

**OREGON  
HOMEOWNERS  
PRODUCER MANUAL**

**Bankers Standard Insurance Company**

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## Home Underwriting Guidelines (New Exposures To Inforce Business)

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### BANKERS STANDARD INSURANCE COMPANY

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

We must be able to obtain all necessary rating and underwriting information. All homes are to be inspected to determine the proper replacement cost and to collect underwriting information to properly assess risk.

#### Value

	<u>Minimum</u>
Dwelling	\$750,000
Condo/Tenant/	\$250,000

#### Prior Approval Required

The following risk characteristics require underwriting approval prior to submission:

- PC 8B and PC 9 risks (PC 10 is ineligible)
- Risks within 2500 feet of coastal water
- Risks exposed to brush
- Risks located outside of Producer's marketing area
- Risks that are for sale
- Attractive nuisances, which include, but are not limited to, unfenced in-ground pools, trampolines, treehouses, skateboard ramps, and bicycle jumps
- Dwellings under construction or major renovation
- Dwellings rented to others
- Dwellings with unusual or unique construction characteristics
- Dwellings built using any type of Exterior Insulation and Finish System (EIFS). The following criteria are used to identify dwellings potentially built using EIFS:
  - Year built 1980 or later
  - Frame construction
  - Stucco facing

#### Insurance to Value

- Dwellings and Other Structures must be insured to 100% of replacement cost
- Replacement cost cannot exceed more than 150% of market value

#### Prior Losses

- More than one property or liability loss in the past five years is ineligible

#### Occupancy

- Vacant or unoccupied homes are ineligible.
- Secondary and rental homes are ineligible unless the primary residence is also insured with Bankers Standard Insurance Company or an affiliate

#### Condition

Home must be in good condition and well maintained. There must be no evidence of prior water damage, mold, or other unrepaired damage. When there is a condition that may practicably be mitigated, appropriate action will be requested.

#### Other Exposures

The following exposures are ineligible:

- Business or farming conducted on premises NOT incidental to the occupancy of the home
- Animals prone to or exhibiting vicious or aggressive tendencies
- Any other condition that significantly increases the risk to bodily harm or property damage

#### Security

A central station burglar and fire alarm will be required if the primary dwelling amount exceeds \$2,000,000.

A central station burglar and fire alarm will be required if the secondary dwelling amount exceeds \$1,000,000

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## General Rules

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### Introduction

The Home product is a comprehensive personal lines insurance policy affording property and liability protection for residences:

- one or two family dwelling
- tenants
- cooperatives
- condominiums

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### Description of Coverage

#### A. Property

HOME contract covers the dwelling and personal property for all-risk of physical loss, except those specified in the contract.

#### B. Liability

Provides protection against legal liability for bodily injury, property damage and non-bodily injury arising out of an insured's premises or activities.

#### C. Medical Payments

Covers medical expenses incurred by persons, other than the insured, who sustain bodily injury caused by an accident arising out of an insured's premises and personal activities.

The contract includes the following coverages:

#### Dwelling:

Dwelling:	Selected Limit
Other Structures:	20% of dwelling limit (may be increased/decreased)
Personal Property:	70% of dwelling limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

#### Tenant/Condo:

Personal Property:	Selected Limit
Building Additions and Alterations:	10% of Personal Property Limit (may be increased/decreased)
Loss of Use:	Included
Personal Liability:	Selected Limit
Medical Payments:	\$50,000

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## General Rules

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### Eligibility - Residence

A Home policy may be issued:

- A. To an owner-occupant of a dwelling which is used exclusively for private residential purposes and contains not more than 2 families and with not more than 2 boarders or roomers per family.
- B. When a 2 family dwelling is occupied by co-owners, each occupying a separate apartment, the Home policy providing building coverage may be issued to only one of the co-owner occupants of the dwelling. The policy may be endorsed to cover the interest of the other co-owner in the building and for premises liability.
- C. It is permissible to extend the policy without additional premium charge, to cover the interest of a non-occupant joint owner in the building and for premises liability.
- D. For a rental property which is used exclusively for private residential purposes and contains not more than 4 families.

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### Automatic Debit of Policy Premium

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

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### Changes

- A. All changes requiring premium adjustments shall be computed on a pro-rata basis, including any premium which was subject to the minimum premium requirement.
- B. No charge will be made and no refunds given when the net change amounts to less than \$3.00  
**Exception:** On direct-billed policies with any installment payments remaining for the current policy period, charges or refunds of less than \$3.00 will be included in the next regularly scheduled installment billing.

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### Construction Type

In order to qualify as fire resistive, exterior walls, floors and roof must be constructed of fire resistive materials. Fire resistive materials have a rating of two hours or more.

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### Installments

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

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

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

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

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## General Rules

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### Package Discount

A package policy is eligible for a discount. A package policy consists of an Auto, Home, and Umbrella under the same policy number. The package discount will be applied to the Home Base Rate.

The discount does not apply to optional endorsement rates.

The package discount is 10%.

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### Mass Merchandising Discount

If the named insured qualifies for a Mass Merchandising Program, a discount ranging from 3% to 10%, depending on the organization, will be applied to the base rate.

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

- An employee of a sponsoring employers; or
  - A member of a particular association or organization.
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### Policy Period

Policies are written for 12 months.

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### Rate and Condition Deviations

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

Dwelling limit of \$1,000,000 or greater

Contents limit of \$1,000,000 or greater

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### Rate Revision

A rate revision, meaning any revision of rates applicable to the Home policy, including changes due to reclassification of a community or a district, shall be made in accordance with the following procedures:

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

The premium for each exposure shall be rounded to the nearest whole dollar, separately for each coverage provided by the policy. A premium involving \$.50 or more shall be rounded to the next higher whole dollar. This rule applies to all transactions.

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## Territory Definitions

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Territory	Description
2	Clackamas
3	Multnomah
4	Washington
5	Remainder of State

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## Rating Sequence

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### Rating Sequence

To the **Base Rate** multiply the following:

<b>\$</b>	<b>Base Rate</b>
<b>X</b>	Package Credit
<b>X</b>	Mass Merchandising Discount
<b>X</b>	Valuables Credit
<b>X</b>	Protection/Construction Factor
<b>X</b>	Key Factor (Round to nearest whole dollar)
<b>=</b>	<b>Base Premium</b>

Calculate the following using dollar and cents; do not round to the nearest dollar unless specified.

To the **Base Premium** multiply the following:

<b>\$</b>	<b>Base Premium</b>
<b>X</b>	All Peril Deductible Factor
<b>X</b>	Golden Age Credit
<b>X</b>	Loss Prevention Credit
<b>X</b>	Newer or Rehabilitated Home Credit
<b>X</b>	Renewal Retention Credit
<b>X</b>	Rental Surcharge
<b>X</b>	Townhouse/Row House Surcharge
<b>=</b>	<b>Basic Property Premium</b> (rounded to nearest whole dollar)

To the **Basic Property Premium**, add/subtract the following:

<b>\$</b>	<b>Basic Property Premium</b>
	Building Additions & Alterations Dollar Adjustment
	Other Structures Dollar Adjustment
	Personal Property Dollar Adjustment
	Liability Premium
	Optional Coverages
<b>=</b>	<b>Total Homeowner Premium</b>

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**Deductibles**

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**Deductibles****Home All Peril Deductible**

The Home policy has different deductibles applicable to any loss under Part I: Property. Deductible options are:

<b>DEDUCTIBLE</b>
<b>\$500</b>
<b>\$1,000</b>
<b>\$2,500</b>
<b>\$5,000</b>
<b>\$10,000</b>
<b>\$25,000</b>
<b>\$50,000</b>
<b>\$100,000</b>

Refer to the Deductible Credit Factor section at the back of this manual for the factors associated with each deductible. Apply the factor to the Base Premium.

A deductible reserve is set up for each location when a \$2,500 or higher home deductible is chosen. Refer to the endorsement for details.

Attach HOME469 – Home Deductible Reserve

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## Credits & Surcharges

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### Adjusted Limits:

Apply the adjustments to the Basic Property Premium.

#### Building Additions and Alterations – Adjusted Limits

The base rate includes Building Additions and Alterations coverage up to 10% of the Personal Property limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis.

Increased Limit Charge:	1.00 per \$1,000 of increase
Decreased Limit Credit:	-0.65 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

#### Other Structures – Adjusted Limits

The base rate includes Other Structures coverage up to 20% of the dwelling limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis and is not specific to any one other structure.

Increased Limit Charge:	2.75 per \$1,000 of increase
Decreased Limit Credit:	-1.00 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

#### Personal Property – Adjusted Limits

The base rate includes Personal Property coverage up to 70% of the dwelling limit. That limit may be increased or decreased. This limit adjustment is available on a per location basis.

Increased Limit Charge:	1.25 per \$1,000 of increase
Decreased Limit Credit:	-0.75 per \$1,000 of decrease

Note: The Decreased Limit Credit cannot exceed 25% of the Basic Property Premium.

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### Golden Age Discount

If the named insured is 50 years of age or older, or if married, either the named insured or spouse is 50 years or older, a **5%** discount applies to the Base Premium in the rating sequence for an owner-occupied residence.

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### Vacancy Surcharge

There is a 25% surcharge for a location that is vacant more than 30 days.

## Credits & Surcharges

### Loss Prevention Credits

- A. Credits listed are the maximum for one or more than one system. The **maximum credit** that will be allowed is **40%**. (Note: A maximum credit of 2% is given for a combination of Local Burglar and Local Fire Alarm systems.)
- B. Premium credit is applied to the Base Premium in the rating sequence as determined from the rate pages.
- C. A combination of Central Station Alarm and Local Alarm System which is beyond the effective range of the Central Station Service is classified as a Local Alarm System.
- D. All devices, combination of devices and equipment shall be listed by Underwriter's Laboratories, Inc., shall be installed in a workmanlike manner by a qualified firm or person per manufacturers' specifications and shall be maintained in accordance with manufacturers' recommendations or other maintenance or service agreement.
- E. Deactivation, removal or change in type of installation, maintenance or service agreement must be reported to the Company promptly.

The following loss prevention credits are available:

<b>Burglar Alarms</b>	Central Station Burglar Alarm System	<b>5%</b>
	Burglar Alarm System that alerts the Police Department	<b>5%</b>
	Local Burglar Alarm System that produces an audible alarm	<b>2%</b>
<b>Fire Alarms</b>	Central Station Fire Alarm System	<b>10%</b>
	Fire Alarm System that alerts the Fire Department	<b>10%</b>
	Local Fire Alarm System that produces an audible alarm	<b>2%</b>
<b>Sprinkler Systems</b>	Automatic Sprinkler System with sprinklers in all areas except bathrooms, attics and attached structures where fire detectors are required	<b>10%</b>
<b>Security Systems</b>	Dwelling is located in a residential area where the entrance and exit streets are manned by Security Officers 24 hours a day	<b>4%</b>
	Dwelling is located in a residential area where the entrances and exits are gated	<b>4%</b>
<b>Special Protective Systems</b>	Electric Backup System that automatically responds when there is a power failure	<b>5%</b>
	Lightning Protection System that includes surge protectors	<b>2%</b>
<b>Temperature Monitoring System</b>	System which activates a central station alarm	<b>2%</b>
<b>Water Leak Detection</b>	Close master plumbing valve	<b>5%</b>
	Close master plumbing valve and activate a central station or direct alarm	<b>7%</b>
<b>Gas Leak Detector</b>	System which activates an alarm when gas leak is detected	<b>2%</b>

## Credits & Surcharges

### Newer or Rehabilitated Homes Premium Credit

Dwellings are eligible for a premium credit if they were newly constructed, or if services were completely rehabilitated, in the past nine years. For a rehabilitated home, you must provide us with copies of contracts, bill of sale, or inspection certificates which indicate the date services were replaced. The credit is applied to the Base Premium in the rating sequence.

Dwelling Was Newly Constructed or Rehabilitated	New Construction Credit	Rehabilitated Services Credit		
		Plumbing	Heating	Wiring
During Current Calendar Year	20%	5%	5%	5%
One Year Preceding Current Calendar Year	20%	5%	5%	5%
Two Years Preceding Current Calendar Year	18%	4%	4%	4%
Three Years Preceding Current Calendar	18%	4%	4%	4%
Four Years Preceding Current Calendar	12%	3%	3%	3%
Five Years Preceding Current Calendar Year	12%	3%	3%	3%
Six Years Preceding Current Calendar Year	8%	2%	2%	2%
Seven Years Preceding Current Calendar	8%	2%	2%	2%
Eight Years Preceding Current Calendar	4%	1%	1%	1%
Nine Years Preceding Current Calendar Year	4%	1%	1%	1%

### Renewal Retention Credit (Applies to Dwellings, Tenants and Condominiums)

If we have a Home policy for more than 5 years, a **5%** credit will be applied to the Base Premium in the rating sequence for the primary residence.

### Rental Surcharge

For locations rented to others, apply the following surcharge to the Base Premium in the rating sequence for the location.

Rental Surcharge: 25%

### Town House or Row House

An eligible two family owner-occupied dwelling attached to a one family dwelling but not separated by a fire wall would be considered 3 individual family units within a fire division. Four 2 family dwellings not separated by a fire wall would be considered 8 individual family units. Apply the following factors to the Base Premium in the rating sequence.

Total # of Individual Family Units Within the Fire Division	PC 1-8	PC 8b, 9, & 10
1 & 2	1.00	1.00
3 & 4	1.10	1.15
5 & over	1.25	1.30

### Valuables Credit

A **5%** credit will be applied to the Base Rate in the rating sequence if the insured maintains a Valuables policy with a total limit of at least \$100,000 or a jewelry coverage limit of at least \$50,000.

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## Optional Coverages

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**Additional Insured – Insured Location**

This endorsement amends coverage to include an additional insured person or organization on a specific insured location. There is no premium charge for this endorsement.

Attach HOME622 – Additional Insured – Insured Location

**Additional Insured – Residence Premises**

This endorsement amends coverage to include an additional insured person or organization for the residence premises. There is no premium charge for this endorsement.

Attach HOME453 – Additional Insured – Residence Premises

**Additional Interests – Residence Premises**

This endorsement provides coverage for a person or organization that has an insurable interest in the residence in addition to the mortgagee(s) shown on the Declarations. There is no premium charge for this endorsement.

Attach HOME472 – Additional Interests – Residence Premises

**Builders Risk**

The Builders Risk endorsement may be added to provide coverage for a residence undergoing new construction or renovations. Renovations may be either:

- A. Minor, resulting in increase in dwelling value less than 10% or \$500,000, whichever is less; or
- B. Major, resulting in increase in dwelling value greater than or equal to 10% or \$500,000, whichever is less, including all new construction.

If the insured resides in the home during renovations, apply the appropriate Builders Risk Charge to the Base Premium.

If the home is vacant or unoccupied during construction or renovations, apply the appropriate Builders Risk Charge to the Base Premium and then apply the Vacancy/Unoccupancy Surcharge to the calculated premium.

BUILDERS RISK CHARGE		VACANCY / UNOCCUPANCY SURCHARGE
Minor	Major	
10% per location	25% per location	25% per location

For Example: Base Premium = \$1,000

$\$1,000 \times 1.25$  (Builders Risk Charge) =  $\$1,250 \times 1.25$  (Vacancy/Unoccupancy Surcharge) = \$1,562.50

Therefore the additional premium for the Builders Risk Endorsement is \$562.50 or \$563 if rounding.

NOTE: The residence must be insured for the expected completed value from inception and is not eligible for new home or alarm credits until completion of a final dwelling appraisal.

Attach HOME459 – Builders Risk Coverage

**Business At Other Residences**

Liability coverage may be provided to permit incidental occupancy in an Other Residence occupied by the insured.

Not available if Personal Liability & Medical Expenses Exclusion applies or if the location is rented to others.

Attach HOME475 – Business At Other Residence

	Per Location		
Coverage Limit	\$300,000	\$500,000	\$1,000,000
Charge	\$23	\$25	\$28

## Optional Coverages

### Business Property – Increased Limits

The policy may be endorsed to increase the basic Business Property coverage limit of \$25,000, up to a total limit (including the base limit of \$25,000) maximum of \$100,000.

The charge, per policy, is **\$25** per \$2,500 of coverage.

Not available if there is no Personal Property coverage.

Attach HOME482 – Increased Limits for Business Property

### Coinsurance Clause

A location may be endorsed to amend the loss settlement condition for described structures to add a coinsurance clause.

There is no premium adjustment for this endorsement.

Attach HOME666 – Coinsurance Clause

### Earthquake Coverage

When Earthquake Coverage is provided, it shall apply to the Dwelling, Additions & Alterations and Other Structures for the same limits as provided under the policy.

Deductibles of 5%, 10%, 15%, 20% and 25% are available.

The premium for each \$1,000 of insurance is as follows:

	Zone	5% Deductible		10% Deductible		15% Deductible		20% Deductible		25% Deductible	
		Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other	Frame	All Other
Dwelling	1	0.28	1.60	0.25	1.50	0.22	1.41	0.19	1.33	0.16	1.25
Other Structures	1	0.28	1.60	0.25	1.50	0.22	1.41	0.19	1.33	0.16	1.25
Additions & Alterations (Tenant/Condo Only)	1	0.28	1.60	0.25	1.50	0.22	1.41	0.19	1.33	0.16	1.25

If exterior Masonry Veneer is covered, rate as Masonry.

If exterior Masonry Veneer is not covered, rate as Frame.

Zone 1: Entire State

Attach HOME454 – Earthquake Coverage

### Equipment Breakdown Coverage

A location may be endorsed to add equipment breakdown coverage for equipment such as heating/air conditioning units, as well as personal property, including high-end TV's, computers and stereo equipment. The coverage limit and deductible depend on the value of the residence as noted below.

	Residence Value		
	Less than \$ 1 million	\$ 1 million or more	\$ 1 million or more
<b>COVERAGE</b>	\$ 100,000	\$ 100,000	\$ 500,000
<b>DEDUCTIBLE</b>	\$ 500	\$ 500	\$ 1,000
<b>MINIMUM PREMIUM</b>	\$ 15	N/A	N/A
<b>MAXIMUM PREMIUM</b>	\$ 50	\$ 600	\$ 600
<b>RATE *</b>	\$ .01	\$ .006	\$ .007
* Rate is per \$ 100 of residence value. Residence value is determined as follows: Dwelling: Dwelling limit Tenant/Condo: Personal property limit or building additions and alterations limit, whichever is greater			

Attach HOME623 – Equipment Breakdown Coverage

## Optional Coverages

### Family Security Coverage

The policy may be endorsed to provide Family Security Coverage

Charge an additional premium of **\$100**.

Attach HOME473 – Family Security Coverage

### Fine Arts Exclusion

A location may be endorsed to delete all Fine Arts coverage.

The premium credit is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME480 – Fine Arts Exclusion

### Specified Fine Art and Unique Items Exclusion

The policy may be endorsed to exclude coverage for Specified Fine Art and Unique Items.

The premium credit, regardless of the number of specified items, is **\$5**.

Not available if there is no Personal Property coverage.

Attach HOME494 – Specified Fine Art and Unique Items Exclusion

### Flood/Surface Water Coverage

A location may be endorsed to provide primary Flood Coverage if the residence meets Company underwriting guidelines. The endorsement provides flood coverage, up to:

- \$250,000 dwelling/additions and alterations and \$100,000 personal property;
- or the actual coverage limits for the location, whichever is less.

The flood deductible is the all peril deductible. This coverage is available only if the Flood Zone is B, C or X.

Attach HOME481 – Flood/Surface Water Coverage

#### Dwelling Rates

Coverage A Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$350K	326	280	223	182	143	125	112	98
\$350K	\$500K	383	331	265	215	168	149	132	116
\$500K	\$750K	423	364	291	237	186	164	146	128
\$750K	\$ 1M	465	400	321	260	205	180	160	140
\$ 1M	\$1.5M	510	440	353	287	225	198	176	153
\$1.5M	\$ 2M	562	485	388	315	247	218	194	170
\$ 2M	\$ 3M	618	533	427	346	272	240	213	186
\$ 3M	\$ 5M	680	586	469	381	299	264	234	205
\$ 5M	\$ 7.5M	747	645	516	419	329	290	249	226
\$ 7.5M	\$ 10M	823	710	567	461	362	319	284	248
\$ 10M	-	905	780	624	508	397	352	313	273

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## Optional Coverages

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### Tenant/Condo Rates

Coverage C Limit		Flood Deductible							
More Than	Less Than or Equal To	\$500	\$1,000	\$2,500	\$5,000	\$10,000	\$25,000	\$50,000	\$100,000
0	\$100K	107	92	74	59	48	42	36	33
\$100K	\$250K	171	148	118	96	76	66	59	52
\$250K	\$350K	195	168	134	109	86	75	67	59
\$350K	\$500K	230	199	159	129	101	90	79	69
\$500K	\$750K	254	218	175	142	112	99	87	77
\$750K	\$ 1M	279	240	192	156	123	108	96	84
\$ 1M	\$1.5M	306	264	212	172	135	119	106	92
\$1.5M	\$ 2M	337	291	233	189	148	131	116	102
\$ 2M	\$ 3M	371	320	256	208	163	144	128	111
\$ 3M	\$ 5M	408	352	281	229	179	158	141	123
\$ 5M	\$7.5M	448	387	309	251	197	174	155	136
\$7.5M	\$10M	494	426	340	276	217	192	171	149
\$10M	-	543	468	374	305	238	211	188	164

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### Full Replacement Cost Protection Exclusion

A location may be endorsed to delete Full Replacement Cost Protection from a specified structure.

The premium credit is **\$2**.

Attach HOME478 – Exclusion of Full Replacement Cost Protection

## Optional Coverages

### Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria

#### A. Basic Limit

\$10,000 of property coverage is provided at no charge for damage caused by mold that results from a loss covered by the policy. Liability coverage is also provided at no charge up to the Personal Liability limit.

#### B. Increased Limits For Property Coverage

##### 1. Dwelling

The basic coverage of \$10,000 may be increased to a maximum of 100% of the Dwelling limit shown on the Declaration Page. See the chart below for the per location options and charges.

##### 2. Tenant/Condominium

The basic coverage of \$10,000 may be increased to a maximum of 100% of the sum of the Personal Property and Building Additions & Alterations limits shown on the Declaration page. See the chart below for the per location options and charges.

Charge the indicated percentage of the appropriate Basic Property Premium. For tenant/condo, the indicated percentage is applied to the Basic Property Premium and any Building Additions & Alterations adjustment premium.

Mold Coverage Limit					
	10%	25%	50%	75%	100%
<b>Dwelling</b>	20%	30%	35%	48%	60%
<b>Tenant/Condo</b>	10.0%	15.0%	17.5%	24.0%	30.0%

Attach HOME471 – Increased Limits for Ensuing Fungi, Wet or Dry Rot, or Bacteria

### Increased Threshold for Incidental Business

The policy may be endorsed to increase the policy's \$15,000 gross revenue threshold for Incidental Business.

The charges are:

Premium Charge Per Policy	Gross Revenue Threshold	
	\$25,000	\$50,000
	\$50	\$100

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME484 – Increased Threshold for Incidental Business

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## Optional Coverages

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### Landscaping – Increased Limits

A location may be endorsed to increase the basic Landscaping Coverage limit of 5% of the Dwelling limit (Tenant/Condo: 5% of the Personal Property limit) and/or the per plant limit of \$5,000.

For tenant/condo, not available if there is no Personal Property coverage.

Use the table below to find the appropriate charge, per location.

Tree, Shrub or Plant Limit	Aggregate Landscaping Coverage	
	Limit = 5%	Limit > 5%
\$5,000	Included	\$ 3 per \$1,000
\$10,000	\$ 2 per \$1,000	\$ 4 per \$1,000
\$25,000	\$ 4 per \$1,000	\$ 8 per \$1,000
\$50,000	\$ 7 per \$1,000	\$13 per \$1,000
\$100,000	\$12 per \$1,000	\$18 per \$1,000

Attach HOME483 – Increased Limits for Landscaping

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### Landscaping Limitation

A location may be endorsed to delete Landscaping Coverage for the perils of fire, lightning and explosion.

The premium credit is **\$5**.

Attach HOME485 – Landscaping Limitation

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### Landscaping Windstorm or Hail Coverage

A location may be endorsed to cover landscaping losses caused by windstorm or hail. The percentage of coverage must equal the percentage selected for Landscaping Coverage.

Use the table below to find the appropriate charge.

For tenant/condo, not available if there is no Personal Property coverage.

Attach HOME486 – Landscaping Windstorm or Hail Coverage

Tree, Shrub or Plant Limit	Premium Charge (total Landscaping Coverage Limit)
\$5,000	\$ 5 per \$1,000
\$10,000	\$ 8 per \$1,000
\$25,000	\$16 per \$1,000
\$50,000	\$26 per \$1,000
\$100,000	\$35 per \$1,000

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### Lead Hazard Exclusion

A location may be endorsed to exclude Lead Coverage.

Attach HOME477 – Lead Hazard Exclusion

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## Optional Coverages

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### Libel, Slander or Defamation of Character Exclusion

The policy may be endorsed to exclude coverage for Libel, Slander or Defamation of Character.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME487 – Libel, Slander or Defamation of Character Exclusion

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### Limited Residence Premises Liability Extension

A location may be endorsed to allow up to 2 employees for doctors and dentists.

The charge is **\$15**.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME488 – Limited Residence Premises Liability Extension

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### Loss Assessment Coverage

#### A. Earthquake Loss Assessment

When loss assessment coverage is elected, the limit of Liability shall be based on the unit-owner's proportionate interest in the total value of all collectively owned buildings and structures of the condominium, up to a maximum of \$50,000.

Earthquake Loss Assessment Rate per \$1,000:

Frame	All Other
\$10.00	\$10.00

Attach HOME452– Earthquake Loss Assessment Coverage

#### B. Club Loss Assessment

When the policy is extended to cover Club Loss Assessment, a limit of liability may be selected up to a maximum of \$50,000, in \$1,000 increments.

Club Loss Assessment Rate per \$1,000: **\$10**

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME476 – Club Loss Assessment Coverage

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### Loss of Use Exclusion

A location may be endorsed to delete Loss of Use coverage.

A premium credit of **5%** is applied to the Basic Property Premium.

Attach HOME479 – Exclusion of Loss of Use

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### Other Structures – Off Premises

A location may be endorsed to add coverage for described Other Structures which are located away from the residence premises.

The charge, per described structure, is \$ 2.75 per \$1000 of coverage.

Attach HOME489 – Other Structures - Off Premises

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## Optional Coverages

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### Other Structures – Exclusion of Specified Other Structures

A location may be endorsed to exclude property coverage only or property and liability coverage for specified other structures.

The credit is \$5 per location.

Attach HOME667 – Exclusion of Specified Other Structures

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### Other Structures – Schedule

A location may be endorsed to assign a specific coverage limit to one or more described structures at the location. The assigned limit is the maximum amount of the location's other structures limit that is available for the described structure(s).

There is no premium adjustment for this endorsement.

Attach HOME668 – Other Structures Schedule

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### Offense Exclusion

The policy may be endorsed to exclude all offenses, as defined in the home policy.

The credit is **\$15** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME490 – Offense Exclusion

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### Personal Liability and Medical Expenses Exclusion

The policy may be endorsed to exclude Personal Liability and Medical Expenses.

When this endorsement applies, a liability premium should not be applied to the location.

Attach HOME491 – Personal Liability and Medical Expenses Exclusion

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### Personal Property - Increased Special Limits of Insurance

A. Jewelry

The special limit of liability of \$10,000 for theft of jewelry, including watches, and precious or semi-precious stones, may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

B. Furs

The special limit of liability of \$10,000 for theft of furs may be increased to \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

C. Money and Precious Metals

The special limit of \$2,500 for money and precious metals may be increased to \$5,000 in increments of \$100.

D. Negotiable Papers

The \$5,000 limit on negotiable papers may be increased to \$7,000 in increments of \$100.

E. Metalware

The special limit of \$10,000 for loss by theft of metalware, consisting principally of sterling silver, gold or pewter (other than jewelry) may be increased to a maximum of \$30,000 in increments of \$1,000.

F. Firearms

The special limit of \$10,000 for loss by theft of firearms may be increased to a maximum of \$15,000, but not exceeding \$5,000 for any one article, in increments of \$1,000.

This endorsement may not be attached to a location with no Personal Property coverage.

PROPERTY TYPE	
<b>Jewelry</b>	\$10 per \$1000
<b>Furs</b>	\$10 per \$1000
<b>Money and Precious Metals</b>	\$6 per \$100
<b>Negotiable Papers</b>	\$4 per \$100
<b>Metalware</b>	\$7 per \$1000
<b>Firearms</b>	\$10 per \$1000

Attach HOME457 – Increased Special Limits of Insurance

## Optional Coverages

### Property Remediation Coverage for Escaped Liquid Fuel

#### A. Basic Limits

When the Property Remediation Coverage for Escaped Liquid Fuel endorsement is attached to the policy, the following coverage is automatically provided:

#### Property Remediation Coverage

\$10,000 to pay for loss to covered real or personal property, owned by an insured that is damaged by liquid fuel that escapes from a fuel system on the residence premises as defined in the coverage endorsements. Covered real property includes land, other than farm land, owned by an insured, on which a building or structure is located.

In addition to the primary residence identified in the Declarations, the defined term residence premises also includes other locations owned by an insured, but only if such locations have a fuel system and are listed in the Declarations. The other locations may be owner occupied or rented to others.

This Property Remediation Coverage applies only for the policy period in which the insured first discovers or first learns of the escaped fuel, even if the escape began before that policy period.

#### Fuel System

Fuel System is defined in the coverage endorsement. Briefly, it includes one or more fuel storage containers, tanks, or vessels with total combined capacity of 100 or more U. S. gallons at any one location and any related equipment such as a furnace, a water heater, fittings and pipes connecting a furnace or water heater to the fuel storage tank, and filler pipes and flues connected to a fuel storage tank.

When the total combined storage capacity of liquid fuel at any insured location is less than 100 U.S. gallons, the Property Remediation Coverage does not apply to that location.

#### Application of Coverage Limits

\$10,000 or the limit selected is the most coverage that will be provided during the policy period regardless of the number of locations insured for Property Remediation Coverage, the number of escapes of liquid fuel from a fuel system an insured first discovers or learns of during the policy period, or the number of claims made.

Attach HOME450 – Property Remediation Coverage for Escaped Liquid Fuel

#### B. Higher Limits - Property Remediation Coverage – Not available for new business

Limits may be increased to \$25,000, \$50,000 or \$100,000.

#### Rating Basis

From the Liquid Fuel Risk Selection Table select:

1. The liquid fuel risk description that best describes each location, WITH OR WITHOUT a dwelling building, insured for Property Remediation Coverage; and
2. The corresponding Risk Class Number for each description identified.

Use the lowest Risk Class Number selected for all such locations.

LIQUID FUEL RISK SELECTION TABLE DESCRIPTION	RISK CLASS NUMBER
(1) Liquid fuel storage containers, tanks or vessels with a total combined storage capacity, at any one location, of 100 U.S. gallons or more that are on covered real property or the location of the residence premises; and (a) ONE or MORE fuel storage containers, tanks or vessels are partially or completely buried BELOW GROUND (inside or outside of a building or structure)	100
(b) are completely ABOVE GROUND (inside or outside of a building or structure)	200

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## Optional Coverages

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**Premium Selection**

From the rate chart below, select the additional premium charges that correspond to the lowest Risk Class Numbers determined above.

The Home policy may be endorsed to provide higher limits of coverage.

<b>Higher Limits - Escaped Liquid Fuel Remediation Coverage</b>			
<b>Risk Class Number</b>	<b>Limit of Liability</b>		
	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
<b>100</b>	\$32	\$81	\$159
<b>200</b>	\$11	\$27	\$53

Attach HOME443 – Rating Information for Property Remediation for Escaped Liquid Fuel

**Rebuilding to Code Limitation**

The location may be endorsed to limit coverage for rebuilding to code for one or more described structures at the location. The limits and credits available are:

<b>Limit</b>	<b>10%</b>	<b>25%</b>
<b>Credit</b>	<b>\$10</b>	<b>\$5</b>

Attach HOME669 – Limited Rebuilding to Code

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## Optional Coverages

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### Residence Held In Trust Or By Legal Entity

A Homeowner policy may be issued in the name of a trust and trustee(s) or legal entity when legal title to a dwelling or condominium unit is held solely by a trust or legal entity and;

1. The designated individual(s) regularly resides in the dwelling or condominium unit which is held in Trust or owned by a legal entity, and
2. The dwelling or condominium unit is used exclusively for residential purposes.

There is no premium charge for this endorsement.

Attach HOME492 – Residence Held In Trust Or By Legal Entity

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### Residence Premises Liability Limitation

The policy may be endorsed to limit personal liability coverage to occurrences at the residence premises.

The credit is **\$5** per location.

Not available if Personal Liability & Medical Expenses Exclusion applies.

Attach HOME493 – Residence Premises Liability Limitation

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### Sinkhole Collapse Coverage

Sinkhole Collapse Coverage may be endorsed to provide coverage for damages caused by Sinkhole Collapse.

Charge the following rate per \$1,000 of Dwelling coverage or Building Additions and Alterations coverage:

Rate per \$1,000
\$0.35

Attach HOME470 – Sinkhole Collapse Coverage

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### Special Firearms Coverage

The limit for Firearms Coverage can be increased to \$20,000 and the deductible can be reduced to \$100. See endorsement for details.

Charge an additional premium of **\$110**.

Not available if there is no Personal Property coverage.

Attach HOME462 – Special Firearms Coverage

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### Special Golf Coverage

The deductibles that apply to golf equipment may be reduced. See endorsement for details.

Charge an additional premium of **\$25**.

Not available if there is no Personal Property coverage.

Attach HOME461 – Special Golf Coverage

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## Optional Coverages

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### Water Back-Up/Sump Overflow or Discharge – Exclusion

A location may be endorsed to exclude coverage for basement water back-up/sump overflow or discharge.

The credit, per location, is 6.5% .

Not available if either the Water Back-Up and Sump Overflow or Discharge - Limited Coverage applies.

Attach HOME664 – Exclusion of Water Back-Up/Sump Overflow or Discharge

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### Water Back-Up/Sump Overflow or Discharge – Limited Coverage

A location may be endorsed to limit coverage for basement water back-up/sump overflow or discharge.

The following limits/credits are available:

Limit	\$10,000	\$25,000	\$50,000	\$100,000
Credit	5.0%	3.0%	1.5%	0.5%

Not available if Exclusion of Water Back-Up/Sump Overflow or Discharge applies.

Attach HOME665 – Limited Coverage for Water Back-Up/Sump Overflow or Discharge

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### Windstorm Or Hail Losses To Roof Surfaces – Actual Cash Value Loss Settlement

A location may be endorsed to amend the loss settlement for described structures to acv for roofs damaged by windstorm or hail.

The premium credit is \$5, regardless of the number of structures.

Attach HOME713 – Windstorm Or Hail Losses To Roof Surfaces – Actual Cash Value Loss Settlement

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### Windstorm Or Hail Losses To Roof Or Siding Surfaces – Cosmetic Damage Exclusion

A location may be endorsed to exclude cosmetic damage for described structures damaged by windstorm or hail.

The premium credit is \$5, regardless of the number of structures.

Attach HOME714 – Windstorm Or Hail Losses To Roof Or Siding Surfaces – Cosmetic Damage Exclusion

## Personal Liability Rates

### Personal Liability

EXPOSURES	LIMITS OF LIABILITY		
	\$300,000	\$500,000	\$1,000,000
	\$50,000	\$50,000	\$50,000
	Medical Payments	Medical Payments	Medical Payments
<b>Described Premises</b>	\$80	\$100	\$120
<b>Additional Residence Premises</b>			
Owner Occupied	\$59	\$74	\$89
Rented to Others - 1 Family	\$59	\$74	\$89
Rented to Others - 2 or more Families	\$98	\$123	\$148
Attach HOME456 – Additional Insured Location (Attach only when liability is extended to an owner-occupied property or rental property. Not available if Personal Liability and Medical Expenses Exclusion applies.)			
<b>Watercraft</b>			
Length of Vessel:			
Less than 26 feet & Greater than 50 HP	\$130	\$160	\$240
26 feet to less than 43 feet	\$210	\$250	\$380
43 feet to 55 feet	\$280	\$340	\$540
Attach HOME468 – Watercraft Liability Extension Coverage (Watercraft must be 55 feet or less in length.)			

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**ALL PERIL DEDUCTIBLE FACTORS**


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**Dwellings**

<b>Dwelling Limit</b>	<b>Deductible</b>							
	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
500,000 or less	1.19	1.00	0.94	0.85	0.73	0.61	0.48	0.44
750,000	1.22	1.00	0.89	0.85	0.73	0.61	0.45	0.42
1,000,000	1.17	1.00	0.84	0.76	0.71	0.54	0.43	0.39
1,500,000	1.12	1.00	0.79	0.69	0.61	0.51	0.40	0.37
2,000,000	1.10	1.00	0.81	0.66	0.57	0.51	0.39	0.36
2,500,000	1.09	1.00	0.84	0.65	0.57	0.49	0.38	0.35
3,000,000	1.08	1.00	0.85	0.64	0.61	0.55	0.37	0.34
3,500,000	1.08	1.00	0.87	0.70	0.63	0.56	0.39	0.35
4,000,000	1.07	1.00	0.88	0.71	0.64	0.56	0.40	0.37
4,500,000	1.07	1.00	0.89	0.73	0.64	0.57	0.41	0.37
5,000,000	1.06	1.00	0.89	0.74	0.64	0.57	0.41	0.38
5,500,000	1.05	1.00	0.89	0.75	0.65	0.58	0.43	0.40
6,000,000	1.05	1.00	0.89	0.76	0.66	0.58	0.45	0.42
6,500,000	1.05	1.00	0.89	0.77	0.67	0.59	0.47	0.44
7,000,000	1.05	1.00	0.89	0.78	0.69	0.60	0.48	0.45
7,500,000	1.05	1.00	0.89	0.79	0.70	0.61	0.50	0.46
8,000,000	1.05	1.00	0.89	0.79	0.71	0.62	0.51	0.47
8,500,000	1.05	1.00	0.90	0.80	0.72	0.63	0.52	0.48
9,000,000 or more	1.05	1.00	0.90	0.80	0.73	0.63	0.53	0.49

**Note:** For AOIs between 500,000 and 9,000,000 interpolate.

**Tenant/Condo**

<b>Personal Property Limit</b>	<b>Deductible</b>							
	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,500</b>	<b>\$5,000</b>	<b>\$10,000</b>	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>
250,000 or less	1.21	1.00	0.95	0.90	0.75	0.60	0.31	0.27
500,000	1.32	1.00	0.89	0.83	0.63	0.52	0.30	0.26
750,000	1.33	1.00	0.81	0.73	0.58	0.43	0.29	0.25
1,000,000	1.27	1.00	0.74	0.64	0.52	0.40	0.28	0.24
1,500,000	1.20	1.00	0.67	0.52	0.46	0.37	0.27	0.23
2,000,000	1.15	1.00	0.63	0.45	0.39	0.35	0.26	0.21
2,500,000	1.14	1.00	0.68	0.48	0.42	0.35	0.25	0.20
3,000,000 or more	1.13	1.00	0.71	0.50	0.39	0.33	0.24	0.20

**Note:** For AOIs between 250,000 and 3,000,000 interpolate.

**Oregon Rates****Classification Tables****Protection and Construction Factors****Owners:****Construction**

<b>Protection Class</b>	<b>Masonry</b>	<b>Frame</b>	<b>Fire Resistive</b>
<b>1-6</b>	<b>0.95</b>	<b>1.00</b>	<b>0.85</b>
<b>7</b>	<b>1.28</b>	<b>1.35</b>	<b>1.15</b>
<b>8</b>	<b>1.28</b>	<b>1.35</b>	<b>1.15</b>
<b>8B</b>	<b>1.28</b>	<b>1.35</b>	<b>1.15</b>
<b>9</b>	<b>1.71</b>	<b>1.80</b>	<b>1.53</b>
<b>10</b>	<b>1.98</b>	<b>2.20</b>	<b>1.76</b>

**Tenant\Condo:****Construction**

<b>Protection Class</b>	<b>Masonry</b>	<b>Frame</b>	<b>Fire Resistive</b>
<b>1-6</b>	<b>0.90</b>	<b>1.00</b>	<b>0.80</b>
<b>7</b>	<b>1.08</b>	<b>1.20</b>	<b>0.96</b>
<b>8</b>	<b>1.08</b>	<b>1.20</b>	<b>0.96</b>
<b>8B</b>	<b>1.08</b>	<b>1.20</b>	<b>0.96</b>
<b>9</b>	<b>1.44</b>	<b>1.60</b>	<b>1.28</b>
<b>10</b>	<b>1.70</b>	<b>2.00</b>	<b>1.50</b>

**Oregon Rates**  
**Bankers Standard Insurance Company**

**Base Premium Table**

All Risk - \$500 Deductible

\$50,000 Owner

\$25,000 Tenant/Condo

<b>Territory</b>	<b>Owners Base Premium</b>	<b>Tenants Base Premium</b>	<b>Condo Base Premium</b>
<b>2</b>	\$ 1,108	\$ 641	\$ 683
<b>3</b>	\$ 1,137	\$ 577	\$ 614
<b>4</b>	\$ 1,091	\$ 641	\$ 683
<b>5</b>	\$ 1,167	\$ 641	\$ 683

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
50,000	0.185	235,000	0.517	420,000	0.853
55,000	0.194	240,000	0.526	425,000	0.862
60,000	0.203	245,000	0.535	430,000	0.871
65,000	0.212	250,000	0.544	435,000	0.880
70,000	0.221	255,000	0.553	440,000	0.890
75,000	0.230	260,000	0.562	445,000	0.899
80,000	0.239	265,000	0.571	450,000	0.908
85,000	0.248	270,000	0.580	455,000	0.917
90,000	0.257	275,000	0.589	460,000	0.926
95,000	0.266	280,000	0.598	465,000	0.936
100,000	0.275	285,000	0.607	470,000	0.945
105,000	0.284	290,000	0.616	475,000	0.954
110,000	0.293	295,000	0.625	480,000	0.963
115,000	0.302	300,000	0.634	485,000	0.972
120,000	0.311	305,000	0.643	490,000	0.982
125,000	0.320	310,000	0.652	495,000	0.991
130,000	0.329	315,000	0.661	500,000	1.000
135,000	0.338	320,000	0.670	505,000	1.011
140,000	0.347	325,000	0.679	510,000	1.022
145,000	0.356	330,000	0.688	515,000	1.033
150,000	0.365	335,000	0.697	520,000	1.044
155,000	0.374	340,000	0.706	525,000	1.055
160,000	0.383	345,000	0.715	530,000	1.066
165,000	0.392	350,000	0.724	535,000	1.077
170,000	0.401	355,000	0.733	540,000	1.088
175,000	0.410	360,000	0.742	545,000	1.099
180,000	0.418	365,000	0.752	550,000	1.110
185,000	0.427	370,000	0.761	555,000	1.121
190,000	0.436	375,000	0.770	560,000	1.132
195,000	0.445	380,000	0.779	565,000	1.143
200,000	0.454	385,000	0.788	570,000	1.154
205,000	0.463	390,000	0.798	575,000	1.165
210,000	0.472	395,000	0.807	580,000	1.176
215,000	0.481	400,000	0.816	585,000	1.187
220,000	0.490	405,000	0.825	590,000	1.198
225,000	0.499	410,000	0.834	595,000	1.209
230,000	0.508	415,000	0.844	600,000	1.220

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
605,000	1.231	795,000	1.648	985,000	2.065
610,000	1.242	800,000	1.659	990,000	2.076
615,000	1.253	805,000	1.670	995,000	2.087
620,000	1.264	810,000	1.681	1,000,000	2.098
625,000	1.275	815,000	1.692	1,005,000	2.111
630,000	1.285	820,000	1.703	1,010,000	2.124
635,000	1.296	825,000	1.714	1,015,000	2.137
640,000	1.307	830,000	1.725	1,020,000	2.150
645,000	1.318	835,000	1.736	1,025,000	2.163
650,000	1.329	840,000	1.747	1,030,000	2.176
655,000	1.340	845,000	1.758	1,035,000	2.189
660,000	1.351	850,000	1.769	1,040,000	2.202
665,000	1.362	855,000	1.780	1,045,000	2.215
670,000	1.373	860,000	1.791	1,050,000	2.228
675,000	1.384	865,000	1.802	1,055,000	2.241
680,000	1.395	870,000	1.813	1,060,000	2.254
685,000	1.406	875,000	1.824	1,065,000	2.267
690,000	1.417	880,000	1.834	1,070,000	2.280
695,000	1.428	885,000	1.845	1,075,000	2.293
700,000	1.439	890,000	1.856	1,080,000	2.306
705,000	1.450	895,000	1.867	1,085,000	2.319
710,000	1.461	900,000	1.878	1,090,000	2.332
715,000	1.472	905,000	1.889	1,095,000	2.345
720,000	1.483	910,000	1.900	1,100,000	2.358
725,000	1.494	915,000	1.911	1,105,000	2.371
730,000	1.505	920,000	1.922	1,110,000	2.384
735,000	1.516	925,000	1.933	1,115,000	2.397
740,000	1.527	930,000	1.944	1,120,000	2.410
745,000	1.538	935,000	1.955	1,125,000	2.423
750,000	1.549	940,000	1.966	1,130,000	2.436
755,000	1.560	945,000	1.977	1,135,000	2.449
760,000	1.571	950,000	1.988	1,140,000	2.462
765,000	1.582	955,000	1.999	1,145,000	2.475
770,000	1.593	960,000	2.010	1,150,000	2.488
775,000	1.604	965,000	2.021	1,155,000	2.501
780,000	1.615	970,000	2.032	1,160,000	2.514
785,000	1.626	975,000	2.043	1,165,000	2.527
790,000	1.637	980,000	2.054	1,170,000	2.540

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,175,000	2.553	1,365,000	3.047	1,555,000	3.553
1,180,000	2.566	1,370,000	3.060	1,560,000	3.567
1,185,000	2.579	1,375,000	3.073	1,565,000	3.581
1,190,000	2.592	1,380,000	3.086	1,570,000	3.595
1,195,000	2.605	1,385,000	3.099	1,575,000	3.609
1,200,000	2.618	1,390,000	3.112	1,580,000	3.623
1,205,000	2.631	1,395,000	3.125	1,585,000	3.637
1,210,000	2.644	1,400,000	3.138	1,590,000	3.651
1,215,000	2.657	1,405,000	3.151	1,595,000	3.665
1,220,000	2.670	1,410,000	3.164	1,600,000	3.679
1,225,000	2.683	1,415,000	3.177	1,605,000	3.693
1,230,000	2.696	1,420,000	3.190	1,610,000	3.708
1,235,000	2.709	1,425,000	3.203	1,615,000	3.722
1,240,000	2.722	1,430,000	3.216	1,620,000	3.736
1,245,000	2.735	1,435,000	3.229	1,625,000	3.750
1,250,000	2.748	1,440,000	3.242	1,630,000	3.765
1,255,000	2.761	1,445,000	3.255	1,635,000	3.779
1,260,000	2.774	1,450,000	3.268	1,640,000	3.793
1,265,000	2.787	1,455,000	3.281	1,645,000	3.807
1,270,000	2.800	1,460,000	3.294	1,650,000	3.822
1,275,000	2.813	1,465,000	3.307	1,655,000	3.836
1,280,000	2.826	1,470,000	3.320	1,660,000	3.850
1,285,000	2.839	1,475,000	3.333	1,665,000	3.864
1,290,000	2.852	1,480,000	3.346	1,670,000	3.879
1,295,000	2.865	1,485,000	3.359	1,675,000	3.893
1,300,000	2.878	1,490,000	3.372	1,680,000	3.907
1,305,000	2.891	1,495,000	3.385	1,685,000	3.921
1,310,000	2.904	1,500,000	3.398	1,690,000	3.936
1,315,000	2.917	1,505,000	3.412	1,695,000	3.950
1,320,000	2.930	1,510,000	3.426	1,700,000	3.964
1,325,000	2.943	1,515,000	3.440	1,705,000	3.978
1,330,000	2.956	1,520,000	3.454	1,710,000	3.993
1,335,000	2.969	1,525,000	3.468	1,715,000	4.007
1,340,000	2.982	1,530,000	3.482	1,720,000	4.022
1,345,000	2.995	1,535,000	3.496	1,725,000	4.036
1,350,000	3.008	1,540,000	3.510	1,730,000	4.050
1,355,000	3.021	1,545,000	3.524	1,735,000	4.065
1,360,000	3.034	1,550,000	3.539	1,740,000	4.079

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
1,745,000	4.094	1,935,000	4.649	2,125,000	5.224
1,750,000	4.108	1,940,000	4.664	2,130,000	5.240
1,755,000	4.122	1,945,000	4.679	2,135,000	5.255
1,760,000	4.137	1,950,000	4.694	2,140,000	5.271
1,765,000	4.151	1,955,000	4.709	2,145,000	5.286
1,770,000	4.166	1,960,000	4.724	2,150,000	5.302
1,775,000	4.180	1,965,000	4.739	2,155,000	5.317
1,780,000	4.194	1,970,000	4.754	2,160,000	5.332
1,785,000	4.209	1,975,000	4.769	2,165,000	5.348
1,790,000	4.223	1,980,000	4.783	2,170,000	5.363
1,795,000	4.238	1,985,000	4.798	2,175,000	5.379
1,800,000	4.252	1,990,000	4.813	2,180,000	5.394
1,805,000	4.267	1,995,000	4.828	2,185,000	5.410
1,810,000	4.281	2,000,000	4.843	2,190,000	5.425
1,815,000	4.296	2,005,000	4.858	2,195,000	5.441
1,820,000	4.311	2,010,000	4.873	2,200,000	5.456
1,825,000	4.325	2,015,000	4.889	2,205,000	5.472
1,830,000	4.340	2,020,000	4.904	2,210,000	5.487
1,835,000	4.355	2,025,000	4.919	2,215,000	5.503
1,840,000	4.369	2,030,000	4.934	2,220,000	5.519
1,845,000	4.384	2,035,000	4.949	2,225,000	5.534
1,850,000	4.399	2,040,000	4.965	2,230,000	5.550
1,855,000	4.413	2,045,000	4.980	2,235,000	5.566
1,860,000	4.428	2,050,000	4.995	2,240,000	5.581
1,865,000	4.442	2,055,000	5.010	2,245,000	5.597
1,870,000	4.457	2,060,000	5.025	2,250,000	5.613
1,875,000	4.472	2,065,000	5.041	2,255,000	5.628
1,880,000	4.486	2,070,000	5.056	2,260,000	5.644
1,885,000	4.501	2,075,000	5.071	2,265,000	5.659
1,890,000	4.516	2,080,000	5.086	2,270,000	5.675
1,895,000	4.530	2,085,000	5.101	2,275,000	5.691
1,900,000	4.545	2,090,000	5.117	2,280,000	5.706
1,905,000	4.560	2,095,000	5.132	2,285,000	5.722
1,910,000	4.575	2,100,000	5.147	2,290,000	5.738
1,915,000	4.590	2,105,000	5.162	2,295,000	5.753
1,920,000	4.605	2,110,000	5.178	2,300,000	5.769
1,925,000	4.620	2,115,000	5.193	2,305,000	5.785
1,930,000	4.634	2,120,000	5.209	2,310,000	5.801

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,315,000	5.817	2,505,000	6.423	2,695,000	7.047
2,320,000	5.832	2,510,000	6.440	2,700,000	7.063
2,325,000	5.848	2,515,000	6.456	2,705,000	7.080
2,330,000	5.864	2,520,000	6.472	2,710,000	7.097
2,335,000	5.880	2,525,000	6.489	2,715,000	7.113
2,340,000	5.896	2,530,000	6.505	2,720,000	7.130
2,345,000	5.912	2,535,000	6.521	2,725,000	7.147
2,350,000	5.928	2,540,000	6.537	2,730,000	7.164
2,355,000	5.943	2,545,000	6.554	2,735,000	7.180
2,360,000	5.959	2,550,000	6.570	2,740,000	7.197
2,365,000	5.975	2,555,000	6.586	2,745,000	7.214
2,370,000	5.991	2,560,000	6.603	2,750,000	7.231
2,375,000	6.007	2,565,000	6.619	2,755,000	7.247
2,380,000	6.023	2,570,000	6.635	2,760,000	7.264
2,385,000	6.038	2,575,000	6.652	2,765,000	7.281
2,390,000	6.054	2,580,000	6.668	2,770,000	7.298
2,395,000	6.070	2,585,000	6.684	2,775,000	7.314
2,400,000	6.086	2,590,000	6.700	2,780,000	7.331
2,405,000	6.102	2,595,000	6.717	2,785,000	7.348
2,410,000	6.118	2,600,000	6.733	2,790,000	7.365
2,415,000	6.134	2,605,000	6.750	2,795,000	7.381
2,420,000	6.150	2,610,000	6.766	2,800,000	7.398
2,425,000	6.166	2,615,000	6.783	2,805,000	7.415
2,430,000	6.182	2,620,000	6.799	2,810,000	7.432
2,435,000	6.198	2,625,000	6.816	2,815,000	7.449
2,440,000	6.214	2,630,000	6.832	2,820,000	7.466
2,445,000	6.230	2,635,000	6.849	2,825,000	7.483
2,450,000	6.247	2,640,000	6.865	2,830,000	7.500
2,455,000	6.263	2,645,000	6.882	2,835,000	7.517
2,460,000	6.279	2,650,000	6.898	2,840,000	7.534
2,465,000	6.295	2,655,000	6.915	2,845,000	7.551
2,470,000	6.311	2,660,000	6.931	2,850,000	7.568
2,475,000	6.327	2,665,000	6.948	2,855,000	7.584
2,480,000	6.343	2,670,000	6.964	2,860,000	7.601
2,485,000	6.359	2,675,000	6.981	2,865,000	7.618
2,490,000	6.375	2,680,000	6.997	2,870,000	7.635
2,495,000	6.391	2,685,000	7.014	2,875,000	7.652
2,500,000	6.407	2,690,000	7.030	2,880,000	7.669

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
2,885,000	7.686	3,075,000	8.292	3,265,000	8.831
2,890,000	7.703	3,080,000	8.306	3,270,000	8.845
2,895,000	7.720	3,085,000	8.321	3,275,000	8.859
2,900,000	7.737	3,090,000	8.335	3,280,000	8.873
2,905,000	7.754	3,095,000	8.349	3,285,000	8.887
2,910,000	7.771	3,100,000	8.363	3,290,000	8.902
2,915,000	7.788	3,105,000	8.377	3,295,000	8.916
2,920,000	7.806	3,110,000	8.391	3,300,000	8.930
2,925,000	7.823	3,115,000	8.405	3,305,000	8.944
2,930,000	7.840	3,120,000	8.420	3,310,000	8.958
2,935,000	7.857	3,125,000	8.434	3,315,000	8.972
2,940,000	7.874	3,130,000	8.448	3,320,000	8.987
2,945,000	7.891	3,135,000	8.462	3,325,000	9.001
2,950,000	7.909	3,140,000	8.476	3,330,000	9.015
2,955,000	7.926	3,145,000	8.490	3,335,000	9.029
2,960,000	7.943	3,150,000	8.505	3,340,000	9.043
2,965,000	7.960	3,155,000	8.519	3,345,000	9.057
2,970,000	7.977	3,160,000	8.533	3,350,000	9.072
2,975,000	7.994	3,165,000	8.547	3,355,000	9.086
2,980,000	8.011	3,170,000	8.561	3,360,000	9.100
2,985,000	8.029	3,175,000	8.575	3,365,000	9.114
2,990,000	8.046	3,180,000	8.589	3,370,000	9.128
2,995,000	8.063	3,185,000	8.604	3,375,000	9.142
3,000,000	8.080	3,190,000	8.618	3,380,000	9.156
3,005,000	8.094	3,195,000	8.632	3,385,000	9.171
3,010,000	8.108	3,200,000	8.646	3,390,000	9.185
3,015,000	8.122	3,205,000	8.660	3,395,000	9.199
3,020,000	8.137	3,210,000	8.674	3,400,000	9.213
3,025,000	8.151	3,215,000	8.689	3,405,000	9.227
3,030,000	8.165	3,220,000	8.703	3,410,000	9.241
3,035,000	8.179	3,225,000	8.717	3,415,000	9.256
3,040,000	8.193	3,230,000	8.731	3,420,000	9.270
3,045,000	8.207	3,235,000	8.745	3,425,000	9.284
3,050,000	8.222	3,240,000	8.760	3,430,000	9.298
3,055,000	8.236	3,245,000	8.774	3,435,000	9.312
3,060,000	8.250	3,250,000	8.788	3,440,000	9.327
3,065,000	8.264	3,255,000	8.802	3,445,000	9.341
3,070,000	8.278	3,260,000	8.816	3,450,000	9.355

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
3,455,000	9.369	3,645,000	9.920	3,835,000	10.478
3,460,000	9.383	3,650,000	9.935	3,840,000	10.492
3,465,000	9.398	3,655,000	9.949	3,845,000	10.507
3,470,000	9.412	3,660,000	9.964	3,850,000	10.522
3,475,000	9.426	3,665,000	9.978	3,855,000	10.536
3,480,000	9.440	3,670,000	9.993	3,860,000	10.551
3,485,000	9.454	3,675,000	10.008	3,865,000	10.565
3,490,000	9.469	3,680,000	10.022	3,870,000	10.580
3,495,000	9.483	3,685,000	10.037	3,875,000	10.595
3,500,000	9.497	3,690,000	10.052	3,880,000	10.609
3,505,000	9.512	3,695,000	10.066	3,885,000	10.624
3,510,000	9.526	3,700,000	10.081	3,890,000	10.639
3,515,000	9.541	3,705,000	10.096	3,895,000	10.653
3,520,000	9.555	3,710,000	10.110	3,900,000	10.668
3,525,000	9.570	3,715,000	10.125	3,905,000	10.683
3,530,000	9.584	3,720,000	10.140	3,910,000	10.697
3,535,000	9.599	3,725,000	10.155	3,915,000	10.712
3,540,000	9.613	3,730,000	10.169	3,920,000	10.727
3,545,000	9.628	3,735,000	10.184	3,925,000	10.742
3,550,000	9.643	3,740,000	10.199	3,930,000	10.756
3,555,000	9.657	3,745,000	10.213	3,935,000	10.771
3,560,000	9.672	3,750,000	10.228	3,940,000	10.786
3,565,000	9.686	3,755,000	10.243	3,945,000	10.800
3,570,000	9.701	3,760,000	10.257	3,950,000	10.815
3,575,000	9.715	3,765,000	10.272	3,955,000	10.830
3,580,000	9.730	3,770,000	10.287	3,960,000	10.844
3,585,000	9.744	3,775,000	10.302	3,965,000	10.859
3,590,000	9.759	3,780,000	10.316	3,970,000	10.874
3,595,000	9.773	3,785,000	10.331	3,975,000	10.889
3,600,000	9.788	3,790,000	10.346	3,980,000	10.903
3,605,000	9.803	3,795,000	10.360	3,985,000	10.918
3,610,000	9.817	3,800,000	10.375	3,990,000	10.933
3,615,000	9.832	3,805,000	10.390	3,995,000	10.947
3,620,000	9.847	3,810,000	10.404	4,000,000	10.962
3,625,000	9.861	3,815,000	10.419	4,005,000	10.970
3,630,000	9.876	3,820,000	10.434	4,010,000	10.977
3,635,000	9.891	3,825,000	10.448	4,015,000	10.985
3,640,000	9.905	3,830,000	10.463	4,020,000	10.993

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,025,000	11.000	4,215,000	11.283	4,405,000	11.538
4,030,000	11.008	4,220,000	11.290	4,410,000	11.545
4,035,000	11.016	4,225,000	11.297	4,415,000	11.551
4,040,000	11.023	4,230,000	11.304	4,420,000	11.557
4,045,000	11.031	4,235,000	11.311	4,425,000	11.563
4,050,000	11.039	4,240,000	11.318	4,430,000	11.570
4,055,000	11.046	4,245,000	11.325	4,435,000	11.576
4,060,000	11.054	4,250,000	11.332	4,440,000	11.582
4,065,000	11.061	4,255,000	11.338	4,445,000	11.588
4,070,000	11.069	4,260,000	11.345	4,450,000	11.595
4,075,000	11.077	4,265,000	11.352	4,455,000	11.601
4,080,000	11.084	4,270,000	11.359	4,460,000	11.607
4,085,000	11.092	4,275,000	11.366	4,465,000	11.613
4,090,000	11.100	4,280,000	11.373	4,470,000	11.620
4,095,000	11.107	4,285,000	11.380	4,475,000	11.626
4,100,000	11.115	4,290,000	11.387	4,480,000	11.632
4,105,000	11.122	4,295,000	11.394	4,485,000	11.638
4,110,000	11.130	4,300,000	11.401	4,490,000	11.645
4,115,000	11.137	4,305,000	11.408	4,495,000	11.651
4,120,000	11.144	4,310,000	11.414	4,500,000	11.657
4,125,000	11.152	4,315,000	11.421	4,505,000	11.663
4,130,000	11.159	4,320,000	11.427	4,510,000	11.669
4,135,000	11.166	4,325,000	11.434	4,515,000	11.675
4,140,000	11.174	4,330,000	11.440	4,520,000	11.680
4,145,000	11.181	4,335,000	11.447	4,525,000	11.686
4,150,000	11.189	4,340,000	11.453	4,530,000	11.692
4,155,000	11.196	4,345,000	11.460	4,535,000	11.698
4,160,000	11.203	4,350,000	11.467	4,540,000	11.704
4,165,000	11.211	4,355,000	11.473	4,545,000	11.710
4,170,000	11.218	4,360,000	11.480	4,550,000	11.716
4,175,000	11.225	4,365,000	11.486	4,555,000	11.721
4,180,000	11.233	4,370,000	11.493	4,560,000	11.727
4,185,000	11.240	4,375,000	11.499	4,565,000	11.733
4,190,000	11.247	4,380,000	11.506	4,570,000	11.739
4,195,000	11.255	4,385,000	11.512	4,575,000	11.745
4,200,000	11.262	4,390,000	11.519	4,580,000	11.751
4,205,000	11.269	4,395,000	11.525	4,585,000	11.756
4,210,000	11.276	4,400,000	11.532	4,590,000	11.762

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
4,595,000	11.768	4,785,000	11.971	4,975,000	12.147
4,600,000	11.774	4,790,000	11.976	4,980,000	12.151
4,605,000	11.779	4,795,000	11.981	4,985,000	12.156
4,610,000	11.785	4,800,000	11.986	4,990,000	12.160
4,615,000	11.790	4,805,000	11.991	4,995,000	12.165
4,620,000	11.796	4,810,000	11.996	5,000,000	12.169
4,625,000	11.801	4,815,000	12.000	5,005,000	12.184
4,630,000	11.807	4,820,000	12.005	5,010,000	12.200
4,635,000	11.812	4,825,000	12.010	5,015,000	12.215
4,640,000	11.818	4,830,000	12.015	5,020,000	12.231
4,645,000	11.823	4,835,000	12.019	5,025,000	12.246
4,650,000	11.829	4,840,000	12.024	5,030,000	12.261
4,655,000	11.834	4,845,000	12.029	5,035,000	12.277
4,660,000	11.839	4,850,000	12.034	5,040,000	12.292
4,665,000	11.845	4,855,000	12.038	5,045,000	12.308
4,670,000	11.850	4,860,000	12.043	5,050,000	12.323
4,675,000	11.856	4,865,000	12.048	5,055,000	12.338
4,680,000	11.861	4,870,000	12.053	5,060,000	12.354
4,685,000	11.867	4,875,000	12.057	5,065,000	12.369
4,690,000	11.872	4,880,000	12.062	5,070,000	12.385
4,695,000	11.878	4,885,000	12.067	5,075,000	12.400
4,700,000	11.883	4,890,000	12.072	5,080,000	12.415
4,705,000	11.888	4,895,000	12.076	5,085,000	12.431
4,710,000	11.893	4,900,000	12.081	5,090,000	12.446
4,715,000	11.898	4,905,000	12.085	5,095,000	12.462
4,720,000	11.904	4,910,000	12.090	5,100,000	12.477
4,725,000	11.909	4,915,000	12.094	5,105,000	12.493
4,730,000	11.914	4,920,000	12.099	5,110,000	12.508
4,735,000	11.919	4,925,000	12.103	5,115,000	12.524
4,740,000	11.924	4,930,000	12.107	5,120,000	12.539
4,745,000	11.929	4,935,000	12.112	5,125,000	12.555
4,750,000	11.935	4,940,000	12.116	5,130,000	12.570
4,755,000	11.940	4,945,000	12.121	5,135,000	12.586
4,760,000	11.945	4,950,000	12.125	5,140,000	12.601
4,765,000	11.950	4,955,000	12.129	5,145,000	12.617
4,770,000	11.955	4,960,000	12.134	5,150,000	12.633
4,775,000	11.960	4,965,000	12.138	5,155,000	12.648
4,780,000	11.965	4,970,000	12.143	5,160,000	12.664

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,165,000	12.679	5,355,000	13.273	5,545,000	13.875
5,170,000	12.695	5,360,000	13.289	5,550,000	13.891
5,175,000	12.710	5,365,000	13.305	5,555,000	13.906
5,180,000	12.726	5,370,000	13.321	5,560,000	13.922
5,185,000	12.741	5,375,000	13.336	5,565,000	13.938
5,190,000	12.757	5,380,000	13.352	5,570,000	13.954
5,195,000	12.772	5,385,000	13.368	5,575,000	13.970
5,200,000	12.788	5,390,000	13.384	5,580,000	13.986
5,205,000	12.804	5,395,000	13.399	5,585,000	14.002
5,210,000	12.819	5,400,000	13.415	5,590,000	14.018
5,215,000	12.835	5,405,000	13.431	5,595,000	14.034
5,220,000	12.850	5,410,000	13.447	5,600,000	14.050
5,225,000	12.866	5,415,000	13.462	5,605,000	14.066
5,230,000	12.882	5,420,000	13.478	5,610,000	14.082
5,235,000	12.897	5,425,000	13.494	5,615,000	14.098
5,240,000	12.913	5,430,000	13.510	5,620,000	14.114
5,245,000	12.928	5,435,000	13.526	5,625,000	14.130
5,250,000	12.944	5,440,000	13.541	5,630,000	14.146
5,255,000	12.960	5,445,000	13.557	5,635,000	14.162
5,260,000	12.975	5,450,000	13.573	5,640,000	14.178
5,265,000	12.991	5,455,000	13.589	5,645,000	14.194
5,270,000	13.006	5,460,000	13.605	5,650,000	14.211
5,275,000	13.022	5,465,000	13.620	5,655,000	14.227
5,280,000	13.038	5,470,000	13.636	5,660,000	14.243
5,285,000	13.053	5,475,000	13.652	5,665,000	14.259
5,290,000	13.069	5,480,000	13.668	5,670,000	14.275
5,295,000	13.084	5,485,000	13.684	5,675,000	14.291
5,300,000	13.100	5,490,000	13.699	5,680,000	14.307
5,305,000	13.116	5,495,000	13.715	5,685,000	14.323
5,310,000	13.132	5,500,000	13.731	5,690,000	14.339
5,315,000	13.147	5,505,000	13.747	5,695,000	14.355
5,320,000	13.163	5,510,000	13.763	5,700,000	14.371
5,325,000	13.179	5,515,000	13.779	5,705,000	14.387
5,330,000	13.195	5,520,000	13.795	5,710,000	14.403
5,335,000	13.210	5,525,000	13.811	5,715,000	14.419
5,340,000	13.226	5,530,000	13.827	5,720,000	14.436
5,345,000	13.242	5,535,000	13.843	5,725,000	14.452
5,350,000	13.258	5,540,000	13.859	5,730,000	14.468

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
5,735,000	14.484	5,925,000	15.101	6,115,000	15.725
5,740,000	14.500	5,930,000	15.117	6,120,000	15.741
5,745,000	14.516	5,935,000	15.133	6,125,000	15.758
5,750,000	14.533	5,940,000	15.150	6,130,000	15.774
5,755,000	14.549	5,945,000	15.166	6,135,000	15.791
5,760,000	14.565	5,950,000	15.183	6,140,000	15.807
5,765,000	14.581	5,955,000	15.199	6,145,000	15.824
5,770,000	14.597	5,960,000	15.215	6,150,000	15.841
5,775,000	14.613	5,965,000	15.232	6,155,000	15.857
5,780,000	14.629	5,970,000	15.248	6,160,000	15.874
5,785,000	14.646	5,975,000	15.264	6,165,000	15.890
5,790,000	14.662	5,980,000	15.281	6,170,000	15.907
5,795,000	14.678	5,985,000	15.297	6,175,000	15.923
5,800,000	14.694	5,990,000	15.313	6,180,000	15.940
5,805,000	14.710	5,995,000	15.330	6,185,000	15.956
5,810,000	14.727	6,000,000	15.346	6,190,000	15.973
5,815,000	14.743	6,005,000	15.362	6,195,000	15.989
5,820,000	14.759	6,010,000	15.379	6,200,000	16.006
5,825,000	14.775	6,015,000	15.395	6,205,000	16.023
5,830,000	14.792	6,020,000	15.412	6,210,000	16.039
5,835,000	14.808	6,025,000	15.428	6,215,000	16.056
5,840,000	14.824	6,030,000	15.445	6,220,000	16.073
5,845,000	14.840	6,035,000	15.461	6,225,000	16.090
5,850,000	14.857	6,040,000	15.478	6,230,000	16.106
5,855,000	14.873	6,045,000	15.494	6,235,000	16.123
5,860,000	14.889	6,050,000	15.511	6,240,000	16.140
5,865,000	14.905	6,055,000	15.527	6,245,000	16.156
5,870,000	14.922	6,060,000	15.543	6,250,000	16.173
5,875,000	14.938	6,065,000	15.560	6,255,000	16.190
5,880,000	14.954	6,070,000	15.576	6,260,000	16.206
5,885,000	14.970	6,075,000	15.593	6,265,000	16.223
5,890,000	14.987	6,080,000	15.609	6,270,000	16.240
5,895,000	15.003	6,085,000	15.626	6,275,000	16.257
5,900,000	15.019	6,090,000	15.642	6,280,000	16.273
5,905,000	15.035	6,095,000	15.659	6,285,000	16.290
5,910,000	15.052	6,100,000	15.675	6,290,000	16.307
5,915,000	15.068	6,105,000	15.692	6,295,000	16.323
5,920,000	15.084	6,110,000	15.708	6,300,000	16.340

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,305,000	16.357	6,495,000	16.996	6,685,000	17.644
6,310,000	16.374	6,500,000	17.013	6,690,000	17.661
6,315,000	16.390	6,505,000	17.030	6,695,000	17.678
6,320,000	16.407	6,510,000	17.047	6,700,000	17.695
6,325,000	16.424	6,515,000	17.064	6,705,000	17.712
6,330,000	16.441	6,520,000	17.081	6,710,000	17.729
6,335,000	16.457	6,525,000	17.098	6,715,000	17.747
6,340,000	16.474	6,530,000	17.115	6,720,000	17.764
6,345,000	16.491	6,535,000	17.132	6,725,000	17.781
6,350,000	16.508	6,540,000	17.149	6,730,000	17.798
6,355,000	16.524	6,545,000	17.166	6,735,000	17.815
6,360,000	16.541	6,550,000	17.183	6,740,000	17.833
6,365,000	16.558	6,555,000	17.200	6,745,000	17.850
6,370,000	16.575	6,560,000	17.217	6,750,000	17.867
6,375,000	16.591	6,565,000	17.234	6,755,000	17.884
6,380,000	16.608	6,570,000	17.251	6,760,000	17.901
6,385,000	16.625	6,575,000	17.268	6,765,000	17.919
6,390,000	16.642	6,580,000	17.285	6,770,000	17.936
6,395,000	16.658	6,585,000	17.302	6,775,000	17.953
6,400,000	16.675	6,590,000	17.319	6,780,000	17.970
6,405,000	16.692	6,595,000	17.336	6,785,000	17.987
6,410,000	16.709	6,600,000	17.353	6,790,000	18.005
6,415,000	16.726	6,605,000	17.370	6,795,000	18.022
6,420,000	16.743	6,610,000	17.387	6,800,000	18.039
6,425,000	16.760	6,615,000	17.404	6,805,000	18.056
6,430,000	16.776	6,620,000	17.421	6,810,000	18.074
6,435,000	16.793	6,625,000	17.439	6,815,000	18.091
6,440,000	16.810	6,630,000	17.456	6,820,000	18.108
6,445,000	16.827	6,635,000	17.473	6,825,000	18.126
6,450,000	16.844	6,640,000	17.490	6,830,000	18.143
6,455,000	16.861	6,645,000	17.507	6,835,000	18.160
6,460,000	16.878	6,650,000	17.524	6,840,000	18.177
6,465,000	16.895	6,655,000	17.541	6,845,000	18.195
6,470,000	16.912	6,660,000	17.558	6,850,000	18.212
6,475,000	16.929	6,665,000	17.575	6,855,000	18.229
6,480,000	16.945	6,670,000	17.592	6,860,000	18.247
6,485,000	16.962	6,675,000	17.610	6,865,000	18.264
6,490,000	16.979	6,680,000	17.627	6,870,000	18.281

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
6,875,000	18.299	7,065,000	18.902	7,255,000	19.396
6,880,000	18.316	7,070,000	18.915	7,260,000	19.409
6,885,000	18.333	7,075,000	18.928	7,265,000	19.422
6,890,000	18.350	7,080,000	18.941	7,270,000	19.435
6,895,000	18.368	7,085,000	18.954	7,275,000	19.448
6,900,000	18.385	7,090,000	18.967	7,280,000	19.461
6,905,000	18.402	7,095,000	18.980	7,285,000	19.474
6,910,000	18.420	7,100,000	18.993	7,290,000	19.487
6,915,000	18.437	7,105,000	19.006	7,295,000	19.500
6,920,000	18.455	7,110,000	19.019	7,300,000	19.513
6,925,000	18.472	7,115,000	19.032	7,305,000	19.526
6,930,000	18.489	7,120,000	19.045	7,310,000	19.539
6,935,000	18.507	7,125,000	19.058	7,315,000	19.552
6,940,000	18.524	7,130,000	19.071	7,320,000	19.565
6,945,000	18.542	7,135,000	19.084	7,325,000	19.578
6,950,000	18.559	7,140,000	19.097	7,330,000	19.591
6,955,000	18.576	7,145,000	19.110	7,335,000	19.604
6,960,000	18.594	7,150,000	19.123	7,340,000	19.617
6,965,000	18.611	7,155,000	19.136	7,345,000	19.630
6,970,000	18.629	7,160,000	19.149	7,350,000	19.643
6,975,000	18.646	7,165,000	19.162	7,355,000	19.656
6,980,000	18.663	7,170,000	19.175	7,360,000	19.669
6,985,000	18.681	7,175,000	19.188	7,365,000	19.682
6,990,000	18.698	7,180,000	19.201	7,370,000	19.695
6,995,000	18.716	7,185,000	19.214	7,375,000	19.708
7,000,000	18.733	7,190,000	19.227	7,380,000	19.721
7,005,000	18.746	7,195,000	19.240	7,385,000	19.734
7,010,000	18.759	7,200,000	19.253	7,390,000	19.747
7,015,000	18.772	7,205,000	19.266	7,395,000	19.760
7,020,000	18.785	7,210,000	19.279	7,400,000	19.773
7,025,000	18.798	7,215,000	19.292	7,405,000	19.786
7,030,000	18.811	7,220,000	19.305	7,410,000	19.799
7,035,000	18.824	7,225,000	19.318	7,415,000	19.812
7,040,000	18.837	7,230,000	19.331	7,420,000	19.825
7,045,000	18.850	7,235,000	19.344	7,425,000	19.838
7,050,000	18.863	7,240,000	19.357	7,430,000	19.851
7,055,000	18.876	7,245,000	19.370	7,435,000	19.864
7,060,000	18.889	7,250,000	19.383	7,440,000	19.877

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
7,445,000	19.890	7,635,000	20.384	7,825,000	20.878
7,450,000	19.903	7,640,000	20.397	7,830,000	20.891
7,455,000	19.916	7,645,000	20.410	7,835,000	20.904
7,460,000	19.929	7,650,000	20.423	7,840,000	20.917
7,465,000	19.942	7,655,000	20.436	7,845,000	20.930
7,470,000	19.955	7,660,000	20.449	7,850,000	20.943
7,475,000	19.968	7,665,000	20.462	7,855,000	20.956
7,480,000	19.981	7,670,000	20.475	7,860,000	20.969
7,485,000	19.994	7,675,000	20.488	7,865,000	20.982
7,490,000	20.007	7,680,000	20.501	7,870,000	20.995
7,495,000	20.020	7,685,000	20.514	7,875,000	21.008
7,500,000	20.033	7,690,000	20.527	7,880,000	21.021
7,505,000	20.046	7,695,000	20.540	7,885,000	21.034
7,510,000	20.059	7,700,000	20.553	7,890,000	21.047
7,515,000	20.072	7,705,000	20.566	7,895,000	21.060
7,520,000	20.085	7,710,000	20.579	7,900,000	21.073
7,525,000	20.098	7,715,000	20.592	7,905,000	21.086
7,530,000	20.111	7,720,000	20.605	7,910,000	21.099
7,535,000	20.124	7,725,000	20.618	7,915,000	21.112
7,540,000	20.137	7,730,000	20.631	7,920,000	21.125
7,545,000	20.150	7,735,000	20.644	7,925,000	21.138
7,550,000	20.163	7,740,000	20.657	7,930,000	21.151
7,555,000	20.176	7,745,000	20.670	7,935,000	21.164
7,560,000	20.189	7,750,000	20.683	7,940,000	21.177
7,565,000	20.202	7,755,000	20.696	7,945,000	21.190
7,570,000	20.215	7,760,000	20.709	7,950,000	21.203
7,575,000	20.228	7,765,000	20.722	7,955,000	21.216
7,580,000	20.241	7,770,000	20.735	7,960,000	21.229
7,585,000	20.254	7,775,000	20.748	7,965,000	21.242
7,590,000	20.267	7,780,000	20.761	7,970,000	21.255
7,595,000	20.280	7,785,000	20.774	7,975,000	21.268
7,600,000	20.293	7,790,000	20.787	7,980,000	21.281
7,605,000	20.306	7,795,000	20.800	7,985,000	21.294
7,610,000	20.319	7,800,000	20.813	7,990,000	21.307
7,615,000	20.332	7,805,000	20.826	7,995,000	21.320
7,620,000	20.345	7,810,000	20.839	8,000,000	21.333
7,625,000	20.358	7,815,000	20.852	8,005,000	21.346
7,630,000	20.371	7,820,000	20.865	8,010,000	21.359

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,015,000	21.372	8,205,000	21.866	8,395,000	22.360
8,020,000	21.385	8,210,000	21.879	8,400,000	22.373
8,025,000	21.398	8,215,000	21.892	8,405,000	22.386
8,030,000	21.411	8,220,000	21.905	8,410,000	22.399
8,035,000	21.424	8,225,000	21.918	8,415,000	22.412
8,040,000	21.437	8,230,000	21.931	8,420,000	22.425
8,045,000	21.450	8,235,000	21.944	8,425,000	22.438
8,050,000	21.463	8,240,000	21.957	8,430,000	22.451
8,055,000	21.476	8,245,000	21.970	8,435,000	22.464
8,060,000	21.489	8,250,000	21.983	8,440,000	22.477
8,065,000	21.502	8,255,000	21.996	8,445,000	22.490
8,070,000	21.515	8,260,000	22.009	8,450,000	22.503
8,075,000	21.528	8,265,000	22.022	8,455,000	22.516
8,080,000	21.541	8,270,000	22.035	8,460,000	22.529
8,085,000	21.554	8,275,000	22.048	8,465,000	22.542
8,090,000	21.567	8,280,000	22.061	8,470,000	22.555
8,095,000	21.580	8,285,000	22.074	8,475,000	22.568
8,100,000	21.593	8,290,000	22.087	8,480,000	22.581
8,105,000	21.606	8,295,000	22.100	8,485,000	22.594
8,110,000	21.619	8,300,000	22.113	8,490,000	22.607
8,115,000	21.632	8,305,000	22.126	8,495,000	22.620
8,120,000	21.645	8,310,000	22.139	8,500,000	22.633
8,125,000	21.658	8,315,000	22.152	8,505,000	22.646
8,130,000	21.671	8,320,000	22.165	8,510,000	22.659
8,135,000	21.684	8,325,000	22.178	8,515,000	22.672
8,140,000	21.697	8,330,000	22.191	8,520,000	22.685
8,145,000	21.710	8,335,000	22.204	8,525,000	22.698
8,150,000	21.723	8,340,000	22.217	8,530,000	22.711
8,155,000	21.736	8,345,000	22.230	8,535,000	22.724
8,160,000	21.749	8,350,000	22.243	8,540,000	22.737
8,165,000	21.762	8,355,000	22.256	8,545,000	22.750
8,170,000	21.775	8,360,000	22.269	8,550,000	22.763
8,175,000	21.788	8,365,000	22.282	8,555,000	22.776
8,180,000	21.801	8,370,000	22.295	8,560,000	22.789
8,185,000	21.814	8,375,000	22.308	8,565,000	22.802
8,190,000	21.827	8,380,000	22.321	8,570,000	22.815
8,195,000	21.840	8,385,000	22.334	8,575,000	22.828
8,200,000	21.853	8,390,000	22.347	8,580,000	22.841

## Oregon Dwelling

## Key Factors

Each Add'l 5,000 0.0130

Dwelling Amount	Factor	Dwelling Amount	Factor	Dwelling Amount	Factor
8,585,000	22.854	8,775,000	23.348	8,965,000	23.842
8,590,000	22.867	8,780,000	23.361	8,970,000	23.855
8,595,000	22.880	8,785,000	23.374	8,975,000	23.868
8,600,000	22.893	8,790,000	23.387	8,980,000	23.881
8,605,000	22.906	8,795,000	23.400	8,985,000	23.894
8,610,000	22.919	8,800,000	23.413	8,990,000	23.907
8,615,000	22.932	8,805,000	23.426	8,995,000	23.920
8,620,000	22.945	8,810,000	23.439	9,000,000	23.933
8,625,000	22.958	8,815,000	23.452		
8,630,000	22.971	8,820,000	23.465		
8,635,000	22.984	8,825,000	23.478		
8,640,000	22.997	8,830,000	23.491		
8,645,000	23.010	8,835,000	23.504		
8,650,000	23.023	8,840,000	23.517		
8,655,000	23.036	8,845,000	23.530		
8,660,000	23.049	8,850,000	23.543		
8,665,000	23.062	8,855,000	23.556		
8,670,000	23.075	8,860,000	23.569		
8,675,000	23.088	8,865,000	23.582		
8,680,000	23.101	8,870,000	23.595		
8,685,000	23.114	8,875,000	23.608		
8,690,000	23.127	8,880,000	23.621		
8,695,000	23.140	8,885,000	23.634		
8,700,000	23.153	8,890,000	23.647		
8,705,000	23.166	8,895,000	23.660		
8,710,000	23.179	8,900,000	23.673		
8,715,000	23.192	8,905,000	23.686		
8,720,000	23.205	8,910,000	23.699		
8,725,000	23.218	8,915,000	23.712		
8,730,000	23.231	8,920,000	23.725		
8,735,000	23.244	8,925,000	23.738		
8,740,000	23.257	8,930,000	23.751		
8,745,000	23.270	8,935,000	23.764		
8,750,000	23.283	8,940,000	23.777		
8,755,000	23.296	8,945,000	23.790		
8,760,000	23.309	8,950,000	23.803		
8,765,000	23.322	8,955,000	23.816		
8,770,000	23.335	8,960,000	23.829		

## Oregon Tenant/Condo

## Key Factors

Each Add'l 5,000 0.0150

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
35,000	0.226	220,000	0.892	405,000	1.498
40,000	0.244	225,000	0.910	410,000	1.515
45,000	0.262	230,000	0.928	415,000	1.532
50,000	0.280	235,000	0.946	420,000	1.549
55,000	0.298	240,000	0.964	425,000	1.566
60,000	0.316	245,000	0.982	430,000	1.583
65,000	0.334	250,000	1.000	435,000	1.600
70,000	0.352	255,000	1.015	440,000	1.617
75,000	0.370	260,000	1.031	445,000	1.634
80,000	0.388	265,000	1.047	450,000	1.651
85,000	0.406	270,000	1.063	455,000	1.668
90,000	0.424	275,000	1.079	460,000	1.685
95,000	0.442	280,000	1.095	465,000	1.702
100,000	0.460	285,000	1.110	470,000	1.719
105,000	0.478	290,000	1.125	475,000	1.736
110,000	0.496	295,000	1.140	480,000	1.753
115,000	0.514	300,000	1.155	485,000	1.770
120,000	0.532	305,000	1.170	490,000	1.787
125,000	0.550	310,000	1.185	495,000	1.804
130,000	0.568	315,000	1.200	500,000	1.820
135,000	0.586	320,000	1.215	505,000	1.837
140,000	0.604	325,000	1.230	510,000	1.854
145,000	0.622	330,000	1.245	515,000	1.871
150,000	0.640	335,000	1.260	520,000	1.888
155,000	0.658	340,000	1.277	525,000	1.905
160,000	0.676	345,000	1.294	530,000	1.922
165,000	0.694	350,000	1.311	535,000	1.939
170,000	0.712	355,000	1.328	540,000	1.956
175,000	0.730	360,000	1.345	545,000	1.973
180,000	0.748	365,000	1.362	550,000	1.990
185,000	0.766	370,000	1.379	555,000	2.007
190,000	0.784	375,000	1.396	560,000	2.024
195,000	0.802	380,000	1.413	565,000	2.040
200,000	0.820	385,000	1.430	570,000	2.056
205,000	0.838	390,000	1.447	575,000	2.072
210,000	0.856	395,000	1.464	580,000	2.088
215,000	0.874	400,000	1.481	585,000	2.104

## Oregon Tenant/Condo

## Key Factors

Each Add'l 5,000 0.0150

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
590,000	2.120	780,000	2.751	970,000	3.389
595,000	2.136	785,000	2.768	975,000	3.405
600,000	2.152	790,000	2.785	980,000	3.421
605,000	2.168	795,000	2.802	985,000	3.437
610,000	2.184	800,000	2.819	990,000	3.453
615,000	2.200	805,000	2.836	995,000	3.469
620,000	2.216	810,000	2.853	1,000,000	3.485
625,000	2.232	815,000	2.870	1,005,000	3.503
630,000	2.248	820,000	2.887	1,010,000	3.521
635,000	2.264	825,000	2.904	1,015,000	3.539
640,000	2.280	830,000	2.921	1,020,000	3.557
645,000	2.296	835,000	2.938	1,025,000	3.575
650,000	2.312	840,000	2.955	1,030,000	3.593
655,000	2.328	845,000	2.972	1,035,000	3.611
660,000	2.344	850,000	2.989	1,040,000	3.629
665,000	2.360	855,000	3.006	1,045,000	3.647
670,000	2.377	860,000	3.023	1,050,000	3.665
675,000	2.394	865,000	3.040	1,055,000	3.683
680,000	2.411	870,000	3.057	1,060,000	3.701
685,000	2.428	875,000	3.074	1,065,000	3.719
690,000	2.445	880,000	3.091	1,070,000	3.737
695,000	2.462	885,000	3.108	1,075,000	3.755
700,000	2.479	890,000	3.125	1,080,000	3.773
705,000	2.496	895,000	3.142	1,085,000	3.791
710,000	2.513	900,000	3.159	1,090,000	3.808
715,000	2.530	905,000	3.176	1,095,000	3.825
720,000	2.547	910,000	3.193	1,100,000	3.842
725,000	2.564	915,000	3.210	1,105,000	3.859
730,000	2.581	920,000	3.227	1,110,000	3.876
735,000	2.598	925,000	3.244	1,115,000	3.893
740,000	2.615	930,000	3.261	1,120,000	3.910
745,000	2.632	935,000	3.277	1,125,000	3.927
750,000	2.649	940,000	3.293	1,130,000	3.944
755,000	2.666	945,000	3.309	1,135,000	3.961
760,000	2.683	950,000	3.325	1,140,000	3.978
765,000	2.700	955,000	3.341	1,145,000	3.995
770,000	2.717	960,000	3.357	1,150,000	4.012
775,000	2.734	965,000	3.373	1,155,000	4.029

## Oregon Tenant/Condo

## Key Factors

Each Add'l 5,000 0.0150

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,160,000	4.046	1,350,000	4.686	1,540,000	5.256
1,165,000	4.063	1,355,000	4.701	1,545,000	5.271
1,170,000	4.080	1,360,000	4.716	1,550,000	5.286
1,175,000	4.097	1,365,000	4.731	1,555,000	5.301
1,180,000	4.114	1,370,000	4.746	1,560,000	5.316
1,185,000	4.131	1,375,000	4.761	1,565,000	5.331
1,190,000	4.148	1,380,000	4.776	1,570,000	5.346
1,195,000	4.165	1,385,000	4.791	1,575,000	5.361
1,200,000	4.182	1,390,000	4.806	1,580,000	5.376
1,205,000	4.199	1,395,000	4.821	1,585,000	5.391
1,210,000	4.216	1,400,000	4.836	1,590,000	5.406
1,215,000	4.233	1,405,000	4.851	1,595,000	5.420
1,220,000	4.250	1,410,000	4.866	1,600,000	5.434
1,225,000	4.267	1,415,000	4.881	1,605,000	5.448
1,230,000	4.284	1,420,000	4.896	1,610,000	5.462
1,235,000	4.301	1,425,000	4.911	1,615,000	5.476
1,240,000	4.318	1,430,000	4.926	1,620,000	5.490
1,245,000	4.335	1,435,000	4.941	1,625,000	5.504
1,250,000	4.352	1,440,000	4.956	1,630,000	5.518
1,255,000	4.369	1,445,000	4.971	1,635,000	5.532
1,260,000	4.386	1,450,000	4.986	1,640,000	5.546
1,265,000	4.403	1,455,000	5.001	1,645,000	5.560
1,270,000	4.420	1,460,000	5.016	1,650,000	5.574
1,275,000	4.437	1,465,000	5.031	1,655,000	5.588
1,280,000	4.454	1,470,000	5.046	1,660,000	5.602
1,285,000	4.471	1,475,000	5.061	1,665,000	5.616
1,290,000	4.488	1,480,000	5.076	1,670,000	5.630
1,295,000	4.505	1,485,000	5.091	1,675,000	5.645
1,300,000	4.522	1,490,000	5.106	1,680,000	5.660
1,305,000	4.539	1,495,000	5.121	1,685,000	5.675
1,310,000	4.556	1,500,000	5.136	1,690,000	5.690
1,315,000	4.573	1,505,000	5.151	1,695,000	5.705
1,320,000	4.590	1,510,000	5.166	1,700,000	5.720
1,325,000	4.607	1,515,000	5.181	1,705,000	5.735
1,330,000	4.624	1,520,000	5.196	1,710,000	5.750
1,335,000	4.641	1,525,000	5.211	1,715,000	5.765
1,340,000	4.656	1,530,000	5.226	1,720,000	5.780
1,345,000	4.671	1,535,000	5.241	1,725,000	5.795

## Oregon Tenant/Condo

## Key Factors

Each Add'l 5,000 0.0150

Contents Amount	Factor	Contents Amount	Factor	Contents Amount	Factor
1,730,000	5.810	1,920,000	6.373		
1,735,000	5.825	1,925,000	6.387		
1,740,000	5.840	1,930,000	6.401		
1,745,000	5.855	1,935,000	6.415		
1,750,000	5.870	1,940,000	6.429		
1,755,000	5.885	1,945,000	6.443		
1,760,000	5.900	1,950,000	6.457		
1,765,000	5.915	1,955,000	6.471		
1,770,000	5.930	1,960,000	6.485		
1,775,000	5.945	1,965,000	6.499		
1,780,000	5.960	1,970,000	6.513		
1,785,000	5.975	1,975,000	6.527		
1,790,000	5.990	1,980,000	6.541		
1,795,000	6.005	1,985,000	6.555		
1,800,000	6.020	1,990,000	6.569		
1,805,000	6.035	1,995,000	6.583		
1,810,000	6.050	2,000,000	6.598		
1,815,000	6.065				
1,820,000	6.080				
1,825,000	6.095				
1,830,000	6.110				
1,835,000	6.125				
1,840,000	6.140				
1,845,000	6.155				
1,850,000	6.170				
1,855,000	6.185				
1,860,000	6.200				
1,865,000	6.215				
1,870,000	6.230				
1,875,000	6.245				
1,880,000	6.260				
1,885,000	6.275				
1,890,000	6.289				
1,895,000	6.303				
1,900,000	6.317				
1,905,000	6.331				
1,910,000	6.345				
1,915,000	6.359				

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**Oregon Home Forms**


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<b><u>Form Number</u></b>		<b><u>Form Name</u></b>
ACE01	0413	ACE Group of Companies U.S. Privacy Notice
ALL-20887	1006	ACE Producer Compensation Practices & Policies
ALL-21101	1106	Trade or Economic Sanctions Endorsement
CC-1K11h	0314	Signature Endorsement
HOME WDY ACE	0612	Home Contract
HOME425 ACE	0612	Oregon Home Endorsement
HOME443 ACE	0509	Rating Information For Property Remediation For Escaped Liquid Fuel
HOME450 ACE	0312	Property Remediation Coverage For Escaped Liquid Fuel
HOME452 ACE	0312	Earthquake Loss Assessment Coverage
HOME453 ACE	0612	Additional Insured Residence Premises
HOME454 ACE	0312	Earthquake Coverage
HOME456 ACE	0312	Additional Insured Location
HOME457 ACE	0109	Increased Special Limits of Insurance
HOME459 ACE	0312	Builders Risk Coverage
HOME461ACE	0312	Special Golf Coverage
HOME462 ACE	0312	Special Firearms Coverage
HOME468 ACE	0312	Watercraft Liability Extension Coverage
HOME469 ACE	0312	Home Deductible Reserve
HOME470 ACE	0312	Sinkhole Collapse Coverage
HOME471 ACE	0312	Increased Limits For Ensuing Fungi, Wet Or Dry Rot, Or Bacteria
HOME472 ACE	0109	Additional Interests – Residence Premises
HOME473 ACE	0312	Family Security Coverage
HOME475 ACE	0312	Business At Other Residence
HOME476 ACE	0312	Club Loss Assessment Coverage
HOME477 ACE	0312	Lead Hazard Exclusion
HOME478 ACE	0312	Exclusion of Full Replacement Cost Protection
HOME479 ACE	0109	Exclusion of Loss of Use
HOME480 ACE	0109	Fine Arts Exclusion
HOME481 ACE	0312	Flood/Surface Water Coverage
HOME482 ACE	0312	Increased Limits for Business Property
HOME483 ACE	0312	Increased Limits for Landscaping
HOME484 ACE	0312	Increased Threshold for Incidental Business
HOME485 ACE	0312	Landscaping Limitation
HOME486 ACE	0312	Landscaping Windstorm or Hail Coverage
HOME487 ACE	0312	Libel, Slander or Defamation of Character Exclusion
HOME488 ACE	0312	Limited Residence Premises Liability Extension
HOME489 ACE	0312	Other Structures – Off Premises
HOME490 ACE	0312	Offense Exclusion
HOME491 ACE	0109	Personal Liability and Medical Expense Exclusion
HOME492 ACE	0312	Residence Held In Trust Or By Legal Entity
HOME493 ACE	0312	Residence Premises Liability Limitation
HOME494 ACE	0109	Specified Fine Art and Unique Items Exclusion
HOME622 ACE	0612	Additional Insured – Insured Location
HOME623 ACE	0312	Equipment Breakdown
HOME664 ACE	0312	Exclusion of Water Back-Up and Sump Overflow or Discharge
HOME665 ACE	0312	Limited Coverage for Water Back-Up and Sump Overflow or Discharge
HOME666 ACE	0312	Coinsurance Clause
HOME667 ACE	0312	Exclusion of Specified Other Structures
HOME668 ACE	0312	Other Structures Schedule
HOME669 ACE	0312	Limited Rebuilding to Code
HOME713 ACE	0612	Windstorm Or Hail Losses To Roof Surfaces – Actual Cash Value Loss Settlement
HOME714 ACE	0612	Windstorm Or Hail Losses To Roof Or Siding Surfaces – Cosmetic Damage Exclusion

## Directory

**Numbers Frequently Used:**

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### Numbers Frequently Used: