



RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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

May 30, 2006

TO: All Rhode Island Producers

**Personal Liability Supplement to the Dwelling Policy Program (DL 2002 Program)
Rates, Rules and Forms Revision Effective July 1, 2006**

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 **July 1, 2006** or later.

Concurrent with the rate revision, RIJRA will also adopt ISO's 2002 Edition of the Personal Liability Supplement to the Dwelling Policy Program (DL 2002 Program) manual rules, forms and endorsements. Attachment A, titled "Notice to Policyholders", summarizes the main changes in the Personal Liability Supplement.

At this time we are providing you with a complete set of state manual pages including RIJRA rate pages, RIJRA exception pages and ISO's Rhode Island state pages. The manual pages also include an updated RIJRA rating example section. This set of state manual pages is to be used in conjunction with the Multistate Rules section of ISO's Personal Liability Supplement to the Dwelling Policy Program (DL 2002 Program) manual distributed by ISO with Notice DL-MU-2003-RU-001. RIJRA does not distribute ISO's Multistate Rules pages.

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

Very truly yours,

A handwritten signature in black ink that reads "James H. Pappas". The signature is written in a cursive style with a horizontal line underneath.

James H. Pappas
Vice President, Underwriting

JHP:ed

Enclosures

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

ATTACHMENT A

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

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

Dear Policyholder,

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

I. BROADENINGS OF COVERAGE

A. Exclusions

1. Coverages L and M - Motor Vehicle and Watercraft Liability,

We substantially broadened coverage for claims involving motorized golf carts you may own. However, before discussing this broadening, we want you to know that your former policy and this policy provide limited coverage for claims made against an insured that involves certain motor vehicles and watercraft. Generally speaking:

- a. If a motor vehicle is registered, or is required to be registered for use on public roads or property, there is **NO** coverage whether the injury or damage to others happens *on or away* from an insured location.
- b. There is also no coverage if a motor vehicle or watercraft is, at the time of an accident: rented to others; being used to carry persons or cargo for a fee or for any other business purpose; or involved in or practicing for a race, speed contest or other competition.

There are a few exceptions, however, and they are listed in the motor vehicle and watercraft liability exclusions in the policy form. ***We urge that you read them and contact your agent or the Rhode Island Joint Reinsurance Association if you are not sure about the coverage or interested in insuring a vehicle or craft.***

Owned Motorized Golf Carts. We broadened coverage for motorized golf carts (MGC) by adding two exceptions to the motor vehicle exclusion in this policy. If an insured **owns** a MGC that is **NOT** registered, nor required to be registered, for use on public roads or property, we now provide coverage for claims alleging bodily injury or property damage involving the MGC if, at the time of the accident, the MGC is within the boundaries of:

- a. Certain types of private residential communities that contain an insured's residence; or

- b. A golfing facility and it is being used to play golf or for any other leisure activity permitted by the facility.

CAUTION: THERE IS NO COVERAGE FOR ANY ACCIDENT WHILE THE MGC IS OUTSIDE THE BOUNDARIES OF THE PRIVATE RESIDENTIAL COMMUNITY OR GOLF FACILITY. CONTACT YOUR AGENT OR THE RHODE ISLAND JOINT REINSURANCE ASSOCIATION IF YOU HAVE THIS EXPOSURE.

2. *Coverages L and M - Expected or Intended Injury or Damage*

We added an exception to this exclusion which provides coverage for claims or suits alleging bodily injury to a person caused by an insured while that insured is using reasonable force to protect persons or property. *(See Part II, Reductions In Coverage, Item B.2. for more changes to this exclusion.)*

3. *Coverages L and M - Business and Rental Property*

We added an exception to this exclusion which provides coverage for insured minors who are involved in the occasional or part-time, self-employed business pursuits of the type normally undertaken by minors. ***Here are a few examples:*** baby-sitting; lawn & garden maintenance; newspaper delivery; computer instruction; web page design; and house painting.

