

# **Replacement Cost Valuation Tool**

## **MSB/RCT (Residential Component Technology) FIRST Interface**

02/18/2015



# Stillwater MSB/RCT Interface Options

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### • INTRODUCTION

### STILLWATER MSB/RCT INTERFACE

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This is the landing home page for the Stillwater MSB/RCT interface.  
Select a topic from the Table of contents to view additional information.

The screenshot shows the 'MSB / RCT Express' interface. At the top, there's a header with 'STILLWATER' and 'INSURANCE GROUP'. Below the header, the address '13031 NEBRASKA AVE, Omaha NE 68164' is displayed. The main content area is divided into several sections:

- Policy Information:** Includes fields for Address, Insured Name, Phone, Effective Date, Renewal Date, Current Coverage, and Account Number. A blue circle with the number '1' is placed over the Account Number field.
- Building Information:** Includes fields for Number of Families, Site Access, Style, and a table for Building Details. A blue circle with the number '2' is placed over the 'Wall Height' field.
- Valuation Totals:** Includes fields for Reconstruction Cost w/o Debris Removal, Debris Removal, Reconstruction Cost with Debris Removal, and Cost Data as of. A blue circle with the number '3' is placed over the 'Reconstruction Cost with Debris Removal' field.
- Interior and Exterior Construction Characteristics:** Includes sections for Interior (Kitchen, Bathroom, HVAC Systems, Basement Finish, Interior Extras, Interior Specialties) and Exterior (Roof, Exterior Walls, Garages & Carports, Porches, Decks & Breezeways, Foundation Type, Exterior Extras, Construction Details, Detached Structures). A blue circle with the number '4' is placed over the 'Add a feature or material' field.
- Options, Reports, Help:** A horizontal menu bar at the top right.
- RCT Alerts:** A vertical sidebar on the right side of the interface.

Numbered callouts 1 through 8 are placed over various fields and sections to indicate where to click for more information.

- HOW TO USE THE FIRST HOME QUOTE RCT INTERFACE
- HOW TO USE THE FIRST ENDORSEMENT RCT INTERFACE
- HOW TO VIEW VALUATION REPORTS ON FIRST
- TIME OUT ERROR SCREENS

Stillwater Insurance provides a replacement cost valuation tool via an interface with RCT (Residential Component Technology) developed by MSB (Marshall & Swift Boeckh).

The RCT interface can be accessed during the FIRST Home Quote process or via the Endorsement function on FIRST.

The interface with RCT will allow the user to change construction characteristics which will calculate the replacement cost value of homes with improved accuracy.

The following tutorial will provide information on the RCT interface enhancement features and site navigation.

It will also provide details on how to access the RCT site via the Home Quote process and via the Endorsement function on active policies.

# MSB/RCT Interface Policy Information



**MSB / RCT Express**

13031 NEBRASKA AVE, Omaha NE 68164

**20AFS000018953Q**

Address: 13031 NEBRASKA AVE  
Omaha, NE 68164

Insured Name: JOHN DOE



Phone:

Effective Date: 10/29/2014

Renewal Date: 10/29/2015

Current Coverage: \$0

Account Number:

  **Edit**

**Edit Policy Information** Help x

**Location Information**

Address: 13031 NEBRASKA AVE, Omaha, NE, 68164

Same as Property Address ☐

**Policy Information**

Policy Number: 20AFS000018953Q

Insured Name: JOHN DOE

Second insured:

Effective Date: 10/29/2014

Renewal Date: 10/29/2015

Current Coverage: \$0.00

Account Number:

**Contact Information**

Mailing Address:

City:

State/Province:

Zip/Postal Code:

Phone:

Fax:

E-mail:

Exit without Saving Save

## Policy Information

The **Policy Information** can only be viewed **NOT** updated via the MSB interface. **This includes the:**

- Property Address
- Insured Name
- Effective Date
- Second Insured (Additional Named Insured)
- Contact Information fields

✓ **NOTE:**

**Any attempt to Edit Policy Information via the MSB site will not be saved and carried over to the FIRST quote.**

This information is always added during the quote process on FIRST and should always be added/updated via the **FIRST HOME QUOTE** or via the available **ENDORSEMENT** options on active policies.

# MSB/RCT Interface

## Building Information



### Building Information

To Edit Building Information click on the **Edit** tab as indicated by the arrow. This will pull up the **Edit Building Information** screen.

✓ **Note:**

Not all Building Information details can be edited.

The following **cannot be edited** and will not save and carry over to FIRST. These features can only be updated via FIRST not thru MSB:

- **Year Built**
- **Finished Living Area** - you may increase the square footage but **NOT decrease**

✓ **Note:**

- The **Finished Living Area** is the square footage of the Home that will match and may pre-populate via **Public Records**.
- See pages **6 & 7** for information on updating **Wall Height** & **Perimeter**

Name	Year Built	Construction Type	Number of Stories	Finished Living Area	Wall Height
Main Home	2000	Standard	1.5	1082 Sq Ft	100% 8ft

Buttons: Edit

**Edit Building Information**

\* Section Name: Main Home

Number of Families: 1

Site Access: Flat Area/Easy Access Roads

Style: 1.5 Story

\* Year Built: 2000

\* Construction Type: Standard

\* Number of Stories: 1.5

\* Finished Living Area: 1082 Square Feet  
Do not include finished basement, built-in garage area or lower level unfinished area in the finished living area

Calculated Total Living Area: 1658  
The system will calculate this number based on your entries.

\* Wall Height: 100 % 8 Feet

\* Perimeter: ☒ Calculate using Shape: Rectangular or Slightly Irregular  
☐ Measured Perimeter: 0 Linear feet

Buttons: Exit without Saving, Add a Section or Wing, Save



# MSB/RCT Interface Building Information Wall Height Calculation



RCT Express

Open topic with table of contents

You are here: The RCT Workspace > Valuation Page > Building Information > Wall Height

### Wall Height

The vertical distance from the finished floor surface to the ceiling above it. This is also known as floor-to-ceiling height. Enter the percentage of the home (or section of the home if it has wings or is sectioned) that are between 7' and 40' high walls.

**Note:** Measuring from the top of a finished floor to the ceiling above it, will give you the wall height or floor-to-ceiling height. RCT automatically accounts for the joist area (joist height/dimensions) to set the story height or floor-to-floor height, which will get the exterior wall size and area correct.

First you must enter the percentage of the home that the wall height applies to, and then enter the actual wall height in feet between 7.0 and 40.0. The total percentages must equal 100%.

**Example:** If the home is a 2-story, 2000 square feet, and the first floor wall height or floor-to-ceiling height of the home is 10' high and the second floor is 8' high, the entries would be:

* Wall Height:	50 %	10.00 Feet
	50 %	8.00 Feet
100 %		

**Example:** In a 2000 square foot home, 500 square feet (25%) is a great room with a 16 foot ceiling (not a cathedral ceiling) and the remaining 1500 square feet (75%) has a 10 foot ceiling. In the Wall Height fields enter 25% for the 16 foot portion, and 75% for the 10 foot portion.

* Wall Height:	25 %	16.00 Feet
	75 % <td>10.00 Feet</td>	10.00 Feet
100 %		

**Note:** The total of all wall height percentages should equal 100%.

## Wall Height Calculation

The Building information screen provides a Wall Height selection feature that will allow the entry of varied wall heights

**Note:** The Wall Height selection must total 100% (Example 75% and 25% as shown in the example below).

1. Click on **Wall Height** for Wall Height tips.

* Wall Height	75 %	8 Feet
	25 %	10 Feet

2. Enter the desired Wall Height dimensions and percentages.

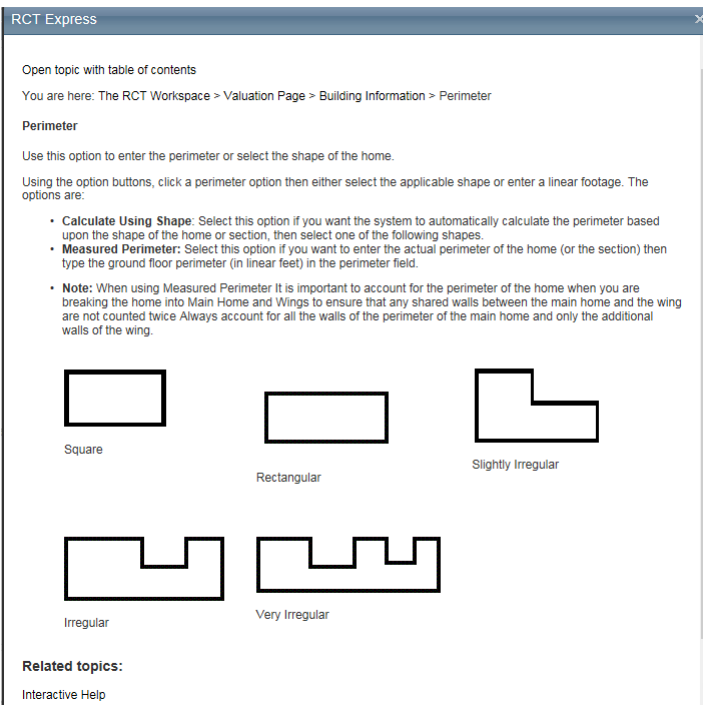
Exit without Saving      Add a Section or Wing      Save

3. Click on the **Save** tab to save the Wall Height changes.

4. When the updated information is saved it will show in the Building Information as updated and it will adjust the **Reconstruction Cost \$164,800** in this example.

