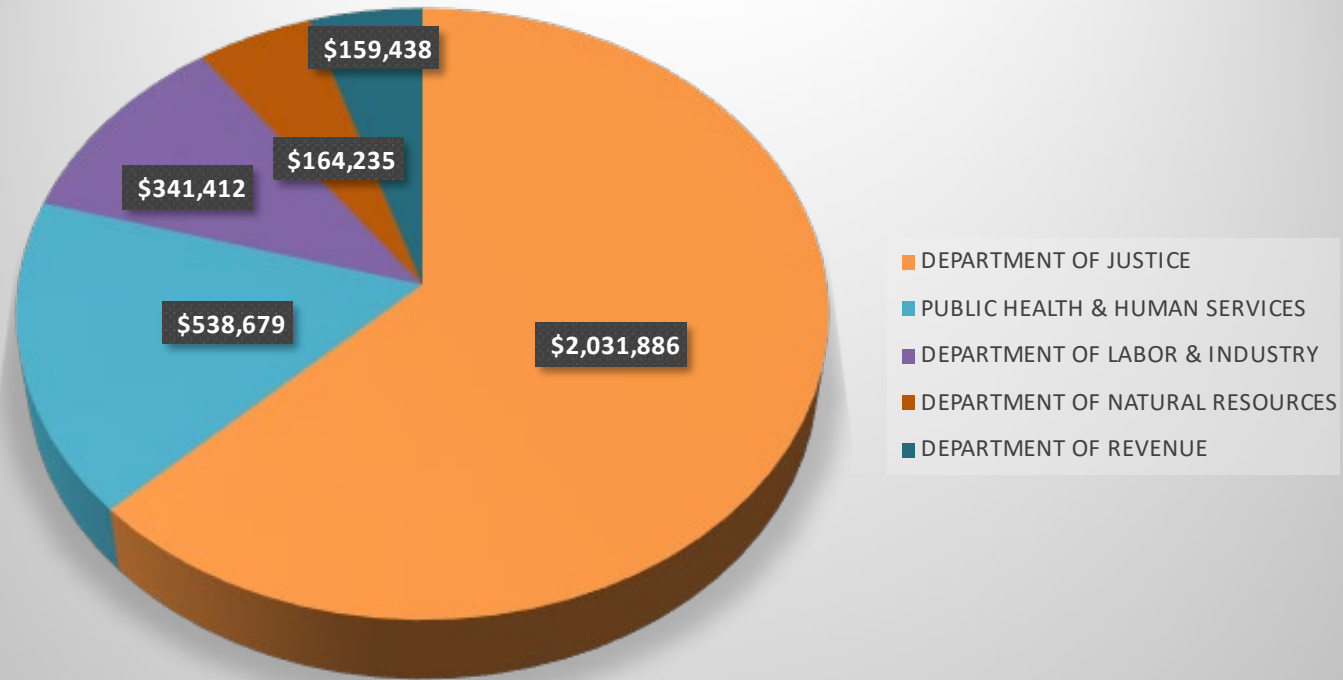
TOP 5 AUTO PHYSICAL DAMAGE CLAIMS

OF AUTO PHYSICAL DAMAGE CLAIMS - TOP AGENCIES



TOP 5 AUTO PHYSICAL DAMAGE INCURRED

\$ OF AUTO PHYSICAL DAMAGE INCURRED - TOP AGENCIES



Auto Physical Damage Loss Cost Handout

Auto Physical Damage Total Losses Incurred by Agency - FY2020 through FY2024

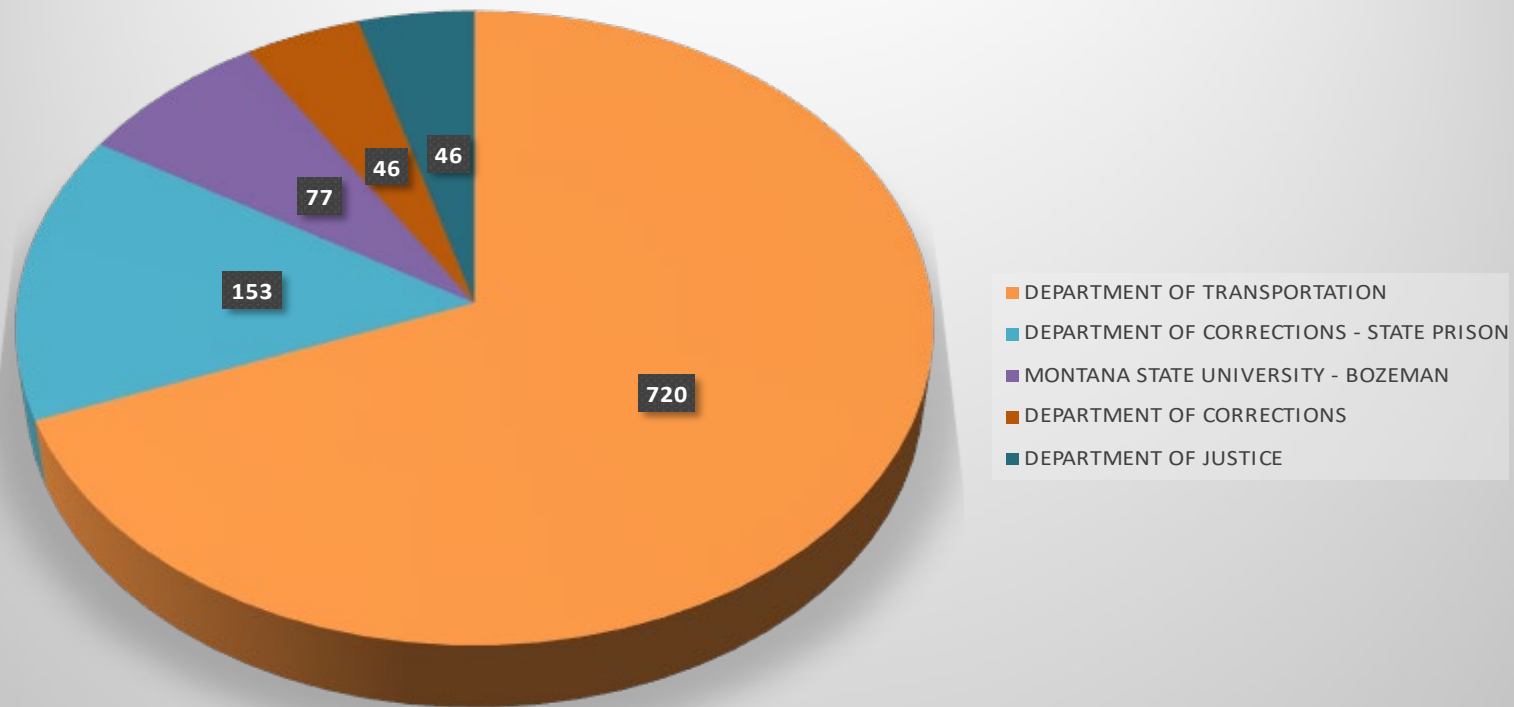
REF	SUBDIVISION	#VEHICLES*	# CLAIMS	\$ INCURRED	FREQUENCY (Claims / 100 Veh)	SEVERITY (\$ins./Claim)	LOSS RATE (\$ins./100Veh)
1	AUDITORS OFFICE	6	0	50	0.00	50	50
2	BOARD OF PUBLIC EDUCATION	0	0	5,840	0.00	5,840	0
3	COMMISSIONER OF POLITICAL PRACTICES	0	0	0	0.00	0	0
4	DEPARTMENT OF ADMINISTRATION (DOA)	324	18	61,347	5.56	3,408	189
5	DOA, OFFICE OF PUBLIC DEFENDER	35	25	72,121	71.43	2,885	2,061
6	DOA, PUBLIC EMPLOYEE RETIREMENT	0	0	0	0.00	0	0
7	DOA, STATE FUND	142	9	21,275	6.34	2,364	150
8	DOA, TEACHER'S RETIREMENT	0	0	0	0.00	0	0
9	DEPARTMENT OF AGRICULTURE	258	9	24,396	3.49	2,711	95
10	DEPARTMENT OF COMMERCE	22	10	14,951	45.45	1,495	680
11	DEPARTMENT OF COMMERCE, HERITAGE	81	1	4,291	1.23	4,291	53
12	DEPARTMENT OF CORRECTIONS (DOC)	150	40	94,921	26.67	2,373	633
13	DOC, BOARD OF PARDONS	0	0	0	0.00	0	0
14	DOC, PINE HILLS YOUTH CORRECTIONAL FACILITY	55	2	4,980	3.64	2,490	91
15	DOC, MONTANA CORRECTIONAL ENTERPRISES	913	1	6,566	0.11	6,566	7
16	DOC, RIVERSIDE SPECIAL NEEDS UNIT	15	0	0	0.00	0	0
17	DOC, STATE PRISON	630	11	65,500	1.75	5,955	104
18	DOC, MONTANA STATE CORRECTIONAL TREATMENT CI	2	0	0	0.00	0	0
19	DOC, WOMEN'S CORRECTIONAL CENTER	15	3	10,481	20.00	3,494	699
20	DEPARTMENT OF ENVIRONMENTAL QUALITY	205	16	35,534	7.80	2,221	173
21	DEPARTMENT OF FISH, WILDLIFE & PARKS	11,447	27	64,742	0.24	2,398	6
22	DEPARTMENT OF JUSTICE	2,751	516	2,031,886	18.76	3,938	739
23	DEPARTMENT OF JUSTICE, CRIME CONTROL	0	1	4,629	0.00	4,629	0
24	DEPARTMENT OF LABOR & INDUSTRY	403	65	341,412	16.13	5,252	847
25	DEPARTMENT OF LIVESTOCK	485	32	97,325	6.60	3,041	201
26	DEPARTMENT OF MILITARY AFFAIRS	540	22	120,449	4.07	5,475	223
27	DEPARTMENT OF NATURAL RESOURCES (DNRC)	4,947	55	164,235	1.11	2,986	33
28	DNRC, SWAN RIVER FOREST CAMP	0	0	0	0.00	0	0
29	DEPARTMENT OF REVENUE*	0	59	159,438	0.00	2,702	0
30	DEPARTMENT OF TRANSPORTATION	22,062	15	42,251	0.07	2,817	2
31	GOVERNOR'S OFFICE*	2	5	34,766	250.00	6,953	17,383
32	HISTORICAL SOCIETY	10	1	1,250	10.00	1,250	125
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	6	1	1,888	16.67	1,888	315
37	OFFICE OF PUBLIC INSTRUCTION	50	5	4,938	10.00	988	99
38	PUBLIC HEALTH & HUMAN SERVICES (PHHS)	321	203	538,679	63.24	2,654	1,678
39	PHHS, MENTAL HEALTH NURSING CENTER	40	0	0	0.00	0	0
40	PHHS, MONTANA CHEMICAL DEPENDENCY CTR	14	0	0	0.00	0	0
41	PHHS, INTENSIVE BEHAVIORAL CENTER-BOULDER	115	0	0	0.00	0	0
42	PHHS, STATE HOSPITAL	195	0	0	0.00	0	0
43	PHHS, VETERANS' HOME - COLUMBIA FALLS	75	0	0	0.00	0	0
44	PHHS, VETERANS' HOME - GLENDIVE	0	0	0	0.00	0	0
45	PHHS, VETERANS' HOME - SOUTHWEST MONTANA	0	0	0	0.00	0	0
46	PUBLIC SERVICE REGULATION (COMMISSION)	0	0	0	0.00	0	0
47	SECRETARY OF STATE	2	0	0	0.00	0	0
48	BOARD OF ED, SCHOOL FOR THE DEAF & BLIND	173	4	8,946	2.31	2,236	52
49	SUPREME COURT - JUDICIARY	370	18	68,123	4.86	3,785	184
50	UNIVERSITY, HIGHER EDUCATION	0	0	0	0.00	0	0
51	UNIVERSITY, HELENA COLLEGE UM	201	0	0	0.00	0	0
52	UNIVERSITY, MSU - BILINGS	445	5	43,361	1.12	8,672	97
53	UNIVERSITY, MSU - BOZEMAN	2,230	69	154,172	3.09	2,234	69
54	UNIVERSITY, MSU - BOZEMAN, AG EXPT.	1,810	16	53,376	0.88	3,336	29
55	UNIVERSITY, MSU - BOZEMAN, EXT SVCS.	146	7	13,236	4.79	1,891	91
56	UNIVERSITY, MSU - BOZEMAN, FIRE TRNG.	173	2	8,776	1.16	4,388	51
57	UNIVERSITY, MSU - NORTHERN	896	7	24,961	0.78	3,566	28
58	UNIVERSITY, MONTANA TECHNOLOGICAL UNIV.	536	12	23,380	2.24	1,948	44
59	UNIVERSITY, GREAT FALLS COLLEGE MSU	69	1	0	1.45	0	0
60	UNIVERSITY, UM - MISSOULA	1,577	79	87,596	5.01	1,109	56
61	UNIVERSITY, UM - MISSOULA, FOREST./CONS	0	0	0	0.00	0	0
62	UNIVERSITY, WESTERN MONTANA	261	2	1,527	0.77	763	6
	TOTAL	55,205	1,375	4,517,846	2.49	3,285	82

