

# CLAIM INCIDENT RATES BY COUNTY

Claim incidence rates were calculated by dividing the number of reported claims in each county by the number of employees per county.

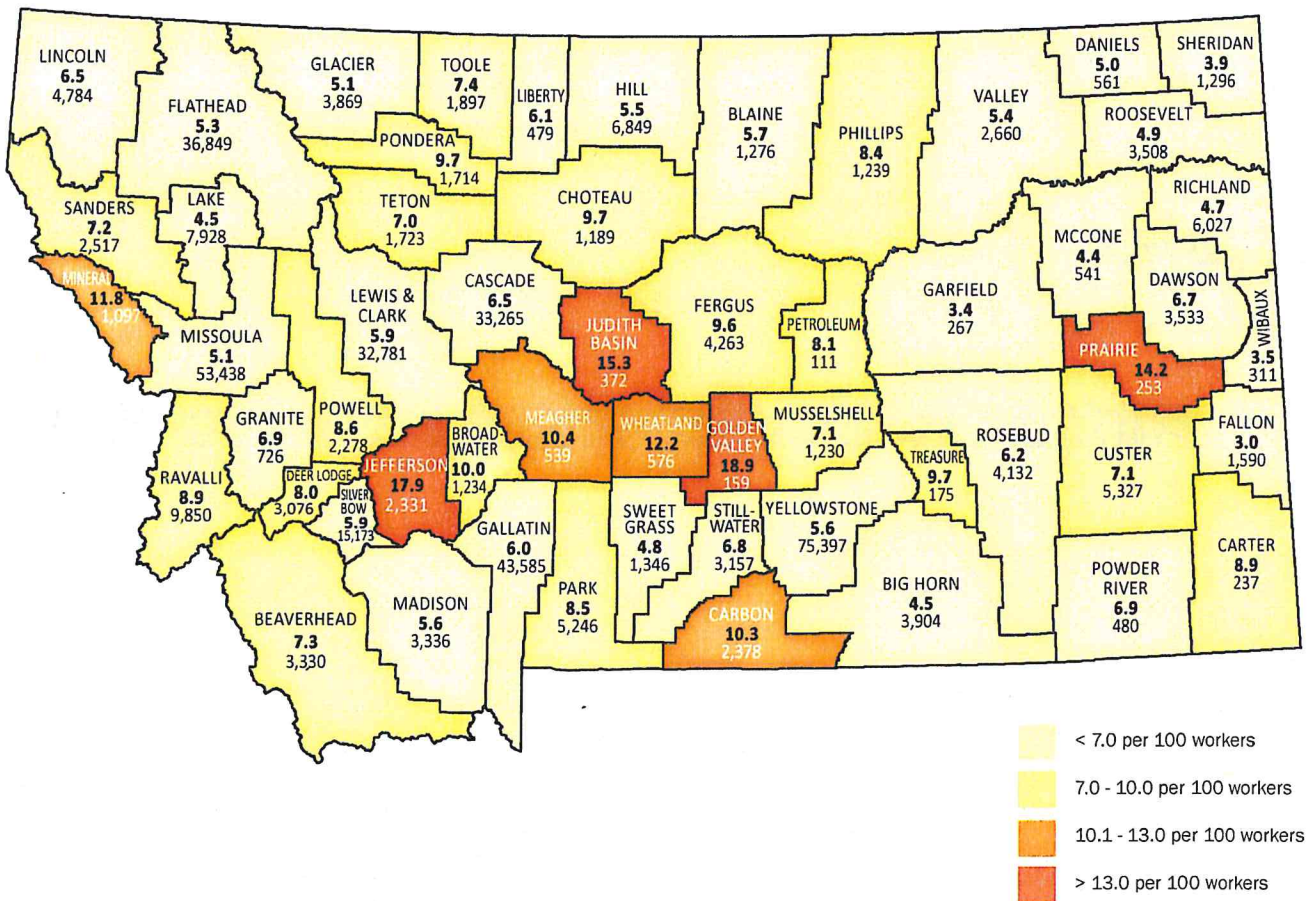
Claim counts were derived using the claimant's home address. This may not correspond with their work address or the location at which the injury occurred. For example, a resident of Jefferson County injured in Lewis & Clark County still gets counted in Jefferson County. Therefore, due to the high volume of commuting workers, Jefferson County's incidence rate may be artificially inflated.

