



RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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June 8, 2011

TO: All Rhode Island Producers

Homeowners Policy Program (HO 2000 Program)
Rates and Rules Revision Effective August 1, 2011

The Rhode Island Joint Reinsurance Association (RIJRA) has filed and the Division of Insurance has approved a rate revision to the Homeowners Policy Program to be effective for all new and renewal policies with an inception date of **August 1, 2011 or later.** This revision revises Base Class Premiums for Forms HO 3, 4 and 6, and the rate for Coverage C Increased Special Limits of Liability for Silverware, Goldware and Pewterware.

Enclosed are revised RIJRA rate pages (HO-B-1, and HO-R-5 thru HO-R-7). 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)

HOMEOWNERS 2000 PROGRAM

MANUAL PAGES

EFFECTIVE 08 - 1 - 2011

PAGE CHECKLIST FOR RHODE ISLAND STATE PAGES TO BE USED IN CONJUNCTION
WITH MULTISTATE RULES OF HOMEOWNERS 2000 PROGRAM DISTRIBUTED BY ISO
WITH MULTISTATE NOTICE HO-MU-2000-RU-001.

EXCEPTION PAGES

HO-E-1	6th Edition 1-09	Effective 12 01 2009
HO-E-2	7th Edition 1-09	Effective 12 01 2009
HO-E-3	6th Edition 6-07	Effective 12 01 2009
HO-E-4	5th Edition 7-08	Effective 12 01 2009
HO-E-5	6th Edition 2-09	Effective 12 01 2009
HO-E-6	5th Edition 2-09	Effective 12 01 2009
HO-E-7	2nd Edition 7-08	Effective 12 01 2009
HO-E-8	1st Edition 7-08	Effective 12 01 2009

RIJRA EXCEPTION PAGE

RIJRA-HO-EXC-1		Effective 12 01 2009
RIJRA-HO-EXC-2		Effective 11 01 2005
RIJRA-HO-EXC-3		Effective 11 01 2005

TERRITORY PAGE

HO-T-1	2nd Edition 5-07	Effective 12 01 2009
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RIJRA BASE CLASS PREMIUM PAGE

<u>HO-B-1</u>		<u>Effective 08 01 2011</u>
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CLASSIFICATION PAGES

HO-C-1	3rd Edition 6-07	Effective 12 01 2009
HO-C-2	3rd Edition 6-07	Effective 12 01 2009
HO-C-3	3rd Edition 6-07	Effective 12 01 2009

RIJRA RATE PAGES

HO-R-1		Effective 12 31 2001
HO-R-2-3		Effective 12 01 2009
HO-R-4		Effective 12 31 2001
<u>HO-R-5</u>		<u>Effective 08 01 2011</u>
HO-R-6		Effective 09 01 2004
<u>HO-R-7</u>		<u>Effective 08 01 2011</u>
HO-R-8		Effective 12 31 2001
HO-R-9, HO-R-10		Effective 09 01 2004
HO-R-11 thru HO-R-13		Effective 12 01 2009
HO-R-14		Effective 12 31 2001
HO-R-15		Effective 07 15 2003

ISO's MULTISTATE NOTICE HO - MU - 2000 - RU - 001 DISPLAYS THE LATEST PAGE INFORMATION FOR MULTISTATE RULES PAGES TO BE USED.
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RIJRA RATING EXAMPLES SECTION

Premium Computation Worksheet

Examples 1 - 7

Examples 8 - 10 (Lead Liability)

301. BASE PREMIUM COMPUTATION
 BASE CLASS PREMIUM TABLE

	TERRITORY	HO 00 03	HO 00 04	HO 00 06
I	30	1051	293	225
I	31	752	150	160
I	32	702	185	144
I	33	815	167	138
I	34	754	157	180

Rate Pages

507.	<u>FORM HO 00 06 COVERAGE A DWELLING BASIC & INCREASED LIMITS & SPECIAL COVERAGE</u>	
	C. Special Coverage	
	1. Charge per policy for \$5,000 in basic form.....	\$2
	2. Rate for each add'l \$1,000 of Cov. A.....	\$1
509.	<u>HOME DAY CARE COVERAGE</u>	
	D. Premium Computation	
	1. Section I	
	c. Rate per \$1,000 for business in other structure.....	\$6
510.	<u>PERMITTED INCIDENTAL OCCUPANCIES - RESIDENCE PREMISES</u>	
	E. Premium Computation	
	1. Section I	
	c. Rate per \$1,000 for business in other structure.....	\$6
511.	<u>LOSS ASSESSMENT COVERAGE</u>	
	A. Residence Premises	
	3. Premium	
	All Forms except HO 00 03, HO 00 05 or 06 with HO 17 32	
	New Amount of Coverage	
	\$ 5,000.....	\$3
	\$10,000.....	\$5
	Each Add'l \$5,000 up to \$50,000.....	\$1
	HO 00 03, HO 00 05 or 06 with HO 17 32	
	New Amount of Coverage	
	\$ 5,000.....	\$4
	\$10,000.....	\$7
	Each Add'l \$5,000 up to \$50,000.....	\$2
	B. Additional Locations	
	2. Premium	
	All Forms except HO 00 03, HO 00 05 or 06 with HO 17 32	
	New Amount of Coverage	
	\$ 1,000.....	\$5
	\$ 5,000.....	\$8
	\$10,000.....	\$10
	Each Add'l \$5,000 up to \$50,000.....	\$1
	HO 00 03, HO 00 05 or 06 with HO 17 32	
	New Amount of Coverage	
	\$ 1,000.....	\$6
	\$ 5,000.....	\$10
	\$10,000.....	\$13
	Each Add'l \$5,000 up to \$50,000.....	\$2

Rate Pages

512.	<u>LOSS OF USE - INCREASED LIMIT</u>	
	B. Rate per \$1,000.....	\$4
514.	<u>OTHER STRUCTURES</u>	
	A. On-Premises Structures	
	1. Specific-Structure - Increased Limits	
	a. Premium	
	Rate per \$1,000.....	\$4
	2. Structure on the Residence Premises Rented to Others	
	a. Premium	
	(1) Rate per \$1,000.....	\$6
	B. Structures Off the Residence Premises	
	1. Forms HO 00 02, HO 00 03 and HO 00 05	
	b. Premium	
	Off premises structures charge per policy.....	\$15
	2. All Forms	
	a. Premium	
	(2) Specific structures - Off-Premises Rate per \$1,000.....	\$5
515.	<u>PERSONAL PROPERTY</u>	
	A. Increased Limit	
	3. Rate Per \$1,000	
	HO 00 02 or 03	\$2
	HO 00 05.....	\$3
	B. Increased Limit - Other Residences	
	3. Rate per \$1,000.....	\$7
	C. Reduction in Limit	
	2. Credit per \$1,000	\$1
	D. Increased Special Limits of Liability	
	1. Jewelry, Watches & Furs - Rate per \$1,000.....	\$16
	2. Money - Rate per \$100 -	\$6
	3. Securities - Rate per \$100 -	\$4
I	4. Silverware - Rate per \$500.....	\$0.22
	5. Firearms - Rate per \$100.....	\$3
	6. Electronic Apparatus - Rate per \$500.....	\$10
	E. Refrigerated Personal Property	
	3. Charge per policy.....	\$10

Rate Pages

515. PERSONAL PROPERTY (Cont'd)

F. Theft Coverage Increase - Form HO 00 08

1. On-Premises - Rate per \$2,000

Territory 30-32..... \$51

Territory 33,34..... \$44

2. Off-Premises - Additional Charge

Territory 30-34..... \$16

517. RENTAL TO OTHERS - EXTENDED THEFT COVERAGE

B. Premium

I Rate per policy..... \$29

518. SINKHOLE COLLAPSE COVERAGE

B. Premium Determination

1. Rate per \$1,000..... \$0.34

519. SPECIAL COMPUTER COVERAGE

B. Premium

Charge per policy..... \$15

520. LIVESTOCK COLLISION COVERAGE

Not Applicable (Coverage is not provided by RIJRA)

521. WATER BACK UP AND SUMP DISCHARGE OR OVERFLOW

C. Premium

Charge per policy if HO 04 90 Personal Property Replacement Cost Endorsement is :

1. Not attached to the policy..... \$85

2. Attached to the policy..... \$102

522. LANDLORD'S FURNISHINGS

C. Premium

Rate per \$500 per unit

1. Forms HO 00 02 & HO 00 03..... \$1

2. Form HO 00 05..... \$2

523. ASSISTED LIVING CARE COVERAGE

C. Premium

1. Section I and Section II Basic Limits

Rate per unit..... \$77

2. Increased Limits

Add to the basic limit Rate in Paragraph 1. above :

a. Coverage C - Rate per \$1,000..... \$7

b. Coverage E (Coverage F does not apply to this option.)

<u>Limit</u>	<u>Rate</u>
\$200,000	\$3
300,000	\$4
400,000	\$5
500,000	\$6

Rate Pages

524. OTHER MEMBERS OF A NAMED INSURED'S HOUSEHOLD

C. Premium

1. Section I and Section II Basic Limits
 Rate per person named in the Schedule..... **\$60**

2. Section II Increased Limits
 Add to the basic limit Rate in Paragraph 1. above :
 a. Coverage E

<u>Limit</u>	<u>Rate</u>
\$200,000	\$8
300,000	\$12
400,000	\$15
500,000	\$18

b. Coverage F
 Refer to Rule 702. for Rates for limits above \$1,000.

525. MOTORIZED GOLF CART - PHYSICAL LOSS COVERAGE

E. Premium

The following charge is the minimum annual premium for each motorized golf cart for any period within a policy year.