* 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.



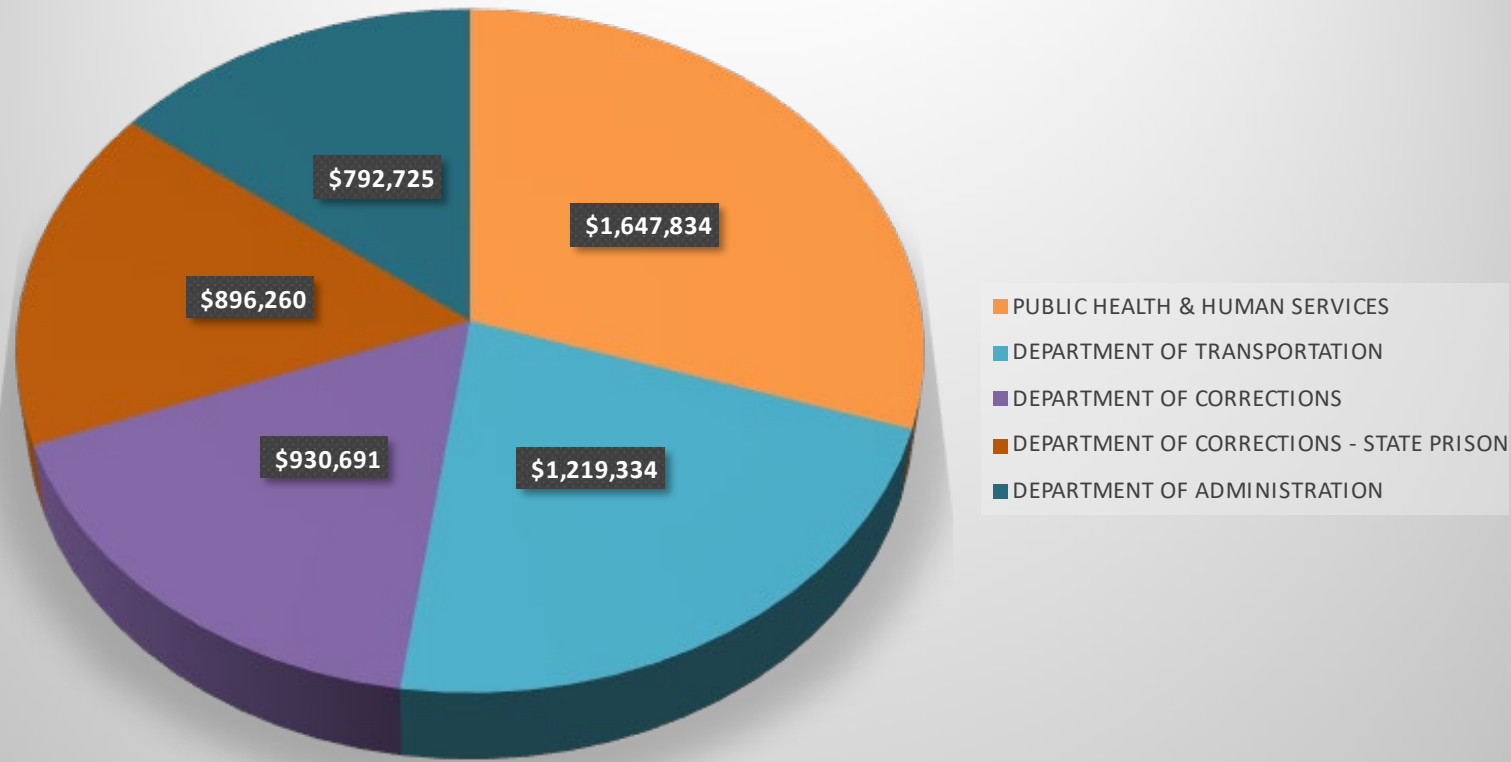
TOP 5 GENERAL LIABILITY CLAIMS

OF GENERAL LIABILITY CLAIMS - TOP AGENCIES



TOP 5 GENERAL LIABILITY INCURRED

\$ OF GENERAL LIABILITY INCURRED - TOP AGENCIES



General Liability Loss Cost Handout

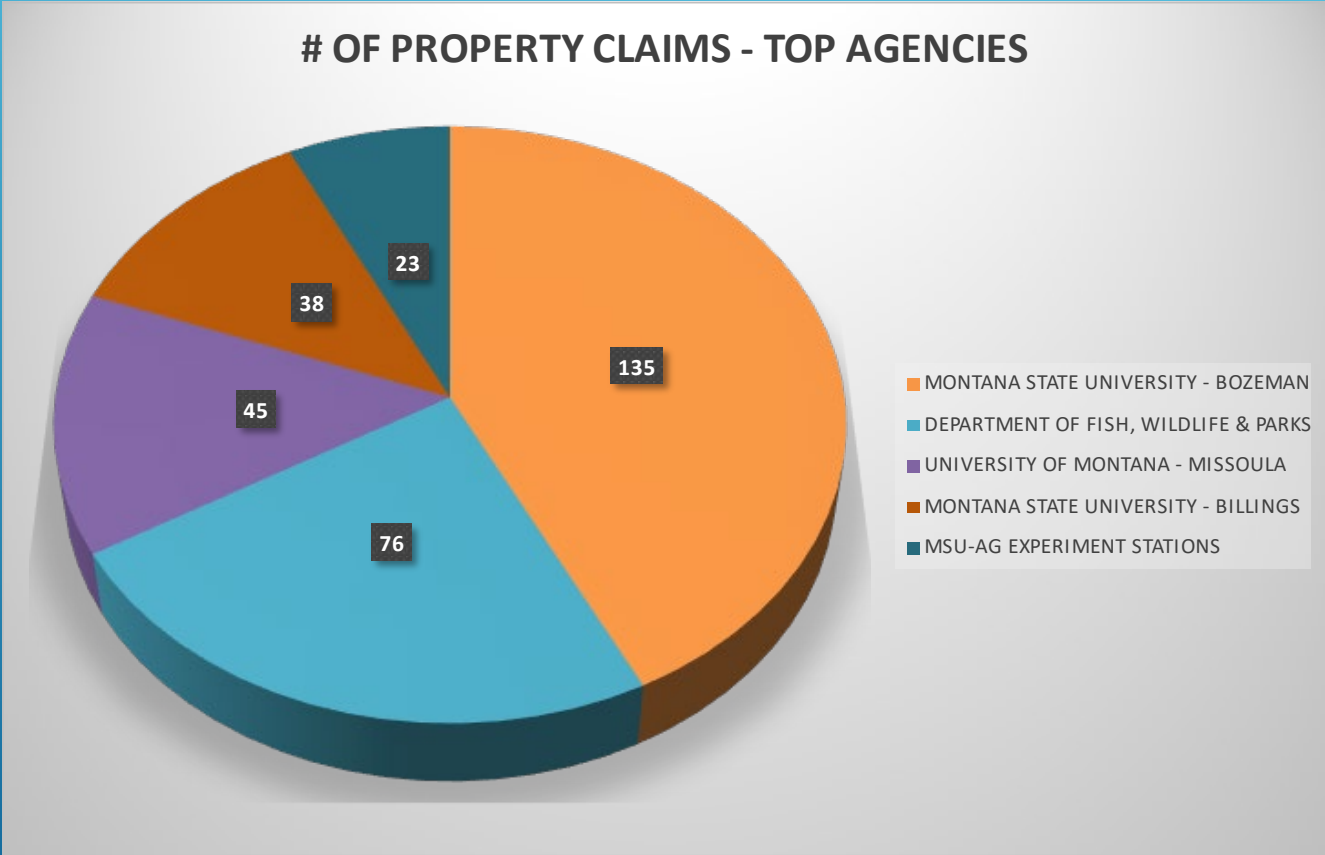
General Liability Total Losses Incurred by Agency - FY2020 through FY2024