B. Additional Coverages

1. *Claims Expenses - Expenses Incurred and Loss of Earnings*

The maximum daily payment for the reasonable expenses incurred by an insured, including loss of earnings, for assisting us in the defense of a claim or suit is increased from \$50 to \$250.

2. *Damage to Property of Others*

The limit of liability for damage to property of others accidentally caused by an insured is increased from \$500 to \$1,000.

II. REDUCTIONS IN COVERAGE

A. Definitions

1. *Business*

This definition now states that a business is:

- a. A full time, part time or occasional trade, profession or occupation of an insured;
or
- b. Any other activity engaged in by an insured for money or other compensation.
There are, however, some 'other activities' that we ***don't*** treat as a business.
They are listed in the business definition in the policy form.

Contact your agent or the Rhode Island Joint Reinsurance Association if you are unsure if an activity of any insured would be treated as a business; or if it is treated as a business, whether the insured and business are eligible for optional coverage.

2. *Student Away From Home (Definition of Insured)*

The definition of insured has been expanded to state that a student who lives away from your home is covered as an insured only if he or she attends school on a full time basis and is:

- a. Your relative and 24 years of age or younger; or
- b. Not your relative and 21 years of age or younger if still in the care of an insured.

An older student or a part time student who lives away from home may be added to the policy as an “Additional Insured” for an additional premium. Contact your agent or the Rhode Island Joint Reinsurance Association for eligibility.

B. Exclusions

Coverage L. Personal Liability and Coverage M. Medical Payments To Others

1. *Motor Vehicle And Watercraft Liability*

With the introduction of the definitions for motor vehicle liability and watercraft liability, these exclusions apply to claims alleging bodily injury or property damage that arise out of an insured's negligent supervision of or failure to supervise any person involving any vehicle or craft, including trailers.

2. *Expected or Intended Injury or Damage*

Your former policy excludes coverage for **any** injury or damage that is intended or expected by an insured. The exclusion in this policy has been revised to state that there is **NO** coverage for such injury or damage even if it is of a different kind, quality, degree, or is sustained by a different person, entity, real or personal property than initially intended or expected by an insured.

III. OTHER CHANGES

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

Exclusions

1. *Coverages L and M. Motor Vehicle and Watercraft Liability*

The policy language for these exclusions has been editorially revised:

- To accommodate the new definition for motor vehicle;
- To emphasize that there is **NO** coverage for any vehicle or watercraft **UNLESS** it is specifically excepted in the form or it is covered by endorsement; and
- To emphasize the extent of coverage that is provided for **non-owned** motorized golf carts.

2. *Coverages L and M. Hovercraft Liability*

A specific exclusion for hovercraft liability is added. Hovercrafts are also known as 'ground effect vehicles' or 'air-cushioned vehicles' and were excluded in your former policy as motor vehicles or motorized land conveyances.

3. *Coverages L and M - Business and Rental Property*

We combined the business liability exclusion with the formerly separate rental property exclusion to accommodate the new definition of business. (*See Part II Reductions In Coverage, Item A.*) We also revised policy language for the business exclusion to describe and emphasize its broad application. ***For example***, if one insured conducts an excluded business on the residence premises, there is no coverage for any insured for a claim alleging injury or damage involving that business.

REVISED ENDORSEMENTS – BROADENINGS AND REDUCTIONS

While most endorsements have been revised, the following endorsements have undergone changes that affect the level of coverage provided in the former editions:

DL 24 82 - Personal Injury

This endorsement is revised to:

- Treat personal injury separately from bodily injury;
- Provide up to \$1,000 of coverage for loss assessments charged against an insured by a property owners association in which that insured is a member;
- Point out that the offenses relating to defamation ('libel' and 'slander') apply to both oral and written publications; and that the offenses of 'wrongful eviction', 'wrongful entry' and 'invasion of the right of private occupancy' apply to improper occupancy of a room, dwelling or premises;
- Newly exclude Personal Injury:
 1. Caused by an insured with the knowledge that the act would violate the rights of another and would inflict personal injury; and
 2. Arising out of pollution, including clean-up costs associated with pollution claims;
- Rewrite the exclusion pertaining to Personal Injury arising out of:
 1. Oral or written publication of material by or at the direction of an insured knowing it is false; and
 2. A 'criminal act' committed by or at the direction of an insured (instead of a violation of a penal law or ordinance); and
- Specifically indicate which provisions, definitions, exclusions, additional coverages and conditions in the form apply to "personal injury".

RHODE ISLAND JOINT REINSURANCE ASSOCIATION (RIJRA)

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

EFFECTIVE 07 01 2006

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

<u>DL-E-1</u>	<u>2nd Edition 2 06</u>	<u>Effective 07 01 06</u>
<u>DL-E-2</u>	<u>1st Edition 2 06</u>	<u>Effective 07 01 06</u>

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 thru DL-R-4</u>	<u>Effective 07 01 06</u>
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RIJRA RATING EXAMPLES SECTION

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

ISO's MULTISTATE NOTICE DL - MU - 2003 - RU - 001 DISPLAYS THE LATEST PAGE INFORMATION FOR MULTISTATE RULES PAGES TO BE USED.
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**PERSONAL LIABILITY SUPPLEMENT
TO THE DWELLING
POLICY PROGRAM MANUAL
EXCEPTION PAGES**

RHODE ISLAND (38)

ADDITIONAL RULE(S)

**RULE A1.
SPECIAL STATE REQUIREMENTS**

A. No Coverage For Home Day Care Business Endorsement DL 24 16.

Use this endorsement when Personal Liability Endorsement **DL 24 01** is attached to a policy.

B. Special Provisions Endorsement DL 25 38.

Use this endorsement when Personal Liability Endorsement **DL 24 01** is attached to a policy.

C. Lead Poisoning Endorsement DL 24 68.

1. Use Lead Poisoning Exclusion Endorsement **DL 24 68** with all policies that insure, one or more locations with buildings **built before 1978** which contain one or more residential units rented or held for rental to others.

2. Premium surcharges apply to policies with Lead Poisoning Exclusion Endorsement **DL 24 68**.

3. Refer to Rule **A3**. Lead Poisoning Exclusion for details.

**RULE A2.
TERRORISM OPTIONS – FEDERAL BACKSTOP**

A. The "Terrorism Risk Insurance Act of 2002" and accompanying regulations establish a program within the Department of the Treasury in which the Federal Government will share the risk of loss from terrorist attacks with the insurance industry. Federal participation will be triggered when the Secretary of the Treasury certifies an act of terrorism, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism committed by an individual(s) acting on behalf of any foreign interest, provided the terrorist act results in aggregate losses in excess of \$5 million. With respect to insured losses resulting from a certified act of terrorism, the Federal Government will reimburse individual insurers for 90% of losses in excess of the insurer's retention, which is based on a specified percentage of the insurer's earned premium for the year preceding the loss. Insured losses covered by the program are capped at \$100 billion per year unless subsequent action of Congress changes that amount; this provision serves to limit insurers' liability for losses.

B. All insurers providing commercial property insurance are required to participate in the program to the extent of making available coverage for certified acts of terrorism in accordance with the terms and conditions of coverage which apply to other perils. Certain risks written under the Personal Liability Supplement to the Dwelling Policy Program may be considered commercial property exposures for the purposes of this act and hence eligible for participation in the program. The following may be considered commercial property exposures:

1. 1 – 4 family rental dwellings owned for the business purpose of generating income for the property owner; or

2. Policies on which incidental business premium is more than 25% of total direct earned premium.

C. The following applies to those insurers offering Personal Liability policies who choose to be eligible for federal reinsurance by making the disclosures needed for such eligibility.