Building Information						Valuation Totals		More Info
Number of Families: 1		Site Access: Flat Area/Easy Access Roads				Reconstruction Cost w/o Debris Removal		\$157,295
Style: 1.5 Story						Debris Removal		\$7,505
						Reconstruction Cost with Debris Removal		\$164,800
Name	Year Built	Construction Type	Number of Stories	Finished Living Area	Wall Height	Cost Data as of		08/2014
Main Home	2000	Standard	1.5	1082 Sq Ft	75% 8ft 25% 10ft			
Edit								Finish

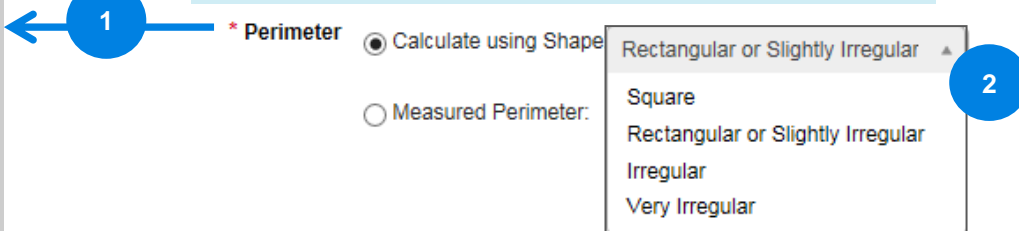
# MSB/RCT Interface Building Information Perimeter Calculation



## Perimeter Calculation

The Building information screen provides a Perimeter selection feature that will allow the entry of different home perimeter shape.

1. Click on Perimeter for Home Perimeter shape tips.



2. Select a **Shape** from the drop down menu.

3. There is also an option to **Add a Section or wing**.



4. Click on the **Save** tab to save the perimeter changes.

5. When the information is saved it will adjust the **Reconstruction Cost \$164,800** in this example.

Building Information						Valuation Totals		More Info
Number of Families: 1		Site Access: Flat Area/Easy Access Roads				Reconstruction Cost w/o Debris Removal		\$157,295
		Style: 1.5 Story				Debris Removal		\$7,505
Name	Year Built	Construction Type	Number of Stories	Finished Living Area	Wall Height	Reconstruction Cost with Debris Removal		\$164,800
Main Home	2000	Standard	1.5	1082 Sq Ft	75% 8ft 25% 10ft	Cost Data as of		08/2014
Edit						Finish		

# MSB/RCT Interface

## Interior & Exterior Construction Characteristics



### Interior & Exterior Construction Characteristics

The RCT Interface provides an extensive list of Construction Characteristics that may be added or edited.

There are additional menus that are available by clicking on a desired feature.

For Example: Clicking on **Interior Extras** will pull up an additional menu of available construction characteristics.

**Note:** Some characteristics will already show as edited by the **User**.

These are the characteristics that are entered on the **Basic Info** Screen on **FIRST**.

Characteristics that have not been edited will appear as **Sys** (**System**).

Main Home
Add a feature or material:
Add
Edit
Help

#### Interior

<b>Kitchen</b>	Custom	1 Count	Sys
<b>Bathroom</b>	Custom	2 Count	Sys
<b>HVAC Systems</b>	Heating, Gas	100 %	Sys
	Central Air Conditioning, Same Ducts	100 %	Sys
<b>Basement Finish</b>	Standard Finish	50 %	User

#### Exterior

<b>Roof</b>	Roof Style/Slope	Gable, Moderate Pitch	100 %	Sys
	Roof Cover	Shingles, Asphalt/Fiberglass	100 %	User
	Roof Shape	Simple/Standard	100 %	User
	Skylights	None		
<b>Exterior Walls</b>	Siding, Clapboard	100 %	User	
<b>Garages &amp; Carports</b>	Built-in Garage, 2 Car	1 Count	User	
<b>Porches, Decks &amp; Breezeways</b>	None			
<b>Foundation Type</b>	Basement, Below Grade	25 %	User	
	Slab at Grade	75 %	User	

#### Interior Extras (10)

#### Interior Specialties (1)

#### Interior Extras (9)

- Floor Coverings
- Carpet, Acrylic/Nylon
- Tile, Ceramic
- Vinyl
- Ceiling Extras
- None
- Fireplaces & Wood Stoves
- Fireplace, Single
- Wall Coverings
- Paint
- Wallpaper, Vinyl
- Home Systems
- None
- Wet Bars
- None
- Ceiling Material
- Drywall
- Interior Wall Material
- Drywall
- Doors
- Door, Hollow Core, Birch

#### Interior Specialties (1)

- Deluxe Interior Specialties
- None
- Moldings
- None
- Appliance Build-up
- None
- Kitchen Build-up
- None
- Bathroom Build-up
- None
- Built-in Cabinetry & Niches
- None
- Staircases
- Staircase, Straight, Softwood
- Interior Columns
- None

#### Exterior Extras (2)

- Windows
- Sash, Wood with Glass, Standard
- Doors
- Door, Wood, Exterior
- Doors & Windows, Sq. Ft.
- None
- Roof Extras
- None
- Wall Extras
- Exterior Wall
- Specialties
- None
- Balconies & Columns
- None
- Other Attached Structures
- None

#### Construction Details (9)

- Foundation Materials
- Concrete
- Basement Details
- Basement Depth
- Number of Basement Levels
- Stairs, Basement, w/Railing
- Exterior Wall Framing
- Stud, 2" X 4"
- Interior Wall Framing
- Stud, 2" X 4"
- Superstructure Framing
- None
- Roof Structure
- Rafters, Wood with Sheathing
- Floor/Ceiling Structure
- Wood Joists & Sheathing
- Electrical & Wiring
- 200 Amp Service, Standard

#### Detached Structures (None)

- Outbuildings
- None
- Pools & Sports
- None
- Sitework
- None
- Pets & Livestock
- None
- Walls & Fences
- None













# MSB/RCT Interface

## Interior & Exterior Construction Characteristics

### How to Update Construction Characteristics



1. Click on the **Edit** Icon  to make changes to the desired construction characteristic. Example: **Kitchen**

Interior				Exterior			
<b>Kitchen</b> 				<b>Roof</b> 			
Kitchen	Custom	1 Count	Sys	Roof Style/Slope	Gable, Moderate Pitch	100 %	Sys
<b>Bathroom</b> 				Roof Cover	Shingles, Asphalt/Fiberglass	100 %	User
Full Bath	Custom	1 Count	Sys	Roof Shape	Simple/Standard	100 %	User
<b>HVAC Systems</b> 				Skylights	None		
Heating, Gas		100 %	Sys	<b>Exterior Walls</b> 			
Central Air Conditioning, Same Ducts		100 %	Sys	Siding, Clapboard		100 %	User
<b>Basement Finish</b> 				<b>Garages &amp; Carports</b> 			
Standard Finish		75 %	User	Attached Garage, 2 Car		1 Count	User
<b>Interior Extras</b> (9)				<b>Porches, Decks &amp; Breezeways</b> 			
<b>Interior Specialties</b> (1)				None			
				<b>Foundation Type</b> 			
				Basement, Below Grade		25 %	User
				Slab at Grade		75 %	User

# MSB/RCT Interface

## Interior & Exterior Construction Characteristics

### How to Update Construction Characteristics

2. When the desired construction characteristic is selected a drop down menu will appear that will allow you to select the desired construction type

- Select the desired type from the drop down menu.

#### **\*\*IMPORTANT STEP \*\***

3. When the desired Characteristics are selected click on the **SAVE icon**:

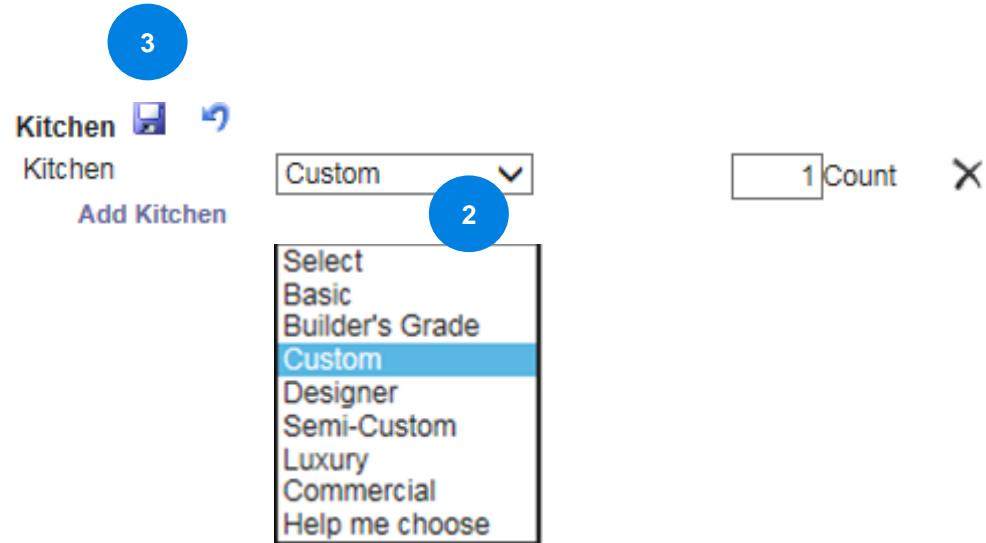


#### **Other options:**

You can delete a material by clicking on the **DELETE icon**:



Changes can undone by clicking on the **UNDO icon**:





After the desired changes are Saved the Replacement Cost Valuation can be re-calculated.

# MSB/RCT Interface

## Help Links


The MSB/RCT site contains help links that will help the user determine the correct Construction Type or Building Material.

### Interior

Kitchen  

Kitchen

Add Kitchen

Custom 

- Select
- Basic
- Builder's Grade
- Custom
- Designer
- Semi-Custom
- Luxury
- Commercial
- Help me choose

1 Count 

#### Hint #1 :

Click on Kitchen to pull up a list of definitions to help select the desired type.

### Kitchens, Baths, and Plumbing

Use kitchen, bath, and plumbing materials to define the kitchen and bathroom appliances, cabinetry, and fixtures. RCT includes a [wizard](#) to help you select the type of kitchen and bath.

<a href="#">Kitchens, Complete</a>	Instead of entering all the separate kitchen components, you can enter the total number of each type of kitchen found in the home.
<a href="#">Kitchens, Build-Up</a>	Enter the total number of kitchen components found in the home.
<a href="#">Appliances, Build-Up</a>	Enter the total number of each appliance component found in the home.
<a href="#">Bathrooms, Complete</a>	Instead of entering all the separate bathroom components, you can enter the total number of each type of bathroom found in the home.
<a href="#">Bathrooms, Build-Up</a>	Enter the total number of bathroom components found in the home.
<a href="#">Bath Specialties</a>	In addition to the individual bathroom components, you can also enter bathroom specialty items.
<a href="#">Plumbing Specialties</a>	Enter the total number of plumbing specialty items found in the home.

#### Hint #2:

Click on the description for more details, which may include photos.

#### Kitchens, Complete

Instead of adding all the separate kitchen components to the valuation, you can choose a complete kitchen package that already includes the appropriate components. The available complete kitchen packages are listed below.

Click a graphic to display a popup description. Click the name beneath the graphic to go to a full page description.

If you're not sure of the type of kitchen, you can use the [wizard](#) to help you decide.

Enter the total number of each complete kitchen found in the home.



Kitchen, Basic



Kitchen, Commercial



#### Hint #3:

Click on the [Wizard](#) link to access this option which will provide even more selection details.

# MSB/RCT Interface

## Help Links/Wizard

The MSB/RCT site contains help links that will help the user determine the correct Construction Type or Building Material.

This includes a link to a wizard which will help the user choose the correct building materials.

Click on the **wizard** link to access this feature:

### Kitchens, Baths, and Plumbing

Use kitchen, bath, and plumbing materials to define the kitchen and bath. RCT includes a **wizard** to help you select the type of kitchen and bath.


<a href="#">Kitchens, Complete</a>	Instead of entering all the separate kitchen items, enter the total number of each type of kitchen found in the home.
<a href="#">Kitchens, Build-Up</a>	Enter the total number of kitchen components.
<a href="#">Appliances, Build-Up</a>	Enter the total number of each appliance.
<a href="#">Bathrooms, Complete</a>	Instead of entering all the separate bathroom items, enter the total number of each type of bathroom found in the home.
<a href="#">Bathrooms, Build-Up</a>	Enter the total number of bathroom components.
<a href="#">Bath Specialties</a>	In addition to the individual bathroom components, enter the number of specialty items.
<a href="#">Plumbing Specialties</a>	Enter the total number of plumbing specialties.

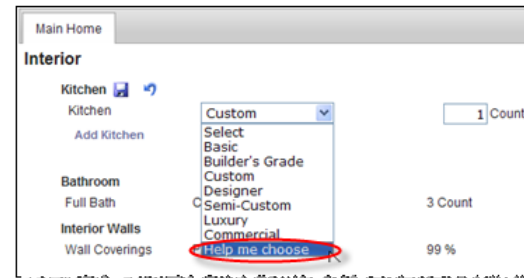
The RCT Workspace > Materials > Kitchen and Bath Wizard

### Kitchen and Bath Wizard

RCT includes a wizard to help you choose the type of kitchen or bathroom. You can select the wizard from the Materials panel on the Valuation page or from the Edit Materials dialog.

To use the kitchen or bath wizard from the Materials panel:

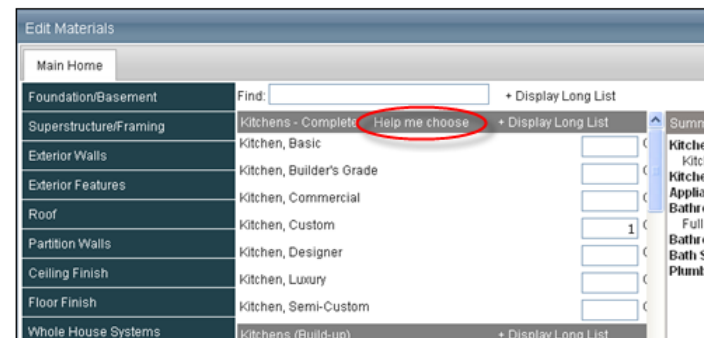
1. Under either Kitchens or Baths click the **Edit Materials** icon (  ).
2. In the drop down menu click **Help Me Choose** to start the wizard.



3. Answer the questions in the wizard to determine the type of kitchen or bathroom.

To use the kitchen or bath wizard from the Edit Materials dialog:

1. Open the **Edit Materials** dialog by clicking the **Edit** button on the Materials panel.
2. Select the **Kitchens/Baths/Plumbing** materials section.
3. In the **Kitchens - Complete** or **Bathrooms - Complete** section, click **Help Me Choose** to start the wizard.





# MSB/RCT Interface

## Roof Types

You are here: [RCT Materials](#) > Roof

### Roof

Use roof materials to define the roof finishes, shape, style, dormers, and specialty items like cupolas and skylights.


[Roof Style/Slope](#) Specify the style (type) and pitch of the roof on the home.

[Roof Shape](#) Enter the percentage of the roof that is standard and/or elaborate.

[Roof Cover](#) Enter the total percentage of each roof covering found on the home.


[Roof Specialties](#) Enter the total percentage or square footage of the roof specialty items like cupola: and skylights.

[Dormers](#) Enter the total linear footage of each type of dormer found on the home.

**Roof** 

Roof Style/Slope	Gable, Slight Pitch	100 %	Sys
Roof Cover	Shingles, Asphalt/Fiberglass	100 %	User
Roof Shape	Simple/Standard	100 %	User
Skylights	None		

**Roof** 

[Add Roof Style/Slope](#)

Roof Style/Slope	Gable, Slight Pitch	100%	X
Roof Cover	Shingles, Asphalt/Fiberglass	100%	X
Roof Shape	Simple/Standard	100%	X

[Add Roof Cover](#)

[Add Roof Shape](#)

[Add Skylights](#)

## Roof Types

1. Click on **Roof** to view a Roof Tip Screen . Click on links. **Example:** **Roof Cover** to view more info which includes photos.

2. Roof characteristics can be changed by clicking on the edit icon.

3. The **Roof Cover** is initially selected on the **FIRST Basic Info** screen during the **FIRST Home Quote** process.

**Example: Shingles Asphalt/Fiberglass**

4. There are options to change: **Roof Style/Slope**, **Roof Cover**, and **Roof Shape**.

**Note:** The **Roof Cover** should always be selected on the **FIRST Basic Info** during the Home Quote process.

**The Roof Cover cannot be updated via the Endorsement MSB Interface. Any changes to the Roof Cover after policy submission should be directed to Customer Service: (800)-849-6140.**

5. Click on the **Add** option to add: **Roof Style/Slope**, **Roof Cover**, **Roof Shape** and **Skylights**.

**Note:** The **Add** option will allow the entry of other roof variations.

**Example:** If a home utilizes 2 Roof Cover Types: **90% Shingles Asphalt/Fiberglass**, **10% Slate**. You are able to account for these variations.



# MSB/RCT Interface

## Add a feature or material

### Add a feature or material

The **Add a feature or material** function provides a key word search.