REF	SUBDIVISION	FTEs	# CLAIMS	\$ INCURRED	FREQUENCY (Claims / FTE)	SEVERITY (Loss / Claim)	LOSS RATE (Loss / FTE)
1	AUDITORS OFFICE	384.00	2	\$ 412,435	0.52	\$ 206,217	\$ 107,405
2	BOARD OF PUBLIC EDUCATION	15.00	0	0	0.00	0	0
3	COMMISSIONER OF POLITICAL PRACTICES	36.98	0	0	0.00	0	0
4	DEPARTMENT OF ADMINISTRATION (DOA)	2,817.78	9	792,725	0.32	88,081	28,133
5	DOA, OFFICE OF PUBLIC DEFENDER	1,539.54	9	5,792	0.58	644	376
6	DOA, PUBLIC EMPLOYEE RETIREMENT	265.00	0	0	0.00	0	0
7	DOA, STATE FUND	1,491.75	3	23,602	0.20	7,867	1,582
8	DOA, TEACHER'S RETIREMENT	108.69	0	0	0.00	0	0
9	DEPARTMENT OF AGRICULTURE	670.47	0	0	0.00	0	0
10	DEPARTMENT OF COMMERCE	1,168.25	0	0	0.00	0	0
11	DEPARTMENT OF COMMERCE, HERITAGE	44.00	3	272,167	6.82	90,722	618,561
12	DEPARTMENT OF CORRECTIONS (DOC)	1,950.89	46	930,691	2.36	20,232	47,706
13	DOC, BOARD OF PARDONS	48.81	0	0	0.00	0	0
14	DOC, PINE HILLS YOUTH CORRECTIONAL FACILITY	641.52	0	0	0.00	0	0
15	DOC, MONTANA CORRECTIONAL ENTERPRISES	495.62	0	0	0.00	0	0
16	DOC, RIVERSIDE SPECIAL NEEDS UNIT	154.30	0	0	0.00	0	0
17	DOC, STATE PRISON	3,070.02	153	896,260	4.98	5,858	29,194
18	DOC, MONTANA STATE CORRECTIONAL TREATMENT CI	25.70	0	0	0.00	0	0
19	DOC, WOMEN'S CORRECTIONAL CENTER	458.46	5	66,826	1.09	13,365	14,576
20	DEPARTMENT OF ENVIRONMENTAL QUALITY	2,265.14	2	7,535	0.09	3,768	333
21	DEPARTMENT OF FISH, WILDLIFE & PARKS	4,476.47	32	125,448	0.71	3,920	2,802
22	DEPARTMENT OF JUSTICE	4,735.46	46	230,025	0.97	5,001	4,858
23	DEPARTMENT OF JUSTICE, CRIME CONTROL	0.00	0	0	0.00	0	0
24	DEPARTMENT OF LABOR & INDUSTRY	4,136.27	8	1,010	0.19	126	24
25	DEPARTMENT OF LIVESTOCK	698.54	4	12,439	0.57	3,110	1,781
26	DEPARTMENT OF MILITARY AFFAIRS	12,303.55	2	7,216	0.16	3,608	586
27	DEPARTMENT OF NATURAL RESOURCES (DNRC)	3,192.95	5	64,715	0.16	12,943	2,027
28	DNRC, SWAN RIVER FOREST CAMP	0.00	0	0	0.00	0	0
29	DEPARTMENT OF REVENUE	3,342.60	3	0	0.09	0	0
30	DEPARTMENT OF TRANSPORTATION	10,759.85	720	1,219,334	6.69	1,694	11,332
31	GOVERNOR'S OFFICE	309.88	1	315	0.32	315	102
32	HISTORICAL SOCIETY	333.25	0	0	0.00	0	0
33	LEGISLATIVE BRANCH	1,001.55	1	7,620	0.10	7,620	761
34	LEGISLATIVE BRANCH, CONSUMER COUNSEL	27.70	0	0	0.00	0	0
35	MONTANA ARTS COUNCIL	35.50	0	0	0.00	0	0
36	MONTANA STATE LIBRARY	248.44	0	0	0.00	0	0
37	OFFICE OF PUBLIC INSTRUCTION	1,094.59	1	0	0.09	0	0
38	PUBLIC HEALTH & HUMAN SERVICES (PHHS)	9,337.37	31	1,647,834	0.33	53,156	17,648
39	PHHS, MENTAL HEALTH NURSING CENTER	779.98	0	0	0.00	0	0
40	PHHS, MONTANA CHEMICAL DEPENDENCY CTR	349.06	0	0	0.00	0	0
41	PHHS, INTENSIVE BEHAVIORAL CENTER-BOULDER	486.94	0	0	0.00	0	0
42	PHHS, STATE HOSPITAL	3,056.56	10	436,089	0.33	43,609	14,267
43	PHHS, VETERANS' HOME - COLUMBIA FALLS	974.25	1	1,527	0.10	1,527	157
44	PHHS, VETERANS' HOME - GLENDALE	5.00	0	0	0.00	0	0
45	PHHS, VETERANS' HOME - SOUTHWEST MONTANA	3.00	0	0	0.00	0	0
46	PUBLIC SERVICE REGULATION (COMMISSION)	186.50	2	547,096	1.07	273,548	293,349
47	SECRETARY OF STATE	263.13	3	1,822	1.14	607	693
48	BOARD OF ED, SCHOOL FOR THE DEAF & BLIND	423.48	0	0	0.00	0	0
49	SUPREME COURT - JUDICIARY	2,417.43	8	11,589	0.33	1,449	479
50	UNIVERSITY, HIGHER EDUCATION	314.09	0	0	0.00	0	0
51	UNIVERSITY, HELENA COLLEGE UM	486.92	3	5	0.64	2	1
52	UNIVERSITY, MSU - BILLINGS	2,666.35	1	0	0.04	0	0
53	UNIVERSITY, MSU - BOZEMAN	20,842.75	77	141,411	0.37	1,837	678
54	UNIVERSITY, MSU - BOZEMAN, AG EXPT.	1,101.48	2	295	0.18	148	27
55	UNIVERSITY, MSU - BOZEMAN, EXT SERVS.	972.74	0	0	0.00	0	0
56	UNIVERSITY, MSU - BOZEMAN, FIRE TRNG.	53.62	0	0	0.00	0	0
57	UNIVERSITY, MSU - NORTHERN	1,066.09	0	0	0.00	0	0
58	UNIVERSITY, MONTANA TECH OF THE UM	2,620.02	2	0	0.08	0	0
59	UNIVERSITY, GREAT FALLS COLLEGE MSU	748.40	0	0	0.00	0	0
60	UNIVERSITY, UM - MISSOULA	14,279.08	9	16,192	0.06	1,799	113
61	UNIVERSITY, UM - MISSOULA, FOREST /CONS	0.00	0	0	0.00	0	0
62	UNIVERSITY, WESTERN MONTANA	1,133.43	2	0	0.18	0	0
	TOTAL	117,825.19	1,206	7,880,015	1.02	6,534	6,688



