

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>	Effective 06 01 12
DL-R-2	Effective 06 01 12
DL-R-3	Effective 06 01 12
DL-R-4	Effective 06 01 12

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

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

tabico.		
Initial Residence Premises Occupied By Owner Or		
Apartment Occupied By Te	enant (Named In	sured) *
No Business o	ccupancy	
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		
* Data Amantonant Casumia	d Dir Tanant (Namaad Inarraad)		

 * 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		
Dormitted Incidental Occupancy		

Permitted Incidental Occupancy		
Number of Families	Rate Per Location	
1	\$	41
2		52
3		74
4		78
 * Rate Apartment Occupied 	By Tenant (Nam	ed Insured)

 * 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

	Description of Description			
	Business Pursuits			
		Rate		
	Classification	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

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	14			
51 - 100	15		21			
101 - 150	22		22		27	
151 - 200		22	33			
Over 200		22	33			
Sailboat \	Nith Or Wit	hout Auxil	iary Power			
Length i	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 Los Power Recreational Vehicle

	Assisted Living Care						
	Exposure Rate						
1	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

RULE 301.

BASE PREMIUM COMPUTATION(Cont'd)

	Additional Cov	erage		
Class	\$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 Medica	ıl Payments Availa	ble
Not Otherwise Classified		This coverage	is not provided by	RIJRA
Employers' Liability				
Medical Payments in excess of Two Employees	2	3	5	7
- Per Person				
Snowmobiles		Not Applica	ble	
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 T	<u> </u>	chers - Not Otherw	se Classified	
** For Limits above \$5,000, refer to comp	any			

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

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

D. Premium Computation

2. Increased Limits

Z. Increased Ellints			
Increased Limit	Rat	te	
\$100,000	\$	11	

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

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)				_
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)
(ISO Rules 301. & 304.) COVERAGE C \$KEY PREMIUMS :				_
times KEY FACTORS :				_
BASE PREM VMM = COV C x VMM RATE/1,000(ISO Rule 302.)		l	↓	
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:				
FECVMMM				_
FECVMMM				_
ADJUSTED BASE PREMIUMS (COVERAGE C)	->			\$
III ADDITIONAL OR REDUCED RESMITING ##	FIDE	F.C.	\/NANA	TOTAL PREM COV C (2)
III. ADDITIONAL OR REDUCED PREMIUMS ** PREMIUM FOR :	FIRE	EC	VMM	
				\$
PREMIUM COMPUTATION FOR PERSONAL LIABILITY	SUPPLEMENT			ADD'L/REDUCED PREM(3)
Personal Liability (Coverage L) Limit \$				\$
				COV L PREM(4)
Medical Payments to Others (Coverage M) Limit \$				\$
V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:				COV M PREM(5)
PREMIUM FOR:				
				\$ADD'L COV PREM (6)
	TOTAL PREM	IIUM 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.

EXAMPLE 1 (06/01/12)

OWNER OCCUPIED ()			TERRITORY					
I. BASE PREMIUM (COVE		LITY ONLY IS BE	EING REQUESTED		FIRE	EC	VMM	
(ISO Rule 301.)	COVERAGE A \$		KEY PREMIUMS	s ·				
(IOO Ruic 301.)	OOVERAGE A U							_
BASE PREM VMM = COV	A x VMM RATE	/1.000	times KEY FACTORS					_
(ISO Rule 302.)					<u></u>	\		
	BAS	SE PREMIUM	S (COVERAGE A)					_
la. ADJUSTMENTS as per	ISO's BCEG Rule RI	II F 303 & RULF	S 401-409					
(COVERAGE A): Apply Apply			<u> </u>					
ADJUSTMENT FOR :		-						
	F	FC	VMMM					
								_
	F	EC	VMMM	_				_
	ADJ	USTED BASE PF	REMIUMS (COVERAGE A)	>				\$
II. BASE PREMIUM (COVI	FRAGE C)				FIRE	EC	VMM	TOTAL PREM COV A (1)
				_	1 11112	20	V 141141	
(ISO Rules 301. & 304.)	COVERAGE C \$_		KEY PREMIUMS	S:			-	_
			times KEY FACTORS					_
BASE PREM VMM = COV (ISO Rule 302.)	C x VMM RATE	/1,000			······· ········		↓	
(1111)	DAG	SE DDEMILIM	S (COVERAGE C)					
Us. AD HIGHMENITO so non			,					_
Ila. ADJUSTMENTS as per (COVERAGE C): Apply Appl			<u> </u>					
ADJUSTMENT FOR :		_						
	F	FC	VMMM					
								_
	F	EC	VMMM	_				_
	ADJ	USTED BASE PF	REMIUMS (COVERAGE C))>				\$
III ADDITIONAL OD BEDL	ICED DDEMILING **				FIRE	EC	VMM	TOTAL PREM COV C (2)
III. ADDITIONAL OR REDU PREMIUM FOR :	JCED PREMIUMS ***				FIRE	EC	VIVIIVI	
								\$
								ADD'L/REDUCED PREM(3)
	PREMIUM COM	PUTATION FO	R PERSONAL LIABILI	TY SUPPLEN	<u>IENT</u>			
Personal Liability (Cove	erage L) Limit		\$300,000	[DL-R-1 8	& DL-4] \$375	5 x 1.24 =		\$
								COV L PREM(4)
Medical Payments to O	thers (Coverage M) Li	imit	\$3,000	[DL-R-2]	\$2 x 2 =			\$4
								COV M PREM(5)
V. ADDITIONAL PERSONA	AL LIABILITY ENDOR	SEMENTS:						
PREMIUM FOR :								
								\$
								ADD'L COV PREM (6)
					TOTAL PREM	IIUM 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.

