



# RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Underwriting Division  
Two Center Plaza  
Boston, Massachusetts 02108-1904  
(800) 851-8978, FAX (800) 922-2117

January 13, 2010

TO: All Rhode Island Producers

## **Dwelling Policy Program (DP 2002 Program)** **Rates and Rules Revision Effective – March 1, 2010**

The Rhode Island Joint Reinsurance Association (RIJRA) has filed and the Insurance Division has approved a rate revision to the Dwelling Policy Program to be effective for all new and renewal policies with an inception date of **March 1, 2010 or later.**

Concurrent with the Rate Revision, RIJRA will also adopt the following recently introduced and/or revised ISO Rules and Forms:

- Revised Fire Key Premium tables which were expanded due to the introduction of more appropriate relationships among protection-construction classes for buildings and contents.
- Revised Earthquake Territory, Rules and Rates as shown on ISO Exception Page DP-5 and RIJRA Rate Page DP-R-13 and DP-R 14.
- Revised Rule A.1, Special State Requirements B. Water Exclusion Endorsement as shown on ISO Exception Page DP-E-1. RIJRA will attach Water Exclusion Endorsement DP 16 09 to all DP 00 02 policies and DP 16 10 will be attached to all DP 00 01 and DP 00 02 policies.
- Revised All Perils Deductible Factors as shown on ISO Exception Page DP-E-3. At this time RIJRA is not adopting ISO's Hurricane Deductible Rule or Endorsement. This exception is being shown in RIJRA Exception Page RIJRA-DP-EXC-1.

At this time we are providing you with a complete state manual including ISO's Rhode Island Exception Pages, RIJRA Exception Pages and RIJRA Rate Pages. These State Pages also include an updated RIJRA rating example section. This set of state manual pages is to be used in conjunction with the Multistate Rules Pages of ISO's 2002 Edition of the Dwelling Property Program (DP 2002 Program) Manual. RIJRA does not distribute ISO's Multistate Rules Pages.

Very truly yours,

James H. Pappas  
Vice President-Underwriting

Enclosures:  
JHP:ed

Letters to Agents-RI/RI DP 2002 Program/DW Ltr rate rev 3.1.10

*Did you check your smoke detectors today!*

**RHODE ISLAND JOINT REINSURANCE ASSOCIATION (RIJRA)**

**DWELLING POLICY PROGRAM (2002 EDITION)**

**EFFECTIVE 03 - 01 - 2010**

**PAGE CHECKLIST FOR RHODE ISLAND STATE PAGES TO BE USED IN  
CONJUNCTION WITH MULTISTATE RULES SECTION OF ISO's DWELLING  
POLICY PROGRAM MANUAL ( DP 2002 PROGRAM )**

**EXCEPTION PAGES**

DP-E-1	<u>4th Edition 1-09</u>	<u>Effective 03-01-10</u>
DP-E-2	<u>2nd Edition 9-06</u>	<u>Effective 03-01-10</u>
DP-E-3, DP-E-4	<u>4th Edition 1-09</u>	<u>Effective 03-01-10</u>
DP-E-5	<u>2nd Edition 10-09</u>	<u>Effective 03-01-10</u>
DP-E-6	<u>1st Edition 10-09</u>	<u>Effective 03-01-10</u>

**RIJRA EXCEPTION PAGE**

RIJRA-DP-EXC-1		<u>Effective 03 01 10</u>
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**RATE PAGES**

DP-R-1		Effective 10 01 06
DP-R-2 - DP-R-14		<u>Effective 03-01-10</u>

**TERRITORY PAGES**

DP-T-1	<u>2nd Edition 10-09</u>	<u>Effective 03-01-10</u>
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**RIJRA RATING EXAMPLES SECTION**

Premium Computation Sequence Rule  
Premium Computation Worksheet  
Examples 1 - 6

<b>ISO's MULTISTATE NOTICE DP - MU - 2003 - RU - 1 DISPLAYS THE LATEST PAGE INFORMATION FOR MULTISTATE RULES PAGES TO BE USED.</b>
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## DWELLING POLICY PROGRAM (2002 EDITION)

### PREMIUM COMPUTATION - SEQUENCE RULE

The Association uses the following sequence of application of premium adjustment factors to determine policy premium. It is strongly recommended that this sequence be followed for provisional premium computation, when an application is submitted under the Association's IMMEDIATE COVERAGE procedure. All references, in brackets, are to ISO's DWELLING POLICY PROGRAM Manual/RIJRA Rate Pages.

### PART III - BASE PREMIUM COMPUTATION (RIJRA Rate Pages DP-R-2-12)

Using ISO Rules 301, 302 & 304 develop the BASE PREMIUM from Base Premium Computation pages

PART IV - Adjustments to Base Premium as per ISO's BCEG Rule, Rule 303 & Rules 401-410.

Apply any of the premium adjustment factors to the BASE PREMIUM, when appropriate, in the sequence indicated below.

THE PREMIUM IS TO BE ROUNDED AFTER EACH STEP.

- a. Building Code Effectiveness Grading [BCEG Adjustment Factor = (1- BCEG Credit Factor)]
- b. Ordinance or Law Coverage
- c. Superior Construction
- d. Coverage C - Personal Property in Buildings Subject to Commercial Class or Specific Rates
- e. Dwelling Under Construction - Named Insured is the Intended Occupant
- f. Mobile or Trailer Home
- g. Optional Deductibles
- h. Automatic Increase in Insurance
- i. Premises Alarm or Fire Protection System

The premium developed after applicable adjustments is the Adjusted Base Premium.

### PART IV - ADDITIONAL OR REDUCED PREMIUM COMPUTATION (ISO Rules 500-517, RIJRA Rate Pages DP - R - 13, DP - R - 14)

Develop any additional or reduced premium for rating factors not accommodated in PART IV above, fixed dollar premium charges and credits and rates per \$1,000. EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED.

TOTAL POLICY PREMIUM IS BASE PREMIUM or ADJUSTED BASE PREMIUM, plus ADDITIONAL or REDUCED PREMIUM, if any.

**RULE 206.**  
**MINIMUM PREMIUM**

Minimum Premium Per Policy 50

**RULE 208.**  
**WAIVER OF PREMIUM**

Amount that may be waived 3

**ADDITIONAL RULE(S)**

**RULE A1.**  
**CONDITIONS CHARGES**

Rate Per \$1,000			
Condition	Coverages A, B And C		
Heating	1.43		
Wiring	1.43		
Conversion	1.43		
Physical Condition	1.43		
Housekeeping	1.43		
Outside Fire Exposure	1.43	to	7.13
Hazaradous Conditions	1.43	to	7.13

**Table A1. Conditions Charges**

**PART III  
BASE PREMIUM COMPUTATION RULES**

**RULE 301.  
BASE PREMIUM COMPUTATION**

**A. Fire (All Forms), Extended Coverage (DP 00 01),  
Broad Form (DP 00 02), Or Special Form  
(DP 00 03) For Coverage A - Dwelling/Coverage C -  
Personal Property**

Territory: 30 Providence

Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	83	83	117
	F	105	105	147
2	M	84	84	118
	F	106	106	149
3	M	85	85	120
	F	107	107	150
4	M	86	86	121
	F	108	108	152
5	M	88	88	123
	F	109	109	153
6	M	89	89	124
	F	111	111	155
7	M	90	90	126
	F	153	153	215
8	M	91	91	127
	F	153	153	215
8B	M	122	122	170
	F	166	166	233
9	M	142	142	199
	F	175	175	245
10	M	164	164	230
	F	186	186	261

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms -  
Non-Seasonal And Seasonal Owner-Occupied Key Premiums**

Territory: 30 Providence

Non-Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	117	117	163
	F	147	147	206
2	M	118	118	165
	F	149	149	208
3	M	120	120	167
	F	150	150	210
4	M	121	121	170
	F	152	152	212
5	M	123	123	172
	F	153	153	215
6	M	124	124	174
	F	155	155	217
7	M	126	126	176
	F	215	215	300
8	M	127	127	178
	F	215	215	300
8B	M	170	170	238
	F	233	233	326
9	M	199	199	279
	F	245	245	343
10	M	230	230	322
	F	261	261	365

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms - Non-Seasonal And Seasonal  
Non-Owner-Occupied Key Premiums**

Fire - Coverage A - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$ 1 *	0.310	\$ 40	1.327
2	0.346	42	1.359
3	0.382	44	1.392
4	0.419	46	1.425
5	0.455	48	1.457
6	0.491	50	1.490
7	0.528	55	1.570
8	0.564	60	1.650
9	0.600	65	1.730
10	0.637	70	1.810
11	0.673	75	1.890
12	0.709	80	1.970
13	0.746	85	2.050
14	0.782	90	2.130
15	0.818	95	2.210
16	0.855	100	2.290
18	0.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Addi- tional \$1,000	0.016
38	1.294		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage A - All Forms -  
Owner And Non Owner-Occupied - Non-Seasonal And  
Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Territory: 30 Providence

Owner And Non-Owner - Occupied Key Premiums				
Fire-Coverage C - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	11	15	23
	F	14	19	29
2	M	11	16	23
	F	14	20	29
3	M	11	16	24
	F	14	20	30
4	M	11	16	24
	F	14	20	30
5	M	12	16	24
	F	14	20	30
6	M	12	16	24
	F	15	20	30
7	M	12	17	25
	F	20	28	42
8	M	12	17	25
	F	20	28	42
8B	M	16	22	33
	F	22	31	46
9	M	19	26	39
	F	23	32	48
10	M	22	30	45
	F	25	34	51

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner And Non-Owner-Occupied Key Premiums**

Fire - Coverage C - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
\$1 *	0.35	\$27	3.73
2	0.48	28	3.86
3	0.61	29	3.99
4	0.74	30	4.12
5	0.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	0.13
26	3.60		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage C - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

**Territory: 31 Cranston, East Providence & Pawtucket**

Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	72	72	101
	F	91	91	127
2	M	73	73	102
	F	92	92	129
3	M	74	74	103
	F	93	93	130
4	M	75	75	105
	F	94	94	131
5	M	76	76	106
	F	95	95	133
6	M	77	77	107
	F	96	96	134
7	M	78	78	109
	F	133	133	186
8	M	79	79	110
	F	133	133	186
8B	M	105	105	147
	F	144	144	202
9	M	123	123	172
	F	152	152	212
10	M	142	142	199
	F	161	161	225

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums**

**Territory: 31 Cranston, East Providence & Pawtucket**

Non-Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	101	101	141
	F	127	127	178
2	M	102	102	143
	F	129	129	180
3	M	103	103	145
	F	130	130	182
4	M	105	105	147
	F	131	131	184
5	M	106	106	149
	F	133	133	186
6	M	107	107	150
	F	134	134	188
7	M	109	109	152
	F	186	186	260
8	M	110	110	154
	F	186	186	260
8B	M	147	147	206
	F	202	202	282
9	M	172	172	241
	F	212	212	297
10	M	199	199	279
	F	225	225	316

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums**

Fire - Coverage A - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$ 1 *	0.310	\$ 40	1.327
2	0.346	42	1.359
3	0.382	44	1.392
4	0.419	46	1.425
5	0.455	48	1.457
6	0.491	50	1.490
7	0.528	55	1.570
8	0.564	60	1.650
9	0.600	65	1.730
10	0.637	70	1.810
11	0.673	75	1.890
12	0.709	80	1.970
13	0.746	85	2.050
14	0.782	90	2.130
15	0.818	95	2.210
16	0.855	100	2.290
18	0.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Addi-	
38	1.294	tional \$1,000	0.016

\* Use this limit of liability to develop premium for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage A - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Premiums**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Territory: 31 Cranston, East Providence & Pawtucket

Owner And Non-Owner - Occupied Key Premiums				
Fire - Coverage C - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	9	13	20
	F	12	17	25
2	M	10	13	20
	F	12	17	25
3	M	10	14	20
	F	12	17	26
4	M	10	14	21
	F	12	17	26
5	M	10	14	21
	F	13	18	26
6	M	10	14	21
	F	13	18	26
7	M	10	14	21
	F	18	25	37
8	M	10	15	22
	F	18	25	37
8B	M	14	19	29
	F	19	27	40
9	M	16	23	34
	F	20	28	42
10	M	19	26	39
	F	21	30	44

\*M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner And Non-Owner-Occupied Key Premiums**

Fire - Coverage C - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
2	0.48	28	3.86
3	0.61	29	3.99
4	0.74	30	4.12
5	0.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	0.13
26	3.60		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage C - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Factors**



**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

**Territory: 32 Providence County Remainder**

Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	79	79	110
	F	99	99	139
2	M	80	80	111
	F	100	100	140
3	M	81	81	113
	F	101	101	142
4	M	82	82	114
	F	102	102	143
5	M	83	83	116
	F	103	103	145
6	M	84	84	117
	F	104	104	146
7	M	85	85	119
	F	145	145	202
8	M	86	86	120
	F	145	145	202
8B	M	115	115	161
	F	157	157	220
9	M	134	134	188
	F	165	165	231
10	M	155	155	217
	F	176	176	246

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Owner-Occupied Key Premiums**

**Territory: 32 Providence County Remainder**

Non-Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	110	110	154
	F	139	139	194
2	M	111	111	156
	F	140	140	196
3	M	113	113	158
	F	142	142	198
4	M	114	114	160
	F	143	143	200
5	M	116	116	162
	F	145	145	202
6	M	117	117	164
	F	146	146	205
7	M	119	119	166
	F	202	202	283
8	M	120	120	168
	F	202	202	283
8B	M	161	161	225
	F	220	220	308
9	M	188	188	263
	F	231	231	324
10	M	217	217	304
	F	246	246	344

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums**

Fire - Coverage A - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$ 1 *	0.310	\$ 40	1.327
2	0.346	42	1.359
3	0.382	44	1.392
4	0.419	46	1.425
5	0.455	48	1.457
6	0.491	50	1.490
7	0.528	55	1.570
8	0.564	60	1.650
9	0.600	65	1.730
10	0.637	70	1.810
11	0.673	75	1.890
12	0.709	80	1.970
13	0.746	85	2.050
14	0.782	90	2.130
15	0.818	95	2.210
16	0.855	100	2.290
18	0.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Additional \$1,000	0.016
38	1.294		

\* Use this limit of liability to develop premium for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage A - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Premiums**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Territory: 32 Providence County Remainder

Owner And Non-Owner - Occupied Key Premiums				
Fire - Coverage C - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	10	15	22
	F	13	18	27
2	M	10	15	22
	F	13	19	28
3	M	11	15	22
	F	13	19	28
4	M	11	15	23
	F	13	19	28
5	M	11	15	23
	F	14	19	28
6	M	11	15	23
	F	14	19	29
7	M	11	16	23
	F	19	27	40
8	M	11	16	24
	F	19	27	40
8B	M	15	21	32
	F	21	29	43
9	M	18	25	37
	F	22	31	46
10	M	20	29	43
	F	23	32	48

\*M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner And Non-Owner-Occupied Key Premiums**

Fire - Coverage C - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
2	0.48	28	3.86
3	0.61	29	3.99
4	0.74	30	4.12
5	0.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	0.13
26	3.60		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage C - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Territory: 33 Kent County

Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	68	68	96
	F	86	86	121
2	M	69	69	97
	F	87	87	122
3	M	70	70	98
	F	88	88	123
4	M	71	71	99
	F	89	89	125
5	M	72	72	101
	F	90	90	126
6	M	73	73	102
	F	91	91	127
7	M	74	74	103
	F	126	126	176
8	M	75	75	104
	F	126	126	176
8B	M	100	100	140
	F	137	137	191
9	M	117	117	164
	F	144	144	201
10	M	135	135	189
	F	153	153	214

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums**

Territory: 33 Kent County

Non-Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	96	96	134
	F	121	121	169
2	M	97	97	136
	F	122	122	171
3	M	98	98	137
	F	123	123	173
4	M	99	99	139
	F	125	125	174
5	M	101	101	141
	F	126	126	176
6	M	102	102	143
	F	127	127	178
7	M	103	103	144
	F	176	176	247
8	M	104	104	146
	F	176	176	247
8B	M	140	140	196
	F	191	191	268
9	M	164	164	229
	F	201	201	282
10	M	189	189	264
	F	214	214	299

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums**

Fire - Coverage A - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$ 1 *	0.310	\$ 40	1.327
2	0.346	42	1.359
3	0.382	44	1.392
4	0.419	46	1.425
5	0.455	48	1.457
6	0.491	50	1.490
7	0.528	55	1.570
8	0.564	60	1.650
9	0.600	65	1.730
10	0.637	70	1.810
11	0.673	75	1.890
12	0.709	80	1.970
13	0.746	85	2.050
14	0.782	90	2.130
15	0.818	95	2.210
16	0.855	100	2.290
18	0.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Additional \$1,000	0.016
38	1.294		

\* Use this limit of liability to develop premium for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage A - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Premiums**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Territory: 33 Kent County

Owner And Non-Owner - Occupied Key Premiums				
Fire - Coverage C - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	9	13	19
	F	11	16	24
2	M	9	13	19
	F	12	16	24
3	M	9	13	19
	F	12	16	24
4	M	9	13	20
	F	12	16	25
5	M	9	13	20
	F	12	17	25
6	M	10	13	20
	F	12	17	25
7	M	10	14	20
	F	17	23	35
8	M	10	14	21
	F	17	23	35
8B	M	13	18	27
	F	18	25	38
9	M	15	22	32
	F	19	27	40
10	M	18	25	37
	F	20	28	42

\*M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner And Non-Owner-Occupied Key Premiums**

Fire - Coverage C - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
\$1 *	0.35	\$27	3.73
2	0.48	28	3.86
3	0.61	29	3.99
4	0.74	30	4.12
5	0.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	0.13
26	3.60		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage C - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Factors**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

**Territory: 34 Bristol, Newport & Washington Counties**

Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	65	65	91
	F	82	82	115
2	M	66	66	92
	F	83	83	116
3	M	67	67	94
	F	84	84	118
4	M	68	68	95
	F	85	85	119
5	M	69	69	96
	F	86	86	120
6	M	69	69	97
	F	87	87	121
7	M	70	70	98
	F	120	120	168
8	M	71	71	100
	F	120	120	168
8B	M	95	95	133
	F	130	130	182
9	M	111	111	156
	F	137	137	192
10	M	129	129	180
	F	146	146	204

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums**

**Territory: 34 Bristol, Newport & Washington Counties**

Non-Owner-Occupied Key Premiums				
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1	2	3 or 4
1	M	91	91	128
	F	115	115	161
2	M	92	92	129
	F	116	116	163
3	M	94	94	131
	F	118	118	165
4	M	95	95	133
	F	119	119	166
5	M	96	96	134
	F	120	120	168
6	M	97	97	136
	F	121	121	170
7	M	98	98	138
	F	168	168	235
8	M	100	100	139
	F	168	168	235
8B	M	133	133	186
	F	182	182	255
9	M	156	156	218
	F	192	192	269
10	M	180	180	252
	F	204	204	285

\* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage A - All Forms - Non-Seasonal And Seasonal Non-Owner-Occupied Key Premiums**

Fire - Coverage A - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$ 1 *	0.310	\$ 40	1.327
2	0.346	42	1.359
3	0.382	44	1.392
4	0.419	46	1.425
5	0.455	48	1.457
6	0.491	50	1.490
7	0.528	55	1.570
8	0.564	60	1.650
9	0.600	65	1.730
10	0.637	70	1.810
11	0.673	75	1.890
12	0.709	80	1.970
13	0.746	85	2.050
14	0.782	90	2.130
15	0.818	95	2.210
16	0.855	100	2.290
18	0.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Additional \$1,000	0.016
38	1.294		

\* Use this limit of liability to develop premium for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage A - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Premiums**

**RULE 301.  
BASE PREMIUM COMPUTATION (Cont'd)**

Territory: 34 Bristol, Newport & Washington Counties

Owner And Non-Owner - Occupied Key Premiums				
Fire - Coverage C - All Forms - Non-Seasonal And Seasonal				
Protection Class	Const.*	Number of Families		
		1 or 2	3 or 4	5 or More
1	M	9	12	18
	F	11	15	23
2	M	9	12	18
	F	11	15	23
3	M	9	12	18
	F	11	16	23
4	M	9	12	19
	F	11	16	23
5	M	9	13	19
	F	11	16	24
6	M	9	13	19
	F	11	16	24
7	M	9	13	19
	F	16	22	33
8	M	9	13	20
	F	16	22	33
8B	M	13	18	26
	F	17	24	36
9	M	15	21	31
	F	18	25	38
10	M	17	24	35
	F	19	27	40

\*M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A. Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner And Non-Owner-Occupied Key Premiums**

Fire - Coverage C - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
2	0.48	28	3.86
3	0.61	29	3.99
4	0.74	30	4.12
5	0.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	0.13
26	3.60		

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A. Fire - Coverage C - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Factors**

**RULE 301.**

**BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms - Coverage A Key Premiums *			
Forms			
Territory	DP 00 01	DP 00 02	DP 00 03
30	72	107	125
31	64	96	112
32	61	91	107
33	72	108	126
34	98	147	171
* DP 00 01 Key Premiums are Non-Seasonal and Seasonal. DP 00 02 & DP 00 03, Key Premiums are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.			

**Table 301.A. Extended Coverage, Broad And Special Forms - Coverage A Key Premiums.**

To develop the Seasonal Base Premium, multiply the following factors by the DP 00 01 Extended Coverage Base Premiums.

Territory	DP 00 02	DP 00 03
All	1.60	1.80

**Table 301.A. Extended Coverage, Broad And Special Forms - Coverage A Seasonal Key Premiums Forms DP 00 02 And DP 00 03**

Extended Coverage, Broad And Special Forms - Coverage A			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$1 *	0.566	\$40	1.456
2	0.588	42	1.502
3	0.611	44	1.547
4	0.634	46	1.593
5	0.657	48	1.639
6	0.680	50	1.685
7	0.703	55	1.800
8	0.726	60	1.915
9	0.749	65	2.030
10	0.771	70	2.145
11	0.794	75	2.260
12	0.817	80	2.375
13	0.840	85	2.490
14	0.862	90	2.605
15	0.885	95	2.720
16	0.908	100	2.835
18	0.953	105	2.950
20	1.000	110	3.065
22	1.046	115	3.180
24	1.091	120	3.295
26	1.137	125	3.410
28	1.182	130	3.525
30	1.228	135	3.640
32	1.273	140	3.755
34	1.320	145	3.870
36	1.365	Each Additional \$1,000	
38	1.411		0.023

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A. Extended Coverage, Broad And Special Forms - Coverage A Key Premiums.**

**RULE 301.**

**BASE PREMIUM COMPUTATION (Cont'd)**

Extended Coverage, Broad And Special Forms - Coverage C Key Premiums *			
Forms			
Territory	DP 00 01	DP 00 02	DP 00 03
30	6	8	8
31	5	7	7
32	5	7	7
33	6	8	8
34	8	11	11
* DP 00 01 Key Premiums are Non-Seasonal and Seasonal. DP 00 02 & DP 00 03, Key Premiums are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.			

**Table 301.A. Extended Coverage, Broad And Special Forms - Coverage C Key Premiums.**

To develop the Seasonal Base Premium, multiply the following factors by the DP 00 01 Extended Coverage Base Premiums.

Territory	DP 00 02 And DP 00 03
All	1.55

**Table 301.A. Extended Coverage, Broad And Special Forms - Coverage C Seasonal Key Premiums Forms DP 00 02 And DP 00 03**

Extended Coverage, Broad And Special Forms - Coverage C			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
\$1 *	0.17	\$27	4.51
2	0.33	28	4.68
3	0.50	29	4.85
4	0.67	30	5.02
5	0.83	31	5.19
6	1.00	32	5.36
7	1.17	33	5.53
8	1.34	34	5.70
9	1.50	35	5.87
10	1.67	36	6.04
11	1.84	37	6.21
12	2.00	38	6.38
13	2.17	39	6.55
14	2.33	40	6.72
15	2.50	41	6.89
16	2.67	42	7.06
17	2.84	43	7.23
18	3.00	44	7.40
19	3.17	45	7.57
20	3.34	46	7.74
21	3.51	47	7.91
22	3.67	48	8.08
23	3.84	49	8.25
24	4.00	50	8.42
25	4.17	Each Additional \$1,000	
26	4.34		0.17

\* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A. Extended Coverage, Broad And Special Forms - Coverage C Key Factors**

**RULE 302.**  
**VANDALISM & MALICIOUS MISCHIEF - DP 00 01**

Rate Per \$1,000	
Not Seasonal or Vacant	0.11
Seasonal and Not Vacant	0.57
Vacant	N/A
In Course of Construction	0.11

**Table 302. Vandalism And Malicious Mischief DP 00 01**

**PART IV**  
**ADJUSTED BASE PREMIUM COMPUTATION RULES**

**RULE 404.**  
**MOBILE OR TRAILER HOMES - DP 00 01 ONLY**

Multiply the Frame, One Family Coverage **A** or **C** Base Premium by 1.00.

**PART V**  
**ADDITIONAL COVERAGES AND INCREASED LIMITS RULES**

**RULE 500.**  
**MISCELLANEOUS RATES**

Rate Per \$1,000 *	
Exposure	Rate
<b>A.</b> Fire: Protection Class 1-8	2.65
Fire: Protection Class 8B, 9 & 10	4.78
<b>B.</b> Extended Coverage (DP 00 01)	1.97
<b>C.</b> Broad Form (DP 00 02)	3.00
<b>D.</b> Special Form (DP 00 03)	4.02
<b>E.</b> Broad Form (DP 00 02) with Endorsement DP 04 65	4.02
* These rates apply to all occupancies, territories, construction and protection classifications, unless otherwise specified. Rates for <b>A.</b> are cumulative with either <b>B., C., D.,</b> or <b>E.</b>	

**Table 500. Miscellaneous Rates**

N/A indicates that the corresponding coverage is not provided by RIJRA.

