DAS
DEPARTMENT OF ADMINISTRATIVE SERVICES

UNINSURED MOTORIST BODILY INJURY LOWER LIMITS ELECTION

Statement electing lower limits for Uninsured Motorist Bodily Injury coverage:

The State of Oregon, a self-insured public entity providing insurance coverage for state agencies, elects to maintain Uninsured/Underinsured Motorist (UM/UIM) Bodily Injury limits of $25,000 per person, $50,000 per occurrence/accident per ORS.806.070.

We understand:

- Uninsured Motorist Coverage provides money for damages legally required to be paid from the owner or operator of an uninsured motor vehicle because of bodily injury or death caused by an automobile accident.
- Underinsured Motorist Coverage provides additional money for damages when the at-fault party's Bodily Injury Liability policy limit is not high enough to pay for the loss. The total amount available cannot be more than the policy limit chosen for the Underinsured Motorist policy limit added to the Bodily Injury Liability policy limit of the at-fault party.
- The State's coverage must include Uninsured Motorist Coverage with limits equal to those for Bodily Injury Coverage unless the state elect's lower limits of at least $25,000 per person and $50,000 per occurrence/accident per ORS 806.070.
- Premium difference is not available as with private insurers. The premium assessment covers all liability, not just vehicles. The State, as a self-insured entity, does not calculate premiums per vehicle.

We acknowledge State liability limits as set forth in, and changed annually per, ORS 30.271 is greater than the Uninsured/Underinsured Motorist Bodily Injury limits of $25,000 per person, $50,000 per occurrence/accident per ORS.806.070. The State elects to maintain a $25,000/$50,000 limit for Uninsured/Underinsured Motorist Bodily Injury coverage. The limit will remain in effect at this level until and unless the Financial Responsibility law increases the State required level of coverage.

This election statement is intended specifically to address the requirement of ORS 742.502(2)a.

This statement will remain in effect until the named insured, The State of Oregon, rescinds it in writing or until the Oregon Financial Responsibility laws change.

Shelly HOFFMAN

Shelly Hoffman, Risk Manager
State of Oregon
Department of Administrative Services

11/02/2026
Date: