

**OREGON MUTUAL INSURANCE COMPANY
CUSTOM SHIELD**

INDEX

BINDING AUTHORITY

Binding Authority Guidelines BA-1

RATING FACTORS – POLICY

Advance Quoting Credit RF-1
Base Rates RF-1
Accident Forgiveness RF-1
Affinity Group Discount RF-1
Fixed Expense - PPV RF-1
Multi Car Discount RF-1
Five Year Experience Credit RF-1
Insurance Score Relativities RF-2-5
Custom Shield Relativities RF-6-10
CSL Factor RF-11
Limit Relativities RF-11
Military Deployment Credit RF-11
Package Credit RF-11
Permissive User Relativities RF-11
Longevity Credit RF-11
Prior Carrier Days Lapsed RF-12
Prior Carrier Limits RF-12
Prior Carrier Policy Type RF-12
Prior Months With Carrier RF-13-24
Score x Maximum Age RF-25-31

RATING FACTORS – DRIVER

Age-Marital Status-Gender Factors RF-32-35
Defensive Driver Training Credit RF-36
Distant Student Discount RF-36
Driver Training Discount RF-36
Good Student Credit RF-36
Legacy Discount RF-37
Point Surcharge Relativities RF-38-53

RATING FACTORS – VEHICLE

Anti-Theft Credit RF-54
PPV Liability Symbols RF-54
Liability Only Discount RF-54
PPV Low Mileage Discount RF-54
PPV Physical Damage Symbols RF-55
Vehicle Age Relativities RF-56
PPV Vehicle Replacement/Upgrade RF-56
Deductible Relativities RF-56
Diminishing Deductible RF-56

**OREGON MUTUAL INSURANCE COMPANY
CUSTOM SHIELD**

INDEX

RATING FACTORS – VEHICLE (Cont.)

Model Year Relativities	RF-57
PPV Usage Relativities	RF-57
Motorhome Actual Cash Value Symbols	RF-58
Motorhome Vehicle Age Symbols	RF-59
Motorhome Discount Factors	RF-59
Trailer Actual Cash Value Symbols	RF-60
Trailer Vehicle Age Symbols	RF-60
Trailer Discount Factors	RF-60
Restricted Use Discount Factors	RF-61
Non Owned Discount Factors	RF-61
Antique Discount Factors	RF-61
Antique Physical Damage Factors	RF-61

RATING METHODOLOGY

Rating Sequence PPV and Regular Use Classic	RM-1-2
Rating Sequence Antique Auto	RM-3
Rating Sequence Restricted Classic	RM-4
Rating Sequence Motor Homes	RM-5
Rating Sequence Trailers	RM-6
Rating Sequence Non-Owned Auto	RM-7

RULES & UNDERWRITING – DRIVER

D-1 Use Classifications Defined	RU-1
D-2 Driver Averaging	RU-1
D-3 Classification Definitions	RU-1-3
D-4 Merit Rating Plan	RU-3-4
D-5 Driver Eligibility Requirements	RU-4
D-6 Prior Approval – Do Not Bind	RU-5
D-7 Ineligible Exposures	RU-5

RULES & UNDERWRITING – VEHICLE

V-1 Vehicle codes	RU-6
V-2 Private Passenger Vehicles	RU-6
V-3 Business Use Vehicles	RU-6
V-4 Vehicle Age	RU-6
V-5 Specialty Vehicles	RU-7-8
V-6 Specialty Vehicles - Other	RU-8-9
V-7 Vehicle Symbols	RU-9
V-8 Custom Shield Score	RU-9
V-9 Prior Approval Required – Do Not Bind	RU-9
V-10 Ineligible Vehicles	RU-9-10

RULES & UNDERWRITING – POLICY

P-1 Named Insured	RU-10
P-2 Other	RU-10-11
P-3 Refer To Company	RU-11
P-4 Ineligible	RU-11

**OREGON MUTUAL INSURANCE COMPANY
CUSTOM SHIELD**

INDEX

TERRITORIES

Territory Zip Code RelativitiesT-1-9

CREDITS AND OPTIONS

Accident ForgivenessCO-1
Additional Equipment and Customization Coverage CO-1-2
Additional InsuredCO-2
Advance Quoting CreditCO-2
Affinity CreditCO-2
Anti-Theft Devices Credit.....CO-3
Automobile Glass Repair Waiver.....CO-3
Custom Shield® Plus.....CO-3
Defensive Driver Discount CreditCO-3
Diminishing DeductibleCO-4
Emergency Assistance PackageCO-4
Enhanced Window GlassCO-4
Extended Non-Owned Auto.....CO-5
Family DiscountCO-5
Five Year Experience Credit.....CO-5
Insurance Credit ScoreCO-5
Legacy Credit.....CO-5
Liability Assumed By Contract.....CO-5
Listed Operator CoverageCO-6
Longevity (Loyalty) Credit.....CO-6
Low Mileage CreditCO-6
Military Deployment CreditCO-6
Package CreditCO-6
Physical Damage Loan/Lease Balance.....CO-7
Physical Damage – Motor Home, Travel Trailer, or CamperCO-7
Prior Liability Coverage CO-7-8
Roadside AssistanceCO-8
Transportation Expenses and Loss of UseCO-9
Vehicle Replacement or Upgrade CoverageCO-9
Uninsured/Underinsured Motorists Property Damage Coverage.....CO-9

POLICY SERVICE

Applications PS-1
Binders..... PS-1
Endorsement Change Procedures PS-1
Cancellations PS-1
Reinstatements..... PS-1
Payment Plans..... PS-1
Automobile Forms List..... PS-2