

**OREGON
AUTO
PRODUCER MANUAL**

Bankers Standard Insurance Company
Updated 9/1/16

**Automobile Underwriting Guidelines
(New Exposures To Inforce Business)**

BANKERS STANDARD INSURANCE COMPANY

No new business with effective dates on or after 03-01-16 is eligible.

Prior Insurance

Required, with no lapse in coverage, except in cases where there is no need for prior insurance.

Driving Record

No major violations in the past three years

No at-fault accidents or moving violations in the past three years

No more than one not at-fault accident or comprehensive claim in the past three years

No operator in the household currently holds a suspended drivers license

Driving Experience

Verifiable three year driving record required for all drivers

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Territory Definitions

Determine territory assignment based upon the garaging location of the vehicle.

ZIP Code	TERRITORY	ZIP Code	TERRITORY	ZIP Code	TERRITORY
97001	504	97060	215	97146	105
97002	914	97062	216	97147	205
97003	17	97063	504	97148	514
97004	114	97064	218	97149	205
97005	17	97065	6	97201	510
97006	17	97067	114	97202	410
97007	17	97068	116	97203	410
97008	114	97070	116	97204	510
97009	714	97071	318	97205	510
97010	114	97075	17	97206	110
97011	114	97076	17	97207	510
97013	118	97077	17	97208	510
97014	504	97078	17	97209	510
97015	11	97080	215	97210	510
97016	205	97086	114	97211	410
97017	114	97101	514	97212	410
97018	218	97102	105	97213	410
97019	114	97103	105	97214	410
97020	914	97106	214	97215	110
97021	504	97107	205	97216	110
97022	114	97108	205	97217	410
97023	118	97109	214	97218	110
97024	115	97110	105	97219	310
97026	914	97111	514	97220	110
97027	116	97112	205	97221	510
97028	114	97113	218	97222	310
97029	6	97114	514	97223	17
97030	210	97115	514	97224	17
97031	504	97116	218	97225	17
97032	318	97117	218	97227	410
97033	210	97118	205	97228	410
97034	11	97119	214	97229	510
97035	11	97121	105	97230	210
97036	210	97122	205	97231	510
97037	504	97123	218	97232	410
97038	114	97124	218	97233	210
97039	6	97125	214	97236	210
97040	504	97127	514	97238	410
97041	504	97128	514	97239	410
97042	114	97130	205	97240	11
97044	504	97131	205	97242	410
97045	116	97132	418	97251	410
97048	205	97133	214	97253	410
97049	114	97134	205	97254	410
97050	6	97135	205	97255	410
97051	218	97136	205	97256	410
97053	218	97137	914	97258	410
97054	218	97138	105	97259	410
97055	118	97140	216	97266	110
97056	218	97141	205	97267	310
97057	504	97143	205	97269	11
97058	504	97144	214	97271	410
		97145	105		

Territory Definitions

ZIP Code	TERRITORY	ZIP Code	TERRITORY	ZIP Code	TERRITORY
97272	410	97345	814	97405	12
97280	310	97346	914	97406	20
97281	216	97347	914	97407	19
97282	410	97348	814	97408	12
97283	410	97350	914	97409	314
97286	110	97351	914	97410	604
97288	11	97352	914	97411	19
97290	410	97355	814	97412	314
97291	510	97357	205	97413	314
97292	210	97358	814	97414	19
97293	410	97359	914	97415	20
97294	210	97360	318	97416	604
97296	410	97361	914	97417	604
97298	17	97362	318	97419	614
97299	410	97364	205	97420	19
97301	13	97365	205	97423	19
97302	13	97366	205	97424	314
97303	13	97367	205	97425	104
97304	13	97368	205	97426	314
97305	13	97369	205	97427	314
97306	13	97370	814	97428	604
97307	13	97371	914	97429	604
97308	13	97372	205	97430	305
97309	13	97373	914	97431	314
97310	13	97374	814	97432	604
97311	13	97375	914	97434	314
97312	13	97376	205	97435	604
97313	13	97377	814	97436	604
97314	13	97378	514	97437	314
97321	814	97380	205	97438	614
97322	814	97381	914	97439	305
97324	814	97383	914	97440	12
97325	914	97384	914	97441	305
97326	814	97385	914	97442	604
97327	814	97386	814	97443	604
97329	814	97388	205	97444	20
97330	814	97389	814	97445	305
97331	814	97390	205	97446	614
97333	814	97391	205	97447	604
97335	814	97392	914	97448	614
97336	814	97393	914	97449	19
97338	914	97394	205	97450	20
97339	914	97396	514	97451	314
97341	205	97401	12	97452	314
97342	914	97402	12	97453	305
97343	205	97403	12	97454	314
97344	914	97404	12	97455	12

Territory Definitions

ZIP Code	TERRITORY	ZIP Code	TERRITORY	ZIP Code	TERRITORY
97456	814	97525	204	97711	504
97457	604	97526	604	97712	404
97458	19	97527	604	97720	6
97459	19	97530	204	97721	6
97460	19	97531	604	97722	6
97461	314	97532	604	97730	504
97462	604	97533	604	97731	104
97463	314	97534	604	97732	6
97464	20	97535	204	97733	104
97465	20	97536	204	97734	504
97466	19	97537	204	97735	6
97467	305	97538	604	97736	6
97468	19	97539	204	97737	104
97469	604	97540	204	97738	6
97470	604	97541	204	97739	404
97471	604	97543	604	97740	6
97472	314	97544	604	97741	504
97473	305	97601	104	97750	6
97476	20	97602	104	97751	6
97477	12	97603	104	97752	6
97478	12	97604	104	97753	6
97479	604	97620	6	97754	6
97480	305	97621	104	97756	404
97481	604	97622	104	97758	6
97482	614	97623	104	97759	404
97484	604	97624	104	97760	404
97486	604	97625	104	97761	504
97487	314	97626	104	97801	6
97488	314	97627	104	97810	6
97489	614	97630	6	97812	6
97490	314	97632	104	97813	6
97491	20	97633	104	97814	6
97492	314	97634	104	97817	6
97493	314	97635	6	97818	6
97494	604	97636	6	97819	6
97495	604	97637	6	97820	6
97496	604	97638	6	97821	6
97497	604	97639	104	97823	6
97498	205	97640	6	97824	6
97499	604	97641	6	97825	6
97501	204	97701	404	97826	6
97502	204	97702	404	97827	6
97503	204	97703	404	97828	6
97504	204	97707	404	97830	6
97520	204	97708	404	97831	6
97522	204	97709	404	97833	6
97523	604	97710	6	97834	6
97524	204				

Territory Definitions

ZIP Code	TERRITORY	ZIP Code	TERRITORY	ZIP Code	TERRITORY
97835	6	97862	6	97886	6
97836	6	97864	6	97901	6
97837	6	97865	6	97902	6
97838	6	97867	6	97903	6
97840	6	97868	6	97904	6
97841	6	97869	6	97905	6
97842	6	97870	6	97906	6
97843	6	97872	6	97907	6
97844	6	97873	6	97908	6
97845	6	97874	6	97909	6
97846	6	97875	6	97910	6
97848	6	97876	6	97911	6
97850	6	97877	6	97913	6
97856	6	97880	6	97914	6
97857	6	97882	6	97917	6
97859	6	97883	6	97918	6
97860	6	97884	6	97920	6
97861	6	97885	6		

General Rules

Automatic Debit of Policy Premium

An additional charge of \$10.00 shall be payable each time the funds are not available to cover the automatic debit of policy premium.

Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00.

Installments

An additional charge of \$10.00 per installment, per policy shall be payable with each installment. This charge is waived when the policy premium is automatically debited from a bank account.

The following Installment Options are available: One Pay, Two Pay, Four Pay and Ten Pay.

If this policy is written in conjunction with any other policy, the billing is combined and the installment charge is applied to the entire account.

For any check returned by the bank unpaid, a non-sufficient funds fee of up to \$25.00 may be charged.

Mass Merchandising Discount

If the named insured qualifies for a Mass Merchandising Program, a discount ranging from 3% to 10%, depending on the organization, will be applied to the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Uninsured Motorists Coverage and Comprehensive and Collision coverages.

The discount does not apply to optional endorsement premiums.

To qualify for the Mass Merchandising Program, the insured must be:

- An employee of a sponsoring employer; or
- A member of a particular association or organization.

Package Discount

A package policy is eligible for a discount. A package policy consists of an Auto, Home, and Umbrella under the same policy number.

The package discount will be applied to the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and Uninsured Motorists Coverage.

The discount does not apply to optional endorsement premiums.

The package discount amount is **10%**.

Policy Period

Policies are written for 12 months.

General Rules

Rate and Condition Deviations

Deviated rates and conditions may be used for unusual risks at the request of the insured or the Company. These rates and conditions will comply with state requirements. Deviated rates and conditions may be used for risks with the following characteristics:

Any vehicle with value of \$100,000 or greater;

Any policy with more than 5 vehicles.

Rate Revision

A rate revision, meaning any revision of rates applicable to Auto coverages, shall be made in accordance with the following procedures:

- A. The effective date of such revision shall be as announced.
- B. The revision shall apply to any new or renewal policy, or binder having an effective date on or after the effective date of any such revision.
- C. All endorsements, regardless when issued, shall be issued using the same rates in effect at the time of policy issuance or renewal issuance.

Whole Dollar Premium

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$0.50 or more shall be rounded to the next higher whole dollar.

General Rules

Eligibility --- Auto

An Auto policy shall be used to afford coverage to private passenger autos and motor vehicles considered as private passenger autos in the "Definitions" rule if:

- A. They are written on a specified auto basis, and
- B. They are owned by an individual, by spouses who are residents of the same household, parties who have entered into a domestic partnership legally recognized under Oregon law who are residents of the same household, or by two or more resident relatives.

Eligibility --- Recreational Vehicles

An Auto policy shall be used to afford coverage to motorcycles, motor homes, golf carts or other similar type vehicles, and snowmobiles if:

- A. They are written on a specified vehicle basis, and
- B. They are owned by an individual, by spouses who are residents of the same household, parties who have entered into a domestic partnership legally recognized under Oregon law who are residents of the same household, or by two or more resident relatives.

Definitions

- A. A private passenger auto is a four wheel motor vehicle, other than a truck type, owned or leased under contract for a continuous period of at least six months, and
 - 1. not used as a public or livery conveyance for passengers, and
 - 2. not rented to others.
- B. A motor vehicle that is a pickup, panel truck or van shall be considered a private passenger auto if:
 - 1. owned by an individual, by spouses who are residents of the same household, or by parties who have entered into a domestic partnership legally recognized under Oregon law who are residents of the same household,
 - 2. not customarily used in the occupation, profession or business of the insured, other than farming or ranching; and
 - 3. the vehicle has a Gross Vehicle Weight of less than 10,000 pounds.
- C. A motor vehicle owned by a farm co-partnership or a farm family corporation shall be considered a private passenger auto owned by two or more relatives who are residents of the same household if:
 - 1. it is principally garaged on a farm or ranch, and
 - 2. it otherwise meets the definitions in A. and B. above.

Liability Coverage Only

- D. A motor vehicle that is a pickup, panel truck or van used in the business of the United States Government, by an employee of the Government, shall be considered a private passenger auto if:
 - 1. owned by an individual, by spouses who are residents of the same household, or by parties who have entered into a domestic partnership legally recognized under Oregon law who are residents of the same household,
 - 2. not customarily used in any other occupation, profession or business of the insured, other than farming or ranching; and
 - 3. the vehicle has a Gross Vehicle Weight of less than 10,000 pounds.

