



## MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

Underwriting Division  
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Boston, Massachusetts 02108-1904  
(617) 723-3800, MA Only (800) 392-6108, FAX (617) 557-5678

February 9, 2005

To: All Massachusetts Producers

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

The Massachusetts Property Insurance Underwriting Association (Association) announces a revision to its Dwelling Policy Program. Effective February 15, 2005 the Association will begin offering DP 00 02 and DP 00 03 Policies. The Association will **not** be adopting the Dwelling Personal Liability supplement along with this program.

The DP 00 02 and 03 policies will be available for all owner and tenant-occupied properties within the Commonwealth of Massachusetts 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 a replacement cost estimator. Properties under rehabilitation, renovation or construction will only be eligible for policy form DP 00 01.

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 Multi-state Section of ISO's Dwelling Policy Program (1989 Edition) to assist in updating your Dwelling Fire Manual.

A new application must be completed and submitted in order to convert coverage currently provided by the Association under policy form DP 00 01 to form DP 00 02 or 03. The Association will not allow this change to be made by endorsement request.

The Association has revised the Application for Dwelling Fire Insurance Inspection and Placement (Acord 65MA 2005/01) and the Accompanying Inspection Notice Credit Reporting Statement and the Instructions for completing Dwelling Fire Application Acord 65 MA (Acord 66 MA 2005/01). These forms are available at [mpiua.com](http://mpiua.com) and must be completed online. Once completed and printed, application should be signed and submitted under the Association's Immediate Coverage via Fax procedure.

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

Very Truly Yours

James Pappas  
Vice President-Underwriting

JHP:nr

Enclosures

MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION (MPIUA)

DWELLING POLICY PROGRAM (1989 EDITION)

MANUAL PAGES

EFFECTIVE 02 15 05

PAGE CHECKLIST FOR MASSACHUSETTS STATE PAGES TO BE USED IN  
CONJUNCTION WITH MULTISTATE SECTION OF ISO'S DWELLING POLICY  
PROGRAM ( 1989 EDITION ) MANUAL.

REVISED STATE PAGE NUMBERS ARE UNDERLINED.

EXCEPTION PAGES

DP-E-1	8th Edition 2-03
DP-E-2, DP-E-3	3rd Edition 2-03
DP-E-4, DP-E-5	2nd Edition 2-03
DP-E-6	1st Edition 2-04

MPIUA EXCEPTION PAGE

MPIUA-DP-EXC-1	1st Edition	Effective 12 31 03
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TERRITORY PAGES

DP-T-1	2nd Edition 9-99
DP-T-2	5th Edition 5-02
DP-T-3	2nd Edition 3-00
DP-T-4	4th Edition 5-02
DP-T-5	3rd Edition 5-01
DP-T-6	3rd Edition 3-00

MPIUA RATE PAGES

DP-R-1-3	Effective 12 30 96
DP-R-4-16	Effective 12 31 04
<u>DP-R-17-18</u>	<u>Effective 02 15 05</u>
<u>DP-R-19</u>	<u>Effective 02 15 05</u>
<u>DP-R-20</u>	<u>Effective 02 15 05</u>
DP-R-21	Effective 12 30 96

ISO's MULTISTATE NOTICE DP - MU - 94 - RU - 1 DISPLAYS THE LATEST  
PAGE INFORMATION FOR MULTISTATE RULES PAGES TO BE USED.

301. BASE PREMIUM COMPUTATION (Cont'd) RATE PAGES

Extended Coverage, Broad and Special Forms  
Coverage A and C

KEY PREMIUMS\*

KEY FACTORS

Limit of Liab. (000's)		Cov. A	Limit of Liab. (000's)		Cov. C
#	\$1		#	\$1	
2		0.566	2		0.33
3		0.588	3		0.50
4		0.611	4		0.67
5		0.634	5		0.83
6		0.657	6		1.00
7		0.680	7		1.17
8		0.703	8		1.34
9		0.726	9		1.50
10		0.749	10		1.67
11		0.771	11		1.84
12		0.794	12		2.00
13		0.817	13		2.17
14		0.840	14		2.33
15		0.862	15		2.50
16		0.885	16		2.67
18		0.908	17		2.84
20		0.953	18		3.00
22		1.000	19		3.17
24		1.046	20		3.34
26		1.091	21		3.51
28		1.137	22		3.67
30		1.182	23		3.84
32		1.228	24		4.00
34		1.273	25		4.17
36		1.320	26		4.34
38		1.365	27		4.51
40		1.411	28		4.68
42		1.456	29		4.85
44		1.502	30		5.02
46		1.547	31		5.19
48		1.593	32		5.36
50		1.639	33		5.53
55		1.685	34		5.70
60		1.800	35		5.87
65		1.915	36		6.04
70		2.030	37		6.21
75		2.145	38		6.38
80		2.260	39		6.55
85		2.375	40		6.72
90		2.490	41		6.89
95		2.605	42		7.06
100		2.720	43		7.23
105		2.835	44		7.40
110		2.950	45		7.57
115		3.065	46		7.74
120		3.180	47		7.91
125		3.295	48		8.08
130		3.410	49		8.25
135		3.525	50		8.42
140		3.640			
145		3.755			
		3.870			
		Each	0.023		0.17
		Add'l			
		\$1,000			

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	Coverage A			Coverage C	
	DP 01	DP 02	DP 03	DP 01	DP 02 & DP 03
02-Boston District A	45	61	68	7	10
03-Boston District B	41	55	62	7	10
04-Boston District C	49	66	74	8	12
05-Suffolk Remainder	48	65	72	8	12
11-Rest of Boston	37	50	56	7	10
12-Brookline	41	55	62	6	9
30-Quincy	44	59	66	7	10
31-Norfolk Remainder	41	55	62	6	9
32-Fall River	45	61	68	7	10
33-New Bedford	62	84	93	11	16
34-Bristol Remainder	49	66	74	8	12
35-Brockton	55	74	83	9	13
36-Plymouth Remainder	44	59	66	7	10
37-Barnstable,Dukes,Nantucket	49	66	74	8	12
38-Lawrence	59	80	89	9	13
39-Lynn	48	65	72	9	13
40-Essex Remainder	40	54	60	7	10
41-Cambridge & Somerville	35	47	53	6	9
42-Lowell	54	73	81	8	12
43-Newton	38	51	57	5	7
44-Middlesex Remainder	35	47	53	5	7
45-Worcester City	52	70	78	8	12
46-Worcester Remainder	36	49	54	5	7
47-Springfield	60	81	90	9	13
48-Chicopee & Holyoke	41	55	62	6	9
49-Hampden & Hampshire Rema	38	51	57	5	7
50-Franklin & Berkshire	36	49	54	5	7

\* Rating Notes

- o DP 00 01, Key Premiums are Non-Seasonal and Seasonal.
- o DP 00 02 and DP 00 03, Key Premiums are Non-Seasonal only and include the charge for E.C. and V.&M.M. perils. To develop the Seasonal BASE PREMIUM, multiply the following factors by the DP 00 01 E. C. BASE PREMIUM.

	DP 02	DP 03
Cov. A	1.50	1.70
Cov. C	1.65	1.65

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



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

Table C - Superior

Column --	(A) Coverage	(B) Coverage	(C) Coverage
<b>Territory</b>	<b>A</b>	<b>C</b>	<b>D and E</b>
1	\$0.27	\$0.13	\$0.24
2	\$0.27	\$0.13	\$0.24
3	\$0.20	\$0.11	\$0.20
4	\$0.16	\$0.11	\$0.18

**510. THEFT COVERAGE**

N/A

**511. SINKHOLE COLLAPSE COVERAGE -**

Rate per \$1,000

Cov. A or B & Other Bldg.

Options..... \$0.31

Cov. C or Personal Property

Options..... \$0.11

**512. WINDSTORM OR HAIL COVERAGE -**

Rate per \$1,000

Awnings..... \$31.84

Signs..... \$31.84

Outdoor Radio & TV Equipment..... \$31.84

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

C. Charge per location..... \$92

**SPECIAL STATE REQUIREMENTS**

**RELOCATION EXPENSE FOR TENANTS**

Rate per \$750 \$4

**ADDITIONAL RULE**

**LIMITED FUNGI, WET OR DRY ROT, OR BACTERIA**

D. Premium Computation

2. Increased Limits

**DP 00 01**

**DP 00 02 &  
DP 00 03**

<b>I</b>	a. \$25,000.....	\$20	\$49
<b>I</b>	b. \$50,000.....	\$33	\$84

N/A in a rate column indicates that the corresponding coverage is not provided by MPIUA

ADDITIONAL RULE(S)

CONDITION CHARGES

Rate per \$1,000

A. 1.	Heating.....	\$1.04		
2.	Wiring.....	\$1.04		
3.	Conversion.....	\$1.04		
4.	Physical Condition.....	\$1.04		
5.	Housekeeping.....	\$1.04		
6.	Outside Fire Exposure.....	\$1.04	to	\$5.24
7.	Hazaradous Conditions.....	\$1.04	to	\$5.24