

**81. DEDUCTIBLE INSURANCE PLAN**

Paragraph A. is replaced by the following:

**A. Description Of Plan**

This Plan provides a method for writing direct property damage coverages with higher deductibles (\$1,000 minimum – \$1,000,000 maximum) on eligible covered property.

Paragraphs E.2. and E.4. are replaced by the following:

**E. Rate Modification**

**2. Rate Modification**

- a. Multiply the rates contemplating a base deductible of not more than \$500 by the factors in Table 81.E.4. Factors For Deductible Coverage.
- b. Do not apply the factors to the rates for any form contemplating a base deductible equal to or exceeding the amount of the deductible desired under this Plan.
- c. When the base deductible amount exceeds \$500, unless otherwise provided, increase the deductible factor from Table 81.E.4. Factors For Deductible Coverage by one half of the difference between 1.00 and the factor.

**4. Factors For Deductible Coverage**

Total Amount Of Insurance At Each Location	Deductible	Deductible Credit Factors		
		Basic Group I	Basic Group II	Other Causes Of Loss
More than \$250,000 100,001– 250,000 50,001– 100,000 50,000 or Less	<b>\$1,000</b>	.99	.96	.96
		.97	.93	.93
		.96	.92	.92
		.94	.89	.89
More than \$500,000 250,001– 500,000 100,001– 250,000 100,000 or Less	<b>\$2,500</b>	.96	.89	.89
		.93	.82	.82
		.90	.79	.79
		.84	.71	.71
More than \$1,000,000 500,001– 1,000,000 250,001– 500,000 250,000 or Less	<b>\$5,000</b>	.95	.84	.84
		.90	.74	.74
		.87	.69	.69
		.79	.59	.59
More than \$5,000,000 1,000,001– 5,000,000 500,001– 1,000,000 250,001– 500,000 250,000 or Less	<b>\$10,000</b>	.94	.81	.81
		.89	.69	.69
		.83	.60	.60
		.78	.54	.54
		.67	.44	.44
More than \$10,000,000 5,000,001– 10,000,000 1,000,001– 5,000,000 500,001– 1,000,000 500,000 or Less	<b>\$25,000</b>	.93	.71	.71
		.87	.60	.60
		.81	.52	.52
		.71	.42	.42
		.60	.32	.32
More than \$10,000,000 5,500,001– 10,000,000 3,500,001– 5,500,000 1,000,001– 3,500,000 1,000,000 or Less	<b>\$50,000</b>	.90	.60	.60
		.81	.48	.48
		.77	.44	.44
		.72	.39	.39
		.53	.27	.27
More than \$10,000,000 5,500,001– 10,000,000 3,500,001– 5,500,000 1,000,001– 3,500,000 1,000,000 or Less	<b>\$75,000</b>	.87	.54	.54
		.77	.42	.42
		.73	.38	.38
		.66	.33	.33
		.50	.25	.25

Total Amount Of Insurance At Each Location	Deductible	Deductible Credit Factors		
		Basic Group I	Basic Group II	Other Causes Of Loss
More than \$500,000	\$ 1,000	0.99	0.99	0.99
\$ 175,001 – 500,000		0.99	0.98	0.98
50,001 – 175,000		0.98	0.98	0.97

