



# RHODE ISLAND JOINT REINSURANCE ASSOCIATION

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

August 22 , 2005

To: All Rhode Island Producers

RE: **Introduction of Marshall Swift & Boeckh Residential Replacement Cost Estimator**

The Association in its continuing efforts to provide the highest level of service possible, is pleased to introduce RIJRA's Marshall Swift & Boeckh (MS&B) RCT Express residential home cost estimating system as the new and only means of calculating replacement cost for its Homeowners and Dwelling Fire Policies.

MS&B RCT Express is the leading Home Cost Estimator in the Insurance Industry. MS&B's RCT Express is a 'Total Component' system using locally researched costs, formulas and database to analyze and select detailed components of buildings, labor and material costs to develop the replacement cost. The Association considers this a superior method to the current "room count" method utilized by the Association.

The Association's MS&B RCT Express site is seamlessly accessed through the Producer Interface portion of RIJRA's website. Effective 9/1/2005 the Association requires the submission of the Association's MS&B RCT Replacement Cost Estimator with all HO 00 02,03 and 05 submissions for New Business and changes in coverage. Other products, including the Association's current Home Cost Estimator will not be accepted. One of the major functions of the MSB RCT Express site is to store the Replacement cost data for the Association. Because of this, the Association will not accept MSB RCT Express through any other MSB RCT Express site or desktop application.

The Association has included with this letter the following:

- Instructions on how to enter the Associations MS&B RCT Express website and recommended steps to complete the MS&B cost estimator, Application and Submission of both.
- MS&B Property Data form, which includes all available options within the MS&B RCT Express system. This form can be utilized as a reference tool for any home with special features.
- A worksheet to be utilized in gathering the appropriate information from the applicant to complete the MS&B express cost estimator. Please note this worksheet should be for the most basic home and any additional feature that would be increase the replacement cost should be indicated in the Other Special Features field.

The Association believes that MS&B RCT Express replacement costs will benefit Producers and the Association by providing uniformity for all producers in assisting applicants and insureds with the determination of accurate replacement costs, reduce the number of midterm endorsements increasing coverage to meet the Association's Insurance to Value program and minimize producers errors and omissions exposure due to underinsuring.

If you have any questions regarding this service enhancement, please contact the Association's Consumer Service unit.

James H. Pappas  
Vice President Underwriting

*Did you check your smoke detectors today!*

# Rhode Island Joint Reinsurance Underwriting Association Marshall Swift Boeckh

The Association's MS/B's RCT Express site is seamlessly accessed through the  
Producer Interface portion of RIJRA's website.

- Instructions on Login
  
- Steps to complete an Estimate and submit an Application  
Detailed steps with images included.
  1. Go to [rijra.com](http://rijra.com)
  2. Click on "Producer Login"
  3. Login to RIJRA Producer Interface
  4. Click on Replacement Cost Estimator from Producer Home.
  5. Proceed to MS & B
  6. Click "New Valuation" to begin
  7. Enter General Information
  8. Complete Building screen
  9. Material Summary screen
  10. Print standard report.
  11. Click Finish and Close
  12. Click Close valuation
  13. Logout of MS& B
  14. Return to RIJRA Producer section
  15. Select Application
  16. Complete application online, Print the application, Applicant must sign the Application, Producer must sign the application and Fax to the Association the Completed signed application and MS & B Standard report, under the Appropriate immediate coverage procedure.

**Step 1. Go to rijra.com.**

**Step 2. Click on “Producer Login”**

**RIJRA**  
Rhode Island Joint Reinsurance Association

August 5, 2005

HOME  
**PRODUCER LOGIN**  
ONLINE PAYMENTS **NEW!**  
REQUEST WEB ACCESS  
ENHANCEMENTS  
MANUALS  
FORMS  
REPORT A CLAIM  
HOME COST ESTIMATOR  
PRIVACY POLICY  
CONTACT US  
ABOUT US

The Rhode Island Joint Reinsurance Association (RIJRA) also known as the Rhode Island FAIR Plan (Fair Access to Insurance Requirements) was founded by the Rhode Island Legislature in response to the Federal Urban Property Protection and Reinsurance Act of 1968. Our purpose is to provide basic property insurance on eligible property for applicants who have been unable to gain insurance through the voluntary market.

RIJRA offers policies under the Homeowners, Dwelling Fire and Commercial Property programs as approved by the Rhode Island Division of Insurance. Applicants must meet our reasonable underwriting standards, however coverage is provided without consideration of environmental conditions associated with the property's location.

RIJRA now accepts payments made online. To make a payment click on **Online Payments**.

