

**SECTION I  
GENERAL PURPOSE  
OUTLINE OF PROCEDURE**

**The West Virginia FAIR Plan, formally known as the West Virginia Essential Property Insurance Association, commenced operating November 1, 1986, for the purpose of providing basic property insurance to persons who have an insurable interest in real or tangible personal property located in West Virginia, and who have been unable to secure such insurance from the voluntary insurance market. The Plan was authorized by and created pursuant (1986 S. B. 565) to the West Virginia Essential Property Act §33-20A as passed by West Virginia State Legislature and later modified by S. B. 296 in the 1989 Legislative Session.**

**The West Virginia FAIR Plan is an association of the property insurance companies doing business in West Virginia. No Federal, State, or local funds are used to support or subsidize this Plan. It is administered by a Board of Directors appointed by the Insurance Commissioner. The Administrative Office of the FAIR Plan is located at 190 N. Independence Mall West, Suite 301, Philadelphia, Pennsylvania 19106-1554**

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**This Outline of Procedure provides the rules and procedures to be followed when using the FAIR Plan.**