



MARSHALL & SWIFT / BOECKH

Marshall & Swift / Boeckh
Technology Solutions for Property Writers
Information Bulletin

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.msbnxnet.com/aigconsultants>

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

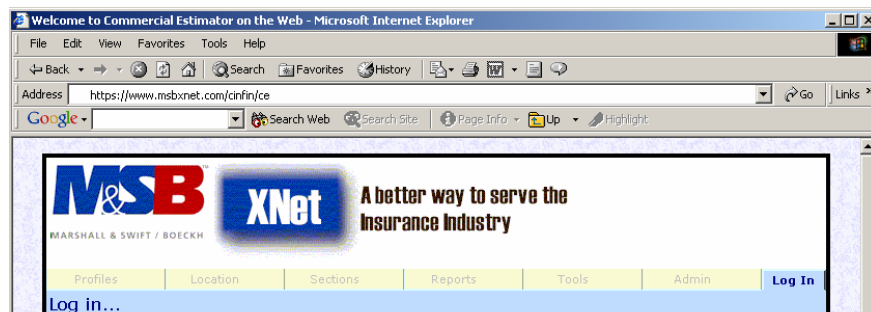
Browser Requirement

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.

MS&B XNet
MARSHALL & SWIFT / BOECKH
A better way to serve the Insurance Industry

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.

MS&B XNet
MARSHALL & SWIFT / BOECKH
A better way to serve the Insurance Industry

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

MS&B XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

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

New Profile Wizard - Building Information

Building	Policy Type	All Exclusions
Occupancy	Policy Number	ESTIMATE-00000395
Elevators	Property Name	Princeton Forrestal Center
Sprinklers	Property Zip/Postal Code	08540
	Stories In Building	3
	Total Building Area	45000

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.

MS/B XNet

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

MS&B XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

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

New Profile Wizard - Occupancy

Code	Occupancy	Percentage	Height	Class	Quality	Delete
Total		0				
Occupancy Group						
Occupancy						
Code						
Percentage						
Height						
Class						
Quality						

Type an occupancy code or choose one using the **Occupancy Group** and **Occupancy** dropdowns.

Then enter the **Percentage** and click **Add**.

When you have put in all 100%, proceed by clicking **Next** or click **Finish** to continue editing using the detailed screens.

Buttons: Add, Cancel, < Previous, Next >, Finish

MS/B XNet

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.

MS&B XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

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

New Profile Wizard - Occupancy

Code	Occupancy	Percentage	Height	Class	Quality	Delete
Total		0				
Occupancy Group						
Occupancy						
Code						
Percentage						
Height						
Class						
Quality						

Type an occupancy code or choose one using the **Occupancy Group** and **Occupancy** dropdowns.

Then enter the **Percentage** and click **Add**.

When you have put in all 100%, proceed by clicking **Next** or click **Finish** to continue editing using the detailed screens.

Buttons: Add, Cancel, < Previous, Next >, Finish

MS/B XNet

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.

MS&B XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

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

New Profile Wizard - Occupancy

Code	Occupancy	Percentage	Height	Class	Quality	Delete
		Total	0			
	Occupancy Group	Offices, Medical, Public Buildings				
	Occupancy					
	Code					
	Percentage					
	Height					
	Class					
	Quality					

MS/B XNet

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

MS&B XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

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

New Profile Wizard - Occupancy

Code	Occupancy	Percentage	Height	Class	Quality	Delete
		Total	0			
	Occupancy Group	Apartments, Clubs, Hotels				
	Occupancy					
	Code	Apartment				
	Percentage					
	Height					
	Class					
	Quality					

MS/B XNet

MS&B XNet A better way to serve the Insurance Industry

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

New Profile Wizard - Occupancy

Code	Occupancy	Percentage	Height	Class	Quality	Delete
		Total	0			
Occupancy Group		Offices, Medical, Public Buildings				
Occupancy		Office Building				
Code	344					
Percentage	100					
Height	10					
Class	Fire Resistive (6A)					
Quality	2.0 - Average					
Add						
Cancel < Previous Next > Finish						

MS/B XNet


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. Compute 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.

The screenshot shows the MSB XNet software interface. At the top, there is a logo for MSB (Marshall & Swift / Boeckh) and XNet, with the tagline 'A better way to serve the Insurance Industry'. Below the logo is a navigation menu with tabs for Profiles, Location, Sections, Reports, Tools, Admin, and Log out. The main content area is titled 'New Profile Wizard - Occupancy'. It features a table with columns for Code, Occupancy, Percentage, Height, Class, Quality, and Delete. The table contains one entry for '344 Office Building' with a percentage of 100, height of 10, class of 6A, and quality of 2.0. Below the table, there is a form for adding new occupancy entries, with fields for Occupancy Group, Code, Percentage, Height, Class, and Quality. An 'Add' button is located at the bottom of the form. On the right side of the screenshot, the date '04/09/2003' is visible.