1. Enter a key word in the search field.

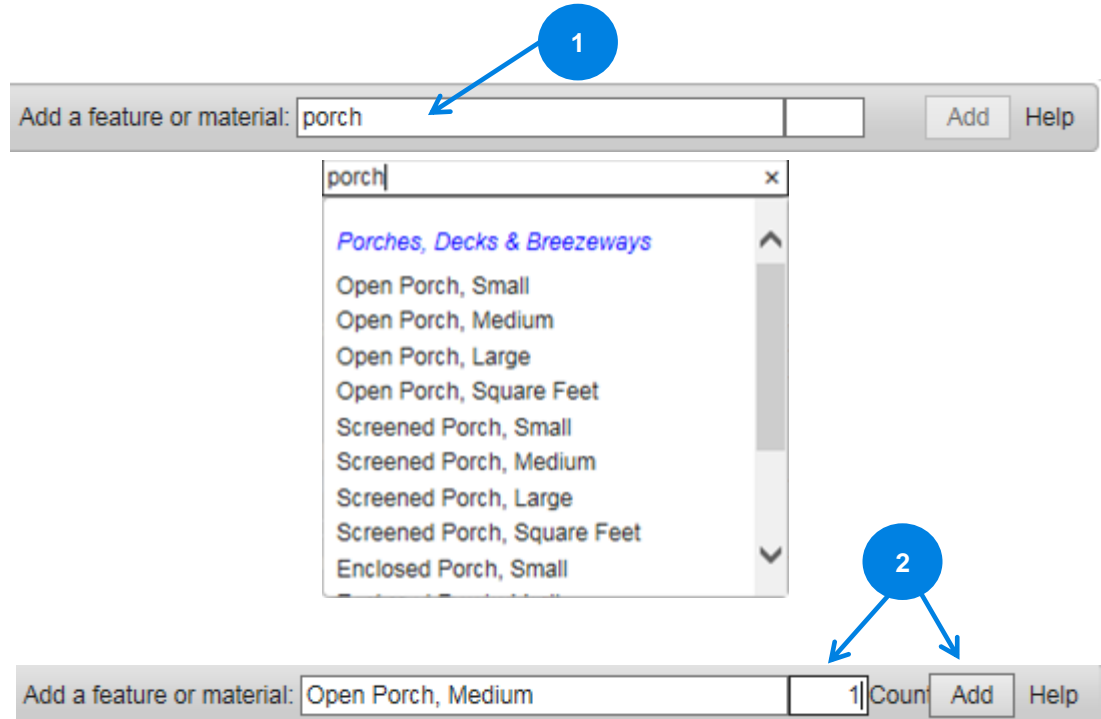
**Example : Porch.**

- A list of options will appear below the search field.
- Select the desired feature or material.  
**Example: Open Porch, Medium**

2. The feature or material will now appear in the search field.

- Select the **Count (Example: 1 porch)**
- Click on the **Add tab to add the feature or material**

3. When added the item will appear as a User added characteristic.




1

Add a feature or material: porch

2

Add a feature or material: Open Porch, Medium 1 Count Add Help

Porches, Decks & Breezeways   
Open Porch, Medium

3

1 Count User

# MSB/RCT Interface

## Other Site Tools

### Options



## Options

Clicking on **Options** will pull up a menu.

### Custom Items

The **Custom Items** option will allow entry of items not listed in the Interior or Exterior options.

An example of something that can be added via **Custom Items** are custom built items like custom cabinets.

### Other Options:

- **Markups and Adjustments** will not be used.
- **Reload Assumptions** will reset the Calculation back to the original Calculation and will undo any changes made.

The screenshot displays the MSB / RCT Express interface. At the top, the address is 13031 NEBRASKA AVE, Omaha NE 68164. The account number is 20AFS000022636Q. The insured name is JON DOE. The effective date is 11/13/2014, and the renewal date is 11/13/2015. The current coverage is \$0. The account number is 13031 NEBRASKA AVE, Omaha, NE 68164.

The **Options** menu is open, showing the following options:

- Custom Items
- Markups and Adjustments
- Reload Assumptions

The **Custom Items** dialog box is open, showing the following information:

Report Location: Description: Quantity: Unit of Measure: Total Cost: Options:

No custom items currently entered.

Add Custom Item

Enter the following information and click on Save to save the Custom Item.

\* Description: [Text Field]

Comments: [Text Area]

\* Unit of Measure: Lump Sum Cost [Dropdown]

\* Report Location: Sitework [Dropdown]

\* Total Cost: [Text Field]

\* = Required

Save Cancel

# MSB/RCT Interface

## Other Site Tools

## Reports



## Reports

Reports are available by clicking on the **Reports** link as indicated.

Click on **Detailed Report** to view and to print the report, which will provide an itemized list of the updated Characteristics used to determine the Replacement Cost.

**Detailed Report** 20AFS000019302Q

Stillwater Insurance Group

**General Information**

Policy Number:	20AFS000019302Q
Property Address:	13031 NEBRASKA AVE Omaha, NE 68164
Primary Insured Name:	JOHN DOE
Effective Date:	11/03/2014
Style:	1.5 Story
Renewal Date:	11/03/2015
Site Access:	Flat Area/Easy Access Roads
Finished Floor Area:	1082 Square Feet
# of Families:	1
Created By:	frmsbadm
Last Updated By:	REQ2937TQUA
Profile Owned By:	REQ2937TQUA

**Valuation Totals Summary** Cost Data As Of 05/2014

<b>Coverage A</b>	
Reconstruction Cost w/o Debris Removal	\$159,791
Debris Removal	\$7,623
<b>Reconstruction Cost with Debris Removal</b>	<b>\$167,414</b>

**Building Description**

Year Built:	2000
Construction Type:	Standard
Number of Stories:	1.5
Total Living Area:	1658 Square Feet
Finished Living Area:	1082 Square Feet
Perimeter:	Rectangular or Slightly Irregular
Wall Height:	8.00 Feet 100%

In California there is also a link to a **Home Owners Notice** that is a State requirement that is attached to the report.

# MSB/RCT Interface

## Other Site Tools

### Help



## Help

The **Help** link will pull up a Help page that provides site navigation tips.

**MSB / RCT Express**

13031 NEBRASKA AVE, Omaha NE 68164

20AFS000022636Q

Address: 13031 NEBRASKA AVE  
Omaha, NE 68164

Insured Name: JON DOE  
Phone:  
Effective Date: 11/13/2014  
Renewal Date: 11/13/2015

**Building Information**

Number of Families: 1 Site Access: Flat Area/Easy Access Roads  
Style: 1.5 Story

Name	Year Built	Construction Type	Number of Stories	Finished Living Area	Wall Height
Main Home	2000	Standard	1.5	1082 Sq Ft	100% 8ft

**Valuation Totals** [More Info](#)

The valuation data has changed. Please click Calculate button to update the replacement cost.

**RCT Express**

[Home](#) [Up](#) [Down](#) [Search](#) ☐ Match partial words

**Contents**

- Introduction to RCT
- Tools
- The RCT Workspace
  - Dashboard
  - Valuation Page
  - Materials
  - Options
  - Reports
  - RCT Alerts
  - Hazard Summary
  - Using the Help System
- How to...
  - Home Styles
  - RCT Materials
  - Glossary of Terms

**The RCT Workspace > Valuation Page**

### Valuation Page

The Valuation page consists of different panels that provide policy information, building information, valuation totals, and information about materials.

**MSB / RCT Express**

10248 SINGING WIND PL, Las Vegas NV 89134

ESTIMATE-12433060

Address: 10248 SINGING WIND PL  
Las Vegas, NV 89134

Insured Name:  
Phone:  
Effective Date: 10/17/2011  
Renewal Date: 10/16/2012  
Estimate Expiration Date: 1/16/2012

**Building Information**

Number of Families: 1 Site Access: Flat Area/Easy Access Roads  
Style: 2 Story

Name	Year Built	Const Type	Number of Stories	Finished Living Area	Wall Height
Main Home	1996	Standard	2	1992 Sq Ft	100% 8ft

**Valuation Totals** [More Info](#)

Reconstruction Cost w/o Debris Removal	\$297,057
Debris Removal	\$0
Reconstruction Cost with Debris Removal	\$297,057
User Adjustment	\$65,353
Adjusted Reconstruction Cost	\$362,410
Cost Data as of	05/2011

**Interior** **Exterior**

Main Home

Add a feature or material:  [Add](#) [Edit](#) [Help](#)

**RCT Alerts**

- Hazard Summary



### RCT Alerts

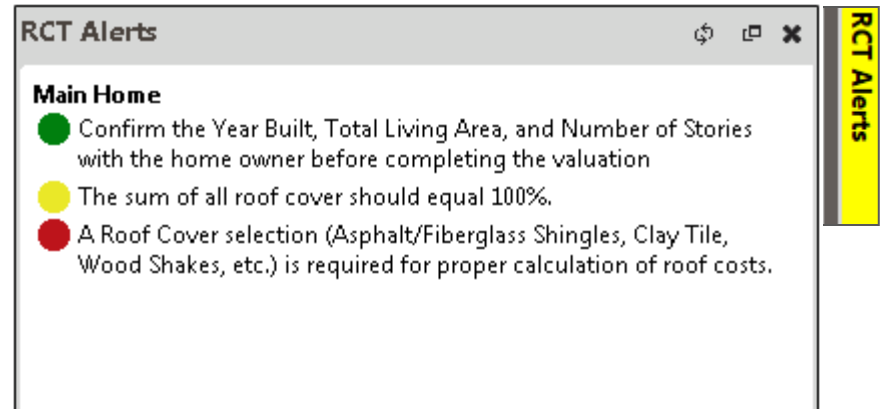
RCT Alerts may appear to advise of a possible issue with information entered on the RCT/MSB interface.

There are 3 Types of Alerts:

- **Green** – are “information only” alerts, which will provide information that may need to be reviewed or completed.
- **Yellow** – are warnings that something should be fixed before proceeding
- **Red** – are Errors that must be addressed before proceeding.

If an Alert occurs it will appear as a message on the left side of the screen. Review the Alert message, as it will provide information on what needs to be corrected.

Click on the X to close the Alert message:



✓ **Note:** You can save a valuation with:

- **Green** – Information alert
- **Yellow** – Warning alert

You cannot calculate a reconstruction cost if there is a **Red** - Error Alert



# FIRST Home Quote RCT Interface

## FIRST Basic INFO Screen



The FIRST Home quote is designed to calculate the Replacement Value of the home based on responses to questions on the **Basic Info** screen.