Employment data was obtained from the Quarterly Census of Employment and Wages, Bureau of Labor Statistics (BLS). BLS employment data does not include federal employees, military, self-employed individuals or farms with fewer than 11 employees.

In FY12 the calculated claim incident rate was 6.1 per 100 employees, a 5% decrease from FY11. Almost half (46%) of Montana counties had a decrease in their claim incident rate.

Exhibit 3.3

## Claim Incident Rate and Number of Employees - FY12 By County

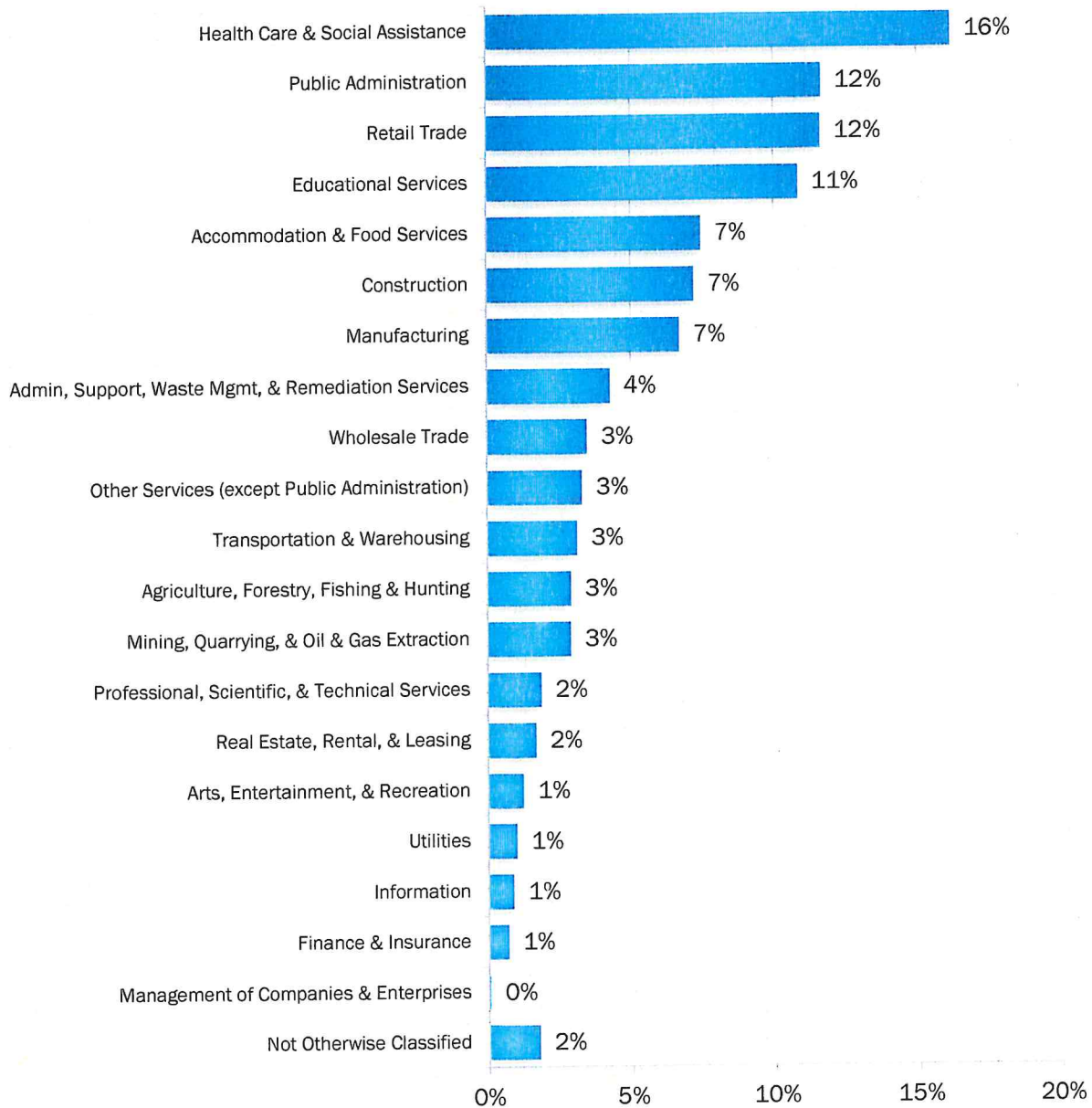


# INJURED WORKER CHARACTERISTICS

Exhibit 3.6

## Reported Claims by Industry - FY12

Using North American Industry Classification System



\*Due to misclassification of claims by industry, Annual Report FY11 will not match this years report.

