



# Commercial Express®

## Quick Start Guide

Version 1.6

Commercial Express is the most comprehensive automated commercial and agricultural valuation system in the industry. You can create an accurate valuation by entering a handful of information and the location of the building or you can enter specific pieces of information for each construction component to get a more detailed estimate. This guide only covers the primary features of the program.

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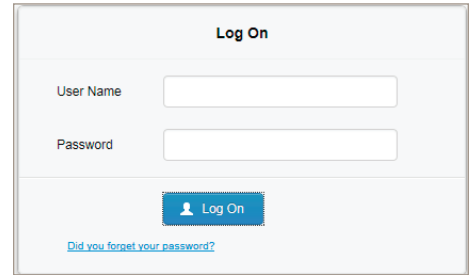


## Getting Started

### Logging In

When you access your Commercial Express site you may need to first log in to the system to access your valuations. If your company uses GetQuickLink you may never see this screen.

Enter your user name and password and Click **Log In**. Your password is case sensitive.

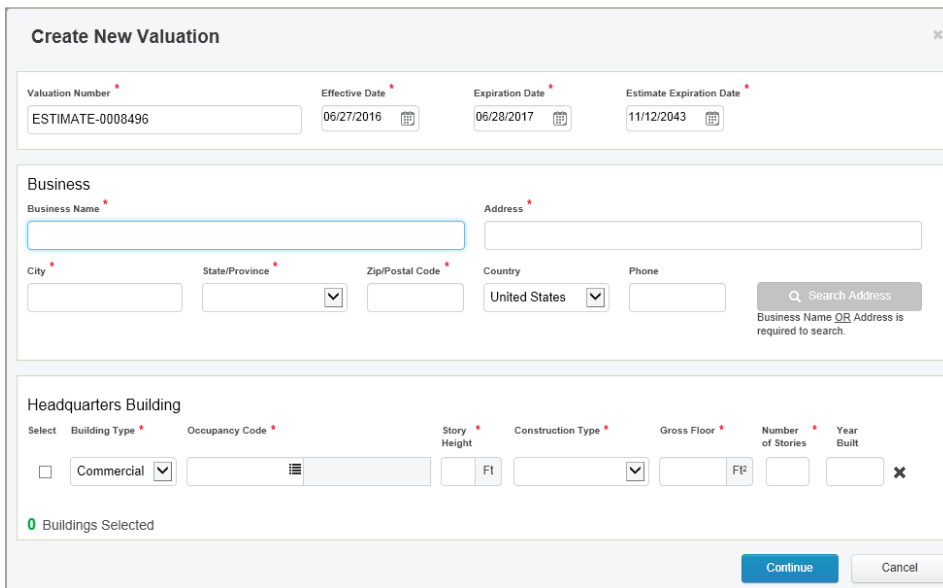


The 'Log On' form contains two input fields: 'User Name' and 'Password'. Below the fields is a blue 'Log On' button with a user icon. A link for 'Did you forget your password?' is located at the bottom of the form.

### Creating a New Valuation

New valuations are created from the Dashboard. To create a valuation, click **Create New Valuation**.

### Create New Valuation



The 'Create New Valuation' form is divided into three main sections. The top section contains four date fields: 'Valuation Number' (with value ESTIMATE-0008496), 'Effective Date' (06/27/2016), 'Expiration Date' (06/28/2017), and 'Estimate Expiration Date' (11/12/2043). The middle section, titled 'Business', includes fields for 'Business Name', 'Address', 'City', 'State/Province', 'Zip/Postal Code', 'Country' (set to United States), and 'Phone'. A 'Search Address' button is present, with a note that 'Business Name OR Address is required to search'. The bottom section, titled 'Headquarters Building', features a 'Select' checkbox, a 'Building Type' dropdown (set to Commercial), an 'Occupancy Code' field, 'Story Height' (set to Ft), 'Construction Type' dropdown, 'Gross Floor' (set to FR), 'Number of Stories', and 'Year Built'. A '0 Buildings Selected' indicator is at the bottom left, and 'Continue' and 'Cancel' buttons are at the bottom right.

To Create New Valuation, you may enter the following:

**Note:** All fields with an asterisk are required.

**Valuation Number:** The identifier assigned to the valuation. When you create a new valuation, an estimate number is automatically filled in for you. You can replace it with your own identification number any time prior to the Estimate Expiration Date.

