

Notice of Election Form
FY 2026 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 as applicable.

Requirements & Documentation:

Your agency must do the following during FY 2026 to be eligible for the discount in FY 2027:

- 1) Deputy Agency Director or higher (or equivalent position) must sign and return this notice of election form to Dave Rau at RMTD by **June 15, 2025**.
- 2) Agency must review its auto liability and auto physical damage claims for FY 2026 and its claim trends for the last four years, by **October 1, 2025**. 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 1, 2026**. 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 Dave.Rau@mt.gov for excusals).

RMTD Responsibilities:

- 1) Notify Risk Coordinators of the dates, times, and locations of RMTD training offered throughout FY 2026. 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 2026.
- 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 2026 Auto Insurance Premium Discount Program.		
<i>(Organization)</i>	<i>(Title)</i>	<i>(Date)</i>

Contact Dave Rau at (406) 444-0106 or Dave.Rau@mt.gov with any questions or for additional information.

Each participant will be notified of their eligibility by July 1, 2026 as indicated below:

RMTD USE	
☐ Discount Approved ☐ Discount Disapproved	
Comments: _____	

