April 9, 2003

To:	**AIG**
Re:	**Commercial XNet** **Reference Guide**
Overview:	The Marshall & Swift / Boeckh (MSB) XNet is a Web based application that mirrors the Commercial XNet desktop application. The Web based application uses the same calculation engine, cost data and system settings that are currently used by the desktop Commercial XNet. The XNet Web site will automatically save all information entered in the data collection screens and can also archive the data and provide historic iterations of each policy record. AIG's XNet site is available 24 hours a day, seven days a week. The site utilizes security utilities similar to secured Web sites that collect credit card information. Each authorized AIG user has been provided with a login ID and password to access AIG's XNet site.

URL

Universal
Resource
Locator

Use the following Web address to access the AIG XNet Site:

https://www.msbxnet.com/aigconsultants

The "s" after http indicates that the web site is secured using 128 – bit SSL encryption.


Browser Requirement

The MSB XNet sites all require that the browser you use to access the site is Microsoft's Internet Explorer (IE) version 5.0 or newer. The browser is available free off the Internet. If you have an older version of IE or you use another browser then you will have to download the Microsoft Internet Explorer Software. The web address for that software is:

http://www.microsoft.com/windows/IE/

Shortcut to the XNet Web Site

There is an easy ways to make it faster to connect to the AIG's XNet Site. That is to add the URL address to your favorites.
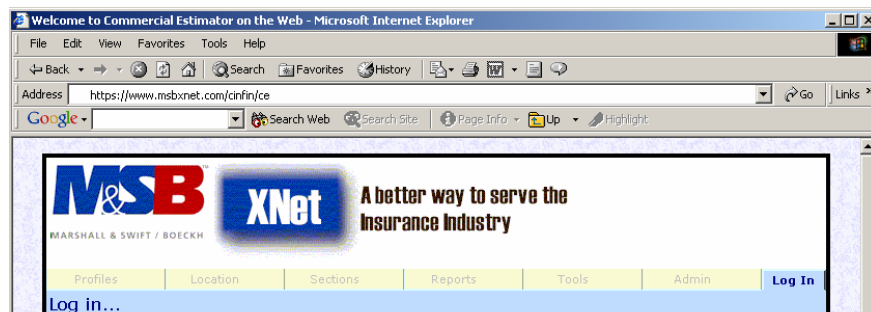
To add a page to your list of favorite pages:

1. Go to the page you want to add to your Favorites list.
2. Move your mouse to the **Favorites** menu, and click your left mouse button. This will expand the menu. Now move the mouse down to Add to Favorites. Next you will be able to name your page if you want to and save.
3. To open your Favorite pages, click the Favorites menu, and then click the page you want to open.

Access Rights – Your Login ID	There are two levels of access rights designed into the AIG XNet site.

Underwriters Access – An XNet user logging in with Underwriter Access Rights can access all records archived within the AIG XNet database. These records can be viewed and edited by the Underwriter.

Agent Access – An XNet user logging in with Agent Access Rights can only view the records that have been created within that agent's agency. Multiple agents within a single agency can view each other's records. Agents from one agency cannot view records from another agency. |
| Login to AIG'S XNet Site |

The first screen at the AIG XNet site is the Login Screen. Here you enter your user ID and Password. |

What can You do here	Once you have logged into the site you will see the XNet Profile Page.

From the Profiles page, there are three functions that a user can choose from.

NEW:

Create a New CE Profile: Click on the button to begin entering information into the CE screens to develop a building valuation.

CE Profile Wizard: Click on the button to begin entering information into the CE Wizard screens. This will develop a building valuation, using minimal amount of information.

Create a new CCI Profile: Click on the button to begin entering information into the CCI Profile screens to develop a Commercial Content and Inventory valuation.

Search:

All Profiles are archived (saved) in the AIG's XNet database. The Search feature allows users to locate saved records.

The Search Type drop – down box helps to narrow the number of records that need to be searched by identifying the search criteria. The Search Types are:

- Policy Number
- Recent Activity
- Insured Name
- Property Address
- City
- Property Zip Code
- Estimate

The Search Text field is where the user would enter all or part of what may be contained in the field of the Profile being searched.

Options:

Under the Options heading there are three choices:

Change Password – to change your login password.
Change E-mail – to change or provide the e-mail address used to notify you if you forget your password.
Support – provides the user with an 800 number and e-mail address for customer support.

Create a New Profile using The Wizard	To create a new Commercial Building Evaluation using the CE Wizard, click on the CE Profile Wizard button.

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Profiles | Location | Sections | Reports | Tools | Admin | Log out

Welcome, William Thomas

To work with an existing profile:
1. Choose the type of search you want to perform.
2. Enter the search text you want to find.
3. Click **Search**
4. Click the *open* icon for the profile you want to see.