**Effective Date:** This is the date when the policy is put into effect. You may manually enter or click the calendar icon to select a date.

**Expiration Date:** The expiration date (insurance version) for the valuation. The expiration date is the date when the policy is up for renewal. You may manually enter or click the calendar icon to select a date.

**Estimate Expiration Date:** The date the estimate will expire and be removed from the system it has not been assigned a valuation number. Typically, this date is set to 90 days from the creation of the valuation but may have a different duration and may even be hidden. The Administrator at your company controls this field.

## Business

When you create a business you are creating what is known in the system as a location. A valuation can have one location or more than one. For example, if you have five apartment buildings and they are all next to each other in the same zip code, then you would need one location and that location may have as many buildings as it needs to. You would need more than one location if those five apartment buildings were in five different cities which would be five different zip codes. In this situation you would create five locations and each location can have one or more than one building.

**Business Name, Address, City, State/Province, Zip/Postal Code:** The name and full address of the business being valued. All are required. You can also enter a partial address and do a Search Address. Search Address is explained in its own topic. The Zip/Postal Code is important in that it localizes your material, labor and equipment costs. It also localizes your climate, wind and seismic zones.

**Country:** A country will default. Choices are United States and Canada.

**Phone:** The phone number of the business being valued.

**Search Address:** Click to search for an address for which you may only have partial information. Enter the business name and either the city and state or the zip code.

A listing of search results will display. You can sort the results to help you find the business you want:

- ▶ If the system retrieves a list of business locations and identifies the headquarters, select only the headquarters location. The system includes the headquarters and all associated locations in the estimate.
- ▶ If the system retrieves a list of business locations and does not identify the headquarters, select the locations you want to use. If you select multiple locations, the system selects the first location as the headquarters. If necessary, you can change the headquarters location later.
- ▶ If the business you want is not on the list, refine your search criteria or manually add the valuation.

Business Name	Address	City	State / Province	Zip/Postal Code	Make HQ	Select
BUNZEL'S MEATS & CATERING	8415 W BURLEIGH	MILWAUKEE	WI	53222-3716	<input checked="" type="radio"/>	<input type="checkbox"/>
BUNZELS MEATS	2778 N 59TH	MILWAUKEE	WI	53210-1503	<input type="radio"/>	<input type="checkbox"/>


Displaying items 1 - 2 of 2

Once you have entered all the information for the Business you have created a location. The last part of Create New Valuation is to create the **Headquarters Building**.

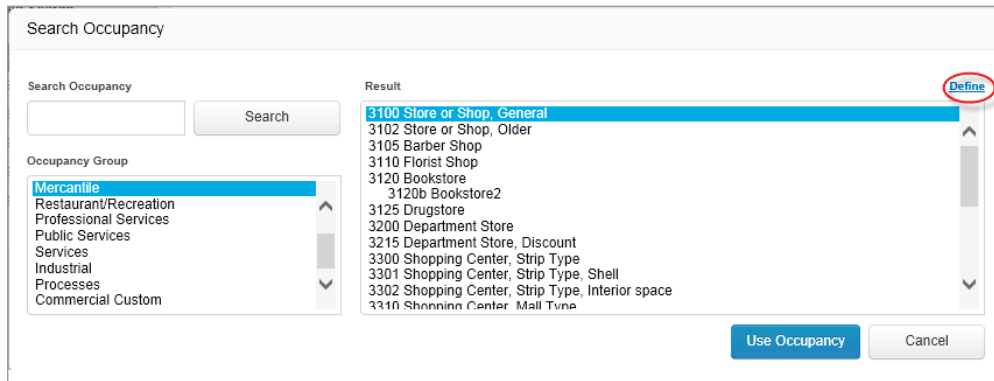
## Headquarters Building

When you create the Headquarters Building you are creating either the entire building or the primary section of the building if you are planning on breaking up the building into sections. The primary section is always the part of the building that has the greatest number of stories or the highest story height.

**Building Type:** The building type may be either **Commercial** or **Agricultural**. Commercial Express allows you to have both commercial and agricultural buildings on a single valuation.

