



# RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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

August 2, 2006

TO: All Rhode Island Producers

**Dwelling Policy Program (DP 2002 Program)**  
**Rates, Rules and Forms Revision Effective October 1, 2006**

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 October 1, 2006 or later.

Concurrent with the rate revision, RIJRA will also adopt the Insurance Service Office's 2002 Edition of the Dwelling Policy Program (DP 2002 Program) manual rules, forms and endorsements. Attachment A, titled "Notice to Policyholders", summarizes the main changes to the Dwelling Policy Program.

Also be advised that RIJRA will adopt the revised Ordinance Or Law Coverage rating factors contained in ISO's Notice DP-RI-2005-RU-001.

At this time we are providing you with a complete state manual including ISO's Rhode Island Exception Pages, RIJRA Exception Page and RIJRA Rate Pages. The manual pages also include an updated RIJRA rating examples section. This state manual is to be used in conjunction with the Multistate Rules section of ISO's 2002 Edition of the Dwelling Property Program (DP 2002 Program) manual distributed by ISO with Notice DP-MU-2003-RU-001. RIJRA does not distribute ISO's Multistate Rules pages.

Following your review of this material should you have any questions, please contact our Consumer Services or Underwriting Departments.

Very truly yours,

A handwritten signature in cursive script that reads "James H. Pappas".

James H. Pappas  
Vice President, Underwriting

JHP:ed

Enclosures

Letters to Agents/DP 2002 Prog Rev eff 10.06

*Did you check your smoke detectors today!*

**RHODE ISLAND  
JOINT REINSURANCE ASSOCIATION  
Two Center Plaza, Boston, Massachusetts 02108-1904  
(800) 851-8978 (617) 723-3800**

***DWELLING POLICY PROGRAM  
(2002 EDITION)  
NOTICE TO POLICYHOLDERS***

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**CAUTION: NO COVERAGE IS PROVIDED BY THIS NOTICE; NOR CAN IT BE CONSTRUED TO REPLACE ANY PROVISION OF YOUR POLICY. YOU SHOULD READ YOUR POLICY AND REVIEW YOUR DECLARATION PAGE FOR COMPLETE INFORMATION ON THE COVERAGES THAT YOU ARE PROVIDED. IF THERE IS A CONFLICT BETWEEN THE POLICY AND THIS SUMMARY, THE POLICY SHALL PREVAIL.**

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*Dear Policyholder,*

The form and endorsements made part of the renewal policy you have received differs from those in your former policy. Some changes give you more coverage and some reduce coverage. There are other changes that do not affect the level of coverage provided in your former policy. They were made to help you better understand your policy. This Policyholders Notice summarizes the main changes we made to your policy.

***I. BROADENINGS OF COVERAGE***

**A. Coverages**

*Coverage B - Other Structures Used For Business*

Coverage now applies to an other structure on the Described Location that contains commercial, manufacturing or farming property solely owned by an insured or a tenant of the dwelling. However, there is no coverage for the structure if any of the stored commercial, manufacturing or farming property includes gaseous or liquid fuel other than fuel in a vehicle or craft parked in the structure.

**B. Perils Insured Against**

*1. Vandalism or Malicious Mischief*

The vacancy period provision in this peril is extended from 30 to 60 days. That means if your dwelling is vacant for up to 60 consecutive days and it is vandalized during that time, you are covered for that damage. (*See Part III, Other Changes, Item C.1. for more changes to this peril*).

*2. Accidental Discharge or Overflow of Water or Steam*

We will now pay to tear out and replace any part of a non-building structure covered under the policy to access a break in a plumbing system on the Described Location if the water or steam that is leaking from the system is causing damage to an insured building. ***For example:*** if water is leaking from a break in a water line that is on the Described Location and under a paved driveway or cement walk (a non-building structure), and that water is causing damage to the dwelling, we'll pay to: a) tear up the driveway or walk to access the break and stop the leak; and b) repair or replace that part of the driveway or walk that was disturbed.