I	Rate per \$500 per motorized golf cart	
I	Without collision.....	\$7
I	With collision.....	\$12

526. RESIDENCE HELD IN TRUST ALL FORMS EXCEPT HO 00 04

F. Premium

Basic Limits Rates

1. Trust/Trustee	
Applies whether or not the trustee resides on the residence premises.....	\$26
2. Beneficiary or Grantor	
a. Beneficiary OR grantor named in the endorsement and	
(1) Trustee resides on the residence premises	\$26
(2) Trustee does not reside on the residence premises	No Add'l Charge
b. Beneficiary AND grantor named in the endorsement and	
(1) Trustee resides on the residence premises	\$51
(2) Trustee does not reside on the residence premises	\$26

Increased Limits

- 1. Coverage E
 Refer to Rule 701. for increased limits factors.
- 2. Coverage F
 Refer to Rule 702. for increased limits charges.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 () HO-3 () HO-3w/15 () HO-8 () HO-4 () HO-6 Coverage A \$ _____

Terr _____ Prot _____ Const _____ Coverage C \$ _____

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium..... = _____
 Factors
 Form Factor (N/A if Form 4 or 6) x _____ = _____ (Round)
 Protection - Construction Factor x _____ = _____ (Round)
 Key Factor(For Cov A / C Amt) x _____ = _____ (Round)
 (Base Premium) (1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

Factors
 () a) Superior Construction (All Forms) x _____ = \$ _____
 () b) 3/4 Families (Form HO-2,3,8) x _____ = \$ _____
 () c) Townhouse or Rowhouse (Form HO-2,3,8) x _____ = \$ _____
 () d) Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms) x _____ = \$ _____
 () e) Premises Alarm or Fire Prot System (HO 04 16) x _____ = \$ _____
 () f) Inflation Guard (HO 04 46) : Amt. of Annual Increase _____ % x _____ = \$ _____
 () g) All Peril Deductible (Please Check)
 () 100 () 250 () 100 with 250 Theft
 () 500 () 1000 () 2500 x _____ = \$ _____
 () h) Other (Please Specify) x _____ = \$ _____
 Adjusted Base Premium = \$ _____
 (2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C	\$ _____	\$ _____	\$ _____
() HO 04 65/66			
A. Jewelry etc.	\$ _____	\$ _____	\$ _____
C. Silverware	\$ _____	\$ _____	\$ _____
Other (Please Specify) :			
_____	\$ _____	\$ _____	\$ _____
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)			
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

Section II Coverages - Liability & Medical Payments

() Increased Coverage E Limit	\$ _____	\$ _____
() Increased Coverage F Limit	\$ _____	\$ _____
() HO 24 70 Additional Residence		
Rented to Others. Section II only		
# of Families _____ Location _____		
_____		\$ _____
() Other Section II Exposures (Please Specify)		
_____		\$ _____
_____		\$ _____

Total Additional or Reduced Premium \$ _____

(3)

TOTAL PREMIUM DUE = (2) + (3) = \$ _____

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

References in [] are to ISO/RIJRA manual pages.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 (X) HO-3 () HO-3w/15 () HO-8 () HO-4 () HO-6 Coverage A \$ 100,000

Terr 30 Prot 2 Const FRAME Coverage C \$ _____

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium..... = 1051 [HO-8, HO-B-1]

		Factors			
[HO-C-1]	Form Factor (N/A if Form 4 or 6)	x	<u>1.00</u>	=	<u>1051</u> (Round)
	Protection - Construction Factor	x	<u>.97</u>	=	<u>1019</u> (Round)
	Key Factor(For Cov A / C Amt)	x	<u>1.00</u>	=	<u>1019</u> (Round)
					(Base Premium) (1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

		Factors			
() a)	Superior Construction (All Forms)	x	_____	=	\$ _____
() b)	3/4 Families (Form HO-2,3,8)	x	_____	=	\$ _____
() c)	Townhouse or Rowhouse (Form HO-2,3,8)	x	_____	=	\$ _____
() d)	Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)	x	_____	=	\$ _____
() e)	Premises Alarm or Fire Prot System (HO 04 16)	x	_____	=	\$ _____
() f)	Inflation Guard (HO 04 46) : Amt. of Annual Increase _____%	x	_____	=	\$ _____
() g)	All Peril Deductible (Please Check)				
	() 100 () 250 () 100 with 250 Theft				
	() 500 () 1000 () 2500	x	_____	=	\$ _____
() h)	Other (Please Specify)	x	_____	=	\$ _____

Adjusted Base Premium = \$ 1,019
(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C	\$ _____	\$ _____	\$ _____
() HO 04 65/66			
A. Jewelry etc.	\$ _____	\$ _____	\$ _____
C. Silverware	\$ _____	\$ _____	\$ _____
Other (Please Specify) :			
_____	\$ _____	\$ _____	\$ _____
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)			
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

Section II Coverages - Liability & Medical Payments

() Increased Coverage E Limit	\$ _____	\$ _____
() Increased Coverage F Limit	\$ _____	\$ _____
() HO 24 70 Additional Residence		
Rented to Others. Section II only		
# of Families _____ Location _____		
_____		\$ _____
() Other Section II Exposures (Please Specify)		
_____		\$ _____
_____		\$ _____

Total Additional or Reduced Premium = \$ _____
(3)

TOTAL PREMIUM DUE = (2) + (3) = \$ 1,019

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : (X) HO-2 () HO-3 () HO-3w/15 () HO-8 () HO-4 () HO-6 Coverage A \$ 150,000

Terr 34 Prot 9 Const MASONRY Coverage C \$ _____

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium..... = 754 [HO-8, HO-B-1]

		Factors		
[HO-C-1]	Form Factor (N/A if Form 4 or 6)	x	<u>.80</u>	= <u>603</u> (Round)
	Protection - Construction Factor	x	<u>1.20</u>	= <u>724</u> (Round)
				(Key Premium)
	Key Factor(For Cov A / C Amt)	x	<u>1.293</u>	= <u>936</u> (Round)
				(Base Premium) (1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

		Factors		
() a)	Superior Construction (All Forms)	x		= \$ _____
(X) b)	3/4 Families (Form HO-2,3,8) [HO-C-1]	x	<u>1.20</u>	= \$ <u>1,123</u>
() c)	Townhouse or Rowhouse (Form HO-2,3,8)	x		= \$ _____
() d)	Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)	x		= \$ _____
() e)	Premises Alarm or Fire Prot System (HO 04 16)	x		= \$ _____
(X) f)	Inflation Guard (HO 04 46) : Amt. of Annual Increase <u>4</u> [HO-12]	x	<u>1.02</u>	= \$ <u>1,145</u>
(X) g)	All Peril Deductible (Please Check)			
	() 100 () 250 () 100 with 250 Theft			
	(X) 500 () 1000 () 2500 [HO-E-5]	x	<u>.97</u>	= \$ <u>1,111</u>
() h)	Other (Please Specify)	x		= \$ _____
				Adjusted Base Premium = \$ <u>1,111</u>
				(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C \$16 / \$1,000	\$ _____	\$ _____	\$ _____
(X) HO 04 65/66 Increase in Jewelry Limit			
A. Jewelry etc.	\$ <u>4,000</u>	\$ <u>5,500</u>	\$ <u>64</u>
[HO-23, HO-R-5] C. Silverware	\$ _____	\$ _____	\$ _____
Other (Please Specify) :	\$ _____	\$ _____	\$ _____
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)	\$ _____	\$ _____	\$ _____
	\$ _____	\$ _____	\$ _____

Section II Coverages - Liability & Medical Payments

(X) Increased Coverage E Limit	\$ <u>300,000</u>	[HO-33, HO-R-11]	\$ <u>29</u>
() Increased Coverage F Limit	\$ <u>3,000</u>	[HO-33, HO-R-11]	\$ <u>6</u>
() HO 24 70 Additional Residence			
	Rented to Others. Section II only		
	# of Families <u>3</u> Location <u>1 MAIN STREET</u> [HO-33, HO-R-12, HO-R-14]		
	<u>PROVIDENCE, RI</u>		\$ <u>245</u>
	\$196 X 1.24 + \$2		
() Other Section II Exposures (Please Specify)			\$ _____
			\$ _____

3 Family Additional Residence Rented to Others	Total Additional or Reduced Premium	\$ <u>344</u>
\$100,000 BASIC COVERAGE E charge = \$ 196		(3)
Increased Cov E factor = \$1.24	TOTAL PREMIUM DUE = (2) + (3) =	\$ <u>1,455</u>
Increased Cov F charge = \$ 2		

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

References in [] are to ISO/RIJRA manual pages.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 () HO-3 () HO-3w/15 () HO-8 (X) HO-4 () HO-6 Coverage A \$ _____

Terr 31 Prot 03 Const FRAME Coverage C \$ 10,000

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium..... = 150 [HO-8, HO-B-1]

		Factors	=		
[HO-C-2]	Form Factor (N/A if Form 4 or 6)	x	=	<u>150</u>	(Round)
	Protection - Construction Factor	x	=	<u>.98</u>	(Round)
				(Key Premium)	
	Key Factor(For Cov A / C Amt)	x	=	<u>.540</u>	(Round)
				(Base Premium)	(1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

		Factors	=	\$	
() a)	Superior Construction (All Forms)	x	=	\$	
() b)	3/4 Families (Form HO-2,3,8)	x	=	\$	
() c)	Townhouse or Rowhouse (Form HO-2,3,8)	x	=	\$	
() d)	Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)	x	=	\$	
() e)	Premises Alarm or Fire Prot System (HO 04 16)	x	=	\$	
() f)	Inflation Guard (HO 04 46) : Amt. of Annual Increase _____%	x	=	\$	
(X) g)	All Peril Deductible (Please Check)				
	() 100 () 250 () 100 with 250 Theft				
	(X) 500 () 1000 () 2500 [HO-E-5]	x	=	<u>.91</u>	<u>72</u>
() h)	Other (Please Specify)	x	=	\$	
				Adjusted Base Premium	= \$ <u>72</u>
					(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C	\$ _____	\$ _____	\$ _____
() HO 04 65/66			
A. Jewelry etc.	\$ _____	\$ _____	\$ _____
C. Silverware	\$ _____	\$ _____	\$ _____
Other (Please Specify) :			
_____	\$ _____	\$ _____	\$ _____
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)			
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

Section II Coverages - Liability & Medical Payments

() Increased Coverage E Limit	\$ _____	\$ _____
() Increased Coverage F Limit	\$ _____	\$ _____
() HO 24 70 Additional Residence		
Rented to Others. Section II only		
# of Families _____ Location _____		
_____		\$ _____
() Other Section II Exposures (Please Specify)		
_____		\$ _____
_____		\$ _____

Total Additional or Reduced Premium = \$ _____
 (3)
TOTAL PREMIUM DUE = (2) + (3) = \$ 72

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

References in [] are to ISO/RIJRA manual pages.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 () HO-3 () HO-3w/15 (X) HO-8 () HO-4 () HO-6 Coverage A \$ 80,000

Terr 32 Prot 8 Const FRAME Coverage C \$ _____

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium.....		=	<u>702</u>		[HO-8, HO-E-1, HO-B-1]
	Factors				
[HO-C-1]	Form Factor (N/A if Form 4 or 6)	x	<u>1.25</u>	=	<u>878</u> (Round)
	Protection - Construction Factor	x	<u>1.20</u>	=	<u>1054</u> (Round)
	Key Factor(For Cov A / C Amt)	x	<u>.933</u>	=	<u>983</u> (Round)
					(Key Premium)
					(Base Premium) (1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

	Factors				
() a) Superior Construction (All Forms)		x	_____	=	\$ _____
() b) 3/4 Families (Form HO-2,3,8)		x	_____	=	\$ _____
() c) Townhouse or Rowhouse (Form HO-2,3,8)		x	_____	=	\$ _____
() d) Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)		x	_____	=	\$ _____
() e) Premises Alarm or Fire Prot System (HO 04 16)		x	_____	=	\$ _____
() f) Inflation Guard (HO 04 46) : Amt. of Annual Increase _____%		x	_____	=	\$ _____
(X) g) All Peril Deductible (Please Check)					
() 100 () 250 () 100 with 250 Theft					
() 500 (X) 1000 () 2500 [HO-E-5]		x	<u>.89</u>	=	\$ <u>875</u>
() h) Other (Please Specify)		x	_____	=	\$ _____
					Adjusted Base Premium = \$ <u>875</u>
					(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C	\$ _____	\$ _____	\$ _____
() HO 04 65/66			
A. Jewelry etc.	\$ _____	\$ _____	\$ _____
C. Silverware	\$ _____	\$ _____	\$ _____
Other (Please Specify) :			
_____	\$ _____	\$ _____	\$ _____
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)			
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

Section II Coverages - Liability & Medical Payments

() Increased Coverage E Limit	\$ _____	\$ _____	\$ _____
() Increased Coverage F Limit	\$ _____	\$ _____	\$ _____
() HO 24 70 Additional Residence			
Rented to Others. Section II only			
# of Families _____ Location _____			
_____			\$ _____
() Other Section II Exposures (Please Specify)			
_____			\$ _____
_____			\$ _____

Total Additional or Reduced Premium = \$ _____
 (3)

TOTAL PREMIUM DUE = (2) + (3) = \$ 875

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

References in [] are to ISO/RIJRA manual pages.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 () HO-3 () HO-3w/15 () HO-8 () HO-4 (X) HO-6 Coverage A \$ 5,000

Terr 32 Prot 05 Const MASONRY Coverage C \$ 20,000

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium..... = 144 [HO-8, HO-B-1]

Factors

[HO-C-3]	Form Factor (N/A if Form 4 or 6)	x	<u>144</u>	=	<u>144</u>	(Round)
	Protection - Construction Factor	x	<u>.90</u>	=	<u>130</u>	(Round)
	Key Factor(For Cov A / C Amt)	x	<u>1.00</u>	=	<u>130</u>	(Round)
					(Base Premium)	(1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

Factors

() a) Superior Construction (All Forms)	x	<u> </u>	=	\$ <u> </u>
() b) 3/4 Families (Form HO-2,3,8)	x	<u> </u>	=	\$ <u> </u>
() c) Townhouse or Rowhouse (Form HO-2,3,8)	x	<u> </u>	=	\$ <u> </u>
() d) Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)	x	<u> </u>	=	\$ <u> </u>
() e) Premises Alarm or Fire Prot System (HO 04 16)	x	<u> </u>	=	\$ <u> </u>
() f) Inflation Guard (HO 04 46) : Amt. of Annual Increase _____%	x	<u> </u>	=	\$ <u> </u>
() g) All Peril Deductible (Please Check)				
() 100 () 250 () 100 with 250 Theft				
() 500 () 1000 () 2500	x	<u> </u>	=	\$ <u> </u>
() h) Other (Please Specify)	x	<u> </u>	=	\$ <u> </u>

Adjusted Base Premium = \$ 130

(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
() HO 04 65/66			
A. Jewelry etc.	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
C. Silverware	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
Other (Please Specify) :			
_____	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)			
_____	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>
_____	\$ <u> </u>	\$ <u> </u>	\$ <u> </u>

Section II Coverages - Liability & Medical Payments

() Increased Coverage E Limit	\$ <u> </u>	\$ <u> </u>
() Increased Coverage F Limit	\$ <u> </u>	\$ <u> </u>
() HO 24 70 Additional Residence		
Rented to Others. Section II only		
# of Families _____ Location _____		
_____		\$ <u> </u>
() Other Section II Exposures (Please Specify)		
_____		\$ <u> </u>
_____		\$ <u> </u>

Total Additional or Reduced Premium

\$

(3)

