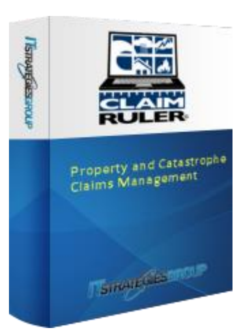
Welcome to Claim Ruler™ - Industrial Strength Claim Management Software for Adjusters

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

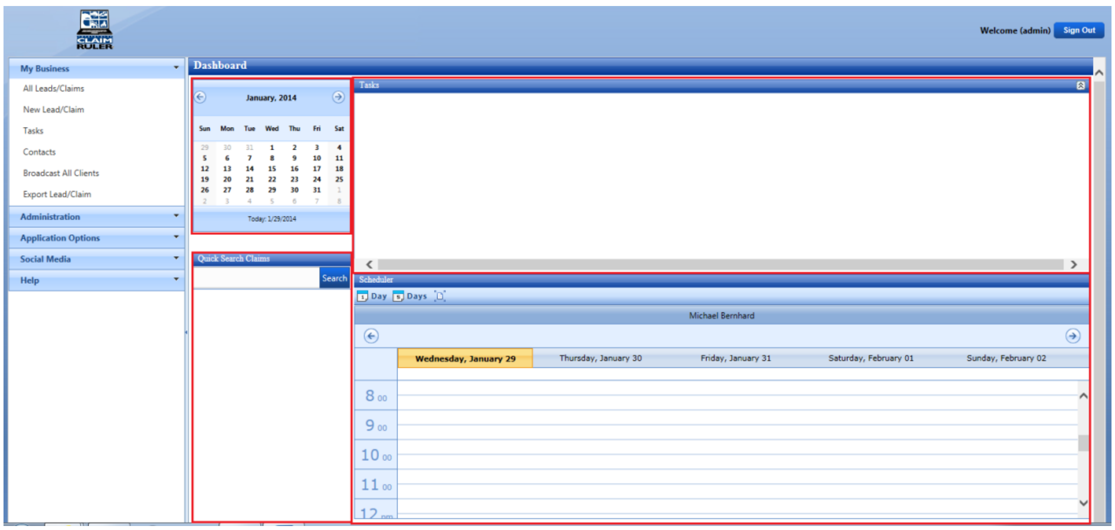
Claim Ruler^{TM} software can be utilized in any claims adjusting setting. As a new user, you will want to complete these milestones to acclimate yourself:

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

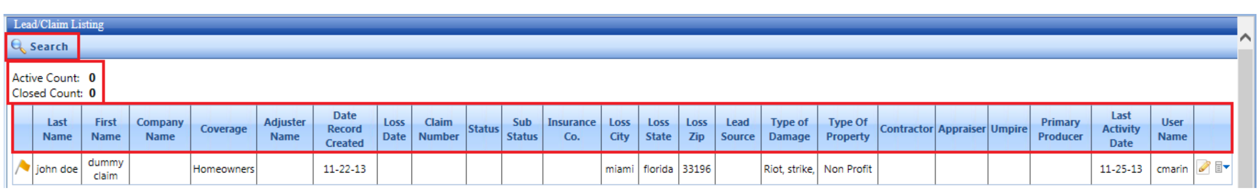
i. Dashboard

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.