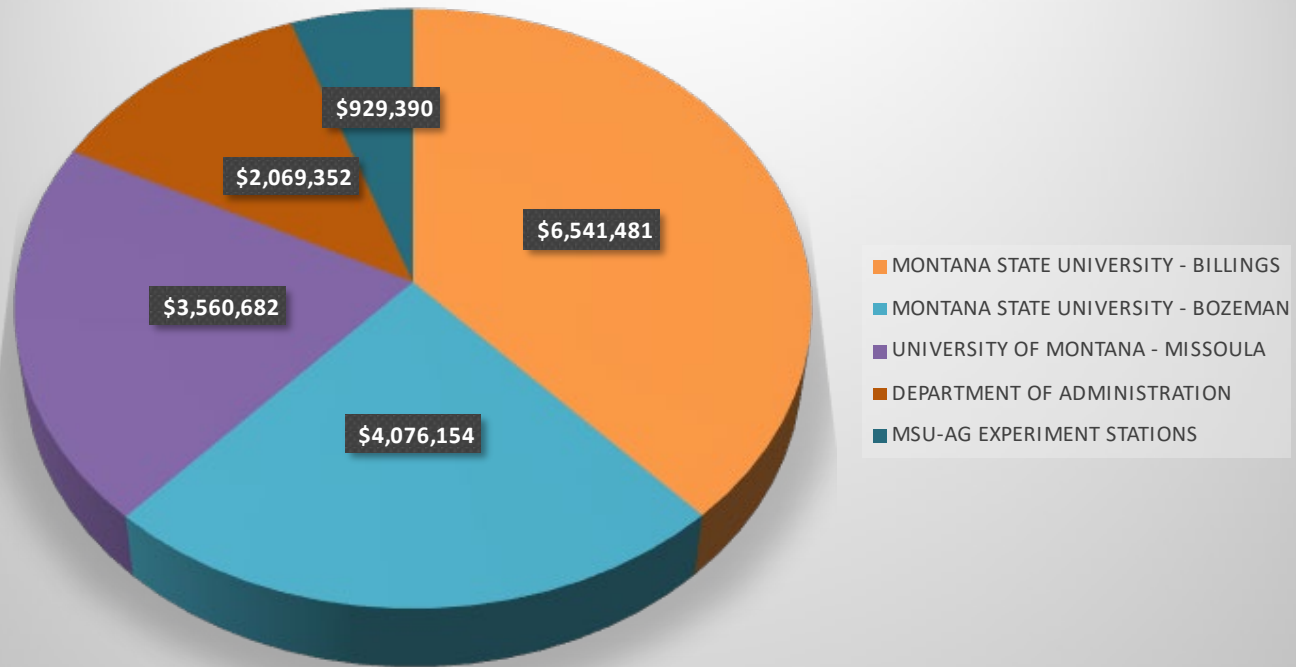
TOP 5 PROPERTY CLAIMS

OF PROPERTY CLAIMS - TOP AGENCIES



TOP 5 PROPERTY LOSS INCURRED

\$ OF PROPERTY INCURRED - TOP AGENCIES



Property Loss Cost Handout

Property Total Losses Incurred by Agency - FY2020 through FY2024

REF	SUBDIVISION	TIV*	# CLAIMS	\$ INCURRED	FREQUENCY (Claims/100k)	SEVERITY (Loss/Claim)	LOSS RATE (Loss/TIV)
1	AUDITOR'S OFFICE	\$ 4,718,046	0	\$ 0	0.000	\$ 0	\$ 0.000
2	BOARD OF PUBLIC EDUCATION	\$ 156,853	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)	\$ 2,622,458,705	22	2,069,352	0.008	94,061	0.079
6	DOA, OFFICE OF PUBLIC DEFENDER	\$ 25,707,390	0	0	0.000	0	0.000
7	DOA, PUBLIC EMPLOYEE RETIREMENT	\$ 4,297,919	0	0	0.000	0	0.000
8	DOA, STATE FUND	\$ 227,404,267	5	175,467	0.022	35,093	0.077
9	DOA, TEACHER'S RETIREMENT	\$ 660,547	0	0	0.000	0	0.000
10	DEPARTMENT OF AGRICULTURE	\$ 23,502,536	0	0	0.000	0	0.000
11	DEPARTMENT OF COMMERCE	\$ 199,406,272	1	0	0.005	0	0.000
12	DEPARTMENT OF COMMERCE, HERITAGE	\$ 213,298,519	5	405,463	0.023	81,093	0.190
13	DEPARTMENT OF CORRECTIONS (DOC)	\$ 178,361,819	1	0	0.006	0	0.000
14	DOC, BOARD OF PARDONS	\$ 523,289	0	0	0.000	0	0.000
15	DOC, PINE HILLS YOUTH CORRECTIONAL FACILITY	\$ 161,119,442	1	6,296	0.006	6,296	0.004
16	DOC, MONTANA CORRECTIONAL ENTERPRISES	\$ 251,406,175	0	0	0.000	0	0.000
17	DOC, RIVERSIDE SPECIAL NEEDS UNIT	\$ 45,176,848	0	0	0.000	0	0.000
18	DOC, STATE PRISON	\$ 657,949,738	0	0	0.000	0	0.000
19	DOC, MONTANA STATE CORRECTIONAL TREATMENT CI	\$ 12,571,787	0	0	0.000	0	0.000
20	DOC, WOMEN'S CORRECTIONAL CENTER	\$ 164,726,031	4	88,166	0.024	22,041	0.054
21	DEPARTMENT OF ENVIRONMENTAL QUALITY	\$ 60,991,095	1	0	0.016	0	0.000
22	DEPARTMENT OF FISH, WILDLIFE & PARKS	\$ 787,015,639	76	523,761	0.097	6,892	0.067
23	DEPARTMENT OF JUSTICE	\$ 401,706,754	6	77,014	0.015	12,836	0.019
24	DEPARTMENT OF JUSTICE, CRIME CONTROL	\$ 0	0	0	0.000	0	0.000
25	DEPARTMENT OF LABOR & INDUSTRY	\$ 106,202,763	6	95,114	0.056	15,852	0.090
26	DEPARTMENT OF LIVESTOCK	\$ 4,582,968	0	0	0.000	0	0.000
27	DEPARTMENT OF MILITARY AFFAIRS	\$ 763,619,909	9	45,727	0.012	5,081	0.006
28	DEPARTMENT OF NATURAL RESOURCES (DNRC)	\$ 389,971,627	16	106,843	0.041	6,678	0.027
29	DNRC, SWAN RIVER FOREST CAMP	\$ 0	1	4,809	0.000	4,809	0.000
30	DEPARTMENT OF REVENUE	\$ 207,628,938	3	66,131	0.014	22,044	0.032
31	DEPARTMENT OF TRANSPORTATION	\$ 1,558,804,690	7	456,848	0.004	65,264	0.029
32	GOVERNOR'S OFFICE	\$ 0	0	0	0.000	0	0.000
33	HISTORICAL SOCIETY	\$ 65,299,790	1	14,417	0.015	14,417	0.022
34	LEGISLATIVE BRANCH	\$ 36,580,099	0	0	0.000	0	0.000
35	LEGISLATIVE BRANCH, CONSUMER COUNSEL	\$ 475,787	0	0	0.000	0	0.000
36	MONTANA ARTS COUNCIL	\$ 662,971	0	0	0.000	0	0.000
37	MONTANA STATE LIBRARY	\$ 2,904,888	0	0	0.000	0	0.000
38	OFFICE OF PUBLIC INSTRUCTION	\$ 6,765,231	0	0	0.000	0	0.000
39	PUBLIC HEALTH & HUMAN SERVICES (PHHS)	\$ 207,845,370	1	0	0.005	0	0.000
40	PHHS, MENTAL HEALTH NURSING CENTER	\$ 119,718,626	1	16,796	0.008	16,796	0.014
41	PHHS, MONTANA CHEMICAL DEPENDENCY CTR	\$ 3,876,313	0	0	0.000	0	0.000
42	PHHS, INTENSIVE BEHAVIORIAL CENTER-BOULDER	\$ 58,165,175	1	0	0.017	0	0.000
43	PHHS, STATE HOSPITAL	\$ 367,863,960	4	692,835	0.011	173,209	0.188
44	PHHS, VETERAN'S HOME - COLUMBIA FALLS	\$ 126,871,459	2	126,519	0.016	63,259	0.100
45	PHHS, VETERAN'S HOME - GLENDALE	\$ 65,768,350	1	962	0.015	962	0.001
46	PHHS, VETERAN'S HOME - SOUTHWEST MONTANA	\$ 93,460,464	0	0	0.000	0	0.000
46	PUBLIC SERVICE REGULATION (COMMISSION)	\$ 3,095,955	0	0	0.000	0	0.000
47	SECRETARY OF STATE	\$ 0	0	0	0.000	0	0.000
48	BOARD OF ED, SCHOOL FOR THE DEAF & BLIND	\$ 157,020,166	3	13,091	0.019	4,364	0.008
49	SUPREME COURT - JUDICIARY	\$ 64,979,130	0	0	0.000	0	0.000
50	UNIVERSITY, HIGHER EDUCATION	\$ 3,079,951	0	0	0.000	0	0.000
51	UNIVERSITY, HELENA COLLEGE UM	\$ 29,630,895	12	156,899	0.041	13,083	0.053
52	UNIVERSITY, MSU - BILLINGS	\$ 1,645,473,355	38	6,541,481	0.023	172,144	0.398
53	UNIVERSITY, MSU - BOZEMAN	\$ 8,875,786,348	135	4,076,154	0.015	30,194	0.046
54	UNIVERSITY, MSU - BOZEMAN, AG EXPT.	\$ 329,480,849	23	929,390	0.070	40,408	0.282
55	UNIVERSITY, MSU - BOZEMAN, EXT SERVS.	\$ 10,670,666	2	426	0.187	213	0.004
56	UNIVERSITY, MSU - BOZEMAN, FIRE TRNG.	\$ 1,268,340	0	0	0.000	0	0.000
57	UNIVERSITY, MSU - NORTHERN	\$ 1,055,176,657	8	63,948	0.008	7,993	0.006
58	UNIVERSITY, MONTANA TECHNOLOGICAL UNIV.	\$ 1,594,565,636	18	627,670	0.011	34,871	0.039
59	UNIVERSITY, GREAT FALLS COLLEGE MSU	\$ 373,202,704	2	8,074	0.005	4,037	0.002
60	UNIVERSITY, UM - MISSOULA	\$ 7,175,184,558	45	3,560,682	0.006	79,126	0.050
61	UNIVERSITY, UM - MISSOULA, FOREST/CONS	\$ 0	0	0	0.000	0	0.000
62	UNIVERSITY, WESTERN MONTANA	\$ 808,415,171	6	14,052	0.006	2,810	0.002
	TOTAL	\$ 32,621,259,518	466	20,964,485	0.014	44,988	0.064

* TIV & Total Incurred values.





CLAIMS ACTIVITY

Jennie Younkin

Kirk Barfuss

Kathleen McElwain

Derek Scott

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

Dave Rau
 Team #2
 Loss Prevention Specialist
 Resource Lead - Training

Aric Curtiss
 Team #3
 Risk & Loss Control Specialist
 Resource Lead - Risk Control

Mike Anderson
 Team #4
 Loss Prevention Specialist
 Resource Lead - Training

Jennie Younkin
 Claims Manager
 Resource Lead - Claims

Kirk Barfuss
 Claims Specialist
 Resource Lead - Claims

Katheleen McElwain
 Claims Specialist
 Resource Lead - Claims

Derek Scott
 Claims Specialist
 Resource Lead - Claims

Administration
 Inc. State Fund
 Auditor's Office
 Fish Wildlife & Parks
 Governor's Office
 Justice
 HP Districts
 Missoula
 Great Falls
 Billings
 Revenue
 Supreme Court
 MDT Missoula
 MDT Kalispell
 UM-Missoula
 Missoula College UM

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
 Supreme Court
 MDT Motor Pool
 MDT Billings
 MDT Lewistown
 MDT Glendive
 MDT Miles City
 MDT Wolf Point
 MSU-Billings
 City College at MSU Billings

Corrections
 Justice
 HP Districts
 Glendive
 Kalispell
 Bozeman
 Havre/Shelby
 Labor & Industry
 Natural Resource & Cons.
 MDT Great Falls
 MDT Havre
 MSU-Northern
 Great Falls College MSU
 UM-Western
 Montana Tech
 Highlands College of MT Tech
 Helena College UM

Agriculture
 Commerce
 MT Heritage Commission
 Environmental Quality
 Historical Society
 Livestock
 MT Arts Council
 Secretary of State
 State Library
 MDT Butte
 MDT Bozeman
 MSU-Bozeman
 MSU-Bozeman Ag. Expt.
 MSU-Bozeman Ext. Services
 MSU-Bozeman Fire Training



2024/2025 CLAIMS ACTIVITY

FY 2024

- Claims Filed 671
- Claims Resolved 767

FY 2025

- Claims Filed 593
- Claims Resolved 571



LINE OF COVERAGE (CLAIMS RECEIVED) FY 2024/2025

▶ Auto Comp/Collision	570
▶ Auto Liability	230
▶ General Liability	294
▶ Property	162



FY 2024/2025 TOP TWO CAUSES

➤ Auto Comp/Collision

- ▶ Struck/Struck By Object
- ▶ Vehicle/Animal Accidents



FY 2024/2025 TOP TWO CAUSES

▶ Auto Comp/Collision Trends

- Struck Animal – 120 (21.05%)
- Struck Object – 168 (29.47%)
- Struck By Other Vehicle – 91 (15.96%)



FY 2024/2025 TOP TWO CAUSES

▶ General Liability Trends

- ▶ Contractual Liability - 183 (53.18%)
- ▶ Highway Maintenance – 78 (15.54%)



FY 2024/2025 TOP TWO CAUSES

▶ Property Trends

- ▶ Water Damage - 42 (25.93%)
- ▶ Wind or Windstorm - 20 (12.35%)
- ▶ Freezing - 20 (12.35%)
- ▶ Missing/Stolen Property - 22 (13.58%)



