

OREGON MUTUAL INSURANCE COMPANY

Integrity | Respect | Innovation | Independence | Citizenship

TO: All Idaho Personal Lines Agents

DATE: September 27, 2018

BULLETIN NO: 2474

DEPT: Personal Lines

SUBJECT: Idaho Homeowners Rate Revision -
Effective November 15, 2018

With you as an agency partner, Oregon Mutual desires to grow a profitable book of personal lines business in Idaho. Similar to the rest of the industry, loss experience has suffered the past few years on Homeowners for Oregon Mutual in Idaho.

As a result, we are making rate adjustments to our Homeowners program effective November 15, 2018. Changes to the rating plan were limited to base rates. No other factor changes are being made. These changes result in an overall impact by policy form as outlined below:

Form	% Change
HO3/5	7.0%
HO4/6	10.0%
Manufactured Home	15.0%
Overall Change	7.3%

REVISED FORMS:

In addition, we are revising the "**LIMITED MOLD OR MICROBIAL MATTER COVERAGE**" endorsement with some slight verbiage changes. It now has a revised title of "**LIMITED MOLD OR MICROBIAL MATTER, WET OR DRY ROT COVERAGE**", as well as clarifying language within the form. The endorsements have been edited to eliminate ambiguity and clarify the intended coverage. No reductions or expansions are intended with these revisions. We will still be providing \$10,000 of Section I – Property Coverage, and \$100,000 of Section II – Liability Coverage with these forms.

See the attached IMPORTANT NOTICE TO POLICYHOLDERS for more information regarding these forms changes.

Revised Personal Lines Home pages are available on BizLink® in the Online Manuals section. Please contact your Agency Marketing Manager or Personal Lines Underwriter if you have any questions on these changes.

As always, thank you for your ongoing business and partnership with Oregon Mutual!



IMPORTANT NOTICE TO POLICYHOLDERS

CAUTION: No coverage is provided by this summary nor can it be construed to replace any provisions of your policy or endorsements. You should read your policy and review your Declarations Page for complete information on the coverages you are provided by your policy.

If there is any conflict between the policy (including its endorsements) and this summary, **THE PROVISIONS OF YOUR POLICY (INCLUDING ITS ENDORSEMENTS) SHALL PREVAIL.**

Dear Policyholder,

Your homeowner's policy has been renewed with some verbiage changes in one of the policy endorsements included with your policy.

Which policy endorsement is changing?

If your prior policy had this endorsement:	It is being renewed with this endorsement:
HO0426AA (10-10)	HO0426AA (11-18)
HO0427AA (10-10)	HO0427AA (11-18)
HO0428AA (10-10)	HO0428AA (11-18)
HO0426WA (10-10)	HO0426WA (11-18)
HO0427WA (10-10)	HO0427WA (11-18)
HO0428WA (10-10)	HO0428WA (11-18)

What is changing?

- The title of these endorsements, as well as the verbiage used throughout them, has changed from "LIMITED MOLD OR MICROBIAL MATTER COVERAGE" to "LIMITED MOLD OR MICROBIAL MATTER, WET OR DRY ROT COVERAGE". This is merely to add clarity to what type of damage is being covered.
- The endorsements have been edited to eliminate ambiguity and clarify the intended coverage provided in the endorsement.
- Editorial clean-up was done to correct clerical errors such as numbering and lettering.

If you have any questions concerning this notice, please contact your agent.