

Oregon FAIR Plan Association
Commercial Fire Manual



Oregon Fair Plan Association

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Oregon FAIR Plan Association

Commercial Fire Manual

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A. General Information

The Oregon FAIR Plan Association “OFPA or The Plan or FAIR Plan” is composed of all insurance companies authorized to write property and casualty insurance in Oregon. It is authorized by and operates pursuant to ORS 735.005 et seq., with the approval of the Oregon Commissioner of Insurance. It is designed to provide basic property insurance for worthy applicants who are unable to secure coverage in the voluntary market. Every producer licensed to write property insurance in Oregon is authorized to submit applications after registering with the Plan. This manual provides underwriting guidelines, rules and rates for the producer.

B. Underwriting Guidelines for Denial, Cancellation and Non-Renewal

1. Denial, cancellation, or non-renewal of any applicant/insured must be authorized by the Underwriting Department. The Underwriting Department shall have authority to deny, cancel, or non-renew any application or policy, based on grounds in the reasonable discretion of the Underwriting Department, including, but not limited to, the existence of any one or more of the following conditions:
 - a. Anticipated owner or occupant incendiaries;
 - b. At least 65% of the units in the building are unoccupied, and the insured has not obtained prior approval from the Underwriting Department of a rehabilitation plan.
 - c. Property damage exists, and more than 60 days have elapsed, as to indicate that the damage will not be promptly repaired;
 - d. Following a loss, permanent repairs following satisfactory adjustment of loss have not commenced within 60 days unless there has been due diligence in pursuing repairs;
 - e. Property has been apparently abandoned, or there has been removal of undamaged salvageable items from the building, and the insured can give no reasonable explanation for such removal;
 - f. Property has been condemned or conditions of the property deem it uninhabitable;
 - g. Utilities such as electric, gas, or water services have been disconnected and, if for non-payment of service bills, the insured has failed to pay his account for such services within 60 days, or real estate taxes have not been paid for a two-year period after the taxes have become delinquent (real estate taxes shall not be deemed to be delinquent for this purpose even if they are due and constitute a lien, so long as a grace period remains under local law during which such taxes may be paid without penalty);
 - h. Conviction or unresolved indictment of a named insured or loss payee, or any other person having a financial interest in the property, of the crime of arson or crime involving a purpose to defraud an insurance company;

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- i. Where the building or the named insured has been subject to two or more fires, each loss amounting to at least \$500 or one percent of the insurance in force, whichever is greater, in any 12-month period; or three (3) such fires in any 24-month period, at the discretion of the underwriter.
- j. Material misrepresentation
- k. Non-payment of initial, renewal or increased hazard premium;
- l. Failure of the insured or their agent to timely furnish when due additional primary or supplemental underwriting information requested by the Plan;
- m. Property not properly mitigated against wildland fire;
- n. Vacancy of the Property – The Plan of Operation filed with the state does not allow vacant property to be written with OFPA. If the vacancy is short term, or related to a recent purchase of the property, the underwriter may choose to conditionally approve the risk .
- o. Property with manufacturing on premises.
- p. Property conditions which may hamper the ability of law enforcement, fire fighters and/or emergency medical staff to safely access the property and/or enter the home.
- q. Propane, oil, or any other portable heating device which produces a flame.
- r. Roofs which are in poor condition. An offer of coverage may be made with an added Condition charge, without an offer of Extended Coverage, a higher deductible amount, or a combination thereof.
- s. There cannot be outstanding taxes, assessments, penalties, or charges constituting liens upon the property to be insured.
- t. Applicant(s) have received notice from an authorized public entity stating that this property is in violation of any building, housing, air pollution, sanitation, health, fire or safety code or ordinance or rule.
- u. Deficient electrical systems may be eligible with a “condition charge” at the discretion of the underwriter.
- v. Property undergoing extensive renovations. The risk may be submitted when all renovation work is completed.
- w. The Underwriter may, at their discretion, ask to see what activities are being conducted in and/or what items are being stored in larger outbuildings.
- x. Other conditions proposed by the Underwriting Department and adopted by resolution by the Board as established herein.

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2. The OFPA will review five years of prior loss history. Loss types not covered by the FAIR Plan (e.g. theft, water, liability) are generally not considered unless there is an issue of frequency or gross negligence on the part of the insured which may have a direct correlation to increased risk on the OFPA policy. Frequency of loss for covered perils e.g. fire, wind, smoke) will be considered by the underwriter to see if there is an increased exposure to the OFPA policy.

Exception: State of Oregon regulations require that we accept a prior loss, including fire, regardless of the amount paid, UNLESS there is gross negligence on the part of the insured, or other circumstances of the loss would indicate an ongoing increased risk exposure. We will require that the cause of loss has been identified and fully remedied and all damage repaired prior to accepting the policy.

3. Cancellation:
 - a. If this policy has been in effect for fewer than 60 days and is not a renewal policy, with respect to insurance provided under all Coverage Parts, we may cancel for any reason.
 - b. After a policy has been in effect for more than 60 days, there shall be no cancellation or refusal to renew the policy without a 30-day written notice to the insured if one or more of the specific conditions set out in Section B(1) above is present, except that a written notice of not less than 10 days before the effective date of cancellation or non-renewal may be used in the event of non-payment of premium.
4. Each notice of denial, cancellation or non-renewal shall contain a statement of the reason therefore. It shall be sent to the applicant/insured at the last known address with copies sent to the mortgagee, if any, and the Producer.
5. The Underwriting Department shall reinstate, without lapse in coverage or additional charge, any policy cancelled solely because of non-payment of additional initial or increased hazard premium, if and when full and complete payment of all premiums due are received before the termination date contained in the notice of denial, cancellation or non-renewal. Such reinstatement of coverage is conditioned upon any check tendered for premium payment being honored when presented for payment.
6. After cancellation of the policy has occurred for non-payment, a notice of such lapse shall be sent to the insured within 15 days following the lapse in coverage.
7. No coverage will be effective if the insured's premium remittance, which accompanies the application, is dishonored by the financial institution.
8. A charge for the checks returned by a bank or financial institution due to insufficient funds (NSF) may be made by the Plan.

The filed underwriting guidelines for the Association supersede any conflicting details with the Plan of Operation.

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A. General Rules

1. Applications

All submissions to the FAIR Plan must be submitted by the producer via the online portal found here: <http://orfairplan.com>. The application must be signed by both producer and applicant, and accompanied by photographs of the front and rear of the building (along with adequate photos of appurtenant structures or woodstoves). Premium must be submitted with the application pursuant to **Rule 19** below.

2. Eligibility

The risk must qualify in accordance with the underwriting guidelines included in this manual. Risks that qualify under the Dwelling fire policy or Farm Policy are not eligible for coverage in the commercial fire program.

3. No Binding Authority and Deemer Provision

Coverage cannot be bound by the producer and will be bound by the FAIR Plan only when the application has been accepted by the Underwriting Department.

The FAIR Plan has a Deemer Provision which states that eligible risks for approved lines written by the Plan are automatically deemed insured after 20 calendar days from the date of the application, for a period of 30 days, if, through no fault of the applicant, coverage has not been provided or declined, and the applicant pays the required initial minimum premium payment at the time of submission of the application.

4. Commission

Producer compensation of **ten (10)** percent will be paid for policies as premium is received. If a policy is cancelled prior to the expiration date, the unearned commission will be due to the FAIR Plan.

5. New Business

New policies will be mailed directly to the insured with a copy made available for the producer.

6. Renewals

The Underwriting Department may request documentation supporting continued eligibility with the Plan. Renewal billings will be mailed directly to the insured at least thirty-seven (37) days in advance of the renewal date, with a copy made available for the producer. The company must receive payment by the renewal date to prevent coverage from expiring.

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7. **Claims Procedures**

It is preferred that claims submitted on behalf of policyholders from producers be submitted via the online portal at: <https://orfairplan.com/Claims>. Claims will also be accepted via telephone, mail or email.. Contact information for the claims department can be found on page one of this document.

8. **Minimum Written Premium and Minimum Retained Premium**

A minimum written annual premium of \$125 plus the installment fee (if applicable) shall be charged for each policy. A minimum retained premium of \$125 shall be deemed fully earned when any period of coverage is provided under the Deemer provision or by the issuance of a policy. If the risk is rejected during the first 20 days following receipt of the application, the entirety of any unearned premium shall be returned.

A minimum retained premium of \$5,000 shall be deemed fully earned when any period of coverage is provided under a reinsurance contract.