EARTH, WIND & FIRE



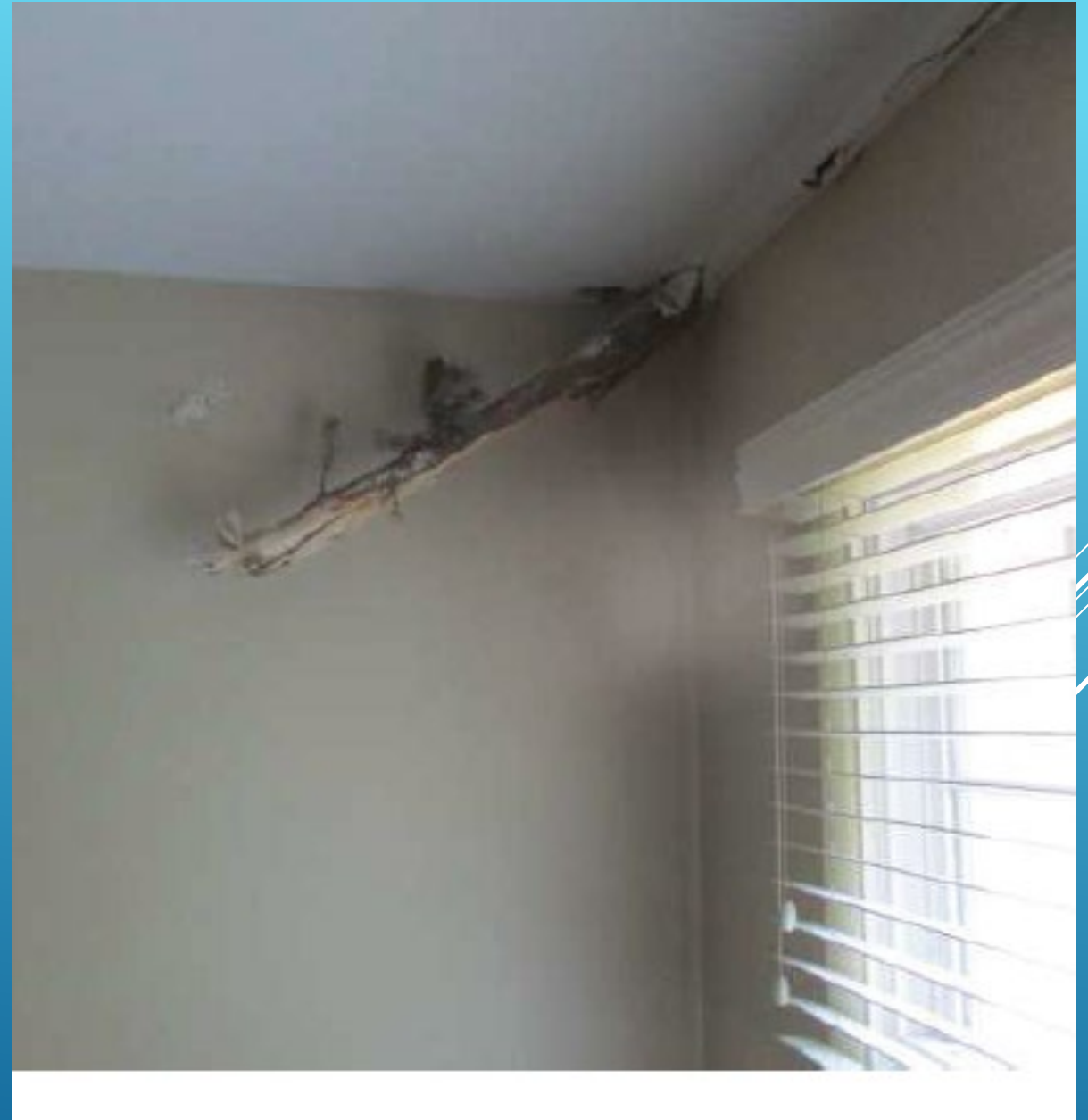


Fanth

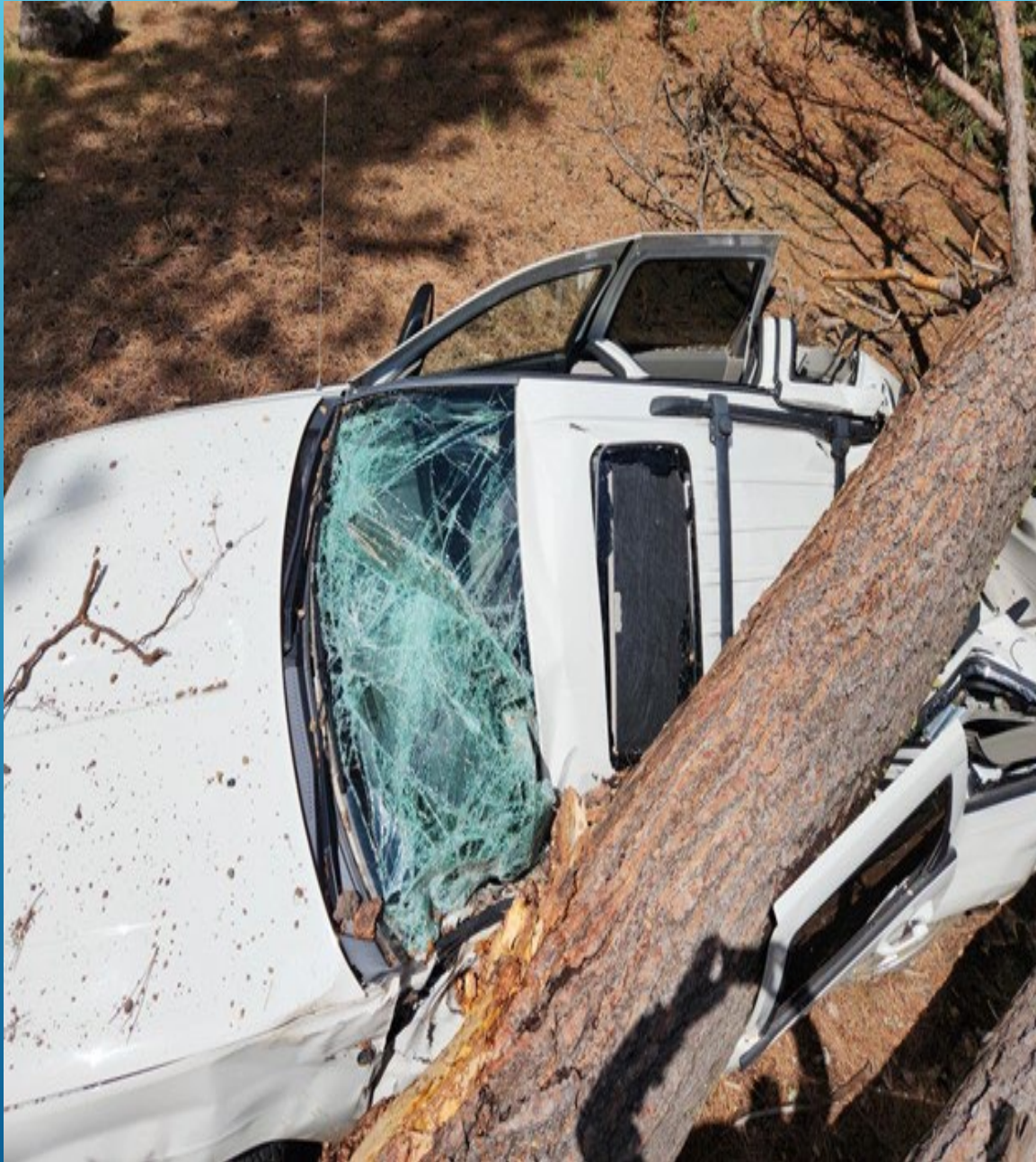
































ONLINE LOSS REPORTS

- ▶ <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**
- Exoneree 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
- PCIS

STATE LINKS

- Governor's Office
- Mobile Apps
- Social Media Index
- State Agency Directory
- State Employee Directory
- Visit Montana





STATE OF MONTANA

RMTD CARISMA

[About Us](#)

[Contact Us](#)

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 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 OF MONTANA

RMTD CARISMA

[About Us](#)

[Contact Us](#)

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 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](#)



INSURANCE

Brett Dahl

OVERVIEW

- Property/casualty insurance programs for 57 agencies, 8 universities, and hundreds of boards, councils, and commissions.
- Insure 5,500 properties, 24,000 state and university employees, and 6,600 vehicles.
- Cover \$420 million in revenue streams at state and university properties. Examples: parks, tuition, fees, bookstores, and cafeterias.
- Insure property values exceeding \$7.8 billion. Insure fine art values exceed \$750 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:

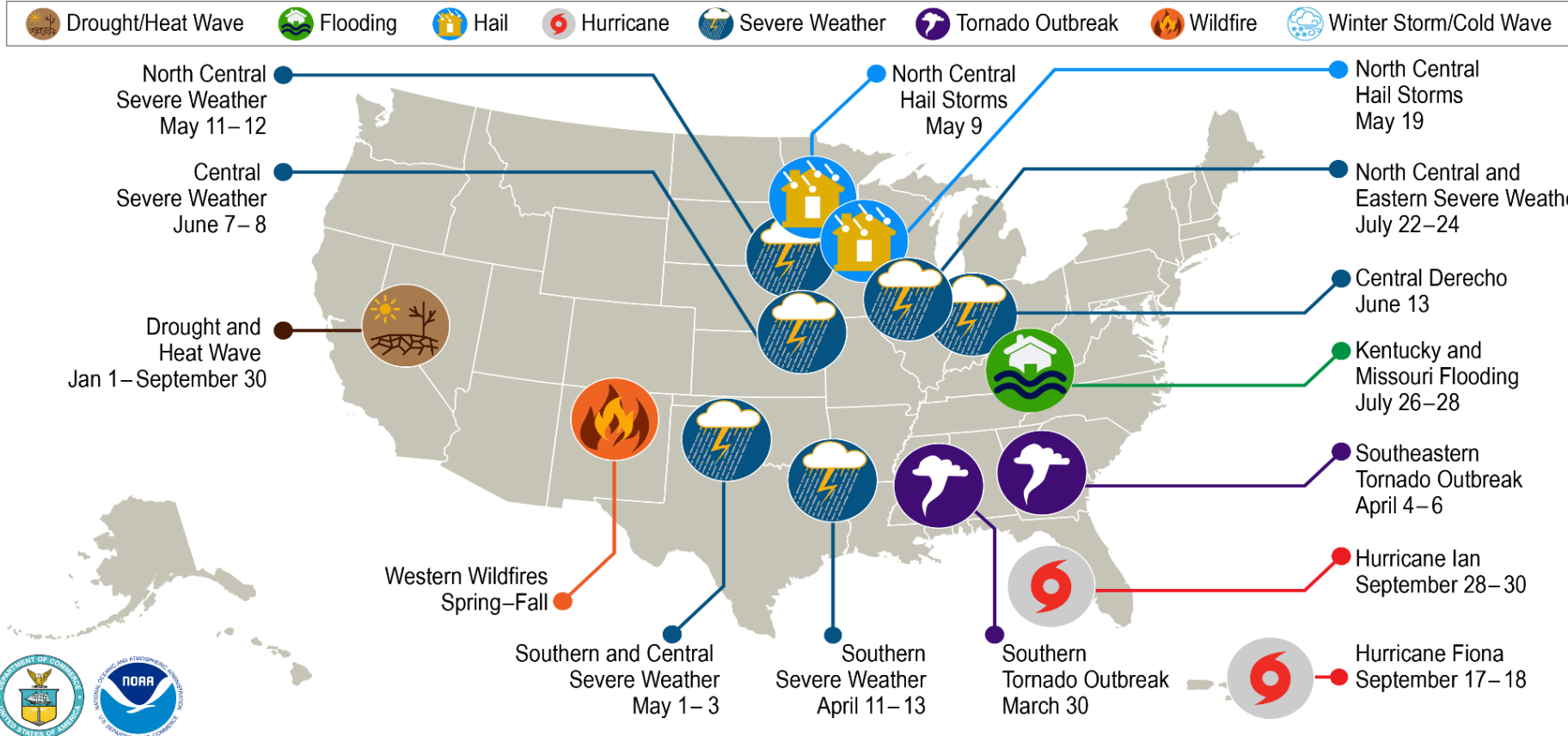


- An **increased pattern of major property worldwide catastrophes** such as hurricanes, typhoons, wildfires, water damage, tornado, hail etc. over the past 5 years.
- **Increased inflation** has increased building valuation and insurance premiums across all property classes.
- **Property insurance capacity** 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.