To quickly create a new profile, click **New Profile Wizard.**

To create a new profile using the detailed screens, click **Create New Profile**

New
Create a New CE Profile
CE Profile Wizard
Create a new CCI Profile

Options
- Change Password
- Change Email
- Support

Search

Policy Number | | Search
Search Type | Search Text

MS/B XNet

Building Screen	After you click on the CE Profile Wizard button you will next see the Building Information Screen. All fields that are in blue shade are mandatory fields.

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Profiles | Location | Sections | Reports | Tools | Admin | Log out

New Profile Wizard - Building Information

Building
Occupancy
Elevators
Sprinklers

The *New Profile Wizard* allows you to quickly create a quote by entering the most common information for a single section profile.

After filling in each page, click **Next.**

After completing the first page you can click **Finish** at any time to continue editing this profile using the detail screens.

Policy Type | All Exclusions
Policy Number | ESTIMATE-00000395
Property Name |
Property Zip/Postal Code |
Stories In Building |
Total Building Area |

Cancel | < Previous | Next > | Finish

MS/B XNet

Note Policy Type is a pull down box. Here you are selecting the type of Exclusions you are applying to the policy.

Exclusion Types are:

All Exclusions:

- Architect's Fees
- Basement Excavation
- Foundation Below Ground
- Piping Below Ground

Or No Exclusions

After you enter the mandatory information on the Building Screen, move your mouse to the Next Button and click your left mouse button to take you to the Occupancy Screen.

Occupancy Screen

As in the previous screen, every line that is shaded in blue are mandatory fields. If you are not sure of the Code number (Occupancy Code Number), you will need to select first the Occupancy Group. You will notice that the Occupancy Group is a pull down command line. To obtain the list of Occupancy Groups, click on the down arrow with your left mouse button.

After you click on the down arrow, you will notice the list of Occupancy Group's available within CE XNet. Select the Occupancy Group by clicking the left mouse button on the Group.

Now after selecting the Occupancy Group, next repeat the same steps to select the Occupancy.

Once the Occupancy Group and Occupancy has been selected, the remaining mandatory information will be completed. Keep in mind that each and every mandatory field can be edited to fit your building structure.

Percentage: This field represents the percentage amount that the occupancy represents to the building total square footage. Keep in mind that you can have multiple occupancies in a building structure.

Height: This represents the story height per floor within the building structure. If you have a structure that has different wall heights per floor, you must enter the average wall height. Computer the average story height by dividing the total building height by the number of stories.

Example: If the first floor of a three-story building is 19 feet high and each of the other two floors are 10 feet high, compute the average story height by adding up the heights for each floor and dividing by the number of stories:

$$\text{Average Story Height} = \frac{18\ \text{feet} + 2 \times 10}{3\ \text{Stories}} = \frac{38\ \text{feet}}{3\ \text{Stories}} = 12.67\ \text{feet}$$

Class of Construction: divides all buildings into basic cost groups by type of framing (supporting columns and beams), walls, floor and roof structures, and fireproofing.

1	Frame/Combustible Wood or Steel Framed Exterior Walls
1H	Frame/Combustible Hoop Frame
1P	Frame/Combustible Wood Frame and metal Walls (Pole Frame)
2	Joisted Masonry – Masonry Bearing Walls
2M	Joisted Masonry Mill Type Construction
3	Noncombustible Metal Frame Wall
3M	Non Combustible Metal Slant Frame and Walls
4	Masonry Noncombustible Masonry Bearing Walls
5	Modified Fire Resistive Fireproof Structural Steel Frame
5B	Modified Fire Resistive Reinforced Concrete Frame
5C	Modified Fire Resistive Framing other than Protected Steel or Reinforced Concrete, or No Frame
6	Modified Fire Resistive Reinforced Concrete Frame
6A	Modified Fire Resistive Fireproof Structural Steel Frame
6C	Modified Fire Resistive Framing other than Protected Steel or Reinforced Concrete, or no Frame

Quality: determines the overall cost level in the report. You can override this rank for any individual construction component.

The four basic cost ranks are:

- Low (Quality 1) – These tend to be very plain buildings that conform to minimum building code requirements. Interiors are plain with little attention given to detail or finish. Typically, there are minimum mechanical and low – cost finishes throughout.
- Average (Quality 2) – These buildings are the most commonly found and meet building code requirements. There is some ornamentation on the exterior with interiors having some trim items. Lighting and plumbing are adequate to service the occupants of the building.
- Good (Quality 3) – These are generally well designed building. Exterior walls usually have a mix of ornamental finishes. Interior walls are nicely finished and there are good quality floor covers. Lighting and plumbing include better quality fixtures.
- Excellent (Quality 4) – Usually, these buildings are specially designed, have high – cost materials and exhibit excellent workmanship. Both exteriors and interiors have custom and ornamental features. Lighting and plumbing include high – cost fixtures.