Code	Occupancy	Percentage	Height	Class	Quality	Delete
344	Office Building	100	10	6A	2.0	
Total		100				

Elevators Screen

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

MSB XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

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

New Profile Wizard - Elevators

Building
Occupancy
Elevators
Sprinklers

Choose the types of elevators for this profile.

A quantity of 0 indicates that no elevators of that type will be added.

Click **Next** when you are finished or **Finish** to exit the Wizard and use the manual screens.

	Quantity	Stops
650 - Square foot elevators (% of floor area) :	<input type="text" value="0"/>	
651 - Number of Passenger Elevators :	<input type="text" value="0"/>	<input type="text" value="(optional)"/>
652 - Number of Power Freight Elevators :	<input type="text" value="0"/>	<input type="text" value="(optional)"/>
653 - Number of Manual Freight Elevators :	<input type="text" value="0"/>	<input type="text" value="(optional)"/>

Cancel < Previous Next > Finish

MS/B XNet

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.

	Quantity	Stops
650 - Square foot elevators (% of floor area) :	0	
651 - Number of Passenger Elevators :	2	6 (optional)
652 - Number of Power Freight Elevators :	0	(optional)
653 - Number of Manual Freight Elevators :	0	(optional)

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

	Percent
681 - Sprinklers % of floor area covered :	0
682 - Dry Sprinklers % of floor area covered :	0
683 - Wet Sprinklers % of floor area covered :	0

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.

- 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.

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

	Percent
681 - Sprinklers % of floor area covered :	100
682 - Dry Sprinklers % of floor area covered :	0
683 - Wet Sprinklers % of floor area covered :	0

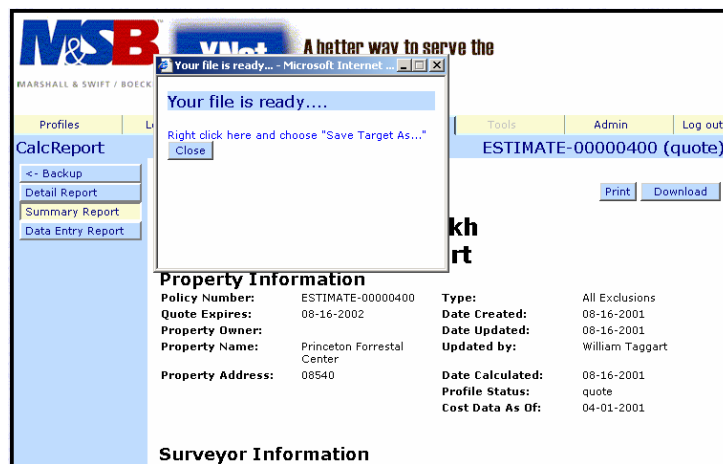
Now that you have made your entry for the Sprinkler Screen you can click the left mouse button on the Finish Button. This will now produce a Detail report, which you can either Print or Download to a file.

Finish Screen (Detail Report)

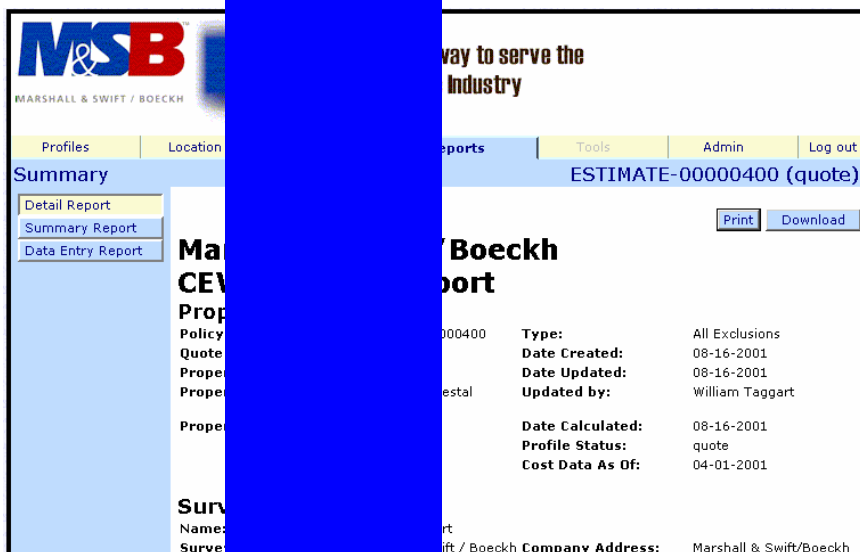
In this preview window, you can scroll through the report page by using the vertical scroll bar to the right of the report.