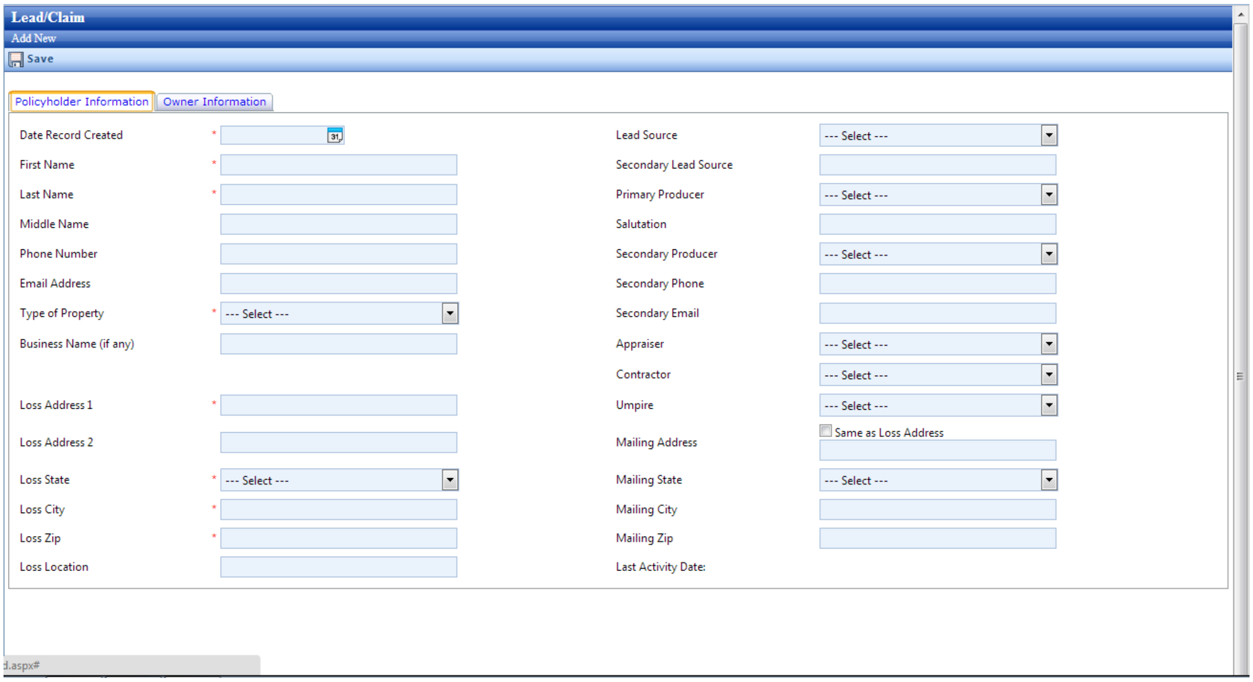
ii. All Claims

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.



iii. New Claims

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

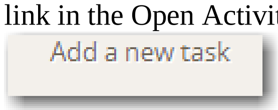


iv. Tasks, Events, and Calls

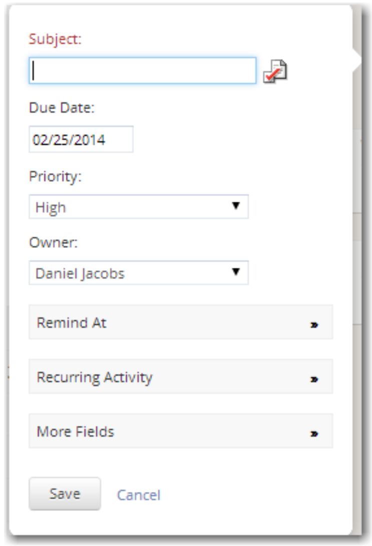
a. A task is a specific piece of work required to be done within a given time frame. They are listed in the Home page of the user, Activities home page and in other related records. To create tasks:

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.



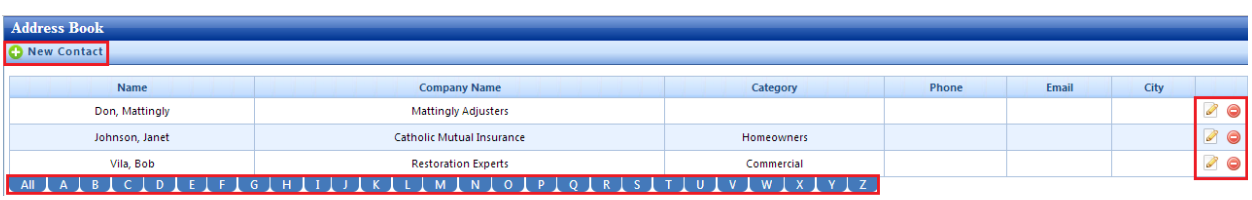
iii. In the Create Task page, specify the task details and select save.



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.

