

**Notice of Election**  
**FY 2026 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 2026, your agency must do the following:

- 1) Complete, sign, and return this "Notice of Election" form to Kristie Rhodes, RMTD by June 15, 2025.
- 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.

	<i>Elected Deductible</i>	<i>Premium Discount</i>
<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>.

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 2026 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 2026 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, 2025 as indicated below:

**Discount Approved      Discount Disapproved**

**Comments:**

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