

# OREGON MUTUAL INSURANCE COMPANY

## BULLETIN

**TO:** All OMI Oregon, Washington & Idaho  
Personal Lines Agents

**DATE:** June 13, 2018

**BULLETIN NO:** 2470

**DEPT:** Personal Lines

**SUBJECT:** PL Auto Comparative Rater Changes –  
Effective 5/31/18

We recently implemented new Personal Lines Auto rules in all comparative raters to avoid situations where we provide a rate on an account **significantly** falling outside of our target PL Auto Appetite below:

- Policy Limits greater than minimum limits
- Continuous prior insurance for 48 months
- Standard/Preferred prior carrier
- Good mix of vehicles with physical damage coverage vs liability only

You may be asking why we are making these changes now:

1. Cost reduction efforts – each time a quote is completed in a comparative rater, regardless of the accounts eligibility, we incur a charge for the insurance score.
2. To increase ease of doing business – you have asked that we do not provide rates for accounts that fall outside of our target market to avoid situations where we take underwriting action on an account after the point of sale.

This will only affect rates generated within comparative raters effective **5.31.2018**, in OR/WA/ID.

If an account falls outside of our target market, we will return a message 'No Rate Returned'. If you believe the account is preferred, please contact underwriting to discuss.

Quotes completed directly on BizLink® will continue to display a rate; if the account is significantly outside of our target market outlined above, using a combination of factors, the UW may elect to cancel within the first 60 days.

Please contact your Agency Marketing Manager or Personal Lines Underwriter if you have any questions.