

DAMAGE APPRAISAL CLAIM FORM

Date of Loss: 07/28/2008

Policy Number: 1636949

Claim Number: 124486580-1

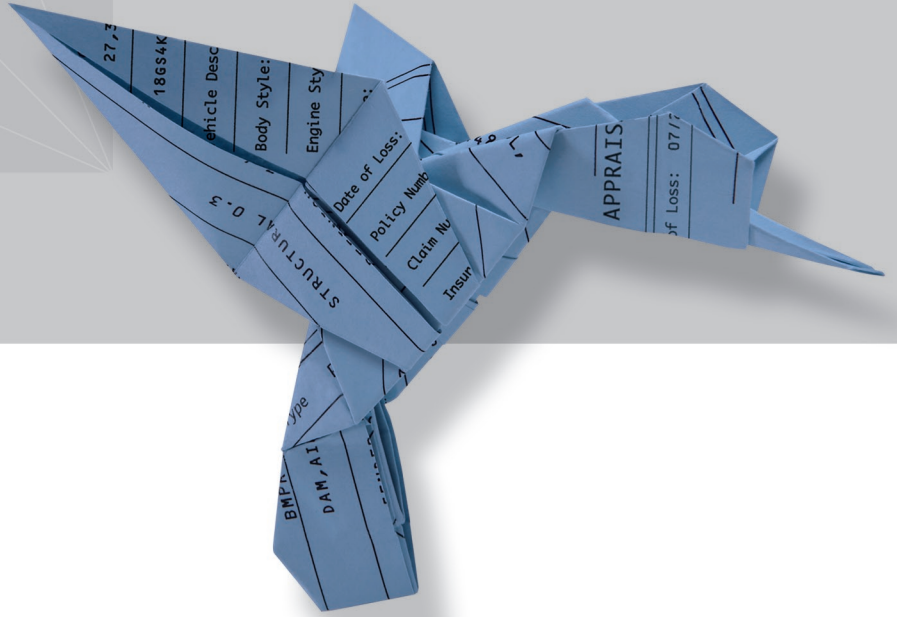
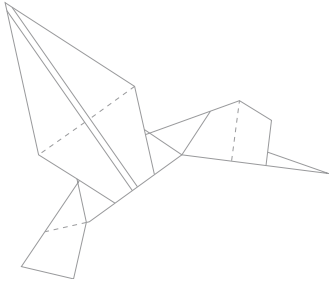
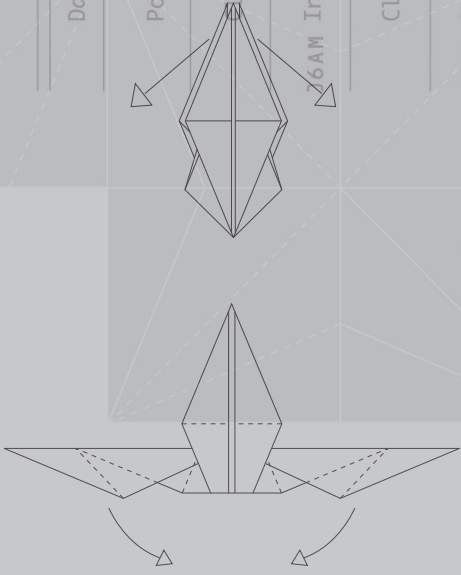
Insured Name: M REYNOLDS