9. **Changes, Cancellation or Reduction of Coverage**

Requested policy changes and endorsements must be submitted to the FAIR Plan for approval. The **producer does not have binding authority** to increase or bind any additional coverage, or increase the amount of insurance, and does not have authority to reduce deductibles until the request is received and approved by the Underwriting Department. All change notices should be submitted via the online portal at <https://orfairplan.com>.

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro-rata basis.

10. **Construction Definitions**

- a. **Frame (Code 1):** Buildings where the exterior walls are wood or other combustible materials including construction where combustible materials are combined with other materials such as brick veneer, stone veneer, wood, iron-clad, or stucco on wood.
- b. **Joisted Masonry (Code 2):** Buildings where the exterior walls are constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile, or similar materials where the floors and roof are combustible.
- c. **Non-Combustible (Code 3):** Buildings where the exterior walls and the floors and roof are constructed of, and supported by, metal, asbestos, gypsum, or other non-combustible materials.
- d. **Masonry Non-Combustible (Code 4):** Buildings where the exterior walls are constructed of masonry materials as described in Code 2, with the floors and roof of metal or other non-combustible materials.

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- e. **Modified Fire Resistive (Code 5):** Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive material with a fire resistance rating of one hour or more but less than two hours.
- f. **Fire Resistive (Code 6):** Buildings where the exterior walls and the floors and roof are constructed of masonry or fire resistive materials having a fire resistance rating of not less than two hours.

11. Maximum Coverage Limits

Maximum coverage limits written by the FAIR Plan for all policy sections for Commercial Property insurance is \$1,000,000.

Higher total limits may be available by purchasing Facultative Reinsurance which is arranged on a case by case basis by the underwriter. Special fully earned minimum premiums will apply when Reinsurance is purchased.

12. Determination of Maximum Coverage Limits

The maximum coverage limits are prescribed in Section 11 above.

As part of the Plan's charge to provide basic coverage, rules to determine maximum coverage limits follow:

- Coverage valuation is determined by the valuation procedure as described in A below; unless,
 - Proof is submitted supporting one or more of the exceptions included under B, below; however,
 - The amount of coverage written is subject to the discretion of the Underwriting Department after consideration of information provided with the application or from an outside inspection or reporting sources.
- A. An electronic valuation tool, as determined by the Plan, will provide the primary guide of establishing actual cash value to define Coverage A limits.
- B. Exceptions to the above will only be considered if the applicant submits proof of one or more of the following, subject to prior approval by the Underwriting Department.
- a. Actual Cash Value of the property (less land), documented by a current independent appraisal secured within the last twelve months at the applicant expense, or;

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- b. Actual Cash Value supported by a current tax assessment (less the value of the land) , or;
- c. Purchase price, less measurable depreciation to support the actual cash value of the risk, if purchased within the past twelve (12) months, less the value of the land: or
- d. An estimate from a licensed contractor or licensed architect submitted by the policyholder that contains a defined value for depreciation, which supports an actual cash value of the risk.
- e. Or any other clearly documentable reason as determined by the Oregon FAIR Plan Association Underwriting Department.

13. Description of Coverage

The Insurance Services Office (ISO) Standard Property Policy (CP 00 99) is used with amendatory endorsements. The following perils are included.

(Please refer to the policy form for actual coverages and exclusions).

- 1. The Standard Property Policy includes the following Group I covered causes of loss:
 - a. Fire
 - b. Lightning
 - c. Explosion
- 2. The following covered causes of loss are included if Group II coverages are selected and an “X” is indicated on the declarations page. Damage by:
 - a. Windstorm or Hail
 - b. Smoke
 - c. Aircraft or Vehicles
 - d. Riot or Civil Commotion
 - e. Volcanic Action
- 3. Vandalism (VMM) coverage is noted by an “X” on the declarations page. A credit is given for exclusion.

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14. Waiver of Premium

When a policy is endorsed subsequent to the inception date, any additional or return premium of \$5.99 or less may be waived, however the waived premium will be returned if requested by the policyholder.

15. Change Endorsements

Requested policy changes and endorsements must be submitted to the FAIR Plan for approval. **The producer does not have binding authority** to increase or bind additional coverage, or increase the amount of insurance, until the request is received and approved by the Underwriting Department. All change notices should be submitted via the online portal at orfairplan.com.

If insurance is increased, cancelled or reduced, the additional or return premium shall be computed on a pro-rata basis.

16. Non-Sufficient Funds Service Charge

A fee of \$35 will be assessed to the policy for any check which is returned by the bank as “non-sufficient funds” (NSF). We will not accept a replacement payment without the \$35 charge being paid in full. A replacement payment will be accepted only if the payment is made by an approved credit card, or via certified check, cashier’s check, money order or a check from the agency. A personal check will not be accepted.

17. Reinstatement of a Policy

At the option of the FAIR Plan, policies that have lapsed for non-payment of an installment or renewal premium for a period not exceeding thirty (30) days may be rewritten in the following manner:

1. The policy will be reinstated with no time out of coverage if the insured makes a valid payment, and submits written certification that no claims occurred during the lapse period (Statement of No Loss), or;
2. If the insured doesn’t require coverage to be in force during the lapse period, no written certification is required. Coverage will begin again after the valid payment was received and posted.

18. Transfer or Assignment

No transfer of interest or assignment of the policy shall be permitted.

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19. Policy Period and Installment Plans

a. Policy Period:

All policies are written for a period of one year and may be extended for successive policy periods in accordance with Plan underwriting criteria.

Renewal offers (if extended) will be sent at least 37 days prior to the expiration of the policy term.

b. Installment Plans

1. **Annual**—No billing service fee shall apply if the annual premium is paid in full at the inception of the policy or subsequent renewals. The annual premium must be submitted with the application.
2. **Semi-Annual**—A **\$7.00** billing service fee will be added to each direct bill payment. **50%** of the annual premium must be billed with the application.
3. **Quarterly**—A **\$7.00** billing service fee will be added to each direct bill payment. **25%** of the annual premium must be submitted with the application.
4. **Mortgagee Bill** - Full annual premium is required with the application or **25%** down payment submitted by the insured.

c. Minimum Deposit:

A minimum deposit of \$125 is required.

20. Other Insurance

In the event the insurable value of the property exceeds the maximum limits of coverage available in the FAIR Plan, the producer may secure other insurance on the property. The producer shall provide evidence, if requested, of any other insurance written on the same property.

In the event there is other concurrent insurance covering the same loss or damage, we will pay our share of the covered loss or damage. Our share is the proportion that the applicable Limit of Insurance under this policy bears to the Limits of Insurance of all covering on the same basis. But we will not pay more than the applicable Limit of Insurance.

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21. Optional Deductibles

The minimum available deductible for Commercial Property is \$1,000.

Higher optional deductibles are available.

Deductible Multipliers			
<u>Deductible</u>	<u>Group I</u>	<u>Group II</u>	<u>Other Causes</u>
\$1,000	0.98	0.98	0.98
2,500	0.95	0.93	0.91
5,000	0.90	0.83	0.80
10,000	0.84	0.70	0.67
25,000	0.74	0.50	0.47
50,000	0.68	0.40	0.37
75,000	0.62	0.31	0.29

22. Standard Property Multiplier

Since coverage is provided on the ISO Standard Property Policy, the Standard Policy Multiplier applies to Group I and Group II rates. Please refer to the Premium Computation Rule (Rule 32).

Standard Policy Multiplier	
Group I	0.980
Group II	0.980

23. Commercial Property Condition Charges

A. Amount of Charge

The following charges, if applicable, are added to the building and contents Group I Rates. Please refer to the Premium Computation Rule.

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

Sub-Standard Condition Charges (Not Applicable to Special Class Rates)

Add the charges per \$100 of insurance, when applicable, to the Basic Group I Class Rates for both buildings and contents.

Note 1.

When any of the conditions indicated in this item apply, submit properties to the insuring company for review of the charges.

Note 2.

Charges under Items **a.**, **b.**, **c.**, **d.** and **e.** below are cumulative.

SUB-STANDARD CONDITION	LOSS COSTS		
	Frame Non-Combustible or Joisted Masonry Buildings	Masonry Non-Combustible Buildings	Modified Fire Resistive or Fire Resistive Buildings
a. Heating and Cooking: Unsafe arrangement of heating including chimneys, stovepipes and gas vents and unsafe arrangement of cooking devices.....	.313	.156	.074
b. Wiring: Unsafe or inadequate electric wiring, non-standard extensions, overloading, overfusing.....	.156	.074	.039
c. Conversion: Subdivision or conversion of original living spaces into multiple units with overcrowded occupancy.....	.313	.156	.074
d. Physical Condition and Housekeeping: Building not in good repair, roof or chimneys deteriorating, wood surfaces unpainted or decaying, garages or porches not well maintained and yards, basements, hallways or attics not kept clean and free from rubbish and litter.....	.313	.156	.074
e. Exposure: For adjoining properties of an exceptionally hazardous nature.....	.156	.074	.039

B. Condition Charge Indicators

Condition charges are assessed in accordance with this rule. Depending on the severity of the deficiency, dwellings with one or more of the following deficiencies may be conditionally rejected until the deficiencies are corrected or if minor, accepted with condition charge(s) added.