# INJURED WORKER CHARACTERISTICS

Exhibit 3.8

## Reported Claims by Cause of Injury – FY12

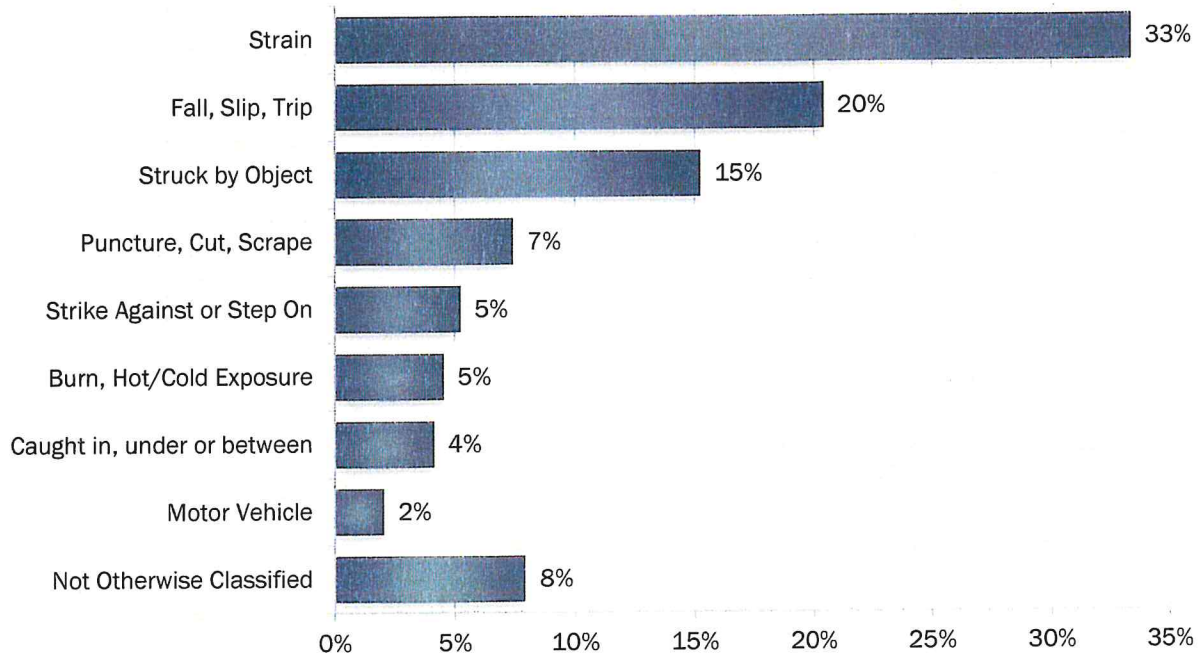


Exhibit 3.9

## Reported Claims by Cause of Injury

And Fiscal Year of Injury

CAUSE OF INJURY	FY08		FY09		FY10		FY11		FY12	
	COUNT	%	COUNT	%	COUNT	%	COUNT	%	COUNT	%
STRAIN	11,160	35%	9,482	33%	9,134	35%	8,553	32%	8,503	33%
FALL, SLIP, TRIP	6,876	21%	6,416	23%	5,914	22%	6,631	25%	5,203	20%
STRUCK BY OBJECT	4,454	14%	3,850	14%	3,682	14%	3,704	14%	3,890	15%
PUNCTURE, CUT, SCRAPE	2,447	8%	2,229	8%	1,821	7%	1,719	6%	1,878	7%
STRIKE AGAINST OR STEP ON	1,682	5%	1,435	5%	1,336	5%	1,343	5%	1,320	5%
BURN, HOT/COLD EXPOSURE	1,249	4%	1,100	4%	1,011	4%	1,088	4%	1,148	5%
CAUGHT IN, UNDER OR BETWEEN	1,346	4%	1,306	5%	1,048	4%	1,021	4%	1,047	4%
MOTOR VEHICLE	604	2%	517	2%	536	2%	527	2%	512	2%
NOT OTHERWISE CLASSIFIED	2,523	8%	2,072	7%	1,832	7%	1,894	7%	2,009	8%
TOTAL	32,341	100%	28,407	100%	26,316	100%	26,460	100%	25,510	100%



