

**Oregon FAIR Plan Association
Dwelling Fire Manual**



Oregon Fair Plan Association

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Oregon FAIR Plan Association Dwelling Fire Manual

<u>Form Numbers</u>	<u>Edition Date</u>	<u>Form Title</u>
DP 36 01	(07-14)	Dwelling Property/Basic Form
DP 01 36	(12-23)	Oregon – Special Provisions
DP 02 36	(07-14)	Amendatory Endorsement - Oregon
DP 04 48	(03-22)	Other Structures - Oregon
IL N 085	(02-11)	Fraud Statement
DP 04 85	(12-02)	Fire Department Clause
DP 05 37	(01-15)	CAP on Terror
DP 11 43	(12-02)	Dwelling Under Construction
DP 04 22	(07-14))	Limited Fungi – Coverage
OFPA 003	(01-01)	Privacy Notice
OR DF Vacancy	(01-25)	Vacancy Permit
OFPA 340	(01-02)	Adverse Underwriting Decision
DP 04 41	(12 02)	Additional Insured
DP 17 66	(07 14)	Unit-Owners Coverage
DP 04 20	(12 02)	Permitted Incidental Occupancies



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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 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 incendiarism;
 - b) at least 65% of the rental units in the building are unoccupied, and the applicant 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 additional 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 reasonably mitigated against wildland fire:
- n) Vacancy of the Home – 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 .
- 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 there of.
- 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) Homes undergoing extensive renovations. These homes 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:

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.

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, in plain and easy to understand terms, 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. Non-payment of any renewal premium shall result in lapse of the policy as of the renewal date and 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 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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C. General Rules

1. Applications

All submissions to the FAIR Plan must be submitted by the producer via the online portal found here: <https://orfairplan.com>. The application must be signed by both producer and applicant, and accompanied by photographs of the front and rear of the dwelling (along with adequate photos of appurtenant structures or woodstoves if applicable). Additionally, a copy of the current Fire Service Contract must be provided if fire protection is provided by a paid service.

Premium must be submitted with the application pursuant to **Rule 30** below.

2. 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.

3. 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.

4. Renewals

The Underwriting Department may request documentation supporting continued eligibility with the Plan. Renewal billings will be mailed directly to the insured 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.

5. New Business

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



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6. **Claim 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.

The OFPA uses Independent local adjusters to investigate and evaluate our claims. As soon as we receive notice of a new claim, an adjuster will typically make contact with the insured within 24 hours of claim notification.

7. **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.

8. **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 orfairplan.com.

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

9. **Maximum Coverage Limits**

Coverage in the Oregon FAIR Plan Association is provided on an Actual Cash Value basis only. The maximum coverage available under a dwelling policy is \$600,000. 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.



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Additionally, these coverage types are limited as follows:

Coverage B - Other Structures: 10% of Coverage A (Note 1 and 2)

Coverage C - Contents Coverage: Up to 70% of Coverage A (Note 3)

Note 1: This Coverage is an automatic add on.

In the event of a loss, use of this coverage reduces the available amount of Coverage A applicable to a loss.

Photos are required of other structures insured at application, or as coverage is requested.

Note 2: Additional Coverage B is available for an additional premium. Structures must be scheduled on the application or as other coverage is requested. Photos are required, and coverage must be approved by the Underwriting Department.

Note 3: Contents coverage is not automatic and must be specifically requested on the application. The rule (up to 70% of Coverage A) is waived if the contract is a tenant's policy or a contents only policy.

Photos of the covered items may be required.

10. Determination of Maximum Coverage Limits

The maximum coverage limits are defined in Section 9 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.

11. Description of Coverage and Loss Settlement Provisions

The following is a general description of the coverage and loss settlement provisions of the Dwelling Policy. Please consult the policy forms for exact contract terms and conditions.

Perils	DP 00 01 Basic Form
Fire or Lightning, Internal Explosion	Yes
Extended Coverage meaning Windstorm or Hail, Explosion, Riot or Civil Commotion, Aircraft, Vehicles, Smoke, Volcanic Eruption	Optional *
Vandalism or Malicious Mischief	Optional **
Falling objects, Weight of Ice, Snow or Sleet, Accidental Discharge of Water or Steam, Sudden Cracking of a Steam or Hot Water Heating System, Freezing, Sudden Damage from Artificial Electric Currents	No

Loss Settlement Provisions	DP 00 01 Basic Form
Actual Cash Value	Yes
<p>* May be written with the perils of fire or lightning, internal explosion only.</p> <p>** Extended Coverage must be purchased before Vandalism and Malicious Mischief can be purchased.</p>	



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12. Eligibility

General:

Risks composed of dwelling buildings at one location (and/or their contents) designed for use by one to four families are eligible in all protection classes (1–10) when not used for any business purpose. Dwellings and outbuildings utilized in the scope of a farming operation are not eligible for this program.

Additional Eligibility Requirements:

DP–1 Basic Form (ISO form DP-00-01)

- Vacant property is not eligible for coverage.
- Dwellings or other structures with an unrepaired or worn out roof must be written with fire peril only.
- Minimum limit—\$1,000

Contract of Sale:

Purchaser-occupant(s) who have entered into a long-term installment contract for the purchase of the dwelling and who occupy the dwelling but to whom title does not pass from the seller until all the terms of the installment contract have been satisfied are also eligible. The seller retains title until completion of the payments and in no way acts as a mortgagee. The seller's interest in the building and premises liability may be covered by naming them as an **Additional Interest**. Contract of Sale documentation is required.

Mobile Homes:

Manufactured/Mobile Homes of any age will be considered by the OFPA.

Additional Eligibility Criteria:

1. The named insured should match the ownership interest of the property to be insured, verifiable by the official titling of the dwelling. The named insured should be a person or representation of a person or individual such as in the interest of a life estate, individual trust or LLC.
2. Non-related individuals may be listed as a named insured if they reside at the listed location and have an ownership interest in the dwelling. Individuals not residing at the insured location, but who have an ownership interest, may be listed as an "Additional Insured".
3. Life estates, trusts and other similar interests may be added as an "Additional Insured".
4. In most cases, the LLC may be listed as a named insured if the LLC holds ownership through title of the property to be insured.

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13. Seasonal Dwellings

A seasonal dwelling is a dwelling which may be unoccupied three or more consecutive months during any one-year period.

- A home/dwelling used for short-term rental (e.g. Airbnb or VRBO) is not a “seasonal dwelling” and therefore not eligible for coverage with the OFPA.

14. Single Building Definition

All buildings or sections of buildings which communicate through unprotected openings shall be considered as a single building. Buildings which are separated by space shall be considered separate buildings. Buildings or sections of buildings which are separated by an 8-inch masonry party wall which pierces or rises to the underside of the roof and which pierces or extends to the inner-side of the exterior wall shall be considered separate buildings. Communication between buildings through independent walls or through masonry party walls described above shall be protected by at least a Class A Fire Door installed in a masonry wall section

15. Construction Definitions

- Frame:** exterior walls of wood or other combustible construction including wood, ironclad, stucco on wood or plaster on combustible supports, or aluminum or plastic siding over frame.
- Masonry Veneer:** exterior walls of combustible construction veneered with brick or stone. (Rate as Masonry)
- Masonry:** exterior walls constructed of masonry materials such as adobe, brick, concrete, gypsum block, hollow concrete block, stone, tile or similar materials with floors and roof of combustible construction. (Disregarding floors resting directly on the ground)
- Mixed Construction:** when 33 1/3% or more of the total exterior wall area is of combustible materials, rate as Frame.

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16. 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:

- a) 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;
- b) 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.

17. 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.

18. Premium Computation

A. Adjusted Base Premium

The adjusted base premium is determined as follows. (All steps are rounded to the nearest dollar).

a. Fire Premium

i. Building

1. Select the Territory, Protection Class, Number of Families, Construction, and Occupancy.
2. Multiply the Fire Building Key Rate times (X) the Fire Building Key Factor.* (See the Interpolation Example below for coverage amounts not included in the key factor table.) (X) the Corelogic Wildfire score factor (=) Base Premium (round to whole dollars).
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the Fire Building Adjusted Base Premium (round to whole dollars).



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4. Mobile Home Risks - multiply **\$10.00** times the amount of Building coverage per \$1,000, apply the transitional tier factor (if applicable), and add to the Fire Building Adjusted Base Premium.

ii. Contents

1. Select the Territory, Protection Class, Number of Families, Construction, and Occupancy.
2. Multiply the Fire Contents Key Rate times (X) the Fire Contents Key Factor (X) the Corelogic Wildfire score factor.
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the Fire Contents Adjusted Base Premium.
4. Mobile Home Risks -multiply **\$10.00** times the amount of Contents Coverage per \$1,000, apply the transitional tier factor (if applicable), and add to the Fire Contents Adjusted Base Premium.

b. Extended Coverage Premium

i. Building

1. Select the Territory, Policy Form, and Seasonal or Non-Seasonal.
2. Multiply the Extended Coverage Building Key Rate times (X) the Extended Coverage Building Key Factor.* (See the Interpolation Example below for coverage amounts not included in the key factor table.)
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the EC Building Adjusted Base Premium.

ii. Contents

1. Select the Territory, Policy Form, and Seasonal or Non-Seasonal.
2. Multiply the Extended Coverage Contents Key Rate times (X) the Extended Coverage Contents Key Factor.
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the EC Contents Adjusted Base Premium.

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c. Vandalism and Malicious Mischief Premium (DP 00 01 Only)

i. Building

1. Determine the Occupancy of the building and Seasonal or Non-Seasonal.
2. Multiply the V&MM Rate times (X) the amount of Building Coverage/per \$1,000.
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the V&MM Building Adjusted Base Premium.

ii. Contents

1. Determine the Occupancy of the building and Seasonal or Non-Seasonal.
2. Multiply the V&MM Rate times (X) the amount of Contents Coverage/per \$1,000.
3. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the result obtained in 2 above and this becomes the V&MM Contents Adjusted Base Premium.

***Interpolation Example (\$115,000 desired limit of coverage)**

When the desired limit of liability is less than the limit shown, interpolate the Key Factors using the nearest limit above and below the desired limit, for example: (\$115,000 desired limit) the nearest limits are \$110,000 and \$120,000.

Figure the difference between the two Key Factors and divide by 10. This provides a factor per \$1,000.

Multiply the factor per \$1,000 times 5, and add to the Key Factor for \$110,000.

B. Total Annual Premium

The total annual premium is determined by:

1. The sum of A. (Unless a mobile home, then Rule 23)
2. Condition Charges (if applicable)
3. Wood or Coal Stove Charge (If applicable)
4. Defines Total Annual Premium
 - Round to the nearest \$1

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C. 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.

19. Condition Charges

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.

A. Amount of Charge

1. Conditions: \$2.45 per \$1,000 of coverage

Charges are added to the Adjusted Base Premium and are rounded to the nearest dollar.