## **I. BROADENINGS OF COVERAGE (CONT.D)**

### **3. Smoke**

Coverage has been broadened to pay for damage caused by the emission or puffback of smoke, soot, fumes or vapors from a boiler, furnace or related equipment.

## **C. Conditions**

### *Suit Against Us*

We increased the time limit for an insured to bring suit against us from *one to two years*.

## **II. REDUCTIONS IN COVERAGE**

### **A. Coverages**

#### *Coverage C - Property Not Covered*

##### *1. Accounts, Bank Notes, etc.,*

Certain instruments that serve as a substitute for cash, such as: scrip and stored value and smart cards, are included within the items in the Property Not Covered provision for accounts and bank notes.

##### *2. Grave Markers*

In your former policy, a grave marker you own was covered either under Coverage B - Other Structures, if located on the Described Location and considered real estate, or under Coverage C -Personal Property, if not considered real estate and located on or away from the Described Location. We have revised both Coverage B and C to indicate that there is no coverage for gravemarkers.

We have introduced a new optional endorsement, DP 04 58, that pays up to \$5,000 for a covered loss to grave markers, including mausoleums, only while on the Described Location.

##### *3. Fund Transfer Card*

This term is now referred to as “*electronic fund transfer cards and access devices*” because other types of devices (for example, a personal computer) are increasingly being used to electronically transfer funds or to buy and sell goods and services.

### **B. Perils Insured Against**

#### *Freezing of Plumbing Systems and Household Appliances*

Your former policy covered loss by this peril if you maintained heat in the dwelling or shut off the water supply and drained the water from all pipes and appliances when the dwelling was vacant, unoccupied or under construction. This policy continues to cover loss by this peril. However, we revised it to state that: a) it now applies to the dwelling whether it is under construction, vacant, unoccupied *or occupied* and b) the option to shut off the water supply and drain the pipes does not apply to a building on the residence premises that contains an automatic fire protective sprinkler system and c) exclude from the definition of sump pump or household appliance sump pump or related equipment, roof drain, gutter, downspout or similar fixture of equipment.

## II. REDUCTIONS IN COVERAGE (CONT'D)

### C. Exclusions

#### *Governmental Action*

We now exclude the destruction, confiscation, or seizure of covered property by order of any governmental or public authority. However, this exclusion does not apply to action taken by the authority at the time of a fire to prevent its spread.

### D. Conditions/Other Insurance and Service Agreement

We added "Service Agreement" to the Other Insurance Condition because of the proliferation of home warranties and appliance service and maintenance agreements that could result in payment by this policy and the warranty or maintenance contract when both cover the same property involved in a loss. Therefore, this insurance will be excess over any compensation you receive as a result of the service or maintenance agreement.

#### *Suit Against Us*

We also revised this condition to state that such action cannot be brought until there is full compliance with all of the terms of the policy.

## III. OTHER CHANGES

The following changes were made to more explicitly express the level of coverage provided for the policy provisions noted below. However, they could result in a change in coverage depending on the circumstances of a given claim and our prior claims handling practices.

### A. Property Coverages

#### *Coverage C - Personal Property*

##### *1. Covered Property (Property Of Others)*

We revised this provision to emphasize that you can apply your Coverage C limit to personal property of a guest or servant **after a loss** to such property occurs.

##### *2. Property Not Covered*

###### *a. Platinumware*

This provision is revised to apply only to platinum, not platinumware.

###### *b. Hovercraft*

We are now explicitly stating that no coverage exists for hovercrafts.

###### *c. Motor Vehicles*

Your former policy and this policy do not cover motor vehicles, their accessories and equipment except for vehicles **not** registered and not required to be registered for use on public roads or property and: 1) designed to assist the handicapped; or 2) used to service the Described Location (for example, a motorized lawn tractor, snowplow or garden cart). This provision has been revised to state that '**parts**' are included with accessories and equipment and that coverage for service vehicles only applies to a vehicle that is used **solely** to service an insured's residence.