**Special Notices**

- [Revised Rejection Procedure for Immediate Coverage and Endorsement Requests](#)
- [ACORD 190 No Longer Required](#) **NEW!**  
Effective June 11, 2004 the RIJRA will no longer require the ACORD 190 Supplemental Property Application to be submitted when Placing New Business or Increasing Coverage on Dwelling Fire and Commercial Fire Policies.
- RIJRA is pleased to introduce a New Fax number for immediate coverage 1-800-699-2965.
- [Preventing Winter Freeze-Ups!](#)

**New Service Enhancements**

- [Online Payments](#) **NEW!**
- [Fill-In > Print Forms](#)
- [Renewal Policy Declarations Certificate](#)
- [ACH Electronic Funds Transfer Payment](#)
- [Dwelling Personal Liability Coverage](#)
- [Revised Premium Installment Program](#)
- [Change Mortgagee Online](#)
- [New Purchase Immediate Coverage Procedure](#)
- [Immediate Coverage - Fax IC Invoice](#)
- [Premium Installment Program Service Fees Increase](#) **NEW!**

**Producer Resources**

- [Download the Latest Changes](#)
- [Seminars for Producers](#)

**Step 3. Login to MPIUA Producer Interface**  
**Enter User ID and Password.**

**RIJRA**  
Rhode Island Joint Reinsurance Association

August 5, 2005

→   
User ID

→   
Password

LOGIN

*This brings you to the Producer Homepage.*

**Step 4.** Click on Replacement Cost Estimator from Producer Home.



Welcome

**Agent Stats**

**Total Number of Policies:** 48  
**Last Commission Check:**  
(7/31/2005)  
**Total New Business Policies to Date (in 2005):** 6  
**Total New Business Policies to Date (in Aug):** 0  
**Unpaid Renewals Expiring within 30 days:** 4  
**Policies with Pending Cancellations:** 2

**Online Applications**

[Homeowners Application](#)  
[Homeowners Endorsement](#)  
[Commercial Fire Application](#)  
[Commercial Fire Endorsement](#)  
[Dwelling Fire Application](#)  
[Dwelling Endorsement](#)

**Helpful Links**

[Emergency Adjuster Calling List](#)  
[Coastal Proximity Inquiry](#)  
[Replacement Cost Estimator](#)  
**Reports**

**Last 5 policies viewed:**

Date	Name	City	Policy #
2/4/2005		STONEHAM, MA	0354699
11/3/2004		STONEHAM, MA	0606266
3/31/2004		STONEHAM, MA	0276654
2/14/2003		WAKEFIELD, MA	0695797
2/4/2003		WAKEFIELD, MA	0437097

**Pending New Business Applications:**

Date	Name	City	File #
------	------	------	--------

**Search for Policies:** (By Last Name or 7-digit Policy Number)  
Separate each item to be searched by comma, or place on separate line.

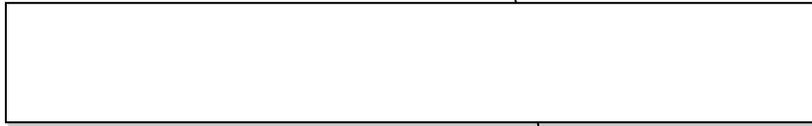
*no maximum on number of searches*

**Search**



Clicking on an interim screen that confirms you want to be directed to MS&B.

**Step 5. Proceed to MS&B- click here**



LAPIA168

[Home](#) ▶ [Replacement Cost Estimator](#)

You will be forwarded to MS&B Homecost estimator. Please [click here](#) to continue.

This brings you to your MS&B Homepage.

**Step 6. Click “New Valuation” to begin a new replacement cost estimate for the submission.**

**MS&B RCT Express RIJRA**  
Rhode Island Joint Reinsurance Association

[Tools](#) | [FAQ](#) | [Help](#) | [Logout](#)

### Introduction

To start a new Valuation, select a Valuation Type then click the Create New Valuation button below. On each data entry screen, enter the required items (indicated by \*), then click the Next Step button to move to the next screen. To Search for an existing Valuation select a predetermined search field then enter the specific criteria. When searching, you can enter a combination of alpha and numeric characters and symbols. The search function is not case sensitive.

### New Valuation

Click this button to display the data entry screens for a new valuation.

### Find Existing Valuation

Show   1 valuation(s) found.

Type	Policy Number	Insured Name	Updated	Status	Assigned User Options
MS	ESTIMATE-1235100		7/19/2005 6:30:44 AM	In Preparation	JOHNC <a href="#">Edit</a>   <a href="#">View</a>   <a href="#">Delete</a>   <a href="#">History</a>

Page 1 of 1

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**Step 7. Enter General Information-Name Location of property etc.**

**MS&B RCT Express** **RIJRA**  
Rhode Island Joint Reinsurance Association

Help | Logout

Main Street Home: ESTIMATE-1235102 Close Valuation

General Information Previous Step Next Step

**Step 1** Enter the Property ZIP/Postal code for this home. Click Next Step to continue.

**\* Policy Number** ESTIMATE-1235102 **Assign Policy Number**

**Estimate Expiration Date** 11/16/2005  
mm/dd/yyyy

**\* Property ZIP Code** Please enter a valid U.S. Zip Code (five digits).  
[ ]

**\* Number of Families** 1

\* = Required

**Optional Information**

**Insured's Full Name** [ ]

**Second Insured's Full Name** [ ]

**Property Address** [ ]

**Property City** [ ] **State/Province** [ ]

**Mailing Address**  Same as Property Address  Different Mailing Address

**Home Phone** [ ] **Work Phone** [ ]

**Effective Date** 08/18/2005 **Renewal Date** 08/18/2006  
mm/dd/yyyy mm/dd/yyyy

**Current Coverage \$** 0

**Account Number** [ ]

Click here for Help on this field.

Click here for Help on this entire screen.

**Note: There is a built in help feature for almost every screen and field in MS/B. the top right hand corner of every screen there is a “Help Button”. This Help Button provides Definitions, Entry Information, How to and Description of every field on the Screen. Help is also available for each field by clicking on any Bold face “Field Title” on the screen.**

**Number of Families**

**Definition**

The number of families (single, duplex, triplex, or quadplex) in the residence. RCT uses the number of families (along with the ZIP/Postal Code, year built, style and home size) in the cost calculations, and to set the default material selections for the home.

**Entry Information**

Using the drop-down list, select the appropriate number of families. The default is 1 family.

**Step 8. Complete Building screen and click “Next Step” or go to any of the additional features listed on the left side of the screen.**

*Additional features*

**Building** ◀ Previous Step   Next Step ▶

**Step 2** Enter the Year Built, Style and Total Living Area (including Built-in Garage). If applicable, change the Number of Stories, Foundation Type and Basement information. Click Next Step to continue.

**Section** Main Home   + Add Wing

\* **Year Built**

**Construction Type**

\* **Style**

\* **Number of Stories**

\* **Total Living Area**  Square Feet

If you do not know TLA: + Calculate Using Length/Width  
+ Calculate Using Room Count

**Foundation Type:**

**Slab**  %

**Crawl Space**  %

**Basement**  %

**Piers (Raised)**  %

**Suspended over Hillside**  %

Total Percentage 100%

**Additional Information:**

**Basement Type**

**Basement Finished**  %

**Basement Finish Type**

**Hillside Slope**

+ Optional Building Data

\* = Required

◀ Previous Step   Next Step ▶

**Step 9. Material Summary screen. After making any adjustments proceed to the “Next step” to the reports Calculate screen.**



Material Summary		<a href="#">← Previous Step</a>	<a href="#">Next Step ▶</a>
<b>Step 3</b>	RCT has automatically included the materials shown below based on the ZIP/Postal Code, Number of Families, Year Built, Construction Type, Style and Total Living Area you entered. If you need to change a material, click on its name to move to the appropriate screen, make the change, then click Next Step.		
<b>Exterior</b>		<b>Interior</b>	
<b>Exterior Walls</b>		<b>Partition Walls</b>	
Siding, Wood	100 %	Plaster, Horsehair	100 %
<b>Roof</b>		<b>Wall Finish</b>	
Shingles, Asphalt/Fiberglass	100 %	Paint	69 %
<b>Attached Structures Porches, Breezeways &amp; Decks Other Attached Structures</b>		Wallpaper, Vinyl	21 %
		Paneling, Sheet	8 %
		Tile, Ceramic	2 %
<b>Detached Structures</b>		<b>Ceiling Finish</b>	
<b>Exterior Features</b>		Plaster, Horsehair	100 %
<b>Garages &amp; Carports</b>		<b>Floor Finish</b>	
		Hardwood	42 %
		Carpet over Hardwood, Acrylic/Nylon	48 %
		Vinyl	4 %
		Tile, Ceramic	6 %
		<b>Heating &amp; Cooling</b>	
		<b>Heating</b>	
		Heating, Oil	100 %
		<b>Air Conditioning</b>	
		<b>Heating &amp; AC Specialties</b>	
		<b>Interior Features</b>	
		<b>Fireplaces &amp; Wood Stoves</b>	
		<b>Other Interior Items</b>	
		<b>Kitchens &amp; Baths</b>	
		<b>Kitchens</b>	
		Kitchen, Builder's Grade	1
		<b>Baths</b>	
		Full Bath, Builder's Grade	2
		Half Bath, Builder's Grade	1
Reload Assumptions			

The “Reports/Calculate” screen indicates the Replacement cost and allows for the printing of reports.

- Step 10. Print standard report.
- Step 11. Click Finish and Close.

**10. Print standard report**

**MS&B RCT Express** **RIJRA** Rhode Island Joint Reinsurance Association [Help](#) | [Logout](#)

Main Street Home: **ESTIMATE-1235100** [Close Valuation](#)

Reports / Calculate [Previous Step](#) [Finish/Close](#)

**Step 4** RCT calculated the costs below based on the information you provided in the preceding steps. To change any information, click on the screen name (Building, Roof, etc.) on the left side of the screen. When completed, click the Finish/Close button to close the valuation.

**Valuation Totals Summary**

<b>Primary Structure</b>	Cost Data As Of	05/2005
<b>Total Insurable Replacement Cost</b>		<b>\$450,561</b>

**Report Options**

Report Type:  [Print](#) [Preview](#) [Download](#)

[Markups and Adjustments](#)

**Valuation Dates**

Created on	07/19/2005	by JOHNC
Last Updated on	08/18/2005	by JOHNC
Calculated on	08/18/2005	by JOHNC
Valuation Owned By	JOHNC	

[Previous Step](#) [Finish/Close](#)

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**11. Click finish and close.**

The Close Valuation screen is brought up. The Screen defaults to “Save Data Changes” and we leave this “In Preparation” awaiting assignment of a Policy number by RIJRA.

**Step 12. Click “Close valuation”**

MS/B Express -- Web Page Dialog

**Close Valuation** [Help](#)

Select one of the following options to indicate whether to save the valuation data you have entered.

**Save Data Changes**

**Discard Data Changes**

If saving the valuation, select one of the following to set its status.

**In Preparation**      Draft/Work in Progress  
 Future changes will be made to this version.

**Complete**              Archive this version to History  
 Future changes will be made to a copy of this version.

**Step 13. Logout of MS& B and return to RIJRA’s Producer website.  
 Be sure that you have printed a copy of the Standard report!**

**MS&B RCT Express RIJRA**  
 Rhode Island Joint Reinsurance Association

[Tools](#) | [FAQ](#) | [Help](#) | [Logout](#)

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**New Valuation**

Click this button to display the data entry screens for a new valuation.

**Find Existing Valuation**

Show   1 valuation(s) found.

Type	Policy Number	Insured Name	Updated	Status	Assigned User Options
MS	ESTIMATE-1235100		8/18/2005 6:07:22 AM	In Preparation	JOHNC <a href="#">Edit</a>   <a href="#">View</a>   <a href="#">Delete</a>   <a href="#">History</a>

Page 1 of 1

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**Step 14. Return to RIJRA Producer section to complete application by clicking “Home”.**



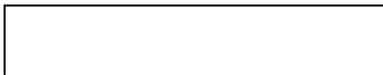
LAPIA168

[Home](#) ▶ [Replacement Cost Estimator](#)

You will be forwarded to MSB Homecost estimator. Please [click here](#) to continue.

**Step 15 . Select Application**

**Click on the appropriate application from the producer Homepage.**



**Agent Stats**

**Total Number of Policies:** 48

**Last Commission Check:**  
(7/31/2005)

**Total New Business Policies to Date (in 2005):** 6

**Total New Business Policies to Date (in Aug):** 0

**Unpaid Renewals Expiring within 30 days:** 5

**Policies with Pending Cancellations:** 2

**Online Applications**

[Homeowners Application](#)

[Homeowners Endorsement](#)

[Commercial Fire Application](#)

[Commercial Fire Endorsement](#)

[Dwelling Fire Application](#)

[Dwelling Endorsement](#)

**Last 5 policies viewed:**

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3/31/2004		STONEHAM, MA	0276654
2/14/2003		WAKEFIELD, MA	0695797
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**Pending New Business Applications:**

Date	Name	City	File #
------	------	------	--------

**Search for Policies:** (By Last Name or 7-digit Policy Number)

Separate each item to be searched by comma, or place on separate line.

*no maximum on number of searches*

**Step 16. Complete application online, Print, Have the Applicant Sign the Application, Producer signs the application and Prints out application and Fax to the Association under the Appropriate immediate coverage procedure.**