

# RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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

December 5, 2007

TO: All Rhode Island Producers

### Personal Liability Supplement to the Dwelling Policy Program (DL 2002 Program) <u>Rate Revision Effective February 1, 2008</u>

The Rhode Island Joint Reinsurance Association (RIJRA) has filed and the Insurance Division has approved a rate revision to the Personal Liability Supplement to the Dwelling Policy Program to be effective for all new and renewal policies with an inception date of **February 1, 2008** or later.

Enclosed are revised RIJRA rate pages (DL-R-1 and DL-R-2). You should insert these pages in the Rhode Island State Pages Section of your manual. An updated RIJRA Rating Examples Section is also enclosed.

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

Very truly yours,

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James H. Pappas Vice President, Underwriting

JHP:pd

Enclosures

Letters to Agents/DL 2002 Rate Rev Ltr - 02.08

### RHODE ISLAND JOINT REINSURANCE ASSOCIATION (RIJRA)

### PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM (2002 EDITION)

### EFFECTIVE 02 01 2008

PAGE CHECKLIST FOR RHODE ISLAND STATE PAGES TO BE USED IN CONJUNCTION WITH MULTISTATE RULES SECTION OF ISO'S PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM (2002 EDITION)

### REVISED AND/OR NEW PAGE NUMBERS ARE UNDERLINED

### **EXCEPTION PAGES**

DL-E-1	2nd Edition 2 06	Effective 07 01 06
DL-E-2	1st Edition 2 06	Effective 07 01 06

### **RIJRA EXCEPTION PAGE**

RIJRA-DL-EXC-1	Effective 01 01 04
RIJRA-DL-EXC-2	Effective 01 01 04
RIJRA-DL-EXC-3	Effective 11 01 05
RIJRA-DL-EXC-4	Effective 11 01 05

### **RATE PAGES**

<u>DL-R-1</u>	Effective 02 01 08
<u>DL-R-2</u>	Effective 02 01 08
DL-R-3	Effective 07 01 06
DL-R-4	Effective 07 01 06

### **RIJRA RATING EXAMPLES SECTION**

Premium Computation Worksheet <u>Examples 1 - 3</u> <u>Examples 4 - 6</u> (Lead Liability Coverage)

ISO'S MULTISTATE NOTICE DL - MU - 2003 - RU - 001 DISPLAYS THE LATEST PAGE INFORMATION FOR MULTISTATE RULES PAGES TO BE USED.

### PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM MANUAL RATE PAGES

### RULE 301. BASE PREMIUM COMPUTATION

#### A. Premium Computation

 For Basic Limits (Coverage L -\$100,000/Coverage M - \$1,000) use the following tables:

Initial Residence Premises Occupied By Owner Or Apartment Occupied By Tenant (Named Insured) *				
No Business occupancy				
Number of Families	Rate Per Location			
1	\$ 105			
2	168			
3	210			
4	262			

Permitted Incidental Occupancy - Home Day Care Up To Three Persons Under Care

Number of Families	Rate Per Location		
1	\$ 298		
2	361		
3	403		
4	455		
Permitted Incidental Occupancy - All Other			

i ennitteu incluentai o	ccupancy - An Other
Number of Families	Rate Per Location

1	\$ 134		
2	197		
3	239		
4	291		
<ul> <li>* Rate Apartment Occupied By Tenant (Named Insured) as 1 family</li> </ul>			

Table 301.A.1.#1(RA) Base Premium Computation Initial Residence Premises Occupied By Owner Or Apartment Occupied By Tenant (Named Insured)

Other Insured Locations Occupied By Owner Or					
Apartment Occupied By Tenant (Named Insured) *					
No Business Occupancy					
Number of Families Rate Per Location					
1	\$ 12				
2	23				
3	46				
4	50				
Permitted Incide	ental Occupancy				
Number of Families	Rate Per Location				
1	\$ 43				
2	54				
3	77				
4	81				
<ul> <li>* Rate Apartment Occupie as 1 family</li> </ul>	ed By Tenant (Named Insured)				

 Table 301.A.1.#2(RA) Base Premium Computation Other

 Insured Locations Occupied By Owner Or Apartment

 Occupied By Tenant (Named Insured)

Other Insured Locations Not Occupied By Owner				
Number of Families Rate Per Location				
1	\$ 100			
2	157			
3	341			
4	419			

Table 301.A.1.#3(RA) Base Premium Computation Other Insured Locations Not Occupied By Owner

Business Pursuits			
	Classification	Rate Per	e Person
a.	Clerical Office Employees	\$	8
b.	Salesmen, Collectors or Messengers		
	Including Installation, Demonstrating or		
	Servicing		12
c.	Salesmen, Collectors or		
	Messengers Excluding Installation,		
	Demonstrating or Servicing		8
d.	Teachers - Laboratory, Manual Training,		
	Athletic and Physical Training		21
е.	Teachers - Not Otherwise Classified		10
f.	Teachers - Corporal		
	Punishment - Add to d. or e.		8
g.	Business Pursuits Not		
	Otherwise Classified		N/A

Table 301.A.1.#4 (RA) Base Premium Computation Business Pursuits

Employers' Liability			
Exposure	Rate Per F	erson	
Medical Payments in Excess			
of two employees	\$	7	

Table 301.A.1.#5(RA) Base Premium Computation Employers' Liability

	Owned Snowmobiles		
Exposure Rate			
	Per Snowmobile:		N/A
*	This charge is the minimum annu	al rate for each	
	snowmobile for any period within a policy year		

Table 301.A.1.#6(RA) Base Premium Computation Owned Snowmobiles

### PERSONAL LIABILITY SUPPLEMENT TO THE DWELLING POLICY PROGRAM MANUAL RATE PAGES

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

	Motor	oroft						
Watercraft								
Outboard, Inboard Or Inboard-Outdrive Motors								
		Leng	th					
		Rate For						
	Rate	e For	Over 15					
Horsepower	Up To <sup>•</sup>	15 Feet	To 26 Feet					
Up to 50	\$ 9		15					
51 - 100	16		21					
101 - 150	22		28					
151 - 200	22		34					
Over 200	22		34					
Sailboat V	Nith Or Wit	hout Auxil	iary Power					
Length in	n Feet		Rate					
26 - 40		\$	9					
Over 40			9					

Table 301.A.1.#7(RA) Base Premium Computation Watercraft

Loss Assessment Liability Coverage						
Exposure	Rate Per \$1,000					
Each Location	\$2					

 Table 301.A.1.#8(RA) Base Premium Computation Loss

 Assessment Liability Coverage

Personal Injury							
Exposure	Rate						
Per Policy	\$	22					

Table 301.A.1.#9(RA) Base Premium Computation Personal Injury

Incidental Low Power Recreational Vehicle							
Exposure	Rate						
Per Conveyance	\$ 25						
Table 301 A 1 #10(PA) Base Premium Computation In-							

 
 Table 301.A.1.#10(RA) Base Premium Computation Incidental Los Power Recreational Vehicle

Assisted Living Care							
Exposure Rate							
Per Unit	\$ 30						

 Table 301.A.1.#11(RA) Base Premium Computation Assisted Living Care

Student Living Away From Residence Premises						
Exposure	Rate					
Per Location	\$ 89					
Table 204 A 4 #40/DA) Dasa Dramium Osmanutatian Otra						

Table 301.A.1.#12(RA) Base Premium Computation Student Living Away From Residence Premises.

2. For Increased Limits for Medical Payments To Others use the following tables:

Exposures	Each Additional \$1,000
Initial Residence Premises	\$5
Other Insured Locations	\$2

Table 301.A.2.#1(RA) Base Premium Computation Increased Limits For Medical Payments To Others Initial Residence Premises And Other Insured Locations Coverages