An insurer must extend coverage to insureds for losses caused by certified acts of terrorism. The insurer must disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the program at the time of offer, purchase and renewal of the policy. Insurers may disclose the premium information on the Declarations Page or elsewhere in the policy.

D. There are no terrorism exclusions in the Personal Liability Supplement to the Dwelling Policy Program. The following endorsements specify that coverage for certified acts of terrorism is subject to the cap on liability for losses and subject to underlying policy exclusions such as nuclear hazard. They differ based on how the insurer chooses to disclose the premium and federal share of compensation for such losses to the insured:

1. For insurers who choose to disclose the premium and federal share by endorsement, use Cap On Losses From Certified Acts Of Terrorism; Disclosure Pursuant To Terrorism Risk Insurance Act Of 2002 Endorsement **DL 24 89**.

2. For insurers who choose to disclose the premium and federal share on the Declarations, use Cap On Losses From Certified Acts Of Terrorism Endorsement **DL 24 87**.

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

**RULE A3.
LEAD POISONING EXCLUSION**

A. Exclusion

1. Coverage may be excluded for bodily injury arising out of lead poisoning in any of the following:

- a. A one to four family residential building built before 1978 that contains one or more residential units rented or held for rental to others.
- b. A residential unit in any condominium or cooperative residential building **built before 1978** that is rented or held for rental to others.

Use Lead Poisoning Exclusion Endorsement **DL 24 68**.

2. The exclusion applies to a one to four family residential building, or a condominium or cooperative unit, **built before 1978**, without proof of Prima Facie Evidence Of Compliance for all such pre-1978 properties.

3. The exclusion does not apply to:

- a. A one family dwelling or a condominium or cooperative unit owned and occupied by an insured.
- b. A one to four family residential building **built before 1978**, or a condominium or cooperative unit rented or held for rental to others, for which Prima Facie Evidence of Compliance is in effect.

4. The exclusion ceases to apply for property for which Prima Facie Evidence of Compliance has been obtained during the policy period, on and after the date such evidence of compliance is in force.

5. Refer to Paragraph C.1. of this rule for Premium Development.

B. Notification Requirements

1. The insured shall be provided with a Disclosure Notice when applying for insurance, or if a renewal, with each Renewal Policy delivered.
2. The Notice shall contain information on the following:
 - a. The lead poisoning exclusion that may apply; and
 - b. The insurer's responsibilities to assist the insured in placing lead liability coverage through the FAIR Plan if the lead poisoning exclusion applies.

C. Premium Development

When Lead Poisoning Exclusion Endorsement **DL 24 68** is attached to the policy, premium factors apply based on locations which were built before 1978, are rented or held for rental to others and the presence or absence of proof of Prima Facie Evidence Of Compliance. Determine the lead poisoning exclusion and coverage option factor for the location using the following Table **A3.C.3.** Premium Factors Table.

1. Primary Location

If the primary location is a 2 or more family dwelling or a condominium or cooperative unit, multiply the Base Premium plus any additional premium or Coverage L increased limits by the factors in Table **A3.C.3.**

2. Additional Location(s)

For each additional location, multiply the loss costs for the Additional Location, and, if applicable, the increased limits premium, by the factors in Table **A3.C.3.** Premium Factors Table.

3. Premium Factors

Levels Of Lead Hazard Compliance	Factor
Lead Free	1.00
Lead Safe	1.01
Lead Mitigated:	
Independent Clearance Inspection	1.05
Visual Inspection	1.10

Table A3.C.3. Premium Factors Table

4. Primary And Additional Locations

If the Primary Location noted in Paragraph C.1. and the Additional Location(s) noted in Paragraph C.2. are both subject to the provisions of Lead Poisoning Exclusion Endorsement, add the results of Paragraphs C.1. and C.2. to arrive at your new Total Base Premium.