### III. OTHER CHANGES (Cont'd)

#### *d. Water or Steam*

Water or steam transported through mains or in bulk to the Described Location is considered a utility, much like electricity and natural gas. Therefore, it is not real or personal property and as a consequence, not covered under this or your former policy. To eliminate any questions on this point, we added water and steam to the list of property not covered.

### **B. Other Coverages**

#### *1. Collapse*

We revised this coverage to define collapse and to state that: a) a building or part of a building in danger of falling down or caving in is not considered collapse; and b) the terms 'hidden decay' and 'hidden insect or vermin damage' do not include decay or damage which an insured is aware of before the building collapses.

#### *2. Ordinance or Law*

Your former policy and this policy provide a limited amount of coverage for increased construction costs you incur to upgrade damaged property to comply with federal, state or local building codes. However, we do not cover the costs incurred to comply with codes that deal with the affects of pollutants *on* an insured structure. We modified this exception to coverage to point out that the costs to deal with the effects of pollutants '*in or on*' an insured structure are not covered.

### **C. Perils Insured Against**

#### *1. Vandalism or Malicious Mischief*

This peril now explicitly expresses that any ensuing loss caused by any intentional and wrongful act committed by vandals in the course of the vandalism or malicious mischief is not covered when the premises has been vacant for a period of more than 60 consecutive days. ***For example***, assume during the third month of a dwelling's vacancy, vandals entered the house and spray-painted the walls and destroyed the furnace. Assume too that two weeks later, long after the vandals have left, the water in the pipes in the house froze, because of the lack of heat and extremely cold weather, and break in a number of places. Shortly thereafter, warm weather thaws the frozen pipes and water leaks from the breaks causing damage to the floors and walls of the dwelling. Because the dwelling was vacant for more than 60 consecutive days, there is NO coverage for: a) the damage to the walls and furnace caused by the vandals and b) the ensuing loss to the floors and walls caused by the water that leaked from the broken pipes due to lack of heat.

#### *2. Mechanical Breakdown, Latent Defect and Inherent Vice (Form 3 and Endorsements DP 04 65)*

In addition to the perils named above, we added the phrase '*any quality in property that causes it to damage or destroy itself*' to emphasize the meaning of the technical terms 'latent defect' and 'inherent vice'.

#### *3. Sudden and Accidental Damage From Artificially Generated Electrical Current*

To reflect changes in terminology and technology that have occurred over the past 20 years, we added the phrase '*electronic components or circuitry that are part of appliances, fixtures, computers, home entertainment units or other types of electronic apparatus*' to the existing term, '*tubes and transistors*'.

### III. OTHER CHANGES (CONT'D)

#### D. Exclusions

##### 1. *Introductory Paragraph*

To emphasize that the exclusions named in the policy apply to both catastrophic and noncatastrophic loss situations, this paragraph is revised to state that the exclusions apply *whether or not* the excluded event causes widespread damage or affects a substantial area.

##### 2. *Water Damage*

We revised the 'water back-up' and 'subsurface water' exclusions to state that they also apply to damage caused by *water-borne material*. In addition, we revised the 'sump overflow' exclusion to state that it applies to water and water-borne material that overflows *or is discharged* from a sump, sump pump or related equipment.

##### 3. *Earth Movement and Water Damage*

To point out that coverage is excluded not only for naturally occurring events, we added language to these exclusions to indicate that they apply even if the excluded event is *caused by or results from human or animal forces*.

##### 4. *Intentional Loss*

We added text to this exclusion to point out that there is no coverage for ALL insureds if an insured commits or conspires to commit damage that results in an otherwise covered loss.

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

**DWELLING POLICY PROGRAM (2002 EDITION)**

**EFFECTIVE 10 - 01 - 2006**

**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 )**

**These new RIJRA Rules and Rates replace, in their entirety, all prior Rates and Rules pages.**

**EXCEPTION PAGES**

DP-E-1	2nd Edition 9-06	Effective 10 01 06
DP-E-2	2nd Edition 9-06	Effective 10 01 06
DP-E-3	2nd Edition 9-06	Effective 10 01 06
DP-E-4	2nd Edition 9-06	Effective 10 01 06

**RIJRA EXCEPTION PAGE**

RIJRA-DP-EXC-1	Effective 10 01 06
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**RATE PAGES**

DP-R-1	Effective 10 01 06
DP-R-2	Effective 10 01 06
DP-R-3	Effective 10 01 06
DP-R-4	Effective 10 01 06
DP-R-5	Effective 10 01 06
DP-R-6	Effective 10 01 06
DP-R-7	Effective 10 01 06

**TERRITORY PAGES**

DP-T-1	1st Edition 11-05	Effective 10 01 06
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**RIJRA RATING EXAMPLES SECTION**

Premium Computation Sequence Rule  
Premium Computation Worksheet  
Examples 1 - 5

<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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ADDITIONAL RULE(S)

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**RULE A1.  
SPECIAL STATE REQUIREMENTS**

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Special Provisions Endorsement **DP 01 38**.  
Use this endorsement with all Dwelling 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 unoccupancy 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) acting on behalf of any foreign interest, 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:

1. Losses that occur through December 31, 2006, 90% of that portion of the amount of such insured losses that exceeds the applicable insurer retention;
2. Losses that occur on or after January 1, 2007 through December 31, 2007, 85% of that portion of the amount of such insured losses that exceeds the applicable insurer retention; and
3. Losses that occur on or after January 1, 2008, the applicable percentage of such insured losses that exceeds the applicable insurer retention if the federal program is in effect beyond 2007.

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 unless subsequent action of Congress changes that amount; 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**

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**RULE 305.  
LOSS SETTLEMENT OPTIONS**

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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**.

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**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**

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Rule 409. does not apply in Rhode Island.

**PART IV  
ADJUSTED BASE PREMIUM COMPUTATION RULES**

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**RULE 406.  
DEDUCTIBLES**

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Paragraph B.1. is replaced by the following:

**B. Optional Deductibles**

**1. All Perils Deductibles**

Multiply the Base Premium for the Base De-  
ductible by the appropriate factors selected  
from the following table:

<b>Deductible</b>	<b>Fire</b>	<b>E.C., V.&amp;M.M., Broad &amp; Special Forms</b>
\$ 100*	1.05	1.20
500	.97	.85
1,000	.95	.70
2,500	.88	.60
* 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**

**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
Territory											
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
EQ Territory											
1	.17	.17	.17	.10	.10	.10	.10	.03	.03	.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).

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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.



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

Minimum Premium Per Policy	50
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**RULE 208.****WAIVER OF PREMIUM**

Amount that may be waived	3
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**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**

<b>Owner-Occupied Key Premiums - All Territories</b>					
<b>Fire - Coverage A - All Forms - Non-Seasonal And Seasonal</b>					
<b>Prot. Class</b>	<b>Const.*</b>	<b>Prem. Gr. No.</b>	<b>Coverage</b>		
			<b>Number of Families</b>		
			<b>1</b>	<b>2</b>	<b>3 or 4</b>
1-6	M	1	85	85	119
	F	4	107	107	149
7-8	M	1	85	85	119
	F	5	149	149	209
8B, 9	M	2	139	139	194
	F	6	171	171	239
10	M	3	160	160	224
	F	7	181	181	254

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

**Table 301.A.#1 Fire - Coverage A - All Forms -  
Non-Seasonal And Seasonal Owner-Occupied Key  
Premiums**

<b>Non-Owner-Occupied Key Premiums - All Territories</b>					
<b>Fire - Coverage A - All Forms - Non-Seasonal And Seasonal</b>					
<b>Prot. Class</b>	<b>Const.*</b>	<b>Prem. Gr. No.</b>	<b>Coverage</b>		
			<b>Number of Families</b>		
			<b>1</b>	<b>2</b>	<b>3 or 4</b>
1-6	M	1	119	119	167
	F	4	149	149	209
7-8	M	1	119	119	167
	F	5	209	209	293
8B, 9	M	2	194	194	272
	F	6	239	239	335
10	M	3	224	224	314
	F	7	254	254	355

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

**Table 301.A.#2 Fire - Coverage A - All Forms -  
Non-Seasonal And Seasonal Non-Owner-Occupied Key  
Premiums**

<b>Fire - Coverage A - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal</b>			
<b>Key Factors</b>			
<b>Limit of Liability (000's)</b>	<b>Coverage A</b>	<b>Limit of Liability (000's)</b>	<b>Coverage A</b>
\$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.#3 Fire - Coverage A - All Forms -  
Owner And Non Owner-Occupied - Non-Seasonal And  
Seasonal Key Factors**

**^ DP 00 02 & 03 : Not Applicable as RIJRA does not  
provide coverage using these forms.**

## RULE 301.

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

Owner And Non-Owner - Occupied Key Premiums - All Territories					
Fire Coverage C - All Forms - Non-Seasonal And Seasonal					
Prot. Class	Const.*	Prem. Gr. No.	Coverage		
			Number of Families		
			1 or 2	3 or 4	5 or More
1-6	M	1	11	16	24
	F	4	14	20	30
7-8	M	1	11	16	24
	F	5	20	28	41
8B, 9	M	2	18	26	38
	F	6	23	32	47
10	M	3	21	30	44
	F	7	24	34	50

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

**Table 301.A.#4 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.#5 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 *				
Territory	Prem.	Forms		
	Gr. No.	DP 01	DP 02	DP 03
30, 31	1	72	N/A	N/A
32	2	68	N/A	N/A
33	3	74	N/A	N/A
34	4	100	N/A	N/A
* DP 00 01, Key Premiums are Non-Seasonal and Seasonal. DP 00 02 & 03 : Not Applicable as RIJRA does not provide coverage using these forms.				

**Table 301.A.#6 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 02	DP 03
All	N/A	N/A

**DP 00 02 & 03** : Not Applicable as RIJRA does not provide coverage using these forms.

**Table 301.A.#7 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	0.023
38	1.411		
* Use this limit of liability to develop premiums for policy amounts less than \$1,000.			

**Table 301.A.#8 Extended Coverage, Broad And Special Forms - Coverage A Key Factors**

## RULE 301.

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

Extended Coverage, Broad And Special Forms - Coverage C Key Premiums *				
Territory	Prem.	Forms		
	Gr. No.	DP 01	DP 02	DP 03
30, 31	1	6	N/A	N/A
32	2	5	N/A	N/A
33	3	6	N/A	N/A
34	4	8	N/A	N/A
* DP 00 01, Key Premiums are Non-Seasonal and Seasonal. DP 00 02 & 03 : Not Applicable as RIJRA does not provide coverage using these forms.				

**Table 301.A.#9 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 02	DP 03
All	N/A	N/A
DP 00 02 & 03 : Not Applicable as RIJRA does not provide coverage using these forms.		

**Table 301.A.#10 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 Addi- tional \$1,000	0.17
26	4.34		
* Use this limit of liability to develop premiums for policy amounts less than \$1,000.			

**Table 301.A.#11 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**

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
A. Fire: Protection Class 1-8	2.65
Fire: Protection Class 8B, 9, 10	4.78
B. Extended Coverage (DP 00 01)	1.94
C. Broad Form (DP 00 02)	N/A
D. Special Form (DP 00 03)	N/A
E. Broad Form (DP 00 02) with Endorsement DP 04 65	N/A
* These rates apply to all occupancies, territories, construction and protection classifications, unless otherwise specified. Rates for A. are cumulative with either B., C., D., or E.	

**Table 500. Miscellaneous Rates****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 pro-  
tection classifications, unless otherwise speci-  
fied:

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	
31.29	
Windstorm or Hail (DP 00 02 And DP 00 03)	
Rate Per \$1,000	
Including Wind or Hail	
N/A	

**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 C	Coverage D & E
1	0.54	0.38	0.30
Table B - Masonry			
1	1.97	1.51	1.51
Table C - Superior			
1	0.54	0.22	0.41

**Table 509.E.#1 Premium For Base Deductible 5%  
Deductible**

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

## RULE 509.

## EARTHQUAKE COVERAGE (Cont'd)

10% Deductible - Rate Per \$1,000			
Table A - Frame			
Territory	Coverage A	Coverage C	Coverage D & E
1	0.43	0.32	0.30
Table B - Masonry			
1	1.73	1.30	1.49
Table C - Superior			
1	0.43	0.19	0.38

Table 509.E.#2 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 & TV Equip
29.89	29.89	42.69

Table 512.B. Premium Computation

## 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 516.

MOTORIZED GOLF CART - PHYSICAL LOSS  
COVERAGE

## E. Premium Computation

Per Motorized Golf Cart *	
Exposure	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	N/A	N/A

Table 517.D.2. Premium Computation

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

**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.

**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

**3. TERRITORY DEFINITIONS – EARTHQUAKE**

**A. Zip Code Based Territories**

**ZIP CODES/TERRITORIES IN NUMERICAL ORDER BY ZIP CODE**

<b>Zip Code</b>	<b>USPS ZIP Code Name</b>	<b>EQ Territory</b>
	Entire State	1



## 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-2-6)

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 V - ADDITIONAL OR REDUCED PREMIUM COMPUTATION (ISO Rules 500-513, RIJRA Rate Page DP-R-6, DP-R-7)

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.

# 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 :

times KEY FACTORS :

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

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE A).....

FIRE EC VMM

_____	_____	_____
_____	_____	_____
↓	↓	↓
_____	_____	_____

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 :

times KEY FACTORS :

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

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE C).....

FIRE EC VMM

_____	_____	_____
_____	_____	_____
↓	↓	↓
_____	_____	_____

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)---->

\$ \_\_\_\_\_  
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.

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**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**

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

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

FIRE EC VMM

**107 72**

times KEY FACTORS :

**2.290 2.835**

BASE PREM VMM = COV A x VMM RATE **.11** /1,000.....

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE A).....

**245 204 11**

**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)---->

**245 204 11**

**\$ 460**

TOTAL PREM COV A (1)

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

(ISO Rules 301. & 304.) COVERAGE C \$ **25,000** KEY PREMIUMS :

FIRE EC VMM

**14 6**

times KEY FACTORS :

**3.47 4.17**

BASE PREM VMM = COV C x VMM RATE **.11** /1,000.....

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE C).....

**49 25 3**

**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)---->

**49 25 3**

**\$ 77**

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

\$

**537**

(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	VMM
(ISO Rule 301.) COVERAGE A \$ <u>100,000</u> KEY PREMIUMS :	<u>194</u>	<u>100</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>444</u>	<u>284</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 :

<u>\$500 DEDUCTIBLE</u>	F <u>.97</u>	EC <u>.85</u>	VMMM <u>.85</u>	<u>431</u>	<u>241</u>	<u>9</u>
	F	EC	VMMM			
ADJUSTED BASE PREMIUMS (COVERAGE A)---->						\$ <u>681</u>

TOTAL PREM COV A (1)

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

	FIRE	EC	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).....			