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.





LOSS PREVENTION

Aric Curtiss

Mike Anderson

INSPECTIONS & SURVEYS



Infrared & Ultrasonic Surveys

RMTD contracts experienced thermographers to evaluate the electrical services at selected state facilities.

We partner with facility electricians or the facility's preferred contract electrician.

Thermographic and ultrasonic surveys quickly identify anomalies where electrical systems are errantly producing excess heat or harmonics and other issues.

Quality recommendations are provided to the facility to understand any detected anomaly and for corrective actions.



FINDING #1

This powerline noticeably “hummed”.

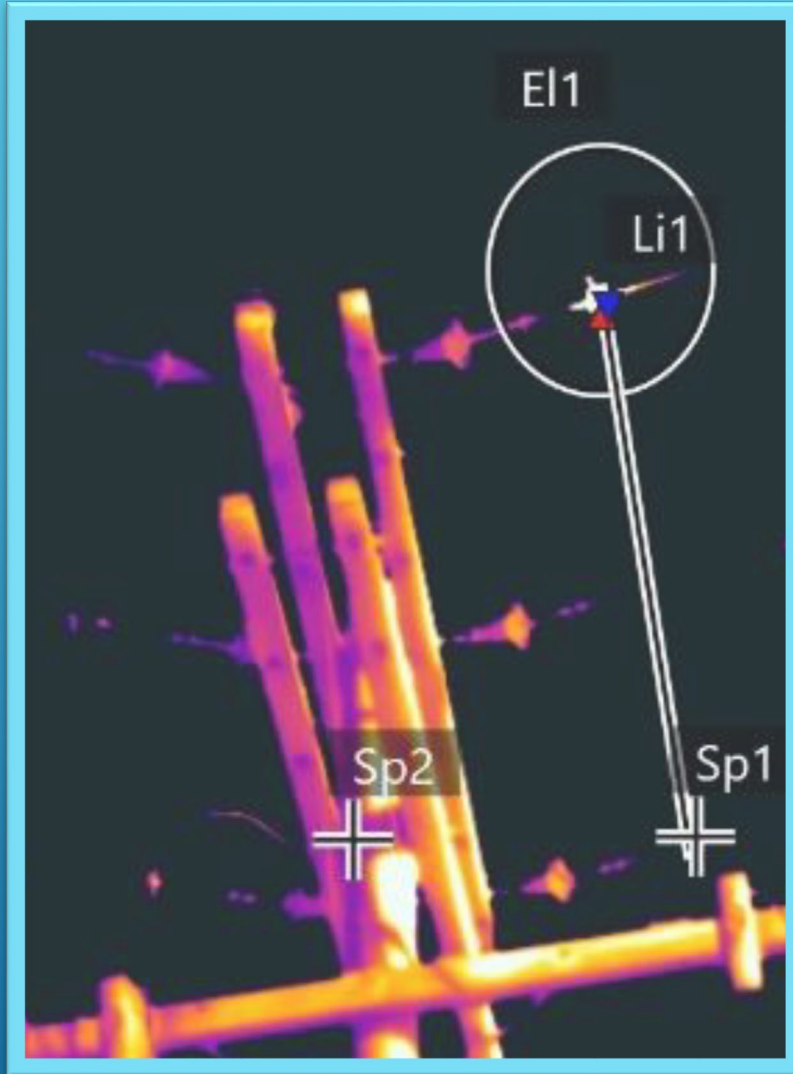
The audible anomaly was confirmed with an ultrasonic scanner revealing the harmonics were much more severe than could be detected by human ear.

The source was concentrated at the union of the jumper cable and the supply line.



FINDING #1

An infrared scan of the pole further indicated the union was consistently 26.3°C warmer than other unions on the pole.

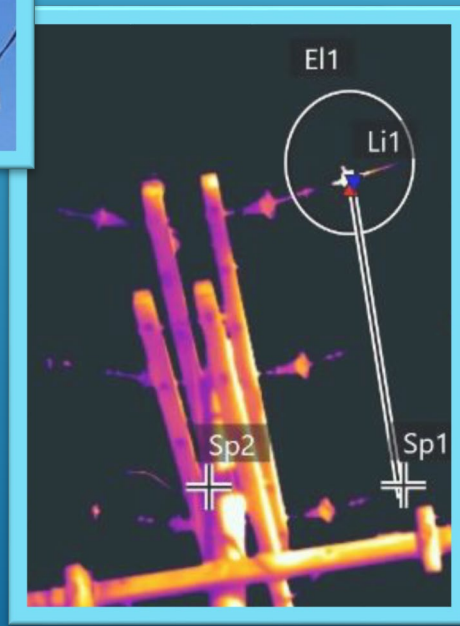


RECOMMENDATIONS

Basic physics dictate that energy is required to produce the undesired harmonics and heat.

The state facility had noted semi-frequent brown-outs and unreliable power supply causing damage to equipment, interruptions of services and operations, and costly repairs or replacements.

It was recommended the facility contract an high-power contractor to inspect, clean, and tighten or reset the connection.



FINDING #2



This is a typical breaker panel serving a campus gymnasium.

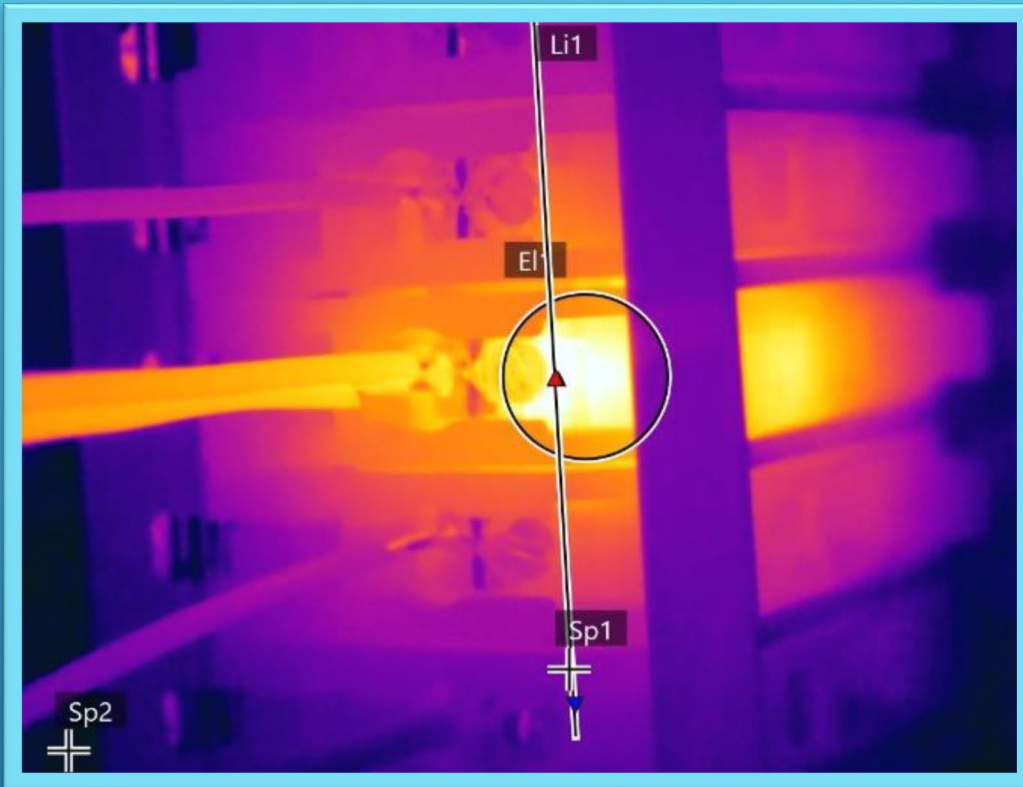
Separate breaker circuits feed vital functions such as fans, scoreboards, signage, and overhead lighting throughout the gymnasium.

We have the protective cover removed to allow a view of the actual connections and general conditions.

All appears satisfactory here to the bear eye.



FINDING #2



An infrared thermograph of the same panel reveals that breaker #5 is 24^oC warmer than adjacent breakers.

Closer examination notes this breaker is rated for 20 amps and is carrying 18 amps.

(Generally, a system should not carry more than 80% of its rated capacity to allow for surges and other expected occurrences)

This circuit is overloaded and pushing its reliability. It does not have the remaining capacity to accommodate a surge, lightning strike, failure of other system components, or other event. It is also operating at an extreme temperature posing a risk for fire, arcing, system failure and other unwanted outcomes.



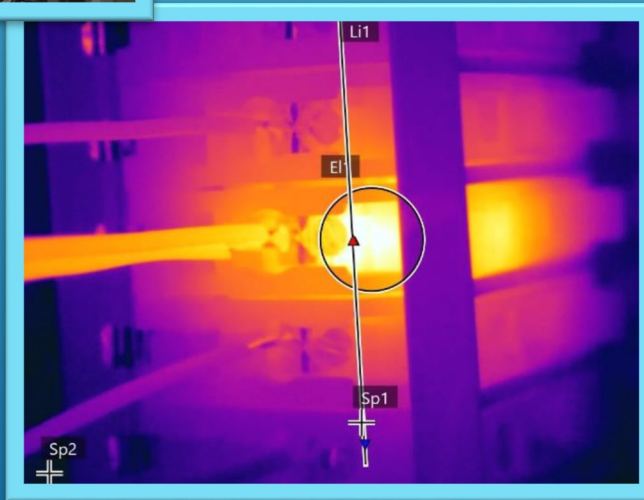
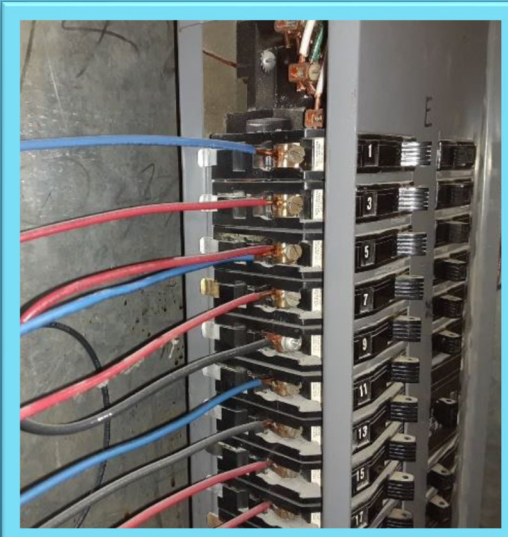
RECOMMENDATION #2

This circuit supplied the overhead lighting above the sports court and seating areas. All overhead lighting was wired “all or nothing”.

