



Welcome to Claim Ruler™ - Industrial Strength Claim Management Software for Adjusters

Claim Ruler™ claims management software is a cloud-based claims system that supports end-to-end claims processing and streamlines claim settlement. Claim Ruler's flexible core design includes a web-based API interface that makes integration with other systems--both in-house and third party--easier. Even better, you can make changes more easily when your business needs change two or three years down the road. Claim Ruler™ is designed for insurance carriers, independent adjusters, cat adjusters, and daily claims adjusters.

Important Note about Browser Requirements for using Claim Ruler™ Software:

Our software team recommends using the software in the following desktop or mobile device internet browsers: Google Chrome, Firefox, Safari, Internet Explorer v9.0 or higher only. Previous versions of Internet Explorer(prior to v9.0) had security vulnerabilities and are no longer supported. Please upgrade your IE to 9.0 or newer if that is your browser of choice. Usability, display of screens, and functionality are extremely limited in Internet Explorer browser versions prior to v9.0.

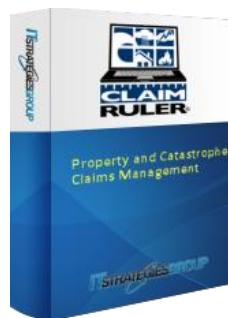


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Getting Started- Milestones

Claim Ruler™ software can be utilized in any claims adjusting setting. As a new user, you will want to complete these milestones to acclimate yourself:

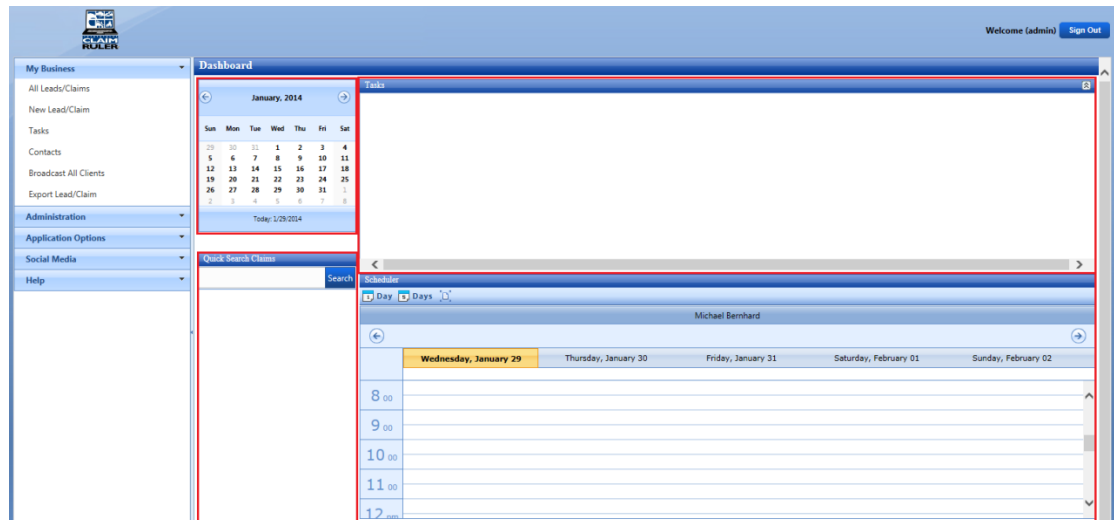
1. Import your existing claim data using the Upload CSV File page located under the Administration Menu.
2. Set up user Roles and manage permissions for each role.
3. Setup email settings
4. Customize your portal with drop-down menu selections for Carriers located under the My Business Menu, and Primary Producers, Status, Sub Status, and Invoice Services located under the Application Options Menu.
5. Customize your existing contracts and notices to automatically populate pertinent data with the Letter Template tool located under Administration Options (There are separate directions for the mail merge feature located under Help).
6. Create user accounts for your staff using the New User page located under Administration.