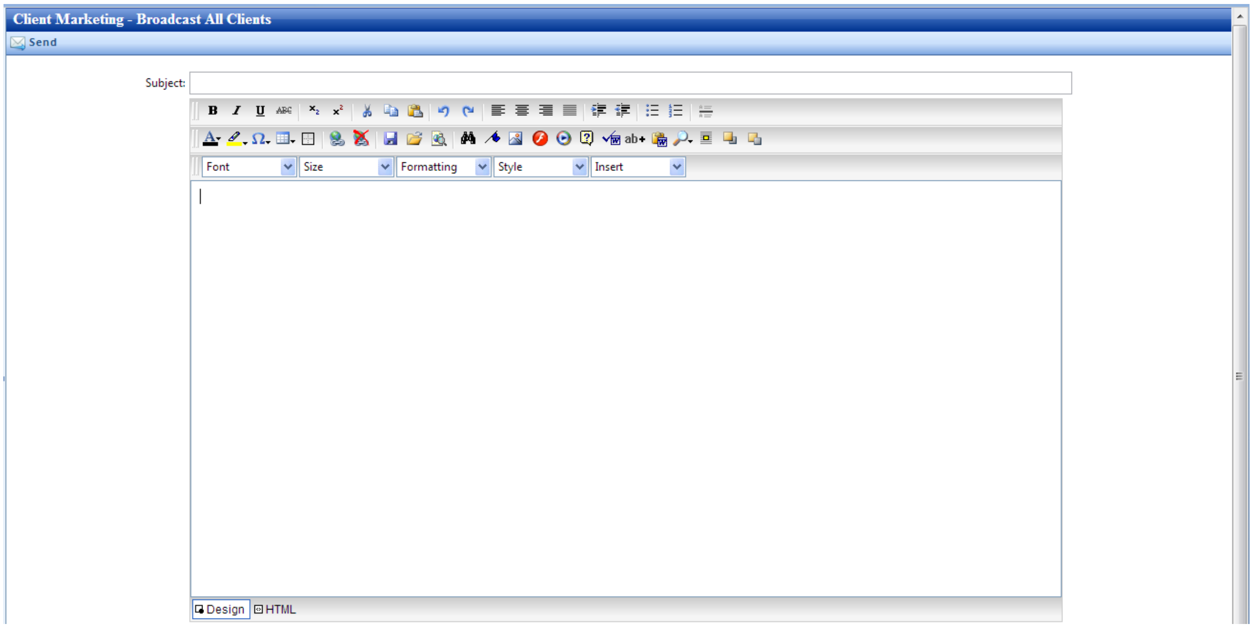
c. A call is an activity which may be logged for invoicing and/or an activity which can be scheduled for the future.
   i. In the Create Call page, specify the call log details and select save.

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.



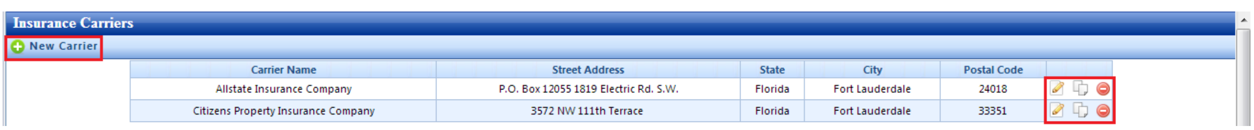
vi. Broadcast All Clients

a. This page allows the user to easily send email notifications to claimants.



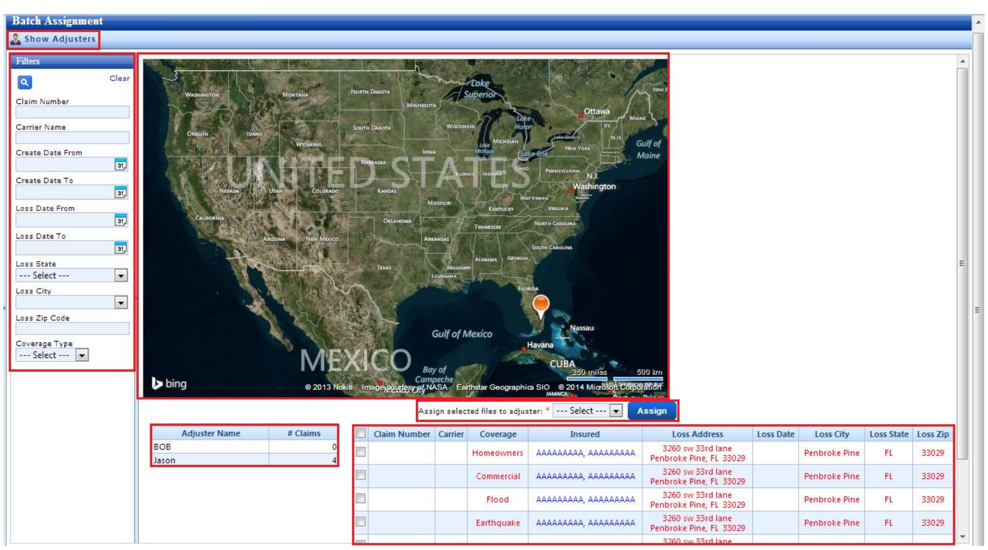
vii. Carrier Settings

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.



viii. Batch Assignment

a. This tool allows the user to quickly filter and assign claims to their adjusters.



