

# WORK COMP CLAIM FREQUENCY IN MONTANA

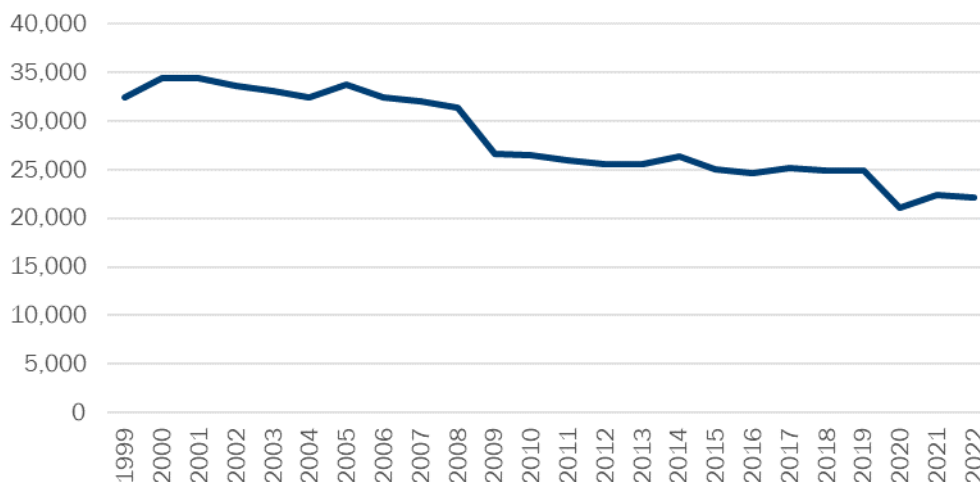
## 2023

Montana has experienced a steady decline in the frequency of work-related claims over the years, according to the trends in First Reports of Injury (FROIs)(figure 1), reported to the Employment Standards Division (ESD), and trends in frequency reported by the National Council on Compensation Insurance (NCCI). From 1999 to 2022, reported FROIs declined -32% , for all employers, and lost-time claims declined -27%.

The declines in work-related injuries have been a nationwide trend, and in Montana, safety training, education, and resources have become more readily available and widespread, which may be impacting the trends. Training through SafetyFest or the Safety Bureau’s consultation and inspection programs has made great strides in educating employers and employees. The Safety Bureau also provides statewide training for OSHA 10 and 30 cards in schools and colleges. There is greater awareness among employers and businesses on proper lifting techniques, ergonomics, and proper personal protective equipment (PPE) to promote workplace safety. This is shown in figures 4 and 5 with the significant declines in sprains and strains.