Claimant Name: T CHAMBERS

Vehicle Owner Name: M REYNOLDS

Deductible: 500

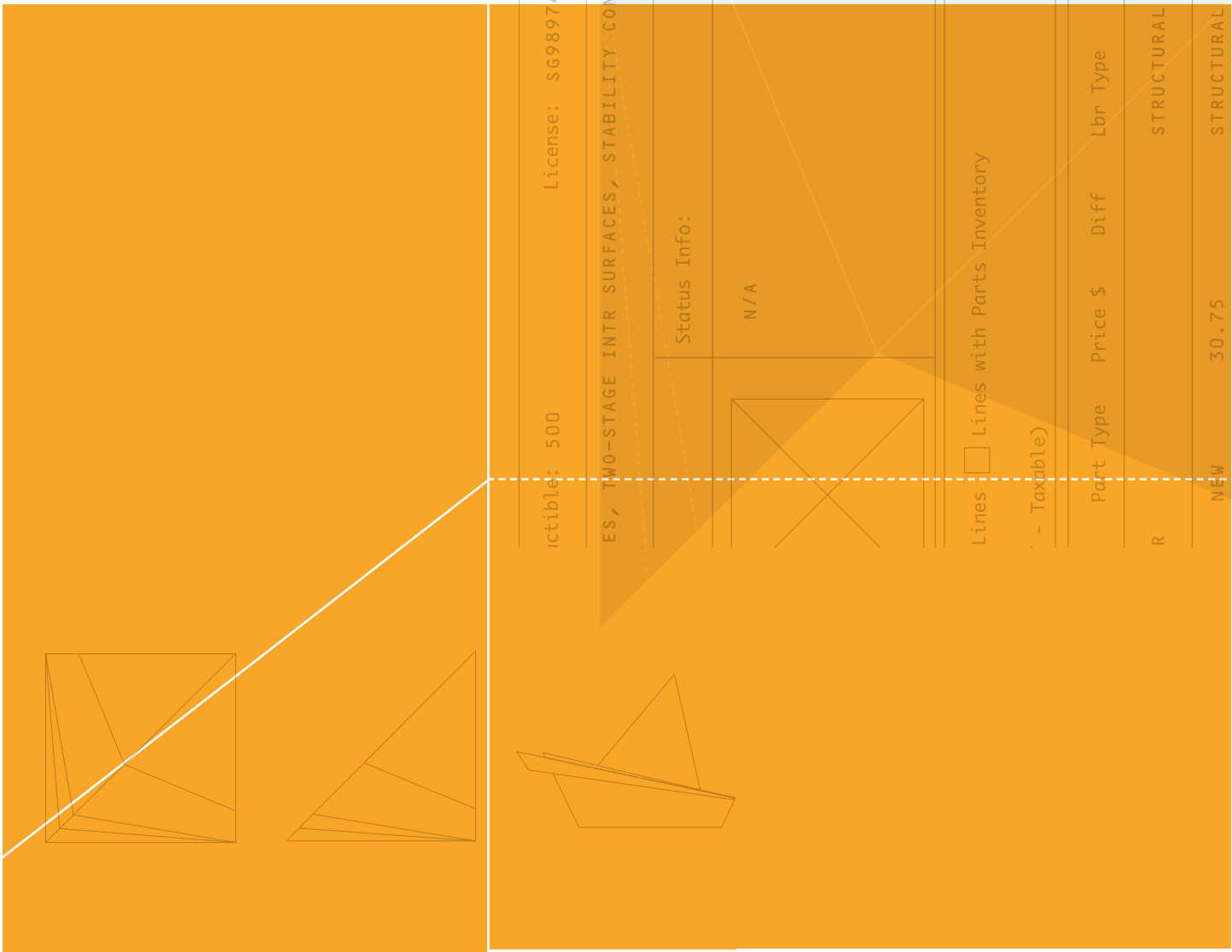
Vehicle Description: TWO-STAGE INTR SURFACES,



SHAPING THE FUTURE OF INFORMATION MANAGEMENT



HYPERQUEST



Origami is the Japanese art of paper folding. It is an inventive practice in which geometric folds and crease patterns are combined in a variety of ways to create intricate paper designs. At HyperQuest, our approach to the development and delivery of services resembles the technical nature of this art form. With scientific precision and unique perception we create customized information services that help overcome complex communications and operational challenges. Much like the elemental steps of a well-crafted origami, we analyze, measure, design, and mold information to create distinct solutions that emphasize simplicity and efficiency.

