



# RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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

December 19, 2003

**To: All Rhode Island Producers**

**Re: RHODE ISLAND JOINT REINSURANCE ASSOCIATION  
INTRODUCTION OF PERSONAL LIABILITY SUPPLEMENT TO THE  
DWELLING POLICY PROGRAM**

**Effective: January 1, 2004**

In response to recent amendments to Section 27-33-10 of the General Laws, entitled "Federal Riot Reinsurance Reimbursement Fund," the Rhode Island Joint Reinsurance Association ("RIJRA" or "FAIR Plan") is required to provide **general liability coverages for one (1) to four (4) family owner and non-owner occupied dwellings beginning on January 1, 2004.**

In order to provide these expanded coverages, RIJRA, with the approval of the Rhode Island Division of Insurance, will use the Personal Liability Supplement to Dwelling Policy Program (1989 Edition) effective January 1, 2004. Applicants may request personal liability coverages either under a **Stand-Alone Policy through RIJRA or by endorsement on RIJRA Dwelling Fire Policies** with an effective date of January 1, 2004 or later.

An applicant is eligible to purchase a Stand-Alone Personal Liability Policy whether or not the applicant purchases a Dwelling Fire Policy from RIJRA. **It must also be noted that personal liability coverages cannot be endorsed on existing RIJRA Dwelling Fire Policies with an inception date prior to January 1, 2004.** A Stand-Alone Personal Liability Policy may, however, be purchased separate from the Dwelling Fire Policy to provide liability coverage to policyholders with a pre-January 1, 2004 Dwelling Fire Policy. Alternately, the existing RIJRA Dwelling Fire Policy may be cancelled and new applications submitted for property and liability coverage with an inception date of January 1, 2004 or later.

RIJRA has received approval from the Insurance Division to use a loss cost multiplier of 2.954 in conjunction with ISO's Personal Liability Supplement To Dwelling Policy Program loss costs to develop its rates. Please refer to the following ISO manual notices for the currently filed and approved rules, loss cost and forms for the referenced program:

Multistate Rules Notice DL-MU-94-RU-1  
Rhode Island Rules Notice DL-RI-2003-RU-002 (Includes Loss Costs)  
Rhode Island Forms Notice DL-RI-2003-FO-003

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The attached manual pages incorporate appropriate rules pages from the above notices and RIJRA rate pages. Please note that, in general, RIJRA does not distribute ISO's multistate manual pages. We have also included RIJRA's Application for Dwelling Personal Liability Insurance Inspection and Placement, RIJRA DL1 (2003/11) and the Inspection Notice, Credit Reporting Notice and Instructions for Completing Dwelling Personal Liability Insurance Inspection and Placement, RIJRA DL2 (2003/11). **A completed and signed Application for Dwelling Personal Liability Insurance Inspection and Placement, RIJRA DL1 (2003/11) must accompany all requests for Personal Liability coverages whether they are requested as an endorsement to an existing RIJRA Dwelling Fire policy or as a stand alone policy.**

As with RIJRA Homeowners and Dwelling policies, RIJRA will attach the Limited Fungi, Wet Or Dry Rot, Or Bacteria Coverage Endorsement DL 24 71 to each Dwelling Liability policy. The insured will have the option to obtain a higher limit at an additional premium.

If you have any questions regarding this letter, please contact our Customer Service Department.

Sincerely,

James H. Pappas  
Vice President-Underwriting

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