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

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 :	117	79		
times KEY FACTORS :	2.290	2.835		
BASE PREM VMM = COV A x VMM RATE				-
(ISO Rule 302.)	\	↓	↓	
BASE PREMIUMS (COVERAGE A)	<u>268</u>	224	11	_
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)	•		\$	503
ABOUTED BLOC I NEIMIONIO (GOVERNOE A)			Ψ	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				-
(ISO Rule 302.)	\	\	\	
BASE PREMIUMS (COVERAGE C)				
lla. 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)	>		\$	
				TOTAL PREM COV C (2)
III. ADDITIONAL OR REDUCED PREMIUMS *** PREMIUM FOR :	FIRE	EC	VMM	
DP 0422 LIMITED FUNGI \$50,000 [DP-R-20]			\$	49
				ADD'L/REDUCED PREM(3)
PREMIUM COMPUTATION FOR PERSONAL LIAB	III ITY SUPPI FMF	NT		
<u>-</u>		<u> </u>		
Personal Liability (Coverage L) Limit \$500,000 [DL-R-1 & DL-4]	\$185 X 1.35 =		\$	COV L PREM(4)
	_			• •
Medical Payments to Others (Coverage M) Limit \$5,000 [DL-R-2] 4 X \$	\$5 =		9	5 20 COV M PREMEN
V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:				COV M PREM(5)
PREMIUM FOR :				
DL 2471 LIMITED FUNGI \$100,000 [DL-R-4] \$11				
				20
DL 2482 PERSONAL INJURY [DL-R-2, DL-2] (\$21 X 1.35) \$28			3	ADD'L COV PREM (6)
	TOTAL PREM	IUM DUE	9	861
	· · · · · · · · · · · · · · · · · · ·	-	Ì	(1)+(2)+(3)+(4)+(5)+(6)

 $^{^{\}star} \ \ \text{Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence:}$

⁽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

EXAMPLE 3 (06/01/12)

