

OREGON MUTUAL INSURANCE COMPANY

BULLETIN

TO: All OMI California Commercial Lines Agents

DATE: April 12, 2018

BULLETIN NO: 2464

DEPT: Commercial Lines

SUBJECT: BOP Rate Reductions

With our combined efforts in underwriting, marketing, and agency partners, our commercial book continues to grow profitably and as a result effective 6/15/18 for new and renewal business we are implementing significant Building and BPP rate reductions for the following classes in California:

- **Lessors Risk Classes – 20%**

- 60000 Lessors Risk – NOC

- 60001 Lessors Risk Wholesale – NOC

- 60002 Lessors Risk for Industrial Office Parks

- 60003 Lessors Risk Multiple Occupancy – Nonmanufacturing Maintained by the Insured

- **Bakeries – 15%**

- 50141 Bakeries – Wholesale

- 51315 Bakery Plants

- 54606 Bakeries

- **Restaurants – 20%**

- 9011 Restaurants Casual Without Lounge

- 9012 Restaurants Casual With Lounge

- 9013 Restaurants – Fine Dining

- 9014 Restaurants – Fast Food

- **Condominiums – 20%**

- 69145 Condominiums – Residential Association

As of May 1, 2017 we started offering two optional coverages specific to Condominiums; "All In" and Medical Expenses for Unit Owners Endorsements – see [Bulletin 2445](#) for details.

Our updated [Commercial Appetite Guide](#) for Agents can be accessed under the Forms Library along with our Quarterly Hit List – [CL OnPoint](#).

We are looking forward to another year of profitable growth in our commercial department and look forward to partnering with you on your commercial business. Please contact your Agency Marketing Manager with any questions or opportunities.

Thank you.