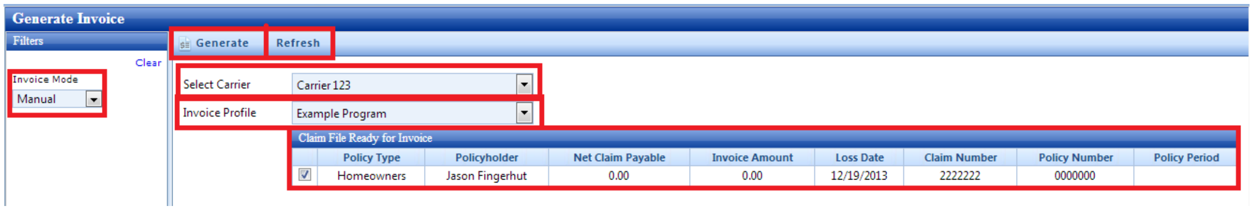
ix. Adjuster/HR Manager Module – Human Resources

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.

Accounting

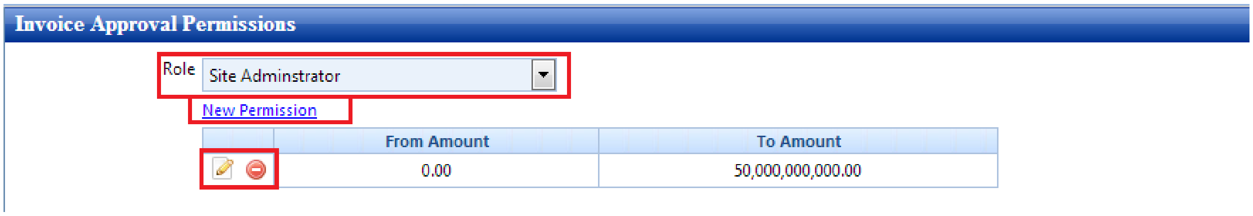
i. Generate Invoice

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.



ii. Invoice Approval Permissions

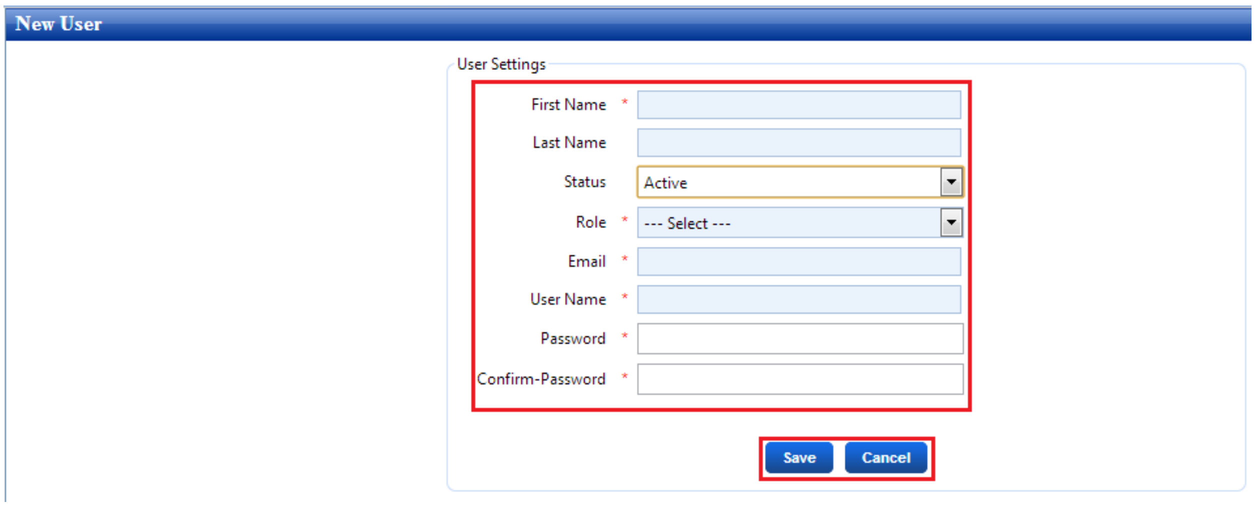
b. This page will limit who at your organization may approve invoices at user-defined amounts. Please select each role and define the range of claim values which the role may approve. You may also edit, delete, and create new invoice generation permissions.