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

OWNER OCCUPIED ( ) NON OWNER OCCUPIED ( ) TERRITORY COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED				
I. BASE PREMIUM (COVERAGE A)	FIRE	EC	VMM	
(ISO Rule 301.) COVERAGE A \$ KEY PREMIUMS :				-
times KEY FACTORS :				_
BASE PREM VMM = COV A x VMM RATE/1,000		↓	↓	
BASE PREMIUMS (COVERAGE A)	·	·		-
la. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409				
(COVERAGE A): Apply Appropriate Adj. Factors*				
ADJUSTMENT FOR :				
FECVMMM				-
FECVMMM				-
ADJUSTED BASE PREMIUMS (COVERAGE A)>				\$
II. BASE PREMIUM (COVERAGE C)	FIRE	EC	VMM	TOTAL PREM COV A (1)
	T IIILE	20	• • • • • •	
(ISO Rules 301. & 304.) COVERAGE C \$ KEY PREMIUMS :				_
times KEY FACTORS : BASE PREM VMM = COV C x VMM RATE/1,000				_
(ISO Rule 302.)	$\downarrow$	$\downarrow$	$\downarrow$	
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				
				-
FECVMMM				-
ADJUSTED BASE PREMIUMS (COVERAGE C)>				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 SUP	<u>PLEMEN</u> T			
Personal Liability (Coverage L) Limit \$				\$
				COV L PREM(4)
Medical Payments to Others (Coverage M) Limit				\$
V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS: PREMIUM FOR :				COV M PREM(5)
				¢
				\$ ADD'L COV PREM (6)
	TOTAL PREM	IUM DUE		\$
* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the f	following sequen	ce :		(1)+(2)+(3)+(4)+(5)+(6)
<ul> <li>(a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home</li> <li>(h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System</li> </ul>			mercial Build	ing,

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

OWNER OCCUPIED ( )       NON OWNER OCCUPIED ( )       TERRITORY          COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED	FIRE	EC	VMM	
(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)	$\checkmark$	$\downarrow$	$\downarrow$	
la. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409				
(COVERAGE A): Apply Appropriate Adj. Factors* ADJUSTMENT FOR :				
FECVMMM				
ADJUSTED BASE PREMIUMS (COVERAGE A)>				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	 V	 V		
BASE PREMIUMS (COVERAGE C)	·	·	·	
lia. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409				
(COVERAGE C): Apply Appropriate Adj. Factors*				
ADJUSTMENT FOR :				
FECVMMM				
FECVMMM				
ADJUSTED BASE PREMIUMS (COVERAGE C)>			\$	i
III. ADDITIONAL OR REDUCED PREMIUMS **	FIRE	EC	VMM	TOTAL PREM COV C (2)
PREMIUM FOR :			\$	
PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEM	<u>EN</u> T			ADD'L/REDUCED PREM(3)
Personal Liability (Coverage L) Limit \$300,000 [DL-R-1 &	DL-4] \$34	1 x 1.24 =		\$ 423
				COV L PREM(4)
Medical Payments to Others (Coverage M) Limit \$3,000 [DL-R-2]	\$2 x 2 =			\$4
V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:				COV M PREM(5)
PREMIUM FOR :				
				\$
				ADD'L COV PREM (6)
	TOTAL PREI	MIUM DUE		\$ 427 (1)+(2)+(3)+(4)+(5)+(6)
* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following	g sequence :			( ' <i>)</i> ' ( <del>'</del> ) ' ' ( <del>'</del> ) ' ' ) ' ( <u>'</u> ) ' ' ( <del>'</del> ) ' ' ) ' ' ( <del>'</del> ) ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ( <del>'</del> ) ' ' ) ' ' ( <del>'</del> ) ' ' ' ) ' ' ) ' ' ' ( <del>'</del> ) ' ' ' ) ' ' ' ) ' ' ' ) ' ' ' ' ) ' ' ' ' ' ) '
(a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Perso	onal Property i	n 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. L123\f-wkshts\RIJRA-DW-LIAB-WS 02.01.08

