

**OREGON MUTUAL INSURANCE COMPANY  
CUSTOM SHIELD**

**INDEX**

---

**BINDING AUTHORITY**

Binding Authority Guidelines ..... BA-1

**RATING FACTORS – POLICY**

Advance Quoting Credit ..... RF-1  
Accident Forgiveness ..... RF-1  
Affinity Group Discount ..... RF-1  
Base Rates ..... RF-1  
Fixed Expense - PPV ..... RF-1  
Multi Car Discount ..... RF-1  
Five Year Experience Credit ..... RF-1  
Insurance Score Relativities ..... RF-2-3  
Custom Shield Relativities ..... RF-4-8  
CSL Discount ..... RF-9  
Limit Relativities ..... RF-9  
Military Deployment Credit ..... RF-9  
Package Credit ..... RF-9  
Permissive User Relativities ..... RF-9  
Longevity Credit ..... RF-9  
Prior Carrier Days Lapsed ..... RF-10  
Prior Carrier Limits ..... RF-10  
Prior Carrier Policy Type ..... RF-10  
Prior Months With Carrier ..... RF-11-16  
Score x Maximum Age ..... RF-17-25

**RATING FACTORS – DRIVER**

Age-Marital Status-Gender Factors ..... RF-26-29  
Defensive Driver Training Credit ..... RF-30  
Distant Student Discount ..... RF-30  
Driver Training Discount ..... RF-30  
Good Student Credit ..... RF-30  
Legacy Discount ..... RF-31  
Point Surcharge Relativities ..... RF-32-47

**RATING FACTORS – VEHICLE**

PPV Anti-Theft Credit ..... RF-48  
PPV Liability Discount ..... RF-48  
PPV Liability Symbols ..... RF-48  
PPV Low Mileage Discount ..... RF-48  
PPV Physical Damage Symbols ..... RF-49  
PPV Usage Relativities ..... RF-50  
PPV Vehicle Age Relativities ..... RF-50  
PPV Deductible Relativities ..... RF-51  
PPV Diminishing Deductible ..... RF-51  
PPV Vehicle Replacement/Upgrade ..... RF-51

**OREGON MUTUAL INSURANCE COMPANY  
CUSTOM SHIELD**

**INDEX**

---

**RATING FACTORS – VEHICLE (Cont.)**

PPV Model Year Relativities .....	RF-51
Motorhome Actual Cash Value Symbols .....	RF-52
Motorhome Vehicle Age Symbols .....	RF-53
Motorhome Discount Factors .....	RF-53
Trailer Actual Cash Value Symbols .....	RF-54
Trailer Vehicle Age Symbols .....	RF-54
Trailer Discount Factors .....	RF-54
Antique Discount Factors .....	RF-55
Antique Physical Damage Factors .....	RF-55
Restricted Use Discount Factors .....	RF-55
Non Owned Discount Factors .....	RF-55

**RATING METHODOLOGY**

Rating Sequence PPVs.....	RM-1-2
Rating Sequence Antique Autos .....	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 Required – 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-7
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 Liability Only .....	RU-9
V-10 Prior Approval Required – Do Not Bind.....	RU-10
V-11 Ineligible Vehicles.....	RU-10

**OREGON MUTUAL INSURANCE COMPANY  
CUSTOM SHIELD**

**INDEX**

---

**RULES & UNDERWRITING – POLICY**

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

**TERRITORIES**

Territory Zip Code Relativities .....	T-1-12
---------------------------------------	--------

**CREDITS AND OPTIONS**

Accident Forgiveness .....	CO-1
Additional Equipment and Customization Coverage .....	CO-1-2
Additional Insured .....	CO-2
Advance Quoting Credit .....	CO-2
Affinity Credit .....	CO-2
Anti-Theft Devices Credit.....	CO-3
Automobile Glass Repair Waiver.....	CO-3
Custom Shield Plus .....	CO-3
Defensive Driver Discount Credit .....	CO-3
Diminishing Deductible .....	CO-3
Emergency Assistance Package .....	CO-4
Employee Discount.....	CO-4
Enhanced Window Glass .....	CO-4
Extended Non-Owned Auto.....	CO-5
Five Year Experience Credit.....	CO-5
Insurance Score.....	CO-5
Legacy Credit.....	CO-5
Liability Assumed By Contract.....	CO-5
Listed Operator Coverage .....	CO-6
Low Mileage Credit .....	CO-6
Longevity (Loyalty) Credit.....	CO-6
Military Deployment Credit .....	CO-6
Package Credit/Residence Type .....	CO-7
Physical Damage Loan/Lease Balance.....	CO-7
Physical Damage – Motor Home, Travel Trailer, or Camper .....	CO-7
Prior Liability Coverage .....	CO-7-8
Roadside Assistance .....	CO-8-9
Transportation Expenses and Loss of Use .....	CO-9
Vehicle Replacement or Upgrade Coverage .....	CO-9
Underinsured Motorists Coverage.....	CO-9
Underinsured Motorists Property Damage Coverage .....	CO-10
List of Non-Standard Prior Carriers .....	CO-10-14

OREGON MUTUAL INSURANCE COMPANY  
CUSTOM SHIELD

INDEX

---

***POLICY SERVICE***

Applications .....	PS-1
Binders.....	PS-1
Endorsement Change Procedures .....	PS-1
Cancellations .....	PS-1
Reinstatements.....	PS-1
Payment Plans.....	PS-1
Auto Forms List.....	PS-2-3