



RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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April 12, 2012

TO: All Rhode Island Producers

**Personal Liability Supplement to the Dwelling Policy Program (DL 2002 Program)
Rate Revision Effective June 1, 2012**

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 **June 1, 2012** or later.

Enclosed are revised RIJRA rate pages (DL-R-1 thru DL-R-4). 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:ed

Enclosures

RHODE ISLAND JOINT REINSURANCE ASSOCIATION (RIJRA)

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

EFFECTIVE 06 01 2012

**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)**

EXCEPTION PAGES

DL-E-1	2nd Edition 02 06	Effective 07 01 06
DL-E-2	1st Edition 02 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>	<u>Effective 06 01 12</u>
<u>DL-R-2</u>	<u>Effective 06 01 12</u>
<u>DL-R-3</u>	<u>Effective 06 01 12</u>
<u>DL-R-4</u>	<u>Effective 06 01 12</u>

**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**

RHODE ISLAND (38)

**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	\$ 115
2	185
3	231
4	288

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

Number of Families	Rate Per Location
1	\$ 301
2	371
3	417
4	474

Permitted Incidental Occupancy - All Other

Number of Families	Rate Per Location
1	\$ 143
2	212
3	259
4	316

* 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	\$ 11
2	22
3	45
4	48

Permitted Incidental Occupancy

Number of Families	Rate Per Location
1	\$ 41
2	52
3	74
4	78

* 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	\$ 110
2	173
3	375
4	461

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	\$ 7
b. Salesmen, Collectors or Messengers Including Installation, Demonstrating or Servicing	11
c. Salesmen, Collectors or Messengers Excluding Installation, Demonstrating or Servicing	7
d. Teachers - Laboratory, Manual Training, Athletic and Physical Training	20
e. Teachers - Not Otherwise Classified	9
f. Teachers - Corporal Punishment - Add to d. or e.	7
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

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

RHODE ISLAND (38)

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

Watercraft		
Outboard, Inboard Or Inboard-Outdrive Motors		
Horsepower	Length	
	Rate For Up To 15 Feet	Rate For Over 15 To 26 Feet
Up to 50	\$ 9	14
51 - 100	15	21
101 - 150	22	27
151 - 200	22	33
Over 200	22	33
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	\$ 21

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 Low Power Recreational Vehicle

Assisted Living Care	
Exposure	Rate
Per Unit	\$ 28

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

Student Living Away From Residence Premises	
Exposure	Rate
Per Location	\$ 85

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

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

RHODE ISLAND (38)

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

Class	Additional Coverage			
	\$2,000	\$3,000	\$4,000	\$5,000**
Business Pursuits				
Clerical Office Employees	\$ 2	\$ 3	\$ 5	\$ 7
Salesmen including Installation, etc.	2	3	5	7
Salesmen excluding Installation, etc.	2	3	5	7
Teachers - Laboratory, Manual Training, etc.	3	7	10	11
Teachers - Not Otherwise Classified	2	3	5	7
Teachers - Corporal Punishment*	No Medical Payments Available			
Not Otherwise Classified	This coverage is not provided by RIJRA			
Employers' Liability				
Medical Payments in excess of Two Employees - Per Person	2	3	5	7
Snowmobiles	Not Applicable			
Watercraft - Outboard, In-board Or Inboard-Outdrive				
Up to 50 HP/Up to 15 feet	5	10	15	18
51-100 HP/Upto 15 feet	7	13	20	23
101-150 HP/Up to 15 feet	10	20	29	34
151-200 HP/Up to 15 feet	10	20	29	34
Over 200 HP/Up to 15 feet	10	20	29	34
Up to 50 HP/Up to 15 -26 feet	7	13	20	23
51-100 HP/Upto 15-26 feet	10	20	29	34
101-150 HP/Up to 15-26 feet	13	26	39	46
151-200 HP/Up to 15-26 feet	20	39	59	69
Over 200 HP/Up to 15-26 feet	20	39	59	69
Sailboats with Or Without Auxiliary Power				
26-40 feet	5	10	15	18
Over 40 feet	5	10	15	18
Incidental Low Power Recreational Vehicle	2	3	5	7
Student Away From Home	2	3	5	7
* Add to Teachers-Laboratory, Manual Training, etc. Or Teachers - Not Otherwise Classified				
** For Limits above \$5,000, refer to company				

**Table 301.A.2.#2(RA) Premium Computation Increased
Limits For Medical Payments To Others - Additional
Coverages**

PERSONAL LIABILITY SUPPLEMENT
TO THE DWELLING
POLICY PROGRAM MANUAL
RATE PAGES

RHODE ISLAND (38)