Administration

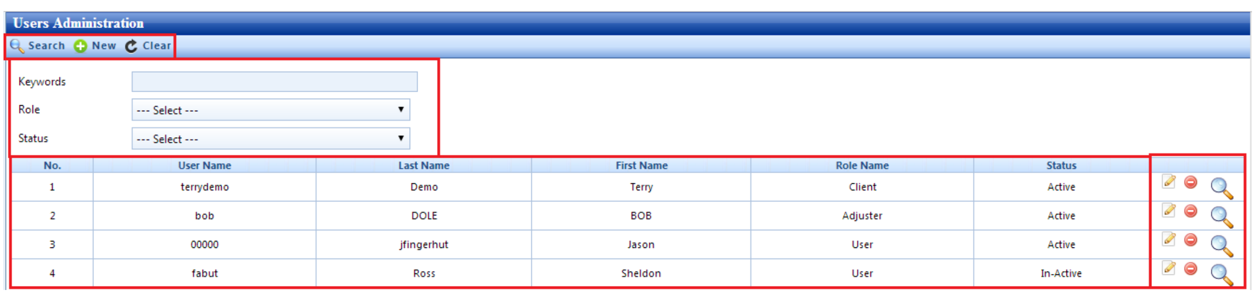
i. New User

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.



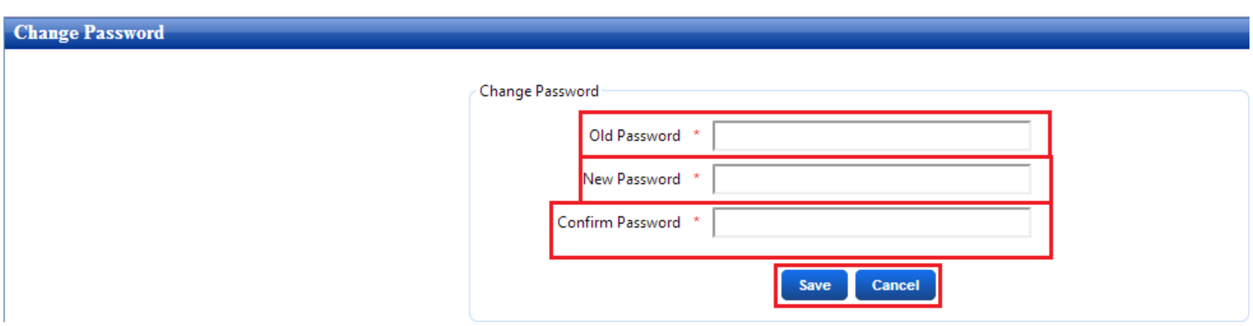
ii. User

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.