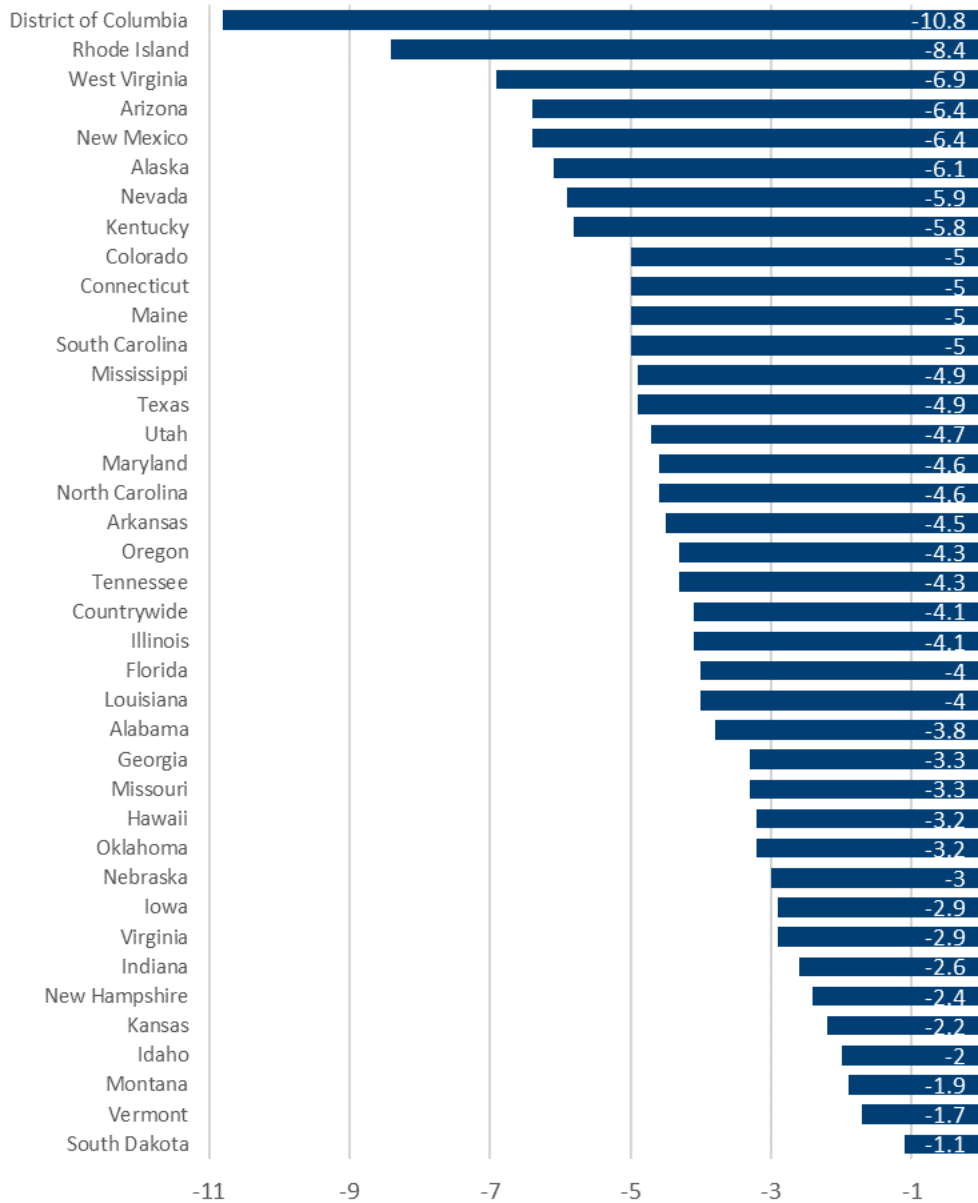
The following figures show the work-related injury declines by frequency, nature and cause of injury, part of body, industry, and season.

**Figure 1. Montana’s Number of First Reports of Injury (FROIs) by Injury Year**



Montana’s frequency has declined -1.9% between 2016 and 2020. This is shown in Figures 2 and 3 below. The trend is nationwide, but Montana has had a more modest decline compared to other states in the country and region. The states with greater changes may or may not have had changes in legislation, work comp reforms, or reporting that made an impact during those years.

Figure 2. NCCI's Average Changes in Frequency Observed Between 2016 and 2020 by Jurisdiction



Frequency and Severity Results by State, NCCI, March 2022

Figure 3. Montana's Average Changes in Frequency Observed Between 2016 and 2020 Compared to Regional States