SPECIFICATIONS: 2 FAMILY OWNER OCCUPIED FRAME DWELLING, TERR 30 PROT 02 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 <u>30</u> COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED I. BASE PREMIUM (COVERAGE A)		EC	VMM	
			VIVIIVI	
(ISO Rule 301.) COVERAGE A \$ <u>100,000</u> KEY PREMIUMS :	107	72		-
times KEY FACTORS : BASE PREM VMM = COV A x VMM RATE <b>11</b> /1,000	2.290	2.835		_
(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 :				
FECVMMM				-
FECVMMM				-
ADJUSTED BASE PREMIUMS (COVERAGE A)>				\$ 460
II. BASE PREMIUM (COVERAGE C)	FIRE	EC	VMM	TOTAL PREM COV A (1)
(ISO Rules 301. & 304.) COVERAGE C \$KEY PREMIUMS :				
				-
times KEY FACTORS : BASE PREM VMM = COV C x VMM RATE /1.000		I		-
(ISO Rule 302.)	$\checkmark$	$\downarrow$	↓	
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 :				
FECVMMM				-
FECVMMM				-
ADJUSTED BASE PREMIUMS (COVERAGE C)>			9	\$
III. ADDITIONAL OR REDUCED PREMIUMS ** PREMIUM FOR :	FIRE	EC	VMM	TOTAL PREM COV C (2)
DP 0422 LIMITED FUNGI \$50,000 [DP-R-20]				\$ 49
				ADD'L/REDUCED PREM(3)
PREMIUM COMPUTATION FOR PERSONAL LIABILIT		ENT		
Personal Liability (Coverage L) Limit \$500,000 [DL-R-1 & DL-4]	\$168 X 1.35 =			\$ 227
<u> </u>				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 :				
DL 2471 LIMITED FUNGI \$100,000 [DL-R-4] \$12				
DL 2482 PERSONAL INJURY [DL-R-2, DL-2] (\$22 X 1.35) \$30				\$ <b>42</b>
		—		ADD'L COV PREM (6)
	TOTAL PREM	IUM DUE		\$ <b>798</b>
* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in	n the following sec	quence :		(1)+(2)+(3)+(4)+(5)+(6)
		D		

(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

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

,	) NON OWNER OCCUPIE	. ,					
I. BASE PREMIUM (CC				FIRE	EC	VMM	
(ISO Rule 301.)	COVERAGE A \$ <b>150,0</b>	Y PREMIUMS :	209	72		_	
		times KE	EY FACTORS :	3.09	3.985		
BASE PREM VMM = CO	OV A x VMM RATE	/1,000					_
(ISO Rule 302.)	BASE PI		OVERAGE A)	↓ 646	↓ 287	↓ 17	
	DAGETT						-
	per ISO's BCEG Rule, RULE 3	303 & RULES 40	1-409				
(COVERAGE A): Apply ADJUSTMENT FOR :	Appropriate Adj. Factors*						
ADJOSTMENT FOR	_						
	F	EC	_VMMM				_
	F	EC	_VMMM				_
	ADJUSTEI	D BASE PREMIL	JMS (COVERAGE A)>			:	\$950
II. BASE PREMIUM (CO	OVERAGE C)			FIRE	EC	VMM	TOTAL PREM COV A (1)
		<b>0</b>					
(ISO Rules 301. & 304.)	COVERAGE C \$ <u>25,00</u>		Y PREMIUMS :	20	6		-
BASE PREM VMM - CO	OV C x VMM RATE <b>11</b>		EY FACTORS :	3.470	4.170		_
(ISO Rule $302.$ )	JV C X VIVIIVI KATE <u>II</u>	_/1,000		↓	↓	↓	
	BASE PI	REMIUMS (C	OVERAGE C)	69	25	3	
IIa. ADJUSTMENTS as	per ISO's BCEG Rule, RULE :	303 & RULES 40	01-409				—
(COVERAGE C): Apply	Appropriate Adj. Factors*						
ADJUSTMENT FOR :							
	F	_EC	_VMMM				_
	F	EC	_VMMM				_
		D BASE PREMIL	JMS (COVERAGE C)>				\$ 97
	12000121	D D IOE I REMIT					TOTAL PREM COV C (2)
III. ADDITIONAL OR RE	EDUCED PREMIUMS **			FIRE	EC	VMM	
PREMIUM FOR :							•
							ADD'L/REDUCED PREM(3)
	PREMIU		TION FOR PERSONAL		SUPPLEM	ENI	
Personal Liability (C	overage L) Limit	\$ <u>200,000</u>	[DL-R-1 & DL-4]	\$419 X 1.	.15 =		\$ 482
							COV L PREM(4)
Medical Payments to	o Others (Coverage M) Limit	\$ <u>2,000</u>	[DL-2] \$2 X1 =				\$ <b>2</b>
	DITIONAL PERSONAL LIABIL						COV M PREM(5)
PREMIUM FOR :	DITIONAL PERSONAL LIABIL	ITT ENDORGEN	<u>iento.</u>				
							\$
							ADD'L COV PREM (6)
				TOTAL PREM	IUM DUE		\$ <b>1,531</b>
* Factors should be app	blied when applicable, AND PF		DED AFTER EACH STEP, in	the following se	equence :		(1)+(2)+(3)+(4)+(5)+(6)
	•• *		,	0.1			

