



Private Passenger Automobile  
Filing Memorandum – Oregon

**Filing Memorandum**

A revision to Metromile's private passenger automobile program is hereby submitted for your review. With this change we will be implementing the structure required for our Underwriting Segment Tier. This change will see all new business written after the effective date receive an overall 15% discount. This change will have no premium impact on our existing customers. The Company requests that the filing apply to all new business written on or after 06/08/2026 and to all renewal business effective on or after 07/08/2026.

**The rate/rules changes submitted in this filing are summarized below:**

- Rate Order Calculation (Revised)
- Underwriting Segment Tier - Factor Table (New)
- Rule Index (Revised)
- P36 – Underwriting Segment Tier (New)

Additionally, the Company respectfully submits and requests that the Sample Calculations, Cut Score Table, and Index Table be maintained as confidential and exempt from public disclosure, as they contain proprietary and trade-secret information.

Your time and attention to this filing is greatly appreciated.

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