

Insurance Premium Discounts

http://rmtd.mt.gov/insurance/noticeelectionforms

Premium Discount Programs

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Protecting Montana's Vital Assets & Resources
RISK MANAGEMENT & TORT DEFENSE

ABOUT US INSURANCE LOSS PREVENTION TRAINING CLAIMS LEGAL ADVISORY GROUPS

PREMIUM DISCOUNT PROGRAMS

ELIGIBILITY CRITERIA

- [Automobile Insurance Premium Discount Programs](#)
- [General Liability/Cyber Premium Discount Programs](#)
- [High Deductible Premium Discount Programs](#)
- [Property Loss Management Premium Discount Programs](#)

PREMIUM DISCOUNTS AWARDED

- [Automobile Insurance Premium Discount](#)
- [High Deductible Premium Discount](#)
- [Property Loss Management Premium Discount](#)

CONTACT US
Risk Management & Tort Defense
1625 11th Ave
PO Box 200124
Helena, MT 59620-0124

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DOA Services

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FY 2016 election forms are due June 15th!

Notice of Election Form
FY 2016 Automobile Insurance Premium Discount Program
Risk Management & Tort Defense Division
Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers an auto insurance premium discount of 10 percent for state agencies and universities that participate in recognized defensive driving training and implement the State Vehicle Use Rule. The discount shall be applied against budgeted premium for auto insurance coverage in FY 2017.

Requirements & Documentation:

Your agency must do the following during FY 2016 to be eligible for the discount in FY 2017:

- 1) Deputy Agency Director or higher (or equivalent position) must sign and return this notice of election form to Julie Ouzts at RMTD by **June 15, 2015**.
- 2) Agency must review its auto liability and auto physical damage claims for FY 2015 and its claim trends for the last four years, by **October 1, 2015**. Reviewers must include at least one person of Deputy Agency Director or higher (or equivalent position), who must sign a statement informing RMTD that the review is complete. The goal of this review is to identify claim trends with an eye to develop ways to reduce the likelihood or severity of future claims, and to identify drivers who need training. (To obtain reports, access State Agency Loss Reports through RMTD's website. Select Standard Reports. Under Auto Liability, select Detailed – Auto Liability Claims. Under Auto Physical Damage, select the same report.)
- 3) Agency must have at least 5 percent of its employees complete defensive driving training sponsored or approved by RMTD by **June 15, 2016**. Percentage of employees is based upon reported FTE count. Any driver involved in a vehicular accident that resulted in a new claim must participate in the training unless excused by RMTD (contact JOuzts@mt.gov for excusals).

RMTD Responsibilities:

- 1) Notify Risk Coordinators of the dates, times, and locations of RMTD training offered throughout FY 2016. Training sponsored by RMTD is offered free of charge.
- 2) Maintain a list of employees who have completed RMTD sponsored defensive driver training during FY 2016.
- 3) Recognize on a case-by-case basis other safe driving courses not sponsored by the division. Note: Participants should consult RMTD prior to enrolling employees in such courses.

-Notice of Election-		
_____ hereby elects to participate in RMTD's FY 2016 Auto Insurance Premium <i>(Organization)</i> Discount Program.		
_____	_____	_____
<i>(Authorized Signature)</i>	<i>(Title)</i>	<i>(Date)</i>

Contact Julie Ouzts at (406) 444-0106 or JOuzts@mt.gov with any questions or for additional information.

Each participant will be notified of their eligibility by July 1, 2016 as indicated below:

RMTD USE	
<input type="checkbox"/> Discount Approved <input type="checkbox"/> Discount Disapproved	
Comments:	_____

**Notice of Election Form – Montana University System
 FY 2016 General Liability Insurance Premium Discount
 Risk Management & Tort Defense Division
 Department of Administration**

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a general liability insurance premium discount of 2.5 percent for the Montana University System campuses that participate in online Cyber/Information Security Insurance Training approved by the State of Montana Information Technology Services Division. The discount shall be applied against budgeted premium for general liability insurance in FY 2017.

Requirements & Documentation:

Your agency must do the following during FY 2016 to be eligible for the discount in FY 2017:

- 1) University vice president or higher (or equivalent position) must sign and return this notice of election form to Kristie Rhodes, Risk Management & Tort Defense Division, P.O. Box 200124, Helena, Montana 59620-0124 by **June 15, 2015**.
- 2) Your university must review its cyber/information security claims for FY 2014 and FY 2015 by **October 1, 2015**. Reviewers must include at least one person of university vice president level or higher (or equivalent position), who must sign a statement informing RMTD that the review is complete. The goal of this review is to identify claim trends with an eye to develop ways to reduce the likelihood or severity of future claims. To obtain reports, go to RMTD’s website at <http://rmtd.mt.gov> and click on the Claims section. Select State Agency Loss Reports, Custom Reports, Database Activity Report, Coverage Code, select D-Cyber, enter Start and End Dates, and specified fiscal year(s). Under Classification/Coverage Code, select D-Cyber. Please contact Jennie Younkin at (406) 444-7996, jyounkin@mt.gov if you can’t access your claims reports.
- 3) Your university must have at least 50 percent of its employees complete the online cyber/information security training by **June 15, 2016**. Any employee involved in a cyber/information security data incident that results in a claim during FY 2016 must participate in the training during FY 2016 unless excused by the Department of Administration (contact Jennie Younkin jyounkin@mt.gov for excusals).

