

RHODE ISLAND JOINT REINSURANCE ASSOCIATION

Underwriting Division
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August 11, 2008

To: All Rhode Island Producers

Re: Maximum Limit Increase

The Rhode Island Joint Reinsurance Association (Association) announces a revision to its maximum limit at one location under the Dwelling Policy Program. The maximum limit at one location means a combined limit for real and personal property consisting of and contained in a single building regardless of the number of named insureds and policies.

Effective immediately, the Association has increased the total maximum limit at one location for the Dwelling Policy Program to \$750,000 on new business and \$1,000,000 at renewal. This does not include Coverage L- Personal Liability, which has a maximum limit of \$500,000, and Coverage M - Medical Payments, which has a maximum limit of \$5,000.

The Association believes that the increase in coverage limits will enable Producers and the insurance buying public to more adequately insure their property.

If you have any questions regarding this letter, please contact the Association's Consumer Service Department.

Very Truly Yours

James H. Pappas

Vice President-Underwriting