**RULE 102.
EXPOSURES**

Paragraph **E. Owned Snowmobiles** does not apply. Owned Snowmobiles coverage is not available in this state.

**RULE 602.
OPTIONAL LIMITED LEAD AND ESCAPED LIQUID FUEL
LIABILITY AND PROPERTY REMEDIATION FOR
ESCAPED LIQUID FUEL COVERAGES**

Rule **602.** does not apply.

PERSONAL LIABILITY SUPPLEMENT
TO THE DWELLING
POLICY PROGRAM MANUAL
RIJRA EXCEPTION PAGE

206.	MINIMUM PREMIUM - Paragraphs A., B. and C.....	\$50
208.	WAIVER OF PREMIUM - Amount that may be waived.....	\$3

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

The following paragraph is added:

F. RIJRA Requirement

Use Limited Fungi, Wet or Dry Rot, Or Bacteria
Coverage Endorsement DL 24 71 with
all Personal Liability Policies. Increased limits as
shown in Paragraph B. are available.

**PERSONAL LIABILITY SUPPLEMENT
TO THE DWELLING
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RIJRA EXCEPTION PAGES**

ADDITIONAL RULE**LEAD LIABILITY COVERAGE RULE****A. Coverage Description**

1. Liability coverage for lead poisoning may be provided for:
 - a. A building built before 1978, with up to four residential units rented or held for rental to others, without Prima Facie Evidence of Compliance.
 - b. A condominium unit or cooperative unit within a building built before 1978, rented or held for rental to others, without Prima Facie Evidence of Compliance.
2. Coverage is provided for damages for which an insured is legally liable because of bodily injury at the insured location that arises out of lead poisoning.
3. The following residential rental properties shall be ineligible for Lead Liability Coverage:
 - a. Rooms rented in owner-occupied residences;
 - b. Temporary housing units;
 - c. Rooming or boarding houses; and
 - d. Hotels.
4. The following persons shall be ineligible for Lead Liability Coverage:
 - a. A residential rental property owner who owns only one property and has more than one unremediated dwelling unit at which a child was poisoned prior to November 1, 2005.
 - b. A residential rental property owner who owns more than one property and has more than two unremediated dwelling units at which a child was poisoned prior to November 1, 2005.
5. Lead Liability Coverage may also be provided as a separate stand-alone coverage for Compliant properties, e.g. surplus lines insurers, using **ML 00 01** Lead Liability Coverage - Rhode Island and the appropriate premium under Section **C.2.**

B. Limit Of Liability

1. The minimum limit of liability is \$100,000; the maximum is \$500,000.
2. The limit of liability may be increased or decreased during the policy term subject to the conditions of 1. above but may not exceed the limit of liability of any other liability policy covering the property.
3. When 2 or more locations are insured under the same policy for lead liability coverage, the lead liability limit shall be the **same** for **all** such locations.

C. Premium Development

1. Rate Per Insured Residence - Non Compliant Properties

Select the Lead Liability charge for the number of residential rental units at the insured location. The same charge applies regardless of whether Lead Liability Coverage is provided as a stand-alone coverage or as a coverage component within a Dwelling Liability Policy.

Rate per Insured Residence - Number of Units:

1 Family.....	\$250
2 Family.....	\$400
3 Family.....	\$600
4 Family.....	\$675

2. Rate Per Insured Residence - Compliant Properties (e.g. Surplus Lines Insurers)

When separate Stand Alone Lead Liability Coverage (**ML 00 01**) is to be provided for a Compliant property, e.g. surplus lines insurers, select the Lead Liability charge for the number of residential rental units at the insured location.

Rate per Insured Residence - Number of units:

1 Family.....	\$25
2 Family.....	\$40
3 Family.....	\$60
4 Family.....	\$70

3. Increased Limits (Applicable to both Paragraphs **C.1.** and **C.2.** above)

For increased limits, apply the following factors to the basic limits premium:

Limit of Liability	Factor
\$200,000	1.15
\$300,000	1.24
\$400,000	1.30
\$500,000	1.35

Increased Limits Table

**PERSONAL LIABILITY SUPPLEMENT
TO THE DWELLING
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EXCEPTION PAGES**

LEAD LIABILITY COVERAGE RULE (CONT"D)

D. Policy Form

1. Use **ML 00 01** - Lead Liability Policy when liability coverage for lead poisoning is to be provided as a separate stand-alone coverage.
2. When liability coverage for lead poisoning is to be provided not as a separate stand-alone coverage but as a coverage component within a Dwelling Liability policy, refer to the Lead Liability Provisions Endorsement rule.

LEAD LIABILITY PROVISIONS ENDORSEMENT RULE

A. Coverage Description

1. This endorsement is to be attached to a Dwelling Liability Policy to provide additional provisions when lead poisoning liability coverage is to be provided under the policy.
2. A Dwelling Liability Policy written under the Conditions of **1.** above should not have **DL 24 68** - Lead Poisoning Exclusion attached to the policy.

B. Endorsement

Use **DL 24 66** - Lead Liability Provisions Endorsement with a Dwelling Liability Policy for Non Compliant risks.

**PERSONAL LIABILITY SUPPLEMENT
TO THE DWELLING
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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	\$ 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	456

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) 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) 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	\$ 89
2	142
3	315
4	393

Table 301.A.1.#3(RA) 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) Premium Computation Business Pursuits

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

Table 301.A.1.#5(RA) 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) Premium Computation Owned Snowmobiles

**PERSONAL LIABILITY SUPPLEMENT
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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	\$10	16
51 - 100	18	24
101 - 150	25	31
151 - 200	25	38
Over 200	25	38
Sailboat With Or Without Auxiliary Power		
Length in Feet	Rate	
26 - 40	\$ 10	
Over 40	10	

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 Low 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) 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)

Additional Coverage				
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	12
Teachers - Not Otherwise Classified	2	3	5	7
Teachers - Corporal Punishment*	No Medical Payments Available This coverage is not provided by RIJRA			
Not Otherwise Classified				
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	19
51-100 HP/Upto 15 feet	7	14	20	24
101-150 HP/Up to 15 feet	10	20	31	36
151-200 HP/Up to 15 feet	10	20	31	36
Over 200 HP/Up to 15 feet	10	20	31	36
Up to 50 HP/Up to 15 -26 feet	7	14	20	24
51-100 HP/Upto 15-26 feet	10	20	31	36
101-150 HP/Up to 15-26 feet	14	27	41	48
151-200 HP/Up to 15-26 feet	20	41	61	71
Over 200 HP/Up to 15-26 feet	20	41	61	71
Sailboats with Or Without Auxiliary Power				
26-40 feet	5	10	15	19
Over 40 feet	5	10	15	19
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	\$ 12

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)

	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 :

	FIRE	EC	VMM	
_____ 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).....	_____	_____	_____

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

	FIRE	EC	VMM	
_____ 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.

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 :

times KEY FACTORS :

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

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE A).....

FIRE EC VMM

.....

↓ ↓ ↓

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

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____

_____ F _____ EC _____ VMMM _____

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

\$ _____

TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

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

times KEY FACTORS :

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

(ISO Rule 302.)

BASE PREMIUMS (COVERAGE C).....

FIRE EC VMM

.....