In addition to the four ranks listed on the worksheet, you can enter ranks down to 0.5 and up to 5.

After you select all the manual fields on the Occupancy Screen, you need to click the Add Button to add the occupancy to the evaluation.

Once you have finished with the Occupancy Screen, you can click the Next Button to go to Elevators.

Elevators Screen

CE Wizard has two methods for entering elevators:

- Elevators by Area (% of Floor Area) – for which you enter the area served by the elevators in square feet.
- Elevators by Number (Passenger, Power Freight or Manual Freight elevators) – for which you enter the number of elevators.

It is always better to price elevators by the Count Method when the type and number of elevators are known. For elevators by count (651, 652 and 653), you can also enter in the number of stops in the optional field.

Example: An Office Building, which is three stories and has 2 elevators servicing all three floors. You would enter for line 651 (3) for the Quantity and (6) for stops.

Once you have completed the Elevator Screen you can click the left mouse button on the Next Button to take you to sprinklers.

Sprinklers Screen

The sprinkler cost includes the cost of the system and supply lines, but not tanks, towers or high – pressure pumps. Types of systems vary depending on their design characteristics. They are either concealed or exposed systems, and wet or dry. The wet system has water in the lines, while the dry system is filled with air under pressure until the heat from a fire opens a sprinkler head, allowing water to flow into the piping.

Sprinkler Codes and Descriptions:

- 681 Sprinklers – Use this generic sprinkler system when you do not know whether the building's sprinkler system is a dry or wet system. Its costs range from low quality exposed wet systems to high quality concealed dry systems. Most wet types

fall within quality 1 through 3, while most dry systems fall within quality 2 through 4.

When possible, you should use sprinkler codes 682 (dry sprinklers) or 683 (wet sprinklers).

- 682 Dry Sprinklers – A dry sprinkler system that is filled with air under pressure until the heat from a fire opens a sprinkler head, allowing water to flow into the piping. These systems are typically found in areas where there is a chance that the

water filling a wet system could freeze and damage the system.
- 683 Wet Sprinklers – A wet sprinkler system that constantly has water in its lines.

Now that you have made your entry for the Sprinkler Screen you can click the left mouse button on the Finish Button. This will now produce a Detail report, which you can either Print or Download to a file.

Finish Screen (Detail Report)

In this preview window, you can scroll through the report page by using the vertical scroll bar to the right of the report.

You can also print the report directly from this preview window by clicking on the Print Button with the left mouse button.