**Occupancy Code:** Select an occupancy code for the building. You can enter the four-digit code if you know it, you can type of occupancy like “store” and it display all the occupancies with “store” in their name or you can click on  and it will display Select Occupancy. On Select Occupancy you can enter the name of an occupancy and Search. Result would display any valid occupancy. You can click on the list under Occupancy Group and Result displays all the occupancies in the group. You can also select an occupancy listed in Result, then click Define to see a definition of the Occupancy. The definition would give you a description of the occupancy and what it includes and does not include to assist you in selecting the proper occupancy. Once you have selected the proper occupancy Use Occupancy and the information will pull through to Headquarters Building.

Commercial has 220 occupancies in ten groups, Agricultural has 61 occupancies in seven groups.



**Story Height:** After you select an occupancy a default story height will pre-fill. To modify the story height just click in the box and type in the correct height.

**Construction Type:** Select the ConstructionType for the Building. There are six options to select from for Commercial and five for Agricultural.

**Gross Floor:** The gross floor area is the total floor area of all floors in the building that you would like considered in your valuation. This includes stairwells and elevator shafts, but does not include areas such as basements and mezzanines.

**Example:**

A one-story building with exterior wall dimensions of 100' x 100' has a gross floor area of 10,000 square feet. If the same building had three-stories, the gross floor area would be 30,000 square feet. If the first two stories were 10,000 square feet each and the third floor was 5,000 square feet, then the gross floor area would be 25,000 square feet.

**Number of Stories:** Enter the total number of stories for the building of the section of the building you are creating. For Agricultural the number of stories is determined when the occupancy is selected like one story or two story barn.

**Year Built:** You may enter the year built. Unlike the other fields it is not required and it has no impact on your valuation. The year built does print on reports.

When you have completed all the required information click **Continue** to save the valuation. The valuation will be created and you will land in the first of three pages available for a valuation. At this point you have created a valuation with one location and at the location you have one building and the building has one occupancy and one construction type.

## Property Valuation Summary

The Property Valuation Summary page consists of panes that allow you to make various changes and additions to the valuation information. It also displays various add-on features of the program which are not covered in this guide. This guide will discuss the **Add Location** button, the **Go to Building** detail icon, and the **Edit** icon for a location listed at the bottom of the page.

The screenshot displays the 'Property Valuation Summary' page. At the top, the total valuation is \$1,085,441 CAD. The page is divided into several sections:

- Valuation Details:** Includes Valuation Number (LQ11M1L 000512), Effective Date (06/29/2016), and other metadata.
- Business Profile:** Lists Business Name (BUNZEL'S MEATS & CATERING), Business Address (8415 W BURLINGHAM, Milwaukee, WI), and Total Gross Sales (\$0 CAD).
- Building Insight™ Estimate:** A table showing components of the valuation estimate as of June 25, 2016.

Component	Value
Number of Locations	1
Number of Buildings	1
Buildings Value	\$ 1,085,441 CAD
Location Additions Value	\$ 0 CAD
Building Valuation Grand Total	\$ 1,085,441 CAD
Cost Per Square Foot	\$ 217 CAD
Depreciated Building Valuation Grand Total	\$ 1,085,441 CAD
Depreciated Cost Per Square Foot	\$ 217 CAD
- Business Interruption:** A message stating 'Source is not available at this time.'
- Business Insight™ Scorecard:** A dashboard with six risk score gauges: CoreLogic Score (2050), DBT Risk (3436), Financial Risk (6626), Z-Score (9190), Viability Risk (1522), and Industry Risk (1298).
- List of Locations:** A table with one entry for 'BUNZEL'S MEATS & CATERING' at '8415 W BURLINGHAM, Milwaukee, WI'. An 'Add Location' button is circled in red at the bottom right of this section.

To add another location to the valuation, click **Add Location** and the page displays. Fill in the required information. It is the same information filled in when the initial location was created in Create New Valuation. When you are done, click **Save** to return to the Property Valuation Summary page or click **Continue to Location** and it will advance you to the next page where additional buildings could be added to the location. Adding buildings to a location will be covered later in the next chapter.

