

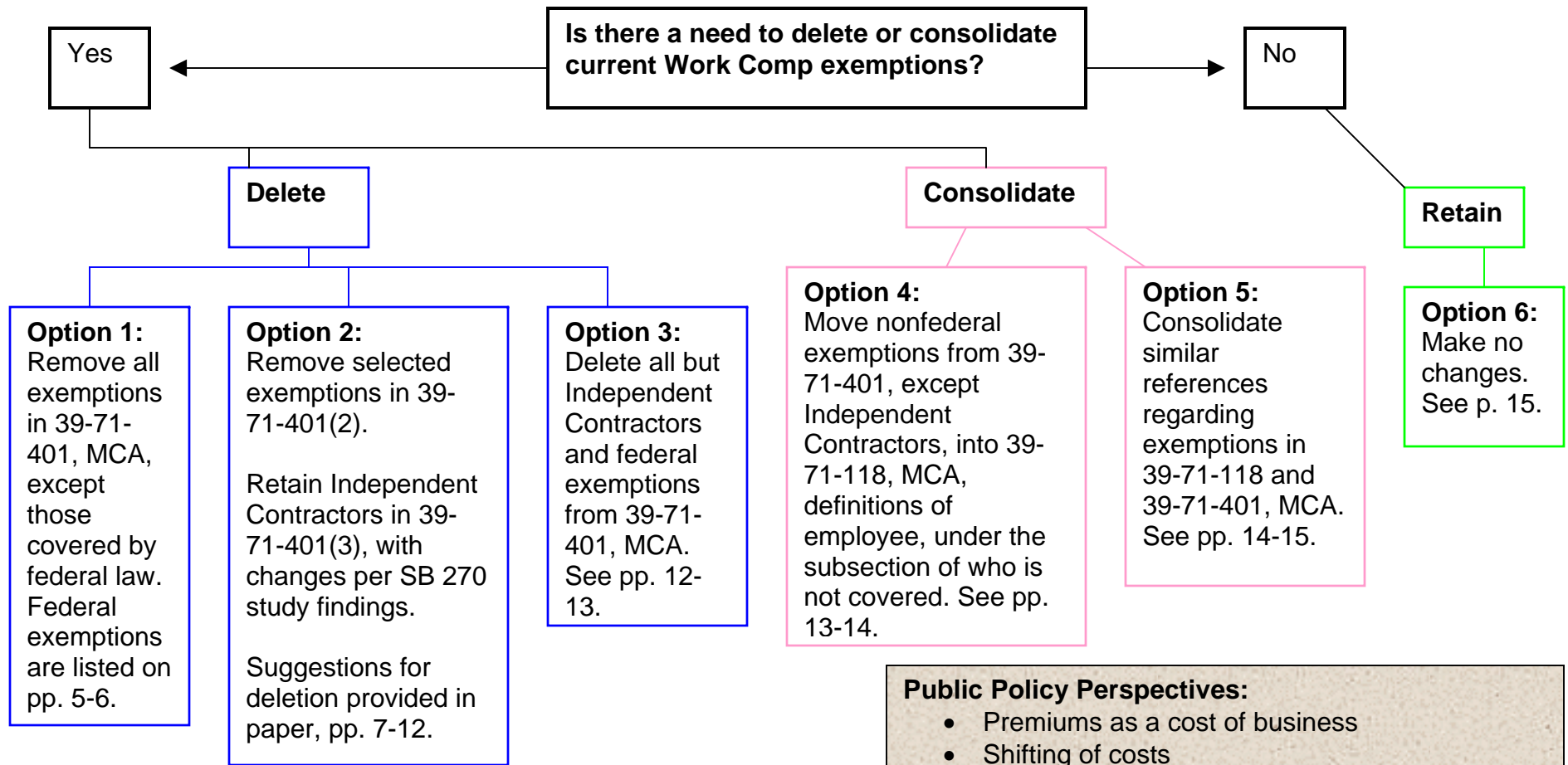
Worksheet for choosing action on Workers' Compensation Act exemptions

Montana Constitution, Article II, Section 16, The administration of justice: "... No person shall be deprived of this full legal redress for injury incurred in employment for which another person may be liable except as to fellow employees and his immediate employer who hired him if such immediate employer provides coverage under the Workmen's Compensation Laws of this state."

39-71-105 – Declaration of Public Policy: (1) It is an objective of the Montana workers' compensation system to provide, without regard to fault, wage supplement and medical benefits to a worker suffering from a work-related injury or disease. ...

(2) A worker's removal from the work force due to a work-related injury or disease has a negative impact on the worker, the worker's family, the employer, and the general public. Therefore, it is an objective of the workers' compensation system to return a worker to work as soon as possible after the worker has suffered a work-related injury or disease.

(3) Montana's workers' compensation and occupational disease insurance systems are intended to be primarily self-administering. ..."



Public Policy Perspectives:

- Premiums as a cost of business
- Shifting of costs
- Balancing employers' and employees' interests
- "Other" insurance availability