**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)---->						\$

TOTAL PREM COV C (2)

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

PREMIUM FOR :

<u>***FAIR RENTAL VALUE COV D \$10,000</u>	<u>48</u>	<u>19</u>	<u>1</u>	\$ <u>68</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)
TOTAL PREMIUM DUE	\$ <u>749</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

Misc Fire Rate \$4.78

EC Rate \$1.94

VMM Rate \$.11

\*\* 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 30

COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED

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

	FIRE	EC	VMM
(ISO Rule 301.) COVERAGE A \$ <u>100,000</u> KEY PREMIUMS :	<u>209</u>	<u>72</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>479</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>479</u>	<u>204</u>	<u>11</u>	\$ <u>694</u>
				TOTAL PREM COV A (1)

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

	FIRE	EC	VMM
(ISO Rules 301. & 304.) COVERAGE C \$ <u>25,000</u> KEY PREMIUMS :	<u>20</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>69</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>69</u>	<u>25</u>	<u>3</u>	\$ <u>97</u>
				TOTAL PREM COV C (2)

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

PREMIUM FOR :

<b>***FAIR RENTAL VALUE COVERAGE D \$10,000</b>	<u>27</u>	<u>19</u>	<u>1</u>	\$ <u>47</u>
<b>EARTHQUAKE COVERAGE (SEE REVERSE SIDE)</b>				\$ <u>54</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>892</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 2**

**Misc Fire Rate \$2.65**

**EC Rate \$1.94**

**VMM Rate \$.11**

\*\* 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.

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

**TABLE A - FRAME**

**Column A**

<b>\$100,000</b>	<b>Coverage A</b>
<b>x.43</b>	<b>Rate Per \$1000</b>
<hr/>	
<b>\$43</b>	

**Column B**

<b>\$25,000</b>	<b>Coverage C</b>
<b>x.32</b>	<b>Rate Per \$1000</b>
<hr/>	
<b>\$8</b>	

**Column C**

<b>\$10,000</b>	<b>Coverage D</b>
<b>x.30</b>	<b>Rate Per \$1000</b>
<hr/>	
<b>\$3</b>	

**$\$43 + 8 + 3 = \$54$**

**SPECIFICATIONS: 2 FAMILY OWNER OCCUPIED FRAME DWELLING, TERR 30 PROT 02**  
**COVERAGES: 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

**EXAMPLE 4**  
**(10/01/06)**

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

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

### I. BASE PREMIUM (COVERAGE A)

			FIRE	EC	VMM
(ISO Rule 301.)	COVERAGE A \$ <u>100,000</u>	KEY PREMIUMS :	<u>107</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>245</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 :

<u>        </u> F <u>        </u> EC <u>        </u> VMMM	<u>        </u>	<u>        </u>	<u>        </u>
<u>        </u> F <u>        </u> EC <u>        </u> VMMM	<u>        </u>	<u>        </u>	<u>        </u>
ADJUSTED BASE PREMIUMS (COVERAGE A)--->	<u>245</u>	<u>204</u>	<u>11</u> \$ <u>460</u>

TOTAL PREM COV A (1)

### II. BASE PREMIUM (COVERAGE C)

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

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

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

ADJUSTMENT FOR :

<u>        </u> F <u>        </u> EC <u>        </u> VMMM	<u>        </u>	<u>        </u>	<u>        </u>
<u>        </u> F <u>        </u> EC <u>        </u> VMMM	<u>        </u>	<u>        </u>	<u>        </u>
ADJUSTED BASE PREMIUMS (COVERAGE C)--->	<u>        </u>	<u>        </u>	<u>        </u> \$

TOTAL PREM COV C (2)

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

PREMIUM FOR :

<u><b>DP 0422 LIMITED FUNGI \$50,000</b></u>	<u><b>[DP-R-20]</b></u>	<u>        </u>	<u>        </u>	<u>        </u>	<u>        </u> \$ <u>49</u>
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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 :

<u><b>DL 2471 LIMITED FUNGI \$100,000</b></u>	<u><b>[DL-R-4]</b></u>	<u><b>\$12</b></u>	<u>        </u>	<u>        </u>
<u><b>DL 2482 PERSONAL INJURY</b></u>	<u><b>[DL-R-2, DL-2]</b></u>	<u><b>(\$22 X 1.35)</b></u>	<u><b>\$30</b></u>	<u>        </u>
				\$ <u>42</u>
				ADD'L COV PREM (6)
				TOTAL PREMIUM DUE
				\$ <u>798</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.

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