(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

SPECIFICATIONS: 3 FAMILY TENANT OCCUPIED FRAME DWELLING, TERR 30 PROT 02, YR BUILT 1925 COVERAGES DESIRED: PERSONAL LIABILITY (Cov L) \$300,000, MEDICAL PAYMENTS (Cov M) \$3,000 DL 24 66 LEAD LIABILITY COVERAGE \$100,000 References in [] are to ISO/RIJRA rate pages

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

OWNER OCCUPIED ( )		. ,		TORY					
I. BASE PREMIUM (COVERA		TONLTIST	BEING REQUEST	-0	FIRE	EC	VMM		
					TIKE	LU	VIVIIVI		
(ISO Rule 301.)	COVERAGE A \$		KEY PREM	MIUMS :				-	
			times KEY FAC					-	
BASE PREM VMM = COV A	X VMM RATE	/1,000							
(ISO Rule 302.)			S (COVERAGE	۸)	$\checkmark$	$\checkmark$	$\checkmark$		
	DAGE P		3 (COVERAGE	А)				-	
la. ADJUSTMENTS as per IS	O's BCEG Rule, RULE	303 & RULE	ES 401-409						
(COVERAGE A): Apply Appro	priate Adj. Factors*								
ADJUSTMENT FOR :									
	F	EC	VMMM					-	
	F	FC	VMMM						
								-	
	ADJUSTI	ED BASE PF	REMIUMS (COVER	AGE A)>				_ \$	REM COV A (1)
II. BASE PREMIUM (COVER	AGE C)				FIRE	EC	VMM	TOTALT	
(ISO Rules 301. & 304.)	COVERAGE C \$								
(ISO Rules 301. & 304.)	COVERAGE C \$		KETEREI					-	
		/1.000	times KEY FAC					-	
BASE PREM VMM = COV C (ISO Rule 302.)		/1,000			↓	↓	↓		
	BASE F		S (COVERAGE	C)					
IIa. ADJUSTMENTS as per IS				0)				-	
(COVERAGE C): Apply Appro		<u>- 303 &amp; RUL</u>	23 401-409						
ADJUSTMENT FOR :									
	F	EC	VMMM						
								-	
	F	EC	VMMM					-	
	ADJUSTI	ED BASE PF	REMIUMS (COVER	AGE C)>			:	5	
					510.5	50		TOTAL PF	REM COV C (2)
III. ADDITIONAL OR REDUCE PREMIUM FOR :	ED PREMIUMS **				FIRE	EC	VMM		
FREMION FOR .							:	\$	
				-				ADD'L/RED	UCED PREM(3)
<u>I</u>	PREMIUM COMPUT	TATION FO	R PERSONAL L	IABILITY SUPPLE	MENT				
Personal Liability (Coverage	ge L) Limit	9	\$300,000	[DL-R-1 8	L-4] \$34	1 x 1.24 =		\$	423
								COV	L PREM(4)
Medical Payments to Othe	ers (Coverage M) Limit		\$3,000	[DL-R-2]	\$2 x 2 =			\$	4
	, , ,		· · · · ·		·			COVI	M PREM(5)
V. ADDITIONAL PERSONAL	LIABILITY ENDORSE	MENTS:							
PREMIUM FOR :									
								\$	
DL 24 66 Lead Liability	Coverage \$10	0,000	[RIJRA-DL-E	XC-3 & 41				\$	600
	Coverage with	0,000		xo-5 a +]				·	OV PREM (6)
					TOTAL PREM				1,027
						JUD DOE			3)+(4)+(5)+(6)
* Factors should be applied w	when applicable, AND F	PREMIUM R	OUNDED AFTER E	EACH STEP, in the fo	llowing sequen	ce:			