**RULE 508.**  
**TREES, SHRUBS, AND OTHER PLANTS**

**C. Premium Computation**

**1. Fire, Extended Coverage, Broad And Special Forms**

The rates in the following table apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire (DP 00 01)	
Protection Class	Rate Per \$1,000
1- 8	2.65
8B, 9 & 10	4.78
Extended Coverage (DP 00 01) - All Specified Perils	
Rate Per \$1,000	
Including Wind or Hail	
31.94	
Windstorm or Hail (DP 00 02 And DP 00 03)	
Rate Per \$1,000	
30.54	

**Table 508.C.1 Premium Computation**

**RULE 509.**  
**EARTHQUAKE COVERAGE**

**E. Premium For Base Deductible**

5% Deductible - Rate Per \$1,000				
Table A - Frame*				
Territory	Coverage A	Coverage B	Coverage C	Coverages D & E
21	0.30	0.24	0.22	0.16
Table B - Masonry*				
21	1.08	0.84	0.81	0.78
Table C - Superior				
21	0.32	0.24	0.14	0.22
* If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame				

**Table 509.E. Premium For Base Deductible 5% Deductible**



**RULE 509.  
EARTHQUAKE COVERAGE (Cont'd)**

10% Deductible - Rate Per \$1,000				
Table A - Frame*				
Territory	Coverage A	Coverage B	Coverage C	Coverages D & E
21	0.24	0.19	0.19	0.16
Table B - Masonry*				
21	0.97	0.73	0.68	0.78
Table C - Superior				
21	0.24	0.16	0.11	0.22

\* If exterior Masonry Veneer is covered, rate as Masonry; if not covered, rate as Frame

**Table 509.E. Premium For Base Deductible 10% Deductible**

**RULE 510.  
THEFT COVERAGE**

N/A

**RULE 511.  
SINKHOLE COLLAPSE**

**B. Premium Computation**

Rate Per \$1,000	
Cov. A or B and Other Bldg. Options	0.46
Cov. C or Personal Property Options	0.16

**Table 511.B. Premium Computation**

**RULE 512.  
WINDSTORM OR HAIL COVERAGE - AWNINGS, SIGNS AND OUTDOOR RADIO AND TELEVISION EQUIPMENT**

**B. Premium Computation**

Rate Per \$1,000		
Awnings	Signs	Outdoor Radio And TV Equipment
29.89	29.89	42.69

**Table 512.B. Premium Computation**

N/A indicates that the corresponding coverage is not provided by RIJRA.

**RULE 513.  
WATER BACK UP AND SUMP OVERFLOW**

**C. Premium Computation**

Charge per location..... 135.00

**RULE 514.  
ASSISTED LIVING CARE COVERAGE**

**C. Premium**

For Basic Limits, the rate per unit..... 94.50  
For Increased Coverage C limit, the rate per \$1,000..... 10.88

**RULE 515.  
MOTORIZED GOLF CART - PHYSICAL LOSS COVERAGE**

**E. Premium Computation**

Per Motorized Golf Cart *	
Exposures	Rate Per \$500
Without collision	10.80
With collision	18.90

\* The charges shown are the minimum annual premium for each motorized golf cart for any period within a policy year.

**Table 515.E. Premium Computation**

**RULE 517.  
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA COVERAGE**

**D. Premium Computation  
2. Increased Limits**

Form	\$25,000	\$50,000
DP 00 01	30.00	49.00
DP 00 02 and DP 00 03	73.00	124.00

**Table 517.D.2. Premium Computation**

**ADDITIONAL RULE(S)**

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**RULE A1.  
SPECIAL STATE REQUIREMENTS**

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- A. Special Provisions Endorsement DP 01 38**  
Use this endorsement with all Dwelling Policies.
- B. Water Exclusion Endorsement**  
Use Endorsement **DP 16 09** with all **DP 00 02** policies.  
Use Endorsement **DP 16 10** with all **DP 00 01** and **DP 00 03** policies.

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**RULE A2.  
CONDITIONS CHARGES**

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- A. Description**  
When any of the Conditions noted in Paragraphs **A.1.** through **A.7.** below exist in a Dwelling or Other Structure, the additional charges shown on the state company rates/ISO loss costs pages for each condition may be applied to the Coverage **A** or **C** Base Premium and Coverage **B** Additional Premium.
  - 1. Heating**  
Unsafe arrangement of heating devices, including chimneys, stovepipes, gas vents and fuel supply.
  - 2. Wiring**  
Unsafe or inadequate electric wiring, non-standard extensions, overloading, and overfusing.
  - 3. Conversions**  
Use of premises beyond designed occupancy limits, subdivision or conversion of original living or other occupancy spaces into multiple units with overcrowded occupancy, inadequate sanitary facilities and unsafe arrangement of cooking devices.
  - 4. Physical Condition**  
Building not in good repair, roof or chimneys deteriorating, wood surfaces unpainted or decaying, garages or porches not well maintained.
  - 5. Housekeeping**  
Open foundation or access to under-floor space, yard, basement, hallways or attic not kept clean and free from rubbish and litter.
  - 6. Outside Fire Exposure**  
Extreme outside fire exposures not otherwise recognized, for example, adjacent dwellings, apartments or other property in deteriorated conditions, brush exposures, rubbish accumulation.

**7. Hazardous Conditions**

Hazardous conditions including vacancy or un-occupancy not otherwise surcharged.

**B. Applicability**

Each Condition does not apply to all perils covered in the policy (for example, if it involves a fire hazard, only the fire premium may be increased; if an Extended Coverage hazard is involved, the Extended Coverage, Broad or Special Form premium may be increased).

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**RULE A3.  
TERRORISM OPTIONS – FEDERAL BACKSTOP**

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- A.** The "Terrorism Risk Insurance Act" and accompanying regulations establish a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism committed by an individual(s), provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention.  
  
The insurer's retention is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year; this provision serves to limit insurers' liability for losses.
- B.** All insurers providing commercial property and casualty insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils. Certain risks written under the Dwelling Policy Program may be considered commercial exposures for the purposes of this act and hence eligible for participation in the program. The following may be considered commercial exposures:
  - 1.** 1 – 4 family rental dwellings owned for the business purpose of generating income for the property owner; or

**RULE A3.  
TERRORISM OPTIONS – FEDERAL BACKSTOP (Cont'd)**

2. Policies on which incidental business premium is more than 25% of total direct earned premium.
- C. The following applies to those insurers offering Dwelling policies who choose to be eligible for federal reinsurance by making the disclosures needed for such eligibility.
- An insurer must extend coverage to insureds for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the program at the time of offer, purchase and renewal of the policy. Insurers may disclose the premium information on the Declarations or elsewhere in the policy.
- D. There are no terrorism exclusions in the Dwelling Policy Program. The following endorsements specify that coverage for certified acts of terrorism is subject to the cap on liability for losses and subject to underlying policy exclusions such as nuclear hazard. They differ based on how the insurer chooses to disclose the premium and federal share of compensation for such losses to the insured:
1. For insurers who choose to disclose the premium and federal share by endorsement, use Cap On Losses From Certified Acts Of Terrorism; Disclosure Pursuant To Terrorism Risk Insurance Act Endorsement **DP 05 38**.
  2. For insurers who choose to disclose the premium and federal share on the Declarations, use Cap On Losses From Certified Acts Of Terrorism Endorsement **DP 05 37**.

**PART I  
COVERAGE AND DEFINITION TYPE RULES**

**RULE 104.  
PROTECTION CLASSIFICATION INFORMATION**

The following paragraph is added to Rule **104.**:

- D. For Information regarding Class 8B, refer to the Community Mitigation Classification Manual.

**PART III  
BASE PREMIUM COMPUTATION RULES**

**RULE 303.  
ORDINANCE OR LAW COVERAGE – ALL FORMS**

Paragraph **B.3.a.** is replaced by the following:

**B. New Or Increased Coverage**

**3. Premium Determination**

**a. Described Location Including Coverage A**

**(1) Form DP 00 01**

**(a) Fire And Extended Coverage**

The premium is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Percentage Of Coverage A	
Total Amount	Factors
10%	1.03
25%	1.08
50%	1.15
75%	1.23
100%	1.30
For each add'l 25% increment, add:	.08

**Table 303.B.3.a.(1)(a) Factors**

**(b) Vandalism And Malicious Mischief**

Multiply the rate per \$1,000 used to determine the Vandalism and Malicious Mischief Base Premium, by the dollar amount of coverage added. Then multiply that result by .30.

**(2) DP 00 02 Or DP 00 03 – Fire, Broad Or Special Forms**

The premium is computed by multiplying the Base Premium by the appropriate factor selected from the following table:

Percentage Of Coverage A		
Increase In Amount	Total Amount	Factors
15%	25%	1.05
40%	50%	1.12
65%	75%	1.20
90%	100%	1.27
For each add'l 25% increment, add:		.08

**Table 303.B.3.a.(2) Factors**

**RULE 305.  
LOSS SETTLEMENT OPTIONS**

Paragraph **A.4.** is replaced by the following:

**A. Functional Replacement Cost Loss Settlement –  
Forms DP 00 02 And DP 00 03 Only**

**4. Endorsement**

Use Modified Functional Replacement Cost Loss Settlement Endorsement **DP 05 31.**

**PART IV  
ADJUSTED BASE PREMIUM COMPUTATION RULES**

**RULE 406.  
DEDUCTIBLES**

Paragraph **B.1** is replaced by the following:

**B. Optional Deductibles**

**1. All Perils Deductibles**

Multiply the Base Premium for the Base Deductible by the appropriate factors selected from the following table:

Deductible	Fire	E.C., V.&M.M., Broad & Special Forms
\$ 100*	1.05	1.02
500	.97	.96
1,000	.95	.90
2,500	.88	.85

\* Refer to company for the minimum annual additional premium charge that applies per policy for all \$100 All Perils Deductibles.

**Table 406.B.1. All Perils Deductibles**

Paragraph **B.2.** is replaced by the following:

**2. Hurricane Deductible**

The following hurricane deductible options are used in conjunction with the deductible applicable to all other Section I Perils. For the purposes of these options, "hurricane" means a weather related event for which the National Hurricane Center has issued a hurricane warning for any part of Rhode Island.

Rhode Island Law states that a hurricane deductible shall not be applied to any insured, if the insured has installed approved mitigation measures to protect against windstorm damage and either the insurer has inspected the property or the insured has submitted satisfactory proof of installation of the approved mitigation measures.

The insured may elect in writing to decline waiving the hurricane deductible, despite having installed approved mitigation measures, in order to accept a lower policy premium.

With respect to a hurricane deductible that applies to a dwelling, the hurricane deductible, whether issued as a percentage or flat dollar amount, may not exceed five percent (5%) of the insured value of the dwelling.

**a. Percentage Deductibles**

**(1) Deductible Amounts**

This option provides for higher hurricane percentage deductibles of 1%, 2% or 5% of the limit of liability that applies to Coverage **A, B, D** or **E**, when the dollar amount of the hurricane percentage deductible selected exceeds the amount of the All Other Perils deductible. This option is not available for policies covering only personal property.

**(2) Declarations Instructions**

Enter, on the policy declarations, the percentage amount and the actual dollar amount that applies to hurricane and the dollar amount that applies to All Other Perils. For example, for a Coverage **A** limit of \$100,000:

Deductible – hurricane 2% (equal to \$2,000) of Coverage **A** limit and \$250 for All Other Perils.

**(3) Deductible Application**

In the event of a hurricane loss to covered property, the dollar amount is deducted from the total of the loss for all coverages.

**(4) Use Of Factors**

The factors displayed in Paragraph **(5)** incorporate the factors for the All Perils Deductibles shown in Paragraph **B.1.** Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher hurricane deductible.

**(5) Deductible Factors**

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the appropriate factor selected from the following table for the deductible amounts desired:

Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures			
All Other Perils Deductible Amount	Hurricane Deductible Amounts		
	1%	2%	5%
\$ 100	.94	.91	.86
250	.93	.89	.85
500	.90	.87	.82
1,000	.86	.82	.78
2,500	.84	.75	.69

**Table 406.B.2.a.(5)#1 Factors**

**RULE 406.  
DEDUCTIBLES (Cont'd)**

Coverage C And Other Personal Property Coverage Options*			
All Other Perils Deductible Amount	Hurricane Deductible Amounts		
	1%	2%	5%
\$ 100	1.00	.99	.97
250	.95	.94	.93
500	.89	.88	.86
1,000	.81	.75	.74
2,500	.75	.72	.56

\* Only use when policy also covers building or non-building structures.

**Table 406.B.2.a.(5)#2 Factors**

**b. Higher Fixed-dollar Deductibles**

**(1) Deductible Amounts**

This option provides for higher fixed dollar hurricane deductible amounts of \$1,000, \$2,000 and \$5,000 when the dollar amount of the higher hurricane fixed dollar deductible selected exceeds the amount of the All Other Perils Deductible. This option is not available for policies covering only personal property.

**(2) Declarations Instructions**

Separately enter, on the policy Declarations, the deductible amounts that apply to hurricane and All Other Perils. For example:

\$1,000 for hurricane and \$250 for All Other Perils.

**(3) Coverage Options**

The deductible factors for Coverage **A**, **B**, **D** or **E** and coverage options for buildings and non-building structures differ by the deductible amounts that apply to hurricane and to other perils.

The deductible factors for Coverage **C** and other personal property coverage options differ by the deductible amount that applies to other perils and by the amount of the hurricane deductible.

**(4) Use Of Factors**

The factors displayed in Paragraph (5) incorporate the factors for the All Perils Deductibles shown in Paragraph **B.1**. Do **not** use the factors for the All Perils Deductibles when rating a policy with a higher hurricane deductible.

**(5) Deductible Factors**

To compute the premium for this provision, multiply the Extended Coverage, Broad or Special Form Base Premium for the Base Deductible for each coverage insured under the policy by the appropriate factor selected from the following table for the deductible amounts desired:

Coverage A, B, D Or E And Coverage Options For Buildings And Non-building Structures			
All Other Perils Deductible Amount	Hurricane Deductible Amounts		
	\$1,000	\$2,000	\$5,000
\$ 100	.98	.94	.89
250	.96	.92	.88
500	.94	.90	.85
1,000	—	.85	.81
2,500	—	—	.72

**Table 406.B.2.b.(5)#1 Factors**

Coverage C And Other Personal Property Coverage Options*			
All Other Perils Deductible Amount	Hurricane Deductible Amounts		
	\$1,000	\$2,000	\$5,000
\$ 100	.98	.95	.91
250	.94	.92	.88
500	.90	.85	.82
1,000	—	.76	.72
2,500	—	—	.57

\* Only use when policy also covers building or non-building structures.

**Table 406.B.2.b.(5)#2 Factors**

**c. Endorsement**

Use Hurricane Deductible Endorsement **DP 03 47**.

**RULE 409.  
ACTUAL CASH VALUE LOSS SETTLEMENT –  
WINDSTORM OR HAIL LOSSES TO ROOF SURFACING  
– DP 00 02, DP 00 03, DP 00 01  
WITH DP 00 08**

Rule 409. does not apply in Rhode Island.

**RULE 410.  
BUILDING CODE EFFECTIVENESS GRADING**

Paragraph **E.1.c.** is replaced by the following:

**E. Premium Credit Computation**

**1. Community Grading**

**c. Credit Factors**

**(1) Windstorm Or Hail Factors**

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
<b>Territory</b>											
30-33	.03	.03	.03	.02	.02	.02	.02	.01	.01	.00	.00
34	.08	.08	.08	.05	.05	.05	.05	.02	.02	.00	.00

**Table 410.E.1.c.(1) Windstorm Or Hail Factors**

**(2) Earthquake Factors**

Grade	1	2	3	4	5	6	7	8	9	10	Ungraded
<b>EQ Terr.</b>											
Statewide	.10	.10	.10	.06	.06	.06	.06	.02	.02	.00	.00

**Table 410.E.1.c.(2) Earthquake Factors**

**PART V  
ADDITIONAL COVERAGES AND INCREASED LIMITS  
RULES**

**RULE 503.  
ORDINANCE OR LAW COVERAGE FOR COVERAGE B  
– SPECIFIC STRUCTURES, BUILDING ITEMS AND  
IMPROVEMENTS, ALTERATIONS AND ADDITIONS**

Paragraph **C.** is replaced by the following:

**C. Premium Determination**

1. The premium for this additional coverage is determined based on the dollar amount of coverage added for **DP 00 01**, or the dollar amount of increase, represented by the increased percentage selected above the basic limit for **DP 00 02** or **DP 00 03**.
2. Multiply the state company rates/ISO loss costs Rule **500**. Miscellaneous Rates by .30.

**RULE 508.  
TREES, SHRUBS AND OTHER PLANTS**

Paragraph **A.1.** is replaced by the following:

**A. Form DP 00 01**

**1. Coverage Description**

Coverage for trees, shrubs and other plants is **not** provided in this form. However, for an additional premium, coverage is available for all perils (subject to a \$500 per item maximum).

**RULE 509.  
EARTHQUAKE COVERAGE**

Paragraphs **E.** and **F.** are replaced by the following:

**E. Premium For Base Deductible**

Develop the Base Premium as follows:

1. Determine whether Construction Table **A**, **B** and/or **C** applies for the appropriate deductible. Refer to state company rates/ISO loss costs.
2. Determine the Earthquake territory according to the ZIP code of the residence premises from the State Territory Definitions Section in this manual.
3. Add the results of the following three steps:
  - a. Multiply the Coverage **A** limit by the state company rates/ISO loss costs for Coverage **A** in the table;
  - b. Multiply the Coverage **C** limit by the state company rates/ISO loss costs for Coverage **C** in the table; and
  - c. Multiply the sum of the Additional Coverage **D** and **E** limits by the state company rates/ISO loss costs for Coverages **D** and **E** in the table.

**RULE 509.**  
**EARTHQUAKE COVERAGE (Cont'd)**

4. For Building Or Non-building Structure Items – All Forms:

Multiply the state company rates/ISO loss costs for Coverage **B** in the table by the appropriate limit of liability for the following Other Building Coverage options, as applicable, and add to the applicable premium determined in Paragraph **E.3.:**

- a. Coverage **B** – Specific Structures;
  - b. Improvements, Alterations and Additions – Increased Limits;
  - c. Building Items Coverage.
5. For Ordinance Or Law – Basic and Increased Limits – All Forms:

When the basic Ordinance or Law Coverage limit is added or increased, the earthquake premium is developed based on the added or increased limit of insurance.

- a. For Forms **DP 00 01**, **DP 00 02** and **DP 00 03**, multiply the rate determined in Paragraph **E.3.a.** by the appropriate factor selected from Rule **303.B.3.a.**

- b. For Coverage **B** – Specific Structures, Improvements, Alterations and Additions and Building Items Coverage, the premium for this additional coverage is determined based on the dollar amount of added or increased coverage, represented by the increased percentage amount selected above the basic limit. The rate for each additional \$1,000 of insurance is determined as follows: multiply the state company rates/ISO loss costs for Coverage **B** in the table by .30 and add to the applicable premium determined in Paragraph **E.**

**F. Premium For Higher Deductibles**

Multiply the Earthquake base premium determined in Paragraph **E.** for the 10% deductible by the appropriate factor from the following table:

Deductible Percentage	Frame	Masonry	Superior
15%	.80	.85	.75
20%	.65	.70	.60
25%	.50	.60	.45

**Table 509.F. Higher Deductibles Factors**

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**RULE 517.  
LIMITED FUNGI, WET OR DRY ROT OR  
BACTERIA COVERAGE**

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The following paragraph is added:

F. RIJRA Requirement

Use Limited Fungi, Wet or Dry Rot or Bacteria Coverage Endorsement DP 04 22 with all Dwelling Program policies. Increased limits as shown in Paragraph B. are available.

PART IV  
ADJUSTED BASE PREMIUM COMPUTATION  
RULES

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**RULE 406.  
DEDUCTIBLES**

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Paragraph B.2. does not apply



**1. TERRITORY ASSIGNMENT**

- a. As ZIP code boundaries are changed by the United States Postal Service (USPS), a new ZIP code may be created. This new ZIP code may not yet be listed below. If this is the case, use the rating territory that corresponds to the ZIP code that formerly applied to the risk.
- b. Future USPS ZIP code changes will be reflected in ISO's territory definitions in accordance with the ISO ZIP Code Territory maintenance procedures on file with the Insurance Department. Manual pages will be updated on a regular basis to reflect future ZIP code changes.

**3. TERRITORY DEFINITIONS – EARTHQUAKE**

Entire State	<b>EQ Territory 21</b>
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**2. TERRITORY DEFINITIONS – (For all Coverages and Perils Other Than Earthquake.)**

**A. Cities**

<b>City of</b>	<b>County of</b>	<b>Code</b>
Cranston	Providence	31
East Providence	Providence	31
Pawtucket	Providence	31
Providence	Providence	30

**B. Other Than Cities**

<b>County of</b>	<b>Code</b>
Bristol	34
Kent	33
Newport	34
Providence	32
Washington	34

**RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)**

OWNER OCCUPIED ( ) NON OWNER OCCUPIED ( ) TERRITORY \_\_\_\_\_

**COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED**

**I. BASE PREMIUM (COVERAGE A)**

(ISO Rule 301.) COVERAGE A \$ \_\_\_\_\_ KEY PREMIUMS :

EC  
BROAD  
SPECIAL  
VMM

times KEY FACTORS :

BASE PREM VMM = COV A x VMM RATE \_\_\_\_\_/1,000.....

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE A).....



**Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409**

**(COVERAGE A): Apply Appropriate Adj. Factors\***

ADJUSTMENT FOR :

\_\_\_\_\_ F \_\_\_\_\_ EC \_\_\_\_\_ VMMM \_\_\_\_\_

\_\_\_\_\_ F \_\_\_\_\_ EC \_\_\_\_\_ VMMM \_\_\_\_\_

ADJUSTED BASE PREMIUMS (COVERAGE A)---->

\$ \_\_\_\_\_  
TOTAL PREM COV A (1)

**II. BASE PREMIUM (COVERAGE C)**

(ISO Rules 301. & 304.) COVERAGE C \$ \_\_\_\_\_ KEY PREMIUMS :

EC  
BROAD  
SPECIAL  
VMM

times KEY FACTORS :

BASE PREM VMM = COV C x VMM RATE \_\_\_\_\_/1,000.....

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE C).....



**Iia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409**

**(COVERAGE C): Apply Appropriate Adj. Factors\***

ADJUSTMENT FOR :

\_\_\_\_\_ F \_\_\_\_\_ EC \_\_\_\_\_ VMMM \_\_\_\_\_

\_\_\_\_\_ F \_\_\_\_\_ EC \_\_\_\_\_ VMMM \_\_\_\_\_

ADJUSTED BASE PREMIUMS (COVERAGE C)---->

\$ \_\_\_\_\_  
TOTAL PREM COV C (2)

**III. ADDITIONAL OR REDUCED PREMIUMS \*\***

PREMIUM FOR :

FIRE EC VMM

\_\_\_\_\_

\$ \_\_\_\_\_  
ADD'L/REDUCED PREM(3)

**PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT**

Personal Liability (Coverage L) Limit \$ \_\_\_\_\_

\$ \_\_\_\_\_  
COV L PREM(4)

Medical Payments to Others (Coverage M) Limit \$ \_\_\_\_\_

\$ \_\_\_\_\_  
COV M PREM(5)

**V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:**

PREMIUM FOR :

\_\_\_\_\_

\_\_\_\_\_

\$ \_\_\_\_\_  
ADD'L COV PREM (6)

TOTAL PREMIUM DUE

\$ \_\_\_\_\_  
(1)+(2)+(3)+(4)+(5)+(6)

\* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

\*\* Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.  
EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

**RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)**

OWNER OCCUPIED ( X ) NON OWNER OCCUPIED ( ) TERRITORY 30

**COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED**

		FIRE	EC BROAD SPECIAL	VMM	
<u>I. BASE PREMIUM (COVERAGE A)</u>					
(ISO Rule 301.)	COVERAGE A \$ <u>100,000</u>	KEY PREMIUMS :	<u>106</u>	<u>72</u>	
		times KEY FACTORS :	<u>2.290</u>	<u>2.835</u>	
BASE PREM VMM = COV A x VMM RATE <u>.11</u> /1,000.....			↓	↓	
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE A).....	<u>243</u>	<u>204</u>	<u>11</u>	

Ia. ADJUSTMENTS as per ISO's BCEG Rule. RULE 303 & RULES 401-409

(COVERAGE A): Apply Appropriate Adj. Factors\*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____	_____	_____	_____	
_____ F _____ EC _____ VMMM _____	_____	_____	_____	
ADJUSTED BASE PREMIUMS (COVERAGE A)---->	<u>243</u>	<u>204</u>	<u>11</u>	\$ <u>458</u>
				TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

		FIRE	EC BROAD SPECIAL	VMM	
(ISO Rules 301. & 304.)	COVERAGE C \$ <u>25,000</u>	KEY PREMIUMS :	<u>14</u>	<u>6</u>	
		times KEY FACTORS :	<u>3.47</u>	<u>4.17</u>	
BASE PREM VMM = COV C x VMM RATE <u>.11</u> /1,000.....			↓	↓	
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE C).....	<u>49</u>	<u>25</u>	<u>3</u>	

Ila. ADJUSTMENTS as per ISO's BCEG Rule. RULE 303 & RULES 401-409

(COVERAGE C): Apply Appropriate Adj. Factors\*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____	_____	_____	_____	
_____ F _____ EC _____ VMMM _____	_____	_____	_____	
ADJUSTED BASE PREMIUMS (COVERAGE C)---->	<u>49</u>	<u>25</u>	<u>3</u>	\$ <u>77</u>
				TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS \*\*

		FIRE	EC	VMM	
PREMIUM FOR :	_____	_____	_____	_____	\$ _____
					ADD'L/REDUCED PREM(3)

**PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT**

Personal Liability (Coverage L) Limit _____	\$ _____	COV L PREM(4)
Medical Payments to Others (Coverage M) Limit _____	\$ _____	COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :	_____	\$ _____
_____		ADD'L COV PREM (6)
	TOTAL PREMIUM DUE	\$ <u>535</u>
		(1)+(2)+(3)+(4)+(5)+(6)

\* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

\*\* Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.  
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

**RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)**

OWNER OCCUPIED ( ) NON OWNER OCCUPIED ( **X** ) TERRITORY 34

**COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED**

**I. BASE PREMIUM (COVERAGE A)**

	FIRE	EC BROAD SPECIAL	VMM
(ISO Rule 301.) COVERAGE A \$ <u>100,000</u> KEY PREMIUMS :	<u>156</u>	<u>147</u>	
times KEY FACTORS :	<u>2.290</u>	<u>2.835</u>	
BASE PREM VMM = COV A x VMM RATE _____/1,000.....	↓	↓	↓
(ISO Rule 302.) BASE PREMIUMS (COVERAGE A).....	<u>357</u>	<u>417</u>	

**Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409**

**(COVERAGE A): Apply Appropriate Adj. Factors\***

ADJUSTMENT FOR :

<b>\$500 DEDUCTIBLE</b>	F <u>.97</u>	EC <u>.96</u>	VMMM _____	<u>346</u>	<u>400</u>	
	F _____	EC _____	VMMM _____			
	ADJUSTED BASE PREMIUMS (COVERAGE A)---->					\$ <u>746</u>
						TOTAL PREM COV A (1)

**II. BASE PREMIUM (COVERAGE C)**

	FIRE	EC BROAD SPECIAL	VMM
(ISO Rules 301. & 304.) COVERAGE C \$ _____ KEY PREMIUMS :			
times KEY FACTORS :			
BASE PREM VMM = COV C x VMM RATE _____/1,000.....	↓	↓	↓
(ISO Rule 302.) BASE PREMIUMS (COVERAGE C).....			

**Iia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409**

**(COVERAGE C): Apply Appropriate Adj. Factors\***

ADJUSTMENT FOR :

	F _____	EC _____	VMMM _____			
	F _____	EC _____	VMMM _____			
	ADJUSTED BASE PREMIUMS (COVERAGE C)---->					\$ _____
						TOTAL PREM COV C (2)

**III. ADDITIONAL OR REDUCED PREMIUMS \*\***

PREMIUM FOR :

<b>***FAIR RENTAL VALUE COV D \$10,000</b>	FIRE <u>48</u>	EC <u>30</u>	VMM _____	\$ <u>78</u>
				ADD'L/REDUCED PREM(3)

**PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT**

Personal Liability (Coverage L) Limit _____	\$ _____
	COV L PREM(4)
Medical Payments to Others (Coverage M) Limit _____	\$ _____
	COV M PREM(5)

**V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:**

PREMIUM FOR :

_____	\$ _____
_____	\$ _____
	ADD'L COV PREM (6)
<b>TOTAL PREMIUM DUE</b>	\$ <u>824</u>
	(1)+(2)+(3)+(4)+(5)+(6)

\* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

**\*\*\* As policy includes Coverage A**  
**Misc. Rates apply (502.C.1)**  
**For Protection 9**

\*\* Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.  
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

**Misc Fire Rate \$4.78**  
**EC Rate \$3.00**

**SPECIFICATIONS: 3 FAMILY NON-OCCUPIED FRAME DWELLING, TERR 30 PROT 02**  
**COVERAGES DESIRED: DP3, COVERAGE A \$100,000, COVERAGE C \$25,000, COVERAGE D \$10,000**  
**EARTHQUAKE COVERAGE WITH 10% DEDUCTIBLE, \$250 ALL PERILS DEDUCTIBLE**  
**PERILS INSURED AGAINST: FIRE, EC & VMM**

**EXAMPLE 3**  
**(03/01/10)**

**RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)**

OWNER OCCUPIED ( ) NON OWNER OCCUPIED ( **X** ) TERRITORY 30  
**COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED**

<u>I. BASE PREMIUM (COVERAGE A)</u>		FIRE	EC BROAD SPECIAL	VMM
(ISO Rule 301.)	COVERAGE A \$ <u>100,000</u> KEY PREMIUMS :	<u>208</u>	<u>125</u>	
	times KEY FACTORS :	<u>2.290</u>	<u>2.835</u>	
BASE PREM VMM = COV A x VMM RATE _____/1,000.....		↓	↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE A).....	<u>476</u>	<u>354</u>	

Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409  
(COVERAGE A): Apply Appropriate Adj. Factors\*

ADJUSTMENT FOR :	F _____ EC _____ VMMM _____			
	F _____ EC _____ VMMM _____			
	ADJUSTED BASE PREMIUMS (COVERAGE A)---->	<u>476</u>	<u>354</u>	\$ <u>830</u>
			EC BROAD SPECIAL	TOTAL PREM COV A (1)

<u>II. BASE PREMIUM (COVERAGE C)</u>		FIRE	EC BROAD SPECIAL	VMM
(ISO Rules 301. & 304.)	COVERAGE C \$ <u>25,000</u> KEY PREMIUMS :	<u>20</u>	<u>8</u>	
	times KEY FACTORS :	<u>3.47</u>	<u>4.17</u>	
BASE PREM VMM = COV C x VMM RATE _____/1,000.....		↓	↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE C).....	<u>69</u>	<u>33</u>	

Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409  
(COVERAGE C): Apply Appropriate Adj. Factors\*

ADJUSTMENT FOR :	F _____ EC _____ VMMM _____			
	F _____ EC _____ VMMM _____			
	ADJUSTED BASE PREMIUMS (COVERAGE C)---->	<u>69</u>	<u>33</u>	\$ <u>102</u>
				TOTAL PREM COV C (2)

<u>III. ADDITIONAL OR REDUCED PREMIUMS **</u>		FIRE	EC	VMM
PREMIUM FOR :				
<b>***FAIR RENTAL VALUE COVERAGE D \$10,000</b>		<u>27</u>	<u>40</u>	\$ <u>67</u>
<b>EARTHQUAKE COVERAGE (SEE REVERSE SIDE)</b>				\$ <u>31</u>
				ADD'L/REDUCED PREM(3)

**PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT**

Personal Liability (Coverage L) Limit _____	\$ _____	COV L PREM(4)
Medical Payments to Others (Coverage M) Limit _____	\$ _____	COV M PREM(5)

V. PREMIUM FOR ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :		
_____	\$ _____	ADD'L COV PREM (6)
TOTAL PREMIUM DUE	\$ <u>1,030</u>	(1)+(2)+(3)+(4)+(5)+(6)

\* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,  
 (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,  
 (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

**\*\*\* As policy includes Coverage A**  
**Misc. Rates apply (502.C.1)**

\*\* Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.

EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

**For Protection 2**

**Misc Fire Rate \$2.65**

**EC Rate \$4.02**

**D.1. 10% DEDUCTIBLE - RATE PER \$1,000**

**TABLE A - FRAME**

<b>\$100,000</b>	<b>Coverage A</b>
<b>x.24</b>	<b>Rate Per \$1000</b>
<hr/>	
<b>\$24</b>	

<b>\$25,000</b>	<b>Coverage C</b>
<b>x.19</b>	<b>Rate Per \$1000</b>
<hr/>	
<b>\$5</b>	

<b>\$10,000</b>	<b>Coverage D</b>
<b>x.16</b>	<b>Rate Per \$1000</b>
<hr/>	
<b>\$2</b>	

**\$24 + 5 + 2 = \$31**

**SPECIFICATIONS: 2 FAMILY OWNER OCCUPIED FRAME DWELLING, TERR 30 PROT 0z**  
**COVERAGES: DP-1, COVERAGE A \$100,000, COVERAGE L \$500,000, COVERAGE M \$5,000**  
**DP 04 22 LIMITED FUNGI \$50,000, DL 24 71 \$100,000, DL 24 82 PERSONAL INJURY**  
**PERILS INSURED AGAINST: FIRE, EC, VMM & PERSONAL LIABILITY, \$250 DEDUCTIBLE**

References in [ ] are to ISO/RIJRA rate pages

**RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM**

OWNER OCCUPIED ( **X** ) NON OWNER OCCUPIED ( ) TERRITORY 30

**COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED**

**I. BASE PREMIUM (COVERAGE A)**

(ISO Rule 301.)	COVERAGE A \$ <u>100,000</u>	KEY PREMIUMS :	FIRE	EC BROAD SPECIAL	VMM
			<u>106</u>	<u>72</u>	
		times KEY FACTORS :	<u>2.290</u>	<u>2.835</u>	
BASE PREM VMM = COV A x VMM RATE <u>11</u> /1,000.....			↓	↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE A).....		<u>243</u>	<u>204</u>	<u>11</u>

**Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409**  
**(COVERAGE A): Apply Appropriate Adj. Factors\***

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____	_____	_____	_____
_____ F _____ EC _____ VMMM _____	_____	_____	_____
ADJUSTED BASE PREMIUMS (COVERAGE A)---->	_____	_____	\$ <u>458</u>
		EC BROAD SPECIAL	TOTAL PREM COV A (1)

**II. BASE PREMIUM (COVERAGE C)**

(ISO Rules 301. & 304.)	COVERAGE C \$ _____	KEY PREMIUMS :	FIRE	EC BROAD SPECIAL	VMM
			_____	_____	_____
		times KEY FACTORS :	_____	_____	_____
BASE PREM VMM = COV C x VMM RATE _____ /1,000.....			↓	↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE C).....		_____	_____	_____

**Iia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409**  
**(COVERAGE C): Apply Appropriate Adj. Factors\***

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____	_____	_____	_____
_____ F _____ EC _____ VMMM _____	_____	_____	_____
ADJUSTED BASE PREMIUMS (COVERAGE C)---->	_____	_____	\$ _____
			TOTAL PREM COV C (2)

**III. ADDITIONAL OR REDUCED PREMIUMS \*\***

PREMIUM FOR :

<b><u>DP 0422 LIMITED FUNGI \$50,000</u></b>	<b><u>[DP-R-20]</u></b>	_____	_____	_____	\$ <u>49</u>
					ADD'L/REDUCED PREM(3)

**PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT**

Personal Liability (Coverage L) Limit	<u>\$500,000</u>	<u>[DL-R-1 &amp; DL-4]</u>	<u>\$168 X 1.35 =</u>	\$ <u>227</u>
				COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	<u>\$5,000</u>	<u>[DL-R-2]</u>	<u>4 X \$5 =</u>	\$ <u>20</u>
				COV M PREM(5)

**V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:**

PREMIUM FOR :

<b><u>DL 2471 LIMITED FUNGI \$100,000</u></b>	<b><u>[DL-R-4]</u></b>	<b><u>\$12</u></b>	_____	_____
<b><u>DL 2482 PERSONAL INJURY</u></b>	<b><u>[DL-R-2, DL-2]</u></b>	<b><u>(\$22 X 1.35)</u></b>	<b><u>\$30</u></b>	\$ <u>42</u>
				ADD'L COV PREM (6)
				TOTAL PREMIUM DUE
				\$ <u>796</u>

\* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence : (1)+(2)+(3)+(4)+(5)+(6)

(a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building, (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles, (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

\*\* Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply. EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

**SPECIFICATIONS: 4 FAMILY TENANT OCCUPIED FRAME DWELLING, TERR 30 PROT 02**  
**COVERAGES DESIRED: DP-1, COVERAGE A \$150,000, COVERAGE C \$25,000, \$250 DEDUCTIBLE**  
**COVERAGE L \$200,000 COVERAGE M \$2,000**  
**PERILS INSURED AGAINST: FIRE EC, VMM & PERSONAL LIABILITY**  
 References in [ ] are to ISO/RIJRA rate pages

**EXAMPLE 5**  
**(03/01/10)**

**RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (1989 EDITION)**

OWNER OCCUPIED ( ) NON OWNER OCCUPIED ( **X** ) TERRITORY 30  
**COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED**

		FIRE	EC BROAD SPECIAL	VMM	
<b>I. BASE PREMIUM (COVERAGE A)</b>					
(ISO Rule 301.)	COVERAGE A \$ <u>150,000</u>	KEY PREMIUMS :	<u>208</u>	<u>72</u>	
		times KEY FACTORS :	<u>3.09</u>	<u>3.985</u>	
BASE PREM VMM = COV A x VMM RATE _____/1,000.....			↓	↓	
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE A).....	<u>643</u>	<u>287</u>	<u>17</u>	
<b>Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 &amp; RULES 401-409</b>					
<b>(COVERAGE A): Apply Appropriate Adj. Factors*</b>					
ADJUSTMENT FOR :					
_____	F _____	EC _____	VMMM _____	_____	_____
_____	F _____	EC _____	VMMM _____	_____	_____
	ADJUSTED BASE PREMIUMS (COVERAGE A)---->				\$ <u>947</u>
					<b>TOTAL PREM COV A (1)</b>

		FIRE	EC BROAD SPECIAL	VMM	
<b>II. BASE PREMIUM (COVERAGE C)</b>					
(ISO Rules 301. & 304.)	COVERAGE C \$ <u>25,000</u>	KEY PREMIUMS :	<u>20</u>	<u>6</u>	
		times KEY FACTORS :	<u>3.470</u>	<u>4.170</u>	
BASE PREM VMM = COV C x VMM RATE <u>11</u> /1,000.....			↓	↓	
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE C).....	<u>69</u>	<u>25</u>	<u>3</u>	
<b>Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 &amp; RULES 401-409</b>					
<b>(COVERAGE C): Apply Appropriate Adj. Factors*</b>					
ADJUSTMENT FOR :					
_____	F _____	EC _____	VMMM _____	_____	_____
_____	F _____	EC _____	VMMM _____	_____	_____
	ADJUSTED BASE PREMIUMS (COVERAGE C)---->				\$ <u>97</u>
					<b>TOTAL PREM COV C (2)</b>

		FIRE	EC	VMM	
<b>III. ADDITIONAL OR REDUCED PREMIUMS **</b>					
PREMIUM FOR :					
_____					\$ _____
					<b>ADD'L/REDUCED PREM(3)</b>

**PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT**

Personal Liability (Coverage L) Limit	\$ <u>200,000</u>	[DL-R-1 & DL-4]	\$419 X 1.15 =	\$ <u>482</u>
				COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	\$ <u>2,000</u>	[DL-2]	\$2 X1 =	\$ <u>2</u>
				COV M PREM(5)

**V. PREMIUM FOR ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:**  
 PREMIUM FOR :

_____				\$ _____	
					<b>ADD'L COV PREM (6)</b>
<b>TOTAL PREMIUM DUE</b>					\$ <u>1,528</u>
					<b>(1)+(2)+(3)+(4)+(5)+(6)</b>

\* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

\*\* Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.  
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.



**SPECIFICATIONS: 2 FAMILY OWNER OCCUPIED FRAME DWELLING, TERR 30 PROT 02, YR BUILT 1930**  
**COVERAGES: DP1, COVERAGE A \$100,000, COVERAGE L \$500,000, COVERAGE M \$5,000**  
**DL 24 66 LEAD LIABILITY COVERAGE COVERAGE \$500,000**  
**PERILS INSURED AGAINST: FIRE, EC, VMM & PERSONAL LIABILITY, LEAD LIABILITY \$250 DEDUCTIBLE**  
*References in [ ] are to ISO/RIJRA rate pages*

**EXAMPLE 6**  
**(03/01/10)**

**RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (1989 EDITION)**

OWNER OCCUPIED ( **X** ) NON OWNER OCCUPIED ( ) TERRITORY 30

**COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED**

**I. BASE PREMIUM (COVERAGE A)**

(ISO Rule 301.) COVERAGE A \$ 100,000 KEY PREMIUMS :

	FIRE	EC BROAD SPECIAL	VMM
	<u>106</u>	<u>72</u>	

times KEY FACTORS :

<u>2.290</u>	<u>2.835</u>	
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BASE PREM VMM = COV A x VMM RATE 11 /1,000.....

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE A).....

.....	.....	.....
↓	↓	↓
<u>243</u>	<u>204</u>	<u>11</u>

**Ia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409**

**(COVERAGE A): Apply Appropriate Adj. Factors\***

ADJUSTMENT FOR :

_____	F	EC	VMMM	_____
_____	F	EC	VMMM	_____

ADJUSTED BASE PREMIUMS (COVERAGE A)---->

_____	_____	_____	\$ <u>458</u>
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TOTAL PREM COV A (1)

**II. BASE PREMIUM (COVERAGE C)**

(ISO Rules 301. & 304.) COVERAGE C \$ \_\_\_\_\_ KEY PREMIUMS :

	FIRE	EC BROAD SPECIAL	VMM
	_____	_____	_____

times KEY FACTORS :

_____	_____	_____
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BASE PREM VMM = COV C x VMM RATE \_\_\_\_\_ /1,000.....

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE C).....

.....	.....	.....
↓	↓	↓
_____	_____	_____

**Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409**

**(COVERAGE C): Apply Appropriate Adj. Factors\***

ADJUSTMENT FOR :

_____	F	EC	VMMM	_____
_____	F	EC	VMMM	_____

ADJUSTED BASE PREMIUMS (COVERAGE C)---->

_____	_____	_____	\$ _____
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TOTAL PREM COV C (2)

**III. ADDITIONAL OR REDUCED PREMIUMS \*\***

PREMIUM FOR :

\_\_\_\_\_

FIRE	EC	VMM	
_____	_____	_____	\$ _____

ADD'L/REDUCED PREM(3)

**PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT**

Personal Liability (Coverage L) Limit \$500,000 [DL-R-1 & DL-4] \$168 X 1.35 =

\$ 227

COV L PREM(4)

Medical Payments to Others (Coverage M) Limit \$5,000 [DL-R-2] 4 X \$5 =

\$ 20

COV M PREM(5)

**V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:**

PREMIUM FOR :

[RIJRA-DL-EXC-3 & 4]

\$ \_\_\_\_\_

**DL 24 66 Lead Liability Coverage \$500,000 \$250 x 1.35 =**

\$ 338

ADD'L COV PREM (6)

TOTAL PREMIUM DUE \$ 1,043

(1)+(2)+(3)+(4)+(5)+(6)

\* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

- (a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,
- (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,
- (h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

\*\* Examples : Cov B or Cov D written in conjunction with Cov A i.e. when Misc Rates Apply.  
 EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.