Rule 517.
LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA
COVERAGE

D. Premium Computation
2. Increased Limits

Increased Limit	Rate
\$100,000	\$ 11

Table 517.D.2.(RA) Increased Limits

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)

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

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

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____	F _____	EC _____	VMMM _____	_____	_____	_____
_____	F _____	EC _____	VMMM _____	_____	_____	_____
	ADJUSTED BASE PREMIUMS (COVERAGE A)---->			_____	_____	_____

\$ _____
TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

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

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____	F _____	EC _____	VMMM _____	_____	_____	_____
_____	F _____	EC _____	VMMM _____	_____	_____	_____
	ADJUSTED BASE PREMIUMS (COVERAGE C)---->			_____	_____	_____

\$ _____
TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

_____	FIRE _____	EC _____	VMM _____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____

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

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

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

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

_____	_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	_____	ADD'L COV PREM (6)
	TOTAL PREMIUM DUE			_____	\$ _____

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

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

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

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

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

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM

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 : _____	FIRE	EC	VMM
		times KEY FACTORS : _____			
	BASE PREM VMM = COV A x VMM RATE _____/1,000.....		↓	↓	↓
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE A).....				

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

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____	F	EC	VMMM	_____	_____
_____	F	EC	VMMM	_____	_____
	ADJUSTED BASE PREMIUMS (COVERAGE A)---->				
					\$ _____
					TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

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

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

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

III. ADDITIONAL OR REDUCED PREMIUMS **

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

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit	_____ \$300,000 _____	[DL-R-1 & DL-4] \$375 x 1.24 =	\$ _____ 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 :	_____	_____	FIRE	EC	VMM
					\$ _____
					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.

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

EXAMPLE 2
(06/01/12)

References in [] are to ISO/RIJRA rate pages

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM

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

COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED

I. BASE PREMIUM (COVERAGE A)

	FIRE	EC	VMM
(ISO Rule 301.) COVERAGE A \$ <u>100,000</u> KEY PREMIUMS :	<u>117</u>	<u>79</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>268</u>	<u>224</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	
_____	_____	_____	
_____	_____	_____	
ADJUSTED BASE PREMIUMS (COVERAGE A)---->			\$ <u>503</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).....			

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

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

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

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

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit	<u>\$500,000</u> [DL-R-1 & DL-4]	\$185 X 1.35 =	\$ <u>250</u>
			COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	<u>\$5,000</u> [DL-R-2]	4 X \$5 =	\$ <u>20</u>
			COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

<u>DL 2471 LIMITED FUNGI \$100,000</u> [DL-R-4]	\$ <u>11</u>	
<u>DL 2482 PERSONAL INJURY</u> [DL-R-2, DL-2] (\$21 X 1.35)	\$ <u>28</u>	
		\$ <u>39</u>
		ADD'L COV PREM (6)
TOTAL PREMIUM DUE		\$ <u>861</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.

SPECIFICATIONS: 4 FAMILY TENANT OCCUPIED FRAME DWELLING, TERR 30 PROT 02
COVERAGES DESIRED: DP-1, COVERAGE A \$150,000, COVERAGE C \$25,000, \$250/\$1000 HURRICANE
DEDUCTIBLE, COVERAGE L \$200,000 COVERAGE M \$2,000
PERILS INSURED AGAINST: FIRE EC, VMM & PERSONAL LIABILITY

EXAMPLE 3
(06/01/12)

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 \$ <u>150,000</u> KEY PREMIUMS :	<u>229</u>	<u>79</u>	
times KEY FACTORS :	<u>3.09</u>	<u>3.985</u>	
BASE PREM VMM = COV A x VMM RATE <u>.11</u> /1,000.....	↓	↓	↓
(ISO Rule 302.) BASE PREMIUMS (COVERAGE A).....	<u>708</u>	<u>315</u>	<u>17</u>

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

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

<u>Deductible \$250/\$1,000 Hurricane</u> F _____ EC <u>.96</u> VMMM _____	<u>708</u>	<u>302</u>	<u>17</u>	
_____ F _____ EC _____ VMMM _____				
ADJUSTED BASE PREMIUMS (COVERAGE A)---->	<u>708</u>	<u>302</u>	<u>17</u>	\$ <u>1,027</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>22</u>	<u>6</u>	
times KEY FACTORS :	<u>3.470</u>	<u>4.170</u>	
BASE PREM VMM = COV C x VMM RATE <u>.11</u> /1,000.....	↓	↓	↓
(ISO Rule 302.) BASE PREMIUMS (COVERAGE C).....	<u>76</u>	<u>25</u>	<u>3</u>