Responsibilities:

- 1) The state Information Technology Services Division will maintain a list of employees who have completed online cyber/information security training during FY 2016. Universities who are not under the state’s training contract must provide Lynne Pizzini, State’s Chief Information Security Officer, with a list of employees trained by **June 1, 2016**.
- 2) The state Information Technology Services Division will approve on a case by case basis those online cyber/information security training courses that are not sponsored by the Department of Administration. Note: Participants should consult with Lynne Pizzini (406)444-9127 prior to enrolling in such courses.

-Notice of Election-		
	hereby elects to participate in RMTD’s FY 2016 General Liability Insurance Premium Discount Program.	
<i>(Organization)</i>		
<i>(Authorized Signature)</i>	<i>(Title)</i>	<i>(Date)</i>

Contact Kristie Rhodes at (406) 444-4509 or krhodes@mt.gov with any questions or for additional information.

Each participant will be notified of their eligibility by July 1, 2016, as indicated below:

RMTD USE	
<input type="checkbox"/> Discount Approved <input type="checkbox"/> Discount Disapproved	
Comments:	

Notice of Election Form – State Agencies
FY 2016 General Liability Insurance Premium Discount
Risk Management & Tort Defense Division
Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a general liability insurance premium discount of 2.5 percent for state agencies that participate in online Cyber/Information Security Insurance Training approved by the State of Montana Information Technology Services Division. The discount shall be applied against budgeted premium for general liability insurance in FY 2017.

Requirements & Documentation:

Your agency must do the following during FY 2016 to be eligible for the discount in FY 2017:

- 1) Deputy Agency Director or higher (or equivalent position) must sign and return this notice of election form to Kristie Rhodes, Risk Management & Tort Defense Division, P.O. Box 200124, Helena, Montana 59620-0124 by **June 15, 2015**.
- 2) Your agency must review its cyber/information security claims for FY 2014 and FY 2015 by **October 1, 2015**. Reviewers must include at least one person of Deputy Agency Director level or higher (or equivalent position), who must sign a statement informing RMTD that the review is complete. The goal of this review is to identify claim trends with an eye to develop ways to reduce the likelihood or severity of future claims. To obtain reports, go to RMTD’s website at <http://rmtd.mt.gov> and click on the Claims section. Select State Agency Loss Reports, Custom Reports, Database Activity Report, Coverage Code, select D-Cyber, enter Start and End Dates, and specified fiscal year(s). Under Classification/Coverage Code, select D-Cyber. Please contact Jennie Younkin at (406) 444-7996, jyounkin@mt.gov if you can’t access your claims reports.
- 3) Your agency must have at least 75 percent of its employees complete the online cyber/information security training by **June 15, 2016**. Any employee involved in a cyber/information security data incident that results in a claim during FY 2016 must participate in the training during FY 2016 unless excused by the Department of Administration (contact Jennie Younkin jyounkin@mt.gov for excusals).

Responsibilities:

- 1) The state Information Technology Services Division will maintain a list of employees who have completed online cyber/information security training during FY 2016. Agencies that are not under the state’s training contract must provide Lynne Pizzini, State’s Chief Information Security Officer, with a list of employees trained by **June 1, 2016**.
- 2) The state Information Technology Services Division will approve on a case by case basis those online cyber/information security training courses that are not sponsored by the Department of Administration. Note: Participants should consult with Lynne Pizzini (406)444-9127 prior to enrolling in such courses.

-Notice of Election-		
	hereby elects to participate in RMTD’s FY 2016 General Liability Insurance Premium Discount Program.	
<i>(Organization)</i>		
<i>(Authorized Signature)</i>	<i>(Title)</i>	<i>(Date)</i>

Contact Kristie Rhodes at (406) 444-4509 or krhodes@mt.gov with any questions or for additional information.

Each participant will be notified of their eligibility by July 1, 2016, as indicated below:

RMTD USE	
<input type="checkbox"/> Discount Approved <input type="checkbox"/> Discount Disapproved	
Comments:	

Notice of Election
FY 2016 High Deductible Insurance Premium Discount Program
Risk Management & Tort Defense Division
Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a high deductible insurance premium discount on auto physical damage (comprehensive/collision) and property insurance. The purpose of the discount is to give state agencies and universities the opportunity to realize insurance premium savings through cost sharing and loss prevention.

