



RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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

November 28, 2006

To: All Rhode Island Producers

Re: Dwelling Policy Program-Introduction of the DP 00 02 & 03 Policy Forms

The Rhode Island Joint Reinsurance Association (Association) announces a revision to its Dwelling Policy Program. Effective January 1, 2007, the Association will begin offering DP 00 02 and DP 00 03 Policies (DP 00 02 and 03).

The DP 00 02 and 03 policies will be available for all owner and tenant occupied properties within the state of Rhode Island that meet the Association's underwriting standards. DP 00 02 and 03 coverage **must be** written in an amount equal to or greater than 80% of the replacement cost calculated and supported by Association's Marshall & Swift, Boeckh (MSB), residential replacement cost estimator. Properties under rehabilitation, renovation or construction will only be eligible for policy form DP 00 01 without the Personal Liability Supplement.

Enclosed are the new and revised rate pages related to the implementation of the DP 00 02 and 03 forms, along with rating examples. The enclosed checklist outlines the pages to be utilized in conjunction with the Multistate Section of ISO's 2002 Edition of the Dwelling Policy Program (DP 2002 Program) to assist in updating your Dwelling Fire Manual.

The Association will allow current inforce DP 00 01 or Dwelling Liability policies to be endorsed over to the DP 00 02 or 03 by submitting to the Association an endorsement request along with the Association's MSB residential replacement cost estimator. Coverage A must be requested in an amount equal to or greater than 80% of the replacement cost calculated by the Association's MSB residential replacement cost estimator. Along with the mailing, the Association has provided a complete list of your current Dwelling Policy Program policies to assist you in identifying your current affected book of business.

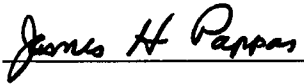
Current inforce policies with an inception date prior to October 1, 2006, are written under the Dwelling 1989 Program (DP 89). The DP 00 02 and 03 forms and rates are available through the Association exclusively under the DP 2002 Program. Therefore, when endorsing Dwelling Policies with an inception date prior to October 1, 2006 to the DP 00 02 or 03 forms, the Dwelling forms and rates will be amended from the DP 89 program to the DP 2002 program. Please note that this may cause an increase to the policy premium.

Did you check your smoke detectors today!

The Association has combined the Applications for Dwelling Fire Insurance Inspection and Placement and Dwelling Liability into one new form, the Application for Dwelling Fire and Liability Insurance. This application has been developed to streamline the application process and will be required for all Dwelling submissions with an effective date of January 1, 2007 and later. All forms are available online at rijra.com in a "Fill-in" format.

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

Very truly yours,

A handwritten signature in cursive script that reads "James H. Pappas". The signature is written in black ink and is positioned above a horizontal line.

James H. Pappas
Vice President-Underwriting

Enclosures:

JHP:

RHODE ISLAND JOINT REINSURANCE ASSOCIATION (RIJRA)

DWELLING POLICY PROGRAM (2002 EDITION)

EFFECTIVE 01 - 01 - 2007

**PAGE CHECKLIST FOR RHODE ISLAND STATE PAGES TO BE USED IN
CONJUNCTION WITH MULTISTATE RULES SECTION OF ISO's DWELLING
POLICY PROGRAM MANUAL (DP 2002 PROGRAM)**

EXCEPTION PAGES

DP-E-1	2nd Edition 9-06	Effective 10 01 06
DP-E-2	2nd Edition 9-06	Effective 10 01 06
DP-E-3	2nd Edition 9-06	Effective 10 01 06
DP-E-4	2nd Edition 9-06	Effective 10 01 06

RIJRA EXCEPTION PAGE

RIJRA-DP-EXC-1		Effective 10 01 06
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RATE PAGES

DP-R-1		Effective 10 01 06
DP-R-2		<u>Effective 01 01 07</u>
DP-R-3		Effective 10 01 06
DP-R-4		<u>Effective 01 01 07</u>
DP-R-5		<u>Effective 01 01 07</u>
DP-R-6		<u>Effective 01 01 07</u>
DP-R-7		<u>Effective 01 01 07</u>

TERRITORY PAGES

DP-T-1	1st Edition 11-05	Effective 10 01 06
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RIJRA RATING EXAMPLES SECTION

Premium Computation Sequence Rule
Premium Computation Worksheet
Examples 1 - 7 (Only Examples 6 & 7 Included)