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

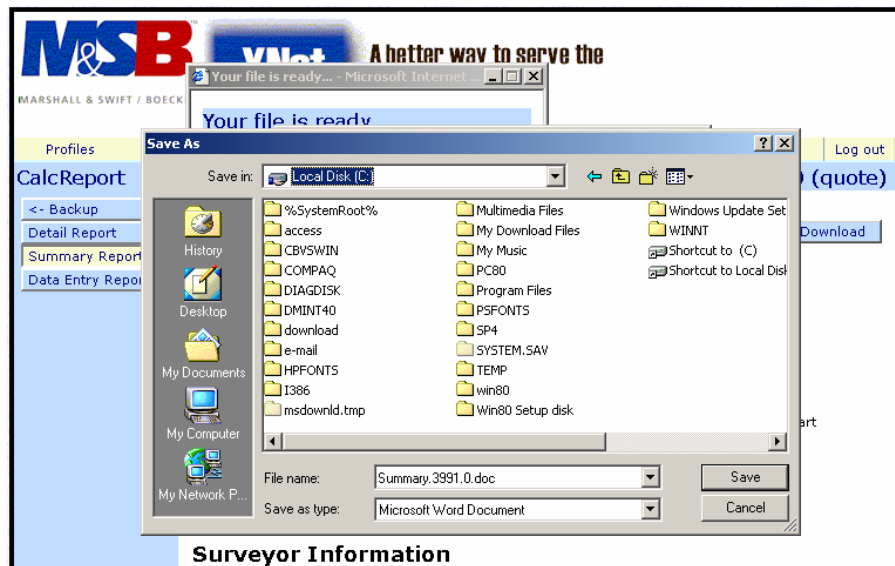
The report can also be downloaded to the user's desktop computer by clicking the Download Button with the left mouse button. If you elect to download the file, you will receive a message "Please wait while your report is prepared for downloading."



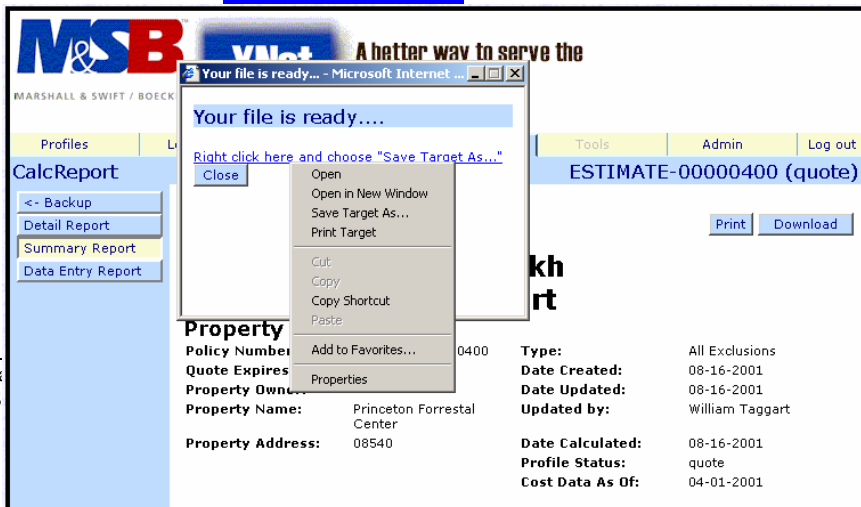
When your report is ready to be downloaded, you will need to click the your right mouse button on the line stating "Right click here and choose "Save Target as.."



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 Summary Detail 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	Company Address:	
Surveyor Address:	Marshall & Swift / Boeckh 101 College Road East Third Floor Princeton, NJ 08540		

Survey Date:	08-16-2001
Survey Expires:	08-16-2002
Survey Effective Date:	

Marshall Boeckh

Search for
an Existing
Profile

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 Inform

Name:

ggart

Surveyor Address:

Swift /

Company Address:

National Account Services
IS Technology & Support

College Road 40
Princeton,
NJ

04/09/2003

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.

