

MASSACHUSETTS PROPERTY INSURANCE UNDERWRITING ASSOCIATION

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

February 9, 2005

To: All Massachusetts Producers

Re: <u>Dwelling Policy Program-Introduction of the DP 00 02 & 03 Policy Forms</u>

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 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 P	AGES
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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

2 31 03

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

Effective 12 30 96
Effective 12 31 04
Effective 02 15 05
Effective 02 15 05
Effective 02 15 05
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.

Extended Coverage A and C	301. BASE PREMIUM COMPUTATION (Cont'd) RATE PAGES							KEY FACTORS			
Note	Extended Coverage, Broad and Special Forms										
Part	Coverage A and C									Cov.	
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# Use this limit of liability to develop premium for policy amounts less than \$1,000. # Use this limit of liability to develop premium for policy amounts 135 3.640 50 8.42 140 3.755											
# Use this limit of liability to develop premium for policy amounts less than \$1,000. 140 3.755											
less than \$1,000.											
145 3.870 Each 0.023 0.17 Add'l									50	8.42	
Each 0.023 0.17 Add' Massachusetts Property Insurance \$1,000	less than \$1,000.					,					
Add'I Massachusetts Property Insurance \$1,000											
Massachusetts Property Insurance \$1,000								0.023		0.17	
Underwriting Association DP - R -17-18 Effective 02 15 05						,					
	Underwriting Association			DP - R -17	'-18		Effective	C	2 15 05		

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302.		MALICIOUS MISCHIEF		509.	EARTHQUAKE COV			
	(DP 00 01) - Rate				D.1. 5% DEDUCTIBLE	E - Rate per	\$1,000	
		Vacant	\$0.09					
		/acant	\$0.42		Table A - Frame+			
			N/A		Column	(A)	(B)	(C)
		struction	\$0.09			Covrage	Covrage	Covrage
404.		AILER HOMES - (DP 00			Territory	A	С	D and E
		Family, Coverage A or C	, Frame		1	\$0.33	\$0.22	\$0.18
	BASE PREMIUM	by 1.00.			2	\$0.33	\$0.22	\$0.18
406.	DEDUCTIBLES				3	\$0.18	\$0.18	\$0.16
	B. \$100 Deducti				4	\$0.13	\$0.13	\$0.13
		tional charge	\$25.00					
500.	MISCELLANEOU				Table B - Masonry+			
	-	es per \$1,000 apply to all			Column	(A)	(B)	(C)
		itories, construction and				Covrage	Covrage	Covrage
		ions, unless otherwise sp	eci-		Territory	Α	С	D and E
	fied:				1	\$1.21	\$0.92	\$0.95
	A. Fire : Protection	on Class 1-8	\$2.18		2	\$1.21	\$0.92	\$0.95
		8B, 9 & 10	\$3.90		3	\$0.82	\$0.68	\$0.73
		verage (DP 00 01)	\$1.23		4	\$0.57	\$0.49	\$0.59
ı	,	DP 00 02)	\$1.87					
ı	•	(DP 00 03)	\$2.49		Table C - Superior			
ı		OP 00 02 with Endt.			Column	(A)	(B)	(C)
			\$2.49			Covrage	Covrage	Covrage
	Rates for A. are of	cumulative with either B.,	C.,		Territory	Α	С	D and E
	D., or E.				1	\$0.35	\$0.15	\$0.26
					2	\$0.35	\$0.15	\$0.26
508.		S AND OTHER PLANTS	i		3	\$0.24	\$0.13	\$0.22
		g rates per \$1,000 apply			4	\$0.20	\$0.11	\$0.20
		cies, territories, construct						
		classifications, unless of	ther-					
	wise specified	:			D.1.a. 10% DEDUCTI	BLE - Rate	per \$1,000	
	Fire (DP 00 0'	•						
	Protection Cla	ss 1-8	\$2.18		Table A - Frame+			
		8B, 9 & 10	\$3.90		Column	(A)	(B)	(C)
						Covrage	Covrage	Covrage
	Extended Cover	_			Territory	Α	С	D and E
	a. (DP 00 01) - A	II Specified Perils			1	\$0.27	\$0.18	\$0.18
					2	\$0.27	\$0.18	\$0.18
	Including	Excluding			3	\$0.15	\$0.15	\$0.15
	Wind or Hail	Wind or Hail			4	\$0.11	\$0.11	\$0.11
	\$23.35	\$1.06						
					Table B - Masonry+			
I	b. Windstorm or	Hail (DP 00 02/03)	\$22.29		Column	(A)	(B)	(C)
						Covrage	Covrage	Covrage
					Territory	Α	С	D and E
					1	\$1.06	\$0.81	\$0.93
					2	\$1.06	\$0.81	\$0.93
					3	\$0.73	\$0.60	\$0.71
					4	\$0.49	\$0.46	\$0.57
							_	
N/A	in a rate column	indicates that the			+ If exterior Masonry	Veneer is	covered, ra	ite as

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corresponding coverage is not provided by MPIUA

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masonry; if not covered, rate as Frame

DP 00 03

\$49

\$84

\$20

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509.	EARTHQUAK Table C - Sup		E (Cont'd)		510.	THEFT COVERAGE	N/A
	Territory 1 2 3 4	(A) Covrage A \$0.27 \$0.27 \$0.20 \$0.16	(B) Covrage C \$0.13 \$0.13 \$0.11 \$0.11	(C) Covrage D and E \$0.24 \$0.24 \$0.20 \$0.18	511.	SINKHOLE COLLAPSE COVERAGE - Rate per \$1,000 Cov. A or B & Other Bldg. Options	\$0.31 \$0.11
					512.	WINDSTORM OR HAIL COVERAGE - Rate per \$1,000 Awnings	\$31.84 \$31.84 \$31.84
						WATER BACK UP AND SUMP OVERFLOW C. Charge per location	\$92
						DCATION EXPENSE FOR TENANTS per \$750	\$4
						ITIONAL RULE FED FUNGI, WET OR DRY ROT, OR BACTER	IA
						D. Premium Computation 2. Increased Limits DP 00 01	DP 00 02 &

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

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a. \$25,000.....

b. \$50,000.....\$33

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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