Failure of this circuit would jeopardize all lighting and lighting controls, plus any equipment additionally ties to the circuit.

Recommend reducing power demand on this circuit and utilizing other blank sockets in the panel.

Campus electricians easily split the demand rerouting to separate circuits and provided separate breakers to more efficiently accommodate specific events held in the gymnasium.



BOILER INSPECTIONS, CERTIFICATES, & PERMITS



Boiler Inspections, Certificates, & Permits

Risk Management & Tort Defense maintains an arrangement with Department of Labor & Industry (DLI), in which DLI performs and oversees required inspections, certification, and permitting of State insured boilers.

This is a value-added service included as part of your boiler insurance whereas RMTD is invoiced directly for these services.



Boiler Identification

Boilers are identified by an **MTB Number** assigned by DLI.

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

Use the MTB Number as the Boiler ID when reporting the boiler through PCIIS and reference the MTB Number when communicating with DLI or RMTD.



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

If a boiler is not reported to RMTD through the PCIIS system, our payment of these services may be declined.



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

MTB#	Location	Fee Applied On	Fee Type	Boiler Use Type	Fee
23469	MICE DAIRY ADDITION	04/24/2023	Generating Certificate Fee	Hot Water Heat	\$36.00
23469	MICE DAIRY ADDITION	04/24/2023	External Temperature Box - Hot water heating and supply	Hot Water Heat	\$20.00

Total Due: **\$76.00**

Project Location: 600 CONNLY 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 chiz.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 \$ _____

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)

This is also, a good time to report the new boiler to RMTD through the PCIIS exposure reporting system using the assigned MTB Number.

- It is important to report a boiler as soon as possible since it will have a history beginning the date it is acquired.
- An insurance coverage “Start Date” may be entered in PCIIS indicating the future date to which the boiler is expected to be turned over to the state.

If a new boiler replaces an existing boiler, remember to:

- ✓ Inform DLI of the status change of the old boiler (i.e., “Scrapped”)
- ✓ Update your reporting of the old boiler through PCIIS exposure (i.e., enter an “End Date”)



Insurance Company Inspectors

With increasing frequency, insurance companies have contacted agency boiler operators, facilities, or front desk staff requesting access to inspect a boiler at the location.

RMTD does not have a relationship with these companies for boiler inspections and in most cases the inspections are not needed. These inspections produce extra expenses and complicate established inspection schedules.

Please kindly decline access and direct these individual to:

Aric Curtiss

*Risk Management & Tort Defense
(406)459-1115 / ACurtiss@mt.gov*

*Inspections by State Boiler Inspectors, Department of Labor & Industry
are always approved.*

Please
communicate
this
information
to facility staff



PROPERTY LOSS MANAGEMENT INSURANCE PREMIUM DISCOUNT PROGRAM



Eligible Entities

WHEREAS OTHER PREMIUM DISCOUNT PROGRAMS OFFERED BY RMTD ARE AVAILABLE ON AN AGENCY LEVEL THE PROPERTY LOSS MANAGEMENT PROGRAM IS OFFERED TO EVERY **REPORTING ENTITY** WHICH IS ASSESSED A COMMERCIAL PROPERTY INSURANCE PREMIUM.

THIS PROVIDES OPPORTUNITY FOR A PROPERTY INSURANCE PREMIUM DISCOUNT TO BE EARNED BY SUB-AGENCIES, INSTITUTIONS, ATTACHED-TO ENTITIES, AND OTHERS UPON THEIR INDIVIDUAL ELECTION.

EXAMPLES OF ENTITIES ELIGIBLE FOR PARTICIPATION:

DEPT OF PUBLIC HEALTH & HUMAN SRV
MONTANA STATE HOSPITAL
MONTANA VETERAN'S HOM
EASTERN MONTANA VETERAN'S HOME
SOUTHWEST MONTANA VETERAN'S HOME
MENTAL HEALTH NURSING CARE CENTER
INTENSIVE BEHAVIOR CENTER
CHEMICAL DEPENDENCY CENTER

MONTANA STATE UNIVERSITY
MSU EXTENSION SERVICES
MSU FIRE TRAINING SERVICES
MSU AG. EXP. STATIONS

DEPT OF CORRECTIONS
BOARD OF PARDONS
STATE PRISON
CORRECTIONAL ENTERPRISES
WOMEN'S PRISON
RIVERSIDE CORRECTIONAL FAC
PINE HILLS CORRECTIONAL FAC

DEPT OF ADMINISTRATION
TEACHERS RETIREMENT SYSTEM
PUBLIC EMPLOYEES RETIREMENT ADMIN
OFFICE OF STATE PUBLIC DEFENDER
MONTANA STATE FUND



Notice of Election Received

X	Administration		State Prison		Nat. Res & Cons	X	Comm. Higher Ed.
	Teachers Retirement	X	Correctional Ent	X	DPHHS		UM
	PERD		Women's Prison	X	State Hospital		UM-Western
	Office Public Defender		Riverside	X	MT Vet's Home		MTech
	Agriculture		Pine Hills Corr Fac	X	E MT Vet's Home	X	Helena College
	State Auditor		Environmental Quality	X	SW MT Vet's Home	X	MSU
	State Library	X	Fish, Wildlife & Parks		MH Nursing Care Ctr		MSU Extension Serv
	MT Arts Council		Legislative Branch		Intensive Behavior Ctr		MSU Fire Train Serv
	Bd of Education		Consumer Council		Chem Dep Ctr		MSU Ag Exp Stations
	MSDB		Historical Society		Public Instruction	X	MSU-Billings
	Commerce		Justice	X	Revenue	X	Gt. Falls College- MSU
	Heritage Commission		Labor & Industry		Supreme Court		MSU-Northern
	Corrections		Livestock		State Fund		
	Bd of Pardons		Military Affairs	X	Transportation		



UNDERWRITING SURVEYS



UNDERWRITING SURVEYS



Looking for annual testing and monthly visual inspections



UNDERWRITING SURVEYS



Fire Alarm system tagged out for extended amount of time.



UNDERWRITING SURVEYS



Garbage in Electrical room



CONSULTATIONS & RISK INFORMATION MANAGEMENT SYSTEM (CRIMS)



**RISK MANAGEMENT
& TORT DEFENSE**

CRIMS


Consultations & Risk Information Management System



CRIMS Inspection Response Portal

CRIMS will email an entity's RMC representative and others access to loss prevention reports.

This email will provide ability to view/print the report and access and provide a required response to the report through the CRIMS system.



RISK MANAGEMENT & TORT DEFENSE
CRIMS
Consultations & Risk Information Management System

This email was originally sent on: Wednesday, April 16, 2025.

Risk Management & Tort Defense Division is pleased to provide you the following loss prevention report based on our recent survey. Please select an action below. You may view the report in .PDF format or prepare your entity's response through RMTD's Consultations & Risk Information Management System (CRIMS).

Report Name: 250306 UW UM Missoula

Report Details: March 6, 2025, Underwriting Surveys performed by RMTD of select UM properties. View this report for full details.

Report Recipients: Mike Anderson, *Jason Sloat, *Trent Drinkwalter, (*Report Responder)

Action Required: Your entity is required to respond to each loss control recommendation provided within this report. Response is provided through CRIMS. Select the Respond to Report option below to process your entity's response. Each report recipient found above may contribute to your entity's response within CRIMS. Those identified as a Report Responder (*) may finalize and submit your entity's response to RMTD through CRIMS. Your entity's response is requested as indicated below.


Report Status: First Request for response. Response requested within 60 days of this notice.

[View Report](#) [Respond To Report](#)

This email is not monitored. Please contact RMTD [Loss Prevention Staff](#) for assistance.

CRIMS Inspection Response Portal

This is what the customer see's when they click on the link in the email from CRIMS

Loss Control Recommendation Identifier	Loss Control Recommendation and Comments	
MDT-1033	<p>Housekeeping: Improve Clearance Around Electrical Panels. It is recommended that the Department of Transportation ensure a minimum 36 inches clearance be maintained at all times in front of electrical power panels. As a reminder to staff, signage and painted lines on the floor should be considered as well.</p> <p>Comments: All combustibile materials should be at least 36 inches from any electrical panel or other similar ignition source.</p> 	
Agency Response:	This has been taken care of with reflective tape to line off the zone.	



CRIMS Inspection Response Portal

The customer can also download a PDF file the contains the entire report for their records



Risk Management & Tort Defense
Loss Prevention Report
Underwriting Survey of Fire and Associated Perils
Report # 230522 UW MDT Kalispell

for:
Department Of Transportation
Performed 05/22/2023

Buildings Reviewed (as named in PCIS):
Billings Section House (UNREPORTED) |

RMTD Consultant
Mike Anderson, Risk & Loss Control Specialist, Risk Management & Tort Defense (RMTD)

Other Consultants
Aric Curtiss, Risk & Loss Control Specialist, Risk Management & Tort Defense (RMTD)
Ken Kubinski, Senior Consultant, Global Risk

Facility Representatives
Justin Ulmen, Occupational Health & Safety Specialist, Department Of Transportation
David Wilson, Occupational Safety & Health Specialist, Department of Transportation

Purpose

The Risk Management & Tort Defense (RMTD) Division of the State of Montana, Department of Administration, administers insurance programs applicable to the above referenced commercial properties which are the subject of this report. Insurance programs administered by RMTD are also applicable to State assets and activities at the above referenced locations(s). RMTD performs underwriting surveys at insured locations to 1) identify perils which may result in loss to the State; 2) provide responsible parties with recommendations to mitigate potential losses; 3) obtain and maintain familiarity of insured locations, assets, and activities; and 4) evaluate risk management and loss control practices of responsible parties. Information provided through this reports is a combination of data reported to RMTD by the owner; consultation with staff cited above; observations during this survey; professional appraisals of the commercial properties; and prior survey; and other sources.



Summary

This is Risk Management & Tort Defense's (RMTD) follow-up visit to this Montana Department of Transportation (MDT) facility for Lincoln, Flathead, and Lake Counties. There are multiple buildings at this site, with a total area of approximately 39,000 square feet. None of the buildings are fire sprinkler protected. Construction is mixed, consisting of non-combustible (60%) and combustible structures (40%). Fire department response is from the paid City of Kalispell Department situated at 312 1st Avenue East approximately ¾ mile away. This visit by RMTD included a review of the site emergency response plan, maintenance of the fire extinguishers, and a physical fire inspection of the buildings. Three previous recommendations are considered complete, and one new recommendation is offered as a result of this visit.

Operating Mode

One shift per day – 7AM to 5PM; five days per week.

Process

This is a State of Montana Department of Transportation facility. Operations include determination of rights-of-way, road design, and storage, servicing, and repair of road maintenance equipment for Lincoln, Flathead, and Lake Counties. The entire site is fenced and locked during off-hours.