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

<u>Deductible \$250/\$1,000 Hurricane</u> F _____ EC <u>.94</u> VMMM _____	<u>76</u>	<u>24</u>	<u>3</u>	
_____ F _____ EC _____ VMMM _____				
ADJUSTED BASE PREMIUMS (COVERAGE C)---->	<u>76</u>	<u>24</u>	<u>3</u>	\$ <u>103</u>

TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

	FIRE	EC	VMM	
PREMIUM FOR :				\$ _____

				ADD'L/REDUCED PREM(3)

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit	\$ <u>200,000</u>	[DL-R-1 & DL-4]	\$461 X 1.15 =	\$ <u>530</u>
				COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	\$ <u>2,000</u>	[DL-2]	\$2 X1 =	\$ <u>2</u>
				COV M PREM(5)

V. PREMIUM FOR ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :		\$ _____

		ADD'L COV PREM (6)
TOTAL PREMIUM DUE		\$ <u>1,662</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.

L123f-wkshts/RIJRA-DW-LIAB-WS 06.01.12

References in [] are to ISO/RIJRA rate pages

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)

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

FIRE EC VMM

times KEY FACTORS : _____
 BASE PREM VMM = COV A x VMM RATE _____/1,000.....

(ISO Rule 302.) BASE PREMIUMS (COVERAGE A).....

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

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____

_____ F _____ EC _____ VMMM _____

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

\$ _____
 TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

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

FIRE EC VMM

times KEY FACTORS : _____
 BASE PREM VMM = COV C x VMM RATE _____/1,000.....

(ISO Rule 302.) BASE PREMIUMS (COVERAGE C).....

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____

_____ F _____ EC _____ VMMM _____

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

\$ _____
 TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

FIRE EC VMM

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

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit \$300,000 [DL-R-1 & DL-4] \$375 x 1.24 = \$ 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 :

_____ \$ _____

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

TOTAL PREMIUM DUE \$ 1,069
 (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 (1989 EDITION)

OWNER OCCUPIED () 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>117</u>	<u>79</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>268</u>	<u>224</u>	<u>11</u>
 <u>la. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409</u>			
<u>(COVERAGE A): Apply Appropriate Adj. Factors*</u>			
ADJUSTMENT FOR :			
_____ F _____ EC _____ VMMM _____	_____	_____	_____
_____ F _____ EC _____ VMMM _____	_____	_____	_____
ADJUSTED BASE PREMIUMS (COVERAGE A)---->			\$ <u>503</u>
			TOTAL PREM COV A (1)
 <u>II. BASE PREMIUM (COVERAGE C)</u>			
(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).....			
 <u>Ila. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409</u>			
<u>(COVERAGE C): Apply Appropriate Adj. Factors*</u>			
ADJUSTMENT FOR :			
_____ F _____ EC _____ VMMM _____	_____	_____	_____
_____ F _____ EC _____ VMMM _____	_____	_____	_____
ADJUSTED BASE PREMIUMS (COVERAGE C)---->			\$ _____
			TOTAL PREM COV C (2)
 <u>III. ADDITIONAL OR REDUCED PREMIUMS **</u>			
PREMIUM FOR :			
_____			\$ _____
			ADD'L/REDUCED PREM(3)

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit	<u>\$500,000</u> [DL-R-1 & DL-4]	\$185 X 1.35 =	\$ <u>250</u>
			COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	<u>\$5,000</u> [DL-R-2]	4 X \$5 =	\$ <u>20</u>
			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 =			\$ <u>338</u>
			ADD'L COV PREM (6)
TOTAL PREMIUM DUE			\$ <u>1,111</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.

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)

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

FIRE	EC	VMM
_____	_____	_____

times KEY FACTORS :

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

_____	_____	_____
↓	↓	↓

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE A).....

_____	_____	_____
-------	-------	-------

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

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____

_____	_____	_____
-------	-------	-------

_____ F _____ EC _____ VMMM _____

_____	_____	_____
-------	-------	-------

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

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

II. BASE PREMIUM (COVERAGE C)

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

FIRE	EC	VMM
_____	_____	_____

times KEY FACTORS :

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

_____	_____	_____
↓	↓	↓

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE C).....

_____	_____	_____
-------	-------	-------

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____

_____	_____	_____
-------	-------	-------

_____ F _____ EC _____ VMMM _____

_____	_____	_____
-------	-------	-------

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

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

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

FIRE	EC	VMM
_____	_____	_____

_____	_____	_____	\$ _____
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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.