- The following characteristics are entered on the **Basic Info** screen on FIRST and are used to calculate the replacement cost of the home that will appear on the **Preliminary Rate** screen. This includes an expanded list of **Roof Types**:

Aluminum, Corrugated  
Aluminum, Standing Seam  
Asbestos  
Built-Up/Tar and Gravel  
Composition (T-Lock Shingles)  
Copper  
Copper, Batten Seam  
Copper, Flat Seam  
Copper, Standing Seam  
Fiberglass, Translucent Panels  
Foam  
Glass/Greenhouse  
Hail Proof  
Masonite  
Plexiglas  
Rolled Roof/Single Ply  
Rubber  
Shakes, Victorian Scalloped  
Shakes, Wood  
Shingles, Aluminum  
Shingles, Architectural  
Shingles, Asphalt/Fiberglass  
Shingles, Asphalt/Fiberglass, Irregular Pattern  
Shingles, Cement Fiber  
Shingles, Copper  
Shingles, New England Pine  
Shingles, Photovoltaic  
Shingles, Slate, Red  
Shingles, Steel  
Shingles, Steel, Aggregate Finish  
Shingles, Synthetic/Rubber  
Shingles, Wood  
Shingles, Wood, Fire Resistant  
Slate  
Slate, Reinforced Fiber Composite  
Steel  
Steel, Standing Seam  
Thatch  
Tile, Clay  
Tile, Clay, Custom Colors  
Tile, Clay, Glazed  
Tile, Concrete  
Tile, Mission  
Tile, Spanish  
Tiles, Photovoltaic  
Tin (Terne)  
Terne, Batten Seam  
Terne, Flat Seam  
Terne, Standing Seam  
Tin, Lead-Coated, Batten Seam  
Tin, Lead-Coated, Flat Seam  
Tin, Lead-Coated, Standing Seam  
Vinyl  
Other

- Construction Type
- Year Built
- Square Footage
- # of Garage stalls and Type
- # of Fireplaces
- # of Stories in the residence
- Type of Roof
- Basement info

The **Number of Bathrooms** and **Selection of the grade of Kitchen and Bathroom** are optional fields that can be completed to calculate the replacement cost valuation with improved accuracy

- Click on the **Descriptions** link for assistance in determining specific characteristics including photos.

**Home Insurance Quote**

Map - 13031 NEBRASKA AVE OMAHA NE 68164

Please supply us with the following information so we can begin the quote process.

Bind Date:  /  /

If the Property characteristics of this risk are not listed below, the risk is prohibited.

Home Type:

Affiliated Agency:

Agent:

Zip Code: 68164

State: NEBRASKA

House Number: 13031 Apartment/Unit Number:

Street Name: NEBRASKA AVE

First Name:

Middle Name:

Last Name:

Phone#:  -  -

Email:

Construction Type:

Year Insured Purchased Property:

Livable Square Footage (excluding basement):

Replacement Cost:

\*Optional

Number of garage stalls?

Number of fireplaces in the residence?

Number of stories in the residence?

Type of roof on the residence?

Type of garage?

Does the risk have a basement? ☒ YES ☐ NO

What is the total size of the basement relative to the foundation (as a percentage)?

What percentage of the basement is finished?

Is mailing address different than property address? ☐ YES ☒ NO

Does the home have a smoke alarm, dead bolt and fire extinguisher? ☐ YES ☐ NO

Do you have an active central station reporting fire alarm? ☐ YES ☐ NO

Do you have an active central station reporting burglar alarm? ☐ YES ☐ NO

Number of Bathrooms?

\*Optional

Select the grade of Kitchen and Bathroom appliances, cabinets, and fixtures

\*Optional [Descriptions](#)

# FIRST Home Quote RCT Interface

## FIRST Home Quote Preliminary Rate Screen

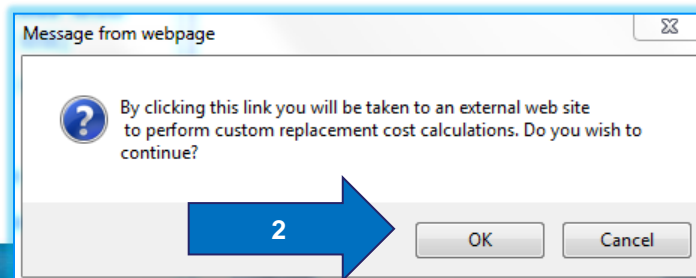


The **Preliminary Rate** Screen will provide the **Replacement Cost of home** value based on the information entered on the previous **Basic Info** screen.

The Replacement cost of the home can be calculated in even greater detail by accessing the Stillwater MSB/RCT site interface.

1. Click on the [Click Here](#) link as indicated below to access this interface.
2. Click **OK** when the Pop-up message box appears.

The screenshot shows the "Home Quote - Preliminary Rate" screen. At the top is a navigation bar with buttons: "Client List", "Basic Info", "Preliminary Rate" (highlighted in green), "Home Detail Questions", "Final Rate", "Coverages", "Additional Interests", "Payments", "Policy Application", and "Completed". Below the navigation bar, the title "Home Quote - Preliminary Rate" is displayed. The main content area starts with "Dear Homeowner:" followed by a paragraph: "The following is a premium quotation for your home located in zip code 68164. This quote is based on a year built of 2000 and approximately 1082 square feet. You acquired this home in 2004. If you would like to review the policy details, click on view details." Below this, a box highlights "Replacement Cost of home: \$ 187000." Further down, it says "If you would like to calculate the replacement cost in greater detail, please [Click Here](#)". A blue arrow labeled "1" points to this link. At the bottom, another paragraph states: "The following premiums are based on a Replacement Cost of \$ 187000. The company relies upon the agent's local knowledge of the dwelling and construction practices to confirm that this amount is adequate. If you believe that it is not, you must increase the amount so that it reflects 100% of actual replacement cost."



# FIRST Home Quote RCT Interface



MSB / RCT Express

13031 NEBRASKA AVE, Omaha NE 68164

20AFS000019131Q

Address: 13031 NEBRASKA AVE  
Omaha, NE 68164

Insured Name: JOHN DOE

Phone:

Effective Date: 10/30/2014

Renewal Date: 10/30/2015

Current Coverage: \$0

Account Number:

Edit

**Building Information**

Number of Families: 1 Site Access: Flat Area/Easy Access Roads

Style: 1.5 Story

Name	Year Built	Construction Type	Number of Stories	Finished Living Area	Wall Height
Main Home	2000	Standard	1.5	1082 Sq Ft	100% 8ft

Edit

**Valuation Totals** More Info

The valuation data has changed. Please click Calculate button to update the replacement cost.

Calculate Finish

Main Home Add a feature or material: Add Edit Help

**Interior**

Kitchen Basic 1 Count User

Bathroom Full Bath Custom 2 Count Sys

HVAC Systems Heating, Gas 100 % Sys  
Central Air Conditioning, Same Ducts 100 % Sys

Basement Finish Standard Finish 50 % User

Interior Extras (10)

Interior

**Exterior**

Roof Gable, Moderate Pitch 100 % Sys  
Shingles, Asphalt/Fiberglass 100 % User  
Simple/Standard 100 % User

Exterior Walls Siding, Clapboard 100 % User

Garages & Carports Built-in Garage, 1 Car 1 Count User

Porches, Decks & Breezeways None

Foundation Type Basement, Below Grade 25 % User  
Slab at Grade 75 % User

Exterior Extras (2)

Construction Details (9)

Detached Structures (None)

## Valuation Totals Calculate & Finish

**Valuation Totals** More Info

Reconstruction Cost w/o Debris Removal \$162,450

Debris Removal \$7,748

Reconstruction Cost with Debris Removal \$170,198

Cost Data as of 05/2014

Finish

3. Make the desired construction characteristic changes on the MSB/RCT site to Calculate the updated replacement cost value.