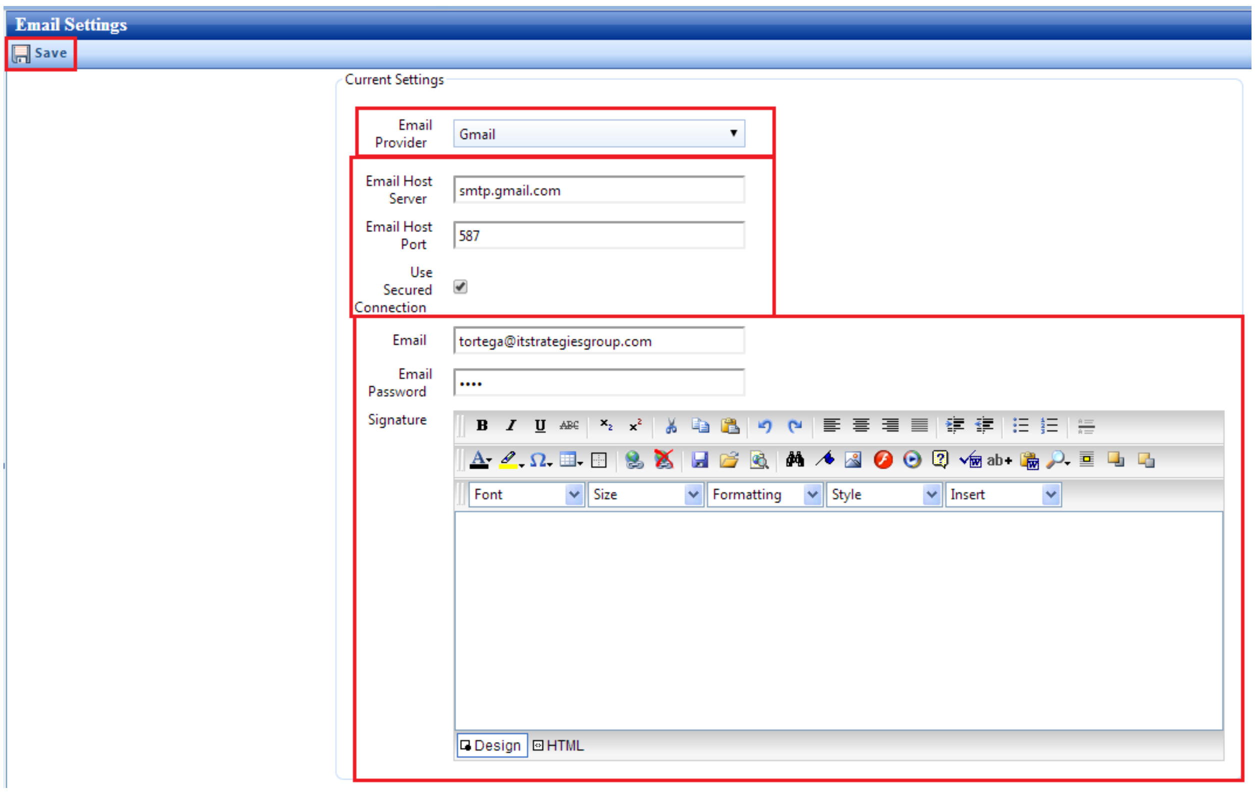
iii. Change Password

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



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.



v. Field Columns – Customize Your Home Screen

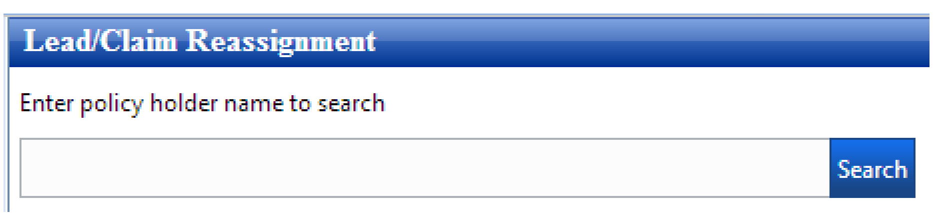
a. The Field columns displayed on the All Claims Page can be edited here. The user will simply uncheck any undesirable information. This way the user will only be presented with the most relevant information.

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

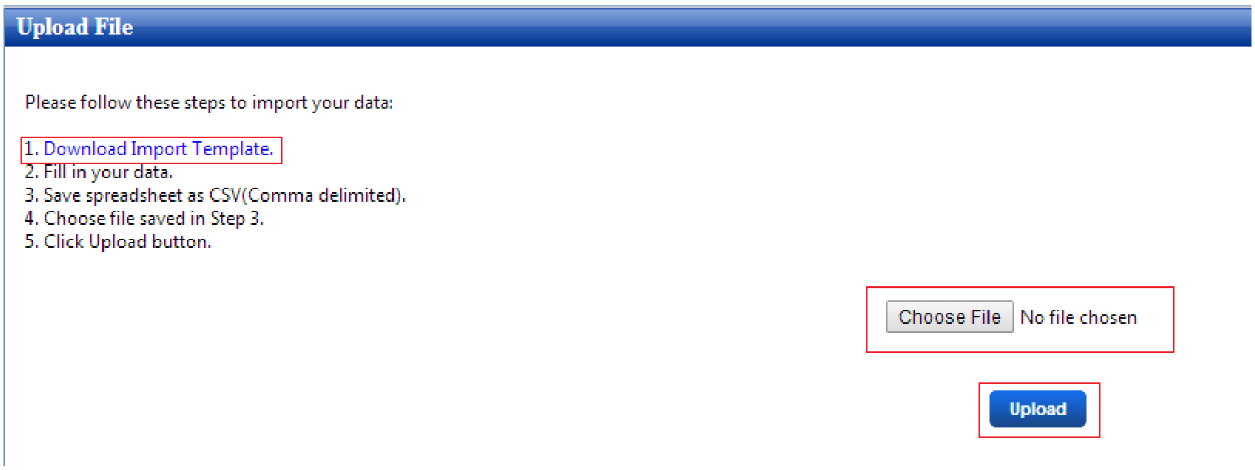
vii. Transfer Claim

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



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.