LOSS PREVENTION

Mike Anderson
Dave Rau



TRAINING

Mike Anderson
Dave Rau

RMTD TRAINING

- ▶ Free classes provided to State of Montana and University System Employees/Students.
 - ▶ 4-Hour N.S.C. Defensive Driving Course
 - ▶ 2-Hour Preventing Distracted Driving Course
 - ▶ 2-Hour Winter Driving Course
 - ▶ 2-Hour Drivers Safety for Campuses



TRAINING

National Safety Council Defensive Driving 4-hour class



TRAINING

Preventing Distracted Driving 2-hour class



TRAINING

Winter Driving 2-hour class



TRAINING

Driver's Safety for Campuses 2-hour class



TRAINING

- ▶ In FY25 we have offered;
- ▶ 19 Defensive Driving Courses
- ▶ 13 Preventing Distracted Driving Courses
- ▶ 21 Winter Driving Courses
- ▶ And we have trained 704 in Drivers Safety for Campuses
- ▶ Total number trained in FY25 was just under 2000



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 Dave Rau to set one up.





AUTO INSURANCE PREMIUM DISCOUNT PROGRAM

Mike Anderson
Dave Rau

AUTO INSURANCE PREMIUM DISCOUNT

- ▶ Each agency/University must elect to participate in this program and send us the completed application prior to June 15, 2025.
- ▶ The agency/University must conduct a 4-year claims review prior to October 1, 2025.
- ▶ The agency/University must have 5% of the FTE's take one of our classes prior to June 1, 2026.
- ▶ Currently we have 21 agencies/Universities that have exceeded the 5% mark.
- ▶ Our current standout is UM Western with 81.65%.





LOSS MITIGATION EXPENSE FUND

Mike Anderson
Dave Rau

LOSS MITIGATION EXPENSE PROGRAM UPDATE

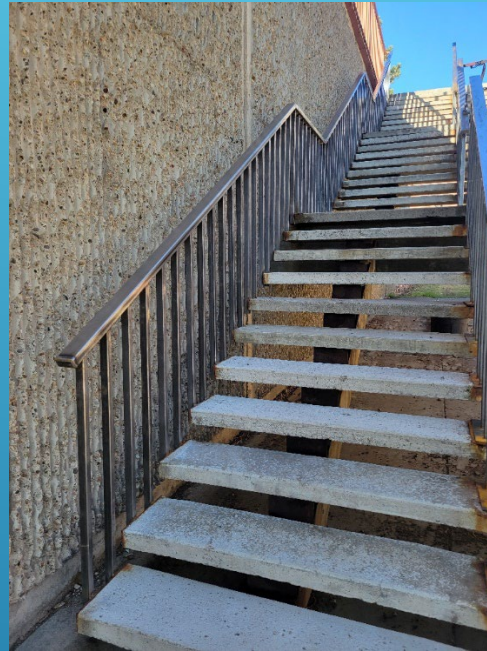
- ▶ There were 57 Expense Fund applications turned in for FY23 totaling \$543,198.
- ▶ There were 37 Expense Fund applications turned in for FY24 totaling \$426,707.
- ▶ There were 28 Expense Fund applications turned in for FY25
- ▶ Agencies will be notified by 2nd week of June if their application was approved or denied.



FY 25 Loss Mitigation Expense Fund Request



Before



After



M.S.U.-Northern

FY 25 Loss Mitigation Expense Fund Request



DNRC-Kalispell Unit



Example of an Expense Fund Request

Helena College



Example of Expense Fund Request



Helena College



FY 25 Loss Mitigation Expense Fund Request

The screenshot displays a security camera management interface. On the left is a list of cameras under the heading "Live Cameras". The list includes various locations such as Boulder Residence A, Boulder Administration, and Sanders. The "Thompson Falls CFS - Ext Corner R" camera is highlighted. On the right, four live video feeds are shown in a 2x2 grid. Each feed shows an outdoor area with a building, a paved walkway, and a parking lot. The feeds are labeled with their respective camera names and timestamps: "Thompson Falls CFS - Ext Corner R 11:29:51 AM 4/8/2025", "Thompson Falls CFS - Ext Corner L 11:29:46 AM 4/8/2025", "Thompson Falls CFS - Ext Corner CL 11:29:45 AM 4/8/2025", and "Thompson Falls CFS - Ext Corner CR 11:29:45 AM 4/8/2025".

- Filter by Name, Group By Device
- Boulder Residence A Exterior 4
- Boulder Residence C Laundry
- Boulder Perimeter Lens 1
- Boulder Perimeter Lens 2
- Boulder Perimeter Lens 3
- Boulder Perimeter Lens 4
- Boulder Residence C Exterior 1
- Boulder Residence C Exterior 2
- Boulder Residence C Exterior 3
- Boulder Residence C Exterior 4
- Boulder Administration Exterior 180
- Boulder Administration Room 130
- Boulder Medical Exterior East 180
- Boulder Administration Exterior 90
- Lewistown OPA Client Room
- Boulder Medical Exterior West FL
- BoulderMedical Exterior West CL
- Boulder Medical Exterior West CR
- Boulder Medical Exterior West FR
- Grasslands Courtyard
- Hamilton OPA Conference Room
- Hamilton OPA Reception
- Hamilton OPA Staff Hallway
- Hamilton OPA Visitation Room
- Thompson Falls CFS - Ext Corner R**
- Thompson Falls CFS - Ext Corner L
- Thompson Falls CFS - Ext Corner CL
- Thompson Falls CFS - Ext Corner CR
- Thompson Falls CFS - Ext Main Entry
- Sanders 3rd Floor South Hall
- Sanders 3rd Floor North Hall
- Sanders 2nd Floor South Hall
- Sanders 2nd Floor North Hall
- Boulder Medical Exterior East 4
- Boulder Medical Exterior East 1
- Boulder Medical Exterior East 2
- Boulder Medical Exterior East 3
- Sanders Main Entrance Outer Vestibule
- Sanders Main Lobby 1ST Floor

Cameras

Groups

Maps

Views



Thompson Falls CFS Security Cameras

Loss Mitigation Expense Fund Request



Billings Child Family Services



Example of an Expense Fund Request



MSU-Bozeman



FY 25 Loss Mitigation Expense Fund Request



Tree Removal



DPHHS E.M.V.H.

Example of an Expense Fund Request



DNRC Libby
Category I Emergency





INSURANCE PREMIUM DISCOUNTS

Brett Dahl
Kristie Rhodes

2026 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 2026

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

The screenshot displays the Montana.gov website for the Risk Management & Tort Defense department. The header includes the Montana Department of Administration logo and navigation links for Services, Agencies, Login, and a search bar. The main content area features a navigation menu with links for About Us, Insurance, Loss Control, Training, Claims, Legal, and Advisory Groups. Below the menu, the page is titled "Premium Discount Programs" and "ELIGIBILITY CRITERIA". The eligibility criteria list four categories: Automobile Insurance Premium Discount Programs, General Liability/Cyber Premium Discount Programs, High Deductible Premium Discount Programs, and Property Loss Management Premium Discount Programs. A section titled "PREMIUM DISCOUNTS AWARDED" lists the same four categories. The footer contains contact information for Risk Management & Tort Defense, buttons for DOA Home, DOA Divisions, and DOA Services, and sections for Agency Resources (Training Schedule & Registration, PCIS) and State Links (Governor's Office, Mobile Apps, Social Media Index, State Agency Directory, State Employee Directory, Visit Montana).



Notice of Election Form
FY 2026 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 2026 to be eligible for the discount in FY 2027:

- 1) Deputy Agency Director or higher (or equivalent position) must sign and return this notice of election form to Mike Anderson at RMTD by **June 15, 2025**.
- 2) Agency must review its auto liability and auto physical damage claims for FY 2026 and its claim trends for the last four years, by **October 1, 2025**. 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, 2026**. 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 mike.anderson@mt.gov for excusals).

RMTD Responsibilities:

- 1) Notify Risk Coordinators of the dates, times, and locations of RMTD training offered throughout FY 2026. 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 2026.
- 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 2026 Auto Insurance Premium <small>(Organization)</small>		
Discount Program.		
_____	_____	_____
<small>(Authorized Signature)</small>	<small>(Title)</small>	<small>(Date)</small>

Contact Mike Anderson at (406) 444-2617 or mike.anderson@mt.gov with any questions or for additional information.

Each participant will be notified of their eligibility by July 1, 2026 as indicated below:

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

AUTO INSURANCE PREMIUM DISCOUNT PROGRAM



Notice of Election
FY 2026 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 2026, your agency must do the following:

- 1) Complete, sign, and return this "Notice of Election" form to Kristie Rhodes, RMTD by June 15, 2025.
- 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.mt.gov/claims/agencyreportclaims>.

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 2026 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 2026 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, 2025 as indicated below:

Discount Approved Discount Disapproved

Comments: _____

HIGH-DEDUCTIBLE INSURANCE PREMIUM DISCOUNT PROGRAM



Notice of Election Form
FY 2026 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 2026

- 1) By **June 15, 2025** 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, 2025.
- 2) Prior to **October 1, 2025** 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, 2026. Submit this plan to Aric Curtiss, RMTD, by **October 31, 2025**.
- 3) By **October 1, 2025** 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, 2025**.
- 4) By **June 1, 2026** 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 2026.
 - 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 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 ~

_____ hereby elects to participate in RMTD's FY 2026 Property
(Organization)
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, 2026 as indicated below:

RMTD USE

Discount Approved _____% Discount Disapproved

Comments: _____

2026PLMP Notice of Election Form

PROPERTY LOSS MANAGEMENT INSURANCE PREMIUM DISCOUNT PROGRAM



Notice of Election Form – Montana University System
FY 2026 General Liability Insurance Premium Discount
Cyber/Information Security Training
Risk Management & Tort Defense Division
Department of Administration

Notice of Election Form – State Agencies
FY 2026 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 2026 to be eligible for the discount in FY 2027:

- 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, 2025.
- 2) Your agency must review its cyber/information security claims for FY 2024 and FY 2025 by October 1, 2025. 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://rmtd.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 on-line cyber/information security training by June 1, 2026. Any employee involved in a cyber/information security data incident that results in a claim during FY 2025 must participate in the training during FY 2026 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 on-line cyber/information security training during FY 2026. Agencies that are not under the state's training contract must provide Chris Santucci, State's Chief Information Security Officer, with a list of employees trained by June 1, 2026.
- 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 Chris Santucci (406)444-4243 prior to enrolling in such courses.

-Notice of Election-

_____ hereby elects to participate in RMTD's FY 2026 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, 2026, as indicated below:

RMTD USE

Discount Approved Discount Disapproved

Comments: _____

GENERAL LIABILITY INSURANCE PREMIUM DISCOUNT PROGRAM

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





QUESTIONS & ANSWERS



THANK YOU FOR
ATTENDING