TOTAL PREMIUM DUE = (2) + (3) =

\$ 130

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

References in [] are to ISO/RIJRA manual pages.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 (**X**) HO-3 () HO-3w/15 () HO-8 () HO-4 () HO-6 Coverage A \$ **150,000**

Terr **30** Prot **02** Const **FRAME** Coverage C \$ _____

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium.....	=	1051	[HO-8, HO-B-1]
Factors			
Form Factor (N/A if Form 4 or 6)	x	1.00	= 1051 (Round)
Protection - Construction Factor	x	.97	= 1019 (Round)
			(Key Premium)
Key Factor(For Cov A / C Amt)	x	1.293	= 1,318 X 1.15** = 1,516 (Round)
			(Base Premium) (1)

II Adjusted Base Premium
 Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

Factors			
() a) Superior Construction (All Forms)	x	_____	= \$ _____
() b) 3/4 Families (Form HO-2,3,8)	x	_____	= \$ _____
() c) Townhouse or Rowhouse (Form HO-2,3,8)	x	_____	= \$ _____
() d) Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)	x	_____	= \$ _____
() e) Premises Alarm or Fire Prot System (HO 04 16)	x	_____	= \$ _____
() f) Inflation Guard (HO 04 46) : Amt. of Annual Increase _____%	x	_____	= \$ _____
() g) All Peril Deductible (Please Check)			
() 100 () 250 () 100 with 250 Theft			
() 500 () 1000 () 2500	x	_____	= \$ _____
() h) Other (Please Specify)	x	_____	= \$ _____
		Adjusted Base Premium	= \$ 1,516
			(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C	\$ _____	\$ _____	\$ _____
() HO 04 65/66			
A. Jewelry etc.	\$ _____	\$ _____	\$ _____
C. Silverware	\$ _____	\$ _____	\$ _____
Other (Please Specify) :			
_____	\$ _____	\$ _____	\$ _____
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)			
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
Section II Coverages - Liability & Medical Payments			
() Increased Coverage E Limit	\$ _____		\$ _____
() Increased Coverage F Limit	\$ _____		\$ _____
() HO 24 70 Additional Residence			
Rented to Others. Section II only			
# of Families _____ Location _____			
_____			\$ _____
() Other Section II Exposures (Please Specify)			
_____			\$ _____
_____			\$ _____
** ORDINANCE OR LAW (HO 04 77)	Total Additional or Reduced Premium		\$ _____
Factor for \$150,000 Cov A = 1.15			(3)
[HO-9, 10, HO-E-4]	TOTAL PREMIUM DUE = (2) + (3)	=	\$ 1,516

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

SPECIFICATIONS: FORM HO-3, 1 FAMILY MASONRY DWELLING , TERR 30, PROT 2, COVERAGE A = \$150,000
 COVERAGE C = \$100,000 (Increased by \$25,000). COVERAGE D = \$65,000 (Increased by \$20,000).
 OTHER STRUCTURE (HO 04 48) \$40,000, EARTHQUAKE COVERAGE (HO 04 54) 5% DEDUCTIBLE, \$250 BASE DEDUCTIBLE.
 References in [] are to ISO/RIJRA manual pages.

EXAMPLE 7
 8/1/2011

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 (**X**) HO-3 () HO-3w/15 () HO-8 () HO-4 () HO-6 Coverage A \$ **150,000**

Terr **30** Prot **02** Const **MASONRY** Coverage C \$ **100,000**

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium.....	=	1051	[HO-8, HO-B-1]
	Factors		
x Form Factor (N/A if Form 4 or 6)		1.00	(Round)
x Protection - Construction Factor		.87	(Round)
		914	(Key Premium)
x Key Factor(For Cov A / C Amt)		1.293	(Round)
		1,182	(Base Premium) (1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

() a) Superior Construction (All Forms)	x		= \$
() b) 3/4 Families (Form HO-2,3,8)	x		= \$
() c) Townhouse or Rowhouse (Form HO-2,3,8)	x		= \$
() d) Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)	x		= \$
() e) Premises Alarm or Fire Prot System (HO 04 16)	x		= \$
() f) Inflation Guard (HO 04 46) : Amt. of Annual Increase _____ %	x		= \$
() g) All Peril Deductible (Please Check)			
() 100 () 250 () 100 with 250 Theft			
() 500 () 1000 () 2500	x		= \$
() h) Other (Please Specify)	x		= \$
		Adjusted Base Premium	= \$ 1,182
			(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

[HO-23, HOR-5]

	Increase Limit By	Total Limit	Premium
(X) Increased Coverage C 2 / \$1,000 Inc in Cov C	\$ 25,000	\$ 100,000	\$ 50
() HO 04 65/66			
A. Jewelry etc.	\$	\$	\$
C. Silverware	\$	\$	\$
Other (Please Specify) :			
	\$	\$	\$

(X) Other Section I Increased/Decreased Limits
 And Additional Coverages (Please Specify)

Cov D Loss of Use [HO-22, HO-R-5]	\$ 20,000	\$ 65,000	\$ 80
** Other Structure (HO 04 48)	\$	\$ 40,000	\$ 160
Earthquake Coverage	\$ (SEE REVERSE SIDE)	\$	\$ 192

Section II Coverages - Liability & Medical Payments

() Increased Coverage E Limit	\$	\$
() Increased Coverage F Limit	\$	\$
() HO 24 70 Additional Residence		
Rented to Others. Section II only		
# of Families _____ Location _____		\$
() Other Section II Exposures (Please Specify)		\$
		\$

** \$4 / \$1,000 Other Structure (HO 04 48)	Total Additional or Reduced Premium	\$ 482
[HO-22, HO-R-5]		(3)
	TOTAL PREMIUM DUE = (2) + (3) =	\$ 1,664

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

505. EARTHQUAKE COVERAGE

D.1. 5% DEDUCTIBLE - RATES PER \$1,000

TABLE B - MASONRY

Column A

\$150,000	Coverage A Limit	[HO-19, Rule 505.3.a.]
X \$.99	Rate per \$1,000	[HO-R-2-3]
<hr/>		
\$149		

Column D

\$25,000	Increase Cov C Limit	[HO-20, Rule 505. 3.b.]
X \$.51	Rate per \$1,000	[HO-R-2-3]
<hr/>		
\$13		

Column F

\$20,000	Increase Cov D (Loss of Use)	[HO-20, Rule 505. 3. c.]
X \$.49	Rate per \$1,000 [HO-R-2-3]	
<hr/>		
\$10		

Column G

\$40,000	Other Structure (HO 04 48)	[HO-E-8, Rule 505. D.6.b.]
X \$.49	Rate per \$1,000 [HO-R-2-3]	
<hr/>		
\$20		

$$\mathbf{\$149 + 13 + 10 + 20 = \$192}$$

References in [] are to ISO/RIJRA manual pages and rules

References in [] are to ISO/RIJRA manual pages.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 (**X**) HO-3 () HO-3w/15 () HO-8 () HO-4 () HO-6 Coverage A \$ **150,000**

Terr **30** Prot **02** Const **FRAME** Coverage C \$ _____

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium..... = **1051** [HO-8, HO-B-1]

		Factors		
[HO-C-1]	Form Factor (N/A if Form 4 or 6)	x	1.00	= 1051 (Round)
	Protection - Construction Factor	x	.97	= 1019 (Round)
				(Key Premium)
	Key Factor(For Cov A / C Amt)	x	1.293	= 1,318 (Round)
				(Base Premium) (1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

		Factors		
() a)	Superior Construction (All Forms)	x		= \$ _____
(x) b)	3/4 Families (Form HO-2,3,8) [HO-C-1]	x	1.20	= \$ 1,582
() c)	Townhouse or Rowhouse (Form HO-2,3,8)	x		= \$ _____
() d)	Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)	x		= \$ _____
() e)	Premises Alarm or Fire Prot System (HO 04 16)	x		= \$ _____
() f)	Inflation Guard (HO 04 46) : Amt. of Annual Increase _____ %	x		= \$ _____
() g)	All Peril Deductible (Please Check)			
	() 100 () 250 () 100 with 250 Theft			
	() 500 () 1000 () 2500	x		= \$ _____
() i)	Other (Please Specify)	x		= \$ _____
			Adjusted Base Premium	= \$ 1,582
				(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C	\$ _____	\$ _____	\$ _____
() HO 04 65/66			
A. Jewelry etc.	\$ _____	\$ _____	\$ _____
C. Silverware	\$ _____	\$ _____	\$ _____
Other (Please Specify) :			
_____	\$ _____	\$ _____	\$ _____
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)			
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

Section II Coverages - Liability & Medical Payments

(x) Increased Coverage E Limit	\$ 500,000	[HO-33, HO-R-11]	\$ 42
() Increased Coverage F Limit	\$ _____		\$ _____
() HO 24 70 Additional Residence			
Rented to Others. Section II only			
# of Families _____ Location _____			\$ _____
(x) Other Section II Exposures (Please Specify)			
HO 24 66 Lead Liability Coverage \$100,000		[RIJRA-HO-EXC-2]	\$ 400
_____			\$ _____

Total Additional or Reduced Premium = \$ **442**
 (3)
TOTAL PREMIUM DUE = (2) + (3) = \$ 2,024

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

References in [] are to ISO/RIJRA manual pages.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 (**X**) HO-3 () HO-3w/15 () HO-8 () HO-4 () HO-6 Coverage A \$ **100,000**

Terr 30 Prot 02 Const MASONRY Coverage C \$ _____

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium.....	=	<u>1051</u>	[HO-8, HO-B-1]
	Factors		
	x	<u>1.00</u>	= <u>1051</u> (Round)
[HO-C-1] Form Factor (N/A if Form 4 or 6)	x	<u>.87</u>	= <u>914</u> (Round)
[HO-C-1] Protection - Construction Factor			(Key Premium)
[HO-C-1] Key Factor(For Cov A / C Amt)	x	<u>1.00</u>	= <u>914</u> (Round)
			(Base Premium) (1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

	Factors		
() a) Superior Construction (All Forms)	x	_____	= \$ _____
() b) 3/4 Families (Form HO-2,3,8)	x	_____	= \$ _____
() c) Townhouse or Rowhouse (Form HO-2,3,8)	x	_____	= \$ _____
() d) Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)	x	_____	= \$ _____
() e) Premises Alarm or Fire Prot System (HO 04 16)	x	_____	= \$ _____
() f) Inflation Guard (HO 04 46) : Amt. of Annual Increase _____%	x	_____	= \$ _____
() g) All Peril Deductible (Please Check)			
() 100 () 250 () 100 with 250 Theft			
() 500 () 1000 () 2500	x	_____	= \$ _____
() h) Other (Please Specify)	x	_____	= \$ _____

Adjusted Base Premium = \$ 914
(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C	\$ _____	\$ _____	\$ _____
() HO 04 65/66			
A. Jewelry etc.	\$ _____	\$ _____	\$ _____
C. Silverware	\$ _____	\$ _____	\$ _____
Other (Please Specify) :			
_____	\$ _____	\$ _____	\$ _____
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)			
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
(x) Increased Coverage E Limit	\$ <u>500,000</u>	[HO-33, HO-R-11]	\$ <u>21</u>
() Increased Coverage F Limit	\$ _____		\$ _____
() HO 24 70 Additional Residence			
Rented to Others. Section II only			
# of Families _____ Location _____			\$ _____
(x) Other Section II Exposures (Please Specify)	[RIJRA-HO-EXC-2]		
<u>HO 24 66 Lead Liability Coverage \$500,000</u>	\$250 x 1.35 =		\$ <u>338</u>

Total Additional or Reduced Premium = \$ 359

TOTAL PREMIUM DUE = (2) + (3) = \$ 1,273

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.

References in [] are to ISO/RIJRA manual pages.

RIJRA PREMIUM COMPUTATION WORKSHEET - HOMEOWNERS POLICY PROGRAM (2000 EDITION)

Form : () HO-2 (X) HO-3 () HO-3w/15 () HO-8 () HO-4 () HO-6 Coverage A \$ 100,000

Terr 30 Prot 2 Const FRAME Coverage C \$ _____

I *Base Premium

HO - 3 / 4 / 6 Base Class Premium..... = 1051 [HO-8, HO-B-1]

		Factors		
[HO-C-1]	Form Factor (N/A if Form 4 or 6)	x	<u>1.00</u>	= <u>1051</u> (Round)
	Protection - Construction Factor	x	<u>.97</u>	= <u>1019</u> (Round)
	Key Factor(For Cov A / C Amt)	x	<u>1.00</u>	= <u>1019</u> (Round)
				(Base Premium) (1)

II Adjusted Base Premium

Apply Appropriate Premium Adjustment Factors In The Following Sequence (Round After Each Step)

		Factors		
() a)	Superior Construction (All Forms)	x		= \$ _____
(X) b)	3/4 Families (Form HO-2,3,8) [HO-C-1]	x	<u>1.20</u>	= \$ <u>1,223</u>
() c)	Townhouse or Rowhouse (Form HO-2,3,8)	x		= \$ _____
() d)	Personal Property (Cov. C) Replacement Cost (HO 04 90) (All Forms)	x		= \$ _____
() e)	Premises Alarm or Fire Prot System (HO 04 16)	x		= \$ _____
() f)	Inflation Guard (HO 04 46) : Amt. of Annual Increase _____%	x		= \$ _____
() g)	All Peril Deductible (Please Check)			
	() 100 () 250 () 100 with 250 Theft			
	() 500 () 1000 () 2500	x		= \$ _____
(X) h)	Other (Please Specify) Lead Poisoning Factor for Compliant Property [HO-E-3]	x	<u>1.03</u>	= \$ <u>1,260</u>

Adjusted Base Premium = \$ 1,260
(2)

III Additional or Reduced Premiums - Optional Coverages

Section I Coverages - Property

	Increase Limit By	Total Limit	Premium
() Increased Coverage C	\$ _____	\$ _____	\$ _____
() HO 04 65/66			
A. Jewelry etc.	\$ _____	\$ _____	\$ _____
C. Silverware	\$ _____	\$ _____	\$ _____
Other (Please Specify) :			
_____	\$ _____	\$ _____	\$ _____
() Other Section I Increased/Decreased Limits And Additional Coverages (Please Specify)			
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____

[HO-33, HO-R-11, HO-E-5]

Section II Coverages - Liability & Medical Payments

(X) Increased Coverage E Limit	<u>\$ 500,000</u>	<u>\$42 x 1.03 =</u>	\$ <u>43</u>
() Increased Coverage F Limit	\$ _____		\$ _____
() HO 24 70 Additional Residence			
Rented to Others. Section II only			
# of Families _____ Location _____			
_____			\$ _____
() Other Section II Exposures (Please Specify)			
_____			\$ _____
_____			\$ _____

Total Additional or Reduced Premium = \$ 43

TOTAL PREMIUM DUE = (2) + (3) = \$ 1,303

* When Building Code Effectiveness Grading or Special Loss Settlement (HO 04 56) or Actual Cash Value Loss Settlement (HO 04 81) or Ordinance or Law Coverage (HO 04 77) apply, the Base Premium is developed in accordance with the rating rules that pertain to these options.