DEDUCTIBLE, COVERAGE L \$200,000 COVERAGE M \$2,000

References in [] are to ISO/RIJRA rate pages

PERILS INSURED AGAINST: FIRE EC, VMM & PERSONAL LIABILITY

OWNER OCCUPIED () NON OWNE	,	,						
I. BASE PREMIUM (COVERAGE A)				FIRE	EC	VMM		
(ISO Rule 301.) COVERAGE	A\$ <u>150,000</u>	KEY F	PREMIUMS :	229	79			
(FACTORS:	3.09	3.985		_	
BASE PREM VMM = COV A x VMM RATI	E _ .11 /1,00					- 	_	
(ISO Rule 302.)				\downarrow	\downarrow	\downarrow		
	BASE PRE	MIUMS (COV	/ERAGE A)	708	315	17	-	
la. ADJUSTMENTS as per ISO's BCEG Ru	ule, RULE 303 &	RULES 401-409						
(COVERAGE A): Apply Appropriate Adj. Fa	actors*							
ADJUSTMENT FOR :								
Deductible \$250/\$1,000 Hurricane	F	EC .96	VMMM	708	302	17	_	
	F	EC	VMMM				_	
	ADJUSTED BA	ASE PREMIUMS	(COVERAGE A)>	708	302	17	_ \$	1,027
II. BASE PREMIUM (COVERAGE C)				FIRE	EC	VMM	٦	TOTAL PREM COV A (1)
(ISO Rules 301. & 304.) COVERAGE	C\$ 25,000	KEY F	PREMIUMS :	22	6		_	
		times KEY	FACTORS:	3.470	4.170		_	
BASE PREM VMM = COV C x VMM RAT (ISO Rule 302.)	E <u>.11</u> _/1,00	00		···········	············	↓		
	BASE PRE	MIUMS (COV	/ERAGE C)	76	25	3	_	
Ila. ADJUSTMENTS as per ISO's BCEG Re	ule, RULE 303 &	RULES 401-409						
(COVERAGE C): Apply Appropriate Adj. Fa	actors*							
ADJUSTMENT FOR :								
Deductible \$250/\$1,000 Hurricane	_ F	E <u>C .94</u>	VMM <u>M</u>	76	24	3		
	F	EC	VMMM					
	ADJUSTED BA	ASE PREMIUMS	(COVERAGE C)>	76	24	3	\$	103
III. ADDITIONAL OR REDUCED PREMIUN	AC **			FIRE	EC	VMM	٦	TOTAL PREM COV C (2)
PREMIUM FOR:	<u>///5</u>			FIRE	EC	VIVIIVI		
							\$	
							ΑI	DD'L/REDUCED PREM(3)
	PREMIUM	COMPUTATI	ON FOR PERSONAL	LIABILITY	SUPPLEM	<u>ENT</u>		
Personal Liability (Coverage L) Limit		\$ <u>200,000</u>	[DL-R-1 & DL-4]	\$461 X 1	.15 =		\$	530
								COV L PREM(4)
Medical Payments to Others (Coverage	e M) Limit	\$ <u>2,000</u>	[DL-2] \$2 X1 =				\$	2
V. PREMIUM FOR ADDITIONAL PERSON	NAL LIABILITY E	NDORSEMENTS	S:					COV M PREM(5)
PREMIUM FOR :			-					
							•	
							\$	ADD'L COV PREM (6)
				TOTAL DDC.	III IM DUE		¢	1,662
				TOTAL PREM	IIOWI 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.

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

EXAMPLE 4 (06/01/12)

References in [] are to ISO/RIJRA rate pages

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.)	\downarrow	\downarrow	\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)>				\$
III DAGE PREMIUM (GOVERAGE O)	FIDE	50	\	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:				
FECVMMM				
F EC VMMM				
ADJUSTED BASE PREMIUMS (COVERAGE C)>			\$	
ADJUSTED BASE PREMIUMS (COVERAGE C)>			Φ	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 SUPPLEM	<u>ENT</u>			
Personal Liability (Coverage L) Limit \$300,000 [DL-R-1 8	DL-4] \$37	5 x 1.24 =	:	\$ 465
	<u>-</u>			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 PREM	/IUM DUF	9	\$

 $^{^{\}star}\,$ Factors should be applied when applicable, AND PREMIUM ROUNDED AFTER EACH STEP, in the following sequence :

⁽a) Building Code Effectiveness Grading, (b) Ordinance or Law Coverage (c) Superior Construction, (d) Personal Property in a Commercial Building,

⁽e) Dwelling Under Construction - Named Insured is the Intended Occupant, (f) Mobile or Trailer Home, (g) Optional Deductibles,

⁽h) Automatic Increase in Insurance, and (i) Premises Alarm or Fire Protection System

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

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

SPECIFICATIONS: 2 FAMILY OWNER OCCUPIED FRAME DWELLING, TERR 30 PROT 02, YR BUILT 1930 COVERAGES: COVERAGE A \$100,000, COVERAGE L \$500,000, COVERAGE M \$5,000 DL 24 66 LEAD LIABILITY COVERAGE COVERAGE \$500,000

EXAMPLE 5 (06/01/12)

PERILS INSURED AGAINST: FIRE, EC, VMM & PERSONAL LIABILITY, LEAD LIABILITY \$250 DEDUCTIBLE

References in [] are to ISO/RIJRA rate pages

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

OWNER OCCUPIED (${f X}$) NON OWNER OCCUPIED () TERRITORY _	30
. BASE PREMIUM (COVERAGE A)	FIRE EC VMM
ISO Rule 301.) COVERAGE A \$ 100,000 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	
BASE PREMIUMS (COVERAGE A).	
a. 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	\)> <u></u> <u>\$</u> 503
I. BASE PREMIUM (COVERAGE C)	TOTAL PREM COV A (1) FIRE EC VMM
ISO Rules 301. & 304.) COVERAGE C \$ KEY PREMIUMS:	
times KEY FACTORS :	
BASE PREM VMM = COV C x VMM RATE/1,000	
BASE PREMIUMS (COVERAGE C).	
la. 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)>\$
	TOTAL PREM COV C (2)
II. ADDITIONAL OR REDUCED PREMIUMS *** PREMIUM FOR :	FIRE EC VMM
TEMORY ON .	\$
	ADD'L/REDUCED PREM(3
PREMIUM COMPUTATION FOR PERSONAL L	IABILITY SUPPLEMENT
Personal Liability (Coverage L) Limit \$500,000 [DL-R-1 & D	4] \$185 X 1.35 = \$ <u>250</u>
	COV L PREM(4)
Medical Payments to Others (Coverage M) Limit \$5,000 [DL-R-2] 4	
/. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS: PREMIUM FOR:	COV M PREM(5)
[RIJRA-DL-E	XC-3 & 4] s
DL 24 66 Lead Liability Coverage \$500,000 \$250 x 1.35 =	s 338
	ADD'L COV PREM (6)
	TOTAL PREMIUM DUE \$ 1,111
	(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: 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

EXAMPLE 6 (06/01/12)

References in [] are to ISO/RIJRA rate pages

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

OWNER OCCUPIED () COMPLETE SECTION IV. IF				ORY				
I. BASE PREMIUM (COVER)		III T ONLT IS E	EING REQUESTED		FIRE	EC	VMM	
(ISO Rule 301.)	COVERAGE A \$		KEY PREM	IIUMS :				-
			times KEY FAC	TORS:				
BASE PREM VMM = COV A	x VMM RATE	/1,000						
(ISO Rule 302.)	BAS	SE PREMILII	MS (COVERAGE A)	\downarrow	\	\	
	27.0)	WO (00 V E / W / O E / W	,				
Ia. ADJUSTMENTS as per IS		LE 303 & RULE	S 401-409					
(COVERAGE A): Apply Appro ADJUSTMENT FOR:	priate Adj. Factors"							
	-	FC	\/BABABA					
	F	EC	VMMM	<u> </u>				
	F	EC	VMMM	<u></u>				
	ADJI	JSTED BASE F	PREMIUMS (COVERAG	E A)>				\$
II. BASE PREMIUM (COVER	AGE C)				FIRE	EC	VMM	TOTAL PREM COV A (1)
(ISO Rules 301. & 304.)	COVERAGE C \$		KEY PREM	IIUMS :				_
,			times KEY FAC	TOPS ·				
BASE PREM VMM = COV C (ISO Rule 302.)	x VMM RATE	/1,000			······································		· ····································	-
	BAS	SE PREMILII	MS (COVERAGE C)				
lla. ADJUSTMENTS as per IS			•	,				
(COVERAGE C): Apply Appro			<u>-0 .000</u>					
ADJUSTMENT FOR :								
	F	EC	VMMM					
	F	EC	VMMM					
	ADJI	JSTED BASE F	PREMIUMS (COVERAG	E C)>			\$	
					===			TOTAL PREM COV C (2)
III. ADDITIONAL OR REDUCI PREMIUM FOR :	ED PREMIUMS **				FIRE	EC	VMM	
							\$	
	DD 5141114 0014		on nenooval 114		4517			ADD'L/REDUCED PREM(3)
	PREMIUM COM	PUTATION F	OR PERSONAL LIAE		<u>WENT</u> ,DL-4 & DL-E-2	2]		
Personal Liability (Coverage	ge L) Limit		\$300,000	\$341 x 1	.24 x 1.10 =		:	465
								COV L PREM(4)
Medical Payments to Other	ers (Coverage M) Lin	nit	\$3,000 [DL-R	-2] \$2 x 2 =			5	
V. ADDITIONAL PERSONAL	I IARII ITV ENDORS	SEMENTS:						COV M PREM(5)
PREMIUM FOR :	LIABILITY ENDORS	DEIVIENTS.						
							,	•
							\$	ADD'L COV PREM (6)
					TOTAL PREM	IUM DUE	5	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.