Premium Determination Rules

Premium Determination

Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection, Medical Payments, Comprehensive and Collision premiums are determined as follows:

- A. Refer to the Classification Rule to determine the applicable Classification and Rating Factor.
- B. Model Year and Symbol Determination
 - 1. Refer to the ISO Model Year/Age Group rule to determine the model year/age of the auto and refer to the ISO Symbol and Identification Manual for the appropriate symbol of the auto.
 - 2. If no rating symbol is shown in the ISO Symbol and Identification (S&I) Manual, use the following procedure to determine an interim rating symbol.
 - a. If the S&I Manual displays a rating symbol for the PRIOR MODEL YEAR version of the same vehicle, use the prior model year's rating symbol for the new model year vehicle.
 - b. If the S&I Manual does NOT display a rating symbol for the prior model year version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I rule.
- C. Refer to the Territory definitions to determine the territory code for the location where the auto is principally garaged.

Note: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.

For those territories defined by ZIP code:

- 1. Determine the applicable rating territory based on the ZIP code of the location of principal garaging of the vehicle. If the ZIP code of the mailing address differs from the ZIP code of the location of principal garaging, use the ZIP code of the garaging location to assign the rating territory.
 - 2. As ZIP code boundaries are changed by USPS, a new ZIP code may be created. Manual pages will be updated regularly to include future USPS ZIP code changes.
 - 3. If a new ZIP code is not yet listed in the Territory Definitions, use the ZIP code that formerly applied to the risk before ZIP code boundaries were changed in order to determine the rating territory for a risk located in the new ZIP code.
- D. Refer to the rate pages to determine base rates for the desired coverage in the appropriate territory.
- E. Determine if a package credit is applicable. If applicable, apply the credit to the Single Limit Liability or Bodily Injury and Property Damage Liability, Comprehensive, Collision and Uninsured Motorists premiums (the discount does not apply to optional endorsement premiums).
- F. Apply the Insurance Bureau Scoring (IBS) Factor to the base premium for each of the following applicable coverages: Bodily Injury, Property Damage or Single Limit Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision.

Apply the IBS factor to the premium for each of the Optional Coverages.
- G. For Stated Amount Comprehensive, multiply the rate by the limit of liability to determine the base premium.
- H. The premium for each coverage is determined by multiplying the base premium by the appropriate rating factor.

Premium Determination Rules

Rating Sequence

***Rounding** - Calculate to dollars and cents; do not round to the nearest whole dollar unless noted.

A. Liability Single Limits or Split Limits (BI/PD)

1. Base rate for limit on rate page
2. Apply package credit
3. Apply mass merchandising discount
4. Apply IBS factor
5. Apply increased limit factor
6. Apply class factor
7. Apply excess vehicle credit
8. Apply anti-lock brake credit
9. Apply mature driver accident prevention course discount
10. Apply continuous insurance credit
11. Apply account credit
12. Apply valuables credit
13. Apply accident free credit
14. Round to nearest whole dollar

B. Uninsured Motorists Single Limits or Split Limits (BI/PD)

1. Base rate on uninsured motorists rate page
2. Apply package credit
3. Apply mass merchandising discount
4. Apply IBS factor
5. Apply increased limit factor
6. Round to nearest whole dollar

C. Medical Payments

1. Base rate for medical payments on rate page
2. Apply IBS factor
3. Apply class factor
4. Apply excess vehicle credit
5. Apply passive restraint credit
6. Apply increased limit factor
7. Apply mature driver accident prevention course discount
8. Apply continuous insurance credit
9. Apply account credit
10. Apply valuables credit
11. Apply accident free credit
12. Round to nearest whole dollar

D. Personal Injury Protection

1. Base rate for personal injury protection on rate page
2. Apply IBS factor
3. Apply class factor
4. Apply PIP deductible factor
5. Apply excess vehicle credit
6. Apply mature driver accident prevention course discount
7. Apply continuous insurance credit
8. Apply account credit
9. Apply valuables credit
10. Apply accident free credit
11. Round to nearest whole dollar

Premium Determination Rules

E. Comprehensive

1. Base rate for comp on territory rate page based on model year and symbol
2. Apply symbol/model year relativity factor
3. Apply package credit
4. Apply mass merchandising discount
5. Apply IBS factor
6. Apply factor for increased deductible
7. Apply class factor
8. Apply excess vehicle credit
9. Apply anti-theft credit
10. Apply continuous insurance credit
11. Apply account credit
12. Apply valuables credit
13. Apply accident free credit
14. Round to nearest whole dollar

F. Collision

1. Base rate for collision on territory rate page based on model year and symbol
2. Apply symbol/model year relativity factor
3. Apply package credit
4. Apply the mass merchandising discount
5. Apply IBS factor
6. Apply factor for increased deductible
7. Apply class factor
8. Apply excess vehicle credit
9. Apply mature driver accident prevention course discount
10. Apply continuous insurance credit
11. Apply account credit
12. Apply valuables credit
13. Apply accident free credit
14. Round to nearest whole dollar

Classification Rules

These rules do not apply to risks rated in accordance with the Miscellaneous Types Rule unless otherwise specified.

Refer to the General Rules section for definitions of terms used in these rules.

A. Autos owned by an individual or by two or more resident relatives are classified as follows:

1. Primary Classification

- a. Classify the autos according to the age, sex and marital status of the licensed operators, the use of the auto and the eligibility of youthful operators for the driver training and/or Good Student classifications, and
- b. Determine the applicable factor from the Primary Rating Factor tables.

2. Secondary Classification

- a. Determine if the auto is:
 - (1) a single car; or
 - (2) part of a multi-car risk.
- b. Refer to the Safe Driver Insurance Plan to classify licensed operators according to the provisions of the plan.
- c. Refer to the Secondary Rating Factor table to determine the appropriate factor to be added to or subtracted from the Primary Rating Factor.

3. Classification Changes

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Rating Factors are made. This includes the addition or deletion of an operator during the term of the policy.

Exceptions:

- a. A policy shall **not** be changed mid-term because of the attained age of an operator of the auto.
- b. A policy shall **not** be changed mid-term to affect a change in the Driving Record Sub-Classification.
- c. A policy shall **not** be changed mid-term solely due to a change in symbol assignment based on a review of loss experience.

Classification Rules

B. Definitions

1. Use Classifications

- a. BUSINESS USE means that the use of the auto is required by or customarily involved in the duties of the applicant or any other person customarily operating the auto, in an occupation, profession or business, other than going to or from the principal place of occupation, profession or business.
- b. FARM USE means the auto is principally garaged on a farm or ranch, and
 - (1) it is not customarily used in going to or from work other than farming or ranching, or driving to or from school, and
 - (2) it is not customarily used in any occupation other than farming or ranching.
- c. PLEASURE USE means:
 - (1) no BUSINESS USE.
 - (2) personal use including driving to or from work or school:
 - (a) less than 3 road miles one way; or
 - (b) 3 or more, but less than 15 road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- d. WORK LESS THAN 15 MILES means:
 - (1) no BUSINESS USE.
 - (2) personal use including driving to or from work or school:
 - (a) 3 or more, but less than 15 road miles one way, if such use is more than 2 days per week or more than 2 weeks in any 5 week period; or
 - (b) 15 or more road miles one way, for not more than 2 days per week or not more than 2 weeks in any 5 week period.
- e. WORK 15 OR MORE MILES means:
 - (1) no BUSINESS USE.
 - (2) personal use including driving to or from work or school 15 or more road miles one way more than 2 days per week or more than 2 weeks in any 5 week period.
- f. An auto driven part way to or from work or school, such as to a railroad or bus depot, whether or not the auto is parked at the depot during the day, shall be considered as driving to or from work or school.

Liability Coverage Only

- g. An auto used in the business of the U. S. Government by one of its employees may be classified and rated as PLEASURE USE, WORK LESS THAN 15 MILES or WORK 15 OR MORE MILES.

Classification Rules

2. Age, Sex and Marital Status Classifications

- a. YOUTHFUL OPERATOR means an applicant or any other operator resident in the same household as the applicant, who customarily operates the auto and is one of the following:
 - (1) YOUTHFUL UNMARRIED FEMALE OPERATOR -- unmarried female under 25 years of age who is not an owner or principal operator;
 - (2) YOUTHFUL UNMARRIED FEMALE OWNER OR PRINCIPAL OPERATOR - unmarried female under 25 years of age who is an owner or principal operator;
 - (3) YOUTHFUL MARRIED MALE OPERATOR - married male under 25 years of age;
 - (4) YOUTHFUL UNMARRIED MALE OPERATOR - unmarried male under 25 years of age who is not an owner or principal operator;
 - (5) YOUTHFUL UNMARRIED MALE OWNER OR PRINCIPAL OPERATOR - unmarried male under 30 years of age who is an owner or principal operator.
- b. AGE means the age attained on the last birthday.
- c. MARRIED means a married person living with his or her spouse and includes a person widowed, divorced or legally separated only if such person has custody of one or more resident children.
- d. RESIDENT means anyone residing in the same household.

Exceptions:

- (1) A person in active military service with the armed forces of the United States of America is not considered a resident in the applicant's household unless this person customarily operates the auto.
- (2) If a YOUTHFUL UNMARRIED FEMALE OPERATOR or a YOUTHFUL UNMARRIED MALE OPERATOR is a student residing at an educational institution over 100 road miles from the auto's place of principal garaging, the auto is rated as if the student is MARRIED.

Classification Rules

3. Driver Training

The applicable Driver Training Classification applies to each Youthful Operator under 21 years of age where "Satisfactory Evidence" is presented that such operator has successfully completed a driver education course meeting the following standards:

- a. The course included a minimum of 30 clock hours of classroom instruction plus a minimum of 6 clock hours of actual driving experience per student. These requirements may be met in either of the following ways:
 - (1) A minimum of 6 clock hours per student of actual driving experience exclusive of observation time in the car.

In this case, part of the required 30 clock hours of classroom instruction can be met by the time spent in an approved simulated practice driving trainer. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
 - (2) A minimum of 3 clock hours per student of actual driving experience exclusive of observation time in the car, and a minimum of 12 clock hours per student in an approved simulated practice driving trainer.

In this case, only time spent in excess of 12 clock hours in the driving trainer may be counted as part of the 30 clock hours of classroom instruction. Use of the driving trainer must be authorized by the State Department of Education or other responsible educational agency.
- b. The course was conducted by instructors certified by the State Department of Education or other responsible educational agency, and
- c. The course was conducted by a recognized secondary school, college or university and had the approval of the State Department of Education or other responsible educational agency, or
- d. The course was conducted by other schools, and such course and school had the approval and supervision of the State Department of Education or other responsible educational agency, or
- e. The course was conducted by a commercial driving school under the jurisdiction of the Motor Vehicle Department, provided that by Statute or Regulation such school meets the same requirements as schools having official sanction from the responsible State educational agency.
- f. "Satisfactory Evidence" is a certificate signed by a school official certifying to the fulfillment of the requirements in a., b., and c. or d. or e. above.

4. Good Student

The applicable Good Student Classification applies provided:

- a. The owner or operator is at least 16 years of age and:
 - (1) a full time high school, college or university student; or
 - (2) a full time student enrolled in a vocational technical school.
- b. A certified statement from a school official is presented to the Company on each anniversary date of the policy indicating that the student has met one of the following requirements during the immediately preceding school semester:
 - (1) Is in the upper 20% of his/her class scholastically;
 - (2) Maintains a "B" average, or its equivalent. If the letter grading system cannot be averaged, then no grade can be below "B";
 - (3) When in a school maintaining a numerical grading system, must have at least a 3 average in a 4,3,2,1 point system or its equivalent.
 - (4) The student is included in a "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.

A classification change resulting from a change in the scholastic standing of the student can not be effected between anniversary dates of the policy.

Classification Rules

5. Operator Assignment**a. Youthful Operators****(1) Single Car Risks**

The Youthful Operator Classification with the highest Primary Rating Factor applies. In determining such classifications, any Driver Training and/or Good Student qualification shall apply.

(2) Multi-Car Risks

(a) Assign any youthful principal operators to the autos they principally operate.

(b) Assign other youthful operators to the remaining autos as follows:

(i) determine the primary pleasure use rating factors of all youthful operators.

(ii) assign the youthful operator with the highest primary rating factor to the auto he/she operates most frequently.

(iii) remaining youthful operators are assigned to remaining autos in the order of highest rated youthful operator to the auto with the highest total base premium.