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24. Coinsurance—Commercial Property

Most risks written with the Plan will not qualify for coinsurance. Rates however are based on 80% coinsurance. Policies written at other than 80% coinsurance are subject to the following factors.

Please refer to the Premium Computation Rule.

Coinsurance Multipliers	
<u>Coins. %</u>	<u>Multiple of 80% Coinsurance Rate</u>
100	0.90
90	0.95
80	1.00
< 80	1.50

25. Vacant Buildings—Commercial Property

The Plan of Operation filed with the state does not allow vacant property to be written with OFPA. If the vacancy is short term, or related to a recent purchase of the property, the underwriter may chose to conditionally approve the risk .

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26. Protection Class Multipliers—Commercial Property

Select the appropriate Protection Class and apply in accordance with the Premium Computation Rule.

Protection Class Multipliers		
Protection Class	Frame, Joisted Masonry, Non-Combustible	Masonry, Non-Combustible, Modified Fire Resistive, Fire Resistive
1	0.88	0.90
2	0.92	0.94
3	0.96	0.97
4	0.98	0.98
5	1.00	1.00
6	1.06	1.05
7	1.18	1.14
8	1.30	1.24
8B	1.35	1.28
9	1.42	1.34
10	1.72	1.58

27. Windstorm and Hail Group II Exclusion Endorsement

If the Windstorm Hail Group II endorsement is selected, apply the below factor in accordance with Rule 32.

Wind Hail Exclusion Factors	
Exclusion Applies	0.35
No Exclusion	1.00

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28. Territory Multipliers—Commercial Property

Select the territorial multiplier based on the location of the risk and apply in accordance with the Premium Computation Rule.

Territory Multipliers	
Portland	0.475
Balance of Oregon	1.000

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29. Limit of Insurance Multipliers—Commercial Property

Select the appropriate limit of insurance multiplier and apply in accordance with the Premium Computation Rule.

If the selected multiplier is not listed, refer to the interpolation procedure following the tables.

Building Limit of Insurance Multipliers			
Limit	Constr. 1-3 Group I	Constr. 4-6 Group I	Group II
<50,000	1.172	1.258	1.513
50,000	1.172	1.258	1.513
75,000	1.172	1.258	1.363
100,000	1.172	1.258	1.266
125,000	1.128	1.190	1.195
150,000	1.093	1.137	1.140
175,000	1.064	1.094	1.096
200,000	1.039	1.058	1.059
225,000	1.018	1.027	1.027
250,000	1.000	1.000	1.000
275,000	1.000	1.000	1.000
300,000	1.000	1.000	1.000
325,000	1.000	1.000	1.000
350,000	1.000	1.000	1.000
375,000	1.000	1.000	1.000
400,000	1.000	1.000	1.000
425,000	1.000	1.000	1.000
450,000	1.000	1.000	1.000
475,000	1.000	1.000	1.000
500,000	1.000	1.000	1.000
550,000	1.000	1.000	1.000
600,000	1.000	1.000	1.000
650,000	1.000	1.000	1.000
700,000	1.000	1.000	1.000
750,000	1.000	1.000	1.000
800,000	1.000	1.000	1.000
850,000	1.000	1.000	1.000
900,000	1.000	1.000	1.000
950,000	1.000	1.000	1.000
1,000,000	1.000	1.000	1.000

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Contents Limit of Insurance Multipliers			
Limit	Constr. 1-3 Group I	Constr. 4-6 Group I	Group II
<10,000	1.285	1.327	1.487
10,000	1.285	1.327	1.487
20,000	1.154	1.175	1.254
30,000	1.083	1.094	1.134
40,000	1.035	1.040	1.057
50,000	1.000	1.000	1.000
60,000	1.000	1.000	1.000
70,000	1.000	1.000	1.000
80,000	1.000	1.000	1.000
90,000	1.000	1.000	1.000
100,000	1.000	1.000	1.000
125,000	1.000	1.000	1.000
150,000	1.000	1.000	1.000
175,000	1.000	1.000	1.000
200,000	1.000	1.000	1.000
225,000	1.000	1.000	1.000
250,000	1.000	1.000	1.000
275,000	1.000	1.000	1.000
300,000	1.000	1.000	1.000
325,000	1.000	1.000	1.000
350,000	1.000	1.000	1.000
375,000	1.000	1.000	1.000
400,000	1.000	1.000	1.000
425,000	1.000	1.000	1.000
450,000	1.000	1.000	1.000
475,000	1.000	1.000	1.000
500,000	1.000	1.000	1.000
550,000	1.000	1.000	1.000
600,000	1.000	1.000	1.000
650,000	1.000	1.000	1.000
700,000	1.000	1.000	1.000
750,000	1.000	1.000	1.000
800,000	1.000	1.000	1.000
850,000	1.000	1.000	1.000
900,000	1.000	1.000	1.000
950,000	1.000	1.000	1.000
1,000,000	1.000	1.000	1.000

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Interpolation Procedure

For limits of insurance not displayed in the tables above, use the multipliers for the nearest limits above and below the selected limit of insurance. Refer to the following example. Do not round until the final step of the interpolation procedure.

The multipliers in this example are for illustrative purposes only.

- a. If the selected building limit of insurance is \$315,000, the nearest limits for which multipliers are shown are limits of \$300,000 and \$325,000.
- b. For \$300,000, the multiplier is .969 and for \$325,000, the multiplier is .956.
- c. Calculate the difference between the two multipliers.

$$.969 - .956 = .013$$

- d. Calculate the difference between the selected limit of insurance (\$315,000) and the lower limit (\$300,000), in thousands.

$$315 - 300 = 15$$

- e. Calculate the difference between the higher and lower limits of insurance, in thousands. $325 - 300 = 25$

- f. Multiply the result of paragraph c by the result of paragraph d and divide by the result of paragraph e.

$$.013 \times 15 \div 25 = .0078$$

- g. Subtract the result of paragraph f from the multiplier for the lower limit. Round the multiplier to three decimal places. The result is the limit of insurance multiplier for a limit of \$315,000.

$$.969 - .0078 = .9612 \text{ (rounded to .961)}$$

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30. Class Rates and Specific Rates

Commercial Property rates are based on the building occupancy and are either Class Rated or Specifically Rated as defined below.

A. Class Rates

Commercial buildings where the occupancy classification is included in the CSP Class Codes displayed on the Commercial Property Group I Loss Cost Pages are eligible for class rating. Class loss costs are included in this manual.

B. Specifically Rated Risks

Commercial buildings where the occupancy is not included in the CSP Class Codes Table require specific rating. Loss Costs are provided by ISO Commercial Risk Services, Inc. and are based on a rating survey and the application of rating schedules. Loss Costs are modified by the multipliers included below as outlined in the Premium Computation Rule.

Please refer risks not included in the CSP Class Codes displayed on the Commercial Property Group I Loss Cost pages to the Underwriting Department for determination of loss costs.

C. Converting Loss Costs to Rates (Residual Market Multiplier)

The following multipliers convert ISO Loss Costs (for both Class and Specific Rating) to final rates as demonstrated in Rule 31 below.

