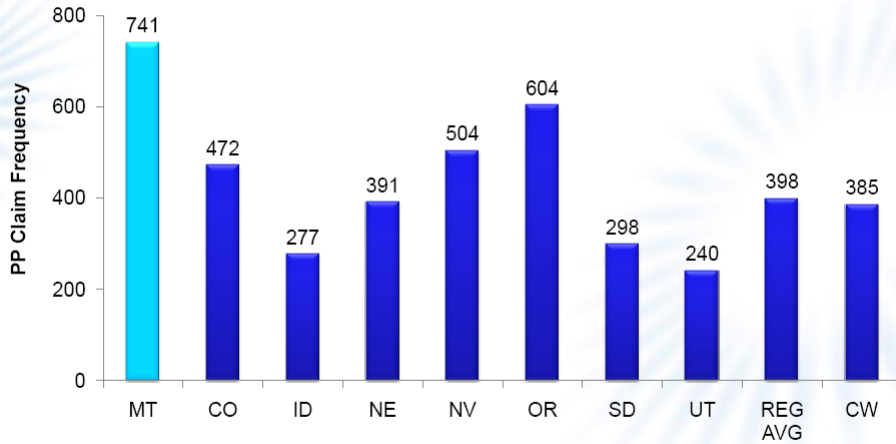


Average Frequency of Permanent Partial Claims ...

Permanent Partial Frequency per 100,000 Workers



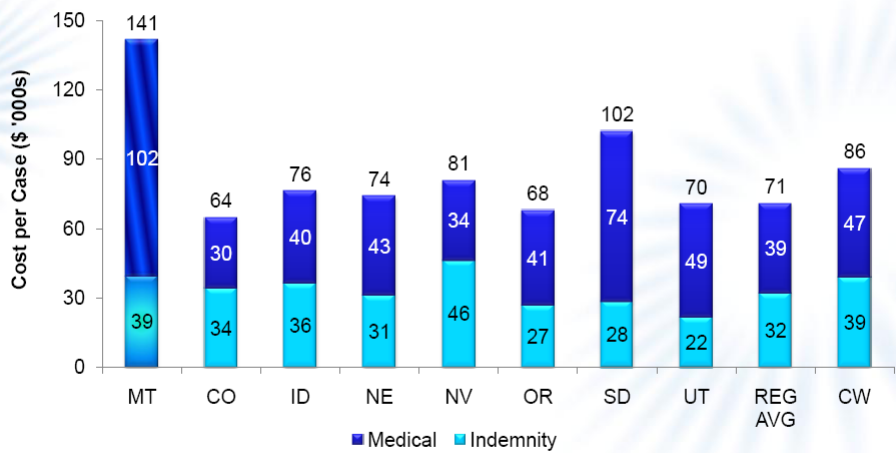
Based on NCCI's WCSP data

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Permanent Partial Total Average Cost per Case ...



Based on NCCI's WCSP data

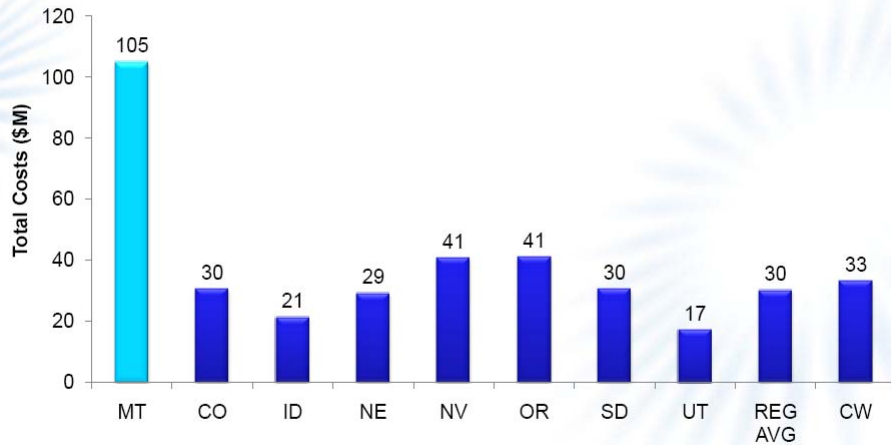
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... Gives Permanent Partial Total Costs

Permanent Partial Costs per 100,000 Workers



Based on NCCI's WCSP data

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PPD "Symptom" Fits Scale of "Problem"

IF Montana had regional average PPD frequency and Montana's PPD medical costs were comparable to the regional average, Montana's loss costs would be approximately 40% less.

If Montana's loss costs had been 40% less in 2008, Montana's workers comp rates would have been ranked approximately 20th in the nation by the Oregon rate study.

Loss Costs Per 100,000 Workers

Based on NCCI Statistical Bulletin

