

From: [Department of Administration](#)
To: [Rhodes, Kristie](#)
Subject: Department of Administration, Risk Management & Tort Defense Division -- Insurance Premiums Discounts 2022
Date: Tuesday, May 11, 2021 4:45:04 PM



**MONTANA
DEPARTMENT OF
ADMINISTRATION**

Good Morning,

Happy Spring.....we hope that you are safe and well!

New beginnings and new opportunities to save money await your agency/university/institution as, once again, the enrollment period for the Department of Administration's insurance premium discount programs has begun. Read on to learn more about how your agency/university/institution may reduce the cost of its property/casualty insurance premiums through participation in loss prevention initiatives offered by the Risk Management & Tort Defense Division. During FY2021, approximately \$1,100,000 in insurance premium discounts were awarded!

Auto Insurance Discount

Your agency/university/institution may receive a 10% auto insurance premium discount in FY2023 by sending 5% of its employees to safe driver training during FY2022. Participation may also qualify those employees for discounts on their personal auto insurance (note: discounts vary by insurance carrier). Over 24,000 state/university/institution employees have attended safe driver training since FY2000. To obtain additional information about this program, please click on this link <http://rmtd.mt.gov/insurance/autoinsdisc>.

General Liability (Cyber) Insurance Discount

Your agency/university/institution may receive a 2.5 percent general liability discount in FY2023 if 75% of your employees (50% for the Montana University System) participate in online cyber/information security training offered, or approved by, the State Information Technology Services Division (SITSD) on or before June 1, 2022. Any employee involved in a cyber/information security data incident that results in a claim during FY2021 must participate in the training during FY2022 unless excused by the Department of Administration. Your agency or university may qualify for the discount by following the instructions at <https://rmtd.mt.gov/insurance/cyberinsdisc>.

High Deductible Discount

Another way to save money is through higher insurance deductibles. Your agency/university/institution may realize insurance premium discounts between 5% and

20% in FY2022 by opting for higher deductibles on property insurance and/or auto physical damage insurance. To learn more, please visit our website at <https://rmtd.mt.gov/insurance/highdeddisc>.

Property Insurance Discount

In addition, your agency/university/institution may save 10% on its property insurance in FY2023 by developing comprehensive and effective property loss management programs during FY2022. An effective property loss management program will help to protect your physical assets and human resources from damage, injury, and/or loss. To obtain this discount, click the link <https://rmtd.mt.gov/insurance/proplossmgmtdisc> and follow the instructions.

In Conclusion

To qualify for any of the discounts heretofore mentioned, please click on the links above, download the forms, obtain signatures as directed, and return the signed forms to the Risk Management & Tort Defense Division by June 15, 2021. A schedule of the agencies/universities/institutions that earned (or did not earn) the discounts for FY 2022 may be found at <https://rmtd.mt.gov/insurance/noticeelectionforms> under the links ‘Premium Discounts Awarded.’

Please coordinate with your respective agency head/university leader/institutional director to promote distribution and implementation. Please contact Kristie Rhodes at (406)444-4509 if you have additional questions.

Best Regards,

Brett E. Dahl, ARM, Administrator

Risk Management & Tort Defense Division

Department of Administration

P.O. Box 200124

Helena, Montana

59620-0124

(406)444-3687



Update your subscriptions, modify your password or email address, or stop subscriptions at any time on your [Subscriber Preferences Page](#). You will need to use your email address to log in. If you have questions or problems with the subscription service, please visit subscriberhelp.govdelivery.com.

This service is provided to you at no charge by [Montana Department of Administration](#).