The report can also be downloaded to the user's desktop computer by clicking the Download Button with the left mouse button. If you elect to download the file, you we receive a message "Please wait while your report is prepared for downloading.
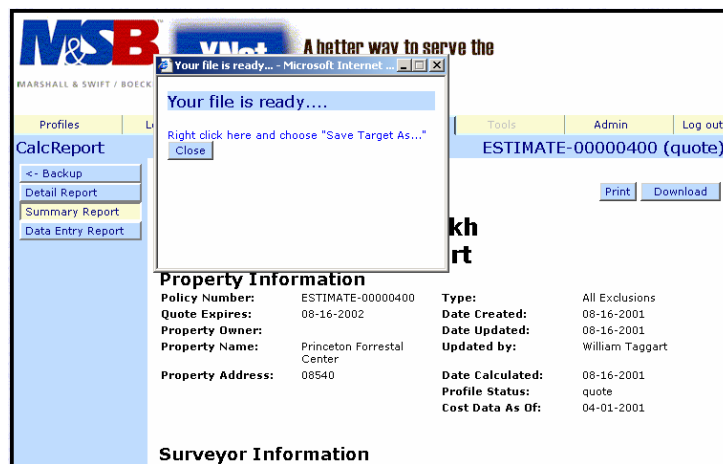
When your report is ready to be downloaded, you will need to click the your right mouse button on the line stating "Right click here and choose "Save Target as.."
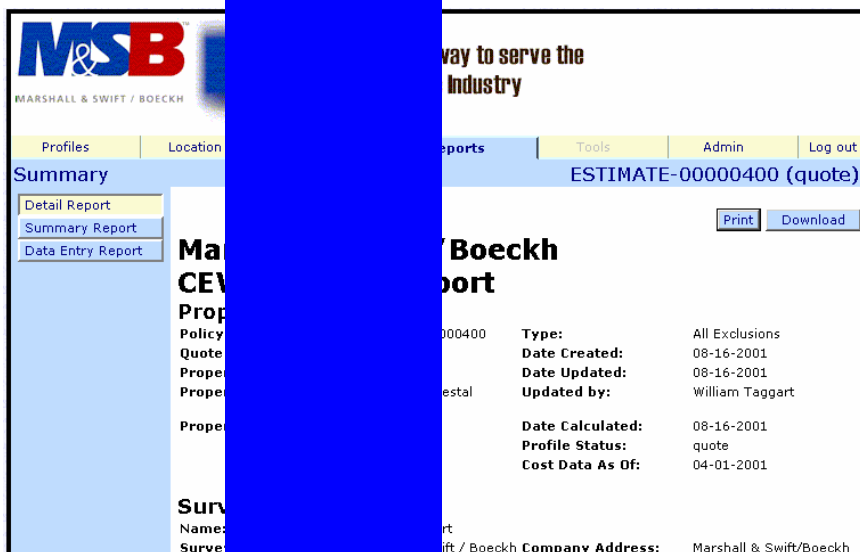
Finally, you will need to select the location to save your report at.
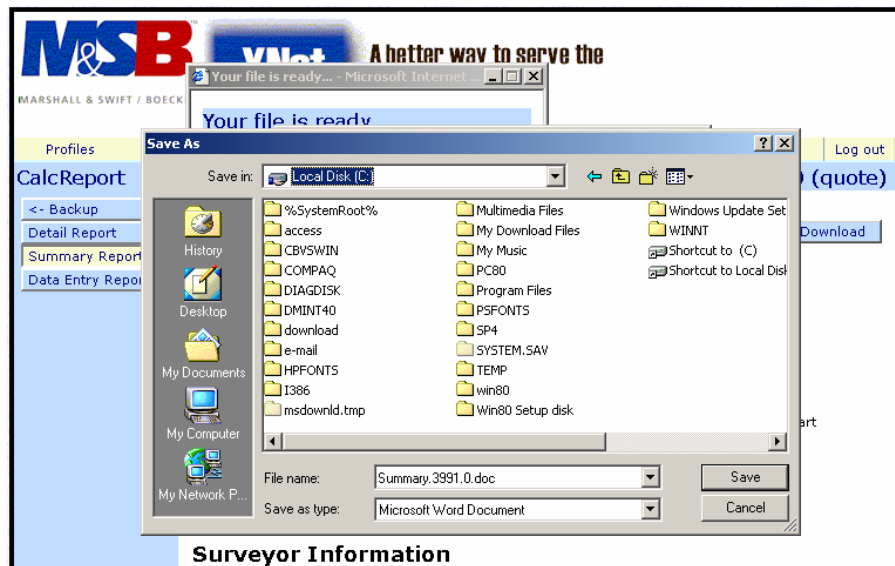
Once you right click on the line you will then need to click on Save Target As line from within the drop down menu.
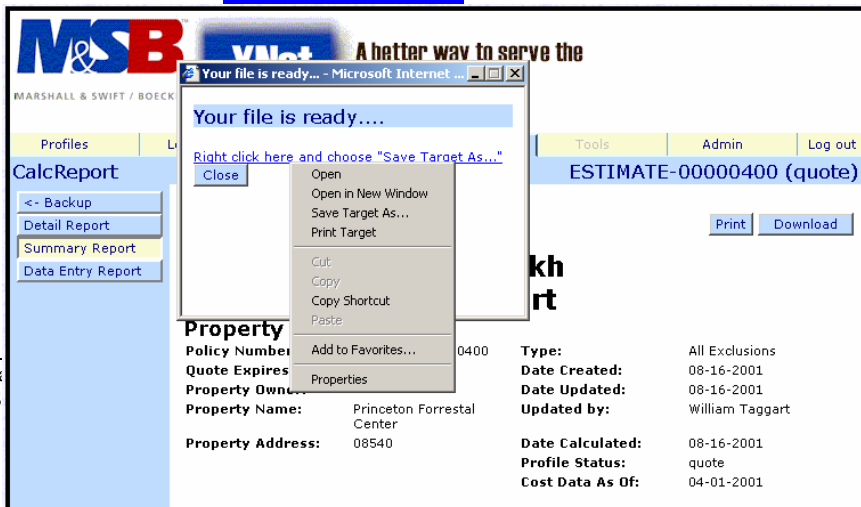
Marshall & Swift/Boeckh Detail Report

Summary Report

General Policy Information

Policy Number:	ESTIMATE-00000399	**Type:**	
Quote Expires :	08-16-2002	**Date Created:**	
Property Owner:		**Date Updated:**	
Property Name:	Princeton Forrestal Center	**Updated By:**	
Property Address:	08540	**Date Calculated:**	
		Profile Status:	
		Cost Data As Of:	