ISO's MULTISTATE NOTICE DP - MU - 2003 - RU - 1 DISPLAYS THE LATEST PAGE INFORMATION FOR MULTISTATE RULES PAGES TO BE USED.
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**RULE 206.
MINIMUM PREMIUM**

Minimum Premium Per Policy 50

**RULE 208.
WAIVER OF PREMIUM**

Amount that may be waived 3

ADDITIONAL RULE(S)

**RULE A1.
CONDITIONS CHARGES**

Rate Per \$1,000			
Condition	Coverages A, B And C		
Heating	1.43		
Wiring	1.43		
Conversion	1.43		
Physical Condition	1.43		
Housekeeping	1.43		
Outside Fire Exposure	1.43	to	7.13
Hazaradous Conditions	1.43	to	7.13

Table A1. Conditions Charges

Effective 10 01 2006

**PART III
BASE PREMIUM COMPUTATION RULES**

**RULE 301.
BASE PREMIUM COMPUTATION**

**A. Fire (All Forms), Extended Coverage (DP 00 01)
Broad Form (DP 00 02), Or Special Form
(DP 00 03) For Coverage A - Dwelling/Coverage C -
Personal Property**

Owner-Occupied Key Premiums - All Territories					
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal					
Prot. Class	Const.*	Prem. Gr. No.	Coverage		
			Number of Families		
			1	2	3 or 4
1-6	M	1	85	85	119
	F	4	107	107	149
7-8	M	1	85	85	119
	F	5	149	149	209
8B, 9	M	2	139	139	194
	F	6	171	171	239
10	M	3	160	160	224
	F	7	181	181	254

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#1 Fire - Coverage A - All Forms -
Non-Seasonal And Seasonal Owner-Occupied Key
Premiums**

Non-Owner-Occupied Key Premiums - All Territories					
Fire - Coverage A - All Forms - Non-Seasonal And Seasonal					
Prot. Class	Const.*	Prem. Gr. No.	Coverage		
			Number of Families		
			1	2	3 or 4
1-6	M	1	119	119	167
	F	4	149	149	209
7-8	M	1	119	119	167
	F	5	209	209	293
8B, 9	M	2	194	194	272
	F	6	239	239	335
10	M	3	224	224	314
	F	7	254	254	355

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

**Table 301.A.#2 Fire - Coverage A - All Forms -
Non-Seasonal And Seasonal Non-Owner-Occupied Key
Premiums**

Fire - Coverage A - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$1 *	0.310	\$40	1.327
2	0.346	42	1.359
3	0.382	44	1.392
4	0.419	46	1.425
5	0.455	48	1.457
6	0.491	50	1.490
7	0.528	55	1.570
8	0.564	60	1.650
9	0.600	65	1.730
10	0.637	70	1.810
11	0.673	75	1.890
12	0.709	80	1.970
13	0.746	85	2.050
14	0.782	90	2.130
15	0.818	95	2.210
16	0.855	100	2.290
18	0.927	105	2.370
20	1.000	110	2.450
22	1.033	115	2.530
24	1.065	120	2.610
26	1.098	125	2.690
28	1.131	130	2.770
30	1.163	135	2.850
32	1.196	140	2.930
34	1.229	145	3.010
36	1.261	Each Addi- tional \$1,000	0.016
38	1.294		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

**Table 301.A.#3 Fire - Coverage A - All Forms -
Owner And Non Owner-Occupied - Non-Seasonal And
Seasonal Key Factors**

Effective 01 01 2007

RULE 301.

BASE PREMIUM COMPUTATION (Cont'd)

Owner And Non-Owner - Occupied Key Premiums - All Territories					
Fire Coverage C - All Forms - Non-Seasonal And Seasonal					
Prot. Class	Const.*	Prem. Gr. No.	Coverage		
			Number of Families		
			1 or 2	3 or 4	5 or More
1-6	M	1	11	16	24
	F	4	14	20	30
7-8	M	1	11	16	24
	F	5	20	28	41
8B, 9	M	2	18	26	38
	F	6	23	32	47
10	M	3	21	30	44
	F	7	24	34	50

* M = Masonry, F = Frame. Masonry Veneer is rated as masonry. Aluminum or plastic siding over frame is rated as frame.

Table 301.A.#4 Fire - Coverage C - All Forms - Non-Seasonal And Seasonal Owner And Non-Owner-Occupied Key Premiums

Fire - Coverage C - All Forms - Owner And Non-Owner-Occupied - Non-Seasonal And Seasonal			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
\$1 *	0.35	\$27	3.73
2	0.48	28	3.86
3	0.61	29	3.99
4	0.74	30	4.12
5	0.87	31	4.25
6	1.00	32	4.38
7	1.13	33	4.51
8	1.26	34	4.64
9	1.39	35	4.77
10	1.52	36	4.90
11	1.65	37	5.03
12	1.78	38	5.16
13	1.91	39	5.29
14	2.04	40	5.42
15	2.17	41	5.55
16	2.30	42	5.68
17	2.43	43	5.81
18	2.56	44	5.94
19	2.69	45	6.07
20	2.82	46	6.20
21	2.95	47	6.33
22	3.08	48	6.46
23	3.21	49	6.59
24	3.34	50	6.72
25	3.47	Each Additional \$1,000	0.13
26	3.60		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#5 Fire - Coverage C - All Forms - Owner And Non Owner-Occupied - Non-Seasonal And Seasonal Key Factors

Effective 10 01 2006

RULE 301.
BASE PREMIUM COMPUTATION (Cont'd)

Extended Coverage, Broad And Special Forms - Coverage A Key Premiums *				
Territory	Prem. Gr. No.	Forms		
		DP 01	DP 02	DP 03
30, 31	1	72	108	126
32	2	68	103	120
33	3	74	112	130
34	4	100	150	175

* DP 00 01, Key Premiums are Non-Seasonal and Seasonal.
DP 00 02 & 03, Key Premiums are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#6 Extended Coverage, Broad And Special Forms - Coverage A Key Premiums.

To develop the Seasonal Base Premium, multiply the following factors by the DP 00 01 Extended Coverage Base Premiums.

Territory	DP 02	DP 03
All	1.60	1.80

Table 301.A.#7 Extended Coverage, Broad And Special Forms - Coverage A Seasonal Key Premiums Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms - Coverage A			
Key Factors			
Limit of Liability (000's)	Coverage A	Limit of Liability (000's)	Coverage A
\$1 *	0.566	\$40	1.456
2	0.588	42	1.502
3	0.611	44	1.547
4	0.634	46	1.593
5	0.657	48	1.639
6	0.680	50	1.685
7	0.703	55	1.800
8	0.726	60	1.915
9	0.749	65	2.030
10	0.771	70	2.145
11	0.794	75	2.260
12	0.817	80	2.375
13	0.840	85	2.490
14	0.862	90	2.605
15	0.885	95	2.720
16	0.908	100	2.835
18	0.953	105	2.950
20	1.000	110	3.065
22	1.046	115	3.180
24	1.091	120	3.295
26	1.137	125	3.410
28	1.182	130	3.525
30	1.228	135	3.640
32	1.273	140	3.755
34	1.320	145	3.870
36	1.365	Each Additional \$1,000	0.023
38	1.411		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#8 Extended Coverage, Broad And Special Forms - Coverage A Key Factors

Effective 01 01 2007

RULE 301.

BASE PREMIUM COMPUTATION (Cont'd)

Extended Coverage, Broad And Special Forms - Coverage C Key Premiums *				
Territory	Prem. Gr. No.	Forms		
		DP 01	DP 02	DP 03
30, 31	1	6	8	8
32	2	5	8	8
33	3	6	8	8
34	4	8	11	11

* DP 00 01, Key Premiums are Non-Seasonal and Seasonal.
DP 00 02 & 03, Key Premiums are Non-Seasonal only and include the charge for Extended Coverage and Vandalism and Malicious Mischief perils.

Table 301.A.#9 Extended Coverage, Broad And Special Forms - Coverage C Key Premiums.

To develop the Seasonal Base Premium, multiply the following factors by the DP 00 01 Extended Coverage Base Premiums.

Territory	DP 02	DP 03
All	1.55	1.55

Table 301.A.#10 Extended Coverage, Broad And Special Forms - Coverage C Seasonal Key Premiums Forms DP 00 02 And DP 00 03

Extended Coverage, Broad And Special Forms - Coverage C			
Key Factors			
Limit of Liability (000's)	Coverage C	Limit of Liability (000's)	Coverage C
\$1 *	0.17	\$27	4.51
2	0.33	28	4.68
3	0.50	29	4.85
4	0.67	30	5.02
5	0.83	31	5.19
6	1.00	32	5.36
7	1.17	33	5.53
8	1.34	34	5.70
9	1.50	35	5.87
10	1.67	36	6.04
11	1.84	37	6.21
12	2.00	38	6.38
13	2.17	39	6.55
14	2.33	40	6.72
15	2.50	41	6.89
16	2.67	42	7.06
17	2.84	43	7.23
18	3.00	44	7.40
19	3.17	45	7.57
20	3.34	46	7.74
21	3.51	47	7.91
22	3.67	48	8.08
23	3.84	49	8.25
24	4.00	50	8.42
25	4.17	Each Additional \$1,000	0.17
26	4.34		

* Use this limit of liability to develop premiums for policy amounts less than \$1,000.

