



Contents Collaboration

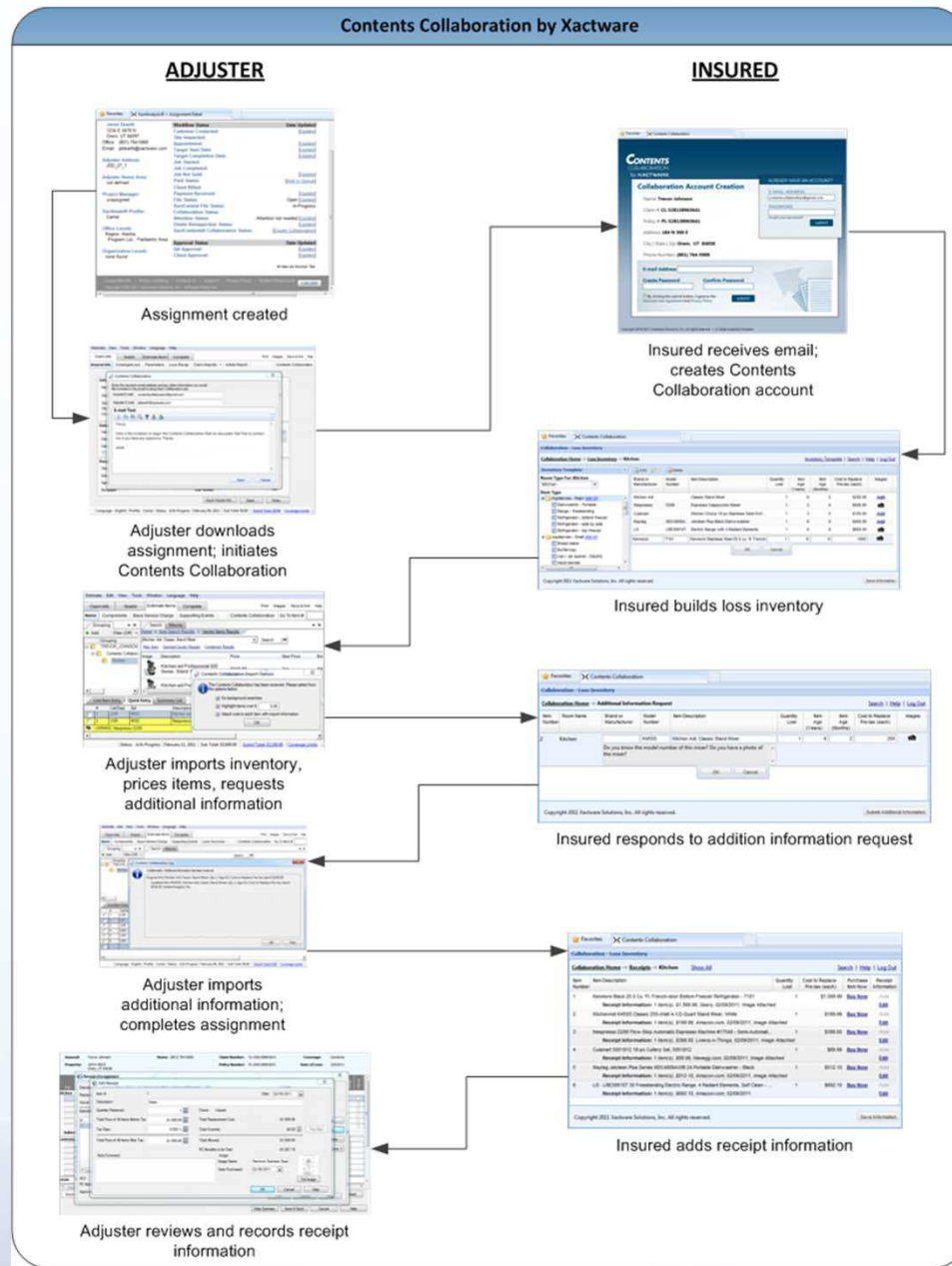
"The best way to be made whole again"

■ Challenges of Inventory Capture Using Excel Import Template




- Adjuster has to transfer document to insured
 - Does the insured know how to download/upload attachments?
- Is the latest import template being used?
- Does insured have Excel?
- How to capture additional detail on specific items?
- How to submit “forgotten” items?
- Cannot show state-specific fraud language easily
- Document submission history
- Template customization
- Column customizations
- Company header/logos

■ Benefits of Inventory Capture Using Contents Collaboration

- Reduces cycle time while increasing customer convenience
- Secure, online portal purpose-built for inventory capture
- Fully customizable
- Room templates
- Saves all insured submissions and stores in XactAnalysis
- Easy to use - Walks insured through entire claim process
- Allows for multiple inventory submissions
- Facilitates additional information requests
- Allows insured to upload images, receipts and documents
- Can define state specific fraud language
- Notifications are sent to both the adjuster and insured when new content is available
- Insured has access to prior claim history
- Adjusters can “publish” reports to site
- “Buy Now” link allows insured to purchase items priced by adjuster
- Insured can enter actual replacement cost values – links directly with Payment Tracker