- a. Loss Cost Multiplier: 1.818
 - b. FAIR Plan Surcharge: 2.350
- (Total Multiplier Amount: 4.272)

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31. Basic Group I Contents Rate Groups

For buildings with CSP Class Codes 0322, 0323, 0581, 0582, 0707, and 0702, contents rates appear in three groupings: A, B, and C. The appropriate group is determined from the CSP Class Code in the Classification table applicable to the tenant being rated as described in the following table

Symbol	CSP Class Codes
A	0074 through 0323, 0511, 0701, 0702, 0745, 0746, 0747, 0851, 0852, 0900, 0921, 0923, 0931, 1000, 1052, 1070
B	0520, 0541, 0562, 0564, 0570, 0580, 0832, 0940, 1051, 1211 through 1752
C	All other

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32. Commercial Property Premium Computation

a. Class Rated Risks

i. Building Group I and Group II Premium Calculation

Building Group I

1. Select the CSP Code from the Commercial Property CSP Codes displayed on the Commercial Property Group I Loss Cost Pages.
2. Determine the Construction of the building (Rule 10).
3. Select the Building Group I loss cost from the Commercial Property Group I Loss Cost Pages (Rule 34).
4. Multiply by the Residual Market Multiplier (Rule 30).
5. Select the Protection Class Multiplier (Rule 26).
6. Select the Territorial Multiplier (Rule 28).
7. Select the Wildfire Score Factor (Rule 33).
8. If Vandalism and Malicious Mischief (VMM) is to be excluded, determine the factor from the Commercial Property Group II Rate Page (Table R-1).
9. Select the Limit of Insurance Multiplier (Rule 29) based on the amount of Building Coverage.
10. Select the Standard Policy Multiplier (Rule 22).
11. If other than 80% Coinsurance is desired, select the Coinsurance factor (Rule 24).
12. Select the Deductible Factor (Rule 21).
13. Enter Condition Charge factor(s), if applicable (Rule 23)
14. The product of steps 1 through 12 above results in the Final Building Group I rate.
15. Multiply the Final Group I rate by the amount of Building Coverage/per \$100 (determine acceptability via Rule 11).
16. Add the calculated Condition charge(s) premium amount (The factor added in step 13 multiplied by the Building coverage/per \$100)
17. The result is the Total Adjusted Building Group I premium (round to the nearest dollar).

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18. The Building Group I premium is calculated as follows:
 - a. Multiply the Building Group I loss cost by the Residual Market Multiplier, the Protection Class Multiplier, the Territorial Multiplier, Wildfire Score Multiplier, and the Limit of Insurance Multiplier.
 - b. Modify the result by the VMM factor, if applicable.
 - c. Multiply by the Standard Policy Multiplier and by the Coinsurance factor, if applicable.
 - d. Multiply by the Deductible factor.
 - e. Enter the Condition Charge(s) factor, if applicable.
 - f. The result becomes the Final Building Group I rate.
19. Multiply the Final Group I rate determined above by the amount of Building Coverage/per \$100.
20. Add the Condition Charge(s) calculated premium amount (if applicable).
21. The result is the Total Adjusted Building Group I premium (round to the nearest dollar).

Building Group II

1. Select the Building Group II Loss Cost from the Commercial Property Group II Loss Cost Page.
2. Multiply by the Residual Market Multiplier (Rule 30).
3. Apply the Standard Policy Multiplier (Rule 22).
4. If other than 80% Coinsurance is desired, select the Coinsurance factor (Rule 24).
5. Apply the Wind/Hail Exclusion Factor (Rule 27) if applicable.
6. Select the Limit of Insurance Multiplier (Rule 29) based on the amount of Building Coverage.
7. Select the Deductible Factor (Rule 21).
8. The result is the Final Building Group II rate.
9. Multiply the Final Group II rate by the amount of Building Coverage/per \$100 (determine acceptability via Rule 11). (Round to the nearest dollar).

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10. The Building Group II premium is calculated as follows:

- a. Multiply the Building Group II loss cost by the Residual Market Multiplier, the Standard Policy Multiplier, Coinsurance Multiplier, Wind Hail Exclusion Factor, Limit of Insurance Multiplier, and the Deductible Factor.
- b. The result becomes the Final Building Group II rate.

11. Multiply the rate determined above by the amount of Building Coverage/per \$100 to arrive at the Building Group II Premium.

Round to the nearest dollar.

ii. **Contents Group I and II Premium Calculations**

Contents Group I

1. Select the CSP Code from the Commercial Property CSP Codes displayed on the Commercial Property Group I Loss Cost Pages.
2. Determine the Construction of the building (Rule 10).
3. Select the Contents Group I loss cost from the Commercial Property Group I Loss Cost Pages (Rule 34).
4. Multiply by the Residual Market Multiplier (Rule 30).
5. Select the Protection Class Multiplier (Rule 26).
6. Select the Territorial Multiplier (Rule 28).
7. Select the Wildfire Score Factor (Rule 33).
8. If Vandalism and Malicious Mischief (VMM) is to be excluded, determine the factor from the Commercial Property Group II Rate Page (Table R-1).
9. Select the Limit of Insurance Multiplier (Rule 29) based on the amount of Contents Coverage.
10. Select the Standard Policy Multiplier (Rule 22).
11. If other than 80% Coinsurance is desired, select the Coinsurance factor (Rule 24).
12. Select the Deductible Factor (Rule 21).

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13. Enter Condition Charge factor(s), if applicable (Rule 23).
14. The product of steps 1 through 12 above results in the Final Contents Group I rate.
15. Multiply the Final Group I rate by the amount of Building Coverage/per \$100 (determine acceptability via Rule 11).
16. Add the calculated Condition charge(s) premium amount (The factor added in step 13 multiplied by the Building coverage/per \$100)
17. The result is the Total Adjusted Contents Group I premium (round to the nearest dollar)
18. The Contents Group I premium is calculated as follows:
 - a. Multiply the Contents Group I loss cost by the Residual Market Multipliers, the Protection Class Multiplier, the Territorial Multiplier, Wildfire Score Multiplier, and the Limit of Insurance Multiplier.
 - b. Modify the result by the VMM factor, if applicable.
 - c. Multiply by the Standard Policy Multiplier and by the Coinsurance factor, if applicable.
 - d. Multiply by the Deductible factor.
 - e. Enter the Condition Charge(s) factor, if applicable.
 - f. The result becomes the Final Contents Group I rate.
19. Multiply the Final Group I rate by the amount of Building Coverage/per \$100.
20. Add Condition Charge(s) calculated premium amount (if applicable)..
21. The result is the Total Adjusted Contents Group I premium (round to the nearest dollar).

Contents Group II

1. Select the CSP Group II Loss Cost from the Commercial Property Group II Loss Cost Page.
2. Multiply by the Residual Market Multipliers (Rule 30).
3. Apply the Standard Policy Multiplier (Rule 22).
4. If other than 80% Coinsurance is desired, select the Coinsurance factor (Rule 24).
5. Apply the Wind/Hail Exclusion Factor (Rule 27) if applicable

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6. Select the Limit of Insurance Multiplier (Rule 29) based on the amount of Contents Coverage.
7. Select the Deductible Factor (Rule 21).
8. The result is the Final Contents Group II rate.
9. Multiply the Final Group II rate by the amount of Building Coverage/per \$100 (determine acceptability via Rule 11), to arrive at the Group II Contents Premium.
10. The Contents Group II premium is calculated as follows:
 - a. Multiply the Contents Group II loss cost by the Residual Market Multipliers, the Standard Policy Multiplier, Coinsurance Multiplier, Wind Hail Exclusion Factor, Limit of Insurance Multiplier, and the Deductible Factor.
 - b. The result is the Final Contents Group II rate.
11. Multiply the rate determined above by the amount of Contents Coverage/per \$100 to arrive at the Contents Group II Premium.

Round to the nearest dollar.

iii. **Total Annual Premium**

Total Annual Premium is calculated by adding the premiums for Building Group I, Building Group II, Contents Group I, and Contents Group II.

b. Specifically Rated Risks

i. **Building Group I and Group II Premium Calculation**

Building Group I

1. If the building occupancy is not included in the CSP Codes displayed on the Commercial Property Group I Loss Cost Pages, contact the Underwriting Department for the Building Group I Loss Cost.
2. Multiply by the Residual Market Multipliers (Rule 30).
3. Select the Wildfire Score Factor (Rule 33).
4. If Vandalism and Malicious Mischief (VMM) is to be excluded, determine the factor from the Commercial Property Group II Rate Page (Table R-1).
5. Select the Standard Policy Multiplier (Rule 22).

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6. If other than 80% Coinsurance is desired, select the Coinsurance factor (Rule 24).
7. Select the Deductible Factor (Rule 21).
8. Enter Condition Charge factor(s), if applicable (Rule 23).
9. The product of steps 1 through 12 above results in the Final Building Group I rate.
10. Multiply the Final Group I rate by the amount of Building Coverage/per \$100 (determine acceptability via Rule 11). If the amount of requested coverage is acceptable, proceed; otherwise contact the Underwriting Department.
11. Add the calculated Condition charge(s) premium amount (The factor added in step 8 multiplied by the Building coverage/per \$100.)
12. The result is the Total Adjusted Building Group I premium (round to the nearest dollar).
13. The Building Group I rate is calculated as follows:
 - a. Multiply the Building Group I loss cost by the Residual Market Multipliers, and the Wildfire Score Multiplier.
 - b. Modify the result by the VMM factor, if applicable.
 - c. Multiply by the Standard Policy Multiplier and by the Coinsurance factor, if applicable.
 - d. Multiply by the Deductible factor.
 - e. Enter the Condition Charge(s) factor, if applicable.
 - f. The result becomes the Final Building Group I rate.
14. Multiply the rate determined above by the amount of Building Coverage/per \$100.
15. Add Condition Charge(s) calculated premium amount (if applicable).
16. The result is the Total Adjusted Building Group I premium (round to the nearest dollar).