Surveyor Information

Name:	William Taggart		
Surveyor Address:	Marshall & Swift / Boeckh101 College Road EastThird FloorPrinceton, NJ 08540	**Company Address:**	
Survey Date:	08-16-2001		
Survey Expires:	08-16-2002		
Survey Effective Date:			

Marshall & Boeckh
Summary

General Policy

Policy Number:	-00000399	**Type:**	
Quote Expires :		**Date Created:**	
Property Owner:		**Date Updated:**	
Property Name:	orrestal	**Updated By:**	
Property Address:		**Date Calculated:**	
		Profile Status:	
		Cost Data As Of:	

Surveyor Inforr

Name:	gart		
Surveyor Address:	Swift /	**Company Address:**	

National Account Services   College Road   04/09/2003
IS Technology & Support   loorPrinceton,

Survey Date:
Survey Expires:

Select the Search Type to base the search on and enter part or all of what to search for. Click on the Pull down for Search type.

Click the left mouse button on the search criteria and then type in the information into the Search Text box.
Example – if you are searching by Property Owner, type the Property Owners name in the Search Text box, then click your left mouse

The Search Results screen will display all records that match the search criteria. The screen will include the Policy Number, Property Name, Property Owner and Updated Options.

Status

Quote – any new CE estimate that was created or modified prior to converting to a Policy Number. Quotes will remain on server for 30 days from the date entered.

Policy – any quote that has been converted to a policy. The policy number will be listed next to policy. Estimates that have been converted to policies will remain on the server until deleted by company.

Options

Delete – Will allow the user to delete the existing Profile.

Edit – When a user selects Edit the profile record is loaded to the CE XNet Building information screen. Once loaded the user can change any of the data elements and reprocess the record. The user will note that the profile is no longer in the Wizard mode.

View – View will display the Profile's report page without changing any of the data entry and without reprocessing the replacement cost

button on the
Search Button.

screens. Once loaded the user can change any of the data elements and reprocess the record.

History – the History option will display all of the iterations of the record up to five. The original record will never go away. The only option available from the History screen is View.

Editing:

After you do your search and locate the evaluation, click your left mouse on Edit.

valuation. From the Report screen a user can select any of the other tabs that are displayed. When the user clicks on another tab (Location, Section) the Profiles record is loaded to the CE XNet input

The Location Screen is an expanded view of the Wizard Profile Screen. You are now able to add additional information pertaining to the actual building information. You will also notice the Quote Expires Date field. Keeping in mind that the Wizard Evaluation is considered a quote until you convert the evaluation to a policy.   If you need to have the quote reside on XNet more then 30 days, change the Month to expand the expire date.

click the left mouse button on the Comment Button.
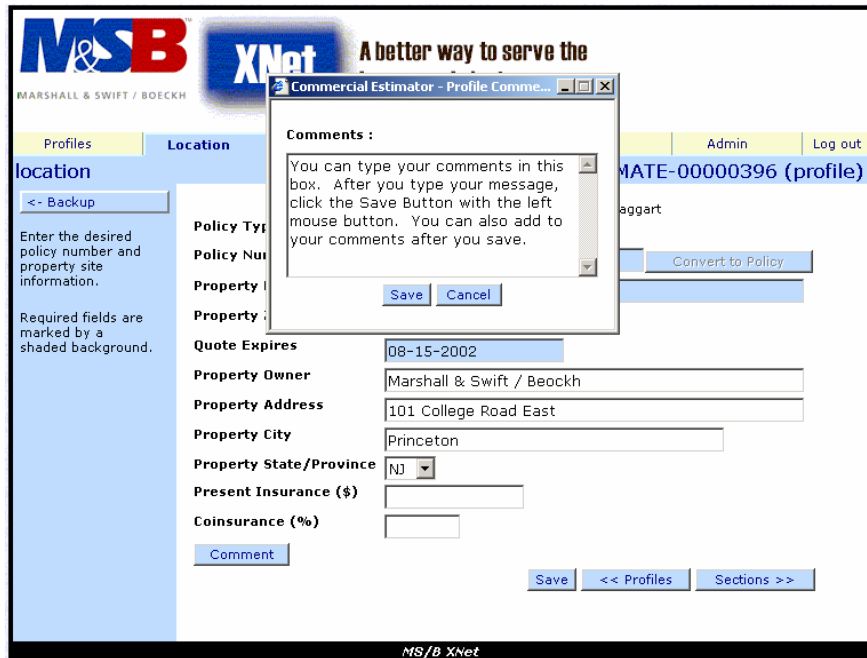
When you open the comment field, use will have a blank box. You can type in your information into the box and the click your left mouse button on the Save Button. This will then gray out the comment field, at which point you will be able to click the left mouse button on the Close Button. You will be able to add to the comment field at any time. Keep in mind that the comments from this box, will not print on the report.

After completing the changes to the Location Screen, click the left mouse button on the Section Button.

Comments – to add comments to your evaluation,

Section

Section Screen

You enter the detailed information for the valuation in the "Section" portion. The term section is used because the Commercial XNet allows the building or buildings in the valuation to be optionally divided into two or more sections. Each section can have one or more occupancies. In many valuations, you will have only one section. However, you can divide the building (or buildings) into sections in the following cases:

- Horizontal Sectioning – when a building has setbacks (some floors are significantly larger than other floors), you can use one section for the lower floors and another section for the upper floors.

Example:

Section 2
5 Stories
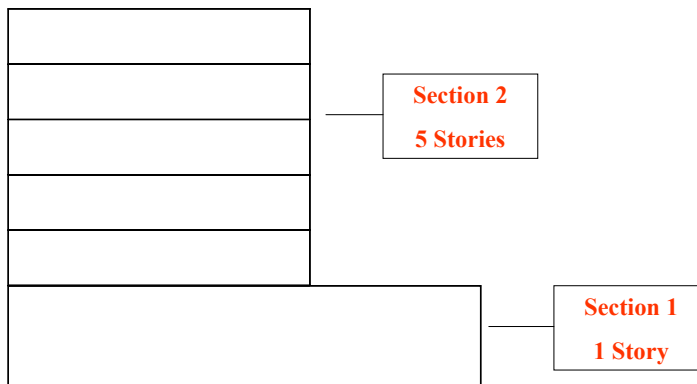
Section 1
1 Story

- Vertical Sectioning – when a building has wings with different number of stories, you can use one section for the main part of the building and other sections for the other portions of the building.

Example:

Section 1

6 Stories

Section 2

3 Stories
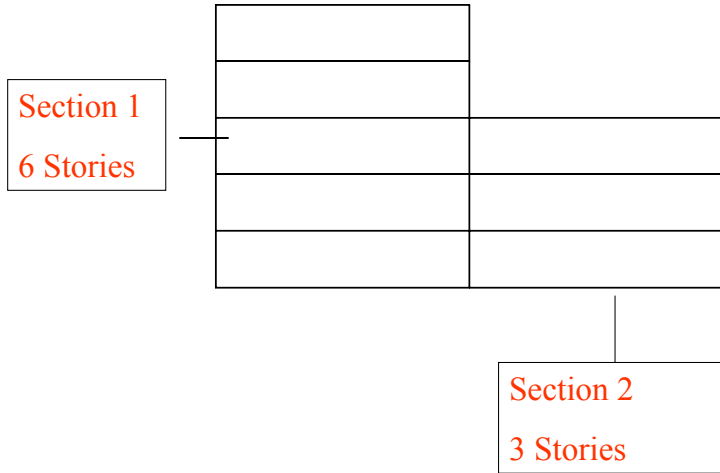
- Multiple Buildings – When you want a single report for two or more buildings you can use a section for each building.

You may use combinations of these cases. As a general rule, use a separate section to describe each homogeneous division of the building or each building in the valuation.

To add a new section, click the left mouse button on the New Button. This will add the next section and clear the size and age information that was entered in for Section One.
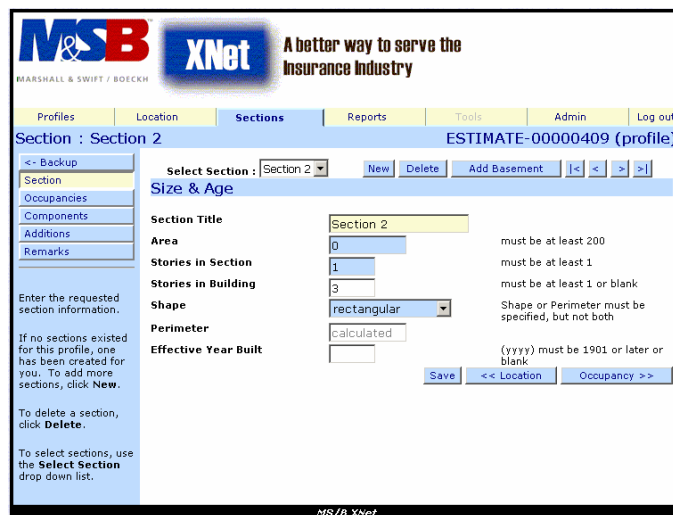
When you add sections you will need to enter all the information pertaining to each section under the Section Tab, Occupancy Tab, Component Tab, Addition Tab and Remark Tab.

Delete Section – to delete a section, click the left mouse button on the Delete Button. This will delete the last section that was added. You will all receive a warning message, asking if you are sure.

Help Screen – to obtain help with Commercial XNet, move the mouse pointer to the line title, (Section Title). You will notice that the verbiage will become hypertext. Once the verbiage becomes hypertext, click the left mouse button to bring up the help screen.
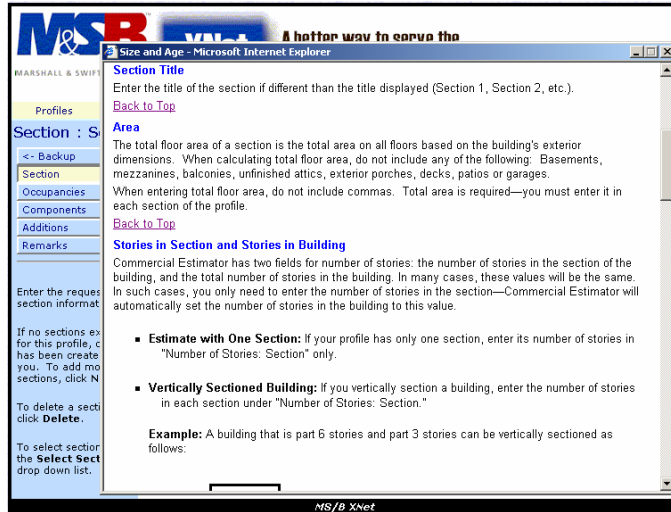
To close the Help Screen, click the left mouse button on the upper right corner X of the Help Screen.

Area – is the total square footage of the section.

Stories in Section – the total number of stories in the section.

Stories in Building – This will always be the same as the section, except with you are sectioning a building Horizontally. You will need to enter the number of stories in the section along with the number of stories in the building. Go back to our example of Horizontally Section Building.
Section 1 was 1 story, but the building had 6 stories.
Section 2 was the remaining 5 stories.
In this case you will enter:

Section 1:

Stories in Section – 1
Stories in Building – 6

Section 2:

Stories in Section – 5
Stories in Section – 6

When you section a building horizontally, your total stories in sections, must add up to the total of stories in the building.

Occupancy Screen

After you complete the Section Screen, click the left mouse button on the Occupancy Button. This will save all entries, and move onto the Occupancy Section.

To edit the information on the Occupancy Screen, click the left mouse button on the Occupancy Code that you wish to edit. You will notice that after you left click on the code, the information will transfer to the lower half of the screen. To delete the occupancy from the evaluation, click the left mouse button on the Trash Can under the delete column.

After you select the Occupancy that you wish to edit, you will notice all the information about the Occupancy has been transferred to the lower half of the screen now. Lets change the Percentage from 100 to 75%. To do this, just left click the mouse on the 100 within the Percentage field and type 75. After you type 75 you will need to click the left mouse button on the first available line below the last occupancy entered. This will save your changes to the occupancy and allow the user to select an other occupancy. This is accomplished the same as entering the Occupancy within the Wizard. First you must select the Occupancy Group, then select the Occupancy from the Occupancy list section.

The user can double click the left mouse button to select the Occupancy. When the Occupancy is selected, you will notice that all the information is available for editing on the lower have of the screen. The Occupancy will default to the remaining Percentage available in the section.

When you have completed editing the Occupancy Screen, click the left mouse button on the Save Button to save all entries.

After your Occupancy Screen has been saved, click the left mouse button on the Components Button to continue on.

Component Screen

Component Screen allows the user to enter detail information for the building being evaluated for the following Construction Systems.

- Exterior Walls
- Heating, Cooling and Ventilation (HVAC)
- Elevators
- Sprinklers
- Mezzanines
- Malls
- Miscellaneous Items
  - o Fire Alarm Systems
  - o Land Value (Site Value)
  - o Site Improvements

Commercial XNet automatically includes exterior walls and HVAC (where appropriate) in the calculated costs. If you enter an exterior wall or HVAC component in a section, it overrides the system "default." For all other construction systems, you must enter one or more components to have Commercial XNet include the cost in the evaluation.