NOTE!! – More than one condition charge may apply to a single risk.

B. Deficiencies (Including, but limited to)

1. unsafe arrangement of heating equipment, including chimneys, stovepipes and gas vents;
2. unsafe or inadequate electrical wiring or fuse boxes, including non-standard extensions or use of non-U.L. approved equipment;
3. conversion or sub-division of original living space into multiple units with over-crowded occupancy, inadequate sanitary facilities, uninhabitable space, or unsafe arrangements of cooking equipment;
4. poor physical condition of building or need of repair, such as worn out roofing, cracked or crumbling chimneys, deteriorating or decaying wood surfaces or supports, no gutters, location of the risk that makes the property inaccessible, or ;
5. poor housekeeping in yards, basements, hallways or attics which are not kept clean and free from rubbish and litter;

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20. Wood Burning or Coal Stove Surcharge

Dwellings with fireplace inserts, wood burning or coal stoves or freestanding fireplaces used as heating sources are acceptable if properly installed and maintained. Installation photos must accompany the initial application. A **\$100.00 annual surcharge** will be assessed. This is a flat charge.

21. Deductibles

The below chart expresses optional policy deductible factors in coverage bands.

Optional Deductibles				
		Policy Size Expressed in \$		
		Up to	250,001 to	600,001*
Coverage	Deductible	250,000	600,000	and Above
Fire	\$500	1.01	1.01	1.01
Fire	1,000	1.00	1.00	1.00
Fire	2,500	0.97	0.98	0.98
Fire	5,000	0.92	0.95	0.95
Fire	10,000	0.84	0.90	0.90
EC & VMM	\$500	1.09	1.08	1.08
EC & VMM	1,000	1.00	1.00	1.00
EC & VMM	2,500	0.79	0.84	0.84
EC & VMM	5,000	0.59	0.67	0.67
EC & VMM	10,000	0.38	0.47	0.47
*For Policy Sizes \$600,001 and Above, the Base Deductible is \$5,000 and the Minimum Deductible is \$2,500				

The selected factor is used in determining the base premium. (See **Rule 18**)

22. Vandalism & Malicious Mischief

Premium per \$1,000 of coverage:

Vandalism & MM Per \$1,000	
<u>Occupancy</u>	
Not Seasonal or Vacant	\$0.25
Seasonal and Not Vacant	\$1.31
Vacant	\$19.74



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23. Mobile Homes or Trailer Homes

A surcharge of **\$10.00 per \$1,000** of coverage applies to dwelling and contents.

A transitional tiering factor has been introduced to smooth a rate change between the legacy Beyontec system, and the Finys system.

The tiering structure works as follows:

- A four tier scheme applies to policies converting from the legacy database.

Tier 3	Tier 2	Tier 1	Tier 0
0.25	0.50	0.75	1.00

Fire Building Premium Calculation

Tier 3 applies at first renewal. It is reduced by a tier at each renewal until the property reaches Tier 0 (which at that point the smoothing is completed)

- The Mobile Home rate is calculated (**\$10.00 per \$1,000** of coverage)
- It is then multiplied by the Tier Factor
- The result establishes the Adjusted by Tier Mobile Home Base Premium
- Add the Fire Base Premium with the Adjusted by Tier Mobile Home Base Premium
- Then multiply by the Deductible Factor
- This sets the Fire Building Adjusted Base Premium

Fire Contents Premium Calculation

Tier 3 applies at first renewal. It is reduced by a tier at each renewal until the property reaches Tier 0 (which at that point the smoothing is completed)

- The Mobile Home rate is calculated (**\$10.00 per \$1,000** of coverage)
- It is then multiplied by the Tier Factor
- The result establishes the Adjusted by Tier Mobile Home Base Premium
- Add the Fire Contents Premium with the Adjusted by Tier Mobile Home Base Premium
- Then multiply by the Deductible Factor
- This sets the Fire Contents Adjusted Base Premium



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- For newly written mobile home contracts in the Finys system, the tier factor will be neutral (1.00)(Tier 0).

NOTE!! - See Rule 18 above for complete Premium Computation rule explanation.

24. Builders Risk (Course of Construction)

Builders Risk coverage may be written to cover a one-family residence being constructed for eventual owner-occupancy. Coverage is written in the Dwelling program, and must meet the following criteria:

1. Coverage is written for an initial 12 month period.
2. The insured must define the time period for building completion at application.
3. If the construction period is longer than initially declared, the insured must notify OFPA.
4. When the dwelling is complete, the insured must contact OFPA. At that point, the Builders Risk endorsement will be removed, and the policy will convert to a DP1 contract for the remainder of the policy period, if the dwelling meets all OFPA underwriting criteria.
5. Coverage for Vandalism and Malicious Mischief is not offered.
6. Contents coverage is not available with a Builders Risk policy.

Dwelling Under Construction per \$1,000	
Fire Coverage A	\$3.21
EC Coverage A	\$1.99

Calculation Methodology:

1. Determine the number of \$1,000's
2. Multiply by the rate per \$1,000
3. Which equals the Base Premium
4. If an Optional Deductible is selected, multiply the Deductible Factor times (X) the Base Premium.
5. Which results in the Adjusted Base Premium.



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25. Other Structures Coverage

A. Coverage Description

Coverage for other structures described as covered under Coverage **B** is automatically provided on a blanket basis for up to 10% of the Coverage **A** limit. In the event of a loss, use of this coverage reduces the available amount of Coverage **A** applicable to a loss.

B. Additional Other Structures Coverage

Additional Coverage for Other Structures can be purchased for an additional premium. The structures must be scheduled on the application or as other coverage is requested. Photos are required, and coverage must be approved by the Underwriting Department.

Other Structures Per \$1,000	
Fire Prot. Class 1-8, 8B	\$3.64
Fire Prot. Class 9-10	6.59
E.C. (DP 00 01)	3.59

26. 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:

- 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.
- Creating a five foot non-combustible home buffer zone around the entire perimeter of any structure on the property

Additional information can be found on home hardening here:

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



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

<https://keeporegongreen.org/>

Additionally, the Dwelling 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 described in A 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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27. Territory Definitions

ISO Dwelling property territories are established by zip code in the state of Oregon.

Other Than Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
40	97001	97463	97543	97734	97828	97877
	97021	97464	97544	97736	97830	97883
	97029	97465	97604	97737	97833	97884
	97033	97466	97620	97738	97834	97885
	97037	97476	97635	97741	97837	97901
	97039	97484	97636	97750	97840	97902
	97041	97491	97637	97751	97842	97903
	97050	97492	97638	97752	97845	97904
	97057	97497	97640	97754	97846	97905
	97058	97523	97641	97758	97848	97906
	97063	97526	97710	97759	97856	97907
	97065	97527	97711	97760	97857	97908
	97406	97528	97712	97812	97861	97909
	97410	97531	97720	97814	97864	97910
	97414	97532	97721	97817	97865	97911
	97415	97533	97722	97819	97867	97913
	97417	97534	97730	97820	97869	97914
	97442	97536	97731	97823	97870	97917
	97444	97537	97732	97825	97873	97918
	97450	97538	97733	97827	97874	97920
41	97002	97115	97304	97347	97424	97454
	97007	97116	97307	97348	97426	97455
	97013	97117	97321	97357	97430	97456
	97020	97119	97322	97362	97431	97461
	97026	97122	97324	97370	97434	97467
	97032	97123	97326	97371	97435	97473
	97062	97125	97327	97373	97436	97480
	97070	97127	97330	97377	97437	97487
	97071	97128	97331	97378	97438	97488
	97078	97132	97333	97389	97439	97489
	97101	97137	97338	97390	97441	97490
	97111	97140	97339	97396	97451	97493
	97113	97148	97343	97412	97452	97499
	97114	97303	97344	97413	97453	
	42	97004	97015	97040	97049	97089
97009		97027	97042	97055	97267	
97011		97028	97044	97067	97268	
97014		97031	97045	97068		
43	97003	97008	97077	97129	97281	
	97005	97075	97079	97223		
	97006	97076	97124	97224		
44	97010	97030	97211	97230	97251	97254
	97019	97060	97218	97238	97252	97294
	97024	97080	97220	97250	97253	
45	97016	97056	97108	97130	97138	97147
	97018	97064	97109	97131	97141	
	97048	97102	97110	97133	97143	
	97051	97103	97112	97134	97144	
	97053	97106	97118	97135	97145	
	97054	97107	97121	97136	97146	
46	97017	97023	97305	97335	97342	97346
	97022	97038	97329	97336	97345	97350

Table #10(T) Other Than Earthquake Territory Definitions



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Other Than Earthquake Territory Definitions In Numerical Order By Territory Code						
Territory	ZIP Codes					
46 (Cont'd)	97351	97358	97374	97383	97761	
	97352	97360	97375	97384		
	97355	97361	97381	97386		
47	97034	97201	97207	97225	97240	97298
	97035	97204	97219	97229	97280	
	97036	97205	97221	97239	97291	
48	97203	97210	97227	97283		
	97208	97212	97228	97296		
	97209	97217	97231			
49	97149	97365	97368	97380	97394	
	97341	97366	97369	97388	97498	
	97364	97367	97376	97391		
50	97202	97216	97269	97292		
	97206	97222	97282			
	97215	97242	97286			
51	97213	97232	97293			
	97214	97256				
52	97086	97236	97290			
	97233	97266				
53	97301	97308	97311	97317	97392	
	97302	97309	97312	97325		
	97306	97310	97314	97385		
54	97401	97404	97409	97446	97477	
	97402	97405	97419	97448	97478	
	97403	97408	97440	97475		
55	97407	97423	97447	97459	97471	97494
	97411	97429	97449	97462	97479	97495
	97416	97432	97457	97469	97481	97496
	97420	97443	97458	97470	97486	
56	97501	97522	97539	97603	97625	97633
	97502	97524	97540	97621	97626	97634
	97503	97525	97541	97622	97627	97639
	97504	97530	97601	97623	97630	
	97520	97535	97602	97624	97632	
57	97701	97707	97735	97756		
	97702	97708	97739			
	97703	97709	97753			
58	97801	97824	97838	97844	97868	97882
	97810	97826	97839	97850	97875	97886
	97813	97835	97841	97859	97876	
	97818	97836	97843	97862	97880	

Table #11(T) Other Than Earthquake Territory Definitions



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28. Protection Classification Codes

The Protection Class listings in the ISO Public Protection Classification manual apply.

Protection Classes and Codes			
Prot. Class	Code	Prot. Class	Code
1	01	6	06
2	02	7	07
3	03	8 & 8B	08
4	04	9	09
5	05	10	10

29. 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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30. Policy Period and Installment Plan

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 37 days prior to the expiration of the policy term.

b. Installment Plans

a) **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.

b) **Semi-Annual**— No billing service fee shall apply with the initial application downpayment. Each additional direct bill payment will accrue a **\$7.00** billing service fee. **50%** of the annual premium must be billed with the application.

c) **Quarterly**— No billing service fee shall apply with the initial application downpayment. Each additional direct bill payment will accrue a **\$7.00** billing service fee. **25%** of the annual premium must be submitted with the application.

d) **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.



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31. Key Rates and Key Factors

OREGON FAIR PLAN ASSOCIATION								
FIRE KEY RATES								
KEY RATE X KEY FACTOR = BASE PREMIUM								
TERRITORY 40 - OWNER OCCUPIED								
PROT. CLASS	CONST.	NUMBER OF FAMILIES						
		1		2		3 OR 4		
		COVERAGE		COVERAGE		COVERAGE		
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS	
1	M	55.02	6.55	57.78	6.55	68.78	9.17	
	F	69.96	8.33	73.46	8.33	87.45	11.66	
2	M	56.60	6.74	59.43	6.74	70.75	9.43	
	F	71.53	8.52	75.11	8.52	89.42	11.92	
3	M	58.17	6.93	61.08	6.93	72.71	9.70	
	F	73.89	8.80	77.59	8.80	92.36	12.32	
4	M	59.74	7.11	62.73	7.11	74.68	9.96	
	F	75.46	8.98	79.24	8.98	94.33	12.58	
5	M	62.10	7.39	65.20	7.39	77.62	10.35	
	F	78.61	9.36	82.54	9.36	98.26	13.10	
6	M	80.18	9.55	84.19	9.55	100.22	13.36	
	F	101.40	12.07	106.47	12.07	126.75	16.90	
7	M	84.11	10.01	88.32	10.01	105.14	14.02	
	F	106.12	12.63	111.43	12.63	132.65	17.69	
8	M	87.25	10.39	91.62	10.39	109.07	14.54	
	F	110.84	13.20	116.38	13.20	138.55	18.47	
8B	M	92.76	11.04	97.39	11.04	115.95	15.46	
	F	117.12	13.95	122.98	13.95	146.41	19.52	
9	M	95.90	11.42	100.70	11.42	119.88	15.99	
	F	121.05	14.41	127.11	14.41	151.32	20.18	
10	M	114.77	13.66	120.50	13.66	143.46	19.13	
	F	145.42	17.31	152.69	17.31	181.78	24.24	

TERRITORY 40 - NON-OWNER OCCUPIED								
PROT. CLASS	CONST.	NUMBER OF FAMILIES						
		1		2		3 OR 4		
		COVERAGE		COVERAGE		COVERAGE		
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS	
1	M	68.78	6.55	72.22	6.55	85.98	9.17	
	F	87.45	8.33	91.82	8.33	109.31	11.66	
2	M	70.75	6.74	74.28	6.74	88.43	9.43	
	F	89.42	8.52	93.89	8.52	111.77	11.92	
3	M	72.71	6.93	76.35	6.93	90.89	9.70	
	F	92.36	8.80	96.98	8.80	115.45	12.32	
4	M	74.68	7.11	78.41	7.11	93.35	9.96	
	F	94.33	8.98	99.04	8.98	117.91	12.58	
5	M	77.62	7.39	81.51	7.39	97.03	10.35	
	F	98.26	9.36	103.17	9.36	122.82	13.10	
6	M	100.22	9.55	105.24	9.55	125.28	13.36	
	F	126.75	12.07	133.09	12.07	158.44	16.90	
7	M	105.14	10.01	110.39	10.01	131.42	14.02	
	F	132.65	12.63	139.28	12.63	165.81	17.69	
8	M	109.07	10.39	114.52	10.39	136.33	14.54	
	F	138.55	13.20	145.47	13.20	173.18	18.47	
8B	M	115.95	11.04	121.74	11.04	144.93	15.46	
	F	146.41	13.95	153.73	13.95	183.01	19.52	
9	M	119.88	11.42	125.87	11.42	149.84	15.99	
	F	151.32	14.41	158.88	14.41	189.15	20.18	
10	M	143.46	13.66	150.63	13.66	179.32	19.13	
	F	181.78	17.31	190.87	17.31	227.22	24.24	



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KEY RATE X KEY FACTOR = BASE PREMIUM

TERRITORY 41 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	59.81	7.02	62.80	7.02	74.77	9.83
	F	76.05	8.93	79.85	8.93	95.06	12.50
2	M	61.52	7.22	64.60	7.22	76.90	10.11
	F	77.76	9.13	81.64	9.13	97.20	12.78
3	M	63.23	7.43	66.39	7.43	79.04	10.40
	F	80.32	9.43	84.34	9.43	100.40	13.20
4	M	64.94	7.63	68.19	7.63	81.17	10.68
	F	82.03	9.63	86.13	9.63	102.54	13.49
5	M	67.50	7.93	70.88	7.93	84.38	11.10
	F	85.45	10.03	89.72	10.03	106.81	14.05
6	M	87.16	10.23	91.51	10.23	108.94	14.33
	F	110.23	12.94	115.74	12.94	137.78	18.12
7	M	91.43	10.74	96.00	10.74	114.28	15.03
	F	115.35	13.55	121.12	13.55	144.19	18.96
8	M	94.85	11.14	99.59	11.14	118.56	15.59
	F	120.48	14.15	126.50	14.15	150.60	19.81
8B	M	100.83	11.84	105.87	11.84	126.03	16.58
	F	127.32	14.95	133.68	14.95	159.14	20.93
9	M	104.24	12.24	109.46	12.24	130.31	17.14
	F	131.59	15.45	138.17	15.45	164.48	21.63
10	M	124.75	14.65	130.99	14.65	155.94	20.51
	F	158.08	18.56	165.98	18.56	197.59	25.99

TERRITORY 41 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	74.77	7.02	78.50	7.02	93.46	9.83
	F	95.06	8.93	99.81	8.93	118.82	12.50
2	M	76.90	7.22	80.75	7.22	96.13	10.11
	F	97.20	9.13	102.06	9.13	121.49	12.78
3	M	79.04	7.43	82.99	7.43	98.80	10.40
	F	100.40	9.43	106.42	9.43	125.50	13.20
4	M	81.17	7.63	85.23	7.63	101.47	10.68
	F	102.54	9.63	107.66	9.63	128.17	13.49
5	M	84.38	7.93	88.60	7.93	105.47	11.10
	F	106.81	10.03	112.15	10.03	133.51	14.05
6	M	108.94	10.23	114.39	10.23	136.18	14.33
	F	137.78	12.94	144.67	12.94	172.23	18.12
7	M	114.28	10.74	120.00	10.74	142.86	15.03
	F	144.19	13.55	151.40	13.55	180.24	18.96
8	M	118.56	11.14	124.48	11.14	148.20	15.59
	F	150.60	14.15	158.13	14.15	188.25	19.81
8B	M	126.03	11.84	132.34	11.84	157.54	16.58
	F	159.14	14.95	167.10	14.95	198.93	20.93
9	M	130.31	12.24	136.82	12.24	162.88	17.14
	F	164.48	15.45	172.71	15.45	205.61	21.63
10	M	155.94	14.65	163.74	14.65	194.92	20.51
	F	197.59	18.56	207.47	18.56	246.99	25.99



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TERRITORY 42 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	79.62	9.45	83.61	9.45	99.53	13.23
	F	101.24	12.01	108.30	12.01	128.55	16.82
2	M	81.90	9.72	85.99	9.72	102.37	13.61
	F	103.51	12.28	108.69	12.28	129.39	17.20
3	M	84.17	9.99	88.38	9.99	105.22	13.98
	F	108.92	12.69	112.27	12.69	133.65	17.76
4	M	86.45	10.26	90.77	10.26	108.06	14.36
	F	109.20	12.96	114.66	12.96	136.50	18.14
5	M	89.86	10.66	94.35	10.66	112.33	14.93
	F	113.75	13.50	119.44	13.50	142.19	18.90
6	M	116.02	13.77	121.82	13.77	146.03	19.28
	F	146.74	17.41	154.07	17.41	183.42	24.38
7	M	121.71	14.44	127.80	14.44	152.14	20.22
	F	153.56	18.22	161.24	18.22	191.95	25.51
8	M	126.26	14.98	132.57	14.98	157.83	20.98
	F	160.39	19.03	168.40	19.03	200.48	26.65
8B	M	134.22	15.93	140.93	15.93	167.78	22.30
	F	169.49	20.11	177.96	20.11	211.86	28.16
9	M	138.77	16.47	145.71	16.47	173.47	23.06
	F	175.17	20.79	183.93	20.79	218.97	29.10
10	M	166.07	19.71	174.38	19.71	207.59	27.59
	F	210.43	24.97	220.96	24.97	263.04	34.96

TERRITORY 42 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	99.53	9.45	104.51	9.45	124.41	13.23
	F	126.55	12.01	132.87	12.01	158.18	16.82
2	M	102.37	9.72	107.49	9.72	127.97	13.61
	F	129.39	12.28	135.86	12.28	161.74	17.20
3	M	105.22	9.99	110.48	9.99	131.52	13.98
	F	133.65	12.69	140.34	12.69	167.07	17.76
4	M	108.06	10.26	113.46	10.26	135.08	14.36
	F	136.50	12.96	143.32	12.96	170.62	18.14
5	M	112.33	10.66	117.94	10.66	140.41	14.93
	F	142.19	13.50	149.30	13.50	177.73	18.90
6	M	145.03	13.77	152.28	13.77	181.29	19.28
	F	183.42	17.41	192.59	17.41	229.27	24.38
7	M	152.14	14.44	159.75	14.44	190.17	20.22
	F	191.95	18.22	201.55	18.22	239.94	25.51
8	M	157.83	14.98	165.72	14.98	197.28	20.98
	F	200.48	19.03	210.51	19.03	250.60	26.65
8B	M	167.78	15.93	176.17	15.93	209.72	22.30
	F	211.86	20.11	222.45	20.11	264.82	28.16
9	M	173.47	16.47	182.14	16.47	216.83	23.06
	F	218.97	20.79	229.91	20.79	273.71	29.10
10	M	207.59	19.71	217.97	19.71	259.49	27.59
	F	263.04	24.97	276.20	24.97	328.80	34.96



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TERRITORY 43 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	49.81	5.88	52.09	5.88	62.01	8.20
	F	63.07	7.45	66.23	7.45	78.84	10.43
2	M	51.02	6.03	53.58	6.03	63.78	8.44
	F	64.49	7.62	67.71	7.62	80.61	10.66
3	M	52.44	6.19	55.06	6.19	65.55	8.67
	F	66.62	7.87	69.95	7.87	83.27	11.01
4	M	53.86	6.36	56.55	6.36	67.32	8.90
	F	68.03	8.03	71.43	8.03	85.04	11.25
5	M	55.99	6.61	58.78	6.61	69.98	9.26
	F	70.87	8.37	74.41	8.37	88.58	11.72
6	M	72.29	8.54	75.90	8.54	90.36	11.95
	F	91.42	10.80	95.99	10.80	114.27	15.11
7	M	75.83	8.96	79.62	8.96	94.79	12.54
	F	95.67	11.30	100.46	11.30	119.59	15.82
8	M	78.66	9.29	82.60	9.29	98.33	13.01
	F	99.92	11.80	104.92	11.80	124.90	16.52
8B	M	83.62	9.88	87.81	9.88	104.53	13.83
	F	105.59	12.47	110.87	12.47	131.99	17.46
9	M	86.46	10.21	90.78	10.21	108.07	14.29
	F	109.14	12.89	114.59	12.89	136.42	18.04
10	M	103.47	12.22	108.64	12.22	129.33	17.11
	F	131.11	15.48	137.66	15.48	163.88	21.68

TERRITORY 43 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	62.01	5.88	65.11	5.88	77.51	8.20
	F	78.84	7.45	82.78	7.45	98.55	10.43
2	M	63.78	6.03	66.97	6.03	79.73	8.44
	F	80.61	7.62	84.64	7.62	100.77	10.66
3	M	65.55	6.19	68.83	6.19	81.94	8.67
	F	83.27	7.87	87.43	7.87	104.09	11.01
4	M	67.32	6.36	70.69	6.36	84.16	8.90
	F	85.04	8.03	89.29	8.03	106.30	11.25
5	M	69.98	6.61	73.48	6.61	87.48	9.26
	F	88.58	8.37	93.01	8.37	110.73	11.72
6	M	90.36	8.54	94.87	8.54	112.95	11.95
	F	114.27	10.80	119.99	10.80	142.84	15.11
7	M	94.79	8.96	99.53	8.96	118.48	12.54
	F	119.59	11.30	125.57	11.30	149.49	15.82
8	M	98.33	9.29	103.25	9.29	122.91	13.01
	F	124.90	11.80	131.15	11.80	156.13	16.52
8B	M	104.53	9.88	109.76	9.88	130.66	13.83
	F	131.99	12.47	138.59	12.47	164.99	17.46
9	M	108.07	10.21	113.48	10.21	135.09	14.29
	F	136.42	12.89	143.24	12.89	170.53	18.04
10	M	129.33	12.22	135.80	12.22	161.67	17.11
	F	163.88	15.48	172.08	15.48	204.85	21.68



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TERRITORY 44 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	66.58	8.00	69.91	8.00	83.23	11.20
	F	84.66	10.17	88.99	10.17	105.82	14.24
2	M	68.49	8.23	71.91	8.23	85.61	11.52
	F	86.56	10.40	90.89	10.40	108.20	14.56
3	M	70.39	8.46	73.91	8.46	87.99	11.84
	F	89.41	10.74	93.88	10.74	111.77	15.04
4	M	72.29	8.69	75.91	8.69	90.36	12.16
	F	91.32	10.97	95.88	10.97	114.14	15.36
5	M	75.15	9.03	78.90	9.03	93.93	12.64
	F	95.12	11.43	99.88	11.43	118.90	16.00
6	M	97.02	11.66	101.87	11.66	121.28	16.32
	F	122.71	14.74	128.84	14.74	153.38	20.64
7	M	101.78	12.23	106.87	12.23	127.22	17.12
	F	128.41	15.43	134.83	15.43	160.52	21.60
8	M	105.58	12.69	110.86	12.69	131.98	17.76
	F	134.12	16.11	140.83	16.11	167.65	22.56
8B	M	112.24	13.49	117.85	13.49	140.30	18.88
	F	141.73	17.03	148.82	17.03	177.16	23.84
9	M	116.05	13.94	121.85	13.94	145.06	19.52
	F	146.49	17.60	153.81	17.60	183.11	24.64
10	M	138.88	16.69	145.82	16.69	173.59	23.36
	F	175.97	21.14	184.77	21.14	219.97	29.60

TERRITORY 44 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	83.23	8.00	87.39	8.00	104.04	11.20
	F	105.82	10.17	111.11	10.17	132.28	14.24
2	M	85.61	8.23	89.89	8.23	107.01	11.52
	F	108.20	10.40	113.61	10.40	135.25	14.56
3	M	87.99	8.46	92.39	8.46	109.98	11.84
	F	111.77	10.74	117.35	10.74	139.71	15.04
4	M	90.36	8.69	94.88	8.69	112.96	12.16
	F	114.14	10.97	119.85	10.97	142.68	15.36
5	M	93.93	9.03	98.63	9.03	117.41	12.64
	F	118.90	11.43	124.85	11.43	148.63	16.00
6	M	121.28	11.66	127.34	11.66	151.60	16.32
	F	153.38	14.74	161.05	14.74	191.73	20.64
7	M	127.22	12.23	133.58	12.23	159.03	17.12
	F	160.52	15.43	168.54	15.43	200.64	21.60
8	M	131.98	12.69	138.58	12.69	164.97	17.76
	F	167.65	16.11	176.03	16.11	209.56	22.56
8B	M	140.30	13.49	147.32	13.49	175.38	18.88
	F	177.16	17.03	186.02	17.03	221.45	23.84
9	M	145.06	13.94	152.31	13.94	181.32	19.52
	F	183.11	17.60	192.26	17.60	228.88	24.64
10	M	173.59	16.69	182.27	16.69	216.99	23.36
	F	219.97	21.14	230.96	21.14	274.96	29.60



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TERRITORY 45 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	70.62	8.22	74.15	8.22	88.27	11.51
	F	89.78	10.45	94.27	10.45	112.23	14.83
2	M	72.63	8.46	76.27	8.46	90.79	11.84
	F	91.80	10.69	96.39	10.69	114.75	14.96
3	M	74.65	8.69	78.38	8.69	93.31	12.17
	F	94.83	11.04	99.57	11.04	118.53	15.45
4	M	76.67	8.93	80.50	8.93	95.84	12.50
	F	96.84	11.27	101.69	11.27	121.06	15.78
5	M	79.70	9.28	83.68	9.28	99.62	12.99
	F	100.88	11.74	105.92	11.74	126.10	16.44
6	M	102.90	11.98	108.04	11.98	128.62	16.77
	F	130.14	15.15	136.64	15.15	162.67	21.21
7	M	107.94	12.57	113.34	12.57	134.93	17.69
	F	136.19	15.85	143.00	15.85	170.23	22.20
8	M	111.98	13.04	117.58	13.04	139.97	18.25
	F	142.24	16.56	149.35	16.56	177.80	23.18
8B	M	119.04	13.86	124.99	13.86	148.80	19.40
	F	150.31	17.50	157.83	17.50	187.89	24.50
9	M	123.07	14.33	129.23	14.33	153.84	20.06
	F	155.36	18.09	163.12	18.09	194.19	25.32
10	M	147.28	17.15	154.65	17.15	184.11	24.00
	F	186.63	21.73	195.96	21.73	233.28	30.42

TERRITORY 45 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	88.27	8.22	92.68	8.22	110.34	11.51
	F	112.23	10.45	117.84	10.45	140.29	14.83
2	M	90.79	8.46	95.33	8.46	113.49	11.84
	F	114.75	10.69	120.49	10.69	143.44	14.96
3	M	93.31	8.69	97.98	8.69	116.64	12.17
	F	118.53	11.04	124.46	11.04	148.17	15.45
4	M	95.84	8.93	100.63	8.93	119.79	12.50
	F	121.06	11.27	127.11	11.27	151.32	15.78
5	M	99.62	9.28	104.60	9.28	124.52	12.99
	F	126.10	11.74	132.40	11.74	157.62	16.44
6	M	128.62	11.98	135.05	11.98	160.78	16.77
	F	162.67	15.15	170.80	15.15	203.34	21.21
7	M	134.93	12.57	141.67	12.57	168.66	17.69
	F	170.23	15.85	178.75	15.85	212.79	22.20
8	M	139.97	13.04	146.97	13.04	174.96	18.25
	F	177.80	16.56	186.69	16.56	222.25	23.18
8B	M	148.80	13.86	156.24	13.86	186.00	19.40
	F	187.89	17.50	197.28	17.50	234.86	24.50
9	M	153.84	14.33	161.53	14.33	192.30	20.06
	F	194.19	18.09	203.90	18.09	242.74	25.32
10	M	184.11	17.15	193.31	17.15	230.13	24.00
	F	233.28	21.73	244.95	21.73	291.61	30.42



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TERRITORY 46 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	100.95	11.91	105.99	11.91	126.18	16.67
	F	128.35	15.14	134.76	15.14	160.43	21.19
2	M	103.83	12.25	109.02	12.25	129.79	17.14
	F	131.23	15.48	137.79	15.48	164.04	21.67
3	M	106.72	12.59	112.05	12.59	133.39	17.62
	F	135.56	15.99	142.34	15.99	169.45	22.38
4	M	109.60	12.93	115.08	12.93	137.00	18.10
	F	138.44	16.33	145.36	16.33	173.05	22.86
5	M	113.93	13.44	119.62	13.44	142.41	18.81
	F	144.21	17.01	151.42	17.01	180.26	23.81
6	M	147.09	17.35	154.45	17.35	183.87	24.29
	F	186.03	21.94	195.33	21.94	232.54	30.72
7	M	154.31	18.20	162.02	18.20	192.88	25.48
	F	194.68	22.96	204.42	22.96	243.36	32.15
8	M	160.07	18.88	168.08	18.88	200.09	26.43
	F	203.34	23.98	213.50	23.98	254.17	33.57
8B	M	170.17	20.07	178.68	20.07	212.71	28.10
	F	214.87	25.34	225.62	25.34	268.59	35.48
9	M	175.94	20.75	184.73	20.75	219.92	29.05
	F	222.08	26.19	233.19	26.19	277.61	36.67
10	M	210.55	24.83	221.07	24.83	263.18	34.76
	F	266.79	31.47	280.13	31.47	333.49	44.05

TERRITORY 46 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	126.18	11.91	132.49	11.91	157.73	16.67
	F	160.43	15.14	168.46	15.14	200.54	21.19
2	M	129.79	12.25	136.28	12.25	162.24	17.14
	F	164.04	15.48	172.24	15.48	205.05	21.67
3	M	133.39	12.59	140.06	12.59	166.74	17.62
	F	169.45	15.99	177.92	15.99	211.81	22.38
4	M	137.00	12.93	143.85	12.93	171.25	18.10
	F	173.05	16.33	181.71	16.33	216.32	22.86
5	M	142.41	13.44	149.53	13.44	178.01	18.81
	F	180.26	17.01	189.28	17.01	225.33	23.81
6	M	183.87	17.35	193.06	17.35	229.84	24.29
	F	232.54	21.94	244.17	21.94	290.67	30.72
7	M	192.88	18.20	202.53	18.20	241.10	25.48
	F	243.36	22.96	255.52	22.96	304.19	32.15
8	M	200.09	18.88	210.10	18.88	250.12	26.43
	F	254.17	23.98	266.88	23.98	317.71	33.57
8B	M	212.71	20.07	223.35	20.07	265.89	28.10
	F	268.59	25.34	282.02	25.34	335.74	35.48
9	M	219.92	20.75	230.92	20.75	274.90	29.05
	F	277.61	26.19	291.49	26.19	347.01	36.67
10	M	263.18	24.83	276.34	24.83	328.98	34.76
	F	333.49	31.47	350.16	31.47	416.66	44.05



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TERRITORY 47 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	35.31	4.25	37.07	4.25	44.13	5.95
	F	44.89	5.41	47.14	5.41	56.11	7.57
2	M	36.32	4.37	38.13	4.37	45.40	6.12
	F	45.90	5.53	48.20	5.53	57.38	7.74
3	M	37.33	4.50	39.19	4.50	46.66	6.29
	F	47.41	5.71	49.78	5.71	59.27	7.99
4	M	38.33	4.62	40.25	4.62	47.92	6.46
	F	48.42	5.83	50.84	5.83	60.53	8.16
5	M	39.85	4.80	41.84	4.80	49.81	6.72
	F	50.44	6.07	52.96	6.07	63.05	8.50
6	M	51.45	6.20	54.02	6.20	64.31	8.67
	F	65.07	7.84	68.32	7.84	81.33	10.97
7	M	53.97	6.50	56.67	6.50	67.46	9.10
	F	68.09	8.20	71.50	8.20	85.12	11.48
8	M	55.99	6.74	58.79	6.74	69.99	9.44
	F	71.12	8.56	74.68	8.56	88.90	11.99
8B	M	59.52	7.17	62.50	7.17	74.40	10.03
	F	75.16	9.05	78.91	9.05	93.94	12.67
9	M	61.54	7.41	64.61	7.41	76.92	10.38
	F	77.68	9.35	81.56	9.35	97.10	13.10
10	M	73.64	8.87	77.32	8.87	92.05	12.42
	F	93.31	11.24	97.98	11.24	116.64	15.73

TERRITORY 47 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	44.13	4.25	46.34	4.25	55.17	5.95
	F	56.11	5.41	58.92	5.41	70.14	7.57
2	M	45.40	4.37	47.67	4.37	56.74	6.12
	F	57.38	5.53	60.24	5.53	71.72	7.74
3	M	46.66	4.50	48.99	4.50	58.32	6.29
	F	59.27	5.71	62.23	5.71	74.08	7.99
4	M	47.92	4.62	50.31	4.62	59.90	6.46
	F	60.53	5.83	63.55	5.83	75.66	8.16
5	M	49.81	4.80	52.30	4.80	62.26	6.72
	F	63.05	6.07	66.20	6.07	78.81	8.50
6	M	64.31	6.20	67.53	6.20	80.39	8.67
	F	81.33	7.84	85.40	7.84	101.67	10.97
7	M	67.46	6.50	70.84	6.50	84.33	9.10
	F	85.12	8.20	89.37	8.20	106.40	11.48
8	M	69.99	6.74	73.48	6.74	87.48	9.44
	F	88.90	8.56	93.35	8.56	111.13	11.99
8B	M	74.40	7.17	78.12	7.17	93.00	10.03
	F	93.94	9.05	98.64	9.05	117.43	12.67
9	M	76.92	7.41	80.77	7.41	96.15	10.38
	F	97.10	9.35	101.95	9.35	121.37	13.10
10	M	92.05	8.87	96.66	8.87	115.07	12.42
	F	116.64	11.24	122.47	11.24	145.80	15.73



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TERRITORY 48 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	70.99	8.57	74.54	8.57	88.74	11.99
	F	90.26	10.89	94.78	10.89	112.83	15.25
2	M	73.02	8.81	76.67	8.81	91.28	12.34
	F	92.29	11.14	96.91	11.14	115.37	15.59
3	M	75.05	9.08	78.80	9.08	93.81	12.68
	F	95.33	11.50	100.10	11.50	119.17	16.11
4	M	77.08	9.30	80.93	9.30	96.35	13.02
	F	97.36	11.75	102.23	11.75	121.70	16.45
5	M	80.12	9.67	84.13	9.67	100.15	13.54
	F	101.42	12.24	106.49	12.24	126.77	17.13
6	M	103.45	12.48	108.62	12.48	129.31	17.48
	F	130.83	15.79	137.37	15.79	163.54	22.10
7	M	108.52	13.10	113.95	13.10	135.65	18.33
	F	136.92	16.52	143.76	16.52	171.15	23.13
8	M	112.58	13.59	118.20	13.59	140.72	19.02
	F	143.00	17.26	150.15	17.26	178.75	24.16
8B	M	119.68	14.44	125.66	14.44	149.59	20.22
	F	151.12	18.24	158.67	18.24	188.89	25.53
9	M	123.73	14.93	129.92	14.93	154.67	20.90
	F	156.19	18.85	164.00	18.85	195.23	26.39
10	M	148.07	17.87	155.48	17.87	185.09	25.02
	F	187.63	22.64	197.01	22.64	234.53	31.70

TERRITORY 48 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	88.74	8.57	93.18	8.57	110.93	11.99
	F	112.83	10.89	118.47	10.89	141.04	15.25
2	M	91.28	8.81	95.84	8.81	114.10	12.34
	F	115.37	11.14	121.13	11.14	144.21	15.59
3	M	93.81	9.08	98.50	9.08	117.27	12.68
	F	119.17	11.50	125.13	11.50	148.96	16.11
4	M	96.35	9.30	101.17	9.30	120.44	13.02
	F	121.70	11.75	127.79	11.75	152.13	16.45
5	M	100.15	9.67	105.16	9.67	125.19	13.54
	F	126.77	12.24	133.11	12.24	158.47	17.13
6	M	129.31	12.48	135.78	12.48	161.64	17.48
	F	163.54	15.79	171.72	15.79	204.42	22.10
7	M	135.65	13.10	142.43	13.10	169.56	18.33
	F	171.15	16.52	179.70	16.52	213.93	23.13
8	M	140.72	13.59	147.76	13.59	175.90	19.02
	F	178.75	17.26	187.69	17.26	223.44	24.16
8B	M	149.59	14.44	157.07	14.44	186.99	20.22
	F	188.89	18.24	198.34	18.24	236.12	25.53
9	M	154.67	14.93	162.40	14.93	193.33	20.90
	F	195.23	18.85	204.99	18.85	244.04	26.39
10	M	185.09	17.87	194.35	17.87	231.36	25.02
	F	234.53	22.64	246.28	22.64	293.17	31.70



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TERRITORY 49 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	55.47	6.52	58.24	6.52	69.33	9.13
	F	70.52	8.29	74.05	8.29	88.15	11.61
2	M	57.05	6.71	59.90	6.71	71.31	9.39
	F	72.11	8.48	75.71	8.48	90.13	11.87
3	M	58.64	6.89	61.57	6.89	73.29	9.65
	F	74.48	8.76	78.21	8.76	93.10	12.26
4	M	60.22	7.08	63.23	7.08	75.28	9.91
	F	76.07	8.94	79.87	8.94	95.08	12.52
5	M	62.60	7.36	65.73	7.36	78.25	10.30
	F	79.24	9.31	83.20	9.31	99.05	13.04
6	M	80.82	9.50	84.86	9.50	101.03	13.30
	F	102.22	12.02	107.33	12.02	127.77	16.82
7	M	84.78	9.97	89.02	9.97	105.98	13.95
	F	106.97	12.57	112.32	12.57	133.71	17.60
8	M	87.95	10.34	92.35	10.34	109.94	14.47
	F	111.72	13.13	117.31	13.13	139.66	18.39
8B	M	93.50	10.99	98.17	10.99	116.87	15.39
	F	118.06	13.88	123.97	13.88	147.58	19.43
9	M	96.67	11.36	101.50	11.36	120.84	15.91
	F	122.03	14.34	128.13	14.34	152.53	20.08
10	M	115.69	13.60	121.47	13.60	144.61	19.04
	F	146.59	17.23	153.92	17.23	183.24	24.12

TERRITORY 49 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	69.33	6.52	72.80	6.52	86.67	9.13
	F	88.15	8.29	92.56	8.29	110.19	11.61
2	M	71.31	6.71	74.88	6.71	89.14	9.39
	F	90.13	8.48	94.64	8.48	112.67	11.87
3	M	73.29	6.89	76.96	6.89	91.62	9.65
	F	93.10	8.76	97.76	8.76	116.38	12.26
4	M	75.28	7.08	79.04	7.08	94.09	9.91
	F	95.08	8.94	99.84	8.94	118.86	12.52
5	M	78.25	7.36	82.16	7.36	97.81	10.30
	F	99.05	9.31	104.00	9.31	123.81	13.04
6	M	101.03	9.50	106.08	9.50	126.28	13.30
	F	127.77	12.02	134.16	12.02	159.71	16.82
7	M	105.98	9.97	111.28	9.97	132.47	13.95
	F	133.71	12.57	140.40	12.57	167.14	17.60
8	M	109.94	10.34	115.44	10.34	137.43	14.47
	F	139.66	13.13	146.64	13.13	174.57	18.39
8B	M	116.87	10.99	122.72	10.99	146.09	15.39
	F	147.58	13.88	154.96	13.88	184.47	19.43
9	M	120.84	11.36	126.88	11.36	151.05	15.91
	F	152.53	14.34	160.16	14.34	190.66	20.08
10	M	144.61	13.60	151.84	13.60	180.76	19.04
	F	183.24	17.23	192.40	17.23	229.04	24.12



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TERRITORY 50 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	81.26	9.89	85.32	9.89	101.58	13.85
	F	103.32	12.57	108.48	12.57	129.15	17.60
2	M	83.58	10.17	87.76	10.17	104.48	14.24
	F	105.64	12.86	110.92	12.86	132.05	18.00
3	M	85.91	10.46	90.20	10.46	107.38	14.64
	F	109.12	13.28	114.58	13.28	138.40	18.59
4	M	88.23	10.74	92.64	10.74	110.28	15.03
	F	111.44	13.56	117.02	13.56	139.31	18.99
5	M	91.71	11.16	96.30	11.16	114.64	15.63
	F	116.09	14.13	121.89	14.13	145.11	19.78
6	M	118.41	14.41	124.33	14.41	148.01	20.18
	F	149.75	18.23	157.24	18.23	187.19	25.52
7	M	124.21	15.12	130.43	15.12	155.27	21.16
	F	156.72	19.07	164.56	19.07	195.90	26.70
8	M	128.88	15.68	135.30	15.68	161.07	21.96
	F	163.68	19.92	171.87	19.92	204.61	27.89
8B	M	136.98	16.67	143.83	16.67	171.23	23.34
	F	172.97	21.05	181.62	21.05	216.21	29.47
9	M	141.63	17.24	148.71	17.24	177.03	24.13
	F	178.78	21.76	187.71	21.76	223.47	30.46
10	M	169.49	20.63	177.96	20.63	211.86	28.88
	F	214.76	26.14	225.50	26.14	268.45	36.59

TERRITORY 50 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	101.58	9.89	106.66	9.89	126.97	13.85
	F	129.15	12.57	135.61	12.57	161.44	17.60
2	M	104.48	10.17	109.70	10.17	130.60	14.24
	F	132.05	12.86	138.65	12.86	165.06	18.00
3	M	107.38	10.46	112.75	10.46	134.23	14.64
	F	136.40	13.28	143.22	13.28	170.50	18.59
4	M	110.28	10.74	115.80	10.74	137.85	15.03
	F	139.31	13.56	146.27	13.56	174.13	18.99
5	M	114.64	11.16	120.37	11.16	143.30	15.63
	F	145.11	14.13	152.37	14.13	181.39	19.78
6	M	148.01	14.41	155.41	14.41	185.02	20.18
	F	187.19	18.23	196.55	18.23	233.99	25.52
7	M	155.27	15.12	163.03	15.12	194.09	21.16
	F	195.90	19.07	205.69	19.07	244.87	26.70
8	M	161.07	15.68	169.13	15.68	201.34	21.96
	F	204.61	19.92	214.84	19.92	255.76	27.89
8B	M	171.23	16.67	179.79	16.67	214.04	23.34
	F	216.21	21.05	227.03	21.05	270.27	29.47
9	M	177.03	17.24	185.89	17.24	221.29	24.13
	F	223.47	21.76	234.64	21.76	279.34	30.46
10	M	211.86	20.63	222.45	20.63	264.83	28.88
	F	268.45	26.14	281.88	26.14	335.57	36.59



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TERRITORY 51 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	40.91	4.95	42.96	4.95	51.14	6.92
	F	52.02	6.29	54.62	6.29	65.02	8.80
2	M	42.08	5.09	44.19	5.09	52.60	7.12
	F	53.19	6.43	55.85	6.43	66.49	9.00
3	M	43.25	5.23	45.41	5.23	54.07	7.32
	F	54.94	6.64	57.69	6.64	68.68	9.30
4	M	44.42	5.37	46.64	5.37	55.53	7.52
	F	56.11	6.78	58.92	6.78	70.14	9.49
5	M	46.17	5.58	48.48	5.58	57.72	7.81
	F	58.45	7.08	61.37	7.08	73.06	9.89
6	M	59.62	7.21	62.60	7.21	74.52	10.09
	F	75.40	9.11	79.17	9.11	94.25	12.76
7	M	62.54	7.56	65.67	7.56	78.18	10.58
	F	78.91	9.54	82.85	9.54	98.63	13.35
8	M	64.88	7.84	68.12	7.84	81.10	10.98
	F	82.41	9.96	86.53	9.96	103.02	13.94
8B	M	68.97	8.34	72.42	8.34	86.21	11.67
	F	87.09	10.53	91.44	10.53	108.86	14.74
9	M	71.31	8.62	74.87	8.62	89.13	12.07
	F	90.01	10.88	94.51	10.88	112.51	15.23
10	M	85.34	10.31	89.60	10.31	106.67	14.44
	F	108.13	13.07	113.54	13.07	135.16	18.30

TERRITORY 51 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	51.14	4.95	53.70	4.95	63.93	6.92
	F	65.02	6.29	68.28	6.29	81.28	8.80
2	M	52.60	5.09	55.23	5.09	65.76	7.12
	F	66.49	6.43	69.81	6.43	83.11	9.00
3	M	54.07	5.23	56.77	5.23	67.58	7.32
	F	68.68	6.64	72.11	6.64	85.85	9.30
4	M	55.53	5.37	58.30	5.37	69.41	7.52
	F	70.14	6.78	73.65	6.78	87.67	9.49
5	M	57.72	5.58	60.60	5.58	72.15	7.81
	F	73.06	7.08	76.71	7.08	91.33	9.89
6	M	74.52	7.21	78.25	7.21	93.15	10.09
	F	94.25	9.11	98.96	9.11	117.81	12.76
7	M	78.18	7.56	82.08	7.56	97.72	10.58
	F	98.63	9.54	103.56	9.54	123.29	13.35
8	M	81.10	7.84	85.15	7.84	101.37	10.98
	F	103.02	9.96	108.17	9.96	128.77	13.94
8B	M	86.21	8.34	90.52	8.34	107.77	11.67
	F	108.86	10.53	114.30	10.53	136.08	14.74
9	M	89.13	8.62	93.59	8.62	111.42	12.07
	F	112.51	10.88	118.14	10.88	140.64	15.23
10	M	106.67	10.31	112.00	10.31	133.34	14.44
	F	135.16	13.07	141.92	13.07	168.95	18.30



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TERRITORY 52 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	118.46	14.46	124.38	14.46	148.07	20.24
	F	150.81	18.38	158.14	18.38	188.27	25.73
2	M	121.84	14.87	127.94	14.87	152.31	20.82
	F	154.00	18.79	161.70	18.79	192.50	26.31
3	M	125.23	15.28	131.49	15.28	156.54	21.40
	F	159.07	19.41	167.03	19.41	198.84	27.18
4	M	128.81	15.70	135.04	15.70	160.77	21.97
	F	162.46	19.83	170.58	19.83	203.07	27.76
5	M	133.69	16.32	140.37	16.32	167.11	22.84
	F	169.23	20.65	177.69	20.65	211.54	28.91
6	M	172.81	21.07	181.24	21.07	215.77	29.49
	F	218.30	26.64	229.22	26.64	272.88	37.30
7	M	181.07	22.10	190.13	22.10	226.34	30.94
	F	228.46	27.88	239.88	27.88	285.57	39.03
8	M	187.84	22.92	197.24	22.92	234.80	32.09
	F	238.81	29.12	250.54	29.12	298.26	40.77
8B	M	199.69	24.37	209.67	24.37	249.61	34.12
	F	252.15	30.77	264.76	30.77	315.19	43.08
9	M	206.46	25.20	216.78	25.20	258.07	35.28
	F	260.81	31.81	273.64	31.81	325.76	44.53
10	M	247.07	30.15	259.43	30.15	308.84	42.21
	F	313.07	38.21	328.73	38.21	391.34	53.49

TERRITORY 52 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	148.07	14.46	155.48	14.46	185.09	20.24
	F	188.27	18.38	197.68	18.38	235.33	25.73
2	M	152.31	14.87	159.92	14.87	190.38	20.82
	F	192.50	18.79	202.12	18.79	240.62	26.31
3	M	156.54	15.28	164.36	15.28	195.67	21.40
	F	198.84	19.41	208.79	19.41	248.55	27.18
4	M	160.77	15.70	168.81	15.70	200.96	21.97
	F	203.07	19.83	213.23	19.83	253.84	27.76
5	M	167.11	16.32	175.47	16.32	208.89	22.84
	F	211.54	20.65	222.11	20.65	264.42	28.91
6	M	215.77	21.07	226.55	21.07	269.71	29.49
	F	272.88	26.64	286.52	26.64	341.10	37.30
7	M	226.34	22.10	237.66	22.10	282.93	30.94
	F	285.57	27.88	299.85	27.88	356.97	39.03
8	M	234.80	22.92	246.54	22.92	293.50	32.09
	F	298.26	29.12	313.18	29.12	372.83	40.77
8B	M	249.61	24.37	262.09	24.37	312.01	34.12
	F	315.19	30.77	330.95	30.77	393.98	43.08
9	M	258.07	25.20	270.98	25.20	322.59	35.28
	F	325.76	31.81	342.05	31.81	407.21	44.53
10	M	308.84	30.15	324.28	30.15	386.05	42.21
	F	391.34	38.21	410.91	38.21	489.17	53.49



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TERRITORY 53 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	75.97	8.91	79.77	8.91	94.96	12.48
	F	96.59	11.33	101.42	11.33	120.74	15.87
2	M	78.14	9.17	82.05	9.17	97.68	12.84
	F	98.76	11.59	103.70	11.59	123.45	16.22
3	M	80.31	9.42	84.33	9.42	100.39	13.19
	F	102.02	11.97	107.12	11.97	127.52	16.76
4	M	82.48	9.68	86.61	9.68	103.10	13.55
	F	104.19	12.22	109.40	12.22	130.23	17.11
5	M	85.74	10.08	90.02	10.08	107.17	14.08
	F	108.53	12.73	113.96	12.73	135.66	17.83
6	M	110.70	12.99	116.23	12.99	138.37	18.18
	F	140.00	16.43	147.00	16.43	175.00	23.00
7	M	116.13	13.63	121.93	13.63	145.16	19.08
	F	146.51	17.19	153.84	17.19	183.14	24.07
8	M	120.47	14.13	126.49	14.13	150.58	19.79
	F	153.03	17.95	160.68	17.95	191.28	25.14
8B	M	128.06	15.03	134.47	15.03	160.08	21.04
	F	161.71	18.97	169.79	18.97	202.14	26.56
9	M	132.41	15.54	139.03	15.54	165.51	21.75
	F	167.13	19.61	175.49	19.61	208.92	27.45
10	M	158.45	18.59	166.38	18.59	198.07	26.03
	F	200.78	23.56	210.82	23.56	250.97	32.98

TERRITORY 53 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	94.96	8.91	99.71	8.91	118.70	12.48
	F	120.74	11.33	126.78	11.33	150.92	15.87
2	M	97.68	9.17	102.56	9.17	122.10	12.84
	F	123.45	11.59	129.62	11.59	154.31	16.22
3	M	100.39	9.42	105.41	9.42	125.49	13.19
	F	127.52	11.97	133.90	11.97	159.40	16.76
4	M	103.10	9.68	108.26	9.68	128.88	13.55
	F	130.23	12.22	136.75	12.22	162.79	17.11
5	M	107.17	10.08	112.53	10.08	133.97	14.08
	F	135.66	12.73	142.44	12.73	169.58	17.83
6	M	138.37	12.99	145.29	12.99	172.97	18.18
	F	175.00	16.43	183.75	16.43	218.75	23.00
7	M	145.16	13.63	152.42	13.63	181.45	19.08
	F	183.14	17.19	192.30	17.19	228.93	24.07
8	M	150.58	14.13	158.11	14.13	188.23	19.79
	F	191.28	17.95	200.85	17.95	239.10	25.14
8B	M	160.08	15.03	168.08	15.03	200.10	21.04
	F	202.14	18.97	212.24	18.97	252.67	26.56
9	M	165.51	15.54	173.78	15.54	206.88	21.75
	F	208.92	19.61	219.36	19.61	261.15	27.45
10	M	198.07	18.59	207.97	18.59	247.58	26.03
	F	250.97	23.56	263.52	23.56	313.72	32.98



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TERRITORY 54 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	90.27	10.61	94.78	10.61	112.84	14.86
	F	114.77	13.50	120.51	13.50	143.46	18.89
2	M	92.85	10.92	97.49	10.92	116.06	15.28
	F	117.35	13.80	123.22	13.80	146.69	19.32
3	M	95.43	11.22	100.20	11.22	119.29	15.71
	F	121.22	14.25	127.28	14.25	151.52	19.96
4	M	98.01	11.52	102.91	11.52	122.51	16.13
	F	123.80	14.56	129.99	14.56	154.75	20.38
5	M	101.88	11.98	106.97	11.98	127.35	16.77
	F	128.96	15.16	135.40	15.16	161.20	21.23
6	M	131.54	15.47	138.11	15.47	164.42	21.65
	F	166.35	19.56	174.87	19.56	207.94	27.39
7	M	137.98	16.22	144.88	16.22	172.48	22.71
	F	174.09	20.47	182.80	20.47	217.62	28.66
8	M	143.14	16.83	150.30	16.83	178.93	23.56
	F	181.83	21.38	190.92	21.38	227.29	29.93
8B	M	152.17	17.89	159.78	17.89	190.21	25.05
	F	192.15	22.59	201.75	22.59	240.18	31.63
9	M	157.33	18.50	165.19	18.50	196.66	25.90
	F	198.59	23.35	208.52	23.35	248.24	32.69
10	M	188.28	22.14	197.69	22.14	235.35	30.99
	F	238.57	28.05	250.50	28.05	298.21	39.27

TERRITORY 54 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	112.84	10.61	118.48	10.61	141.05	14.86
	F	143.46	13.50	150.64	13.50	179.33	18.89
2	M	116.06	10.92	121.86	10.92	145.08	15.28
	F	146.69	13.80	154.02	13.80	183.36	19.32
3	M	119.29	11.22	125.25	11.22	149.11	15.71
	F	151.52	14.25	159.10	14.25	189.41	19.96
4	M	122.51	11.52	128.63	11.52	153.14	16.13
	F	154.75	14.56	162.49	14.56	193.44	20.38
5	M	127.35	11.98	133.71	11.98	159.18	16.77
	F	161.20	15.16	169.26	15.16	201.50	21.23
6	M	164.42	15.47	172.64	15.47	205.63	21.65
	F	207.94	19.56	218.34	19.56	259.93	27.39
7	M	172.48	16.22	181.10	16.22	215.60	22.71
	F	217.62	20.47	228.50	20.47	272.02	28.66
8	M	178.93	16.83	187.87	16.83	223.66	23.56
	F	227.29	21.38	238.65	21.38	284.11	29.93
8B	M	190.21	17.89	199.72	17.89	237.76	25.05
	F	240.18	22.59	252.19	22.59	300.23	31.63
9	M	196.66	18.50	206.49	18.50	245.82	25.90
	F	248.24	23.35	260.65	23.35	310.30	32.69
10	M	235.35	22.14	247.11	22.14	294.18	30.99
	F	298.21	28.05	313.12	28.05	372.77	39.27



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TERRITORY 55 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	50.82	8.02	53.15	8.02	83.27	8.42
	F	64.35	7.65	67.57	7.65	80.44	10.71
2	M	52.08	8.19	54.86	8.19	85.08	8.66
	F	65.80	7.82	69.09	7.82	82.25	10.95
3	M	53.51	8.36	56.18	8.36	86.88	8.90
	F	67.97	8.08	71.37	8.08	84.96	11.31
4	M	54.95	8.53	57.70	8.53	88.89	9.14
	F	69.42	8.25	72.89	8.25	86.77	11.55
5	M	57.12	8.79	59.98	8.79	91.40	9.51
	F	72.31	8.59	75.92	8.59	90.38	12.03
6	M	73.75	8.77	77.44	8.77	92.19	12.27
	F	93.28	11.09	97.94	11.09	118.60	15.52
7	M	77.37	9.20	81.24	9.20	96.71	12.87
	F	97.82	11.80	102.50	11.80	122.02	16.24
8	M	80.28	9.54	84.27	9.54	100.33	13.36
	F	101.95	12.12	107.05	12.12	127.44	16.96
8B	M	85.32	10.14	89.59	10.14	106.85	14.20
	F	107.74	12.81	113.13	12.81	134.67	17.93
9	M	88.22	10.48	92.83	10.48	110.27	14.68
	F	111.35	13.23	118.92	13.23	139.19	18.53
10	M	105.57	12.55	110.85	12.55	131.96	17.57
	F	133.77	15.90	140.46	15.90	167.21	22.26

TERRITORY 55 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	63.27	8.02	68.43	8.02	79.09	8.42
	F	80.44	7.65	84.46	7.65	100.55	10.71
2	M	65.08	8.19	68.33	8.19	81.35	8.66
	F	82.25	7.82	86.36	7.82	102.81	10.95
3	M	66.88	8.36	70.23	8.36	83.61	8.90
	F	84.96	8.08	89.21	8.08	106.20	11.31
4	M	68.89	8.53	72.13	8.53	85.87	9.14
	F	86.77	8.25	91.11	8.25	108.46	11.55
5	M	71.40	8.79	74.97	8.79	89.25	9.51
	F	90.38	8.59	94.90	8.59	112.98	12.03
6	M	92.19	8.77	96.80	8.77	115.24	12.27
	F	118.60	11.09	122.43	11.09	145.75	15.52
7	M	96.71	9.20	101.55	9.20	120.89	12.87
	F	122.02	11.80	128.12	11.80	152.52	16.24
8	M	100.33	9.54	105.34	9.54	125.41	13.36
	F	127.44	12.12	133.81	12.12	159.30	16.96
8B	M	106.85	10.14	111.99	10.14	133.32	14.20
	F	134.67	12.81	141.41	12.81	168.34	17.93
9	M	110.27	10.48	115.78	10.48	137.84	14.68
	F	139.19	13.23	146.15	13.23	173.99	18.53
10	M	131.96	12.55	138.56	12.55	164.95	17.57
	F	167.21	15.90	175.57	15.90	209.01	22.26



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TERRITORY 56 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	65.17	7.59	68.43	7.59	81.46	10.63
	F	82.86	9.65	87.00	9.65	103.57	13.51
2	M	67.03	7.81	70.38	7.81	83.79	10.93
	F	84.72	9.87	88.95	9.87	105.90	13.82
3	M	68.89	8.02	72.34	8.02	86.11	11.23
	F	87.51	10.19	91.89	10.19	109.39	14.27
4	M	70.75	8.24	74.29	8.24	88.44	11.54
	F	89.37	10.41	93.84	10.41	111.71	14.57
5	M	73.55	8.57	77.22	8.57	91.93	11.99
	F	93.10	10.84	97.75	10.84	116.37	15.18
6	M	94.96	11.06	99.71	11.06	118.70	15.49
	F	120.09	13.99	126.10	13.99	150.12	19.58
7	M	99.61	11.60	104.59	11.60	124.52	16.24
	F	125.68	14.64	131.96	14.64	157.10	20.50
8	M	103.34	12.04	108.50	12.04	129.17	16.85
	F	131.26	15.29	137.83	15.29	164.08	21.41
8B	M	109.85	12.80	115.35	12.80	137.32	17.91
	F	138.71	16.16	145.65	16.16	173.39	22.62
9	M	113.58	13.23	119.26	13.23	141.97	18.52
	F	143.37	16.70	150.54	16.70	179.21	23.38
10	M	135.92	15.83	142.72	15.83	169.90	22.16
	F	172.23	20.06	180.84	20.06	215.28	28.09

TERRITORY 56 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	81.46	7.59	85.53	7.59	101.82	10.63
	F	103.57	9.65	108.75	9.65	129.46	13.51
2	M	83.79	7.81	87.98	7.81	104.73	10.93
	F	105.90	9.87	111.19	9.87	132.37	13.82
3	M	86.11	8.02	90.42	8.02	107.64	11.23
	F	109.39	10.19	114.86	10.19	136.73	14.27
4	M	88.44	8.24	92.86	8.24	110.55	11.54
	F	111.71	10.41	117.30	10.41	139.64	14.57
5	M	91.93	8.57	96.53	8.57	114.91	11.99
	F	116.37	10.84	122.19	10.84	145.46	15.18
6	M	118.70	11.06	124.63	11.06	148.37	15.49
	F	150.12	13.99	157.62	13.99	187.65	19.58
7	M	124.52	11.60	130.74	11.60	155.64	16.24
	F	157.10	14.64	164.95	14.64	196.37	20.50
8	M	129.17	12.04	135.63	12.04	161.46	16.85
	F	164.08	15.29	172.29	15.29	205.10	21.41
8B	M	137.32	12.80	144.18	12.80	171.65	17.91
	F	173.39	16.16	182.06	16.16	216.74	22.62
9	M	141.97	13.23	149.07	13.23	177.46	18.52
	F	179.21	16.70	188.17	16.70	224.01	23.38
10	M	169.90	15.83	178.39	15.83	212.37	22.16
	F	215.28	20.06	226.05	20.06	269.10	28.09



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TERRITORY 57 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	47.84	5.67	50.24	5.67	59.80	7.94
	F	60.83	7.21	63.87	7.21	76.04	10.09
2	M	49.21	5.83	51.87	5.83	61.51	8.16
	F	62.20	7.37	65.31	7.37	77.75	10.32
3	M	50.58	5.99	53.11	5.99	63.22	8.39
	F	64.25	7.61	67.46	7.61	80.31	10.66
4	M	51.94	6.16	54.54	6.16	64.93	8.62
	F	65.61	7.78	68.89	7.78	82.02	10.89
5	M	54.00	6.40	56.69	6.40	67.49	8.96
	F	68.35	8.10	71.77	8.10	85.44	11.34
6	M	69.72	8.26	73.20	8.26	87.14	11.57
	F	88.17	10.45	92.58	10.45	110.21	14.63
7	M	73.13	8.67	76.79	8.67	91.42	12.13
	F	92.27	10.93	96.88	10.93	115.34	15.31
8	M	75.87	8.99	79.66	8.99	94.83	12.59
	F	96.37	11.42	101.19	11.42	120.46	15.99
8B	M	80.65	9.56	84.68	9.56	100.81	13.38
	F	101.84	12.07	106.93	12.07	127.30	16.89
9	M	83.38	9.88	87.55	9.88	104.23	13.83
	F	105.26	12.47	110.52	12.47	131.57	17.46
10	M	99.79	11.82	104.78	11.82	124.74	16.55
	F	126.44	14.98	132.77	14.98	158.06	20.98

TERRITORY 57 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	59.80	5.67	62.79	5.67	74.76	7.94
	F	76.04	7.21	79.84	7.21	95.05	10.09
2	M	61.51	5.83	64.59	5.83	76.89	8.16
	F	77.75	7.37	81.63	7.37	97.18	10.32
3	M	63.22	5.99	66.38	5.99	79.03	8.39
	F	80.31	7.61	84.32	7.61	100.39	10.66
4	M	64.93	6.16	68.18	6.16	81.16	8.62
	F	82.02	7.78	86.12	7.78	102.52	10.89
5	M	67.49	6.40	70.87	6.40	84.37	8.96
	F	85.44	8.10	89.71	8.10	106.79	11.34
6	M	87.14	8.26	91.50	8.26	108.93	11.57
	F	110.21	10.45	115.72	10.45	137.76	14.63
7	M	91.42	8.67	95.99	8.67	114.27	12.13
	F	115.34	10.93	121.10	10.93	144.17	15.31
8	M	94.83	8.99	99.57	8.99	118.54	12.59
	F	120.46	11.42	126.49	11.42	150.58	15.99
8B	M	100.81	9.56	105.85	9.56	126.02	13.38
	F	127.30	12.07	133.66	12.07	159.12	16.89
9	M	104.23	9.88	109.44	9.88	130.29	13.83
	F	131.57	12.47	138.15	12.47	164.46	17.46
10	M	124.74	11.82	130.97	11.82	155.92	16.55
	F	158.06	14.98	165.96	14.98	197.57	20.98



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TERRITORY 58 - OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	56.98	6.99	59.83	6.99	71.22	9.79
	F	72.44	8.89	76.07	8.89	90.55	12.45
2	M	58.61	7.19	61.54	7.19	73.26	10.07
	F	74.07	9.09	77.77	9.09	92.59	12.73
3	M	60.23	7.39	63.25	7.39	75.29	10.35
	F	76.51	9.39	80.34	9.39	95.64	13.15
4	M	61.86	7.59	64.95	7.59	77.33	10.63
	F	78.14	9.59	82.05	9.59	97.68	13.43
5	M	64.30	7.89	67.52	7.89	80.38	11.05
	F	81.40	9.99	85.47	9.99	101.75	13.98
6	M	83.02	10.19	87.18	10.19	103.78	14.26
	F	105.00	12.89	110.25	12.89	131.25	18.04
7	M	87.09	10.69	91.45	10.69	108.87	14.96
	F	109.89	13.49	115.38	13.49	137.36	18.88
8	M	90.35	11.09	94.87	11.09	112.94	15.52
	F	114.77	14.08	120.51	14.08	143.46	19.72
8B	M	96.05	11.79	100.85	11.79	120.06	16.50
	F	121.28	14.88	127.35	14.88	151.60	20.84
9	M	99.30	12.19	104.27	12.19	124.13	17.06
	F	125.35	15.38	131.62	15.38	156.69	21.54
10	M	118.84	14.58	124.78	14.58	148.55	20.42
	F	150.58	18.48	158.11	18.48	188.23	25.87

TERRITORY 58 - NON-OWNER OCCUPIED

PROT. CLASS	CONST.	NUMBER OF FAMILIES					
		1		2		3 OR 4	
		COVERAGE		COVERAGE		COVERAGE	
		DWELLING	CONTENTS	DWELLING	CONTENTS	DWELLING	CONTENTS
1	M	71.22	6.99	74.78	6.99	89.03	9.79
	F	90.55	8.89	95.08	8.89	113.19	12.45
2	M	73.26	7.19	76.92	7.19	91.57	10.07
	F	92.59	9.09	97.22	9.09	115.74	12.73
3	M	75.29	7.39	79.06	7.39	94.12	10.35
	F	95.64	9.39	100.42	9.39	119.55	13.15
4	M	77.33	7.59	81.19	7.59	96.66	10.63
	F	97.68	9.59	102.56	9.59	122.10	13.43
5	M	80.38	7.89	84.40	7.89	100.47	11.05
	F	101.75	9.99	106.83	9.99	127.18	13.98
6	M	103.78	10.19	108.97	10.19	129.73	14.26
	F	131.25	12.89	137.82	12.89	164.07	18.04
7	M	108.87	10.69	114.31	10.69	136.09	14.96
	F	137.36	13.49	144.23	13.49	171.70	18.88
8	M	112.94	11.09	118.59	11.09	141.17	15.52
	F	143.46	14.08	150.64	14.08	179.33	19.72
8B	M	120.06	11.79	126.06	11.79	150.08	16.50
	F	151.60	14.88	159.18	14.88	189.50	20.84
9	M	124.13	12.19	130.34	12.19	155.16	17.06
	F	156.69	15.38	164.52	15.38	195.86	21.54
10	M	148.55	14.58	155.98	14.58	185.69	20.42
	F	188.23	18.48	197.64	18.48	235.29	25.87



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DWELLING

<u>Cov. A</u>		<u>Cov. A</u>		<u>Cov. A</u>		<u>Cov. A</u>	
<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>
25,000	1.081	100,000	2.290	175,000	3.490	250,000	4.690
30,000	1.163	105,000	2.370	180,000	3.570	260,000	4.850
35,000	1.245	110,000	2.450	185,000	3.650	270,000	5.010
40,000	1.327	115,000	2.530	190,000	3.730	280,000	5.170
45,000	1.408	120,000	2.610	195,000	3.810	290,000	5.330
50,000	1.490	125,000	2.690	200,000	3.890	300,000	5.490
55,000	1.570	130,000	2.770	205,000	3.970	310,000	5.650
60,000	1.650	135,000	2.850	210,000	4.050	320,000	5.810
65,000	1.730	140,000	2.930	215,000	4.130	330,000	5.970
70,000	1.810	145,000	3.010	220,000	4.210	340,000	6.130
75,000	1.890	150,000	3.090	225,000	4.290	350,000	6.290
80,000	1.970	155,000	3.170	230,000	4.370	360,000	6.450
85,000	2.050	160,000	3.250	235,000	4.450	370,000	6.610
90,000	2.130	165,000	3.330	240,000	4.530	380,000	6.770
95,000	2.210	170,000	3.410	245,000	4.610	390,000	6.930
						400,000	7.090
						e/a 10,000	0.160

CONTENTS

<u>Cov. C</u>		<u>Cov. C</u>		<u>Cov. C</u>		<u>Cov. C</u>	
<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>	<u>Amount</u>	<u>Factor</u>
1,000	0.35	16,000	2.30	31,000	4.25	46,000	6.20
2,000	0.48	17,000	2.43	32,000	4.38	47,000	6.33
3,000	0.61	18,000	2.56	33,000	4.51	48,000	6.46
4,000	0.74	19,000	2.69	34,000	4.64	49,000	6.59
5,000	0.87	20,000	2.82	35,000	4.77	50,000	6.72
6,000	1.00	21,000	2.95	36,000	4.90	51,000	6.85
7,000	1.13	22,000	3.08	37,000	5.03	52,000	6.98
8,000	1.26	23,000	3.21	38,000	5.16	53,000	7.11
9,000	1.39	24,000	3.34	39,000	5.29	54,000	7.24
10,000	1.52	25,000	3.47	40,000	5.42	55,000	7.37
11,000	1.65	26,000	3.60	41,000	5.55	56,000	7.50
12,000	1.78	27,000	3.73	42,000	5.68	57,000	7.63
13,000	1.91	28,000	3.86	43,000	5.81	58,000	7.76
14,000	2.04	29,000	3.99	44,000	5.94	59,000	7.89
15,000	2.17	30,000	4.12	45,000	6.07	60,000	8.02
						e/a 1,000	0.130



Oregon FAIR Plan Association

Dwelling Fire Manual

OREGON FAIR PLAN ASSOCIATION
 EXTENDED COVERAGE KEY RATES AND KEY FACTORS
 KEY RATE X KEY FACTOR = BASE PREMIUM

Territory	Dwelling (Non-Seasonal and Seasonal)			Contents (Non-Seasonal and Seasonal)		
	Form DP-1	Form DP-2	Form DP-3	Form DP-1	Form DP-2	Form DP-3
40	\$61.97	N/A	N/A	\$5.88	N/A	N/A
41	55.79			5.28		
42	66.74			6.34		
43	54.82			5.20		
44	54.91			5.16		
45	50.55			4.78		
46	52.33			4.90		
47	69.40			6.59		
48	51.99			4.99		
49	54.06			5.16		
50	37.79			3.55		
51	26.80			2.58		
52	53.85			5.16		
53	46.83			4.44		
54	51.10			4.90		
55	46.07			4.40		
56	63.83			6.09		
57	59.68			5.71		
58	61.75			5.83		

DWELLING COVERAGE A AMOUNT FACTORS

25,000	1.114	100,000	2.835	175,000	4.560	250,000	6.285
30,000	1.228	105,000	2.950	180,000	4.675	260,000	6.515
35,000	1.343	110,000	3.065	185,000	4.790	270,000	6.745
40,000	1.456	115,000	3.180	190,000	4.905	280,000	6.975
45,000	1.570	120,000	3.295	195,000	5.020	290,000	7.205
50,000	1.685	125,000	3.410	200,000	5.135	300,000	7.435
55,000	1.800	130,000	3.525	205,000	5.250	310,000	7.665
60,000	1.915	135,000	3.640	210,000	5.365	320,000	7.895
65,000	2.030	140,000	3.755	215,000	5.480	330,000	8.125
70,000	2.145	145,000	3.870	220,000	5.595	340,000	8.355
75,000	2.260	150,000	3.985	225,000	5.710	350,000	8.585
80,000	2.375	155,000	4.100	230,000	5.825	360,000	8.815
85,000	2.490	160,000	4.215	235,000	5.940	370,000	9.045
90,000	2.605	165,000	4.330	240,000	6.055	380,000	9.275
95,000	2.720	170,000	4.445	245,000	6.170	390,000	9.505
						400,000	9.735
						e/a 10,000	0.230

CONTENTS COVERAGE C AMOUNT FACTORS

1,000	0.17	16,000	2.67	31,000	5.19	46,000	7.74
2,000	0.33	17,000	2.84	32,000	5.36	47,000	7.91
3,000	0.50	18,000	3.00	33,000	5.53	48,000	8.08
4,000	0.67	19,000	3.17	34,000	5.70	49,000	8.25
5,000	0.83	20,000	3.34	35,000	5.87	50,000	8.42
6,000	1.00	21,000	3.51	36,000	6.04	51,000	8.59
7,000	1.17	22,000	3.67	37,000	6.21	52,000	8.76
8,000	1.34	23,000	3.84	38,000	6.38	53,000	8.93
9,000	1.50	24,000	4.00	39,000	6.55	54,000	9.10
10,000	1.67	25,000	4.17	40,000	6.72	55,000	9.27
11,000	1.84	26,000	4.34	41,000	6.89	56,000	9.44
12,000	2.00	27,000	4.51	42,000	7.06	57,000	9.61
13,000	2.17	28,000	4.68	43,000	7.23	58,000	9.78
14,000	2.33	29,000	4.85	44,000	7.40	59,000	9.95
15,000	2.50	30,000	5.02	45,000	7.57	60,000	10.12
						e/a 1,000	0.170