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Building Group II

1. Contact the Underwriting Department for the Building Group II Loss Cost.
 2. Multiply by the Residual Market Multipliers (Rule 30).
 3. Apply the Standard Policy Multiplier (Rule 22).
 4. If other than 80% Coinsurance is desired, select the Coinsurance factor (Rule 24).
 5. Apply the Wind/Hail Exclusion Factor (Rule 27) if applicable.
 6. Select the Deductible Factor (Rule 21)
 7. The result is the Final Building Group II rate.
 8. Multiply the Final Group II rate by the amount of Building Coverage/per \$100 and determine acceptability from Rule 11. If the amount of requested coverage is acceptable, proceed; otherwise, contact the Underwriting Department.
 9. The result is the Building Group II premium (round to the nearest dollar).
 10. The Building Group II rate is calculated as follows:
 - a. Multiply the Building Group II loss cost by the Residual Market Multipliers, the Standard Policy Multiplier, Coinsurance Multiplier, Wind Hail Exclusion Factor, and the Deductible Factor.
 - b. The result becomes the Final Building Group II rate.
 11. Multiply the rate determined above by the amount of Building Coverage/per \$100 to arrive at the Building Group II Premium.
Round to the nearest dollar.
- ii. Contents Group I and II Premium Calculations

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Contents Group I

1. If the building occupancy is not included in the CSP Code table, contact the Underwriting Department for the Contents Group I Loss Cost.
2. Multiply by the Residual Market Multipliers (Rule 30)
3. Select the Wildfire Score Factor (Rule 33)
4. If Vandalism and Malicious Mischief (VMM) is to be excluded, determine the factor from the Commercial Property Group II Rate Page (Table R-1).
5. Select the Standard Policy Multiplier (Rule 22)
6. If other than 80% Coinsurance is desired, select the Coinsurance factor (Rule 24).
7. Select the Deductible Factor (Rule 21).
8. Enter Condition Charge factor(s), if applicable (Rule 23).
9. The product of steps 1 through 12 above results in the Final Contents Group I rate.
10. Multiply the Final Group I rate by the amount of Contents Coverage/per \$100 (determine acceptability via Rule 11).
11. The result is the Contents Group I premium.
12. Add the calculated Condition charge(s) premium amount (The factor added in step 8 multiplied by the Building coverage/per \$100.)
13. The result is the Total Adjusted Contents Group I premium (round to the nearest dollar).
14. The Contents Group I rate is calculated as follows:
 - a. Multiply the Building Group I loss cost by the Residual Market Multipliers, and the Wildfire Score Multiplier.
 - b. Modify the result by the VMM factor, if applicable.
 - c. Multiply by the Standard Policy Multiplier and by the Coinsurance factor, if applicable.
 - d. Multiply by the Deductible factor.
 - e. Enter the Condition Charge(s) factor, if applicable.
 - f. The result is the Final Contents Group I rate.

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15. Multiply the rate determined above by the amount of Building Coverage/per \$100.
16. Add the Condition Charge(s) calculated premium amount (if applicable).
17. The result is the Total Adjusted Contents Group I premium (round to the nearest dollar).

Contents Group II

1. Contact the Underwriting Department for the Contents Group II Loss Cost.
2. Multiply by the Residual Market Multipliers (Rule 30).
3. Apply the Standard Policy Multiplier (Rule 22).
4. If other than 80% Coinsurance is desired, select the Coinsurance factor (Rule 24).
5. Apply the Wind/Hail Exclusion Factor (Rule 27) if applicable.
6. Select the Deductible Factor (Rule 21)
7. The result is the Final Contents Group II rate.
8. Multiply the Final Group II rate by the amount of Building Coverage/per \$100 and determine acceptability from Rule 11.
9. The result is the Contents Group II premium. (round to the nearest dollar).
10. The Contents Group II rate is calculated as follows:
 - a. Multiply the Contents Group II loss cost by the Residual Market Multiplier, the Standard Policy Multiplier, Coinsurance Multiplier, Wind Hail Exclusion Factor, and the Deductible Factor.
 - b. The result becomes the Final Contents Group II rate.
11. Multiply the rate determined above by the amount of Contents Coverage/per \$100 to arrive at the Contents Group II Premium.

Round to the nearest dollar.

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iii. Total Annual Premium

Total Annual Premium is calculated by adding the premiums for Building Group I to Building Group II, Contents Group I, and Contents Group II.

33. Wildfire Scoring

Proximity to wildfire prone areas remains to be one of the most frequent reasons for policy non-renewal or declination by standard companies. Exposure to wildfire is not specifically ineligible with the FAIR Plan, and OFPA will review each risk independently for eligibility.

For consideration of coverage in these wildfire areas, the policyholder must take reasonable steps to help reduce their overall exposure.

The policyholder can do many things to reduce this risk and make the property more insurable. Home Hardening techniques can be employed such as:

- Creating a five foot non-combustible home buffer zone around the entire perimeter of any structure on the property
- Clear debris from roof and gutters
- Installation of ember resistant vents
- Clear and maintain decks and covered porches
- Maintain the yard, trees, and structures from 5 to 30 feet.

Additional information can be found on home hardening here:

<https://www.nfpa.org/Education-and-Research/Wildfire/Firewise-USA>

<https://wildfireprepared.org/> (Insurance Institute for Business & Home Safety (IBHS))

<https://keeporegongreen.org/>

Additionally, the Commercial Property program utilizes a scoring tool to measure wildfire risk exposure at an address level. OFPA utilizes Corelogic's Riskmeter tool to gather a score, and in turn assign a factor to properly rate the risk. This factor is applied in the base premium calculation as described in Rule 31 above.

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Score Assigned	Proposed Multiplier	Score Assigned	Proposed Multiplier
1 to 50	1.000	76	1.373
51	1.024	77	1.387
52	1.038	78	1.401
53	1.052	79	1.415
54	1.066	80	1.429
55	1.080	81	1.443
56	1.094	82	1.457
57	1.108	83	1.471
58	1.122	84	1.485
59	1.136	85	1.499
60	1.150	86	1.513
61	1.164	87	1.527
62	1.178	88	1.540
63	1.192	89	1.554
64	1.205	90	1.568
65	1.219	91	1.582
66	1.233	92	1.596
67	1.247	93	1.610
68	1.261	94	1.624
69	1.275	95	1.638
70	1.289	96	1.652
71	1.303	97	1.666
72	1.317	98	1.680
73	1.331	99	1.694
74	1.345	100	1.708
75	1.359		

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34. Commercial Property Loss Costs