**Add Location**

Location Number: 00002  
 Location Name: 00002

Address: [Empty Field]

City: [Empty Field] State/Province: [Empty Field] Zip/Postal Code: [Empty Field] Country: United States Phone: [Empty Field]

Climate: Cold High Wind Zone: Minor Damage Seismic Zone: No Damage

Gross sales: [Empty Field] CAD Number of Employees: [Empty Field]

Space Occupied: [Empty Field] F<sup>2</sup>


**Add Building**


Select Building Type: Commercial Occupancy Code: [Empty Field] Story Height: Ft Construction Type: [Empty Field] Gross Floor: F<sup>2</sup> Number of Stories: [Empty Field] Year Built: [Empty Field]

Buildings Selected: 0

Buttons: Save, Continue to Location, Cancel

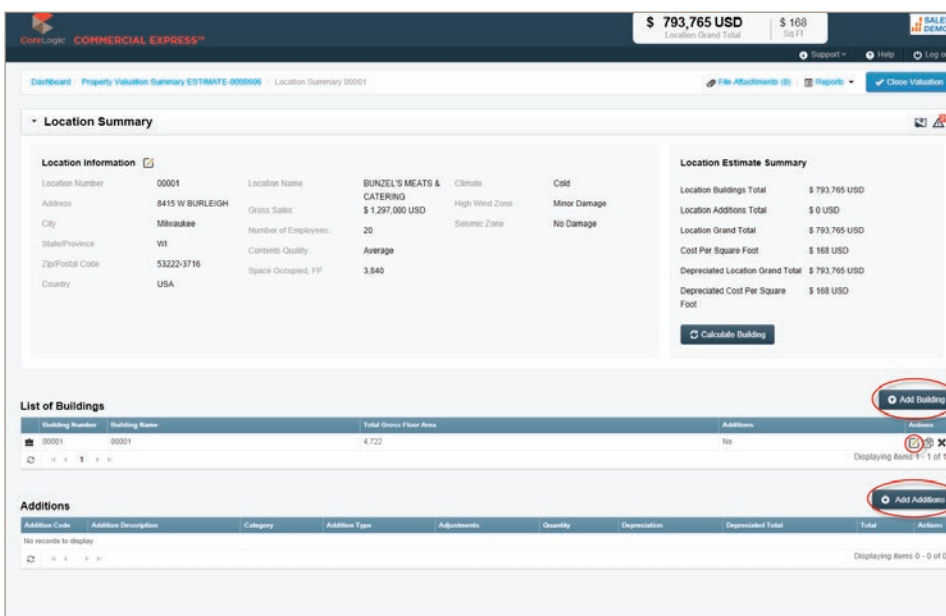
To navigate from the Property Valuation Summary Page you have two options:

The Go to Building Detail icon  located next to Building Insight Estimate. By clicking on the icon it will take you to the page where you may make changes to the building. This icon is only available if you have a single location and a single building for the valuation.

The Edit icon  at the bottom of the page is available for each location created for the valuation. By clicking on the icon it will take you to the page where you may add additional buildings to that particular location.

## Location Summary

The Location Summary page allows you to add additional buildings to the location you selected. You may also add additions on this page and the additions will be for the location. This Guide will discuss **Add Building**, the **Edit** icon to edit a building and will briefly discuss **Add Additions**.



**Commercial Express**

\$ 793,765 USD Location Grand Total \$ 168 Cost Per Sq Ft

Dashboard Property Valuation Summary ESTIMATE 000006 Location Summary 00001

**Location Summary**

**Location Information**


Location Number	00001	Location Name	BUNZEL'S MEATS & CATERING	Climate	Cold
Address	8415 W BURLEIGH	Gross Sales	\$ 1,297,000 USD	High Wind Zone	Minor Damage
City	Milwaukee	Number of Employees	20	Seismic Zone	No Damage
State/Province	WI	Content Quality	Average		
Zip/Postal Code	53222-3716	Space Occupied, F <sup>2</sup>	3,840		
Country	USA				

**Location Estimate Summary**

Location Buildings Total	\$ 793,765 USD
Location Additions Total	\$ 0 USD
Location Grand Total	\$ 793,765 USD
Cost Per Square Foot	\$ 168 USD
Depreciated Location Grand Total	\$ 793,765 USD
Depreciated Cost Per Square Foot	\$ 168 USD

Buttons: Add Building, Calculate Building

**List of Buildings**

Building Number	Building Name	Total Gross Floor Area	Additions	Actions
00001	00001	4,722	No	

Displaying Items 1 of 1

**Additions**

Addition Code	Addition Description	Category	Addition Type	Adjustments	Quantity	Depreciation	Depreciated Total	Total	Actions
No records to display.									