(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

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

OWNER OCCUPIED (X) NON OWNER OCCUPIED () TERRITORY <u>30</u> COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED				
I. BASE PREMIUM (COVERAGE A)	FIRE	EC	VMM	
(ISO Rule 301.) COVERAGE A \$ 100,000 KEY PREMIUMS :	107	72		
times KEY FACTORS :	2.290	2.835		
times KEY FACTORS : BASE PREM VMM = COV A x VMM RATE/1,000				
(ISO Rule 302.)	$\downarrow$	$\downarrow$	$\downarrow$	
BASE PREMIUMS (COVERAGE A)	245	204	11	-
la. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409				
(COVERAGE A): Apply Appropriate Adj. Factors*				
ADJUSTMENT FOR :				
FECVMMM				
F EC VMMM				
				400
ADJUSTED BASE PREMIUMS (COVERAGE A)>			\$	460 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.)	$\checkmark$	$\downarrow$	$\downarrow$	
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 :				
FECVMMM				
FECVMMM				
ADJUSTED BASE PREMIUMS (COVERAGE C)>			\$	
			<b>v</b>	TOTAL PREM COV C (2)
III. ADDITIONAL OR REDUCED PREMIUMS **	FIRE	EC	VMM	
PREMIUM FOR :				
			\$	ADD'L/REDUCED PREM(3)
				ADD L/REDUCED F REIM(3)
PREMIUM COMPUTATION FOR PERSONAL LIABILITY SU	JPPLEMEN	IT		
Personal Liability (Coverage L) Limit \$500,000 [DL-R-1 & DL-4] \$16	8 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 =			\$	
				ADD'L COV PREM (6)
	TOTAL PREM	IIUM DUE	\$	· · · · ·
* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the fol	lowing sequen	ce :		(1)+(2)+(3)+(4)+(5)+(6)
	0 1			

(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

SPECIFICATIONS: 3 FAMILY TENANT OCCUPIED FRAME DWELLING, TERR 30 PROT 02, YR BUILT 1940
COVERAGES DESIRED: PERSONAL LIABILITY (Cov L) \$300,000, MEDICAL PAYMENTS (Cov M) \$3,000
COMPLIANT PROPERTY - LEAD MITIGATED VISUAL INSPECTION
References in [] are to ISO/RIJRA rate pages

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

OWNER OCCUPIED ( ) NON OWNER OCCUPIED ( ) TERRITORY COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED				
I. BASE PREMIUM (COVERAGE A)	FIRE	EC	VMM	
(ISO Rule 301.) COVERAGE A \$ KEY PREMIUMS :				_
times KEY FACTORS :				_
BASE PREM VMM = COV A x VMM RATE/1,000	······· ······· ↓	······ ······	$\downarrow$	
BASE PREMIUMS (COVERAGE A)				-
la. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409				
(COVERAGE A): Apply Appropriate Adj. Factors* ADJUSTMENT FOR :				
FECVMMM				-
FECVMMM				_
ADJUSTED BASE PREMIUMS (COVERAGE A)>				\$
				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)				-
IIa. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409				
(COVERAGE C): Apply Appropriate Adj. Factors* ADJUSTMENT FOR :				
FECVMMM				-
FECVMMM				_
ADJUSTED BASE PREMIUMS (COVERAGE C)>				S
		50	\/ <b>\ A \</b>	TOTAL PREM COV C (2)
III. ADDITIONAL OR REDUCED PREMIUMS ** PREMIUM FOR :	FIRE	EC	VMM	
			9	S
PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPP	LEMENT			ADD'L/REDUCED PREM(3)
[DL-	R-1,DL-4 & DL-E-2	2]		
Personal Liability (Coverage L) Limit \$300,000 \$341	x 1.24 x 1.10 =			\$ 465
				COV L PREM(4)
Medical Payments to Others (Coverage M) Limit \$3,000 [DL-R-2] \$2 x 2	=			\$ 4
V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:				COV M PREM(5)
PREMIUM FOR :				
				\$
				ADD'L COV PREM (6)
	TOTAL PREM	IIUM DUE		\$ 469
* Eastern should be applied when applicable, AND PDFAULA POLINDED AFTER FACULATED :	following or the total			(1)+(2)+(3)+(4)+(5)+(6)
* Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the	ioliowing sequence :			
(a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (			ial Building,	
<ul> <li>(e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home</li> <li>(h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System</li> </ul>	e, (g) Optional Deduct	ibles,		