To edit or enter a new component, as in the Occupancy Screen you will need to click the left mouse button on the Component you need to edit or click the left mouse button on the first available line. After you select the first available line, you need to select the Construction System you wish to enter.
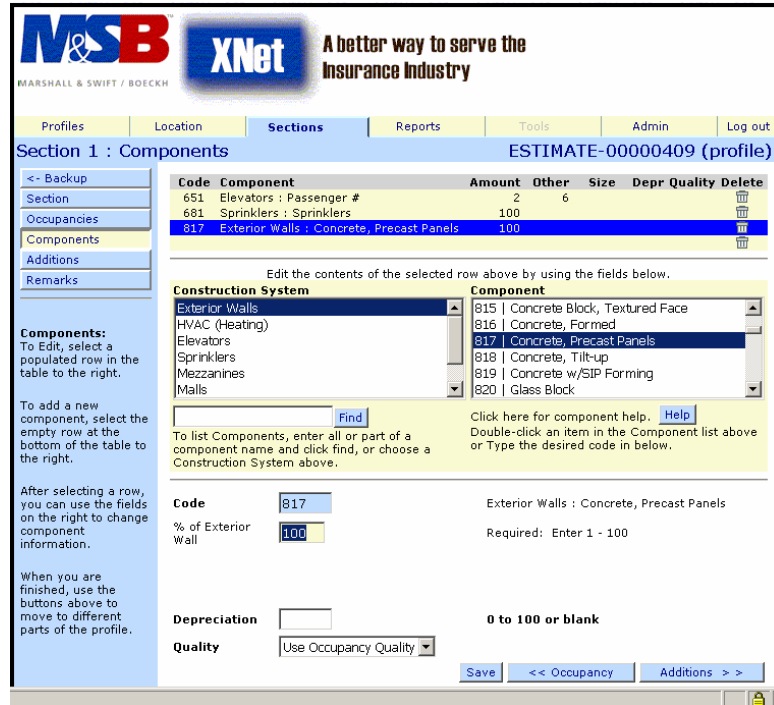
After selecting the Construction System, you will notice the component screen is populated with the exterior wall components available within Commercial XNet. You can scroll down the list to select the component to be added to the evaluation. When the component is selected you will need to double click the left mouse button to add the component. Referring back to the Occupancy Screen all editing fields for the component will be added to the lower half of the screen.

After you complete making all necessary changes to the Component Screen, click the left mouse button on the Save Button.

Additions Screen

Additions allow adding additional items to the report for items that are not available in Commercial XNet. The fields in the Addition Screen are:

- Type – indicates where to print the additions in the evaluation report, using one of the following.

    - Basic   Basic Structure Cost
    - Super   Superstructure Cost
    - Bsmnt Basement Cost
    - Extra   Extras
    - Depr   Depreciation (prints as negative)
    - Misc   Miscellaneous

- Description – The description of the addition that prints in the evaluation report. You can use up to 30 characters including spaces. You can also use this field to enter comments if you do not enter a cost in the cost column or units in the unit's column.

- Units – Enter a number of units if you want the addition to include the numbers of units, unit cost and total cost (number or units times unit cost).

- Cost – You can enter the addition's cost in one or two ways:

  - Total Cost – Enter the total cost of the addition. Do not include commas in the entry (e.g., enter 5000 for $5,000).
  - Unit Cost – Enter the cost per unit if you entered the number of units, greater then 1. Commercial XNet will multiply this cost times the number of units and print the results ad the total cost.

- Depr. – Use this field to depreciate the items separately. Note that additions codes "Depr" and "Misc" cannot be depreciated.

- LM – Use this field to indicate whether or not you want the local multiplier applied to this item. The applicable codes are:

  - Y = Yes, apply the local multiplier to this item.
  - N = No, do not apply the local multiplier to this item.

- Base Date – This field allows you to bring the cost to a specific date. Enter the date in the format mm/yyyy. The earliest date available is January 1977.

For our example, lets say that the restaurant had installed a micro brew system. Here is what your entry would look like.

After your entry is made, click the left mouse button the Save Button to enter and save the entry.

To continue on making more entries into the Additions Screen, left click the mouse on the next available line and repeat the steps.

When you have finished making your additions, click the left mouse button on the Remarks Button to continue.

Remarks

Additions allow you to document information pertaining to this evaluation. Every time you enter a Remark, Notes, or User Field Remark, you need to start with a Reference Date.

Date Entered – Commercial XNet generates this date.

Reference Date – Enter in that date that you are referencing your documentation to. Keep in mind i.e., today is August 20th 2001, but you are referencing Remarks from August 17th, 2001. In this example your Reference Date will be 08-17-2001.

Remarks – This field has 255 characters for each Reference Date. All Remarks documented will print on the evaluation report.

Notes – This field has 255 characters for each Reference Date. All Notes documented will print on the evaluation report.

User Field – This field has 255 characters for each Reference Date. All Notes documented will NOT print on the evaluation report.

After making your entries, either in Remarks, Notes or User Field click the left mouse button on the Save Button to save and add information to your evaluation report.

After you enter in all Remarks, click the left mouse button on the Report Button to go to your reports. The reports will be exactly like the Wizard Report.

Create a New CE Profile

To Create a New CE Profile, click the left mouse button on the "Create a New CE Profile" Button.

From this point, follow the same instructions for Edit a Commercial XNet Profile.