NEVADA – COMMERCIAL FIRE AND ALLIED LINES  
 RULES FILING CF-2024-RDED1

50,000 or Less		0.96	0.96	0.96
More than \$500,000	2,500	0.99	0.97	0.96
\$ 175,001 – 500,000		0.96	0.94	0.92
50,001 – 175,000		0.94	0.91	0.89
50,000 or Less		0.89	0.84	0.84
More than \$1,000,000	5,000	0.98	0.96	0.92
\$ 500,001 – 1,000,000		0.94	0.90	0.87
175,001 – 500,000		0.92	0.87	0.83
175,000 or Less		0.88	0.79	0.77
More than \$2,000,000	10,000	0.96	0.93	0.88
\$ 1,000,001 – 2,000,000		0.93	0.86	0.81
500,001 – 1,000,000		0.90	0.82	0.77
175,001 – 500,000		0.87	0.75	0.71
175,000 or Less		0.81	0.65	0.63
More than \$2,000,000	25,000	0.92	0.86	0.77
\$ 1,000,001 – 2,000,000		0.85	0.72	0.64
500,001 – 1,000,000		0.82	0.64	0.58
175,001 – 500,000		0.76	0.54	0.50
175,000 or Less		0.71	0.44	0.43
More than \$3,500,000	50,000	0.88	0.80	0.68
\$ 2,000,001 – 3,500,000		0.82	0.66	0.55
1,000,001 – 2,000,000		0.77	0.58	0.49
500,001 – 1,000,000		0.72	0.48	0.42
500,000 or Less		0.67	0.39	0.36
More than \$3,500,000	75,000	0.84	0.74	0.60
\$ 2,000,001 – 3,500,000		0.76	0.58	0.47
1,000,001 – 2,000,000		0.72	0.48	0.40
500,001 – 1,000,000		0.66	0.39	0.34
500,000 or Less		0.61	0.30	0.28
More than \$5,500,000	100,000	0.83	0.73	0.58
\$ 3,500,001 – 5,500,000		0.76	0.59	0.47
2,000,001 – 3,500,000		0.72	0.51	0.41
1,000,001 – 2,000,000		0.67	0.42	0.35
1,000,000 or Less		0.61	0.33	0.29
More than \$9,000,000	150,000	0.80	0.72	0.54
\$ 5,500,001 – 9,000,000		0.73	0.58	0.44
3,500,001 – 5,500,000		0.70	0.51	0.39
2,000,001 – 3,500,000		0.65	0.43	0.33
2,000,000 or Less		0.59	0.32	0.26
More than \$9,000,000	250,000	0.73	0.63	0.45
\$ 5,500,001 – 9,000,000		0.65	0.48	0.34
3,500,001 – 5,500,000		0.61	0.40	0.30
2,000,001 – 3,500,000		0.56	0.33	0.25
2,000,000 or Less		0.51	0.25	0.20
More than \$12,500,000	500,000	0.62	0.54	0.35
\$ 9,000,001 – 12,500,000		0.56	0.42	0.27
5,500,001 – 9,000,000		0.52	0.34	0.23
3,500,001 – 5,500,000		0.48	0.28	0.20
3,500,000 or Less		0.45	0.23	0.17
More than \$20,000,000	750,000	0.57	0.52	0.31
\$ 12,500,001 – 20,000,000		0.52	0.42	0.25
9,000,001 – 12,500,000		0.48	0.35	0.21
5,500,001 – 9,000,000		0.44	0.28	0.18
5,500,000 or Less		0.41	0.22	0.15
More than \$20,000,000	1,000,000	0.52	0.47	0.27
\$ 12,500,001 – 20,000,000		0.46	0.37	0.21
9,000,001 – 12,500,000		0.43	0.30	0.18
5,500,001 – 9,000,000		0.39	0.24	0.15
5,500,000 or Less		0.37	0.21	0.14

Table 81.E.4. Factors For Deductible Coverage

**82. WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLES**

Paragraph D. is replaced by the following:

**D. Rate Modification**

Multiply the Group II rate by the appropriate factor from Table 82.D. Windstorm Or Hail Rate Modification Factors.

**Windstorm Or Hail Rate Modification Factors**

<b>Windstorm Or Hail Deductible</b>	<b>Amount Of Insurance At Each Location</b>	<b>Factor</b>
1%	\$2,500,001 and Over	.47
	1,000,001 – 2,500,000	.60
	250,001 – 1,000,000	.71
	100,001 – 250,000	.87
	100,000	.93
2%	\$2,500,001 and Over	.39
	1,000,001 – 2,500,000	.48
	250,001 – 1,000,000	.58
	100,001 – 250,000	.75
	50,000 – 100,000	.87
5%	\$2,500,001 and Over	.31
	1,000,001 – 2,500,000	.37
	250,001 – 1,000,000	.43
	100,001 – 250,000	.56
	20,000 – 100,000	.72

<b>Windstorm Or Hail Deductible</b>	<b>Amount Of Insurance At Each Location</b>	<b>Factor</b>
1 %	\$ 3,500,001 and Over	0.74
	1,000,001 – 3,500,000	0.81
	500,001 – 1,000,000	0.87
	175,001 – 500,000	0.91
	100,000 – 175,000	0.96
2	3,500,001 and Over	0.63
	1,000,001 – 3,500,000	0.70
	500,001 – 1,000,000	0.77
	175,001 – 500,000	0.84
	50,000 – 175,000	0.91
5	3,500,001 and Over	0.47
	1,000,001 – 3,500,000	0.53
	500,001 – 1,000,000	0.60
	175,001 – 500,000	0.68
	50,001 – 175,000	0.79
20,000 – 50,000	0.92	

**Table 82.D. Windstorm Or Hail Rate Modification Factors**

No further modification should be made to the Group II rate for deductible purposes, regardless of any deductible applicable to Group II causes of loss other than Windstorm or Hail.