The screenshot shows the MS&B XNet web application interface. At the top, there is a navigation bar with tabs for Profiles, Location, Sections, Reports, Tools, Admin, and Log out. Below the navigation bar, a welcome message reads "Welcome, William". On the left side, there is a sidebar with instructions for working with profiles and a "New Profile Wizard" button. The main content area is divided into "New" and "Options" sections. The "New" section contains buttons for "Create a New CE Profile", "CE Profile Wizard", and "Create a new CCI Profile". The "Options" section contains links for "Change Password", "Change Email", and "Support". Below these sections is a "Search" section with a dropdown menu for "Recent Activity" and a "Search" button. The search results section displays a table with 3 profiles:

Policy Number	Property Name	Property Owner	Updated Status
ESTIMATE-00000400	Princeton Forrestral Center		08-16-2001 Delete Edit View
ESTIMATE-00000399	Princeton Forrestral Center		08-16-2001 Delete Edit View
ESTIMATE-00000396	Princeton Forrestral Center		08-15-2001 Delete Edit View

At the bottom of the page, there is a footer with the text "MS/B XNet".

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.

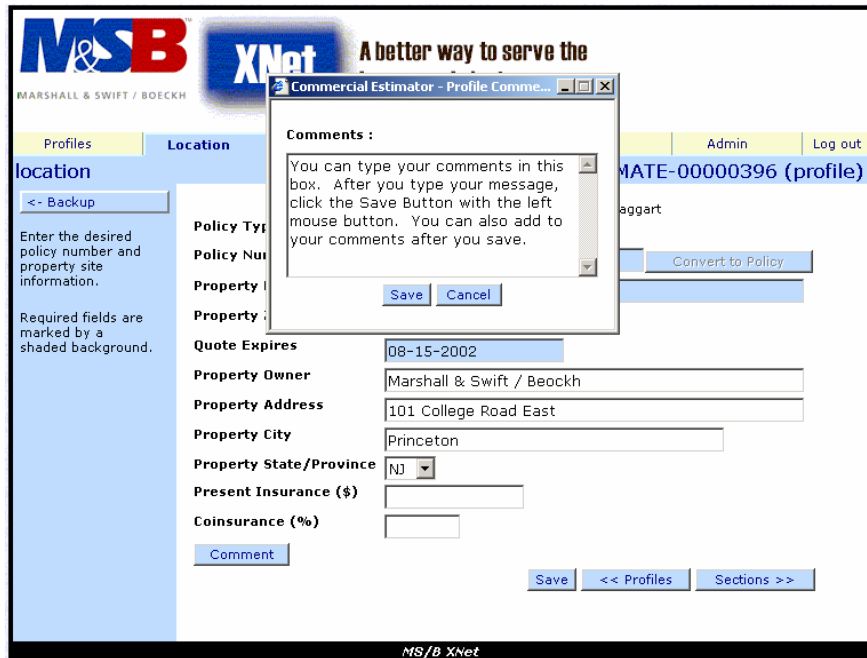
The screenshot shows the 'Location' screen for profile 'ESTIMATE-00000396'. The form includes the following fields and values:

Field	Value
Policy Type	All Exclusions
Policy Number	ESTIMATE-00000396
Property Name	Princeton Forrestal Center
Property Zip/Postal Code	08540
Quote Expires	08-15-2002
Property Owner	
Property Address	
Property City	
Property State/Province	
Present Insurance (\$)	
Coinsurance (%)	

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, you will have a blank box. You can type in your information into the box and then 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

MSB XNet A better way to serve the Insurance Industry

Profiles Location Sections Reports Tools Admin Log out

Section : Section 1 ESTIMATE-00000396 (profile)

Select Section : Section 1 New Delete Add Basement < > >|

Size & Age

Section Title Section 1

Area 45000 must be at least 200

Stories in Section 3 must be at least 1

Stories in Building 3 must be at least 1 or blank

Shape rectangular Shape or Perimeter must be specified, but not both

Perimeter calculated

Effective Year Built (yyyy) must be 1901 or later or blank

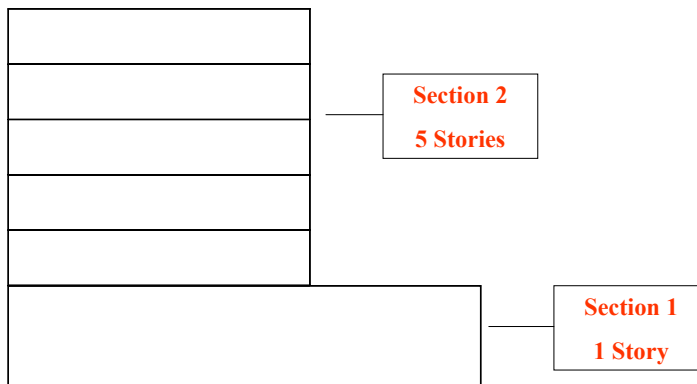
Save << Location Occupancy >>

MSB XNet

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:

