

# SAFER WORKPLACES. STRONGER BUSINESSES.

Montana State Fund  
montanastatefund.com

## Making Montana a better place to do business.

Montana State Fund is not just another insurance company. We are Montana to the core. We know the state and its people, because we live and work here too.

From the moment we meet, we are dedicated to being with you for the long haul. When you call us, we are quick to pick up the phone and you talk to a Montanan who will answer your questions and provide the help you need.

We proudly serve businesses in all 56 Montana counties. With teams in communities throughout the state, we partner with thousands of employers. Our commitment is simple: fair and competitive rates combined with outstanding customer service you can count on.

## 56 counties served

We proudly insure over 24,000 businesses across all 56 Montana counties.



## EXCEPTIONAL CUSTOMER EXPERIENCE

- Reach a live person in Montana quickly on the phone.
- Strong claims experience for both employer and injured employee.
- Everything we do is guided by integrity and a commitment to doing right by Montanans.

## How we operate

### A culture of safety

MSF employs a professional team of Safety Management Consultants who offer one-on-one support. We help to develop safety programs and host free seminars for employers and employees. Safety resources are at your fingertips 24/7 at [Safemt.com](http://Safemt.com).

### Exceptional claims support

When you need us, we answer. Each year, we help about 13,000 employees recovering from workplace injuries. Our claims decisions are made 40% faster than required. Call us. We are ready to answer your call in a minute or less.

### Financial stability

Financial stability equals peace of mind. By maintaining an appropriate level of equity, we avoid unanticipated cost spikes when setting premium rates and swings in rate changes from year to year as a result of catastrophic events, financial crises and economic downturns.

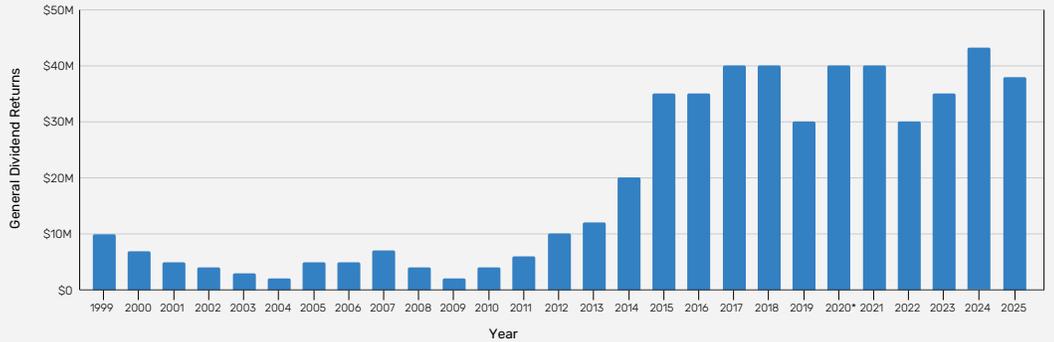
# Financial stability

Our focus on workplace safety and general market trends equal lower rates for our policyholders. Montana State Fund's long-term commitment to safety has shown reduced claim frequency, speedier returns to work and a healthier Montana workforce, resulting in lower rates.

Since 1999, MSF has issued over \$500 million in total dividends to policyholders.

Because we are a non-profit, we issue dividends to policyholders, not profits to stakeholders, which means money goes back into the communities we serve.

**MSF Dividend Returns**



## FINANCIAL VALUE

**\$512M Dividend**

Total dividend amount to policyholders since 1999.

**23,000+**

Dividend checks issued in 2025.

**\$38.5M Dividend**

Total dividend amount distributed to policyholders in 2025.

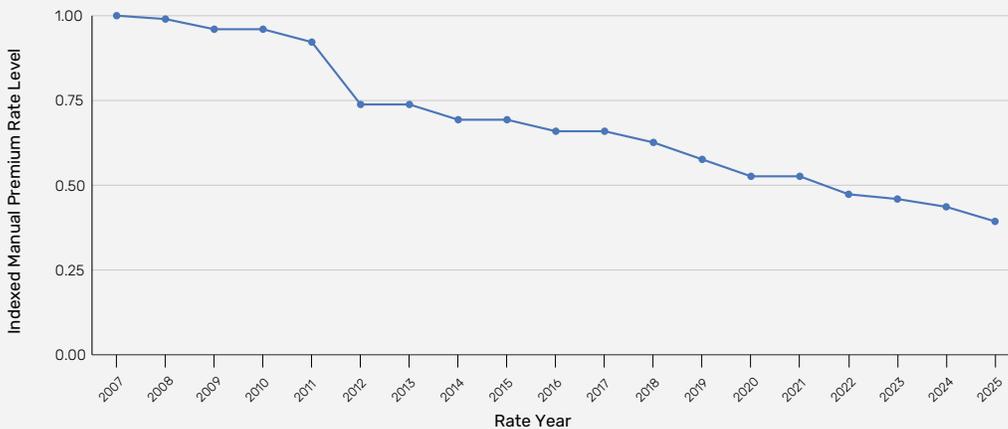
**10% Lower**

In 2024, policyholder rates were lowered by an average of 10%.

**62% Rate reduction**

Rates have reduced by 62% since 2006.

**MSF Cumulative Manual Rate Level based on Manual Rate Changes (average of MSF rate tiers)**



In just the past six years, we have lowered rates by 32%.

Our commitment to safety has resulted in reduced claim frequency, speedier returns to work and a healthier workforce. This translates into lower rates for our policyholders.

For more information, contact us at 406-495-5000 or visit [montanastatefund.com](http://montanastatefund.com)

