



RHODE ISLAND JOINT REINSURANCE ASSOCIATION

UNDERWRITING DIVISION

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The Rhode Island Joint Reinsurance Association (RIJRA), in an effort to provide the highest level of service possible, introduced its Electronic Application Submission system April 1st 2013. This system was developed to provide producers with a more efficient means of applying for coverage with the Association. Effective July 1st 2014, submission of all Homeowners and Dwelling Fire Applications will be required via the Electronic Application Submission.

RIJRA believes this system will benefit producers greatly. Some of the benefits producers will receive include a validation process during completion of the application, which will eliminate most rejections for incompleteness, an application management feature, which provides the ability to track applications as they move through the process and RIJRA's improved processing times from applications received in this manner. Improvements in efficiencies and a reduction in rejections have led to drastic improvements in the turnaround time of electronic submissions. Currently, 85 percent of new business is being received in this format with a reject ratio of 10 percent compared to a reject ratio of 33 percent on faxed applications.

Highlights of this application submission process include:

- A fully validated application and associated forms, ensuring completeness
- An application management tool to save, print and track application status
- Streamlines processing by RIJRA to enhance response times
- Intuitive and similar to the industry standard for electronic submission of applications

The Electronic Application is available through the producer portal under the Online Applications section. Training videos have been developed and added to your portal to assist in completing this application. From a system standpoint, the RIJRA web application requires use of Internet Explorer.

Should you have any questions regarding this enhancement, please contact RIJRA's Consumer Service Department.