4. When all changes are entered and saved click on **Calculate**.

5. When the new cost is calculated click on the **Finish** Button to complete the process.

# Home Quote RCT Interface

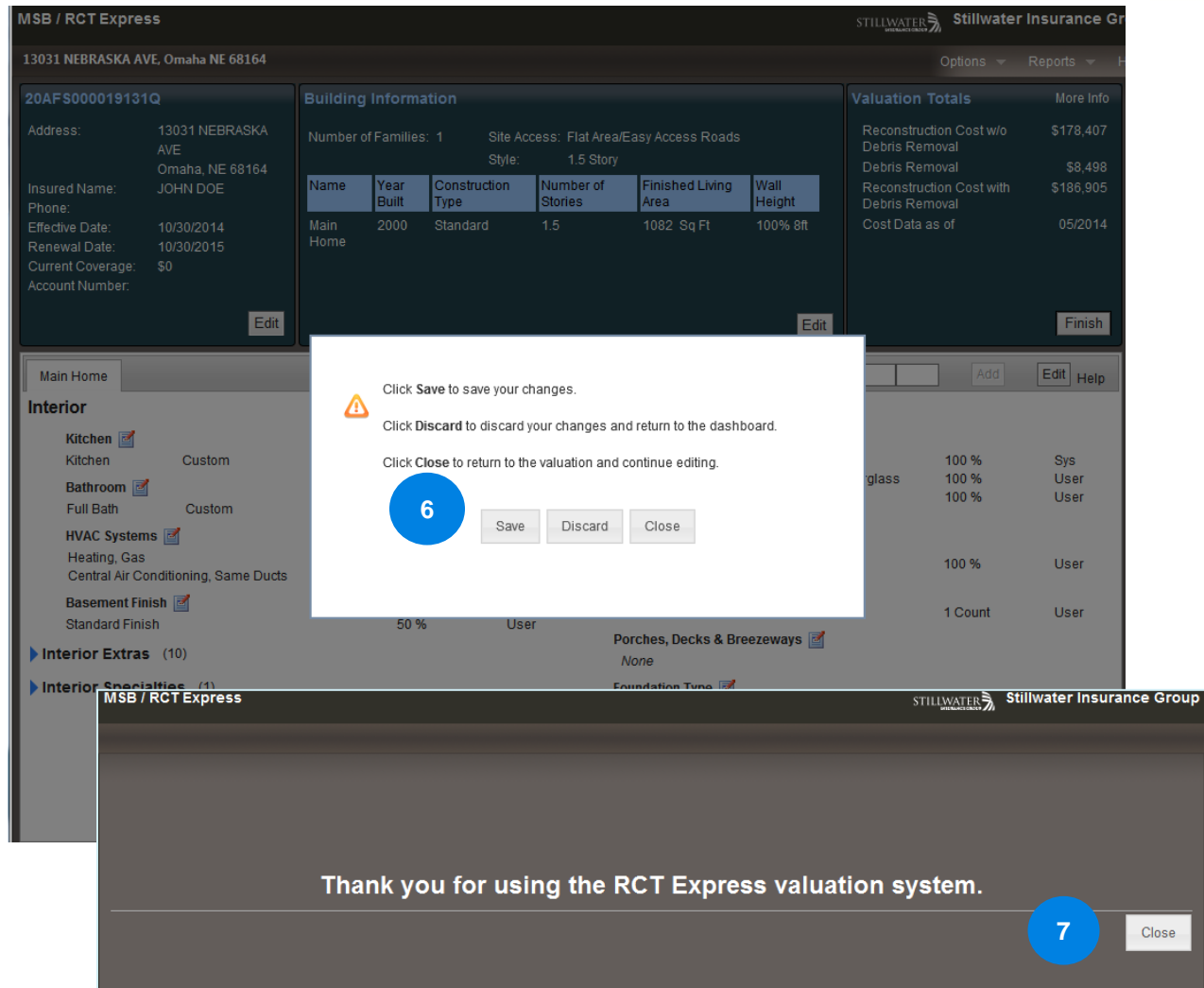
## Valuation Totals Save Changes

After clicking Finish a pop up screen will appear.

6. Clicking on **Save** will save the changes and Close the valuation.

- Clicking on **Discard** will discard all of the changes from the MSB session and close the valuation.
- Clicking on **Close** will Close the pop up box and direct you back to the MSB session where you can continue making changes to the valuation.

7. Click the **Close** button on the Thank you for using RCT Express Screen to exit the Stillwater MSB/RCT interface



The screenshot displays the MSB / RCT Express interface for a home valuation. The top section shows the address: 13031 NEBRASKA AVE, Omaha NE 68164. Below this, the insured name is JOHN DOE. The building information section includes the number of families (1), site access (Flat Area/Easy Access Roads), and style (1.5 Story). A table lists the building details: Main Home, 2000, Standard, 1.5 stories, 1082 Sq Ft, and 100% 8ft wall height. The valuation totals section shows the reconstruction cost without debris removal at \$178,407, debris removal at \$8,498, and the total reconstruction cost with debris removal at \$186,905. A confirmation dialog box is overlaid on the screen, asking the user to click Save, Discard, or Close. The dialog box also includes a warning icon and a blue circle with the number 6. Below the dialog box, the interior details section is visible, showing Kitchen, Bathroom, HVAC Systems, and Basement Finish. The bottom section of the interface shows the Porches, Decks & Breezeways and Foundation Ties. A 'Thank you for using the RCT Express valuation system.' message is displayed at the bottom, with a 'Close' button and a blue circle with the number 7.

MSB / RCT Express

13031 NEBRASKA AVE, Omaha NE 68164

20AF5000019131Q

Address: 13031 NEBRASKA AVE  
Omaha, NE 68164

Insured Name: JOHN DOE

Phone:

Effective Date: 10/30/2014

Renewal Date: 10/30/2015

Current Coverage: \$0

Account Number:

Edit

Building Information

Number of Families: 1

Site Access: Flat Area/Easy Access Roads

Style: 1.5 Story

Name	Year Built	Construction Type	Number of Stories	Finished Living Area	Wall Height
Main Home	2000	Standard	1.5	1082 Sq Ft	100% 8ft

Edit

Valuation Totals

Reconstruction Cost w/o Debris Removal \$178,407

Debris Removal \$8,498

Reconstruction Cost with Debris Removal \$186,905

Cost Data as of 05/2014

Finish

Click Save to save your changes.

Click Discard to discard your changes and return to the dashboard.

Click Close to return to the valuation and continue editing.

6

Save Discard Close

Interior

Kitchen Custom

Bathroom Custom

Full Bath Custom

HVAC Systems Heating, Gas Central Air Conditioning, Same Ducts

Basement Finish Standard Finish

Interior Extras (10)

Interior Specialties (1)

Porches, Decks & Breezeways None

Foundation Ties

50 % User

100 % User

100 % User

100 % User

1 Count User

MSB / RCT Express

Stillwater Insurance Group

Thank you for using the RCT Express valuation system.

7

Close



# Home Quote RCT Interface



Quote Number: AFS019131 as of 10/30/2014  
Client: JOHN DOE

To exit quote please select the Client List tab.

Client List Basic Info **Preliminary Rate** Home Detail Questions Final Rate Coverages Additional Interests Payments Policy Application Completed

## Home Quote - Preliminary Rate

Dear Homeowner:  
The following is a premium quotation for your home located in zip code **68164**. This quote is based on a year built of **2000** and approximately **1082** square feet. You acquired this home in **2004**. If you would like to review the policy details, click on view details.

Replacement Cost of home: \$ 187000. **\$ 171000.**

If you would like to calculate the replacement cost in greater detail, please [Click Here](#)

The following premiums are based on a Replacement Cost of \$ 187000. The company relies upon the agent's local knowledge of the dwelling and construction practices to confirm that this amount is adequate. If you believe that it is not, you must increase the amount so that it reflects 100% of actual replacement cost.

This is a preliminary quote only. Please click on the next button to continue.

Deductible	Annual Premium with Home/Auto Discount	Annual Premium without Home/Auto Discount	Coverages
\$2,500 Wind/Hail -\$500 All Other	\$ 845.00	\$ 991.00	<a href="#">View Details</a>
\$2,500 Wind/Hail -\$1000 All Other	\$ 802.00	\$ 941.00	<a href="#">View Details</a>
\$2,500 Wind/Hail -\$1500 All Other	\$ 762.00	\$ 893.00	<a href="#">View Details</a>
\$3,740 Wind/Hail -\$1000 All Other	\$ 762.00	\$ 893.00	<a href="#">View Details</a>
\$3,740 Wind/Hail -\$1500 All Other	\$ 722.00	\$ 846.00	<a href="#">View Details</a>

Back Reset to MSB defaults **X** **8** Rate with custom MSB values

## How to Save MSB Changes to FIRST Home Quote:

Upon Closing the MSB/RCT valuation you will be directed back to the **Preliminary Rate** Screen.

From this screen you have two options:

**X - Reset to MSB defaults** – which will undo any changes made on the Stillwater/MSB interface

## TO SAVE THE CHANGES ALWAYS USE:

**8. Rate with custom MSB Values** – which will save the changes made on the Stillwater/MSB interface and adjust the Replacement cost of the home

Reconstruction Cost with Debris Removal \$170,198

When the custom MSB values are saved the **Replacement Cost of the Home** will replace the MSB default value to the re-calculated amount.

✓ **Note:** The MSB/RCT value will always **round up** to the nearest thousand.



# FIRST Home Endorsement RCT Interface



**FIRST** also provides an Endorsement option that will allow you to calculate midterm Replacement Cost Valuations on active **HO3, HO5** and **Dwelling Fire** policies.

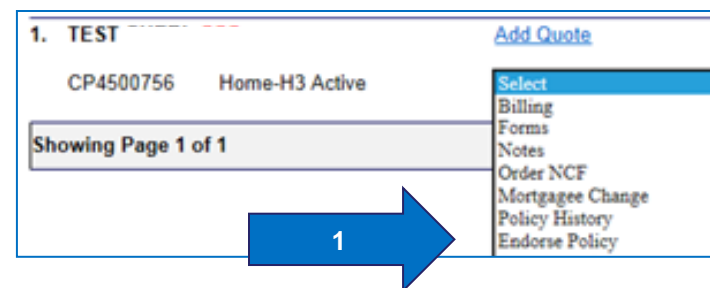
**Note:** the following characteristics cannot be updated on active policies via the MSB interface:

- **Construction Year**
- **Construction Type**
- **# of Stories**
- **# of Fireplaces**
- **Roof Type**

If any of the above characteristics need to be updated please contact customer service.

**Follow these steps to use the Endorsement function to re-calculate a Replacement Cost Value on an active HO3 and HO5 Home policies and Dwelling Fire policies :**

1. Locate the desired policy in your list of Clients and Click on the **Endorse Policy** option from the drop down select menu.