Application Options

i. Primary Producer

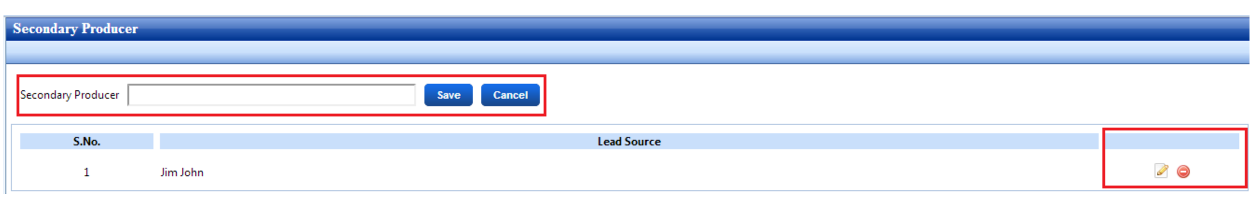
a. This will help to track the individuals responsible for claim generation. Enter the Primary Producer's Name and select Save to establish the Producer. All Producers may be edited or deleted using the buttons to the right of their listed name.

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.

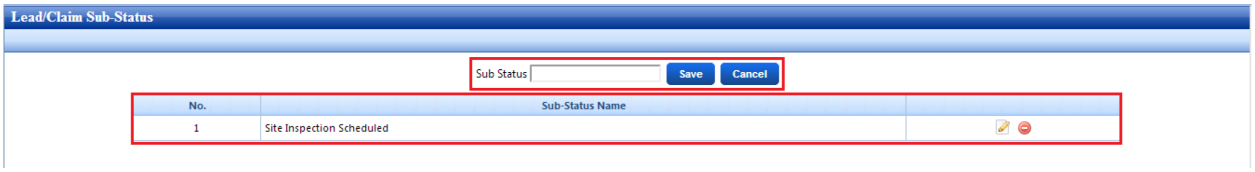
iii. Secondary Producer

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.



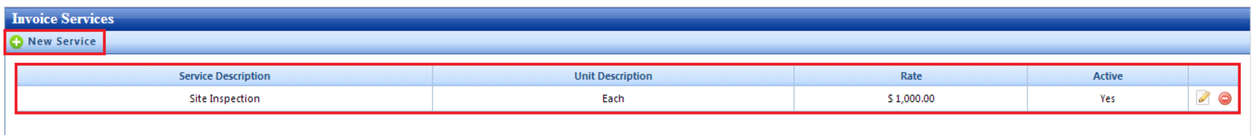
iv. Sub Status

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



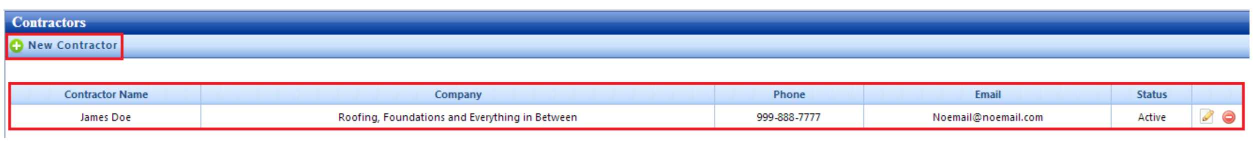
v. Invoice Services

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.



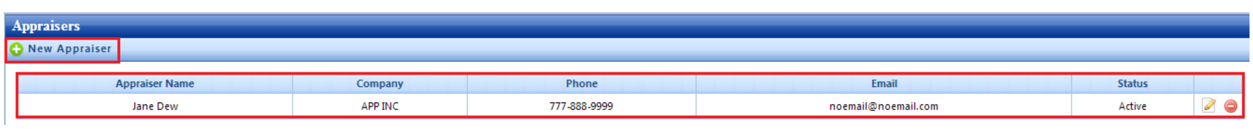
vi. Contractors

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.



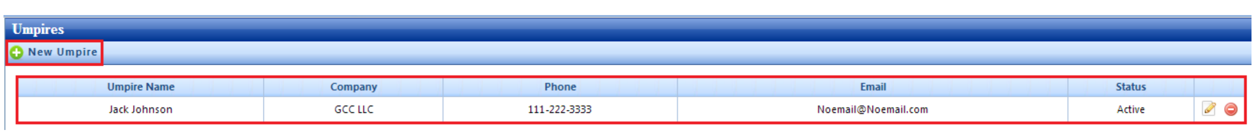
vii. Appraisers

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.