85. BASIC GROUP I CLASS LOSS COSTS

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0074	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories – Up to 10 Units					
0075	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories – 11 to 30 Units					
0076	Boarding and Lodging Houses, Rooming Houses, Fraternities and Sororities, Dormitories – Over 30 Units					
0077	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes – Up to 10 Units					
0078	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes – 11 to 30 Units					
0079	Convents, Monasteries and Rectories, Orphan Homes, Nurses' Homes, Sisters' Homes – Over 30 Units					
0196	1 Family Dwellings (Lessor's Risk)					
0197	2 Family Dwellings (Lessor's Risk)					
0198	3 or 4 Family Dwellings (Lessor's Risk)					
0311	Apartments without Mercantile Occupancies – Up to 10 Units					
0312	Apartments without Mercantile Occupancies – 11 to 30 Units					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0074	Building (1)	0.130	0.119	0.107	0.086	0.077
	Contents (2)	0.130	0.122	0.114	0.101	0.091
0075	Building (1)	0.130	0.119	0.107	0.086	0.077
	Contents (2)	0.130	0.122	0.114	0.101	0.091
0076	Building (1)	0.130	0.119	0.107	0.086	0.077
	Contents (2)	0.130	0.122	0.114	0.101	0.091
0077	Building (1)	0.122	0.110	0.100	0.077	0.076
	Contents (2)	0.126	0.114	0.107	0.097	0.086
0078	Building (1)	0.122	0.110	0.100	0.077	0.076
	Contents (2)	0.126	0.114	0.107	0.097	0.086
0079	Building (1)	0.122	0.110	0.100	0.077	0.076
	Contents (2)	0.126	0.114	0.107	0.097	0.086
0196	Building (1)	0.081	0.077	0.068	0.054	0.049
	Contents (2)	0.091	0.081	0.077	0.069	0.064
0197	Building (1)	0.081	0.077	0.068	0.054	0.049
	Contents (2)	0.091	0.081	0.077	0.069	0.064
0198	Building (1)	0.081	0.077	0.068	0.054	0.049
	Contents (2)	0.091	0.081	0.077	0.069	0.064
0311	Building (1)	0.184	0.166	0.144	0.119	0.110
	Contents (2)	0.204	0.185	0.173	0.154	0.144
0312	Building (1)	0.184	0.166	0.144	0.119	0.110
	Contents (2)	0.204	0.185	0.173	0.154	0.144
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0313	Apartments without Mercantile Occupancies – Over 30 Units					
0321	Apartments with Mercantile Occupancies – Up to 10 Units					
0322	Apartments with Mercantile Occupancies – 11 to 30 Units					
0323	Apartments with Mercantile Occupancies – Over 30 Units					
0331	Residential Condominiums without Mercantile Occupancies – Up to 10 Units					
0332	Residential Condominiums without Mercantile Occupancies – 11 to 30 Units					
0333	Residential Condominiums without Mercantile Occupancies – Over 30 Units					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0313	Building (1)	0.184	0.166	0.144	0.119	0.110
	Contents (2)	0.204	0.185	0.173	0.154	0.144
0321	Building (1)	0.280	0.250	0.219	0.184	0.169
	Contents (2)					
	A	0.416	0.373	0.356	0.309	0.290
	B&C	0.485	0.436	0.415	0.361	0.342
0322	Building (1)	0.280	0.250	0.219	0.184	0.169
	Contents (2)					
	A	0.416	0.373	0.356	0.309	0.290
	B&C	0.485	0.436	0.415	0.361	0.342
0323	Building (1)	0.280	0.250	0.219	0.184	0.169
	Contents (2)					
	A	0.416	0.373	0.356	0.309	0.290
	B&C	0.485	0.436	0.415	0.361	0.342
0331	Building (1)	0.100	0.092	0.082	0.068	0.063
	Contents (2)	0.091	0.081	0.077	0.072	0.063
0332	Building (1)	0.100	0.092	0.082	0.068	0.063
	Contents (2)	0.091	0.081	0.077	0.072	0.063
0333	Building (1)	0.100	0.092	0.082	0.068	0.063
	Contents (2)	0.091	0.081	0.077	0.072	0.063
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0341	Residential Condominiums with Mercantile Occupancies – Up to 10 Units					
0342	Residential Condominiums with Mercantile Occupancies – 11 to 30 Units					
0343	Residential Condominiums with Mercantile Occupancies – Over 30 Units					
0511	Mercantile – Sole Occupancy Only – Not Otherwise Classified – Low Susceptibility					
0512	Mercantile – Sole Occupancy Only – Tire, Battery and Accessory Dealers without Tire Recapping and Vulcanizing					
0520	Mercantile – Sole Occupancy Only – Wearing Apparel, Textiles, Shoes					
0531	Mercantile – Sole Occupancy Only – Alcoholic Beverages other than Bars					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0341	Building (1)	0.159	0.142	0.128	0.103	0.095
	Contents (2)					
	A	0.182	0.164	0.151	0.136	0.126
0342	Building (1)	0.159	0.142	0.128	0.103	0.095
	Contents (2)					
	A	0.182	0.164	0.151	0.136	0.126
0343	Building (1)	0.159	0.142	0.128	0.103	0.095
	Contents (2)					
	A	0.182	0.164	0.151	0.136	0.126
0511	Building (1)	0.187	0.164	0.147	0.116	0.110
	Contents (2)	0.309	0.279	0.261	0.232	0.218
0512	Building (1)	0.175	0.159	0.139	0.112	0.098
	Contents (2)	0.275	0.248	0.236	0.207	0.193
0520	Building (1)	0.218	0.194	0.175	0.144	0.130
	Contents (2)	0.402	0.362	0.340	0.300	0.281
0531	Building (1)	0.188	0.169	0.147	0.117	0.110
	Contents (2)	0.328	0.291	0.275	0.246	0.229
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0532	Merc – Sole Occy Only – Food Products Inc. Retail Bakeries; Non-Alcoholic Beverages (Sales Only – No Baking or Cooking)					
0533	Mercantile – Sole Occupancy Only – Baking on Premises, No Delivery to Outlets					
0534	Mercantile – Sole Occupancy Only – Food Products with Limited Cooking, Excluding Bakeries					
0535	Mercantile – Sole Occupancy Only – Baking on Premises, No Delivery to Outlets – Using Cannabis as an Ingredient					
0541	Mercantile – Sole Occupancy Only – Bars and Taverns					
0545	Mercantile – Sole Occupancy Only – Restaurants with Limited Cooking					
0550	Mercantile – Sole Occupancy Only – Motor Vehicles, No Repair					
0561	Mercantile – Sole Occupancy Only – Boat and Marine Supply Dealers					
0562	Mercantile – Sole Occupancy Only – Drugs					
0563	Mercantile – Sole Occupancy Only – Electrical Goods, Hardware and Machinery					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0532	Building (1)	0.280	0.252	0.226	0.187	0.170
	Contents (2)	0.402	0.362	0.340	0.300	0.281
0533	Building (1)	0.219	0.199	0.178	0.145	0.135
	Contents (2)	0.323	0.290	0.274	0.243	0.226
0534	Building (1)	0.309	0.279	0.248	0.201	0.188
	Contents (2)	0.335	0.304	0.286	0.252	0.238
0535	Building (1)	0.219	0.199	0.178	0.145	0.135
	Contents (2)	0.323	0.290	0.274	0.243	0.226
0541	Building (1)	0.334	0.304	0.271	0.219	0.204
	Contents (2)	0.361	0.324	0.309	0.271	0.250
0545	Building (1)	0.397	0.358	0.318	0.257	0.238
	Contents (2)	0.449	0.405	0.381	0.334	0.313
0550	Building (1)	0.169	0.149	0.135	0.106	0.097
	Contents (2)	0.334	0.300	0.284	0.250	0.236
0561	Building (1)	0.178	0.159	0.141	0.112	0.105
	Contents (2)	0.334	0.300	0.284	0.250	0.236
0562	Building (1)	0.199	0.179	0.160	0.130	0.117
	Contents (2)	0.368	0.334	0.315	0.279	0.256
0563	Building (1)	0.199	0.178	0.159	0.125	0.116
	Contents (2)	0.275	0.248	0.236	0.207	0.193
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0564	Mercantile – Sole Occupancy Only – Furniture and Home Furnishings other than Appliances					
0565	Mercantile – Sole Occupancy Only – Jewelry					
0566	Mercantile – Sole Occupancy Only – Sporting Goods					
0567	Mercantile – Sole Occupancy Only – Not Otherwise Classified – Moderate Susceptibility					
0570	Mercantile – Sole Occupancy Only – Not Otherwise Classified – High Susceptibility					
0574	Mercantile – Sole Occupancy Only – Cannabis containing Products Distributors or Retail Sales, Cannabis, NOC					
0575	Mercantile – Sole Occupancy Only – Cannabis - Growers other than Greenhouses					
0580	Greenhouses – Sole Occupancy Only					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0564	Building (1)	0.272	0.246	0.218	0.178	0.163
	Contents (2)	0.485	0.439	0.415	0.366	0.337
0565	Building (1)	0.180	0.163	0.145	0.116	0.106
	Contents (2)	0.269	0.243	0.229	0.204	0.192
0566	Building (1)	0.204	0.188	0.164	0.135	0.122
	Contents (2)	0.366	0.329	0.309	0.274	0.255
0567	Building (1)	0.187	0.164	0.147	0.116	0.110
	Contents (2)	0.309	0.279	0.261	0.232	0.218
0570	Building (1)	0.187	0.164	0.147	0.116	0.110
	Contents (2)	0.328	0.291	0.275	0.246	0.229
0574	Building (1)	0.187	0.164	0.147	0.116	0.110
	Contents (2)	0.309	0.279	0.261	0.232	0.218
0575	Building (1)	0.187	0.164	0.147	0.116	0.110
	Contents (2)	0.328	0.291	0.275	0.246	0.229
0580	Building (1)	0.187	0.164	0.147	0.116	0.110
	Contents (2)	0.337	0.306	0.290	0.255	0.238
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0581	Mercantile – Multiple Occupancy without 0564 Occupant					
0582	Mercantile – Multiple Occupancy with 0564 Occupant					
0585	Greenhouses – Sole Occupancy Only – Cannabis					
0701	Government Offices					
0702	Banks and Offices other than Governmental					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0581	Building (1)	0.194	0.175	0.155	0.124	0.116
	Contents (2)					
	A	0.328	0.291	0.275	0.246	0.229
	B	0.397	0.359	0.335	0.299	0.279
0582	Building (1)	0.215	0.193	0.173	0.141	0.125
	Contents (2)					
	A	0.290	0.261	0.248	0.218	0.204
	B	0.359	0.318	0.304	0.267	0.248
0585	Building (1)	0.187	0.164	0.147	0.116	0.110
	Contents (2)	0.337	0.306	0.290	0.255	0.238