My Business

- i. Dashboard

- a. The Dashboard is the first screen you will see when you log onto Claim Ruler™ Software. From this screen, you can see which tasks need to be performed. The Task window shows what the day's goals are and the Scheduler provides a 5 day forecast. There is also a calendar for setting long-term tasks. We encourage you to use the Quick Search Claims tool to efficiently complete your daily tasks.



ii. All Claims



- a. This page will list all claims in your company's database. The Field Columns displayed are editable, ensuring that the user is presented with relevant information only. The claim count will display the number of all Open and Closed claims (determined by claim's Status). The search tool will allow the user to quickly find claims based on user defined criteria. Note that certain user types may be limited in terms of what data available and/or editable.

Lead/Claim Listing

Search

Active Count: 0

Closed Count: 0

	Last Name	First Name	Company Name	Coverage	Adjuster Name	Date Record Created	Loss Date	Claim Number	Status	Sub Status	Insurance Co.	Loss City	Loss State	Loss Zip	Lead Source	Type of Damage	Type Of Property	Contractor	Appraiser	Umpire	Primary Producer	Last Activity Date	User Name		
	john doe	dummy claim		Homeowners		11-22-13						miami	florida	33196		Riot, strike,	Non Profit						11-25-13	cmarin	

iii. New Claims

- a. This page allows users to establish claimants in the company database.

The screenshot shows a web application interface for creating a new lead or claim. The title bar reads 'Lead/Claim'. Below it, there are two tabs: 'Policyholder Information' (which is highlighted) and 'Owner Information'. The form is divided into two columns. The left column contains fields for 'Date Record Created' (with a calendar icon), 'First Name', 'Last Name', 'Middle Name', 'Phone Number', 'Email Address', 'Type of Property' (a dropdown menu), 'Business Name (if any)', 'Loss Address 1', 'Loss Address 2', 'Loss State' (a dropdown menu), 'Loss City', 'Loss Zip', and 'Loss Location'. The right column contains fields for 'Lead Source' (a dropdown menu), 'Secondary Lead Source', 'Primary Producer' (a dropdown menu), 'Salutation', 'Secondary Producer' (a dropdown menu), 'Secondary Phone', 'Secondary Email', 'Appraiser' (a dropdown menu), 'Contractor' (a dropdown menu), 'Umpire' (a dropdown menu), 'Mailing Address' (with a checkbox for 'Same as Loss Address'), 'Mailing State' (a dropdown menu), 'Mailing City', 'Mailing Zip', and 'Last Activity Date'. At the top left of the form, there is a 'Save' button. The bottom of the window shows a 'J.aspx#' status bar.

iv. Tasks, Events, and Calls

- a. A task is a specific piece of work required to be done within a given time frame. They are listed in the Home page of the user, Activities home page and in other related records. To create tasks:
 - i. In the Activities module, Dashboard, OR at the Claim level, click New Task.
 - ii. You can also create a task from within a record by clicking the New Task link in the Open Activities related list.

Add a new task

- iii. In the Create Task page, specify the task details and select save.

Subject:

Due Date:

Priority:


Owner:

Remind At

Recurring Activity







More Fields

Save Cancel

- b. An event is an activity that happens at a given place and time. They are listed in the Claim Ruler Dashboard for the user, Activities module, Calendar and in other related records.
 - i. In the Activities module, click New Events; or you can also create an event from within a claim by clicking the New Event link in the Open Activities related list; or In the Calendar, you can add an event by doing any the following:
 1. In the Day view, click the time (for example 08:00 hrs), at which you want to set up an event.
 2. In the Week or Month view, click  to add an event.
 - ii. In the Create Event page, specify the event details and select save.
- c. A call is an activity which may be logged for invoicing and/or an activity which can be scheduled for the future.
 - i. In the Create Call page, specify the call log details and select save.

v. Contacts

- a. This is where all contacts are stored. Whenever contacts are created within a claim the information is reflected here. You may delete or edit contact data from this page and even filter by name. The New Contact button on this page will establish contacts that are not associated with any claim, for general storage purposes.

Address Book							
New Contact							
Name	Company Name	Category	Phone	Email	City		
Don, Mattingly	Mattingly Adjusters						
Johnson, Janet	Catholic Mutual Insurance	Homeowners					
Vila, Bob	Restoration Experts	Commercial					
All A B C D E F G H I J K L M N O P Q R S T U V W X Y Z							

- vi. Broadcast All Clients
 - a. This page allows the user to easily send email notifications to claimants.

