

OREGON MUTUAL INSURANCE COMPANY

TO: All Idaho Personal Lines Agents

DATE: February 12, 2018

BULLETIN NO: 2463

DEPT: Personal Lines

SUBJECT: Personal Auto Rate Maintenance
Effective March 15, 2018

With you as an agency partner, Oregon Mutual desires to grow a profitable book of personal lines business in Idaho.

Personal auto profitability continues to be a challenge for the industry. In an effort to improve the profitability of our personal auto book of business while still positioning us for profitable growth, we are adjusting rates for new and renewal business effective March 15, 2018. This change incorporates base rate, territory, points, age, and discount adjustments. The overall average impact on a statewide basis is an increase of 8.0% and will vary based on territory and policy composition. Given the activity by competitors, our analysis reveals that we are still competitive following this adjustment.

Please be assured that we will continue to offer the same service you've come to expect out of Oregon Mutual such as dedicated assigned personal lines underwriters and customizable auto products to fit your client's needs. Some of the popular options under this program include:

- Accident Forgiveness
- Custom Shield Plus Endorsement
- Diminishing Collision Deductible
- Enhanced Glass
- Vehicle Upgrade or Replacement until the vehicle is 15 years old

We also have several common discounts that are available to your Idaho clients including:

- Accident Avoidance Technology Deductible Credit (Automatically Applied)
- Five Year Experience Credit
- Low Mileage Discount (starting at 9,000/year)

For your quick reference, the [Idaho Custom Shield® Coverage Description](#) can be accessed on the BizLink® Forms Library along with the [Idaho Auto Reference Guide](#).

Revised Personal Lines Auto manual pages are available on BizLink® in the Online Manuals section. Please contact your Agency Marketing Manager, Personal Lines Underwriter or email marketing@ormutual.com should you have any questions.

As always, thank you for your ongoing partnership and the business that you write for Oregon Mutual. It is appreciated.