FAIR PLAN

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)
Rate Revision Effective February 1, 2008

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,

James H. Pappas
Vice President, Underwriting

JHP:pd

Enclosures

Did you check your smoke detectors today!

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

DL-R-1	Effective 02 01 08
DL-R-2	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
        Examples 1 - 3
        Examples 4 - 6   **(Lead Liability Coverage)**

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

RULE 301.
BASE PREMIUM COMPUTATION

A. Premium Computation

1. 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	
Number of Families	**Rate Per Location**
1	$ 134
2	197
3	239
4	291
* Rate Apartment Occupied By Tenant (Named Insured) as 1 family	

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 Incidental Occupancy	
Number of Families	**Rate Per Location**
1	$ 43
2	54
3	77
4	81
* Rate Apartment Occupied By Tenant (Named Insured) as 1 family	

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 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
e.	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 Person**
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 annual rate for each snowmobile for any period within a policy year	

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

RULE 301.
BASE PREMIUM COMPUTATION(Cont'd)

Watercraft		
Outboard, Inboard Or Inboard-Outdrive Motors		
	Length	
	Rate For	Rate For Over 15
Horsepower	Up To 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 With Or Without Auxiliary Power		
Length in 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(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 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……………………………………. ……...|…….. ……...|…….. ……..

(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)   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 :

_____F_____EC_____VMMM_____   _____ _____ _____

_____F_____EC_____VMMM_____   _____ _____ _____

                         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 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.   L123\f-wkshts\RIJRA-DW-LIAB-WS 02.01.08
    EACH ADDITIONAL OR REDUCED PREMIUM IS TO BE ROUNDED TO THE NEAREST DOLLAR.

SPECIFICATIONS: 3 FAMILY TENANT OCCUPIED FRAME DWELLING, TERR 30 PROT 02
COVERAGES DESIRED: PERSONAL LIABILITY (Cov L) $300,000, MEDICAL PAYMENTS (Cov M) $3,000
References in [ ] are to ISO/RIJRA rate pages

EXAMPLE 1
(02/01/08)

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……………………………………   ……..|…….. ……..|…….. ……..

(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)   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 :

_____F_____EC_____VMMM_____   _____ _____ _____

_____F_____EC_____VMMM_____   _____ _____ _____

                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 SUPPLEMENT

Personal Liability (Coverage L) Limit   **$300,000**   **[DL-R-1 & DL-4] $341 x 1.24 =** $_____**423**_____

                                                                                                    COV L PREM(4)

Medical Payments to Others (Coverage M) Limit   **$3,000**   **[DL-R-2] $2 x 2 =** $_____**4**_____

                                                                                                    COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

_____

_____ $_____

                                                                                                    ADD'L COV PREM (6)

                                                TOTAL PREMIUM DUE $_____**427**_____

                                                                                                    (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.

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

EXAMPLE 2
(02/01/08)

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)   FIRE   EC   VMM

(ISO Rule 301.)   COVERAGE A $ **100,000**   KEY PREMIUMS :   __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)---->   _____ _____ _____ $ **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.)   ↓   ↓   ↓

                         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 **   FIRE   EC   VMM

PREMIUM FOR :

DP 0422 LIMITED FUNGI $50,000   **[DP-R-20]**   _____ _____ _____ $ **49**

                                                                                     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 :

DL 2471 LIMITED FUNGI $100,000   **[DL-R-4]** $12

DL 2482 PERSONAL INJURY   [DL-R-2, DL-2]   ($22 X 1.35) $30 $ **42**

                                                                                     ADD'L COV PREM (6)

                                   TOTAL PREMIUM DUE $ **798**

                                                                                     (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.

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

EXAMPLE 3
(02/01/08)

References in [ ] are to ISO/RIJRA rate pages

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM

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 $ **150,000** KEY PREMIUMS :	**209**	**72**	_____
times KEY FACTORS :	**3.09**	**3.985**	_____
BASE PREM VMM = COV A x VMM RATE_____/1,000…………………………………… (ISO Rule 302.)	……..|……..	……..|……..	……..
BASE PREMIUMS (COVERAGE A)…………	**646**	**287**	**17**

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)---->	_____ _____ _____	$ **950**
		TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)	FIRE	EC	VMM
(ISO Rules 301. & 304.) COVERAGE C $ **25,000** KEY PREMIUMS :	**20**	**6**	_____
times KEY FACTORS :	**3.470**	**4.170**	_____
BASE PREM VMM = COV C x VMM RATE **11** /1,000…………………………………… (ISO Rule 302.)	……..|……..	……..|……..	……..
BASE PREMIUMS (COVERAGE C)…………..	**69**	**25**	**3**

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)---->	_____ _____ _____	$ **97**
		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	$ **200,000**	[DL-R-1 & DL-4]	$419 X 1.15 =	$ **482**
				COV L PREM(4)

Medical Payments to Others (Coverage M) Limit	$ **2,000**	[DL-2] $2 X1 =	$ **2**
			COV M PREM(5)

V. PREMIUM FOR ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

_____

_____ $_____

ADD'L COV PREM (6)

	TOTAL PREMIUM DUE	$ **1,531**
		(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

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** 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

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...   ....|........ ....|........ ....

(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)   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 :

_____F_____EC_____VMMM_____   _____ _____ _____

_____F_____EC_____VMMM_____   _____ _____ _____

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 SUPPLEMENT

Personal Liability (Coverage L) Limit   **$300,000**   [DL-R-1 & DL-4] $341 x 1.24 = $_____**423**_____
COV L PREM(4)

Medical Payments to Others (Coverage M) Limit   **$3,000**   [DL-R-2] $2 x 2 = $_____**4**_____
COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

$_____

DL 24 66 Lead Liability Coverage $100,000   [RIJRA-DL-EXC-3 & 4] $_____**600**_____
ADD'L COV PREM (6)

TOTAL PREMIUM DUE $_____**1,027**_____
(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

L123\f-wkshts\RIJRA-DW-LIAB-WS 02.01.08

** 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 (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)   FIRE   EC   VMM

(ISO Rule 301.)   COVERAGE A $ **100,000**   KEY PREMIUMS :   __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)---->   _____ _____ _____ $ __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.)   ↓   ↓   ↓

                    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 **   FIRE   EC   VMM

PREMIUM FOR :

_____   _____ _____ _____ $
                                                                                            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 $ __1,045__
                                                                                            (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.

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...   ......|...... ......|...... ......

(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)   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 :

_____F_____EC_____VMMM_____   _____ _____ _____

_____F_____EC_____VMMM_____   _____ _____ _____

            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 SUPPLEMENT
[DL-R-1,DL-4 & DL-E-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**_____
                                                                                    COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

_____

_____ $_____
                                                                        ADD'L COV PREM (6)

                            TOTAL PREMIUM DUE $_____**469**_____
                                                        (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.