

INSURANCE PROGRAM SUMMARY

	Fire Season	Insurance Year**	Premium Cost	Insurance Deductible (Self-Insur.)	Amount of Coverage	Anticipated FEMA Reimbursement	Net F.F. Cost Claims (EFC Claims)	Paid By Insurance
1	73	73-74	\$45,000	\$325,000	\$1,000,000	NA	\$853,801	\$528,801
2	74	74-75	\$45,000	\$325,000	\$1,000,000	NA	\$453,331	\$128,331
3	75	75-76	\$75,000	\$500,000	\$1,000,000	NA	\$299,721	\$0
	76	76-77	NO COVERAGE			NA	\$304,240	
4	77	77-78	\$92,850	\$500,000	\$1,000,000	NA	\$465,503	\$0
5	78	78-79	\$77,006	\$500,000	\$1,000,000	NA	\$640,372	\$140,372
6	79	79-80	\$61,919	\$500,000	\$1,000,000	NA	\$1,166,147	\$666,147
7	80	80-81	\$138,875	\$1,000,000	\$1,000,000	NA	\$887,888	\$0
8	81	81-82	\$174,750	\$1,000,000	\$2,000,000	NA	\$3,048,422	\$2,000,000
9	82	82-83	\$174,750	\$1,000,000	\$2,000,000	NA	\$237,146	\$0
10	83	83-84	\$170,000	\$1,000,000	\$2,000,000	NA	\$0	\$0
11	84	84-85	\$144,968	\$1,000,000	\$2,000,000	NA	\$41,360	\$0
	85	85-86	NO COVERAGE			NA	\$414,723	
12	86	86-87	\$170,000	\$3,000,000	\$2,000,000	NA	\$4,217,318	\$917,993
13	87	87-88	\$244,045	\$2,000,000	\$2,000,000	NA	\$19,002,716	\$2,000,000
14	88	88-89	\$1,781,493	\$2,000,000	\$7,650,000	NA	\$9,600,000	\$7,549,771
15	89	89-90	\$1,956,109	\$4,000,000	\$8,000,000	NA	\$5,216,613	\$1,216,613
16	90	90-91	\$2,418,438	\$7,500,000	\$35,000,000	NA	\$4,511,611	\$0
17	91*	91-92	\$2,418,438	\$7,500,000	\$35,000,000	NA	\$3,406,772	\$0
18	92*	92-93	\$2,418,438	\$7,500,000	\$35,000,000	NA	\$12,850,855	\$5,350,855
19	93*	93-94	\$2,878,421	\$8,000,000	\$34,500,000	NA	\$1,954,271	\$0
20	94*	94-95	\$2,668,039	\$8,000,000	\$34,500,000	NA	\$14,669,153	\$6,669,153
21	95*	95-96	\$2,777,477	\$10,000,000	\$32,500,000	NA	\$3,618,209	\$0
22	96*	96-97	\$2,714,577	\$10,000,000	\$32,500,000	NA	\$2,410,977	\$0
23	97*	97-98	\$2,539,980	\$10,000,000	\$33,000,000	NA	\$36,189	\$0
24	98*	98-99	\$2,380,439	\$10,000,000	\$33,000,000	NA	\$666,713	\$0
25	99*	99-00	\$2,372,098	\$10,000,000	\$43,000,000	NA	\$3,036,044	\$0
26	00*	00-01	\$2,372,098	\$10,000,000	\$43,000,000	NA	\$5,780,952	\$0
27	01*	01-02	\$2,266,528	\$10,000,000	\$43,000,000	NA	\$14,889,423	\$4,880,003
28	02*	02-03	\$3,345,305	\$10,000,000	\$43,000,000	NA	\$30,001,937	\$19,975,885
29	03*	03-04	\$3,570,743	\$15,000,000	\$20,575,000	NA	\$9,180,727	\$0
30	04*	04-05	\$3,875,425	\$15,000,000	\$25,000,000	NA	\$2,017,509	\$0
31	05	05-06	\$1,290,626	\$25,000,000	\$25,000,000	NA	\$13,196,716	\$0
32	06	06-07	\$1,290,626	\$25,000,000	\$25,000,000	NA	\$9,238,746	\$0
33	07	07-08	\$1,081,510	\$25,000,000	\$25,000,000	NA	\$14,125,366	\$0
34	08	08-09	\$907,966	\$25,000,000	\$25,000,000	NA	\$9,129,075	\$0
35	09	09-10	\$907,972	\$25,000,000	\$25,000,000	NA	\$5,387,719	\$0
36	10	10-11	\$860,776	\$25,000,000	\$25,000,000	NA	\$5,036,777	\$0
37	11	11-12	\$811,590	\$25,000,000	\$25,000,000	NA	\$2,705,646	\$0
38	12	12-13	\$854,926	\$25,000,000	\$25,000,000	NA	\$5,209,073	\$0
39	13	13-14	\$923,318	\$20,000,000	\$25,000,000	\$43,316,069	\$74,628,615	\$25,000,000
40	14***	14-15	\$2,012,041	\$20,000,000	\$25,000,000	\$14,150,203	\$42,232,661	\$22,232,661
41	15****	15-16	\$3,832,815	\$50,000,000	\$25,000,000	\$19,596,359	\$30,109,901	\$0
42	16*****	16-17	\$3,526,191	\$50,000,000	\$25,000,000	\$2,381,478	\$11,501,243	\$0
43	17*****	17-18	\$3,240,879	\$50,000,000	\$25,000,000	\$1,231,587	\$24,461,333	\$0
44	18	18-19	\$3,560,044	\$50,000,000	\$25,000,000	\$24,443,277	\$37,494,942	\$0
45	19	19-20	\$3,726,264	\$50,000,000	\$25,000,000	\$5,076,827	\$15,840,325	\$0
Total(s)			\$75,195,753			\$110,195,800	\$456,178,780	\$99,256,585

↑
1973-2019
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Cumulative Difference (Cost-Claim) **\$24,060,832**

Bolded figures indicate estimated costs.

*1991 Legislature required the EFCC, by statute, to purchase insurance. The Legislature did not establish a minimum for insurance, but the Legislative intent indicated a deductible plus insurance amount equal to approximately \$45 million. (ORS 477.775)

**Policy Period: April 1, 20XX-April 1, 20XX (Fire Season)

***Includes estimated costs for the current insurance year beginning April 1, 2014 which includes an estimated FEMA reimbursement of \$2,955,896 and estimated net FF costs of \$7,511,500 incurred in FY14.

****Includes estimated costs for the current insurance year beginning April 1, 2015 which includes estimated net FF costs of \$3,232,265 incurred in FY15

*****Includes estimated costs for the current insurance year beginning April 15, 2016 which includes an estimated FEMA reimbursement of \$1,884,452 and estimated net FF costs of \$1,318,036 incurred in FY16.

*****Includes estimated costs for current insurance year beginning April 15, 2017 which includes estimated net FF costs of \$150,630 incurred in FY17

Updated October 16, 2019 17:05