(iv) after assigning youthful operators to autos on the basis of pleasure use rating factors, each factor must be adjusted for the actual use of the auto before determining and applying the Secondary Rating Factor.

(v) any remaining autos are rated with the appropriate No Youthful Operator classification.

b. No Youthful Operators

(1) The Principal Operator Age 50-64 classification or the Principal Operator Age 65-74 classification shall apply, as appropriate, based on the age of the principal operator of the auto. If all operators in the household are age 50-74, these classes shall apply to all autos in the household.

(2) If there are operators in the household who are not in the Principal Operator age 50-64 or the principal Operator age 65-74 classes:

(a) Any youthful operator class shall apply in accordance with the youthful operator rules in Paragraph 5.a.

(b) Autos principally operated by a person age 75 or over shall be rated at the Principal Operator Age 75 or Over classification (unless a youthful operator class is applicable). Autos principally operated by an adult under age 50 shall be rated at the All Other classification or the Only Operator Female Age 30-49 classification (unless a youthful operator class is applicable).

(c) Application of the Principal Operator Age 50-64 classification and the Principal Operator Age 65-74 classification shall be limited to the number of autos equal to the number of operators in these classes. Autos in excess of the number of operators in these classes shall be rated at the All Other Classification (unless a youthful operator class is applicable).

c. Multi-Car Discount

The applicable Multi-Car Rating Factor applies if more than one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and two or more such autos are insured in the same company for any of the following coverages: single limit liability or bodily injury and property damage liability, personal injury protection, medical payments, comprehensive or collision insurance.

The Multi-Car Rating Factor is also applicable if one private passenger auto is owned by an individual or owned jointly by two or more resident relatives, and a corporately-owned vehicle is furnished for the regular use of the named insured or a resident relative.

d. Total Base Premium is the sum of the base premiums for single limit liability or bodily injury and property damage liability, personal injury protection, medical payments, comprehensive and collision coverages that apply to the auto.

Classification Rules

6. Vehicles Equipped with Anti-Theft Devices

To qualify for a discount on Comprehensive Coverage, the vehicle must be equipped with (1) a hood lock which can only be released from inside the vehicle, and (2) a device meeting the criteria of paragraph a., b. or c. below.

If a vehicle is equipped with more than one qualifying device described in a. or b., only the single highest discount shall apply. The Lojack discount applies in addition to any discount determined in a. or b. Refer to Company for required evidence of installation of anti-theft devices meeting the following criteria prior to granting a discount.

a. Alarm ONLY and Active Disabling Devices

A **5%** discount on Comprehensive Coverage shall be afforded on vehicles equipped with

- (1) alarm only devices which sound an audible alarm that can be heard at a distance of at least 300 feet for a minimum of three minutes, or
- (2) active disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as active if a separate manual step IS required to engage the device.

b. Passive Disabling Devices

A **15%** discount on Comprehensive Coverage shall be afforded on vehicles equipped with passive disabling devices which disable the vehicle by making the fuel, ignition or starting system inoperative. A disabling device is categorized as passive if a separate manual step is NOT required to engage the device.

c. Lojack Anti-Theft System

A **10%** discount shall be afforded on Comprehensive Coverage for private passenger automobiles which are equipped with the Lojack anti-theft system. In addition, no comprehensive deductible will apply in the event of theft of an auto equipped with the Lojack system.

7. Passive Restraint Discount

The following discounts apply to Medical Payments Coverage **only**. To qualify, the private passenger auto must be equipped with an automatic occupant restraint conforming to the federal crash protection requirements and meeting the criteria of either paragraph a. or b. below:

- a. **20%** discount shall be afforded when the restraint is installed on the driver-side-only position.
- b. **30%** discount shall be afforded when the restraints are installed in both front outboard seat positions.

8. Anti-Lock Brake System

A **5%** discount on Single Limit Liability or Bodily Injury and Property Damage Liability coverages shall be afforded for those private passenger autos which are equipped with a factory installed four wheel Anti-Lock Braking System (ABS).

9. Mature Driver Accident Prevention Course Discount

- a. A 5% Mature Driver Accident Prevention Course Discount may shall be applied to the premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection and Collision Coverage applicable to the insured motor vehicle provided the principal operator:

- (1) is age 55 or older;
- (2) has a completion certificate, dated within the most recent 36 months, if the principal operator is less than 70 years old or dated within the most recent 24 months if the principal operator is 70 years old or older, certifying that he or she has successfully completed a motor vehicle accident prevention course approved by the Oregon Motor Vehicles Division.
- (3) did not take the course as a result of an order or sentence imposed by a court;
- (4) does not have persons under 25 years of age regularly operating the vehicle;
- (5) does not have the vehicle classified for underwriting purposes as used for business.

Classification Rules

- b. The discount may be cancelled if, during the policy period, the operator who completed the course is:
 - (1) involved in an at-fault accident; or
 - (2) convicted of or enters a plea of guilty or nolo contendere to a moving traffic violation.
- c. This discount shall apply:
 - (1) to new and renewal policies with inception dates within the 36-month period following the course completion date for principal operators under 70 years of age and 24 months for principal operators 70 years old or older;
 - (2) only to the vehicle principally operated by the insured with the course completion certificate; and
 - (3) only once to each such vehicle regardless of the number of operators with course completion certificates.
- d. If the principal operator qualifying for this discount is the principal operator of two or more vehicles, the discount shall apply to only one vehicle.
- e. This discount shall not apply to vehicles classified and rated under the Miscellaneous Types Rules unless otherwise specified.

10. Excess Vehicle Credit

If there are more vehicles than drivers, a credit of **35%** will be applied to the extra vehicle(s).

The 35% credit is applied in determining the premiums for the following coverage for each auto that qualifies: Single Limit Liability or Bodily Injury and Property Damage Coverage, Medical Payments Coverage, Personal Injury Protection, Comprehensive, and Collision Coverage.

11. Panel trucks, pickups and vans

When a pickup is used to transport a permanently attached camper body with facilities for cooking and sleeping, refer to the Motor Homes section of the Miscellaneous Vehicle Rule.

Liability Coverage Only

Liability Coverage: Rate as private passenger.

Physical Damage Coverages Only

- a. When a symbol is displayed in the ISO Symbol and Identification Manual: Comprehensive and Collision-Rate as private passenger
- b. When NO symbol is displayed in the ISO Symbol and Identification Manual, determine a symbol based on original cost new from the Price/Symbol Chart located in the reference pages of the S&I Manual.
 - (1) Comprehensive -- Use the private passenger base rate.
 - (2) Collision -- Use the private passenger base rate.
- c. When a pickup is used to transport a non-permanently attached camper body, or to transport a camper body or cover with no facilities for cooking and sleeping:
 - (1) Add the cost of the camper body or cover to the cost of the pickup and determine a symbol from the tables on page 1 of the ISO Symbol and Identification Manual.
 - (2) Rate in accordance with paragraph a. above if a symbol for the pickup alone is displayed in the ISO Symbol and Identification Manual.
 - (3) Rate in accordance with paragraph b. above if NO symbol for the pickup alone is displayed in the ISO Symbol and Identification Manual.

Classification Rules

12. Insurance Bureau Scoring (IBS) Factor

Apply factor to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Uninsured Motorists Coverage, Medical Payments Coverage, Personal Injury Protection Coverage, Comprehensive and Collision Coverages and any Optional Coverages. The factor assigned is determined by the band. The band is determined by the IBS of the first named insured listed on the policy.

IBS Band	CSL	UM	Medical Payments	Personal Injury Protection	Comprehensive	Collision	Optional Coverages
1	0.720	0.810	0.810	0.680	0.680	0.720	0.680
2	0.780	0.830	0.830	0.750	0.760	0.790	0.760
3	0.860	0.880	0.880	0.840	0.850	0.870	0.850
4	0.930	0.900	0.900	0.920	0.930	0.940	0.930
5	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6	1.080	1.000	1.000	1.090	1.090	1.070	1.090
7	1.170	1.370	1.370	1.200	1.190	1.150	1.190
8	1.500	1.370	1.370	1.550	1.480	1.450	1.480

If there is “no score” (insufficient history) associated with the first named insured, the policy shall be rated as neutral in Band 5. A “no-hit” (the inability to obtain a score when one exists) shall be rated in Band 8.

13. Continuous Insurance Credit

The following credits apply to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Personal Injury Protection, Comprehensive and Collision Coverages, and Optional Coverages if the insured maintains continuous motor vehicle insurance for three or five years with the Company or an affiliate and/or one other carrier.

Years	Credit
3	2%
5	4%

14. Account Credit

A **5%** discount applies to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Personal Injury Protection, Comprehensive and Collision Coverages, and Optional Coverages if the annual premium associated with all lines written with the Company or its affiliates is \$25,000 or greater, prior to the discount applying.

15. Valuables Credit

A **5%** discount applies to the Single Limit Liability or Bodily Injury and Property Damage Liability Coverages, Medical Payments, Personal Injury Protection, Comprehensive and Collision Coverages, and Optional Coverages if the insured maintains a Valuables policy with a total limit of at least \$100,000 or a jewelry coverage limit of at least \$50,000.

Classification Rules

16. Accident-Free Credit

An accident-free credit is applicable on policies where:

- a. All operators have been accident free for the past 3 years.
- b. A **5%** discount is applied to the following coverages for each vehicle: Single Limit Liability or Bodily Injury and Property Damage Liability, Medical Payments, Personal Injury Protection, Comprehensive and Collision.
- c. Discount is decreased from 5% to 3% on the renewal following the first at-fault accident (Comprehensive losses are excluded).
- d. Discount is eliminated on the renewal following the accumulation of two or more accidents (Comprehensive losses are excluded).
- e. A 5% discount is applied again once all operators have been accident free for 3 years. Paragraphs b. through d. of this rule still apply.

Safe Driver Insurance Plan Rules

A. Eligibility

An auto is eligible for rating under this Plan if it is owned by an individual or owned jointly by two or more resident relatives.

Exceptions:

1. The SDIP does not apply to an auto that is used in the business of driver training.
2. For a private passenger auto not eligible for the Plan add 0.20 to the Rating Factor otherwise applicable. Refer to Statistical Plan for codes.

B. Definitions**1. Driving Record Points****a. Convictions**

Points shall be assigned for convictions during the experience period for motor vehicle violations of the applicant or any other currently resident operator as follows:

- (1) Three points are assigned for conviction of:
 - (a) driving while intoxicated or under the influence of drugs;
 - (b) failure to stop and report when involved in an accident;
 - (c) homicide or assault arising out of the operation of a motor vehicle; or
 - (d) driving while license is suspended or revoked.
- (2) Two points are assigned for the accumulation of points under a State Point System or a series of convictions requiring the filing of evidence of financial responsibility under any Financial Responsibility Law as of the effective date of the policy.
- (3) One point is assigned for conviction of any other moving traffic violation resulting in:
 - (a) suspension or revocation of an operator's license; or
 - (b) the filing of evidence of financial responsibility under any Financial Responsibility Law required as of the effective date of the policy.

Exceptions

No points shall be assigned for a conviction under Paragraph B.1.a.(2) above if the insured demonstrates that the convictions resulted from a motor vehicle traffic violation while operating any auto under the following circumstances:

- a. While responding to an emergency call as a paid or volunteer member of any Police, Fire Department, First Aid Squad or any law enforcement agency;
- b. While driving under circumstances requiring licensing as a chauffeur.

b. Accidents

Points shall be assigned for each accident that occurred during the experience period involving the applicant or any other currently resident operator, while operating an auto.

- (1) One point is assigned for each auto accident that results in:
 - (a) bodily injury or death; or
 - (b) total damage to all property including his or her own in excess of \$1,000.
- (2) One point is assigned if, during the experience period, there were two or more accidents each of which resulted in damage to property but have not been assigned a point under (1) above.

Safe Driver Insurance Plan Rules

Exceptions:

- (1) No points are assigned for accidents incurred by an operator demonstrated to be a Named Insured or a principal operator of an auto insured under a separate policy.
- (2) No points are assigned for accidents occurring under the following circumstances:
 - (a) auto lawfully parked (if a parked auto rolls from the parked position, then any such accident is charged to the person who parked the auto);
 - (b) applicant, owner or other resident operator reimbursed by, or on behalf of, a person who is responsible for the accident, or has judgment against such person;
 - (c) auto is struck in the rear by another vehicle and the applicant or other resident operator has not been convicted of a moving traffic violation in connection with this accident;
 - (d) operator of the other auto involved in the accident was convicted of a moving traffic violation and the applicant or resident operator was not convicted of a moving traffic violation in connection with the accident;
 - (e) auto operated by the applicant or any resident operator is struck by a "hit-and-run" vehicle, if the accident is reported to the proper authority within 72 hours by the applicant or resident operator;
 - (f) accidents involving damage by contact with animals or fowl;
 - (g) accidents involving Physical Damage, limited to and caused by flying gravel, missiles or falling objects; or
 - (h) accidents occurring when using a vehicle in response to an emergency if the operator of the vehicle at the time of the accident was a paid or volunteer member of any Police or Fire Department, First Aid Squad, or any law enforcement agency. This exception does not include an accident occurring after the vehicle ceases to be used in response to such emergency; or
 - (i) applicant or other operator residing in the same household, or owner who receives payment under PIP where such individual is not at fault.
 - (j) Accident occurred as a result of the operation of an auto under circumstances requiring licensing as a chauffeur.

c. Inexperienced Operator

If the principal operator of the auto has no surcharge for an accident, but has been licensed less than two years, one point is assigned. Sub-Classification 1B applies.

If any operator of the auto has a surcharge for an accident or conviction, Sub-Classification 1A applies.

d. Refund of Surcharged Premium

If a point has been assigned for an accident and it is later determined that the accident falls under one of the exceptions in this rule, the company shall refund to the insured the increased portion of the premium generated by the accident.

2. Experience Period

The experience period shall be the three years immediately preceding the date of application or the preparation of the renewal.

Safe Driver Insurance Plan Rules

C. Driving Record Sub-Classification

1. The driving record sub-classification shall be determined from the number of Driving Record Points accumulated during the experience period.

Number of Driving Record Points	Driving Record Sub-Classification
0	0
1	1
2	2
3	3
4 or more	4

2. Refer to the Class Plan pages for the Secondary Classification Rating Factor that corresponds to the driving record sub-classification.

D. Multi Car Policies

1. Two Car Policies

The Driving Record Sub-Classification as determined above shall apply to each auto as shown under the Multi-Car Section in the Secondary Classifications Table.

2. Three or More Car Policies

Any points developed under SDIP are assigned to the two cars with the highest total base premiums. The remaining autos are rated at Sub-Class 0.

Total base premium is the sum of the base premiums for Single Limit Liability or Bodily Injury and Property Damage Liability, Personal Injury Protection, Medical Payments, Comprehensive and Collision Coverages that apply to the auto.

E. Administration of SDIP

1. New Business

- a. Initial information necessary to assign the proper Driving Record Sub-Classification shall be obtained from an application signed personally by the applicant.
- b. The signature of the applicant on all applications received from an agent, broker or solicitor shall be certified by such agent, broker or solicitor.

2. Renewal Business

Information necessary to assign the proper renewal Driving Record Sub-Classification shall be determined from any one or a combination of the following:

- a. Company's own records;
- b. Motor Vehicle records; or
- c. An application signed by the applicant and producer.

Miscellaneous Rules

Model Year for Comprehensive and Collision Coverages

- A. The model year of the auto is the year assigned by the auto manufacturer.
- B. Rebuilt or Structurally Altered Autos - the model year of the chassis determines the model year of the auto.
- C. If the factors for a model year are not displayed in the Relativity Factor Tables, multiply the factor for the latest model year/desired symbol shown in the Table by 1.05 for each model year above the latest model year. For example, if 2011 is the latest model year shown in the Table, the factor for model year 2013 is calculated by multiplying the 2011/desired symbol factor by 1.10 (1.05 X 1.05, rounded to two decimal places).
- D. Use the last two digits of the model year for coding purposes. For example, code 2011 vehicles as 11, 2012 as 12, etc.

Rating Procedures for Symbols Not Displayed on the Relativity Factor Tables**1. 2011 and Later Model Years – Symbol 98 Vehicles**

Develop the base rates for Symbol 98 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 70 by + 0.50 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 70 by + 0.39 for each \$10,000 or fraction of \$10,000 above \$150,000 of Original Cost; and
- (2) Apply this factor to the Symbol 11 rate for the applicable model year.

2. 1990 – 2010 Model Years – Symbol 27 Vehicles

Develop the base rates for Symbol 27 vehicles as follows:

a. Comprehensive

- (1) Increase the factor for Symbol 26 by +0.50 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

b. Collision

- (1) Increase the factor for Symbol 26 by +0.39 for each \$10,000 or fraction of \$10,000 above \$80,000 of Original Cost; and
- (2) Apply this factor to the Symbol 8 rate on the rate pages for the applicable model year.

Miscellaneous Rules

3. 1989 and Prior Model Year Vehicles

Apply the following factors to the Symbol 8/Base Model Year rate:

Symbol	COMPREHENSIVE		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor
1-4	0.12	0.12	0.12
5	0.14	0.14	0.14
6	0.22	0.22	0.22
7	0.28	0.28	0.28 †
8	0.36	0.36	
10	0.46	0.46	
11	0.55	0.55	
12	0.65	0.65	
13	0.78	0.78	
14	0.93	0.99	
15	1.11		
16	1.29		
17	1.50		
18	1.74		
19	2.02		
20	2.36		
21	2.95		

Symbol	COLLISION		
	1981-1989 Model Years	1976-1980 Model Years	1975 & Prior Model Years
	Factor	Factor	Factor
1-4	0.20	0.20	0.20
5	0.25	0.25	0.25
6	0.30	0.30	0.30
7	0.34	0.34	0.34 †
8	0.38	0.38	
10	0.42	0.42	
11	0.47	0.47	
12	0.51	0.51	
13	0.57	0.57	
14	0.63	0.66	
15	0.71		
16	0.79		
17	0.86		
18	0.93		
19	1.01		
20	1.11		
21	1.30		

† 1975 And Prior Model Year Vehicles Above \$10,000:

- COMPREHENSIVE: Increase the Symbol 7 rate by 20% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost.
- COLLISION: Increase the Symbol 7 rate by 5% for each \$1,000 or fraction of \$1,000 above \$10,000 of Original Cost

4. Original Cost Means:

- a. Original F.O.B. List Price for autos built in the U.S.;
- b. Original Cost New in U.S. for specially built autos; or
- c. Original Cost New in U.S. for imported autos.

Miscellaneous Rules

Suspension

- A. Under any policy providing just physical damage coverage, only Collision may be suspended.
- B. Liability coverages may not be suspended for risks for which a financial responsibility filing is in effect.
- C. Insurance may be suspended in accordance with the following provisions provided the period of suspension is at least thirty (30) consecutive days:
 - 1. Insurance may be reinstated upon the named insured's request effective not earlier than receipt of such request by the company or any of its authorized representatives.
 - 2. Reinstatement shall not extend the policy beyond its original expiration date.
 - 3. Premium adjustment on a pro-rata basis shall be made at the time of suspension or reinstatement. The premium for suspended coverages will be refunded for the remainder of the current policy period, and the premium for reinstate coverages will be billed in accordance with the company's regular billing procedures.
- D. If liability or Collision is suspended on all owned autos, coverage for which separate premiums apply -- including Uninsured Motorists Coverage and Medical Payment Coverage - may be continued in force without premium adjustment for these coverages.
- E. If liability or Collision is suspended on all private passenger autos owned by an individual or husband and wife, use of other autos coverage, for liability only, will be continued in force with no additional premium charge.
- F. Insurance covering a private passenger auto which is withdrawn from service for a period of at least thirty (30) consecutive days because of strike, may be suspended. Pro rata return premium on such vehicles shall be granted in accordance with Section C., provided the named insured furnishes the company with a letter requesting the return premium. The letter shall be written on the named insured's letterhead, signed by an executive of the company, and shall include the following:
 - 1. A description of each auto.
 - 2. The dates between which it was laid up because of the strike.
 - 3. A statement by the named insured that he agrees to reimburse the company for any payment made by the company on account of any accident, claim or suit involving a coverage for an auto described in the letter for which return premium has been allowed by the company.

Miscellaneous Rules

Uninsured Motorists Coverage (includes Underinsured Motorists Coverage)

- A. This form of auto insurance for Bodily Injury must be afforded under every auto liability policy issued or delivered to the owner of a motor vehicle registered or principally garaged in Oregon.

This form of insurance must apply to all vehicles on the policy.

Attach AUTO 485 - Uninsured Motorists Coverage - Oregon

Exceptions:

- a. The named insured may select lower limits in writing but may not select limits less than \$50,000 Single Limit Bodily Injury Uninsured Motorist Coverage or \$25,000/50,000 Split Limit Bodily Injury Uninsured Motorists Coverage.
- b. The named insured must sign a written statement to select lower limits on a form approved by the Department of Insurance and Finance within 60 days of the time a named insured selects lower limits.
- c. Unless the single limit liability or split limit Bodily Injury liability limits of the policy are changed, the written statement to select lower limits is binding when there is a change in the number of vehicles insured under the policy.

When lower limits are selected, higher limits need not be offered with a renewal or reinstatement policy issued by the same insurer, unless the named insured requests higher limits in writing.

- d. Increased limits shall be offered but may not be in excess of the single limit liability or bodily injury limits in the policy.

Property Damage

Property Damage Uninsured Motorists Coverage shall be made available under every auto liability policy issued or delivered in Oregon covering any private passenger motor vehicle or self-propelled mobile home in an amount at least equal to the financial responsibility limits.

Property Damage Uninsured Motorists Coverage is subject to a \$300 Deductible for accidents involving hit-and-run vehicles or phantom vehicles; and a \$200 Deductible for an accident involving other than a hit-and-run vehicle or phantom vehicle.

Attach AUTO 486 - Property Damage Uninsured Motorists Coverage – Oregon

B. Rates

1. Basic Limits - Bodily Injury

Rates for \$100,000 Single Limit Bodily Injury and Property Damage Uninsured Motorist Coverage and \$100,000/\$300,000 Bodily Injury and \$25,000 Property Damage Uninsured Motorist Coverage are displayed on the territory rate pages.

2. Increased Limits – Bodily Injury

Increased limits may be afforded but may not be in excess of the Single Limit Liability limit or Bodily Injury and Property Damage Liability limits on the policy.

Apply the appropriate factor listed below to the Uninsured Motorist Basic Limits rate determined above.

Single Limits	Factor	Split Limits	Factor
\$100,000	1.00	\$25,000/\$50,000	0.48
\$ 300,000	1.53	\$100,000/\$300,000	1.00
\$500,000	1.94	\$250,000/500,000	1.72
\$1,000,000	2.56	\$500,000/1,000,000	2.09

Miscellaneous Rules

3. Increased Limits – Property Damage

PROPERTY DAMAGE	FACTOR
\$25,000	1.00
\$100,000	1.51
\$250,000	2.27
\$500,000	3.53

The provisions of Classifications (excluding IBS) and Safe Driver Insurance Plan do not apply to the rates for this coverage.

Deductible Insurance

- A. Deductible liability insurance is not available for vehicles classified and rated in accordance with the rules of this manual.
- B. Collision Deductibles For Which No Premium Is Shown: Apply the following factor to the \$1000 deductible premium:

DEDUCTIBLE	FACTOR
\$500	1.46
\$1,000	1.00
\$2,500	0.70
\$5,000	0.46
\$10,000	0.30

A deductible reserve is set up for each vehicle when a \$1,000 or higher collision deductible is chosen. Refer to the endorsement for details.