Table 301.A.#11 Extended Coverage, Broad And Special Forms - Coverage C Key Factors

Effective 01 01 2007

RULE 302.
VANDALISM & MALICIOUS MISCHIEF - DP 00 01

Rate Per \$1,000	
Not Seasonal or Vacant	0.11
Seasonal and Not Vacant	0.57
Vacant	N/A
In Course of Construction	0.11

Table 302. Vandalism And Malicious Mischief (DP 00 01)

PART IV
ADJUSTED BASE PREMIUM COMPUTATION RULES

RULE 404.
MOBILE OR TRAILER HOMES - DP 00 01

Multiply the Frame, One Family Coverage A or C Base Premium by 1.00.

PART V
ADDITIONAL COVERAGES AND INCREASED LIMITS RULES

RULE 500.
MISCELLANEOUS RATES

Rate Per \$1,000 *	
Exposure	Rate
A. Fire: Protection Class 1-8	2.65
Fire: Protection Class 8B, 9, 10	4.78
B. Extended Coverage (DP 00 01)	1.94
C. Broad Form (DP 00 02)	2.94
D. Special Form (DP 00 03)	3.94
E. Broad Form (DP 00 02) with Endorsement DP 04 65	3.94
* These rates apply to all occupancies, territories, construction and protection classifications, unless otherwise specified. Rates for A. are cumulative with either B., C., D., or E.	

Table 500. Miscellaneous Rates

N/A indicates that the corresponding coverage is not provided by RIJRA.

RULE 508.
TREES, SHRUBS, AND OTHER PLANTS

C. Premium Computation

1. Fire, Extended Coverage, Broad And Special Forms

The rates in the following table apply to all occupancies, territories, construction and protection classifications, unless otherwise specified:

Fire (DP 00 01)	
Protection Class	Rate Per \$1,000
1- 8	2.65
8B, 9, 10	4.78
Extended Coverage (DP 00 01) - All Specified Perils	
Rate Per \$1,000	
Including Wind or Hail	
31.29	
Windstorm or Hail (DP 00 02 And DP 00 03)	
Rate Per \$1,000	
Including Wind or Hail	
29.89	

Table 508.C.1 Premium Computation

RULE 509.
EARTHQUAKE COVERAGE

E. Premium For Base Deductible

5% Deductible - Rate Per \$1,000			
Table A - Frame			
Territory	Coverage A	Coverage C	Coverage D & E
1	0.54	0.38	0.30
Table B - Masonry			
1	1.97	1.51	1.51
Table C - Superior			
1	0.54	0.22	0.41

Table 509.E.#1 Premium For Base Deductible 5% Deductible

**RULE 509.
EARTHQUAKE COVERAGE (Cont'd)**

10% Deductible - Rate Per \$1,000			
Table A - Frame			
Territory	Coverage A	Coverage C	Coverage D & E
1	0.43	0.32	0.30
Table B - Masonry			
1	1.73	1.30	1.49
Table C - Superior			
1	0.43	0.19	0.38

Table 509.E.#2 Premium For Base Deductible 10% Deductible

**RULE 510.
THEFT COVERAGE**

N/A

**RULE 511.
SINKHOLE COLLAPSE**

B. Premium Computation

Rate Per \$1,000	
Cov. A or B and Other Bldg. Options	0.46
Cov. C or Personal Property Options	0.16

Table 511.B. Premium Computation

**RULE 512.
WINDSTORM OR HAIL COVERAGE - AWNINGS, SIGNS
AND OUTDOOR RADIO AND TELEVISION EQUIPMENT**

B. Premium Computation

Rate Per \$1,000		
Awnings	Signs	Outdoor Radio & TV Equip
29.89	29.89	42.69

Table 512.B. Premium Computation

N/A indicates that the corresponding coverage is not provided by RIJRA.

**RULE 513.
WATER BACK UP AND SUMP OVERFLOW**

C. Premium Computation

Charge per location..... 135.00

**RULE 514.
ASSISTED LIVING CARE COVERAGE**

C. Premium

For Basic Limits, the rate per unit..... 94.50

For Increased Coverage C limit, the rate per \$1,000..... 10.88

**RULE 516.
MOTORIZED GOLF CART - PHYSICAL LOSS
COVERAGE**

E. Premium Computation

Per Motorized Golf Cart *	
Exposure	Rate Per \$500
Without collision	10.80
With collision	18.90

* The charges shown are the minimum annual premium for each motorized golf cart for any period within a policy year.

Table 515.E. Premium Computation

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

**D. Premium Computation
2. Increased Limits**

Form	\$25,000	\$50,000
DP 00 01	30.00	49.00
DP 00 02 and DP 00 03	73.00	124.00

Table 517.D.2. Premium Computation

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)

OWNER OCCUPIED () NON OWNER OCCUPIED (X) TERRITORY 30
 COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED

			FIRE	EC BROAD SPECIAL	VMM	
I. BASE PREMIUM (COVERAGE A)						
(ISO Rule 301.)	COVERAGE A <u>\$250,000</u>	KEY PREMIUMS :	<u>209</u>	<u>108</u>		
		times KEY FACTORS :	<u>4.69</u>	<u>6.285</u>		
BASE PREM VMM = COV A x VMM RATE _____ /1,000.....			↓	↓	↓	
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE A).....		980	679		
IIa. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409						
(COVERAGE A): Apply Appropriate Adj. Factors*						
ADJUSTMENT FOR :						
_____ F	<u>.95</u>	EC <u>.70</u>	VMMM _____	<u>931</u>	<u>475</u>	
_____ F		EC _____	VMMM _____			
	ADJUSTED BASE PREMIUMS (COVERAGE A)---->		931	475		\$ <u>1,406</u>
						TOTAL PREM COV A (1)

			FIRE	EC BROAD SPECIAL	VMM	
II. BASE PREMIUM (COVERAGE C)						
(ISO Rules 301. & 304.)	COVERAGE C \$ _____	KEY PREMIUMS :	<u>20</u>	<u>8</u>		
		times KEY FACTORS :	<u>6.72</u>	<u>8.42</u>		
BASE PREM VMM = COV C x VMM RATE _____ /1,000.....			↓	↓	↓	
(ISO Rule 302.)	BASE PREMIUMS (COVERAGE C).....		134	67		
IIa. ADJUSTMENTS as per ISO's BCEG Rule, RULE 303 & RULES 401-409						
(COVERAGE C): Apply Appropriate Adj. Factors*						
ADJUSTMENT FOR :						
_____ F	<u>.95</u>	EC <u>.70</u>	VMMM _____	<u>127</u>	<u>47</u>	
_____ F		EC _____	VMMM _____			
	ADJUSTED BASE PREMIUMS (COVERAGE C)---->					\$ <u>174</u>
						TOTAL PREM COV C (2)

			FIRE	EC	VMM	
III. ADDITIONAL OR REDUCED PREMIUMS **						
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			\$ <u>1,580</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.

RIJRA PREMIUM COMPUTATION WORKSHEET - DWELLING POLICY PROGRAM (2002 EDITION)

OWNER OCCUPIED () NON OWNER OCCUPIED (X) TERRITORY 34
 COMPLETE SECTION IV. IF PERSONAL LIABILITY ONLY IS BEING REQUESTED

		FIRE	EC BROAD SPECIAL	VMM	
<u>I. BASE PREMIUM (COVERAGE A)</u>					
(ISO Rule 301.)	COVERAGE A <u>\$300,000</u>	KEY PREMIUMS :	<u>149</u>	<u>175</u>	
		times KEY FACTORS :	<u>5.49</u>	<u>7.435</u>	
BASE PREM VMM = COV A x VMM RATE _____ /1,000.....					
(ISO Rule 302.)					
	BASE PREMIUMS (COVERAGE A).....	<u>818</u>	<u>1301</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>818</u>	<u>1301</u>	
				\$ <u>2,119</u>
				TOTAL PREM COV A (1)

II. BASE PREMIUM (COVERAGE C)

		FIRE	EC BROAD SPECIAL	VMM	
<u>II. BASE PREMIUM (COVERAGE C)</u>					
(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).....	_____	_____	_____	

Iia. 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	\$ _____	\$ _____
		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)
				\$ <u>2,119</u>
				(1)+(2)+(3)+(4)+(5)+(6)
				TOTAL PREMIUM DUE

* 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.