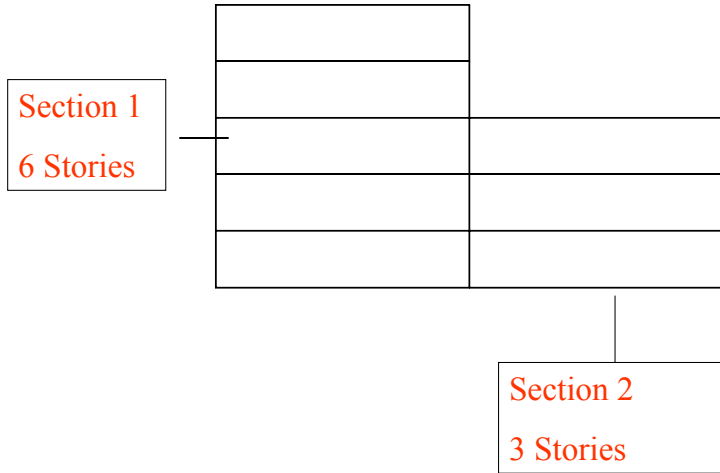
- Horizontal Sectioning – when a building has setbacks (some floors are significantly larger than other floors), you can use one section for the lower floors and another section for the upper floors.

Example:



- 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.

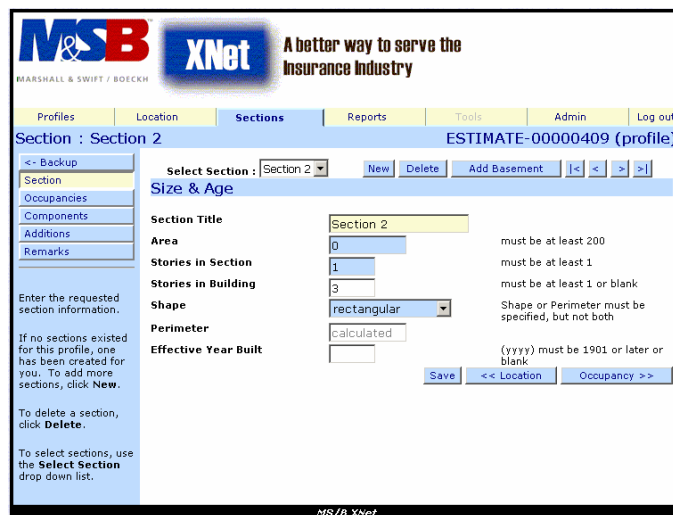
Example:



- 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.

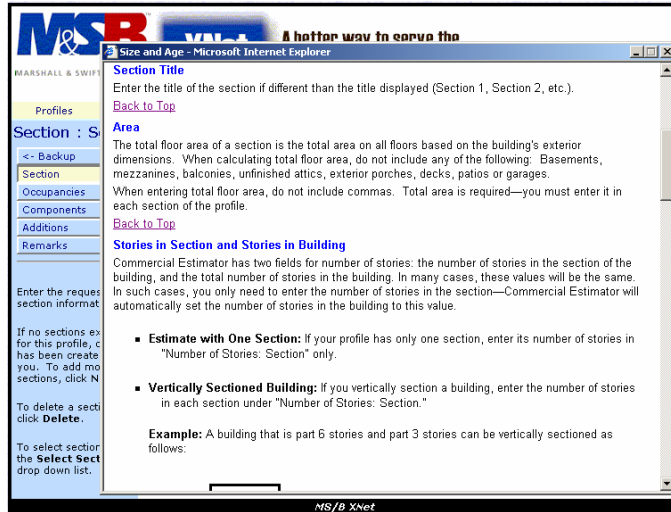
To add a new section, click the left mouse button on the New Button. This will add the next section and clear the size and age information that was entered in for Section One.



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.

MS&B XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

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

Section 1 : Occupancy ESTIMATE-00000409 (profile)

Code	Occupancy	Percent	Height	Class	Quality	Delete
344	Office Building	100	10	6A	2.0	

Edit the contents of the selected row above by using the fields below.