Attach AUTO83 – Deductible Reserve - Collision

- C. Comprehensive Deductibles For Which No Premium Is Shown: Apply the following factor to the \$1000 deductible premium:

DEDUCTIBLE	FACTOR
\$500	1.38
\$1,000	1.00
\$2,500	0.75
\$5,000	0.41
\$10,000	0.22

A deductible reserve is set up for each vehicle when a \$1,000 or higher comprehensive deductible is chosen. Refer to the endorsement for details.

Attach AUTO82 – Deductible Reserve - Comprehensive

Miscellaneous Rules

Personal Injury Protection

A. Personal Injury Protection Coverage shall be afforded under every auto liability policy covering a motor vehicle delivered or issued for delivery in Oregon.

Attach AUTO487 – Oregon Personal Injury Protection Coverage

B. Basic Personal Injury Protection Coverage Benefits and Limits of Liability are as follows:

BENEFITS	LIMIT
Medical Hospital Expenses	\$15,000 per person
Loss of Income	\$3,000 per month for up to 52 weeks
Essential Services	\$30 per day up to a maximum of 52 weeks
Funeral Expenses	\$5,000
Child Care	\$25 per day, up to a maximum of \$750

B. The following Personal Injury Protection Deductible options shall be offered on policies insuring individually owned autos:

DEDUCTIBLE	DEDUCTIBLE APPLICABLE TO EACH NAMED INSURED	DEDUCTIBLE APPLICABLE TO EACH NAMED INSURED AND EACH RELATIVE
\$100	0.900	0.844
\$250	0.836	0.746

Miscellaneous Rules

Increased Limits**A. Liability**

Use the base rates displayed on the rate pages.

The following tables contain the factors to be applied to the basic \$300,000 Single Limit Liability or \$250,000/500,000 Split Limit Bodily Injury Liability and \$100,000 Property Damage Liability rates:

Single Limits	Factor
\$300,000	1.00
\$500,000	1.06
\$1,000,000	1.18

Split Limits	Factor
\$250,000/500,000	1.00
\$500,000/1,000,000	1.07

Property Damage	Factor
\$100,000	1.00
\$250,000	1.08
\$500,000	1.17

B. Medical Payments

1. Limits – Medical Payments coverage may be increased to a maximum limit of \$100,000.
2. The following table contains the factors to be applied to the basic \$5,000 Medical Payments Coverage rate displayed on the rate pages:

LIMIT	FACTOR
\$5,000	1.00
\$10,000	1.73
\$25,000	3.09
\$50,000	4.18
\$100,000	5.55

OPTIONAL COVERAGE RULES**Agreed Value****1. Agreed Value Coverage**

- a. Coverage may only be offered for private passenger autos, pickup trucks and vans.
- b. The vehicle must have Comprehensive and Collision Coverage.
- c. Agreed Value is the value of the vehicle as shown on the Declarations page. Agreed Value may be established in one of the following ways: cost new, sticker price, lease papers, loan papers, NADA, The Red Book, or an appraisal.
- d. The basic Agreed Value premium charge is based on the vehicle's agreed value and is in addition to the vehicle's Comprehension and Collision premiums as determined under the Premium Determination rules in this manual:

AGREED VALUE	PREMIUM	AGREED VALUE	PREMIUM
\$0 - \$30,000	\$ 22	\$60,001 - \$90,000	75
\$30,001 - \$60,000	48	\$90,001 or more	100

- e. If the Agreed Value is more than the Market Value, add \$10.00 for every \$1,000, or fraction thereof, of the difference.
- f. Market Value means the average retail value as defined in the most current "Red Book/Blue Book/NADA Book" at the time the policy is issued or renewed (rounded to the nearest \$100). Market Value does not include optional equipment that is not already considered in the book's option package code.

Attach AUTO22 – Agreed Value Coverage

2. Classic Auto Agreed Value Coverage

A Classic Auto is a private passenger type motor vehicle which is ten or more years old and may be used on a regular basis. Its value is significantly higher than the average value of other autos of the same make and model year.

- a. Determine the agreed value of coverage applicable to the vehicle. Agreed value is established by an appraisal. The value remains constant at each renewal unless a subsequent appraisal increases or decreases the value.
- b. Assign a symbol based on the agreed value from the Price/Symbol Chart located in the reference pages of the ISO S&I Manual corresponding to the model year of the vehicle.
- c. Classify and rate as a private passenger auto using the base rate for the current model year.
- d. The Agreed Value premium charge is a flat charge based on the value of the vehicle:

VALUE	PREMIUM
\$0 - \$15,000	\$40
\$15,001 - \$40,000	80
\$40,001 - \$60,000	150

- e. Agreed Value amounts over \$60,000 may be purchased. The rate is \$150 plus \$10.00 for every additional \$1,000 of value or fraction.

Attach AUTO23 – Classic Auto Agreed Value Coverage

Optional Coverage Rules

Coverage for Electronic Equipment and Accessories

1. The Auto policy may be endorsed to cover loss of or damage to any device or instrument designed as a citizen band radio, scanner, two-way mobile radio or telephone -- including its accessories, equipment and antenna -- if the equipment is permanently installed in the auto. This coverage includes tapes, wires, discs and other accessories used with sound reproduction equipment permanently installed in the auto.
2. Premium charges per vehicle are as follows:

AMOUNT OF COVERAGE	PREMIUM
\$0 - 1,000	\$57
1,001 - 2,500	127
2,501 and over	234

Attach AUTO9 – Coverage for Electronic Equipment and Accessories

Customizing Equipment Coverage for Vans, Pickups and Panel Trucks Only

When Comprehensive and/or Collision coverages are afforded, the base rate is determined as follows:

1. Determine the Original Cost New of the vehicle, including the value of the customized equipment.
2. Determine a symbol, based on the amount developed above, from the tables in the ISO Symbol and Identification Manual corresponding to the model year of the vehicle.
3. Develop the premium according to the Premium Determination Rule, using the symbol determined above.

Attach AUTO10 – Customizing Equipment Coverage

Optional Coverage Rules

Replacement Cost Coverage

- a. Coverage may only be offered to a vehicle with a model year within the prior three years.
- b. The vehicle must have Comprehensive and Collision Coverage.
- c. A vehicle is no longer eligible for Replacement Cost Coverage if it is more than 9 years old.
- d. List Cost New may be established in one of the following ways: cost new, sticker price, lease papers, loan papers, NADA, The Red Book, or an appraisal.
- e. Market Value is determined by applying the appropriate factor to the List Cost New for each year since the model year.

AGE OF VEHICLE	FACTOR		AGE OF VEHICLE	FACTOR
1	0.75		5	0.85
2	0.88		6	0.85
3	0.88		7	0.86
4	0.86		8-9	0.87

- f. Current Model Year Price is determined by applying the appropriate factor to the List Cost New for each model year after the current model.

AGE OF VEHICLE	FACTOR		AGE OF VEHICLE	FACTOR
1	1.03		5	1.03
2	1.03		6	1.03
3	1.03		7	1.03
4	1.03		8-9	1.03

- g. The basic Replacement Cost premium charge is based on the vehicle's List Cost New and is in addition to the vehicle's Comprehension and Collision premiums as determined under the Premium Determination rules in this manual:

LIST COST NEW	PREMIUM		LIST COST NEW	PREMIUM
\$0 - \$30,000	\$ 22		\$60,001 - \$90,000	75
\$30,001 - \$60,000	48		\$90,001 or more	100

- h. Add to the basic Replacement Cost Coverage premium, \$10.00 for every \$1,000, or fraction thereof, of the difference between the calculated Market Value and the Current Model Year Price.

Attach AUTO460 ACE – Replacement Cost Coverage

Vehicles Held In Trust or by Limited Liability Company

An auto policy may be issued in the name of a trust and trustee(s) or Limited Liability Company (LLC) when the title of the vehicle(s) is held by a trust or LLC. If the title is held in trust, the grantor of the trust must be an individual or a husband and wife. All vehicles insured under the policy are owned by the trust or LLC.

There is no premium charge for this endorsement.

Attach AUTO472 – Vehicles Held In Trust Or By Limited Liability Company

Miscellaneous Type Vehicle Rules

Motor Homes (Class Code 943700)

A motor home is a self propelled motor vehicle with a living area that is an integral part of the vehicle chassis or a pickup with a permanently attached camper body. The living area or camper body must include facilities for cooking and sleeping.

Liability, Medical Payments and Uninsured Motorists

1. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos.
2. Pleasure Use Motor Homes – Charge **50%** of the otherwise applicable base rates for private passenger autos. The Safe Driver Insurance Plan does not apply.

Physical Damage

1. Determine the value, including the value of any additional facilities or equipment. Additional facilities or equipment may include cooking, dining, sleeping, plumbing or refrigeration facilities, rooftop air conditioners, awnings, cabanas, or other equipment designed to be used with the motor home.
2. a. Assign a symbol based on the amount determined above, using the Price/Symbol Chart in the ISO Symbol and Identification Manual corresponding to the model year of the motor home. Refer to the rate pages to determine base rates for the appropriate symbol and model year of the motor home and its facilities and equipment.
b. If symbol is not displayed, to develop base rates, determine rates in accordance with Procedures for Symbols Not Displayed on the Relativity Factor Tables Rule, depending on the model year of the motor home.

Exception: For 1989 and prior model year motor homes with a stated amount value of \$65,001 and over, increase the Symbol 20 Base Rate as follows:

- (1) Comprehensive – **1.7%** for each \$1,000 or part of \$1,000 in excess of \$65,000.
- (2) Collision – **1.4%** for each \$1,000 or part of \$1,000 in excess of \$65,000.
- c. Motor Homes used in driving to or from work or used in business – Classify and rate as private passenger autos, using the base rates calculated in a. or b. above.
- d. Pleasure Use Motor Homes – Charge **35%** of the base rates calculated in a. or b. above. The Safe Driver Insurance Plan does not apply.
- e. For custom built Motor Homes, the model year of the chassis determines the model year of the motor home

Trailers Designed For Use With Private Passenger Autos

Liability

An Auto policy affording liability coverage covers trailers designed for use with a private passenger auto, pickup, or van, and camper bodies designed for use with a pickup, without additional premium charge and without specific description of the trailer or camper body.

Exceptions: Coverage is not provided for a trailer or camper body:

- (1) used for business purposes with other than a private passenger auto or owned pickup, panel truck or van; or
- (2) when no auto is owned by the insured.

Miscellaneous Type Vehicle Rules

Medical Payments

An Auto policy affording Medical Payments coverage provides coverage for trailers designed for use with private passenger auto, pickup or van, and camper bodies designed for use with a pickup, with additional premium charge and without specific description of the trailer or camper body.

Exceptions: Coverage is not provided for a trailer:

- (1) used for business purposes with other than a private passenger auto or owned pickup or van;
- (2) when no auto is owned by the insured; or
- (3) located for use as a residence or premises.

Liability and Medical Payments

Liability and Medical Payments coverage is afforded without additional premium charge for farm wagons and farm implements when attached to a private passenger auto, pickup or van.

Physical Damage

Trailers and camper bodies are to be insured as separate items with separate premiums shown for each unit. The deductible applies separately to each unit.

1. Recreational Trailers and Camper Bodies (Class Code 944200)

- a. A recreational trailer is a non-self propelled recreational unit equipped as living quarters including cooking, dining, sleeping, plumbing and/or refrigeration facilities.
- b. A camper body is a non-self-propelled unit designed to be transported by a pickup, with or without cooking, dining, sleeping, plumbing and/or refrigeration facilities.

To be eligible for coverage, the insured must maintain a separate and permanent residence other than the recreational trailer or camper body.

Comprehensive and Collision - Use Motor Home rates.

2. All Other Trailers (Class Code 941000)

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$0.94	\$0.76
\$500	\$0.89	\$0.71
\$1000	\$0.65	\$0.48
\$2500	\$0.48	\$0.34

Miscellaneous Type Vehicle Rules

Motorcycles, Mopeds, Motor Scooters, Motorbikes, Go-Carts and Any Other Similar Motor Vehicles Not Used For Business Purposes

Motorcycle Training Course Discount

1. A 5% Motorcycle Training Course Discount shall be applied to the liability, personal injury protection and collision coverage policy premiums for motorcycles, provided the principal operator of the motorcycle has successfully completed a motorcycle rider training course which has been approved by the Oregon Department of Transportation.
2. This Discount shall apply only:
 - a. to new and renewal policies with inception dates within the 36-month period following the course completion date.
 - b. to the motorcycle principally operated by the insured with the course completion certificate.
 - c. once to each such motorcycle regardless of the number of operators with course completion certificates.
 - d. to one motorcycle if the principal operator qualifying for this discount is the principal operator of two or more motorcycles.
3. This Discount shall **NOT** apply if the motorcycle is classified for underwriting purposes as used in business.
4. The Discount may be cancelled if, during the policy period, the operator who completed the course is:
 - a. Involved in an at-fault accident; or
 - b. Convicted of or enters a plea of guilty or nolo contendere to a moving traffic violation.

Liability

Charge the following percentage of the private passenger liability base rate:

ENGINE SIZE CC	OPERATOR UNDER AGE 25	ALL OTHER OPERATORS
0-50	(Code 922100) 25%	(Code 923100) 17%
51-100	(Code 922100) 34%	(Code 923100) 21%
101-200	(Code 922200) 42%	(Code 923200) 25%
201-360	(Code 922300) 50%	(Code 923300) 32%
361-500	(Code 922400) 59%	(Code 923400) 38%
501 - 800	(Code 922500) 67%	(Code 923500) 44%
801-1000	(Code 922600) 76%	(Code 923600) 50%
Over 1000	(Code 922600) 84%	(Code 923600) 57%

Passenger Hazard Exclusion – Not permitted in Oregon

Uninsured Motorists

1. Uninsured Motorists – Charge **200%** of the private passenger base rate.
2. Medical Payments – Charge **400%** of the private passenger base rate.

Miscellaneous Type Vehicle Rules

Physical Damage

1. Comprehensive

- a. 2011 and subsequent model year vehicles: Charge the applicable percentage of the symbol 3 rate for the model year of the vehicle.
- b. 1990 – 2010 model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
- c. 1989 and prior model year vehicles: Charge the applicable percentage of the symbol 7 rate for the model year of the vehicle.

ALL MODEL YEARS		
Original Cost New	Operator Under 25	All Other Operators
0-400	32%	21%
401-600	32%	21%
601-900	39%	28%
901-1200	60%	39%
1201-1500	81%	53%
1501-1800	102%	67%
1801-2100	119%	81%
2101-2400	140%	95%
2401-2700	161%	109%
2701 and over	+1% of Symbol Rate* for Each \$100 Over \$2700	+0.5% of Symbol Rate* for Each \$100 Over \$2700

*Refer to 1.a. and 1.b.

2. Collision

- a. 2011 and subsequent model year vehicles: Charge the applicable percentage of the symbol 3 rate for the model year of the vehicle.
- b. 1990 -2010 model year vehicles: Charge the applicable percentage of the symbol 2 rate for the model year of the vehicle.
- c. 1989 and prior model year vehicles: Charge the applicable percentage of the symbol 7 rate for the model year of the vehicle.

ALL MODEL YEARS		
Original Cost New	Operator Under 25	All Other Operators
0-400	21%	14%
401-600	35%	21%
601-900	46%	32%
901-1200	60%	39%
1201-1500	67%	46%
1501-1800	77%	53%
1801-2100	88%	56%
2101-2400	105%	67%
2401-2700	116%	77%
2701 and over	+0.8% of Symbol Rate* for Each \$100 Over \$2700	+0.5% of Symbol Rate* for Each \$100 Over \$2700

*Refer to 2.a. and 2.b.

Miscellaneous Type Vehicle Rules

Snowmobiles and All Terrain Vehicles (Class Code 967000)

A snowmobile is a motor vehicle designed for use principally on snow or ice, using wheels or crawler treads or belts for locomotion across land, ice or snow. This does not include a vehicle using airplane-type propellers or fans.

An all terrain vehicle is a four or six wheel motor vehicle equipped with balloon tires or crawler treads designed for use on rugged terrain or rugged terrain and water.

Liability

Charge 50% of private passenger base rates.

Medical Payments

Charge 200% of Private Passenger base rate.

Uninsured Motorists

Charge the private passenger rate.

Physical Damage

For Physical Damage Rates, use the premiums below per \$100 of insurance.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$1.85	\$1.68
\$500	\$1.75	\$1.56
\$1,000	\$1.27	\$1.07
\$2,500	\$0.95	\$0.75

Miscellaneous Type Vehicle Rules

Dune Buggies

A dune buggy is a motor vehicle of the private passenger type designed or modified for use principally off public roads.

1. Registered Dune Buggies (Class Code 942700) Classify and rate as private passenger autos.
2. Non-Registered Dune Buggies (Class Code 943400)

Liability

Charge 90% of private passenger base rates.

Medical Payments

Charge the private passenger base rate.

Uninsured Motorists

Charge the private passenger rate

Physical Damage

For Physical Damage Rates, use the premiums below per \$100 of insurance.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$1.94	\$5.70
\$500	\$1.83	\$5.30
\$1,000	\$1.33	\$3.63
\$2,500	\$1.00	\$2.54

Golf Carts (Class Code 943500)

A golf cart is a vehicle with four wheels or less with limited speed capabilities, designed to carry golfers and their equipment.

Liability

Charge **25%** of the private passenger base rate.

Physical Damage

For Physical Damage Rates, use the premiums below per \$100 of insurance.

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$0.65	\$0.80
\$500	\$0.61	\$0.74
\$1,000	\$0.44	\$0.51
\$2,500	\$0.33	\$0.36

Miscellaneous Type Vehicle Rules

Antique Autos (Class Code 962000)

An antique auto, collectible or special interest auto is a motor vehicle of the private passenger type which is 25 or more years old and is maintained primarily for use in exhibitions, club activities, parades and other functions of public interest, and occasionally may be used for other purposes.

Liability

Charge 40% of the private passenger base rate.

Medical Payments and Uninsured Motorists

Charge the private passenger base rates.

NOTE: Personal Injury Protection coverage is to be afforded only where required.

Physical Damage

For Physical Damage Rates, use the premiums below per \$100 of insurance. Physical Damage coverage is provided on an agreed value basis.

Attach AUTO435 - Antique Auto Agreed Value Coverage - (Physical Damage)

DEDUCTIBLE	COMPREHENSIVE RATES PER \$100	COLLISION RATES PER \$100
\$250	\$0.38	\$0.38
\$500	\$0.37	\$0.37
\$1,000	\$0.34	\$0.34
\$2,500	\$0.31	\$0.31

Class Plan Rating Factors

Primary Classifications Rating Factors and Statistical Codes

No Youthful Operator

AGE AND SEX		Pleasure Use		Drive to or from Work				Business Use		Farm Use	
				Less than 15 Miles		15 or More Miles					
PRINCIPAL OPERATOR AGE 75 OR OVER	Factor/Code	8031	1.00	8032	1.05	8033	1.15	8038	1.20	8039	0.85
PRINCIPAL OPERATOR AGE 65-74	Factor/Code	8801	0.85	8802	0.90	8803	1.00	8808	1.05	8809	0.70
PRINCIPAL OPERATOR AGE 50-64	Factor/Code	8851	0.80	8852	0.85	8853	0.95	8858	1.00	8859	0.65
ONLY OPERATOR FEMALE AGE 30-49	Factor/Code	8861	1.00	8862	1.05	8863	1.15	8868	1.20	8869	0.85
ALL OTHER	Factor/Code	8871	1.00	8872	1.05	8873	1.15	8878	1.20	8879	0.85

Youthful Operator Not Eligible for Good Student Credit

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8024	2.10	8025	2.25	8124	2.60	8125	2.75
	18	Factor/Code	8034	2.10	8035	2.25	8134	2.60	8135	2.75
	19	Factor/Code	8044	2.10	8045	2.25	8144	2.60	8145	2.75
	20	Factor/Code	8054	2.10	8055	2.25	8154	2.60	8155	2.75
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8064	1.90	8065	2.05	8164	2.35	8165	2.50
	18	Factor/Code	8074	1.90	8075	2.05	8174	2.35	8175	2.50
	19	Factor/Code	8084	1.90	8085	2.05	8184	2.35	8185	2.50
	20	Factor/Code	8094	1.90	8095	2.05	8194	2.35	8195	2.50
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8254	1.30	8255	1.45	8354	1.60	8355	1.75

Class Plan Rating Factors

**Primary Classifications
Rating Factors and Statistical Codes**

**Youthful Operator
Not Eligible for Good Student Credit**

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8400	2.50	8403	2.65	8600	3.30	8603	3.45
	18	Factor/Code	8401	2.50	8405	2.65	8601	3.30	8605	3.45
	19	Factor/Code	8451	2.50	8455	2.65	8651	3.30	8655	3.45
	20	Factor/Code	8450	2.50	8453	2.65	8650	3.30	8653	3.45
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8460	2.25	8463	2.40	8660	3.00	8663	3.15
	18	Factor/Code	8470	2.25	8473	2.40	8670	3.00	8673	3.15
	19	Factor/Code	8480	2.25	8483	2.40	8680	3.00	8683	3.15
	20	Factor/Code	8490	2.25	8493	2.40	8690	3.00	8693	3.15
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8754	1.35	8755	1.50	8704	1.75	8705	1.90
WITH OR WITHOUT DRIVER TRAINING	25 thru 29	Factor/Code	CLASSIFY AND RATE AS NO YOUTHFUL OPERATOR				8708	1.30	8709	1.45

**Youthful Operator
Good Student Classifications**

AGE			UNMARRIED FEMALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8026	1.90	8027	2.05	8126	2.35	8127	2.50
	18	Factor/Code	8036	1.90	8037	2.05	8136	2.35	8137	2.50
	19	Factor/Code	8046	1.90	8047	2.05	8146	2.35	8147	2.50
	20	Factor/Code	8056	1.90	8057	2.05	8156	2.35	8157	2.50
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8066	1.70	8067	1.85	8166	2.10	8167	2.25
	18	Factor/Code	8076	1.70	8077	1.85	8176	2.10	8177	2.25
	19	Factor/Code	8086	1.70	8087	1.85	8186	2.10	8187	2.25
	20	Factor/Code	8096	1.70	8097	1.85	8196	2.10	8197	2.25
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8256	1.10	8257	1.25	8356	1.35	8357	1.50

Class Plan Rating Factors

Primary Classifications Rating Factors and Statistical Codes

Youthful Operator Good Student Classifications

AGE			UNMARRIED MALE							
			Not Owner or Principal Operator				Owner or Principal Operator			
			Pleasure Use Or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8406	2.25	8408	2.40	8606	3.00	8608	3.15
	18	Factor/Code	8402	2.25	8404	2.40	8602	3.00	8604	3.15
	19	Factor/Code	8452	2.25	8454	2.40	8652	3.00	8654	3.15
	20	Factor/Code	8456	2.25	8458	2.40	8656	3.00	8658	3.15
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8466	2.00	8468	2.15	8666	2.65	8668	2.80
	18	Factor/Code	8476	2.00	8478	2.15	8676	2.65	8678	2.80
	19	Factor/Code	8486	2.00	8488	2.15	8686	2.65	8688	2.80
	20	Factor/Code	8496	2.00	8498	2.15	8696	2.65	8698	2.80
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8756	1.15	8757	1.30	8706	1.50	8707	1.65

Youthful Operator

AGE			MARRIED MALE							
			Not Eligible for Good Student				Eligible for Good Student			
			Pleasure Use or Farm Use		Drive to Work or Business Use		Pleasure Use or Farm Use		Drive to Work or Business Use	
WITHOUT DRIVER TRAINING	17 OR LESS	Factor/Code	8924	1.55	8925	1.70	8926	1.40	8927	1.55
	18	Factor/Code	8934	1.55	8935	1.70	8936	1.40	8937	1.55
	19	Factor/Code	8944	1.55	8945	1.70	8946	1.40	8947	1.55
	20	Factor/Code	8954	1.55	8955	1.70	8956	1.40	8957	1.55
WITH DRIVER TRAINING	17 OR LESS	Factor/Code	8964	1.40	8965	1.55	8966	1.25	8967	1.40
	18	Factor/Code	8974	1.40	8975	1.55	8976	1.25	8977	1.40
	19	Factor/Code	8984	1.40	8985	1.55	8986	1.25	8987	1.40
	20	Factor/Code	8994	1.40	8995	1.55	8996	1.25	8997	1.40
WITH OR WITHOUT DRIVER TRAINING	21 thru 24	Factor/Code	8554	1.25	8555	1.40	8556	1.05	8557	1.20

Class Plan Rating Factors

Secondary Classification Rating Factors and Statistical Codes

The Rating Factors applicable to Single or Multi-Car Risks and risks with one or more points assigned under the Safe Driver Insurance Plan shall be determined by the addition, or subtraction, of the appropriate factor from the table below to the Primary Rating Factor.

	DRIVING RECORD SUB-CLASSIFICATION					
	0	1A	1B	2	3	4
Single Car	0.00	0.40	0.40	0.90	1.50	2.20
Codes*	10	11	15	12	13	14
Multi-Car	-0.20	0.00	-0.10	0.25	0.55	0.90
Codes*	20	21	25	22	23	24

* These two digits are to be appended to the four-digit code corresponding to the Primary Rating Factor to which the factor in this table is added or subtracted.

Base Rates/Rating Factor Tables**OREGON AUTO – ANNUAL BASE RATES**

	CSL	BI	PD	Med Pay	BASIC PIP	COMP	COLL
Territory	300,000	250/500	100,000	5,000		Symbol 8 MY 2009 1000 Ded	Symbol 8 MY 2009 1000 Ded
6	309	189	107	15	149	74	261
11	478	284	175	15	213	50	231
12	384	211	156	14	124	39	198
13	405	227	135	14	137	47	199
17	439	240	182	14	148	44	202
19	375	241	119	15	130	57	227
20	352	219	119	15	138	58	223
104	309	182	114	15	137	70	202
105	381	212	154	15	143	66	280
110	627	360	244	15	188	61	307
114	420	243	161	15	172	46	305
115	501	291	192	15	168	60	267
116	449	267	166	14	154	37	202
118	520	299	201	14	239	43	253
204	334	206	117	14	154	38	190
205	440	294	132	15	140	83	288
210	581	352	208	15	249	53	254
214	401	245	142	15	148	57	242
215	596	355	218	14	204	39	243
216	513	304	190	15	187	55	225
218	455	283	155	14	132	36	213
305	382	259	111	15	153	50	255
310	571	344	209	14	190	39	264
314	338	208	119	15	132	70	228
318	469	281	170	14	197	34	214
404	320	194	114	15	107	61	190
410	557	323	214	15	216	78	262
418	379	203	161	14	127	43	182
504	314	189	113	15	120	53	245
510	583	343	218	15	144	49	221
514	377	227	137	15	132	49	279
604	329	198	119	15	125	60	184
614	372	226	132	14	159	41	246
714	412	255	142	15	151	60	258
814	309	186	111	15	111	46	185
914	379	231	135	15	147	60	214

Base Rates/Rating Factor Tables

OREGON AUTO – UNINSURED/UNDERINSURED MOTORISTS ANNUAL BASE RATES

Territory	UM CSL \$100,000		UM BI \$100,000/\$300,000		UM PD \$25,000	
	SINGLE CAR	MULTI- CAR	SINGLE CAR	MULTI- CAR	SINGLE CAR	MULTI- CAR
6	41	34	56	45	6	5
11	40	33	54	43	6	4
12	39	32	53	43	6	4
13	39	32	52	42	6	4
17	39	32	53	43	6	4
19	41	33	55	44	6	5
20	41	33	55	44	6	5
104	41	34	56	45	6	5
105	41	34	56	45	6	5
110	40	33	55	44	6	4
114	40	33	55	44	6	4
115	40	33	55	44	6	4
116	39	32	53	43	6	4
118	39	32	53	43	6	4
204	39	32	53	43	6	4
205	42	34	57	46	6	5
210	40	33	54	43	6	4
214	41	33	55	44	6	5
215	39	32	53	43	6	4
216	40	33	54	43	6	4
218	39	32	53	43	6	4
305	40	33	54	44	6	4
310	39	32	53	43	6	4
314	41	34	56	45	6	5
318	39	32	52	42	6	4
404	41	34	56	45	6	5
410	41	33	55	44	6	5
418	39	32	53	43	6	4
504	41	33	55	44	6	5
510	40	33	54	44	6	4
514	41	33	55	44	6	5
604	41	33	55	44	6	5
614	39	32	53	43	6	4
714	41	33	55	44	6	5
814	40	33	54	44	6	4
914	41	33	55	44	6	5

Base Rates/Rating Factor Tables

LIMIT FACTORS**Single Limit Factors**

Single Limits	Factor
\$300,000	1.00
\$500,000	1.06
\$1,000,000	1.18

Bodily Injury Limit Factors

Split Limits	Factor
\$250,000/500,000	1.00
\$500,000/1,000,000	1.07

Property Damage Limit Factors

Property Damage	Factor
\$100,000	1.00
\$250,000	1.08
\$500,000	1.17

Medical Expense Limit Factors

Limit	Factor
\$5000	1.00
\$10000	1.73
\$25000	3.09
\$50000	4.18
\$100000	5.55

Physical Damage Deductibles

Deductible Amount	Comp	Collision
\$500	1.38	1.46
1,000	1.00	1.00
2,500	0.75	0.70
5,000	0.41	0.46
10,000	0.22	0.30

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Comprehensive (Base Model Year 2009)

Symbol (a)	2011 (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999
1	0.43	0.64	0.61	0.58	0.55	0.53	0.50	0.47	0.45	0.42	0.40	0.38	0.37
2	0.52	0.74	0.70	0.67	0.63	0.60	0.57	0.54	0.51	0.49	0.46	0.44	0.42
3	0.65	0.83	0.79	0.75	0.71	0.68	0.64	0.61	0.58	0.55	0.52	0.50	0.47
4	0.80	0.87	0.83	0.79	0.75	0.72	0.68	0.64	0.61	0.58	0.55	0.52	0.50
5	0.91	0.92	0.88	0.84	0.79	0.76	0.72	0.68	0.65	0.61	0.58	0.55	0.53
6	0.96	0.96	0.91	0.87	0.82	0.79	0.74	0.70	0.67	0.63	0.60	0.57	0.55
7	0.99	1.00	0.95	0.90	0.86	0.82	0.77	0.74	0.70	0.66	0.62	0.60	0.57
8	1.02	1.05	1.00	0.95	0.90	0.86	0.81	0.77	0.74	0.70	0.66	0.63	0.60
10	1.06	1.09	1.04	0.99	0.94	0.90	0.85	0.81	0.76	0.72	0.68	0.66	0.62
11	1.10	1.18	1.12	1.07	1.01	0.97	0.91	0.87	0.82	0.78	0.74	0.71	0.67
12	1.13	1.27	1.21	1.15	1.09	1.04	0.98	0.94	0.89	0.84	0.79	0.76	0.73
13	1.16	1.35	1.29	1.23	1.16	1.11	1.05	1.00	0.95	0.90	0.85	0.81	0.77
14	1.21	1.46	1.39	1.32	1.25	1.20	1.13	1.08	1.02	0.97	0.91	0.88	0.83
15	1.25	1.59	1.51	1.44	1.36	1.30	1.23	1.17	1.11	1.05	0.99	0.95	0.91
16	1.30	1.70	1.62	1.54	1.46	1.40	1.32	1.25	1.19	1.13	1.06	1.02	0.97
17	1.35	1.81	1.72	1.64	1.55	1.48	1.40	1.33	1.26	1.20	1.13	1.08	1.03
18	1.39	1.93	1.84	1.75	1.66	1.59	1.50	1.43	1.35	1.28	1.21	1.16	1.10
19	1.43	2.01	1.91	1.82	1.72	1.65	1.55	1.48	1.40	1.33	1.25	1.20	1.15
20	1.48	2.16	2.06	1.96	1.86	1.78	1.68	1.60	1.51	1.43	1.35	1.30	1.24
21	1.52	2.33	2.22	2.11	2.00	1.92	1.81	1.72	1.63	1.55	1.46	1.40	1.33
22	1.56	2.50	2.38	2.26	2.15	2.05	1.94	1.84	1.75	1.66	1.56	1.50	1.43
23	1.60	2.73	2.60	2.47	2.35	2.24	2.12	2.01	1.91	1.81	1.71	1.64	1.56
24	1.64	2.94	2.80	2.66	2.53	2.42	2.28	2.17	2.06	1.95	1.84	1.76	1.68
25	1.68	3.21	3.06	2.91	2.76	2.64	2.49	2.37	2.25	2.13	2.01	1.93	1.84
26	1.72	3.44	3.28	3.12	2.96	2.83	2.67	2.54	2.41	2.28	2.15	2.07	1.97
27	1.76	-	-	-	-	-	-	-	-	-	-	-	-
28	1.79	-	-	-	-	-	-	-	-	-	-	-	-
29	1.83	-	-	-	-	-	-	-	-	-	-	-	-
30	1.86	-	-	-	-	-	-	-	-	-	-	-	-
31	1.90	-	-	-	-	-	-	-	-	-	-	-	-
32	1.94	-	-	-	-	-	-	-	-	-	-	-	-
33	1.98	-	-	-	-	-	-	-	-	-	-	-	-
34	2.02	-	-	-	-	-	-	-	-	-	-	-	-
35	2.04	-	-	-	-	-	-	-	-	-	-	-	-
36	2.06	-	-	-	-	-	-	-	-	-	-	-	-
37	2.09	-	-	-	-	-	-	-	-	-	-	-	-
38	2.15	-	-	-	-	-	-	-	-	-	-	-	-
39	2.20	-	-	-	-	-	-	-	-	-	-	-	-
40	2.26	-	-	-	-	-	-	-	-	-	-	-	-
41	2.31	-	-	-	-	-	-	-	-	-	-	-	-
42	2.36	-	-	-	-	-	-	-	-	-	-	-	-
43	2.41	-	-	-	-	-	-	-	-	-	-	-	-
44	2.45	-	-	-	-	-	-	-	-	-	-	-	-
45	2.49	-	-	-	-	-	-	-	-	-	-	-	-
46	2.53	-	-	-	-	-	-	-	-	-	-	-	-
47	2.58	-	-	-	-	-	-	-	-	-	-	-	-
48	2.64	-	-	-	-	-	-	-	-	-	-	-	-
49	2.70	-	-	-	-	-	-	-	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Comprehensive (Base Model Year 2009)

Symbol (a)	2011 (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999
50	2.76	-	-	-	-	-	-	-	-	-	-	-	-
51	2.82	-	-	-	-	-	-	-	-	-	-	-	-
52	2.87	-	-	-	-	-	-	-	-	-	-	-	-
53	2.90	-	-	-	-	-	-	-	-	-	-	-	-
54	2.96	-	-	-	-	-	-	-	-	-	-	-	-
55	3.03	-	-	-	-	-	-	-	-	-	-	-	-
56	3.10	-	-	-	-	-	-	-	-	-	-	-	-
57	3.17	-	-	-	-	-	-	-	-	-	-	-	-
58	3.28	-	-	-	-	-	-	-	-	-	-	-	-
59	3.41	-	-	-	-	-	-	-	-	-	-	-	-
60	3.53	-	-	-	-	-	-	-	-	-	-	-	-
61	3.73	-	-	-	-	-	-	-	-	-	-	-	-
62	4.00	-	-	-	-	-	-	-	-	-	-	-	-
63	4.28	-	-	-	-	-	-	-	-	-	-	-	-
64	4.55	-	-	-	-	-	-	-	-	-	-	-	-
65	4.83	-	-	-	-	-	-	-	-	-	-	-	-
66	5.24	-	-	-	-	-	-	-	-	-	-	-	-
67	5.78	-	-	-	-	-	-	-	-	-	-	-	-
68	6.33	-	-	-	-	-	-	-	-	-	-	-	-
69	6.88	-	-	-	-	-	-	-	-	-	-	-	-
70	7.43	-	-	-	-	-	-	-	-	-	-	-	-
71	7.98	-	-	-	-	-	-	-	-	-	-	-	-
72	8.52	-	-	-	-	-	-	-	-	-	-	-	-
73	9.07	-	-	-	-	-	-	-	-	-	-	-	-
74	9.62	-	-	-	-	-	-	-	-	-	-	-	-
75	10.17	-	-	-	-	-	-	-	-	-	-	-	-

1998 – 1990							
Symbol	Factor		Symbol	Factor		Symbol	Factor
1	0.35		8	0.57		15	0.86
2	0.40		10	0.59		16	0.92
3	0.45		11	0.64		17	0.98
4	0.47		12	0.69		18	1.05
5	0.50		13	0.74		19	1.09
6	0.52		14	0.79		20	1.17
7	0.54					21	1.27
						22	1.36
						23	1.48
						24	1.60
						25	1.74
						26	1.87

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2011 multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example, a 2013 factor is 1.10 (1.05 X 1.05) times a 2011 factor.

Base Rates/Rating Factor Tables**MODEL YEAR AND SYMBOL RELATIVITY FACTORS****Collision (Base Model Year 2009)**

Symbol (a)	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999
1	0.48	0.63	0.60	0.56	0.53	0.50	0.46	0.42	0.40	0.37	0.35	0.33	0.31
2	0.60	0.71	0.68	0.64	0.60	0.56	0.52	0.48	0.45	0.42	0.39	0.37	0.35
3	0.73	0.79	0.75	0.71	0.66	0.62	0.57	0.53	0.50	0.47	0.44	0.41	0.38
4	0.84	0.86	0.82	0.77	0.72	0.68	0.62	0.57	0.54	0.51	0.48	0.45	0.42
5	0.90	0.90	0.86	0.81	0.76	0.71	0.65	0.60	0.57	0.53	0.50	0.47	0.44
6	0.94	0.94	0.90	0.85	0.79	0.75	0.68	0.63	0.59	0.56	0.52	0.49	0.46
7	0.97	0.99	0.94	0.88	0.83	0.78	0.71	0.66	0.62	0.58	0.55	0.52	0.48
8	1.01	1.05	1.00	0.94	0.88	0.83	0.76	0.70	0.66	0.62	0.58	0.55	0.51
10	1.05	1.09	1.04	0.98	0.91	0.86	0.79	0.73	0.69	0.65	0.60	0.57	0.53
11	1.10	1.14	1.09	1.03	0.96	0.90	0.83	0.76	0.72	0.68	0.63	0.60	0.56
12	1.13	1.20	1.14	1.07	1.00	0.95	0.87	0.80	0.75	0.71	0.66	0.63	0.58
13	1.15	1.25	1.19	1.12	1.05	0.99	0.90	0.83	0.79	0.74	0.69	0.65	0.61
14	1.18	1.31	1.25	1.18	1.10	1.04	0.95	0.88	0.83	0.78	0.73	0.69	0.64
15	1.21	1.39	1.32	1.24	1.16	1.10	1.00	0.92	0.87	0.82	0.77	0.73	0.67
16	1.24	1.46	1.39	1.31	1.22	1.15	1.06	0.97	0.92	0.86	0.81	0.76	0.71
17	1.26	1.52	1.45	1.36	1.28	1.20	1.10	1.02	0.96	0.90	0.84	0.80	0.74
18	1.29	1.58	1.51	1.42	1.33	1.25	1.15	1.06	1.00	0.94	0.88	0.83	0.77
19	1.32	1.62	1.54	1.45	1.35	1.28	1.17	1.08	1.02	0.96	0.89	0.85	0.79
20	1.34	1.68	1.60	1.51	1.41	1.33	1.21	1.12	1.06	0.99	0.93	0.88	0.82
21	1.37	1.74	1.66	1.56	1.46	1.38	1.26	1.16	1.10	1.03	0.96	0.91	0.85
22	1.39	1.77	1.69	1.59	1.49	1.40	1.28	1.18	1.12	1.05	0.98	0.93	0.86
23	1.42	1.80	1.72	1.62	1.51	1.43	1.31	1.21	1.14	1.07	1.00	0.94	0.88
24	1.44	1.91	1.82	1.71	1.60	1.51	1.38	1.28	1.20	1.13	1.06	1.00	0.93
25	1.46	2.00	1.91	1.80	1.68	1.59	1.45	1.34	1.26	1.18	1.11	1.05	0.97
26	1.49	2.08	1.98	1.86	1.74	1.64	1.50	1.39	1.31	1.23	1.15	1.09	1.01
27	1.51	-	-	-	-	-	-	-	-	-	-	-	-
28	1.53	-	-	-	-	-	-	-	-	-	-	-	-
29	1.55	-	-	-	-	-	-	-	-	-	-	-	-
30	1.57	-	-	-	-	-	-	-	-	-	-	-	-
31	1.59	-	-	-	-	-	-	-	-	-	-	-	-
32	1.62	-	-	-	-	-	-	-	-	-	-	-	-
33	1.64	-	-	-	-	-	-	-	-	-	-	-	-
34	1.66	-	-	-	-	-	-	-	-	-	-	-	-
35	1.66	-	-	-	-	-	-	-	-	-	-	-	-
36	1.67	-	-	-	-	-	-	-	-	-	-	-	-
37	1.69	-	-	-	-	-	-	-	-	-	-	-	-
38	1.71	-	-	-	-	-	-	-	-	-	-	-	-
39	1.73	-	-	-	-	-	-	-	-	-	-	-	-
40	1.75	-	-	-	-	-	-	-	-	-	-	-	-
41	1.77	-	-	-	-	-	-	-	-	-	-	-	-
42	1.79	-	-	-	-	-	-	-	-	-	-	-	-
43	1.81	-	-	-	-	-	-	-	-	-	-	-	-
44	1.82	-	-	-	-	-	-	-	-	-	-	-	-
45	1.83	-	-	-	-	-	-	-	-	-	-	-	-
46	1.84	-	-	-	-	-	-	-	-	-	-	-	-
47	1.85	-	-	-	-	-	-	-	-	-	-	-	-
48	1.86	-	-	-	-	-	-	-	-	-	-	-	-
49	1.86	-	-	-	-	-	-	-	-	-	-	-	-

Base Rates/Rating Factor Tables

MODEL YEAR AND SYMBOL RELATIVITY FACTORS

Collision (Base Model Year 2009)

Symbol (a)	2011 (b)	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999
50	1.87	-	-	-	-	-	-	-	-	-	-	-	-
51	1.88	-	-	-	-	-	-	-	-	-	-	-	-
52	1.89	-	-	-	-	-	-	-	-	-	-	-	-
53	1.91	-	-	-	-	-	-	-	-	-	-	-	-
54	1.94	-	-	-	-	-	-	-	-	-	-	-	-
55	1.98	-	-	-	-	-	-	-	-	-	-	-	-
56	2.01	-	-	-	-	-	-	-	-	-	-	-	-
57	2.03	-	-	-	-	-	-	-	-	-	-	-	-
58	2.07	-	-	-	-	-	-	-	-	-	-	-	-
59	2.11	-	-	-	-	-	-	-	-	-	-	-	-
60	2.15	-	-	-	-	-	-	-	-	-	-	-	-
61	2.28	-	-	-	-	-	-	-	-	-	-	-	-
62	2.49	-	-	-	-	-	-	-	-	-	-	-	-
63	2.70	-	-	-	-	-	-	-	-	-	-	-	-
64	2.92	-	-	-	-	-	-	-	-	-	-	-	-
65	3.13	-	-	-	-	-	-	-	-	-	-	-	-
66	3.45	-	-	-	-	-	-	-	-	-	-	-	-
67	3.88	-	-	-	-	-	-	-	-	-	-	-	-
68	4.31	-	-	-	-	-	-	-	-	-	-	-	-
69	4.73	-	-	-	-	-	-	-	-	-	-	-	-
70	5.16	-	-	-	-	-	-	-	-	-	-	-	-
71	5.59	-	-	-	-	-	-	-	-	-	-	-	-
72	6.01	-	-	-	-	-	-	-	-	-	-	-	-
73	6.44	-	-	-	-	-	-	-	-	-	-	-	-
74	6.87	-	-	-	-	-	-	-	-	-	-	-	-
75	7.30	-	-	-	-	-	-	-	-	-	-	-	-

1998 – 1990							
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	0.29	8	0.48	15	0.63	21	0.8
2	0.33	10	0.5	16	0.67	22	0.81
3	0.36	11	0.52	17	0.7	23	0.83
4	0.39	12	0.55	18	0.72	24	0.87
5	0.41	13	0.57	19	0.74	25	0.92
6	0.43	14	0.60	20	0.77	26	0.95
7	0.45						

(a) This symbol table applies to 1990 and later model years. Refer to the rule for Symbols Not Displayed on the Relativity Factor Tables for rating Symbol 98 (2011 & later), Symbol 27 (2010-1990) vehicles and all symbols for 1989 and prior model year vehicles.

(b) If the model year is greater than 2011, multiply the factor for the latest model year shown in the Table for the appropriate symbol by 1.05 for each additional year. Round to two decimal places.

Example: A 2013 factor is 1.10 (1.05 X 1.05) times a 2011 factor.

Oregon Auto Forms

<u>Form Number</u>		<u>Form Name</u>
ACE01	0413	ACE Group of Companies U.S. Privacy Notice
ALL-20887	1006	ACE Producer Compensation Practices & Policies
ALL-21101	1106	Trade or Economic Sanctions Endorsement
CC-1K11h	0314	Signatures
AUTO ACE	0208	Auto Contract
AUTO8 ACE	0208	Additional Interest Corporate Owned Vehicle
AUTO9 ACE	0208	Coverage for Electronic Equipment and Accessories
AUTO10 ACE	0208	Customizing Equipment Coverage
AUTO12 ACE	0208	Additional Interest
AUTO14 ACE	0208	Loss Payable Clause
AUTO22 ACE	0111	Agreed Value Coverage
AUTO23 ACE	0208	Classic Auto Agreed Value Coverage
AUTO27 ACE	0208	Split Liability Limits
AUTO63 ACE	0208	Split Uninsured Motorists Limits (without Property Damage)
AUTO64 ACE	0208	Split Uninsured Motorists Limits (with Property Damage)
AUTO82 ACE	0208	Deductible Reserve - Comprehensive
AUTO83 ACE	0208	Deductible Reserve - Collision
AUTO425 ACE	0110	Oregon Automobile Endorsement
AUTO435 ACE	0208	Antique Auto Agreed Value Coverage – Physical Damage
AUTO460 ACE	0911	Replacement Cost Coverage
AUTO472 ACE	0209	Vehicles Held In Trust Or By Limited Liability Company
AUTO485 ACE	0116	Uninsured Motorists Coverage - Oregon
AUTO486 ACE	0110	Property Damage Uninsured Motorists Coverage - Oregon
AUTO487 ACE	0916	Personal Injury Protection Coverage - Oregon

Directory

Main Number	(540) 375-7500
Customer Service and Billing Inquiries	(800) 444-6161
Claims: Central Reporting Unit	(800) 945-7461
Central Reporting Unit Fax	(800) 678-9847
Underwriting Services	(800) 444-6161
New Business and Endorsement Fax	(866) 812-1440
Quote Request Fax	(866) 491-7140
Supply Request Fax	(800) 685-7885
Website:	www.aceprivateriskservices.com

Numbers Frequently Used: