



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

August 22, 2005

To: All Massachusetts 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 MPIUA'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 MPIUA'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 and DP 00 01, 02 and 03 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!

Massachusetts Property Insurance Underwriting
Association
Marshall Swift Boeckh

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

- Instructions on Login

- Steps to complete an Estimate and submit an Application
Detailed steps with images included.
 1. Go to mpiua.com
 2. Click on "Producer Login"
 3. Login to MPIUA 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 MPIUA 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 mpiua.com.

Step 2. Click on “Producer Login”

MPIUA
Massachusetts Property Insurance Underwriting Association

July 31, 2005

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

The Massachusetts Property Insurance Underwriting Association (MPIUA) also known as the Massachusetts FAIR Plan (Fair Access to Insurance Requirements) provides basic property insurance on eligible property for applicants who have been unable to gain insurance through the voluntary market. MPIUA offers policies under the Homeowners, Dwelling Fire and Commercial Property programs as approved by the Massachusetts Division of Insurance.

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

Special Notices

- Revised Rejection Procedure for Immediate Coverage and Endorsement Requests
- Coastal Proximity Inquiry
- Online Payments Instructions **NEW!**

New Service Enhancements

- Online Payments **NEW!**
- Introducing DP 00 02 and DP 00 03 Dwelling Policies **NEW!**
- Fill-In > Print Forms
- Change Mortgage Online
- New Purchase Immediate Coverage Procedure
- Mandatory Percentage Windstorm or Hail Deductible
- Immediate Coverage - Fax I.C. 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.

MPIUA
Massachusetts Property Insurance Underwriting Association


July 31, 2005

Enter User ID →
User ID

Enter Password →
Password

This brings you to the Producer Homepage.

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



MPIUA
Massachusetts Property Insurance Underwriting Association

August 1, 2005

[Personalize My Settings](#) - [Change My Password](#)
[Change My E-Mail](#) - [Logout](#)

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:

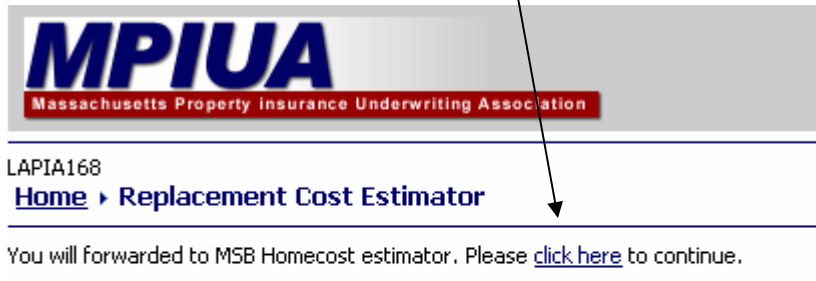
Date	Name	City	File #
------	------	------	--------

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

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

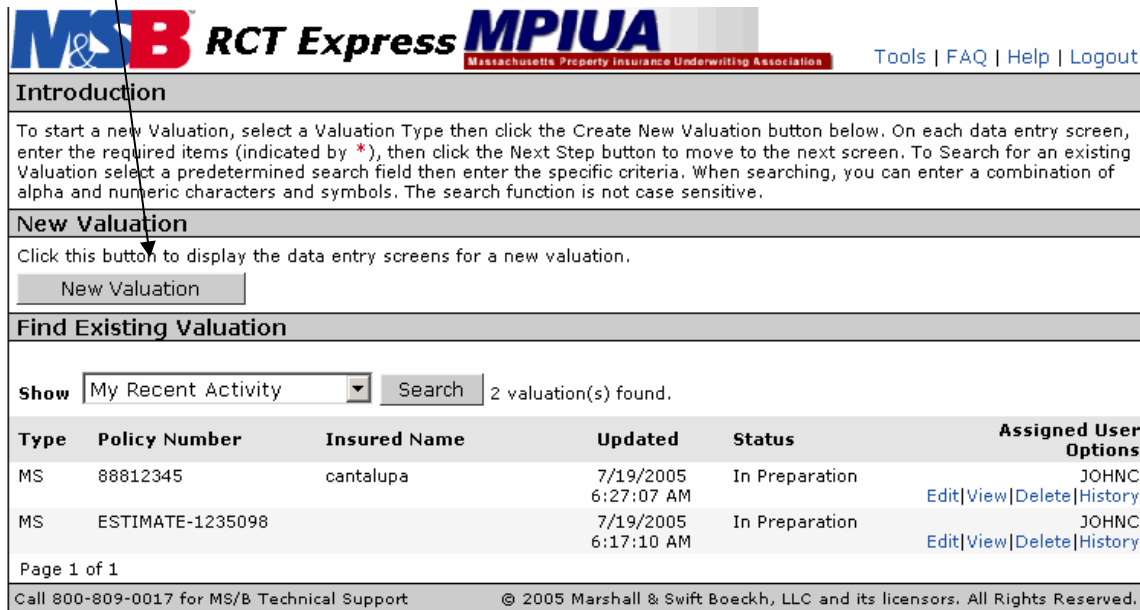
Step 5. Proceed to MS&B- click here



The screenshot shows the MPIUA logo at the top, followed by the text "LAPIA168". Below that is a navigation menu with "Home" and "Replacement Cost Estimator". A blue arrow points from the text "click here" in the instruction above to the "Replacement Cost Estimator" link. Below the navigation menu, there is a message: "You will forwarded to MSB 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.