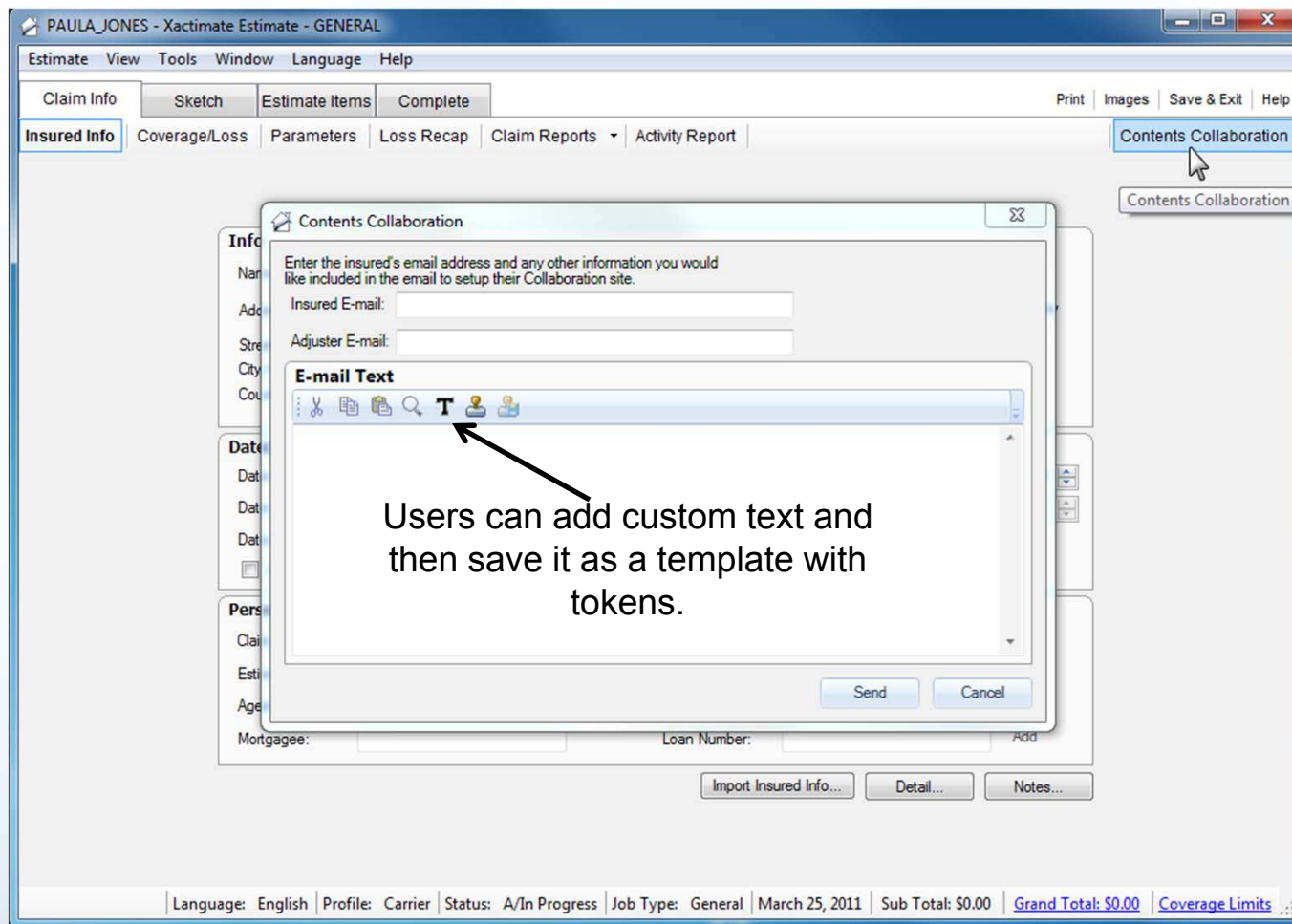


- Initiate the collaboration from XactAnalysis at any point in time.
 - Allows the insured to start inventorying immediately
 - Track whether or not the collaboration has been started
 - In some cases, the inventory can be ready before an adjuster is assigned
 - EDI Initiation coming in 2011 Q2 release

Details	Client/Policy	Map	Action Items (0)	Notes (1)	Documents (0)	Photos (0)
Assignee Information SafeHaven Insurance Company Aaron C. Brunko 1426 East 750 N Orem, UT 84097 Office: (801) 764- Fax: (111) 111- Email: acbrunko@		XactAnalysis Status Assignment Received: 28-Mar-2011 08:57:30 AM Adjuster Notified:		Date Updated		
<div style="text-align: center;">  </div>						
CREATE XACTCONTENTS COLLABORATION ancel						
Adjuster Address ACB.27.3		Claim #: CL-43993383		Property Owner: Paula Jones		
Adjuster Home A not defined		Client: Safe Haven - Staff		Assignee: Aaron C. Brunko, SafeHaven Insurance Company dated		
Project Manager unassigned		Created by: Aaron C. Brunko		Email From: <input type="text"/> (REQUIRED)  pdate		
Xactimate® Prof Carrier		Email To: <input type="text"/> (REQUIRED)  pdate		Opening Statement: <input type="text"/> pdate		
Office Levels: Region: Alaska Program Loc.: I		<input type="button" value="UPDATE STATUS"/> Cancel		pdate pdate		
Organization Levels: none found		XactCentral File Status:		In-Progress		
		Collaboration Status:				
		Attention Status:		Attention not needed [Update]		
		Onsite Reinspection Status:				
		XactContents® Collaboration Status:		[Create Collaboration]		

■ Initiate from XactContents

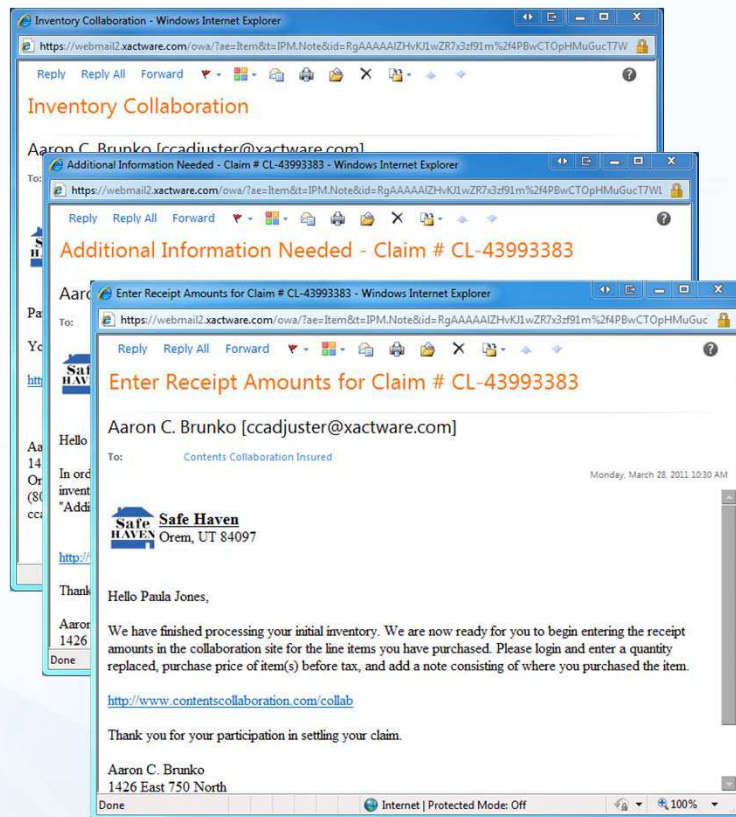
- Gives the adjuster the control of deciding if and when to start the Contents Collaboration
- Users must be connected to the Internet to initiate a Contents Collaboration