AN INNOVATIVE HISTORY

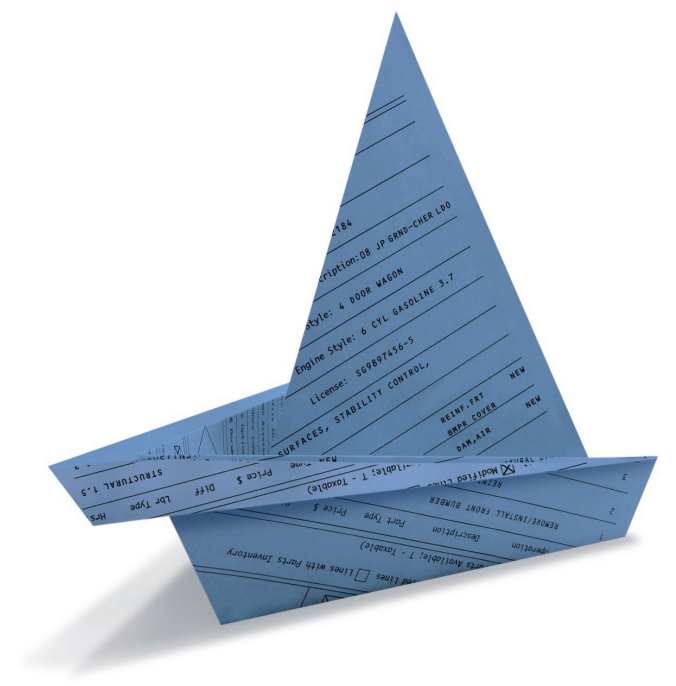
The path to HyperQuest's success began with its founder's automobile accident in 1998. In his attempt to work through the insurance claims process to repair his car, Jeff Hogan recognized that easy access to parts could have kept his vehicle from being totaled. Determined to find a way to enable such access, he quit his job, launched HyperQuest, and within 12 months introduced its first claims technology solution to the marketplace—an alternative parts locating system for repairers and insurers.

As HyperQuest grew, focused research and input from industry players uncovered other unmet needs in the Property and Casualty claims market. From an initial set

of alternative parts solutions, HyperQuest services expanded to bring automation technology to a broad set of appraisal, repair, and claims handling processes.

Today, HyperQuest designs support solutions for insurers and professional repair facilities, appraisers, and parts suppliers. Propelled by an inventive team committed to solving complex problems, HyperQuest continues to extend into new markets to provide clients with transactional transparency, seamless communication, and fluid access to information that leads to quantifiable and reproducible gains.

For nearly a decade HyperQuest has made an impact in the Property & Casualty industry by enhancing the access to, and the value of, information. Always striving to strengthen its services, HyperQuest strives to build new partnerships with organizations intent on improving their business productivity and performance.



OUR BUSINESS

HyperQuest provides the technology necessary to automate the development, review, and settlement of automotive claims through a real-time, web-based system. By tapping into the power of information, HyperQuest helps companies gain insight and intelligence that can improve their agility and positively affect their bottom-line. Today, more than 100 leading insurers, 3,000 repair facilities and appraisal companies, and 2,500 part supply companies benefit from HyperQuest services.

DAMAGE APPRAISAL

Date of Loss:	08/01/2008	Date of Loss:	0
Estimate ID:	R005377	Policy Number:	1
Estimate Version:	01	Claim Number:	12
Implementation:	08/05/2008 12:06AM	Insured Name:	M
Profile ID:	AA-234	Claimant Name:	
Damage Assessed by:	VIC AUTO RBLRS	Owner Name:	M RE
Insurance Company:	MM INSURANCE	Deductible:	500
Vehicle Options:	TWO STAGE-EXT SURFACES, TWO-STAGE ROOF MOUNTED AIRBAGS		
Images & Documents:	PROVIDED		

“I definitely would recommend them. [HyperQuest is] a very viable technology company that has demonstrated a willingness to advance, to learn, to understand the environment, and to come up with out-of-the-box thinking and frankly, brilliant new processes that will assist insurers to be more efficient.”

*Director, APD Claims
Top 20 Carrier*

INSURANCE CARRIERS

As an insurance company, you recognize the value and need of increased productivity and transparency in the claims process. Through a comprehensive set of capabilities that automate and streamline the flow of information for your organization, HyperQuest improves the internal and external processes that fuel your business performance – without IT integration requirements.

Our technology-based services enable the automation of claims processes — improving severity control, cycle time, and transaction transparency.

PROFESSIONAL PARTS SUPPLIERS

In providing your clients with the right parts at the right time, you serve as a facilitator to the claims and repair processes. It's your dedication to delivering quality parts to your clients that inspired our introduction of the first on-demand parts management system that supports both the P&C claims and collision repair processes. By providing live data and real-time parts searches, as well as other services that improve your sales, we continue to deliver custom solutions that meet your strategic needs.