- vii. Carrier Settings
 - a. The Carrier Settings page is very important to Independent Adjusters. The user may create carrier profiles using the New Carrier button, and even edit, duplicate, or delete a carrier profile.

Carrier Name	Street Address	State	City	Postal Code
Allstate Insurance Company	P.O. Box 12055 1819 Electric Rd. S.W.	Florida	Fort Lauderdale	24018
Citizens Property Insurance Company	3572 NW 111th Terrace	Florida	Fort Lauderdale	33351

- viii. Batch Assignment
 - a. This tool allows the user to quickly filter and assign claims to their adjusters.

Adjuster Name	# Claims
BOB	0
Jason	4

Claim Number	Carrier	Coverage	Insured	Loss Address	Loss Date	Loss City	Loss State	Loss Zip
	Homeowners	AAAAA	AAAAA	3260 sw 33rd lane Penbroke Pine, FL 33029		Penbroke Pine	FL	33029
	Commercial	AAAAA	AAAAA	3260 sw 33rd lane Penbroke Pine, FL 33029		Penbroke Pine	FL	33029
	Flood	AAAAA	AAAAA	3260 sw 33rd lane Penbroke Pine, FL 33029		Penbroke Pine	FL	33029
	Earthquake	AAAAA	AAAAA	3260 sw 33rd lane Penbroke Pine, FL 33029		Penbroke Pine	FL	33029

ix. Adjuster/HR Manager Module – Human Resources

- a. This page will allow the user to create adjuster accounts, list all adjusters entered into the system, and will allow the user to quickly search for the most appropriate adjuster for the job.

Adjusters

New Adjuster

Filters

Adjuster Name

Company Name

Street Address

State

City

Zip

Credentials

FEIN Number

Years of Experience

W9

Status

Geographical Area of Service

State(s) of Service & Licensure per State

Types of Claims Handled

Clear

Last Name	First Name	Company Name	State(s) of Service/License per State	Types of Claims Handled	E-Mail Notification	Status	
Bathgate	Billy	Coastal Adjusters Inc	Florida 12343532212 New Jersey AB192813 New York 92616323	Commercial Commercial Auto Personal Auto Personal Liability Homeowners	Yes	Active	 
OMalley	Bobby		Texas Florida	Workers Comp Builder's Risk Business Income/Extra Expense Casualty/Crime Commercial Homeowners	No	Active	 
Polk	Chris				Yes	Active	 
Jacobs	Daniel				No	Active	 

Accounting

i. Generate Invoice

- a. This page makes generating invoices for your claims a breeze. You may generate multiple invoices if desired. The user must first filter Automatic (if integrated with an insurance carrier) or Manual invoicing. If Manual is selected and a claim is ready for invoicing, it will appear on the Generate Invoice page after the Carrier and Invoice Profile are selected. The user may then select the claim/s which require invoice generation and select Generate.

Generate Invoice							
Filters							
Invoice Mode							
Manual							
Clear							
Generate Refresh							
Select Carrier Carrier 123							
Invoice Profile Example Program							
Claim File Ready for Invoice							
Policy Type	Policyholder	Net Claim Payable	Invoice Amount	Loss Date	Claim Number	Policy Number	Policy Period
<input checked="" type="checkbox"/> Homeowners	Jason Fingerhut	0.00	0.00	12/19/2013	2222222	0000000	

ii. Invoice Approval Permissions

- b. This page will limit who at your organization may approve invoices at user-defined amounts. Please select each role and define the range of claim values which the role may approve. You may also edit, delete, and create new invoice generation permissions.

Invoice Approval Permissions	
Role Site Administrator	
New Permission	
From Amount	To Amount
0.00	50,000,000,000.00

Administration

i. New User

- a. This page allows for additional users to be created. You will enter all basic info about the claimant and then select Save to create the user. Cancel will delete any user info entered.