Continuous e-mail notifications

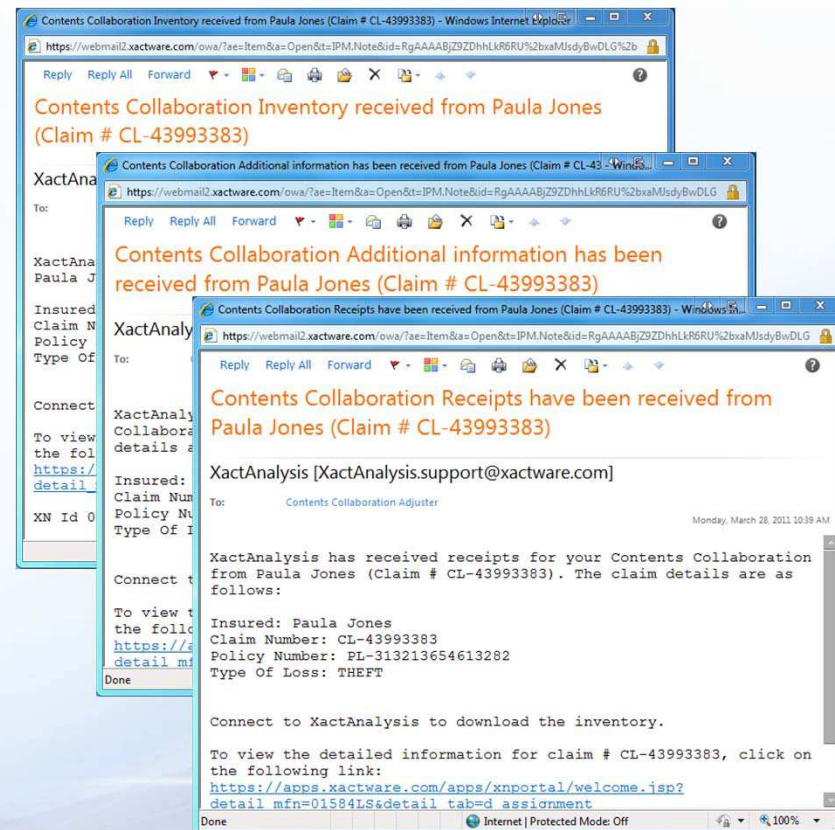
Insured Notifications:

Collaboration Generation
Additional Information Needed
Replacement Cost Benefits



Adjuster Notifications

Inventory Submitted
Additional Information Submitted
Receipt Information Submitted



■ Collaboration Account Creation

- Insured information displayed – adding credibility to site
- Insured able to create an account to log into for each stage of the claim
- Also designed to work in an iFrame to appear seamless to the insured
- Accessible by multiple internet browsers

The screenshot shows a web browser window titled "Contents Collaboration - Windows Internet Explorer". The address bar displays the URL: <https://www.contentscollaboration.com/collab/CreateAccount.aspx?0=ccinsured%40xact>. The page features the "CONTENTS COLLABORATION by XACTWARE." logo at the top left. The main heading is "Collaboration Account Creation". Below this, the following information is displayed:

- Name: **Paula Jones**
- Claim #: **CL-43993383**
- Policy #: **PL-313213654613282**
- Address: **318 North 900 East**
- City | State | Zip: **Orem, UT 84097**
- Phone Number: **(801) 764-5900**

To the right of this information is a box titled "ALREADY HAVE AN ACCOUNT?" containing an "E-MAIL ADDRESS" field with the value "ccinsured@xactware.com", a "PASSWORD" field, a "forgot your password?" link, and a "submit" button.

Below the insured information, there is a form for account creation with the following fields:

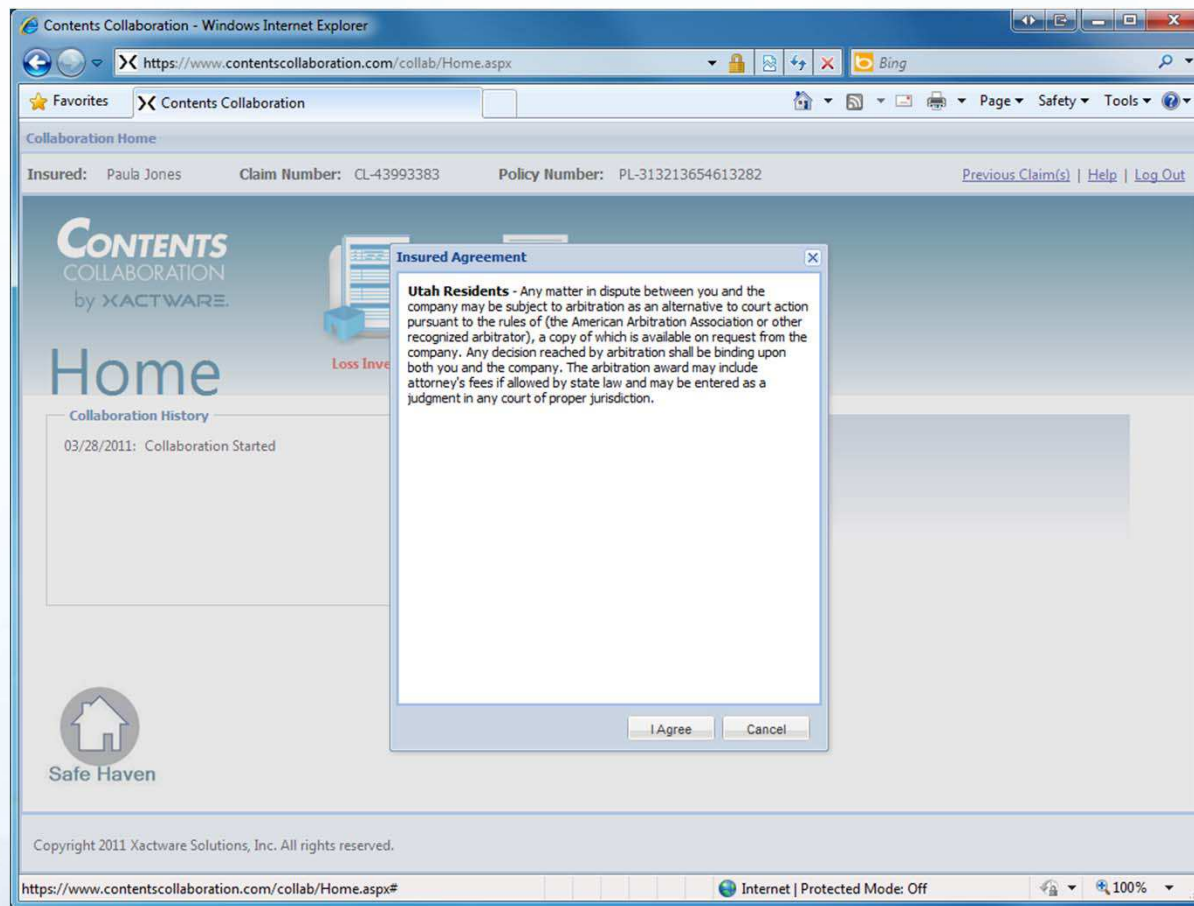
- E-mail Address:
- Create Password:
- Confirm Password:

Below the password fields, there is a checkbox labeled "By clicking the submit button, I agree to the Xactware User Agreement and Privacy Policy" which is checked. A "submit" button is located to the right of the checkbox. A large, light blue arrow graphic points towards the bottom right of the form.

At the bottom of the page, the copyright notice reads: "Copyright 2010-2011 Xactware Solutions, Inc. All rights reserved. | A Verisk Analytics Company". The browser's status bar at the bottom shows "Done", "Internet | Protected Mode: Off", and a zoom level of "100%".

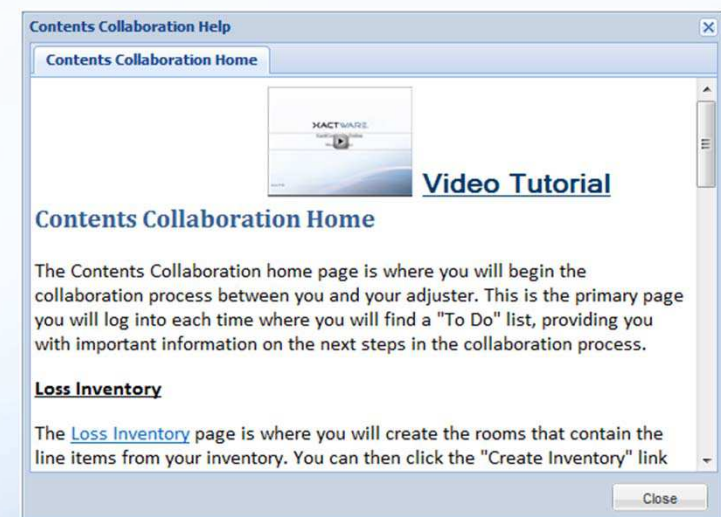
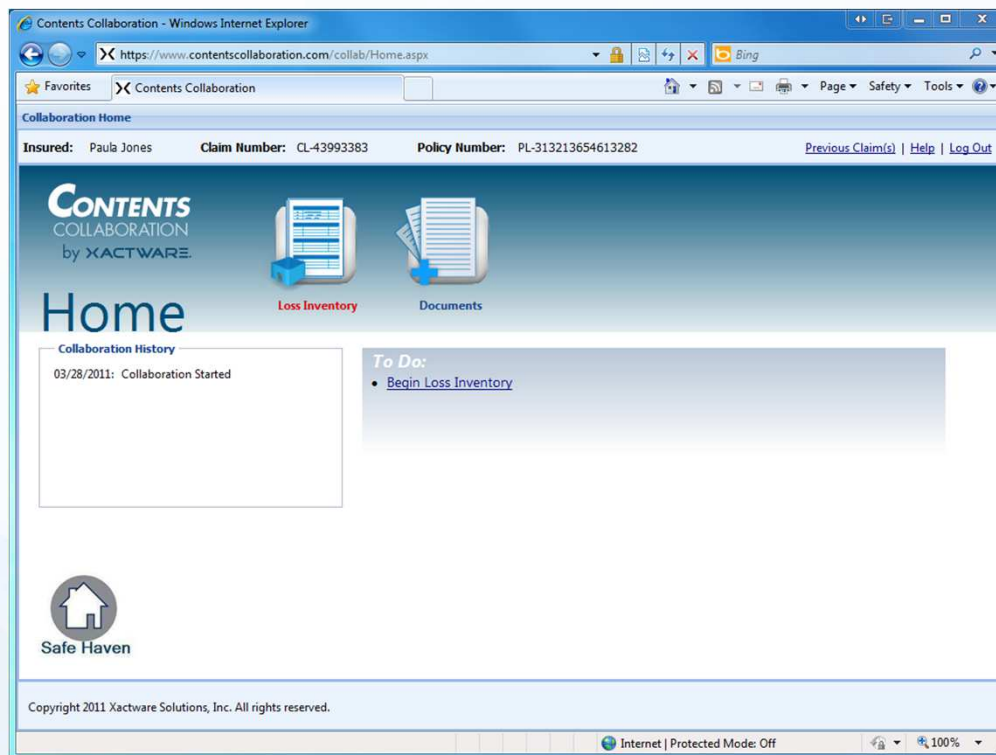
■ Insured Agreement – Opening Statement (or Fraud Language)

- Can be displayed on first login, inventory submission (at any point in time), additional information submission, and receipt submission
- Agreement stored for later access by carrier