Occupancy Group
Apartments, Clubs, Hotels
Multiples, Motels
Stores, Commercial
Garages, Industrial, Lofts, Warehouses
Offices, Medical, Public Buildings
Churches, Theaters, Auditoriums

Occupancy

[Click here for occupancy help.](#)

To list Occupancies, enter all or part of an occupancy and click find, or choose an Occupancy Group above. Double-click an item in the Occupancy list above or Type the desired code in below.

Code: **Occupancy code. (required)**

Percentage: **Must be between 1 and 100 (required)**

Height: **Must be between 6 and 120 (required)**

Class:

Quality 2.5 - Above Average

MS/B XNet

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.

MS&B XNet A better way to serve the Insurance Industry

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

Section 1 : Occupancy ESTIMATE-00000409 (profile)

Code	Occupancy	Percent	Height	Class	Quality	Delete
344	Office Building	100	10	6A	2.0	

Edit the contents of the selected row above by using the fields below.

Occupancy Group

- Apartment, Clubs, Hotels
- Multiples, Motels
- Stores, Commercial
- Garages, Industrial, Lofts, Warehouses
- Offices, Medical, Public Buildings**
- Churches, Theaters, Auditoriums

Occupancy

- 304 | Bank
- 313 | Convalescent Hospital
- 320 | Dispensary
- 322 | Fire Station (Staff)
- 327 | Governmental Building
- 331 | Hospital

Find [Click here for occupancy help.](#) [Help](#)

To list Occupancies, enter all or part of an occupancy and click find, or choose an Occupancy Group above. Double-click an item in the Occupancy list above or Type the desired code in below.

Code: Office Building Occupancy code. (required)

Percentage: Must be between 1 and 100 (required)

Height: Must be between 6 and 120 (required)

Class:

Quality:

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.

MS&B XNet A better way to serve the Insurance Industry

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

Section 1 : Occupancy ESTIMATE-00000409 (profile)

Code	Occupancy	Percent	Height	Class	Quality	Delete
344	Office Building	75	10	6A	2.0	

Edit the contents of the selected row above by using the fields below.

Occupancy Group

- Apartment, Clubs, Hotels
- Multiples, Motels
- Stores, Commercial
- Garages, Industrial, Lofts, Warehouses
- Offices, Medical, Public Buildings**
- Churches, Theaters, Auditoriums

Occupancy

- 304 | Bank
- 313 | Convalescent Hospital
- 320 | Dispensary
- 322 | Fire Station (Staff)
- 327 | Governmental Building
- 331 | Hospital

Find [Click here for occupancy help.](#) [Help](#)

To list Occupancies, enter all or part of an occupancy and click find, or choose an Occupancy Group above. Double-click an item in the Occupancy list above or Type the desired code in below.

Code: Occupancy code. (required)

Percentage: Must be between 1 and 100 (required)

Height:

Class:

Quality:

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 half of the screen. The Occupancy will default to the remaining Percentage available in the section.

MSB XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

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

Section 1 : Occupancy ESTIMATE-00000409 (profile)

Code	Occupancy	Percent	Height	Class	Quality	Delete
344	Office Building	75	10	6A	2.0	
350	Restaurant	25	12	6A	2.0	

Edit the contents of the selected row above by using the fields below.

Occupancy Group	Occupancy
Apartments, Clubs, Hotels	340 Market
Multiples, Motels	349 Fast Food Restaurant
Stores, Commercials	350 Restaurant
Garages, Industrials, Lofts, Warehouses	353 Retail Store
Offices, Medical, Public Buildings	384 Barber Shop
Churches, Theaters, Auditoriums	412 Neighborhood Shopping Ctr

Find Help

To list Occupancies, enter all or part of an occupancy and click find, or choose an Occupancy Group above. Double-click an item in the Occupancy list above or Type the desired code in below.

Code: 350 Restaurant Occupancy code. (required)
 Percentage: 25 Must be between 1 and 100 (required)
 Height: 12 Must be between 6 and 120 (required)
 Class: Fire Resistive (6A)
 Quality: 2.0 - Average

Save << Section Components >>

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

The screenshot displays the XNet software interface for the 'Component Screen'. At the top, the MS&B XNet logo is visible with the tagline 'A better way to serve the Insurance Industry'. The navigation menu includes Profiles, Location, Sections, Reports, Tools, Admin, and Log out. The current section is 'Section 1 : Components' for profile 'ESTIMATE-00000409'. A table lists components with columns for Code, Component, Amount, Other, Size, Depr, Quality, and Delete. Two rows are shown: '651 Elevators : Passenger #' and '681 Sprinklers : Sprinklers'. Below the table, there are instructions for editing and adding components. The main form area is divided into 'Construction System' and 'Component' sections. The 'Construction System' list includes Exterior Walls, HVAC (Heating), Elevators, Sprinklers, Mezzanines, and Malls. The 'Component' section has a search field and a 'Find' button. Below this, there are input fields for Code, Depreciation (with a note '0 to 100 or blank'), and Quality (with a dropdown menu 'Use Occupancy Quality'). At the bottom, there are 'Save', '<< Occupancy', and 'Additions >>' buttons.

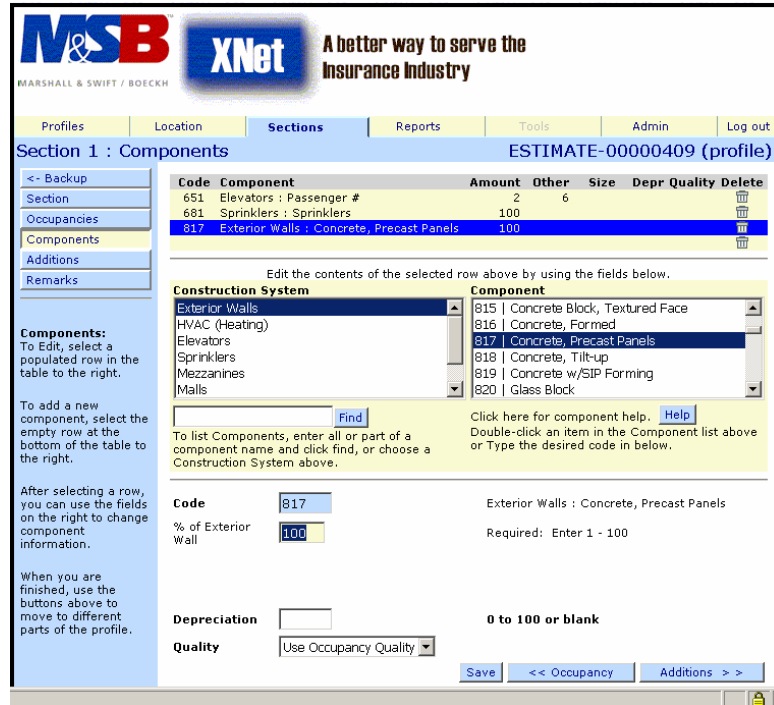
Code	Component	Amount	Other	Size	Depr	Quality	Delete
651	Elevators : Passenger #	2	6				
681	Sprinklers : Sprinklers	100					

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
 - Fire Alarm Systems
 - Land Value (Site Value)
 - 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

M&S XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

Profiles Location Sections Reports Tools Admin Log out

Section 1 : Additions ESTIMATE-00000409 (profile)

<- Backup
Section
Occupancies
Components
Additions
Remarks

Additions:
To Edit, select a populated row in the table to the right.
To add a new addition, select the empty row at the bottom of the table to the right.
After selecting a row, you can use the fields on the right to change addition information.
When you are finished, use the buttons above to move to different parts of the profile.

Type	Description	Units	Cost	Depr%	LM	Base Date	Delete
No Additions Have Been Entered Yet.							

Type: Choose an addition type. Choose the addition type

Description: Type a brief description of the additional cost (50 characters max)

Units: Enter the number of units

Unit Cost: Enter the cost per unit

Depreciation Percent: 0 to 100 or blank

Local Multiplier: Check here to use the local multiplier please use mm-yyyy format

Base Date:

Save << Components Remarks >>

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 than 1. Commercial XNet will multiply this cost times the number of units and print the results and 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.

MS&B XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

Profiles Location Sections Reports Tools Admin Log out

Section 1 : Additions ESTIMATE-00000409 (profile)

<- Backup
Section
Occupancies
Components
Additions
Remarks

Additions:
To Edit, select a populated row in the table to the right.
To add a new addition, select the empty row at the bottom of the table to the right.
After selecting a row, you can use the fields on the right to change addition information.
When you are finished, use the buttons above to move to different parts of the profile.

Type	Description	Units	Cost	Depr%	LM	Base Date	Delete
No Additions Have Been Entered Yet.							

Choose an addition type.