Requirements and Documentation:

Standard deductibles for state agencies are \$250 per occurrence for auto physical damage claims and \$1,000 for property claims. In order to be eligible for a premium discount in FY 2016, your agency must do the following:

- 1) Complete, sign, and return this "Notice of Election" form to Kristie Rhodes, RMTD by June 15, 2015.
- 2) Select a deductible below. Note: Participants are responsible to pay claims to the deductible level selected. Participants making no election will be assessed the standard deductible. Historical claims reference information may be obtained from your risk coordinator.

	<u><i>Elected Deductible</i></u>	<u><i>Premium Discount</i></u>
<input type="checkbox"/> Auto Physical Damage Standard	\$250	N/A
<input type="checkbox"/> Auto Physical Damage Option #1	\$500	5%
<input type="checkbox"/> Auto Physical Damage Option #2	\$1,000	10%
<input type="checkbox"/> Auto Physical Damage Option #3	\$2,500	20%
<input type="checkbox"/> Property Standard	\$1,000	N/A
<input type="checkbox"/> Property Option #1	\$2,500	5%
<input type="checkbox"/> Property Option #2	\$5,000	10%

- 3) Report all auto physical damage claims \$250 and above, and all property claims \$1,000 and above to RMTD for immediate evaluation regardless of deductible selected. Instructions and forms for filing claims may be found at the RMTD website <http://rmtd.mt.gov/claims/agenciesreportclaims.asp>.

Contact Kristie Rhodes, RMTD at (406) 444-4509 with any questions or for additional information.

-Notice of Election-

_____ hereby elects to participate in RMTD's FY 2016 High
(Organization)
 Deductible Insurance Premium Discount Program as selected above.

_____ _____
(Signature) *(Date)*

Termination:

A participant may terminate its participation by providing written notice to the Risk Management & Tort Defense Division. The termination is effective as of the date of the written notice. This election is for FY 2016 only. A separate election must be made in each subsequent year.

Each participant will be notified of their eligibility for the discount on July 1, 2015 as indicated below:

- Discount Approved** **Discount Disapproved**

Comments: _____

Notice of Election Form

FY 2016 Property Loss Management Insurance Premium Discount Program

Risk Management & Tort Defense Division

Department of Administration

Purpose & General Provisions:

The Risk Management & Tort Defense Division (RMTD) offers a property insurance premium discount of up to 10% to state agencies and universities that establish and maintain a comprehensive and effective Property Loss Management Program. The discount shall be applied against the participant's budgeted property insurance premium in FY 2017.

Requirements and Documentation:

Premium discount of up to 10% will be based on participant's completion of the following during FY 2016:

- 1) Deputy Agency Director, Vice President, Institutional Director (or equivalent position) must sign and return this Notice of Election form to Aric Curtiss, RMTD, **by June 15, 2015**. Participants will receive a Program Binder by July 15, 2015.
- 2) Review property claims activity and develop a plan to address the occurrence of property claims.
 - **By October 1, 2015**, assemble a panel to review your property claims activity report for the past four years identifying property loss management strategies to be enhanced through FY 2016 and beyond. Reference your Program Binder for required panel membership and instruction to obtain the required report.
 - Panel develops a basic plan to address the occurrence of property claims.
 - Panel members sign the reviewed report and plan, and submit both to Aric Curtiss, RMTD **by October 31, 2015**.
- 3) Submit the following written documentation to Aric Curtiss, RMTD, by **June 1, 2016**. Documentation should be organized within your Program Binder provided by RMTD.
 - Schedule of preventative maintenance completed for key buildings during FY 2016.
 - Checklists for self-inspections completed on key buildings during FY 2016.
 - Policies and procedures for hot works; impairment testing of fire protection equipment; pre-fire emergency planning; and cold weather precautions in force during FY 2016.
- 4) Submit blueprints, plans and specifications for renovations or new construction involving or affecting fire suppression systems within insured buildings.
- 5) Submit timely written response to recommendations contained in Property Loss Management letters issued by RMTD and/or its consultants. Responses must indicate that a reasonable effort to comply with recommendations is made.

~ Notice of Election ~

_____ hereby elects to participate in RMTD's FY 2016 Property
(Organization)
 Loss Management Insurance Premium Discount Program.

Our contact person for this program is _____,
(Name) *(E-mail)*

(Authorized Signature) *(Title)* *(Date)*

Contact Aric Curtiss at 444-3486 or Acurtiss@mt.gov with any questions or for additional information.

Each participant will be notified of its eligibility for a discount by July 1, 2016 as indicated below:

RMTD USE

Discount Approved _____%
 Discount Disapproved

Comments: _____