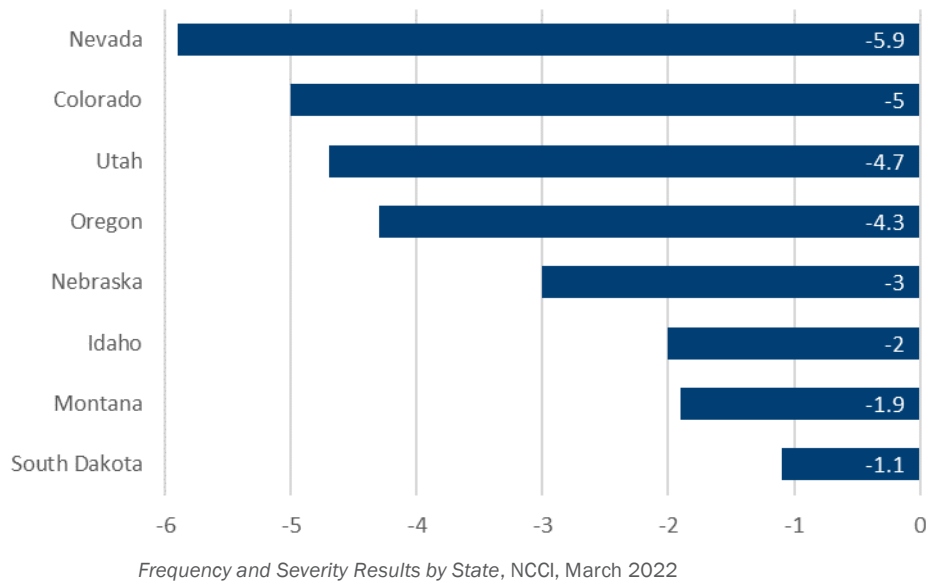
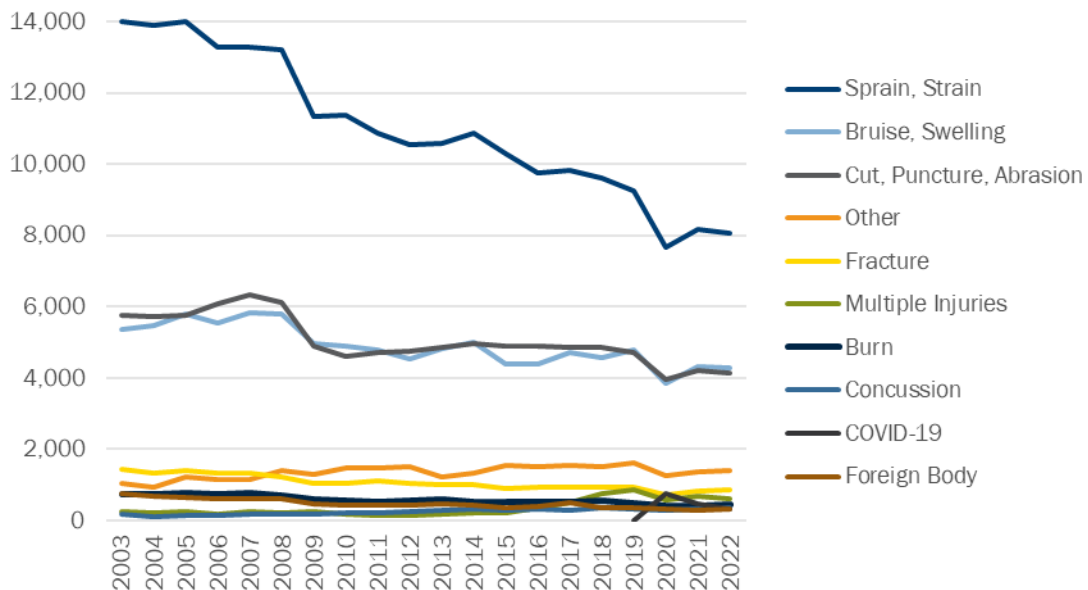


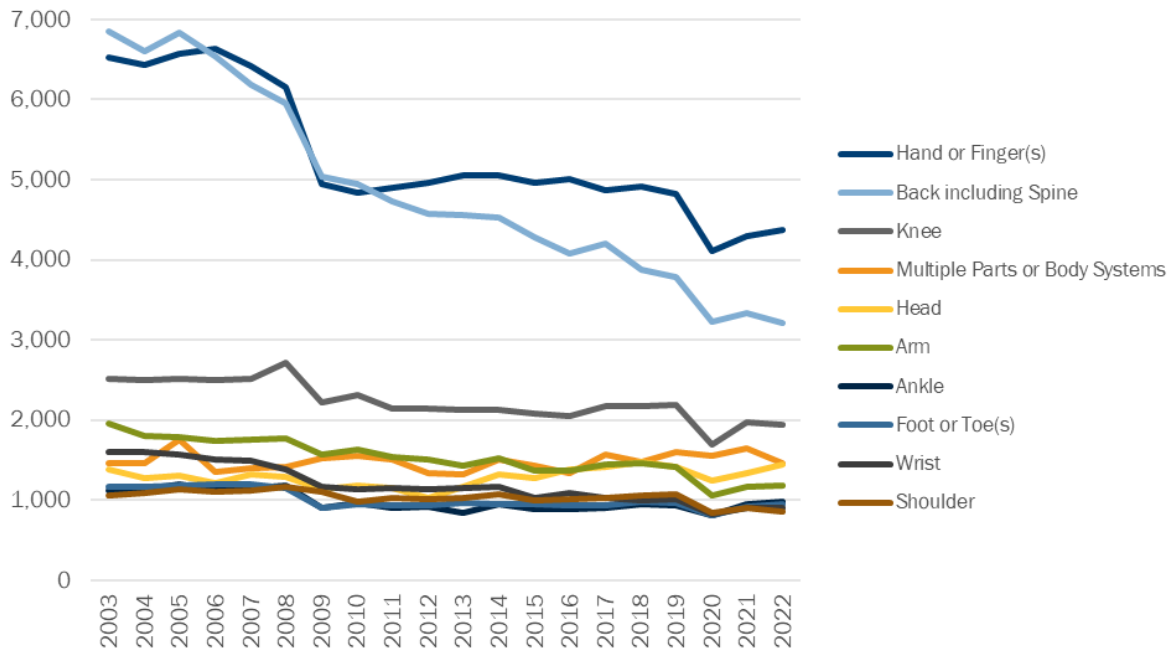
Figure 4 shows a -43% decline in sprains and strains, the most frequent injury, from 2003 to 2022. Bruise and swelling had a -20% decline, and cut, puncture, and abrasion had a -28% decline. Most of the other types of injuries, below 2,000 reported each year, also experienced declines.