The screenshot shows the MS&B RCT Express MPIUA homepage. The header includes the MS&B logo, "RCT Express MPIUA", and the text "Massachusetts Property Insurance Underwriting Association". There are links for "Tools | FAQ | Help | Logout". The main content area is titled "Introduction" and contains instructions on how to start a new valuation. Below the introduction is a section titled "New Valuation" with a button labeled "New Valuation". Below that is a section titled "Find Existing Valuation" with a search form. The search form shows "Show My Recent Activity" and "Search" buttons, and indicates "2 valuation(s) found". Below the search form is a table with columns: Type, Policy Number, Insured Name, Updated, Status, and Assigned User Options. The table contains two rows of data. At the bottom of the page, there is a footer with contact information and a copyright notice.

Type	Policy Number	Insured Name	Updated	Status	Assigned User Options
MS	88812345	cantalupa	7/19/2005 6:27:07 AM	In Preparation	JOHNC Edit View Delete History
MS	ESTIMATE-1235098		7/19/2005 6:17:10 AM	In Preparation	JOHNC Edit View Delete History

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

MS&B RCT Express **MPIUA** Massachusetts Property Insurance Underwriting Association

Help | Logout

Main Street Home: ESTIMATE-1235097 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-1235097

Estimate Expiration Date 10/13/2005
mm/dd/yyyy You will not be able to edit or view this estimate after the expiration date unless you assign a Policy Number or change the expiration date.

* **Property ZIP Code** 02145

* **Number of Families** 1

* = Required

Optional Information

Insured's Full Name John Cantalupa

Second Insured's Full Name

Property Address 2 Center Plaza

Property City Boston **State/Province** MA

Mailing Address Same as Property Address Different Mailing Address

Home Phone 617 557 5532 **Work Phone**

Effective Date 07/15/2005 **Renewal Date** 07/15/2006
mm/dd/yyyy mm/dd/yyyy

Current Coverage \$ 225,000

Account Number

Previous Step Next Step

Call 800-809-0017 for MS/B Technical Support Copyright © 2005 Marshall & Swift / Boeckh, LLC

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		◀ Previous Step	Next Step ▶
Step 3	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.		
Exterior		Interior	
Exterior Walls		Partition Walls	
Siding, Wood	100 %	Plaster, Horsehair	100 %
Roof		Wall Finish	
Shingles, Asphalt/Fiberglass	100 %	Paint	69 %
Attached Structures		Wallpaper, Vinyl	21 %
Porches, Breezeways & Decks		Paneling, Sheet	8 %
Other Attached Structures		Tile, Ceramic	2 %
Detached Structures		Ceiling Finish	
Exterior Features		Plaster, Horsehair	100 %
Garages & Carports		Floor Finish	
		Hardwood	42 %
		Carpet over Hardwood, Acrylic/Nylon	48 %
		Vinyl	4 %
		Tile, Ceramic	6 %
		Heating & Cooling	
		Heating	
		Heating, Oil	100 %
		Air Conditioning	
		Heating & AC Specialties	
		Interior Features	
		Fireplaces & Wood Stoves	
		Other Interior Items	
		Kitchens & Baths	
		Kitchens	
		Kitchen, Builder's Grade	1
		Baths	
		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 **MPIUA** Massachusetts Property Insurance Underwriting Association [Help](#) | [Logout](#)

Main Street Home: 88812345 [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

Primary Structure	Cost Data As Of	05/2005
Total Insurable Replacement Cost		\$412,587

Report Options

Report Type Standard Report

Valuation Dates

Created on	07/31/2005	by JOHNC
Last Updated on	07/31/2005	by JOHNC
Calculated on	07/31/2005	by JOHNC
Valuation Owned By	JOHNC	

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

Call 800-809-0017 for MS/B Technical Support Copyright © 2005 Marshall & Swift Boeckh, LLC and its licensors. All Rights Reserved.

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 MPIUA.

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 MPIUA’s Producer website.
Be sure that you have printed a copy of the Standard report!

MS&B RCT Express MPIUA
 Massachusetts Property Insurance Underwriting 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 Search 1 valuation(s) found.

Type	Policy Number	Insured Name	Updated	Status	Assigned User Options
MS	ESTIMATE-1235097	John Cantalupa	8/1/2005 1:35:20 PM	In Preparation	LAPIA166 Edit View History

Page 1 of 1

Call 800-809-0017 for MS/B Technical Support © 2005 Marshall & Swift Boeckh, LLC and its licensors. All Rights Reserved.

Step 14. Return to MPIUA 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:

Date	Name	City	Policy #
2/4/2005	PIA DENETOLIC	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

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.