New User

User Settings

First Name *

Last Name

Status

Role *

Email *

User Name *

Password *

Confirm-Password *

ii. User













- a. The User Administration page will allow you to easily create new users or edit existing ones. You can search users using key words and filters for status and/or role.

Users Administration

Keywords

Role

Status

No.	User Name	Last Name	First Name	Role Name	Status	
1	terrydemo	Demo	Terry	Client	Active	  
2	bob	DOLE	BOB	Adjuster	Active	  
3	00000	jfingerhut	Jason	User	Active	  
4	fabut	Ross	Sheldon	User	In-Active	  

iii. Change Password

- a. This page can be utilized to change the user's password. Select Save when done.

Change Password

Change Password

Old Password *

New Password *

Confirm Password *

iv. Email Settings

- a. This page will allow the user to send and read emails, from their current email client, using the Claim Ruler™ system. We have loaded some of the most common Email Providers' credentials into the system for your convenience. If the user does not find their email client in the Email Provider dropdown menu, the user will have to establish whether the email client supports an IMAP protocol. If the user's email client does, then the user must ask their email client for the Email Host Server name, the Host Port number, and whether a Secured Connection (SSL) is utilized. After all credentials are entered, the user must then input their email address and password. The user will also have the option of including an email signature.

The screenshot shows the 'Email Settings' page. At the top, there is a blue header bar with the text 'Email Settings' and a 'Save' button. Below the header, the 'Current Settings' section is outlined in red. It contains the following fields:

- Email Provider:** A dropdown menu with 'Gmail' selected.
- Email Host Server:** A text input field containing 'smtp.gmail.com'.
- Email Host Port:** A text input field containing '587'.
- Use Secured Connection:** A checkbox that is checked.
- Email:** A text input field containing 'tortega@itstrategiesgroup.com'.
- Email Password:** A text input field with masked characters (dots).
- Signature:** A section containing a rich text editor toolbar with various icons (bold, italic, underline, etc.) and a large text area for the signature.

At the bottom of the signature section, there are two tabs: 'Design' (selected) and 'HTML'.

- v. Field Columns – Customize Your Home Screen
 - a. The Field columns displayed on the All Claims Page can be edited here. The user will simply uncheck any undesirable information. This way the user will only be presented with the most relevant information.


Field Columns


 Save

Show	Column Name
<input checked="" type="checkbox"/>	Last Name
<input checked="" type="checkbox"/>	First Name
<input checked="" type="checkbox"/>	Date Record Created
<input checked="" type="checkbox"/>	Claim Number
<input checked="" type="checkbox"/>	Status
<input checked="" type="checkbox"/>	Sub Status
<input checked="" type="checkbox"/>	Loss City
<input checked="" type="checkbox"/>	Loss State
<input checked="" type="checkbox"/>	Loss Zip
<input checked="" type="checkbox"/>	Lead Source
<input checked="" type="checkbox"/>	Type of Damage
<input checked="" type="checkbox"/>	Type Of Property
<input checked="" type="checkbox"/>	Contractor
<input checked="" type="checkbox"/>	Appraiser
<input checked="" type="checkbox"/>	Umpire
<input checked="" type="checkbox"/>	Primary Producer
<input checked="" type="checkbox"/>	User Name
<input checked="" type="checkbox"/>	Loss Date
<input checked="" type="checkbox"/>	Company Name

- vi. Letter Templates
 - a. This feature is part of the Microsoft Word Mail Merge. Please see the Mail Merge Instructions or contact support toll-free at (800) 294-0387 ext. 2

Letter Templates

 New Letter Template

 Download MailMerge Fields

Template File Name	Template Description
627_STATUS (1).doc	Letter of Representation

- vii. Transfer Claim
 - a. The feature allows a supervisor to assign claims to user, even if the claim is already assigned.

Lead/Claim Reassignment

Enter policy holder name to search

viii. Upload CSV File

- a. This is one of the most import features to use as soon as your companies' account goes LIVE. This feature allows the user to efficiently migrate existing claim data into the Claim Ruler™. The user must first download the Import Template and fill out the spreadsheet using the exsisting format. Once complete, the user may select Choose File and Upload the modified Import Template.

Upload File

Please follow these steps to import your data:

1. [Download Import Template.](#)
2. Fill in your data.
3. Save spreadsheet as CSV(Comma delimited).
4. Choose file saved in Step 3.
5. Click Upload button.

Choose File

 No file chosen



Upload

Application Options

- i. Primary Producer
 - a. This will help to track the individuals responsible for claim generation. Enter the Primary Producer's Name and select Save to establish the Producer. All Producers may be edited or deleted using the buttons to the right of their listed name.

Primary Producers

Primary Producer Name

Producer Name	
John Smith	 

- ii. Lead Source
 - a. This tool assists with tracking advertising/ marketing endeavors. Simple title the Lead Source and Save. If a source needs to be edited or deleted, use the buttons located to the right.

Lead Sources

[Return to Claim](#)



Lead Source

Source Name	
Customer Referral	 
Gold Star Line	 
Google	 
Newspaper	 
Personal Referral	 
Radio	 

- iii. Secondary Producer
 - a. This is a useful tool for anyone concerned with the claim generations aspect of their business. It will help to track the individuals responsible for claim generation. Enter the Secondary Producer's name and select Save to establish them. All Secondary Producers may be edited or deleted using the buttons to the right of their listed name.

Secondary Producer

Secondary Producer



S.No.	Lead Source	
1	Jim John	 

iv. Sub Status

- a. This section allows for a more descriptive status without influencing the Open and Closed count for all claims within your database.

Lead/Claim Sub-Status


Sub Status Save Cancel



No.	Sub-Status Name	
1	Site Inspection Scheduled	 

v. Invoice Services

- a. This section allows users to create the various services, which your company bills for, for invoicing purposes. All services designated as Active will appear on the drop down selection for the nature of the billing.

Invoice Services


 New Service



Service Description	Unit Description	Rate	Active	
Site Inspection	Each	\$ 1,000.00	Yes	 

vi. Contractors

- a. This section allows the user to add contractors to your company's database. To add a contractor select New Contractor, enter the required information, and save. All contractors entered into the Claim Ruler™ will be listed on this page where the user may edit or delete using the buttons located to the right of the contractor.

Contractors


 New Contractor



Contractor Name	Company	Phone	Email	Status	
James Doe	Roofing, Foundations and Everything in Between	999-888-7777	Noemail@noemail.com	Active	 

vii. Appraisers

- a. This section allows the user to add appraisers to your company's database. To add an appraiser select New Appraiser, enter the required information, and save. All appraisers entered into the Claim Ruler™ will be listed on this page where the user may edit or delete using the buttons located to the right of the contractor.

Appraisers


 New Appraiser



Appraiser Name	Company	Phone	Email	Status	
Jane Dew	APP INC	777-888-9999	noemail@noemail.com	Active	 

viii. Umpires

- a. This section allows the user to add umpires to your company's database. To add an umpire select New Appraiser, enter the required information, and save. All umpires entered into the Claim Ruler™ will be listed on this page where the user may edit or delete using the buttons located to the right of the contractor.




Umpires

 New Umpire

Umpire Name	Company	Phone	Email	Status	
Jack Johnson	GCC LLC	111-222-3333	Noemail@Noemail.com	Active	 




ix. Status Reminder

- a. This section allows the user to set up reminders which are then associated with claim status. Reminders can be set up for hours or days after a status is changed. This tool is useful when trying to make sure deadlines are met. To create new reminders select New Status Reminder. Fill out the description and indicate the type and amount of time increment units desired. Reminders may be edited or deleted using the buttons located to the right of the reminder.

Status Reminders	
	
Description of Reminder	
10 Day Reminder	 

x. Status

- a. This tool allows the user to define the various statuses which claims undergo. Status names are user defined, but there are three types of statuses which can be created by the user; Open, Closed, and Other. Reminders for each status can be defined on the Status Reminder page and associated with the status in this section.
- b. Open means the claim is still active and has not yet been resolved. Closed means the claim has been resolved. Other means that the claim is neither Unresolved or resolved.
- c. To designate a status as Other, you will not include it in the count and you will not count it as open.
- d. To designate a status as Open, you will include it in the count and you will count it as open.
- e. To designate a status as Closed, you will include it in the count and you will not count it as open.
- f. Examples of statuses and their corresponding designations:
 1. Lead- Other
 2. Site Inspection Scheduled- Open
 3. Settled- Closed

Lead/Claim Status					
					
No.	Status Name	Reminder	Include in Count	Count as Open	
1	Site Inspection Scheduled	10 Day Reminder	True	True	 

xi. Type Of Damage































- a. This section allows the user to manage the types of damages and the order in which it appears within a claim's drop down menu. To add a new damage category, enter the nature of the damage and a value for the sort. The sort is user defined and will dictate the order that the damages appear in. The lower the value for the sort, the higher in priority it is.

Type of Damage

Type of Damage

Sort

Save **Cancel**

S.No.	Type of Damage	Sort	
1	Water	1	 
2	Flood	1	 
3	Sinkhole Collapse	1	 
4	Windstorm or Hail	2	 
5	Fire or Lighting	3	 
6	Earthquake	4	 
7	Explosion	5	 
8	Lighting	6	 
9	Explosion, implosion	7	 
10	Aircraft damage	8	 
11	Riot or Civil Commotion	9	 
12	Terrorism	10	 
13	Impact by Vehicle	11	 
14	Vandalism and Malicious Mischief	12	 
15	Subsidence, landslide	13	 

xii. Sub-Limits of Liability

- a. This section allows the user to define Sub-Limits for claims. To create a Sub-Limit, enter the description and limit into the field and select Save. Edit or Delete an existing Sub-Limit by using the corresponding button to the right.

Sub-Limits of Liability

Sub-Limit of Liability **Save**

No.	Sub-Limit	
1	Fire \$30,000	 




xiii. Contact List Type

- a. This section allows the user to define Contact Types. To add a new Contact Type, select New Contact Type and follow the prompt. To edit or delete a Contact Type, use the corresponding button located to the right of the Contact Type.

+ New Contact Type

Contact Type	
Public Adjuster	 
Contractor	 
Insurance Adjuster	 
Independent Adjuster	 
Insurance Claim Processor	 
Supervisor	 

- xiv. Lienholders
 - a. This area allows the user to list Lienholders.

Lienholders			
 New Lienholder			
Lienholder Name	Phone	Fax	
Jose	454-895-1245	454-895-1245	 

Social Media

- i. Facebook
 - a. Currently under construction. About 1.15 billion people log onto Facebook every month. This feature will allow users new and exciting, effective and efficient marketing capabilities.



The image is a screenshot of the Facebook homepage from around 2008. At the top is a dark blue header with the Facebook logo on the left. On the right side of the header, there is a "Remember Me" checkbox, a "Forgot your password?" link, and a "Login" button. Below the header, the main content area is divided into two sections. The left section features the text "Facebook helps you connect and share with the people in your life." above a world map with several orange person icons connected by dotted lines. The right section is titled "Sign Up" and "It's free and anyone can join". It contains a registration form with fields for "Full Name", "Your Email", and "New Password". Below these are dropdown menus for "I am:" (with a "Select Sex:" label), "Birthday:" (with "Month:", "Day:", and "Year:" sub-labels), and a "Why do I need to provide this?" link. A green "Sign Up" button is at the bottom of the form. At the very bottom of the page, there is a link that says "To create a page for a celebrity, band or business, click here."

Help

- i. User Manual
 - a. This is a link to the User Manual pdf. It can be saved to your local drive.
- ii. Mail Merge Instructions
 - a. This is a link to the Mail Merge Instructions pdf. It can be saved to your local drive.
- iii. Contact Support
 - a. This is a link to contact Support via email.

Thank you for choosing Claim Ruler™!!!

We hope that this was a useful tool to help your business.

We are always looking to improve and make Claim Ruler™ easier to use and operate for everyone. If you have any feedback or suggestions, then please submit it directly to the support staff at: crsupport@itstrategiesgroup.com

Best Regards,

IT Strategies Group Management &

The Claim Ruler Management & Support Team