We help improve your sales and distribution by connecting you to your repair facility and insurance customers.

PROFESSIONAL REPAIR FACILITIES

You serve two customers in almost every repair: the vehicle owner and the insurer that foots the bill. You must satisfy both relationships to drive more customers into your business. HyperQuest technologies are built to enable higher levels of service to both of these customers, simultaneously, thereby improving repair productivity and ensuring compliance to insurance programs.

We enable higher margin business through services that support estimate development, parts procurement, and real-time estimate review. HyperQuest is committed to expanding your view of the claim process, improving your service to customers, and improving your business.

PROFESSIONAL APPRAISERS

We design services to enable you to make quicker and more accurate decisions in the field.

Quality and profitability depend on an ability to make fast and accurate decisions. In offering you on-demand access to parts services, insurance specific auditing tools, and custom review tools for your own business, we enable you to make quicker and more accurate decisions in the field. HyperQuest speed and reliability help you write the most accurate estimate in the shortest time.

Smart.

PARTS SOLUTIONS

Core Benefits

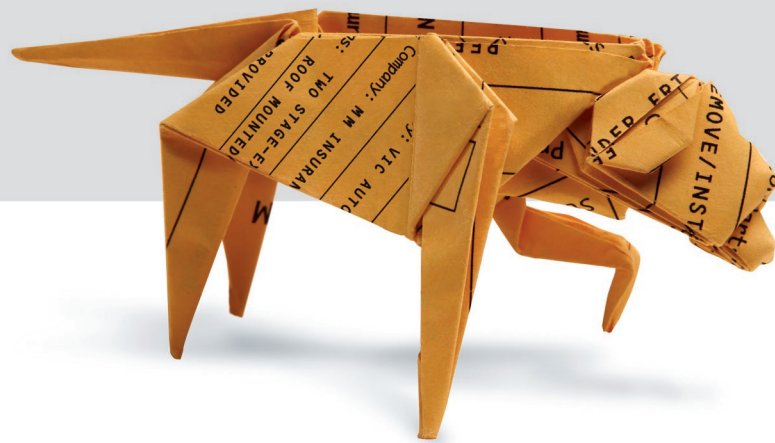
- > Largest coverage
- > Most part categories
- > Most part types supported
- > Access to historical footprint
- > Simple to use
- > Automated

No single repair component has a greater impact on overall claims severity than parts. Recognizing that parts affect both labor and material costs, HyperQuest works with you in creating and forming solutions that streamline and simplify the process of parts management.

For over 10 years HyperQuest has led the industry in custom parts management solutions where one solution cannot serve all. HyperQuest Parts products are configurable to automatically deliver accurate parts inventory to appraisers, confirm parts availability

for re-inspectors, and document historical use for subrogation reviewers.

At HyperQuest, our goal is to support the improvement of overall estimate accuracy, the compression of cycle time, the creation of greater process transparency into parts utilization and purchases, or any combination of those goals.



Adaptive.

AUDIT SOLUTIONS

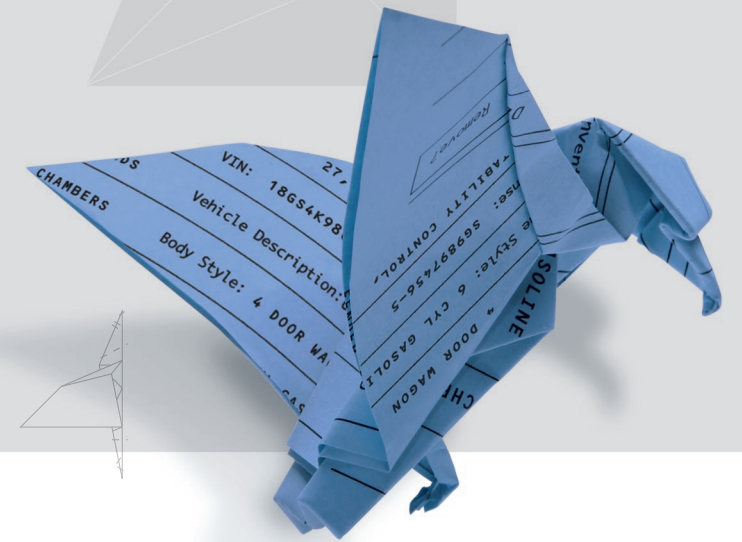
HyperQuest delivers a real-time, platform agnostic auditing application that simulates a human review. Through proprietary technologies that gather information from multiple data points on an estimate or other custom form, HQ Audit intelligently determines the compliance of any line item entry on a repair estimate and suggests best practice options for the user.