# FIRST Home Endorsement (RCT link)



## 2. Click on **Modify Coverage on Policy**

**ENDORSE POLICY CP4500756 - TEST**

[Modify Coverage on Policy](#) **2**

[Cancel Policy - Insured Request](#)

[Update Additional Named Insured](#)

[Modify Mortgagees](#)

[Update Mailing Address](#)

[Update Insured Email Address](#)

If you don't see the option you are looking for, please contact Customer Service.  
Click on the option to proceed. Click Back to return to the Clients List.

[Back to the Clients List](#)

## 3. Select the **Endorsement Effective Date** and click on **Endorse Policy**.

✓ **Note:** The policy endorsement must occur during the current policy term and cannot be backdated.

**ENDORSE POLICY - CP4500756**

**TEST**

**3500 BETTY ANN CT E LAKE PARK FL 33403**

Endorsement Effective Date:  /  /

**3** [Endorse Policy](#)

[Return To Endorsement List](#)

# FIRST Home Endorsement (RCT link)



4. When the Endorsement screen pulls up, scroll down the screen and click on the **Customize Replacement Cost** tab.

<a href="#">COVA-EXT RPLCMT</a>	20% of Cov A	35.00	
<a href="#">SPEC PERS PROP</a>	NO COVERAGE	NO COVERAGE	<input type="button" value="NO COVERAGE"/>
<a href="#">LOSS ASSESSMENT</a>	No Add'l Cov	NO COVERAGE	<input type="button" value="No Add'l Cov"/>
<a href="#">SINKHOLE-10%DED</a>		INCLUDED	
<a href="#">PERS INJURY</a>	NO COVERAGE	NO COVERAGE	<input type="button" value="NO COVERAGE"/>
MAX DISC ADJ:		INCLUDED	
<b>Fully Earned Fees</b>	<b>47.00</b>		
<b>Total</b>	<b>931.00</b>		

4

5. Clicking **OK** will direct the user to the **Stillwater/MSB Interface** site. Make and Save desired changes to re-calculate the replacement cost value.

Message from webpage

Important Note: MSB is periodically updated and the new Replacement Cost calculation may not match the current coverage on the policy. If you wish to change the value you must submit an endorsement - adjusting the details of the property in MSB will not change coverage on the policy unless you submit the endorsement. In addition, changes to the following characteristics within MSB will not carry forward to our policy records: Construction Year, Construction Type, # of Stories, # of Fireplaces, # of Families, Roof Type. If any of these characteristics are incorrect, please reference the Contact Us link on FIRST to contact Underwriting.

5

# FIRST Home Endorsement (RCT link)



MSB / RCT Express

13031 NEBRASKA AVE, Omaha NE 68164

20AFS000019131Q

Address: 13031 NEBRASKA AVE  
Omaha, NE 68164

Insured Name: JOHN DOE  
Phone:  
Effective Date: 10/30/2014  
Renewal Date: 10/30/2015  
Current Coverage: \$0  
Account Number:

**Building Information**

Number of Families: 1 Site Access: Flat Area/Easy Access Roads  
Style: 1.5 Story

Name	Year Built	Construction Type	Number of Stories	Finished Living Area	Wall Height
Main Home	2000	Standard	1.5	1082 Sq Ft	100% 8ft

**Valuation Totals**

The valuation data has changed. Please click Calculate button to update the replacement cost.

**Calculate** **Finish**

**Interior**

**Kitchen** Basic 1 Count User

**Bathroom** Custom 2 Count Sys

**HVAC Systems**

Heating, Gas 100 % Sys  
Central Air Conditioning, Same Ducts 100 % Sys

**Basement Finish**

Standard Finish 50 % User

**Exterior**

**Roof**

Roof Style/Slope Gable, Moderate Pitch 100 % Sys  
Roof Cover Shingles, Asphalt/Fiberglass 100 % User  
Roof Shape Simple/Standard 100 % User  
Skylights None

**Exterior Walls**

Siding, Clapboard 100 % User

**Garages & Carports**

Built-in Garage, 1 Car 1 Count User

**Porches, Decks & Breezeways**

None

**Foundation Type**

Basement, Below Grade 25 % User  
Slab at Grade 75 % User

**Exterior Extras** (2)

**Construction Details** (9)

**Detached Structures** (None)

**6.** Make the desired construction characteristic changes on the MSB/RCT site to Calculate the updated replacement cost value.

**7.** When all changes are entered and saved click on **Calculate**.

**Valuation Totals** [More Info](#)

Reconstruction Cost w/o Debris Removal	\$137,376
Debris Removal	\$6,565
<b>Reconstruction Cost with Debris Removal</b>	<b>\$143,941</b>
Cost Data as of	05/2014

**8**

**Finish**

## 8. \*\*IMPORTANT STEP\*\*

The re-calculated Replacement Cost Value will be manually entered later.

**\*\*Always write down the Reconstruction Cost w/Debris Removal value or print the report.**

**\$143,941** in this example.

After you print or write down the value click **Finish**

[HOW TO PRINT THE REPORT](#)



# FIRST Home Endorsement (RCT link)

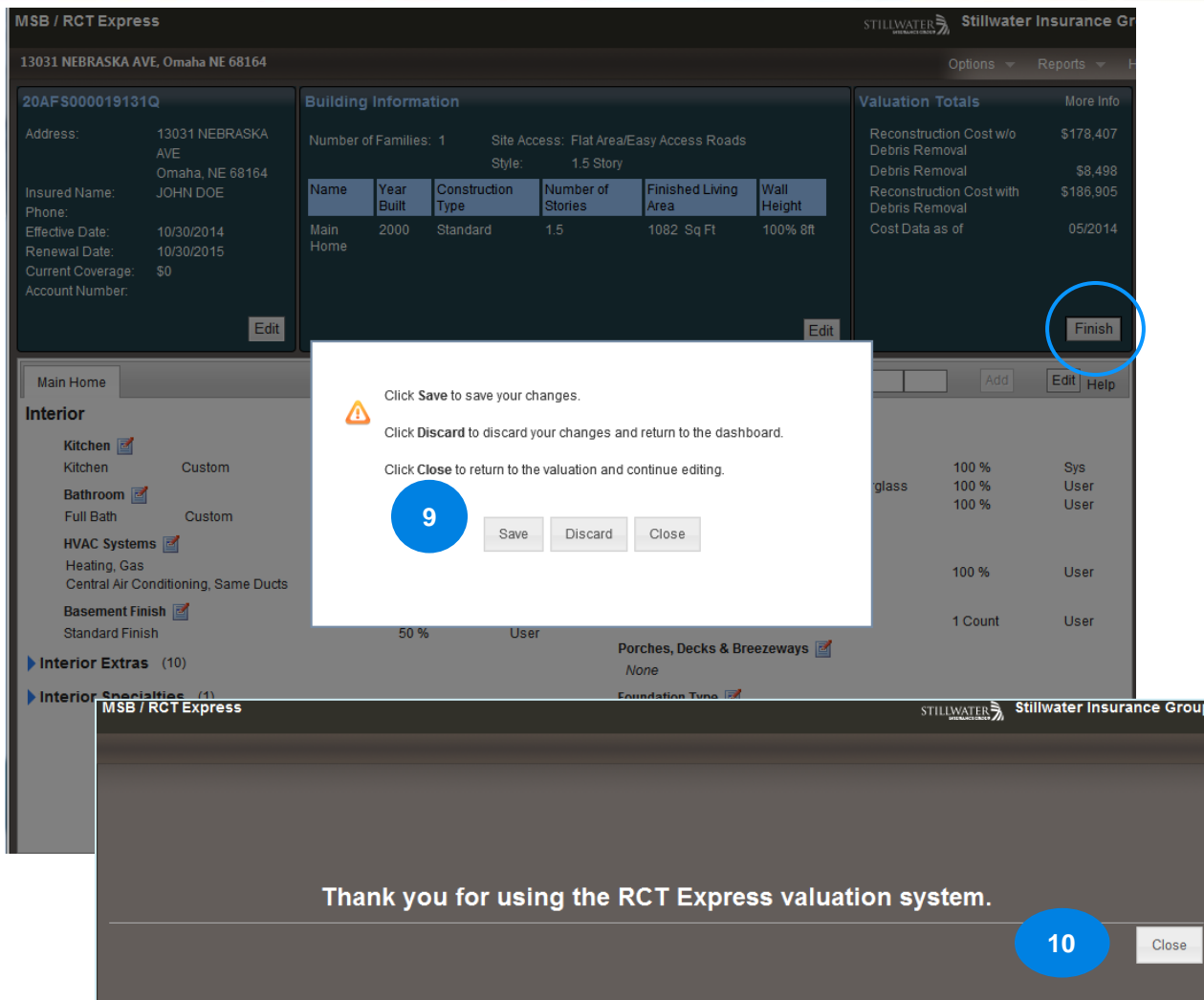
## Valuation Totals Save Changes

After clicking Finish a pop up screen will appear.

9. Clicking on **Save** will save the changes and Close the valuation.

- Clicking on **Discard** will discard all of the changes from the MSB session and close the valuation.
- Clicking on **Close** will Close the pop up box and direct you back to the MSB session where you can continue making changes to the valuation.