Figure 4. Montana's Number of FROIs by Injury Year and Top Nature of Injury Groups



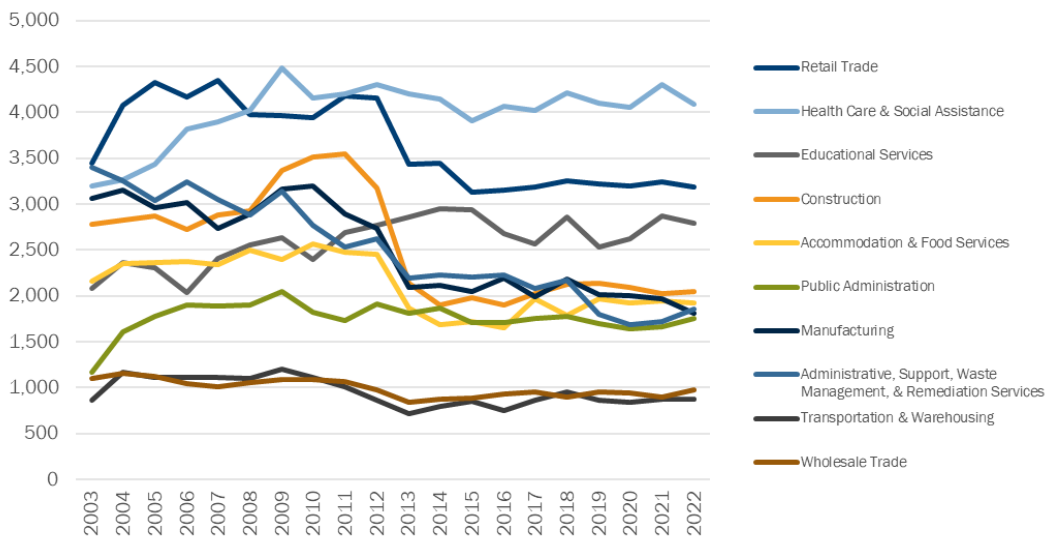
Injuries related to the back, including the spine, had a -53% decline (Figure 5), while hand and finger(s) injuries declined by -33% from 2003 to 2022.

Figure 5. Montana's Number of FROIs by Injury Year and Top Part of Body Groups



The construction industry in Montana experienced a significant decline in injuries in 2011 but has since remained relatively steady. Education experienced increases in injuries until 2019 and 2020, when the impacts of the Covid pandemic showed very noticeable decreases. In the Spring of 2020, all reported injuries were down significantly overall (Figure 7). Over the years, many industries experienced declines in injuries or remained steady (Figure 6).

Figure 6. Montana's Number of FROIs by Injury Year and Top Industry Groups



The Employment Standards Division (ERD) will continue to monitor these trends yearly to see if the direction remains downward. Most recent publications regarding workers' compensation can be found on our webpage at [erd.dli.mt.gov/workers-compensation-research](http://erd.dli.mt.gov/workers-compensation-research).

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