0701	Building (1)	0.030	0.029	0.025	0.020	0.019
	Contents (2)					
	A	0.037	0.030	0.029	0.029	0.025
	B	0.048	0.044	0.039	0.039	0.038
0702	Building (1)	0.039	0.038	0.035	0.029	0.029
	Contents (2)					
	A	0.095	0.086	0.076	0.063	0.057
	B	0.114	0.103	0.097	0.086	0.079
	Contents (2)					
	C	0.156	0.137	0.131	0.117	0.110
	Contents (2)					
	C	0.136	0.125	0.119	0.105	0.098
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0742	Motels and Hotels with Limited Cooking Restaurant – Up to 10 Units					
0743	Motels and Hotels with Limited Cooking Restaurant – 11 to 30 Units					
0744	Motels and Hotels with Limited Cooking Restaurant – Over 30 Units					
0745	Motels and Hotels without Restaurant – Up to 10 Units					
0746	Motels and Hotels without Restaurant – 11 to 30 Units					
0747	Motels and Hotels without Restaurant – Over 30 Units					
0755	Golf, Tennis and Similar Sport Facilities with Limited Cooking					
0756	Golf, Tennis and Similar Sport Facilities without Cooking					
0757	Clubs, Not Otherwise Classified, Including Fraternal and Union Halls					
0831	Motion Picture Studios					
0832	Theaters Excluding Drive-in Theaters					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0742	Building (1)	0.410	0.368	0.325	0.266	0.246
	Contents (2)	0.446	0.408	0.383	0.337	0.318
0743	Building (1)	0.410	0.368	0.325	0.266	0.246
	Contents (2)	0.446	0.408	0.383	0.337	0.318
0744	Building (1)	0.410	0.368	0.325	0.266	0.246
	Contents (2)	0.446	0.408	0.383	0.337	0.318
0745	Building (1)	0.175	0.156	0.144	0.114	0.103
	Contents (2)	0.193	0.174	0.166	0.144	0.139
0746	Building (1)	0.175	0.156	0.144	0.114	0.103
	Contents (2)	0.193	0.174	0.166	0.144	0.139
0747	Building (1)	0.175	0.156	0.144	0.114	0.103
	Contents (2)	0.193	0.174	0.166	0.144	0.139
0755	Building (1)	0.391	0.348	0.315	0.252	0.231
	Contents (2)	0.448	0.403	0.379	0.334	0.315
0756	Building (1)	0.159	0.145	0.126	0.101	0.093
	Contents (2)	0.182	0.164	0.154	0.139	0.126
0757	Building (1)	0.174	0.154	0.139	0.111	0.101
	Contents (2)	0.182	0.164	0.154	0.139	0.126
0831	Building (1)	0.135	0.117	0.107	0.083	0.076
	Contents (2)	0.154	0.139	0.130	0.114	0.110
0832	Building (1)	0.170	0.154	0.139	0.111	0.097
	Contents (2)	0.182	0.164	0.154	0.139	0.126
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0833	Drive-in Theaters					
0834	Skating Rinks – Roller Rinks					
0841	Bowling Alleys without Cooking					
0843	Halls and Auditoriums					
0844	Recreational Facilities, Not Otherwise Classified					
0845	Boys' and Girls' Camps					
0846	Dance Halls, Ballrooms and Discotheques					
0851	Hospitals					
0852	Nursing and Convalescent Homes					
0900	Churches and Synagogues					
0911	Dry Cleaners and Dyeing Plants, other than Self-Service					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0833	Building (1)	0.147	0.130	0.114	0.091	0.083
	Contents (2)	0.169	0.151	0.145	0.126	0.116
0834	Building (1)	0.231	0.204	0.185	0.151	0.141
	Contents (2)	0.234	0.212	0.201	0.179	0.168
0841	Building (1)	0.234	0.212	0.190	0.154	0.141
	Contents (2)	0.243	0.219	0.206	0.184	0.174
0843	Building (1)	0.116	0.107	0.091	0.072	0.068
	Contents (2)	0.126	0.112	0.107	0.091	0.083
0844	Building (1)	0.159	0.145	0.126	0.101	0.093
	Contents (2)	0.175	0.156	0.150	0.131	0.120
0845	Building (1)	0.103	0.091	0.081	0.067	0.062
	Contents (2)	0.117	0.110	0.101	0.088	0.081
0846	Building (1)	0.217	0.198	0.175	0.145	0.131
	Contents (2)	0.215	0.197	0.184	0.164	0.151
0851	Building (1)	0.037	0.033	0.030	0.024	0.023
	Contents (2)	0.042	0.039	0.037	0.030	0.030
0852	Building (1)	0.039	0.035	0.030	0.025	0.024
	Contents (2)	0.042	0.039	0.039	0.033	0.030
0900	Building (1)	0.136	0.122	0.107	0.086	0.081
	Contents (2)	0.142	0.126	0.122	0.107	0.100
0911	Building (1)	0.232	0.209	0.188	0.150	0.141
	Contents (2)	0.274	0.247	0.232	0.206	0.192
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0912	Laundries, other than Self-Service					
0913	Self-Service Laundries and Dry Cleaners					
0921	Light Hazard Service Occupancies					
0922	Service Occupancies, other than Light Hazard					
0923	Funeral Homes					
0931	Auto Parking Garages, Car Washes					
0932	Gasoline Service Stations					
0933	Motor Vehicle and Aircraft Repair, with or without Sales					
0934	Tire Recapping and Vulcanizing, with or without Sales					
0940	Aircraft Hangars without Repair					
0951	Gambling Casinos with Limited Cooking Restaurants					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0912	Building (1)	0.305	0.275	0.247	0.198	0.185
	Contents (2)	0.377	0.342	0.319	0.280	0.267
0913	Building (1)	0.199	0.184	0.161	0.130	0.120
	Contents (2)	0.236	0.210	0.199	0.178	0.166
0921	Building (1)	0.120	0.110	0.100	0.079	0.072
	Contents (2)	0.142	0.128	0.120	0.107	0.103
0922	Building (1)	0.131	0.120	0.107	0.087	0.082
	Contents (2)	0.164	0.145	0.141	0.124	0.114
0923	Building (1)	0.088	0.082	0.069	0.058	0.050
	Contents (2)	0.098	0.086	0.082	0.069	0.064
0931	Building (1)	0.067	0.060	0.052	0.043	0.037
	Contents (2)	0.079	0.069	0.067	0.060	0.052
0932	Building (1)	0.097	0.083	0.076	0.062	0.058
	Contents (2)	0.114	0.103	0.098	0.086	0.081
0933	Building (1)	0.081	0.072	0.067	0.050	0.049
	Contents (2)	0.101	0.093	0.083	0.076	0.069
0934	Building (1)	0.103	0.097	0.082	0.068	0.064
	Contents (2)	0.124	0.111	0.106	0.095	0.086
0940	Building (1)	0.050	0.045	0.039	0.033	0.030
	Contents (2)	0.064	0.055	0.052	0.045	0.044
0951	Building (1)	0.453	0.411	0.362	0.296	0.271
	Contents (2)	0.499	0.451	0.426	0.377	0.352
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
0952	Gambling Casinos without Restaurants					
1000	Penal Institutions					
1051	Museums, Libraries, Art Galleries (Non-Profit)					
1052	Schools, Academic					
1070	Fire Departments, Police, Sewage, Water Works and Other Public Buildings					
1150	Builders' Risk					
1180	Vacant Buildings – See CSP Class Code of previous or intended occupancy. Add loss cost of .015 unless Class Code of previous or intended occupancy is 0580, 0585, 0742-0747, 0833, 0834, 0841, 0843, 0844, 0846, 0900, 0951, 0952, 1051 or 1052.					
1211	Freight Terminals					
1212	General Storage Warehouses – Bailee					
1213	Miscellaneous Products Storage – (Other Than Retail Or Wholesale Or Cold Storage)					
1220	Household Goods Storage					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
0952	Building (1)	0.154	0.139	0.125	0.097	0.091
	Contents (2)	0.217	0.201	0.188	0.168	0.154
1000	Building (1)	0.029	0.029	0.025	0.020	0.019
	Contents (2)	0.029	0.025	0.024	0.020	0.019
1051	Building (1)	0.020	0.019	0.018	0.015	0.013
	Contents (2)	0.025	0.023	0.023	0.019	0.019
1052	Building (1)	0.087	0.077	0.072	0.055	0.052
	Contents (2)	0.097	0.087	0.082	0.074	0.072
1070	Building (1)	0.029	0.029	0.024	0.020	0.019
	Contents (2)	0.037	0.030	0.029	0.029	0.025
1150	Building (1)	0.048	0.043	0.039	0.035	0.029
1211	Building (1)	0.168	0.154	0.136	0.111	0.101
	Contents (2)	0.198	0.178	0.168	0.149	0.137
1212	Building (1)	0.135	0.122	0.107	0.088	0.082
	Contents (2)	0.164	0.149	0.137	0.125	0.116
1213	Building (1)	0.122	0.106	0.095	0.076	0.072
	Contents (2)	0.160	0.141	0.135	0.122	0.111
1220	Building (1)	0.141	0.126	0.114	0.092	0.087
	Contents (2)	0.170	0.155	0.147	0.128	0.122
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
1230	Cold Storage Warehouses					
1400	Waste and Reclaimed Materials Including Yards					
1650	Building Supply Yards, Including Retail Lumberyards, Coal and Coke Yards					
1700	Mill Yards					
1751	Oil Distributing, Oil Terminals and LPG Tank Farms – Including Stock					
1752	Oil Distributing, Oil Terminals and LPG Tank Farms – Excluding Stock					
2200	Baking on Premises, Delivery to Outlets					
2205	Baking on Premises, Delivery to Outlets, and Food Products Manufacturing – Using Cannabis as an Ingredient					
2350	Beverage Bottlers Excluding Alcoholic Beverages					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
1230	Building (1)	0.124	0.111	0.098	0.082	0.073
	Contents (2)	0.168	0.149	0.141	0.125	0.119
1400	Building (1)	0.366	0.329	0.294	0.234	0.218
	Contents (2)	0.443	0.402	0.378	0.333	0.313
	Yard	0.552		0.054		
1650	Building (1)	0.217	0.198	0.173	0.141	0.128
	Contents (2)	0.277	0.247	0.232	0.207	0.194
	Yard	0.154		0.023		
1700	Building (1)	0.178	0.160	0.142	0.119	0.106
	Contents (2)	0.272	0.243	0.231	0.204	0.192
	Yard	0.149		0.019		
1751	Building (1)	0.116	0.103	0.092	0.073	0.069
	Contents (2)	0.149	0.135	0.126	0.114	0.105
1752	Building (1)	0.107	0.097	0.087	0.072	0.064
	Contents (2)	0.106	0.095	0.092	0.082	0.073
2200	Building (1)	0.379	0.342	0.305	0.248	0.231
	Contents (2)	0.454	0.408	0.384	0.340	0.318
2205	Building (1)	0.379	0.342	0.305	0.248	0.231
	Contents (2)	0.454	0.408	0.384	0.340	0.318
2350	Building (1)	0.243	0.222	0.194	0.159	0.145
	Contents (2)	0.290	0.262	0.243	0.217	0.206
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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85. BASIC GROUP I CLASS LOSS COSTS (Cont'd)