Choose the addition type

Type a brief description of the additional cost (50 characters max)

Enter the number of units

Enter the cost per unit

0 to 100 or blank

Check here to use the local multiplier
please use mm-yyyy format

Save << Components Remarks >>

MS/B XNet

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

The screenshot displays the MS&B XNet software interface. At the top, the logo for MS&B (Marshall & Swift / Boeckh) and XNet is shown, along with the tagline 'A better way to serve the Insurance Industry'. The navigation menu includes Profiles, Location, Sections, Reports, Tools, Admin, and Log out. The current section is 'Section 1 : Additions' for profile 'ESTIMATE-00000409 (profile)'. A table lists the current entry:

Type	Description	Units	Cost	Depr%	LN	Base Date	Delete
Extra	Brewing System	1	185000		Y	12-1999	iii
					N		iii

Below the table, a form allows editing the selected row. The fields are: Type (Extra), Description (Brewing System), Units (1), Unit Cost (185000), Depreciation Percent (blank), Local Multiplier (checked), and Base Date (12-1999). A 'Save' button is located at the bottom right of the form. The left sidebar contains navigation options: <- Backup, Section, Occupancies, Components, Additions, and Remarks. The 'Additions' section is currently selected.

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

The screenshot shows the MS&B XNet software interface. At the top, the logo for Marshall & Swift / Boeckh XNet is displayed with the tagline "A better way to serve the Insurance Industry". Below the logo is a navigation menu with tabs for Profiles, Location, Sections, Reports, Tools, Admin, and Log out. The main section is titled "Section 1 : Remarks" and shows a table with columns: Entered, Ref Date, Remark, Notes, User Field, and Delete. Below the table, there are input fields for "Date Entered", "Reference Date", "Remark", "Notes", and "User Field". A "Save" button and navigation buttons "<< Additions" and "Reports >>" are also visible. On the left side, there is a sidebar with a tree view containing "Remarks" and several instructional paragraphs.

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.

MSB XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

Profiles Location Sections Reports Tools Admin Log out

Section 1 : Remarks ESTIMATE-00000409 (quote)

Entered	Ref Date	Remark	Notes	User Field	Delete
08-20-2001	08-20-2001	Remarks - WILL PRINT ON REPORT	Notes - WILL PRINT ON REPORT		

Edit the contents of the selected row above by using the fields below.

Date Entered: []

Reference Date: 08-20-2001 please use mm-dd-yyyy format

Remark: [Remarks - WILL PRINT ON REPORT]

Notes: [Notes - WILL PRINT ON REPORT]

User Field: [User field - WILL NOT PRINT ON REPORT]

Save << Additions Reports >>

MS/B XNet

MSB XNet A better way to serve the Insurance Industry
MARSHALL & SWIFT / BOECKH

Profiles Location Sections Reports Tools Admin Log out

Section 1 : Remarks ESTIMATE-00000409 (quote)

Entered	Ref Date	Remark	Notes	User Field	Delete
08-20-2001	08-20-2001	Keep in mind that the Remarks, Notes and User Field are limited to 255 Charaters each per Reference Date			
08-20-2001	08-20-2001	Remarks - WILL PRINT ON REPORT	Notes - WILL PRINT ON REPORT	User field - WILL NOT PRINT ON REPORT	

Edit the contents of the selected row above by using the fields below.

Date Entered: []

Reference Date: [] please use mm-dd-yyyy format

Remark: []

Notes: []

User Field: []

Save << Additions Reports >>

Internet

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

The screenshot shows the MS&B XNet web application interface. At the top, the logo for MS&B (Marshall & Swift / Boeckh) and XNet is displayed, along with the tagline "A better way to serve the Insurance Industry". The navigation menu includes "Profiles", "Location", "Sections", "Reports", "Tools", "Admin", and "Log out". The main content area is titled "Welcome, William" and is divided into three sections: "New", "Options", and "Search".

New

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

Options

- Change Password
- Change Email
- Support

Search

Policy Number: [dropdown] [input] [Search]

Search Type: [input] Search Text: [input]

MS/B XNet

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

The screenshot shows the MS&B XNet web application interface for editing a profile. The navigation menu is the same as in the previous screenshot. The main content area is titled "location" and "ESTIMATE-00000412 (profile)".

<- Backup

Enter the desired policy number and property site information.

Required fields are marked by a shaded background.

Policy Type: All Exclusions

Policy Number: ESTIMATE-00000412 [Convert to Policy]

Property Name: [input]

Property Zip/Postal Code: [input]

Quote Expires: 09-20-2001

Property Owner: [input]

Property Address: [input]

Property City: [input]

Property State/Province: [dropdown]

Present Insurance (\$): [input]

Coinurance (%): [input]

[Comment]

[Save] << Profiles Sections >>

MS/B XNet

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