# INJURED WORKER CHARACTERISTICS

Exhibit 3.11

## Reported Claims by Nature of Injury- FY12

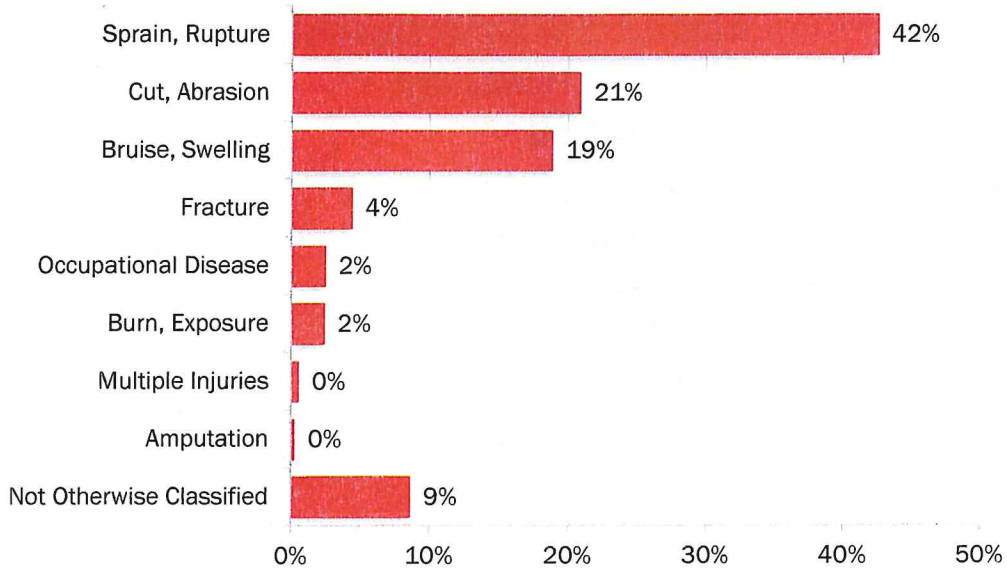


Exhibit 3.12

## Reported Claims by Nature of Injury And Fiscal Year of Injury

NATURE OF INJURY	FY08		FY09		FY10		FY11		FY12	
	COUNT	%	COUNT	%	COUNT	%	COUNT	%	COUNT	%
SPRAIN, RUPTURE	13,966	43%	12,275	43%	11,651	44%	11,652	44%	10,829	42%
CUT, ABRASION	7,068	22%	5,923	21%	5,100	19%	4,942	19%	5,301	21%
BRUISE, SWELLING	6,029	19%	5,492	19%	5,046	19%	5,082	19%	4,785	19%
FRACTURE	1,337	4%	1,104	4%	1,040	4%	1,104	4%	1,090	4%
OCCUPATIONAL DISEASE	726	2%	612	2%	598	2%	733	3%	597	2%
BURN, EXPOSURE	544	3%	723	3%	640	2%	601	2%	563	2%
MULTIPLE INJURIES	261	1%	265	1%	192	1%	148	1%	113	0%
AMPUTATION	63	0%	65	0%	77	0%	53	0%	40	0%
NOT OTHERWISE CLASSIFIED	2,049	6%	1,888	7%	1,968	7%	2,165	8%	2,172	9%
TOTAL	32,341	100%	28,407	100%	26,316	100%	26,430	100%	25,510	100%