

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

- Multiply the rates contemplating a base deductible of not more than \$500 by the factors in Table 81.E.4. ~~Factors For Deductible Coverage.~~
- 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.
- 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	\$1,000	.99	.96	.96
100,001– 250,000		.97	.93	.93
50,001– 100,000		.96	.92	.92
50,000 or Less		.94	.89	.89
More than \$500,000	\$2,500	.96	.89	.89
250,001– 500,000		.93	.82	.82
100,001– 250,000		.90	.79	.79
100,000 or Less		.84	.71	.71
More than \$1,000,000	\$5,000	.95	.84	.84
500,001– 1,000,000		.90	.74	.74
250,001– 500,000		.87	.69	.69
250,000 or Less		.79	.59	.59
More than \$5,000,000	\$10,000	.94	.81	.81
1,000,001– 5,000,000		.89	.69	.69
500,001– 1,000,000		.83	.60	.60
250,001– 500,000		.78	.54	.54
250,000 or Less		.67	.44	.44
More than \$10,000,000	\$25,000	.93	.71	.71
5,000,001– 10,000,000		.87	.60	.60
1,000,001– 5,000,000		.81	.52	.52
500,001– 1,000,000		.71	.42	.42
500,000 or Less		.60	.32	.32
More than \$10,000,000	\$50,000	.90	.60	.60
5,500,001– 10,000,000		.81	.48	.48
3,500,001– 5,500,000		.77	.44	.44
1,000,001– 3,500,000		.72	.39	.39
1,000,000 or Less		.53	.27	.27
More than \$10,000,000	\$75,000	.87	.54	.54
5,500,001– 10,000,000		.77	.42	.42
3,500,001– 5,500,000		.73	.38	.38
1,000,001– 3,500,000		.66	.33	.33
1,000,000 or Less		.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

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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

Windstorm Or Hail Deductible	Amount Of Insurance At Each Location	Factor
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

Windstorm Or Hail Deductible	Amount Of Insurance At Each Location	Factor
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.