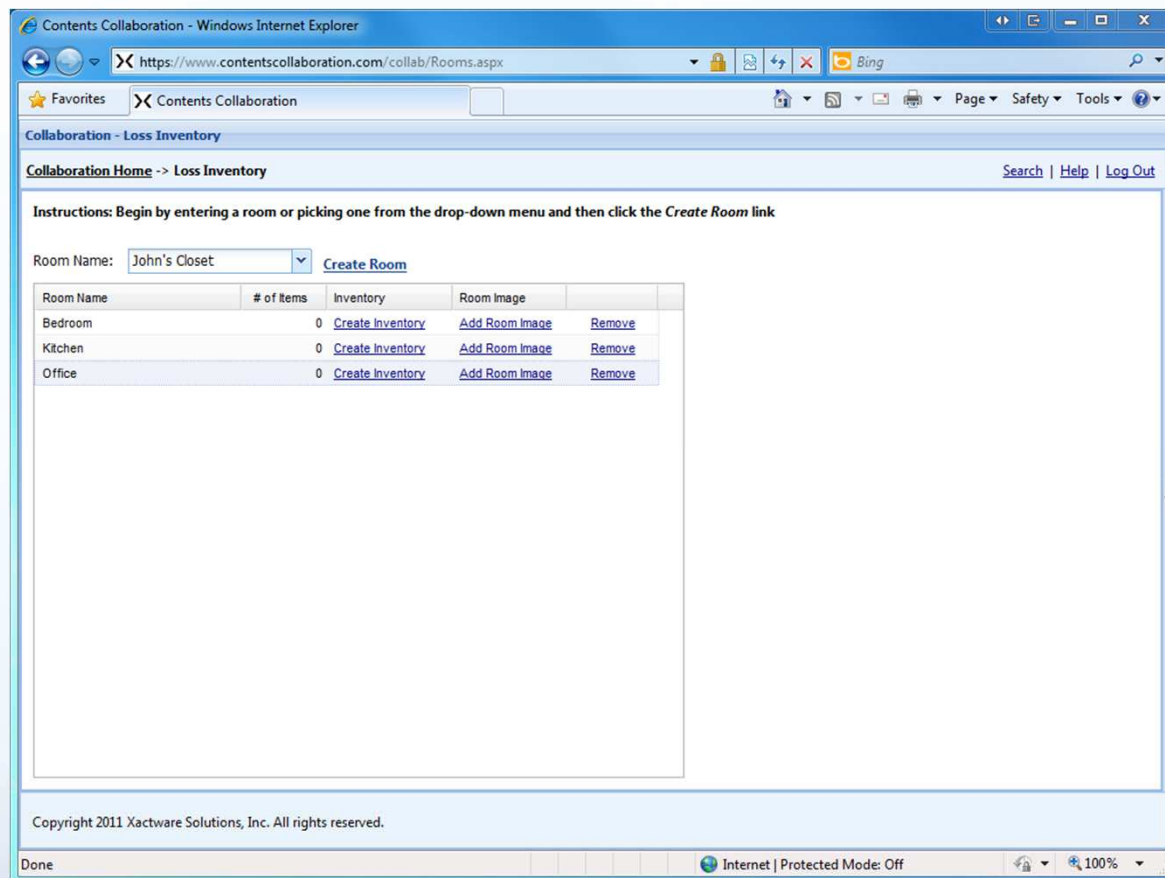
■ Easy to Navigate

- Icons show up in Red when the insured needs to perform an action
- To Do: Section helps insured know where they need to go
- Real Time Training accessible by clicking Help
 - RTT based on where the user is presently at in the application
- Video helps available to the insured



■ Room/Grouping Creation

- Easily create grouping elements (rooms) by typing or picking from a list
- Attach images for each room if available
- Show how many items exist in each room
- Create Inventory specific to room



■ Inventory

- Continuously add items by entering information and pressing enter or clicking OK
- Pick items from a template – automatic item categorization

- Columns can be:

- Ordered
- Renamed
- Hidden

- Changes take place immediately
- Items automatically saved
- Insured able to add images to items
- Navigate back to rooms by clicking Save Information or by clicking Loss Inventory in the navigation bar

The screenshot shows the 'Contents Collaboration - Windows Internet Explorer' window. The address bar displays 'https://www.contentscollaboration.com/collab/Inventory.aspx?roomId=4'. The page title is 'Collaboration - Loss Inventory'. The navigation bar includes 'Collaboration Home -> Loss Inventory -> Office' and links for 'Inventory Template', 'Search', 'Help', and 'Log Out'.

The main content area is titled 'Inventory Template' and features a table with the following columns: Brand or Manufacturer, Model Number, Item Description, Quantity Lost, Item Age (Years), Item Age (Months), Cost to Replace Pre-tax (each), and Images. The table contains three rows of data:

Brand or Manufacturer	Model Number	Item Description	Quantity Lost	Item Age (Years)	Item Age (Months)	Cost to Replace Pre-tax (each)	Images
Lenovo	WS10	Laptop computer	1	1	6	\$1,800.00	
		Black leather high back office chair	1	3	8	\$250.00	
Dell	2407WFP	Dell 24 inch LCD monitor	1			0	Add

Below the table are 'OK' and 'Cancel' buttons. On the left side, there is a list of item types under the heading 'Room Type For: Office'. The list includes: Panasonic HL / PUA, Hard drive - External - Computer, Headset, Home / Desktop computer, Ink cartridge, Inkjet / Deskjet / Officejet printer, iPad - *Specify size and if 3G or not, Keyboard, Laptop/Notebook adapter card, Laptop/Notebook computer, LCD monitor - *Specify size, Modem, Monitor - Touch screen, Mouse, Network bridge / Access point, Network interface/ethernet card - US, Network print server, Network router, Network Servers - Complete / stand e, Network servers - Storage only, Network switch, Power protector & adapter, and Printer, scanner, fax, & copier combo. At the bottom of the list is a link for 'Documents & Valuable Papers Add All'.

The footer of the application displays 'Copyright 2011 Xactware Solutions, Inc. All rights reserved.' and a 'Save Information' button.

■ Inventory Submission

- Performs a check to make sure the insured filled out all required information
- Opening statement agreements displayed
- Inventory is hidden from insured and sent down to the adjuster
- Insured can add supplemental items if needed

Contents Collaboration - Windows Internet Explorer

https://www.contentscollaboration.com/collab/Rooms.aspx

Collaboration - Loss Inventory


Collaboration Home -> Loss Inventory

Search | Help | Log Out

Instructions: Begin by entering a room or picking one from the drop-down menu and then click the Create Room link

Room Name: John's Closet [Create Room](#)

Room Name	# of Items	Inventory	Room Image	
Bedroom	11	Create Inventory	Add Room Image	Remove
Kitchen	0	Create Inventory	Add Room Image	Remove
Office	0	Create Inventory	Add Room Image	Remove


Submit Inventory

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Done Internet | Protected Mode: Off 100%

■ Original Inventory - XactAnalysis

- Original information stored in XactAnalysis
 - Searchable PDF
 - Printable PDF
- Stores original information which cannot be modified

The screenshot displays the Xactware application interface. At the top, there is a navigation bar with tabs: Details, Client/Policy, Map, Action Items (0), Notes (1), Documents (0), Photos (0), Sketches (0), Activity Log, and SkyeTec. Below this, there are buttons for 'Show Unapproved' and 'Show All', and links for 'Select Unapproved Documents', 'Select All', and 'Clear All'. There are also 'Approve Item(s)' and 'Reject Item(s)' buttons.

Below the navigation bar, there is a section for 'Most Recent Uploaded Documents' with an 'Add Documents' button. A table lists the documents:

Date	File Name	Type	Description	Status
28-Mar-2011 09:34 AM	INVENTORY SUBMISSION.PDF	Adobe Acrobat Document	Inventory Submission	Not yet approved

Below the document list, there is a window titled 'https://apps.xactware.com/apps/shared/XNStreamFile?ddid=01584LS&file=463416121.PDF - Windows Internet Explorer'. The window shows a PDF viewer with a toolbar and a table of inventory items.

The table is titled '1. Office' and has the following columns: Item Number, Brand or Manufacturer, Model Number, Item Description, Quantity Lost, Item Age (Years), Item Age (Months), and Cost to Replace Pre-tax (each).

Item Number	Brand or Manufacturer	Model Number	Item Description	Quantity Lost	Item Age (Years)	Item Age (Months)	Cost to Replace Pre-tax (each)
1	Lenovo	W510	Laptop computer	1	1	6	\$1,800.
2			Black leather high back office chair	1	3	8	\$250.
3	Dell	2407WFP	Dell 24 inch LCD monitor	1	1	3	\$800.
4	Logitech		Wired mouse	1	1	4	\$80.
5			Keyboard	1	2	3	\$80.
6	Annie		Innd Touch	1	1	0	\$300.

■ Inventory download to XactContents

- Adjuster is notified that the inventory is ready
- Connects to XactAnalysis to download the inventory
- Inventory Import options when opening the estimate
- Similar to the Import from Excel Option today
- Images and Documents automatically imported into the Assignment

PAULA_JONES - Xactimate Estimate

Estimate View Tools Window Language Help

Claim Info Sketch Estimate Items Complete

Items Components Base Service Charge Supporting Events Labor Summary Contents Collaboration Go To Item #:

Grouping Filter (Off) Home > Auto Search Results

PAULA_JONES

Contents Collaboration

Office \$4,015

Combined Sources

XactContents Combined Search Results (70 Matching Items)

XactContents Searches

Integrated Internet Searches

Refine Results By:

Price

Brand

Under \$280

\$280 - \$740

\$740 - \$1,280

\$1,280 - \$1,980

Over \$1,980

Brainydeal

CellularFactory

IBM

LENOVO

Refurb Computer

Line Item Entry Quick Entry Summary List

#	CatDept	Sel	Act	Description	Coverage	Reported Cost	Unit Cost	Qty	Total RCV	Age	Use
1	USRM	MISC	+	Lenovo #W510, Laptop computer	Contents	\$1,800.00	\$1,800.00	1	\$1,800.00	1.5	Normal
USRMISC Lenovo #W510, Laptop computer, Quantity Lost: 1, Age: 1.5, Cost to Replace Pre-Tax (each): \$1,800.00											
5	CMP	KEYBD	+	Keyboard	Contents	\$80.00	\$80.00	1	\$80.00	2.25	Normal
CMPKEYBD Keyboard, Quantity Lost: 1, Age: 2.25, Cost to Replace Pre-Tax (each): \$80.00											
CMPKEYBD 34 - Microsoft ergonom											
6	ELC	MP3T	+	Apple, Ipod Touch	Contents	\$300.00	\$300.00	1	\$300.00	1	Normal
ELCMP3T Apple, Ipod Touch, Quantity Lost: 1, Age: 1, Cost to Replace Pre-Tax (each): \$300.00											

Attachment Type: Image

File...

Image Name: 33 - Lenovo W510 Lap

Taken By: Paula Jones

Date Taken: 03/28/2011

Attach to previous item (USRMISC)?

Description:

Full Image

Language: English Profile: Carrier Status: A/In Progress

Language: English Profile: Carrier Status: A/In Progress March 28, 2011 Sub Total: \$4,015.00 Grand Total: \$3,290.03 Coverage Limits

■ Questions, More Info Needed?

- Check the items you need more information on
- Click XactContents Collaboration to request additional information
- Add a note consisting of the information you need
- Notifications take place for both the insured and the adjuster

The screenshot displays the Xactware software interface with the 'Contents Collaboration' window open. The window shows a table of items with columns: Item Number, Room Name, Brand or Manufacturer, Model Number, Item Description, Quantity Lost, Item Age, Item Age, Cost to Replace Pre-tax (each), and Images. The table lists items 5 and 6, both in the 'Office' room. Item 5 is a 'Microsoft Ergonomic Keyboard' and Item 6 is an 'Apple, Ipad Touch'. The 'Adjuster Note' field for Item 6 contains the text: 'What kind of keyboard was this (e.g. wireless, wired) How many GB was the iPod Touch?'. A 'Contents Collaboration Log' dialog box is open in the foreground, displaying the following information:

Contents Collaboration Log

Collaboration: Additional information has been received.

Original Info: Keyboard; Qty 1; Age 2.3; Cost to Replace Pre-tax (each) \$80.00
 Updated Info: Microsoft, Ergonomic Keyboard; Qty 1; Age 2.3; Cost to Replace Pre-tax (each) \$80.00; Added Image(s) No

Original Info: Apple, Ipad Touch; Qty 1; Age 1; Cost to Replace Pre-tax (each) \$300.00
 Updated Info: 32 GB Apple, Ipad Touch; Qty 1; Age 1; Cost to Replace Pre-tax (each) \$300.00; Added Image(s) No

The dialog box has 'OK' and 'Print' buttons at the bottom.

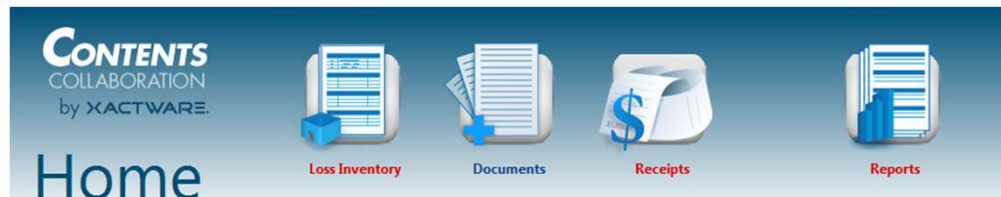
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Submit Additional Information

Internet | Protected Mode: Off

■ Uploaded Reports

- Specify which reports are uploaded to the insured
- The insured can access them whenever they want
- Potentially remove the need to email or physically mail to the insured



Collaboration History

03/28/2011: Collaboration Started
 03/28/2011: Inventory Submitted
 03/28/2011: Additional Information Requested
 03/28/2011: Additional Information Submitted
 03/28/2011: Reports Received
 03/28/2011: Reports Received
 03/28/2011: Receipts Requested





To Do:

- [Continue Loss Inventory](#)
- [Review Uploaded Reports](#)
- [Enter Receipts](#)


Collaboration - Reports

Collaboration Home -> Reports

Reports - 28-Mar-2011 10:29 AM

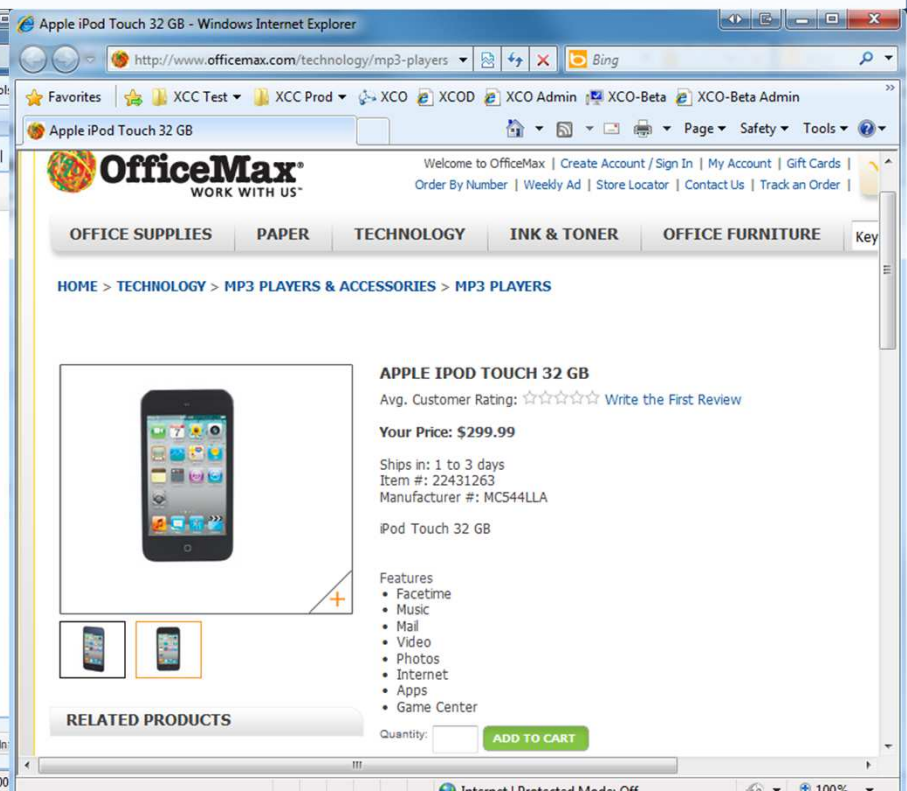
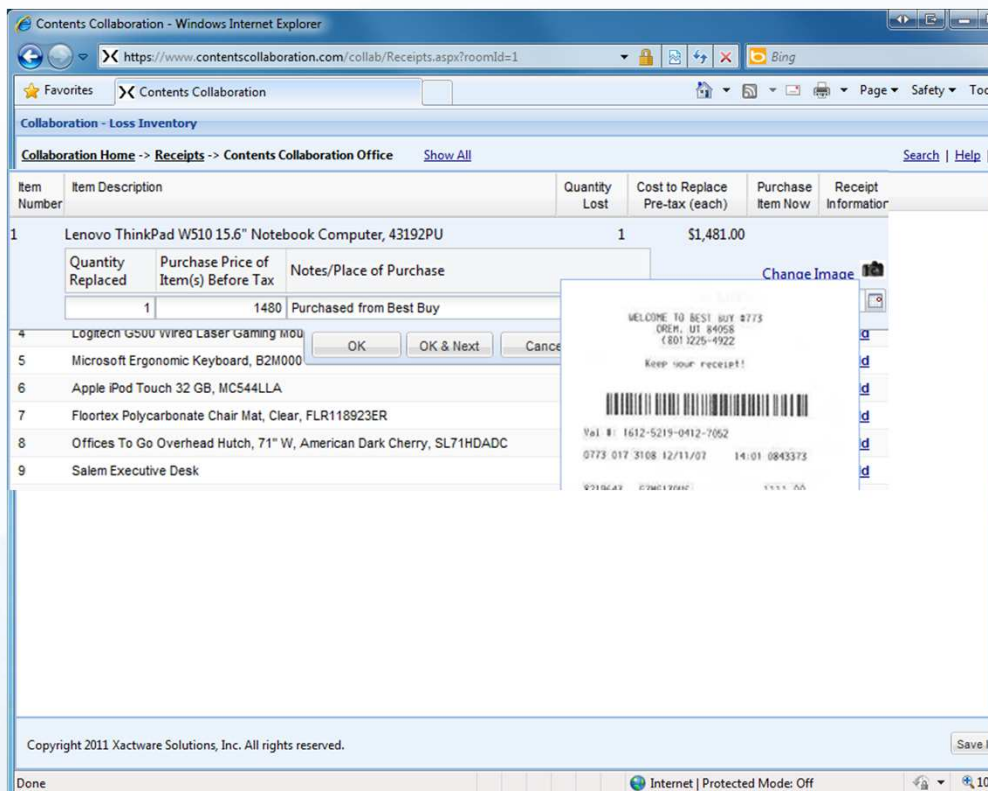
File Name	Description
 FINAL_DRAFT_DEPREC_CAR	Insured Report
 PMT_TRACKER_WORKSHEET	Payment Tracker - Worksheet
 PMT_TRACKER_PMT_SUMMARY	Payment Tracker - Payment Summary
 Payment Tracker Detail	Payment Tracker Detail

Reports - 28-Mar-2011 10:29 AM

File Name	Description
 FINAL_DRAFT_DEPREC_CAR	Insured Report

■ Receipt Management

- Insured able to click “Buy Now” to purchase items
- Insured will enter the quantity replaced, ARC amount before tax, and a description of where they purchased the item
- Insured can also attach an image of the receipt from the retailer



■ Receipt Amounts

- Actual Replacement Costs are automatically imported into the Payment Tracker
- A log will help the adjuster keep track of which items to focus on each time
- Items with multiple quantities will automatically be flagged as partial payments
- Adjuster able to view a full image of the receipt for clarity

The screenshot displays the Xactware Payment Tracker interface. On the left, the 'Payment Tracker Receipt Log' window shows a table of items with their descriptions and amounts. A message at the top states: 'Collaboration: Additional information has been received.'

#	Item Description	Amount
1	Lenovo ThinkPad W510 15.6" Notebook Computer, 43192PU	\$1,582.45
2	Black Leather High Back Executive Office Chair	\$202.99
3	Dell UltraSharp U2410 (464-7346) Black 24" 6ms Widescreen LCD Monitor, 4647346	\$609.44
		\$55.55
		\$42.77
		\$320.44
		\$105.22
		\$299.11
		\$426.33
		\$25.66
		\$3,686.66

On the right, the 'Payment Tracker - Estimate: PAULA_JONES' window is open. It displays claim information: Insured: Paula Jones, Home: (801) 764-5900, Claim Number: CL-43993383, Coverage: Contents, Property: 318 North 900 East, Policy Number: PL-313213654613282, Date of Loss: 3/28/2011.

The 'Receipt Management' dialog is open, showing details for Item #1: 'Purchased from Best Buy'. The date is 03/28/2011. The quantity replaced is 1. The total price of all items before tax is \$1,480.00, and the total replacement cost is \$1,582.45. The tax rate is 6.850%, and the total price of all items after tax is \$1,581.38. The total override is \$0.00. The total allowed is \$1,581.38. The RC benefits to be paid are \$473.66. The image name is 06-Samsung 55 LCD TV, and the date purchased is 03/28/2011. There is a 'Full Image' button to view the receipt image.

At the bottom of the Payment Tracker window, there is a summary section:

Less ACV Payments Made	(\$1,875.48)	Outstanding ACV Settlement	\$0.00	Unpaid	\$0.00
Outstanding ACV Settlement	\$0.00	Less Overpayment	\$0.00	Deferred Payment Pending	\$615.24
		Total Payments Pending	\$615.24		

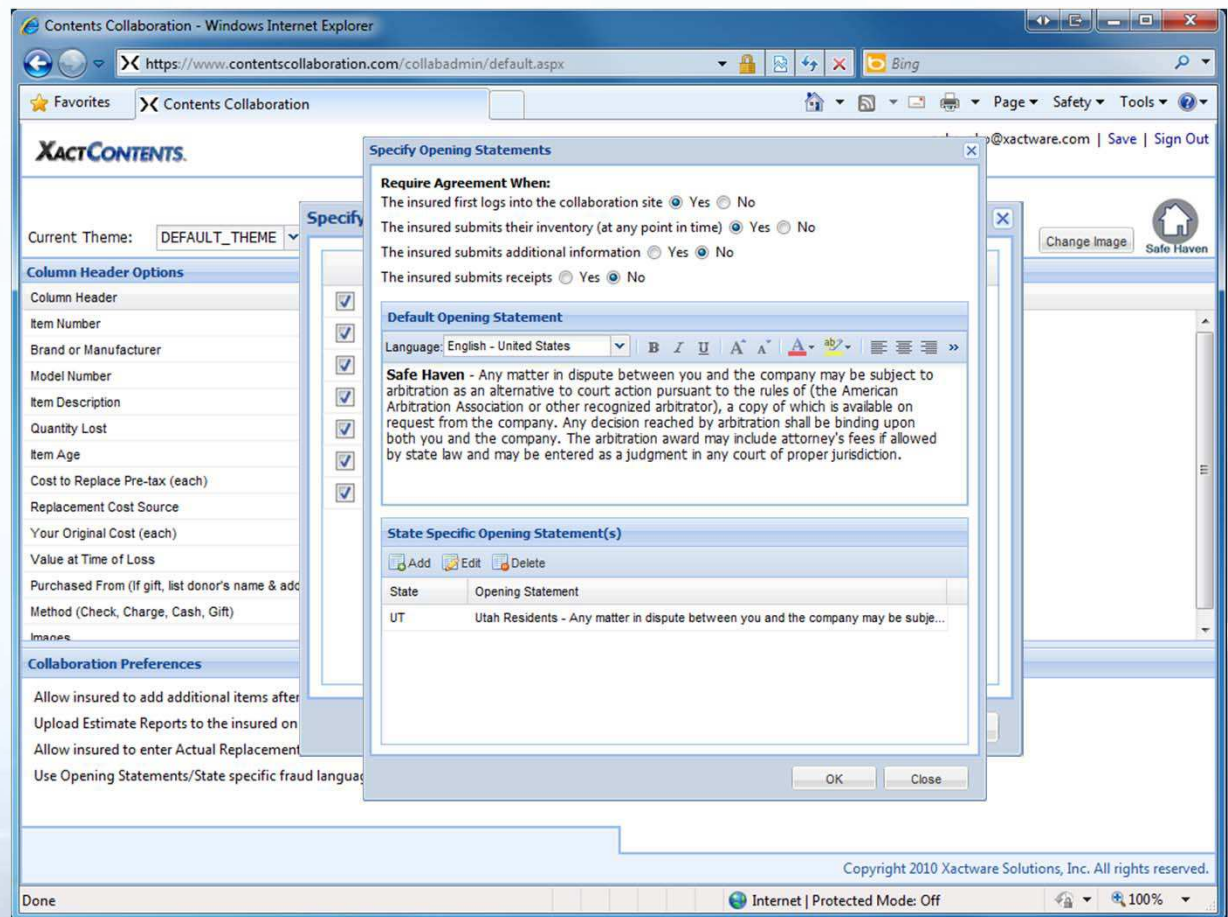
Buttons at the bottom include 'Submit for Payment', 'Hide Summary', 'Save & Send', 'Cancel', and 'Help'.

■ Control how the site will look and behave

- Company Logo
- Colors
- Column header organization, labels, shown or not, and required for completion

■ Preferences

- Control Supplements
- Reports
- Receipt Amounts
- Opening Statements
- Fraud Language



The logo for XACTWARE, featuring a stylized 'X' followed by the word 'ACTWARE' in a sans-serif font. The 'X' is black, and 'ACTWARE' is blue. A registered trademark symbol (®) is at the end.

XACTWARE®