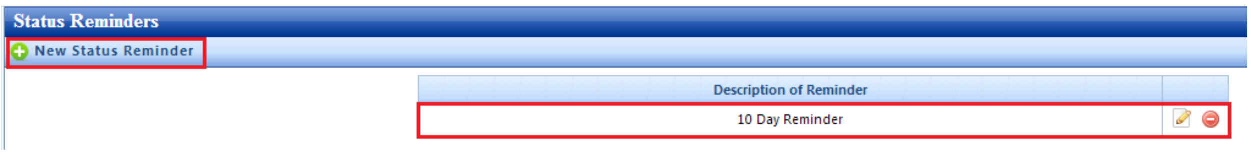
viii. Umpires

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.



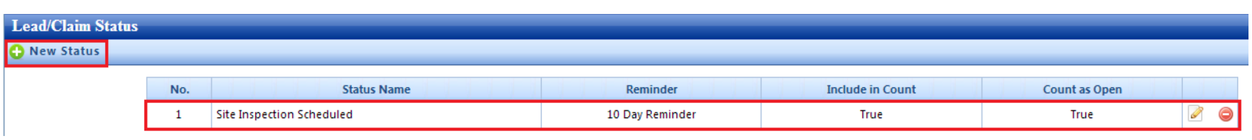
ix. Status Reminder

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.



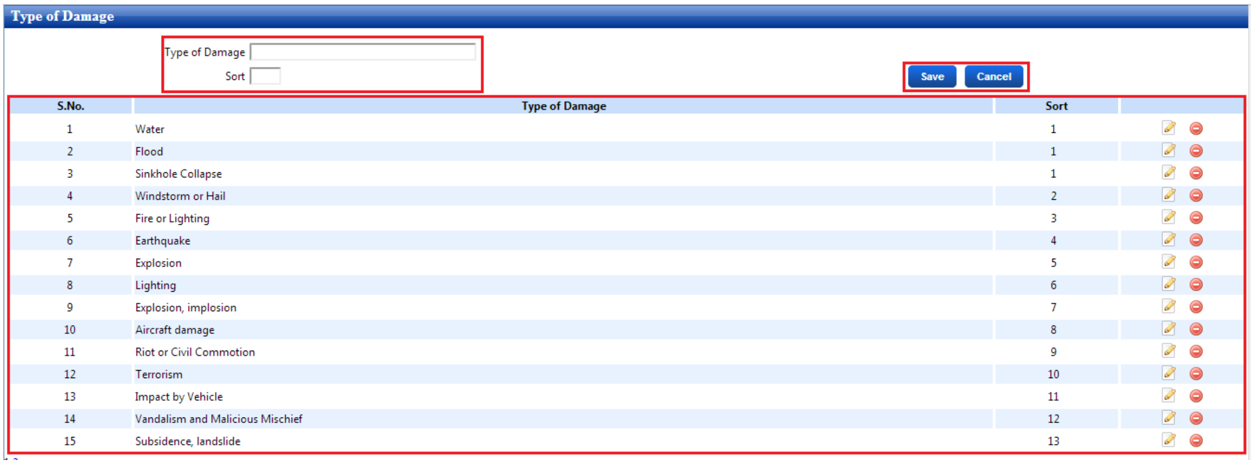
x. Status

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



xi. Type Of Damage

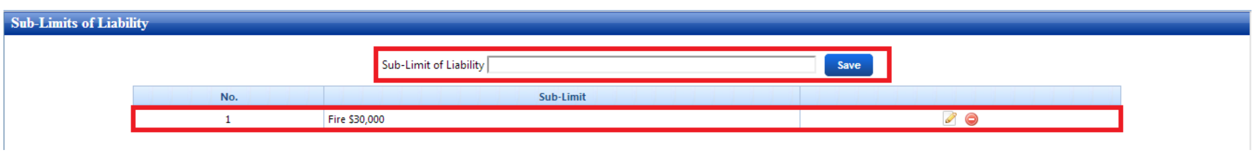
a. This section allows the user to manage the types of damages and the order in which it appears within a claim's drop down menu. To add a new damage category, enter the nature of the damage and a value for the sort. The sort is user defined and will dictate the order that the damages appear in. The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



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.



No.	Sub-Limit
1	Fire $30,000

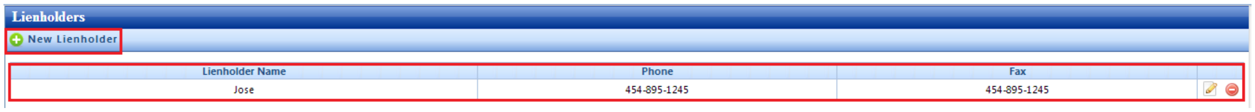
xiii. Contact List Type

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.

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

xiv. Lienholders

a. This area allows the user to list Lienholders.



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.

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^{TM}!!!

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