10. Click the **Close** button on the Thank you for using RCT Express Screen to exit the Stillwater MSB/RCT interface



MSB / RCT Express

13031 NEBRASKA AVE, Omaha NE 68164

20AFS000019131Q

Address: 13031 NEBRASKA AVE  
Omaha, NE 68164

Insured Name: JOHN DOE

Phone:

Effective Date: 10/30/2014

Renewal Date: 10/30/2015

Current Coverage: \$0

Account Number:

Edit

Building Information

Number of Families: 1 Site Access: Flat Area/Easy Access Roads

Style: 1.5 Story

Name	Year Built	Construction Type	Number of Stories	Finished Living Area	Wall Height
Main Home	2000	Standard	1.5	1082 Sq Ft	100% 8ft

Edit

Valuation Totals

Reconstruction Cost w/o Debris Removal \$178,407

Debris Removal \$8,498

Reconstruction Cost with Debris Removal \$186,905

Cost Data as of 05/2014

More Info

Options Reports

Finish

Click Save to save your changes.

Click Discard to discard your changes and return to the dashboard.

Click Close to return to the valuation and continue editing.

9

Save Discard Close

Interior

Kitchen Custom

Bathroom Custom

Full Bath Custom

HVAC Systems Heating, Gas Central Air Conditioning, Same Ducts

Basement Finish Standard Finish

Interior Extras (10)

Interior Specialties (1)

Porches, Decks & Breezeways None

Foundation Ties

50 % User

100 % Sys User

100 % User

100 % User

1 Count User

MSB / RCT Express

Stillwater Insurance Group

Thank you for using the RCT Express valuation system.

10

Close

11. Upon closing MSB the user will be re-directed back to FIRST. To save the changes, click on the **Update Policy using Values just entered in MSB** tab which is located at the bottom of the Endorsement screen:



Update Policy using values just entered in MSB  
Calculate Premium change (remain on page)

Calculate Premium Change  
ignoring values just entered in MSB (remain on page)

Calculate Premium Change ignoring  
values just entered in MSB (next to summary page)

Return To Endorsement List

# FIRST Home Endorsement (RCT link)



**12.** After clicking on the user will need to manually enter the Replacement Value from MSB in the **Coverage A Dwelling** field .  
**Note:** Round up the **Reconstruction Cost with Debris Removal** value from MSB to the next \$1000.  
**\$144,000** in this example:

Update Policy using values just entered in MSB  
Calculate Premium change (remain on page)

Premium Total: \$ 814.00

Construction Year: 2000  
Policy Type: H3 - HOMEOWNERS 3 SPECIAL FORM  
Residence Type: PRIMARY  
Construction Type: FRAME

Valuation Totals		More Info
Reconstruction Cost w/o Debris Removal	\$137,376	
Debris Removal	\$6,565	
Reconstruction Cost with Debris Removal	\$143,941	
Cost Data as of	05/2014	
		Finish

12

Round up and **manually** replace the current amount with the recalculated Value from MSB:  
This is the amount written down or printed from **Step 8**.

The coverage(s) that are underlined contain help text that can be accessed by clicking on that coverage name.

COVERAGE	LIMIT/DEDUCT	PREMIUM AMT	CHANGE TO
DEDUCTIBLE:	500		500 ▼
<u>COV A-DWELLING</u>	164000	895.00	164000 ← 144000
<u>COV B-OTHR STRC</u>	16400	INCLUDED	
<u>COV C-PERS PROP</u>	82000	INCLUDED	82000 ▼
<u>COV D-LOSS USE</u>	65600	INCLUDED	65600 ▼
<u>COV E-PERS LIAB</u>	300000	10.00	300000 ▼
<u>COV F-MED PAY</u>	2000	7.00	2000 ▼

**13.** Submit the Endorsement to save the changes.

13

Calculate Premium Change (next to summary page)

# How to view Valuation Reports on FIRST

Client Name	State
1. TEST <span style="color: red;">SSS</span>	
TEST Home-H3 Active	FL

[Add Quote](#)

Showing Page 1 of 1

2 3 4 5 .. Next>>

Select

- Billing
- Forms
- Notes
- Order NCF
- Mortgagee Change
- Policy History**
- Endorse Policy
- Open New Claim

[Output Archive](#)

**MSB Valuation Reports** can be viewed on the FIRST Client list screen via the **Policy History** option:

1. Click on **Policy History** in the drop down Select Menu.
2. Click on the [MSB Valuation Report](#) link.

Your Policy Number is: **TEST**

The documents listed below are available to View and Print by clicking on the appropriate link.  
If you are unable to View or Print a document, please contact Customer Service.



Documents available for Viewing and Printing listed by date processed:

<a href="#">NEW BUSINESS</a>	2014-07-24
<a href="#">ACORD APP / UNDERWRITING</a>	2014-07-24
<a href="#">CONFIRMATION</a>	
<a href="#">MSB VALUATION REPORT</a>	2014-07-24

We appreciate your business and your support of the Stillwater P&C Insurance Group.

If you have any questions, please contact Customer Service by referring to our [Contact Us](#) page. Thank you.

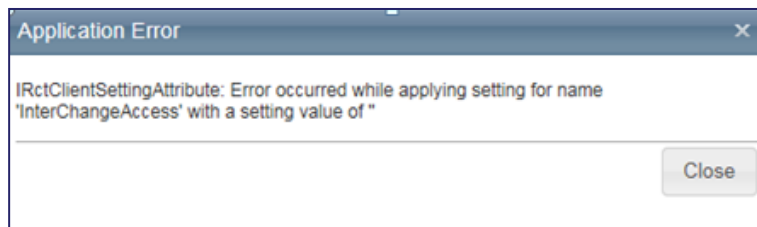
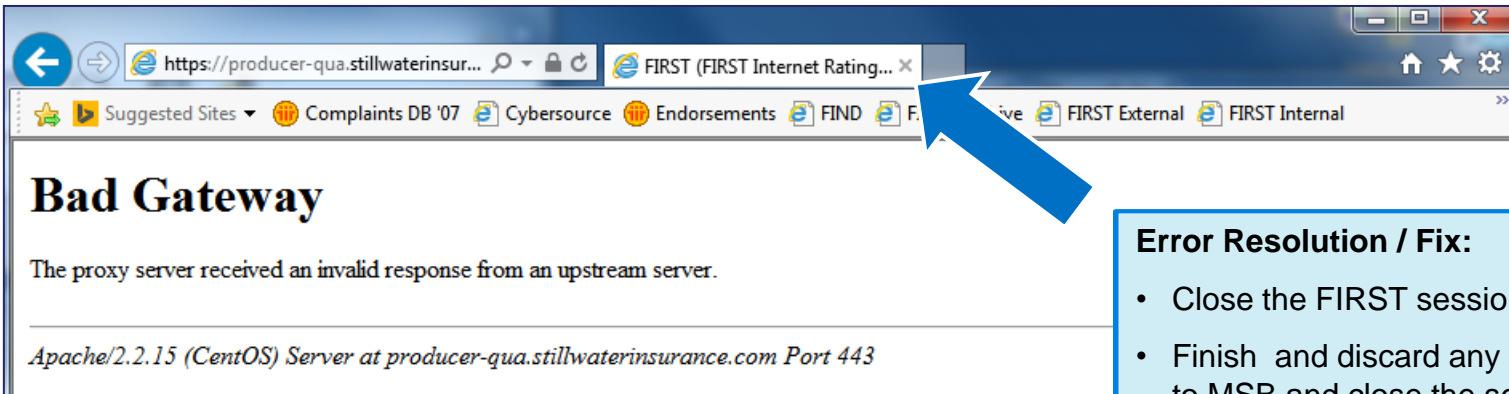
[Return](#)

Detailed Report		21CP4000500756Q
 <span style="float: right;">Stillwater Insurance Group</span> 		
<b>General Information</b>		
Policy Number:	21CP4000500756Q	
Property Address:	3500 BETTY ANN CT E Lake Park, FL 33403	
Primary Insured Name:	TEST	
Effective Date:	7/24/2014	Renewal Date: 7/24/2015
Style:	1 Story	Site Access: Flat Area/Easy Access Roads
Finished Floor Area:	1200 Square Feet	# of Families: 1
Created By:	fnfmsbadm	Last Updated By: fnfmsbadm
Profile Owned By:	UnknownUser	
<b>Valuation Totals Summary</b>		
Cost Data As Of 02/2014		
<b>Coverage A</b>		
Reconstruction Cost w/o Debris Removal	\$117,619	
Debris Removal	\$5,621	
Reconstruction Cost with Debris Removal	\$123,240	
<b>Building Description</b>		



# System Errors/Edits

You may see the following or similar screens if FIRST times out while MSB/RCT is being used :



## Error Resolution / Fix:

- Close the FIRST session.
- Finish and discard any changes to MSB and close the session (**see page 28 for instructions on closing MSB**)
- Start a new FIRST session
- Go back into the Quote or the Endorsement and start a new MSB session.
- If this does not resolve the issue, please contact customer service.

## HTTP Status 500 -

**type** Exception report

**message**

**description** The server encountered an internal error () that prevented it from fulfilling this request.

**exception**

java.lang.NullPointerException

**note** The full stack traces of the exception and its root causes are available in the GlassFish Server Open Source Edition 3.1.2 logs.

GlassFish Server Open Source Edition 3.1.2

**Thank You for your support of the  
Stillwater Insurance Group.**