Displaying Items 0 of 0

To add another building to the location, click **Add Building**. Fill in the required information. It is the same information fields that needed to be filled in when the initial building was created in Create New Valuation.

To edit an existing building click the **Edit** icon located to the right of every building listed under **List of Buildings**. By clicking on the icon it will take you to the page where you may make changes to the building selected. The next chapter will discuss that page.

To add Additions to this location, click **Add Additions**. For detailed information on adding additions please see the next chapter.

## Building Insight™ Summary

The **Building Insight Summary** page displays the details for a building. For discussion purposes we will break this page into five parts. The **Building information** on top, the bottoms related to sectioning a building, the various editable panes that display on the left of the page, the **Materials** that display on the right of the page and the **Section Additions** that display on the bottom of the page.

If you edit Building Information at the top of the page you can enter **Current Coverage**, set a **Co-Insurance Requirement** and **Separate Insurance Exclusion Costs** (exclude site prep, foundation wall, interior foundations, and approximately 12% of plumbing).

Location Information		Building Estimate Summary	
Location Number	00001	Building Total	\$ 793,765 USD
Location Name	BUNZEL'S MEATS & CATERING	Building Additions Total	\$ 0 USD
Location Address	8415 W BURLINGHAM Milwaukee, WI 53222-3716, USA	Building Grand Total	\$ 793,765 USD
Building Information		Cost Per Square Foot	\$ 168 USD
Building Number	00001	Depreciated Building Grand Total	\$ 793,765 USD
Building Name	00001	Depreciated Cost Per Square Foot	\$ 168 USD
Building Type	Commercial		
Separate Insurance Exclusion Costs	No		
Current Coverage	\$ 0 USD		
Co-Insurance Requirement	100 %		

A building can be broken into pieces called Sections. There are a number of reasons to section a building, different numbers of stories for different parts of the building, different occupancies, different constructions types, different vintages for different parts of the building. When you section a building your primary section is the part of the building that has the greatest number of stories or the highest story height. They can create as many sections as needed for a building and you normally section a building horizontally.

There are two buttons related to sectioning buildings **Copy Section** and **Add Section**. If you want to add a section, click on **Add Section** and the system will ask you to provide the five pieces of information it asked you for when you created the original valuation. If you copy a section, you want to be on the section that you are going to copy then click **Copy Section** before selecting the destination.

Along the left side of the page are a number of editable panes that allow you to make various adjustments and additions to the valuation. Here are the panes available:

- ▶ **Section Summary** allows a user to change the **Construction Quality** of the section and enter information for the perimeter of the building using either **Calculate using Shape** or **Measured Perimeter**.
- ▶ **Occupancy** displays the current occupancy and allows you to enter additional occupancies. A section of a building may have up to 5 occupancies.
- ▶ **Construction** displays the current construction type used and allows you to enter additional construction types. A section of a building may have as many construction types as needed.
- ▶ **Substructure** always default a slab at grade. If the section has a different substructure you may select as many as needed here.
- ▶ **Adjustments** to sections may include the ability to change the **Architect** fee percentage and the **Overhead and Profit** percentage. You may also be able to apply Depreciation to the valuation, account for the building being built on a **Hillside** and enter **User Adjustments**.
- ▶ To apply depreciation to the building or section you have two options, **Use Depreciation Percentage** or **Calculate based on Effective Age and Condition**. Enter Depreciation Percentage if you know the depreciation percentage you want to apply. Select this option and enter a value. To calculate based on Effective Age and Condition first enter the effective age or the number of years of apparent age for the building or section. Then select the general, overall condition of the building (considers the desirability and usefulness of the building or section). When depreciation is applied you will now have a Replacement Cost (RC) and an Actual Cash Value (ACV).

### Building Sections

Section 1

---

**Section Summary** Section 1

Section Name	Section 1
Number of Stories	2
Year Built:	1948
Gross Floor	4,722 FF <sup>2</sup>
Construction Quality:	Average
Gross Perimeter	Calculate Using Shape: None

---

**Occupancy**

Occupancy Code	Description	Story Height	Percent
3100	Store or Shop, General	16.00 Ft	100 %

---

**Construction**

Construction Type	Percent
Masonry (ISO 2)	100 %

---

**Substructure**

**Substructure Areas**

None

---

**Adjustments**

Architect	Overhead and Profit
7.00 %	20.00 %

**Depreciation, %**

None

**Hillside**

Calculate based on Degree of Slope	Site Accessibility
Flat	Excellent

**Site Position**   **Soil Condition**

Unknown   Excellent

**User Adjustments**

No user adjustments

**Depreciation, %**

Calculate based on Effective Age  
  Use Depreciation Percentage  
  None

 
  %

**Condition**

▼



On the right side of the Building Insight Summary page are displayed the material defaults for the section, you are working on. This Guide will discuss Search Material and editing individual categories.

**Search Material** allows you to enter the material you are looking for and it will list all the categories in which that material is available. For example, if you enter “brick” it will list the three categories that have brick items in them and all the brick items in each category. You can then select the brick item you are looking for, enter a quantity in the box to the right then click **Add**. The item will then be added to the Materials listed below in the category it belongs. This can save time in searching for where material reside in the program or if they even exist in the program.

To edit an individual category, click the **Edit** icon . It will open the category and display the current material defaults. When a category is in edit mode you may click the **X** to delete an item, click on the down arrow to change the default item to another option and add additional items as in the graphic below where you may **Add Heating** and **Add Cooling**.

Heating & Cooling

**Heating**

Rooftop Unit 100 %  %

Add Heating

**Cooling**

Rooftop Unit 100 %  %

Add Cooling

Search Material

Materials Restore All Defaults System Defaults User Overrides

**Mechanicals**

**Electrical**

Average Quality 100 %

**Fire Protection Systems**

Sprinkler System 100 %

Manual Fire Alarm System 100 %

Automatic Fire Alarm System 100 %

**Plumbing**

Number of Fixtures 4

**Elevators**

Number of Passenger Elevators 0

Number of Freight Elevators 0

**Heating & Cooling**

**Heating**

Rooftop Unit 100 %

**Cooling**

Rooftop Unit 100 %

**Exterior Walls**

**Wall Openings**

Wall Openings 10 %

**Wall Finish**

Brick on Masonry 40 %

Concrete, Tile-up Panels 20 %

Stucco on Masonry 40 %

**Roof**

**Roof Finish**

Bulk-Up/Tar and Gravel 100 %

**Roof Pitch**

System generated defaults are based on a specific roof pitch not the average of a range.

**Floor Finish**

Concrete Sealer or Topping 5 %

Tile, Ceramic 5 %

Tile, Vinyl Composite 90 %

**Ceiling Finish**

Paint 25 %

Suspended Acoustical 75 %

**Interior Walls**

**Wall Finish**

Drywall 100 %

Paint 100 %

**Wall Structure**

Studs, Girts, etc. 100 %

**Total Length**

Total Length 194 Ft

At the bottom of the Building Insight Summary page are **Section Additions**. In the previous chapter additions can be added to a location. On this page additions can be added to a specific building or if the building is divided into sections then additions can be added to a specific section.

Section Additions Add Additions

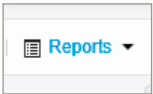
Addition Code	Addition Description	Category	Addition Type	Adjustments	Quantity	Depreciation	Depreciated Total	Total	Actions
3130	Public address system	Public Address System	Building Items	N/A	1	N/A	\$ 4,791 USD	\$ 4,791 USD	

Displaying items 1 - 1 of 1

To add an addition, click **Add Additions**. It will display an Add Additions page. On this page you may select **Stand-Alone Addition**, access **Addition Bundles** and create **Custom Additions**. Stand-Alone Additions can be accessed by typing in the item you are looking for and if it available it will display and you can select it. Or you can click the icon and it will display a category list and you can search for items in the various categories. Once an item is selected the system will ask you to define the item prior to adding it to the valuation. By clicking **Preview Values**, you can see the value of the item before adding it to the valuation.

## Reports

Reports can be accessed from any page of the valuation. If you click **Reports**, it will preview whatever report your Commercial Express has set as its default. When a report is being previewed it can be printed and a copy can be downloaded. You may also access **Report Options** by clicking the down arrow to the right of the word Reports.



Report Options allows you select from four available reports. The options available include selecting different reports, making changes to titles and the report footer, and turning on or off various details that can be printed on the report. Your company may have all or parts of Report Options locked down and not modifiable.

### Report Options

Report Type  
Valuation Detailed Report

Report Format  
Adobe Acrobat (PDF)

Report Title 1  
Sales Demo

Report Title 2

Report Footer  
End of Report

- Include Building Cost
- Include Contents
- Include Business Insight
- Include Hazard Summary
- Include AerialAssist Summary
- Include Attachment Summary
- Print Adjustments
- Print Architect and O&P Fees
- Print Assumptions
- Print Equipment
- Print Substructure Detail
- Print Summary Report

Preview Download

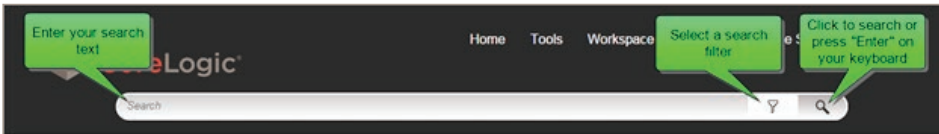
## Help

Help is available throughout the Commercial Express.

In the upper right of every page, you may click Help to access general help for all topics related to the program.


### Search the Help System

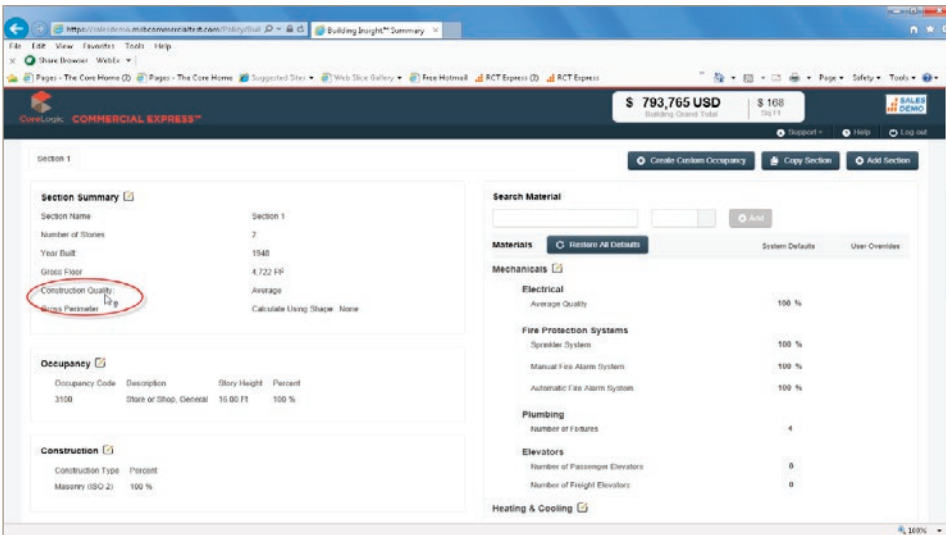
The fastest way to locate any topic within the help system is to do a search. The search bar is at the top of every topic and on the home page. You can search all the files or narrow your search by categories.



The results of the search appear below the search bar.

## Item Specific Help

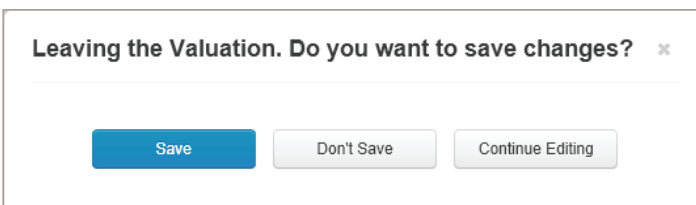
When you are working on a valuation item specific help is available. You may access Help information by putting your cursor over the category and a question mark  will display. The question mark is a visual cue that help is available. It will access specific help about the item when you left click on it.



## Finish

### Finish and Save the Valuation

When you have completed creating or editing the valuation you are working on, click **Close Valuation** in the upper right. Close Valuation can be accessed from any page of the valuation.



Once you click Close Valuation a dialog displays with the following options, **Save**, **Don't Save** and **Continue Editing**. Click **Save** to save your changes. Click **Don't Save** to discard all the changes you have made in this session and return to the dashboard. Click **Continue Editing** to return to the valuation and continue editing. If you edit a valuation and don't make any changes when you click Close Valuation, it will take you directly back to the Dashboard without displaying this dialogue.



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