All rates are subject to protection class and territorial multipliers.

CSP Class Codes And Description						
2459 2800 3409 4809	Distilleries and Wineries Textile Mill Products Leather and Leather Products Printing					
CSP Class Code	Coverage	Construction (Code)				
		Frame (1)	Joisted Masonry (2)	Non-Comb. (3)	Mas. Non-Comb. (4)	Mod. F.R. (5) Or Fire Res. (6)
2459	Building (1)	0.159	0.142	0.128	0.101	0.097
	Contents (2)	0.206	0.184	0.174	0.154	0.142
2800	Building (1)	0.352	0.318	0.281	0.231	0.212
	Contents (2)	0.464	0.420	0.392	0.347	0.328
3409	Building (1)	0.131	0.120	0.106	0.083	0.077
	Contents (2)	0.150	0.136	0.128	0.116	0.106
4809	Building (1)	0.100	0.091	0.079	0.064	0.062
	Contents (2)	0.124	0.110	0.103	0.092	0.083
Territory					Territorial Multiplier	
Portland					0.475	
Balance of State (Oregon)					1.000	

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70. CAUSES OF LOSS – BASIC FORM

E. Rating Procedure

2. Property Damage – Group II Causes Of Loss

e. Loss Costs

- (1) Determine the Basic Group II symbol from the specific publication or from Rule **70.E.2.a**.
- (2) For Symbols **AA**, **A**, **AB** and **B**, use the applicable rate.
- (3) For symbols with numerical prefixes, multiply the applicable rate by the prefix shown in Rule **70.E.2.a**.

Symbol	Building Loss Cost	Contents Loss Cost
AA	.013	.020
A	.014	.022
AB	.021	.025
B	.024	.027

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VANDALISM EXCLUSION FACTORS (Table R-1)

Vandalism is included in the basic rates unless excluded. If Vandalism is excluded, the following factors apply. Please refer to the Premium Determination rule.

CSP Class Code	Classification Description	Vandalism Exclusion Factor
	All classes except those listed below:	0.98
	All property eligible for Special Fire Class rates (Class Code 1190) except Billboards and Signs (Not on Buildings)	0.95
0931	Automobile Parking Garages and Car Washes	0.85
1185	Billboards and Signs (Not on Buildings)	0.85
1150	Builders Risk (Completed Value Rate)	0.95
0841	Bowling Alleys	0.95
1650	Building Supply Yards Including Retail Lumber Yards, Coal and Coke Yards	0.95
0585	Cannabis Greenhouses – Traditional Soil	0.95
0900	Churches and Synagogues	0.95
0757	Clubs, NOC, Including Fraternal and Union Halls	0.95
0846	Dance Halls, Ballrooms and Discotheques	0.95
0833	Drive-in Theaters	0.85
0196 0197 0198	Dwelling Written in Conjunction with Commercial Risks	0.95
1070	Fire Departments, Police, Sewage, Water Works and Other Public Buildings	0.95
0951	Gambling Casinos – With Restaurants	0.95
0952	Gambling Casinos – Without Restaurants	0.95

CSP Class Code	Classification Description	Vandalism Exclusion Factor
0755 0756	Golf Clubs, Tennis Clubs and Similar Sports Facilities With and Without Cooking	0.95
0701	Government Offices	0.95
0580	Greenhouses	0.95
0843	Halls and Auditoriums	0.95
1051	Museums, Libraries, Art Galleries (Non-profit)	0.95
0702	Non-governmental Offices and Banks	0.95
1000	Penal Institutions	0.95
0844	Recreational Facilities, NOC – Billiard and Pool Halls, Ice Rinks, Stadiums, Amusement Parks, Fair Grounds and Baseball Parks	0.95
1052	Schools, Academic	0.95
0913	Self-service Laundries and Dry Cleaners	0.95
0834	Skating Rinks – Roller Rinks	0.95
1180	Vacant Buildings	0.85
1190	Yard Property, NOC, Including Property in the Open	0.95

Table 74.A.3.b. Vandalism Exclusion Factors

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APPENDIX A

Oregon Commercial Property Forms

Form Numbers	Form Title	Edition Date
CP 00 99	Commercial - Basic Form	10 12
OFPA 003	Privacy Notice	01 01
CP 04 50	Vacancy Permit	07 88
IL 09 52	CAP on Losses from Certified Acts of Terror	01 15
IL 01 42	Domestic Partnership	09 08
CP 01 40	Exclusion of Loss Due to Virus	07 06
IL N 085	Oregon Fraud Statement	02 11
CP 04 31	Fungus	04 02
IL 01 39	Oregon Changes	12 22
IL 02 79	Cancellation and NonRenewal	03 24
CP 10 56	Sprinkler Leakage Exclusion	06 07
CP 12 19	Additional Insured - Building Owner	06 07
IL 00 03	Calculation of Premium	09 08
IL 09 85	Disclosure - Terror	12 20
CP 17 99	Condominium Association Changes	10 12
CP 99 03	Cannabis Exclusion	12 19
CP 12 18	Loss Payable Provisions Endorsement	10 12
CP 10 54	Windstorm or Hail Exclusion	06 07