↓ ↓ ↓

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____

_____ F _____ EC _____ VMMM _____

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

\$ _____

TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

FIRE EC VMM

\$ _____

ADD'L/REDUCED PREM(3)

PREMIUM COMPUTATION FOR PERSONAL LIABILITY SUPPLEMENT

Personal Liability (Coverage L) Limit

\$300,000

[DL-R-1 & DL-4] \$315 x 1.24 =

\$ 391

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

\$ 395

(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: 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
(07/01/06)

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 \$ 100,000	KEY PREMIUMS :	103	70	
		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).....		236	198	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)---->					\$ 445
					TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

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

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

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

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :

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				\$ 783
				(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

L123f-wkshts\RIJRA-DW-LIAB-WS 07.01.06

** 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 (**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>202</u>	<u>70</u>	
times KEY FACTORS :	<u>3.09</u>	<u>3.985</u>	
BASE PREM VMM = COV A x VMM RATE _____/1,000.....	↓	↓	↓
(ISO Rule 302.) BASE PREMIUMS (COVERAGE A).....	<u>624</u>	<u>279</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 :

_____ F _____ EC _____ VMMM _____	_____	_____	_____
_____ F _____ EC _____ VMMM _____	_____	_____	_____
ADJUSTED BASE PREMIUMS (COVERAGE A)---->	_____	_____	\$ <u>920</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>21</u>	<u>7</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>73</u>	<u>29</u>	<u>3</u>

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

_____ F _____ EC _____ VMMM _____	_____	_____	_____
_____ F _____ EC _____ VMMM _____	_____	_____	_____
ADJUSTED BASE PREMIUMS (COVERAGE C)---->	_____	_____	\$ <u>105</u>
			TOTAL PREM COV C (2)

III. ADDITIONAL OR REDUCED PREMIUMS **

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]	\$393 X 1.15 =	\$ <u>452</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>1,479</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

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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.

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)

	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 :

	FIRE	EC	VMM	
_____ 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).....	_____	_____	_____

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

	FIRE	EC	VMM	
_____ 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	<u>\$300,000</u>	[DL-R-1 & DL-4] \$315 x 1.24 =	\$ <u>391</u>
			COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	<u>\$3,000</u>	[DL-R-2] \$2 x 2 =	\$ <u>4</u>
			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			\$ 995
			(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.

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
PERILS INSURED AGAINST: FIRE, EC, VMM & PERSONAL LIABILITY, LEAD LIABILITY \$250 DEDUCTIBLE
References in [] are to ISO/RIJRA rate pages

EXAMPLE 5
(07/01/06)

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 \$ <u>100,000</u>	KEY PREMIUMS :	<u>103</u>	<u>70</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>236</u>	<u>198</u>	<u>11</u>

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

(COVERAGE A): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

F	EC	VMMM			
F	EC	VMMM			
ADJUSTED BASE PREMIUMS (COVERAGE A)---->					\$ <u>445</u>
					TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

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

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

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

III. ADDITIONAL OR REDUCED PREMIUMS **

PREMIUM FOR :			FIRE	EC	VMM
					\$
					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]	<u>\$168 X 1.35 =</u>	\$ <u>227</u>
				COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	<u>\$5,000</u>	[DL-R-2]	<u>4 X \$5 =</u>	\$ <u>20</u>
				COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :

<u>[RIJRA-DL-EXC-3 & 4]</u>				\$
<u>DL 24 66 Lead Liability Coverage</u>	<u>\$500,000</u>	<u>\$250 x 1.35 =</u>		\$ <u>338</u>
				ADD'L COV PREM (6)
TOTAL PREMIUM DUE				\$ <u>1030</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)

	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).....	_____	_____	_____

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

(COVERAGE C): Apply Appropriate Adj. Factors*

ADJUSTMENT FOR :

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

III. ADDITIONAL OR REDUCED PREMIUMS **

	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	<u>\$300,000</u>	\$315 x 1.24 x 1.10 =	\$ <u>430</u>
			COV L PREM(4)
Medical Payments to Others (Coverage M) Limit	<u>\$3,000</u> [DL-R-2]	\$2 x 2 =	\$ <u>4</u>
			COV M PREM(5)

V. ADDITIONAL PERSONAL LIABILITY ENDORSEMENTS:

PREMIUM FOR :			

			\$
			ADD'L COV PREM (6)
TOTAL PREMIUM DUE			\$ <u>434</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.