HQ Audit can reduce your adjusting workload by more than 40% and facilitate the real-time review, approval, and payment acknowledgement for appraisers. HQ Audit

works seamlessly with HQ Business Intelligence tools to simulate 'what-if' analysis on your business. HQ Audit is the premier choice for real-time auditing of auto physical damage claims, subrogation claims, and other custom auditing needs.

Core Benefits

- > Custom rules
- > Online rule creation
- > Reduction of false positives
- > 40% reduction in manual file review
- > Real-time
- > Platform agnostic



“Claims auditing is only valuable if you gain information that is actionable to the business. HyperQuest audit solutions arm customers with new information for the governance of their claims processes.”

CIO, HyperQuest

Connective.

WORKFLOW SOLUTIONS

Core Benefits

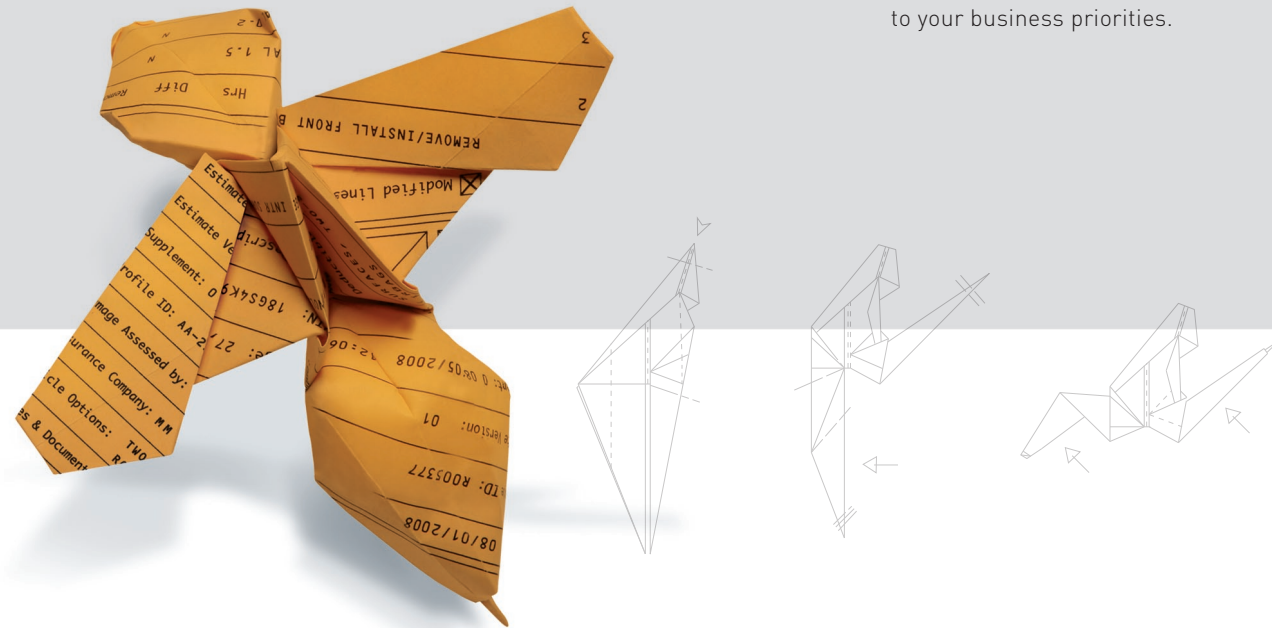
- > Eliminate steps for partners
- > Improve dispatch intelligence
- > Platform agnostic
- > Easy to use
- > Assignment independence

The core value of any workflow solution is the integration of data with process automation. For years, companies that wished to gain the benefit of a vigorous workflow solution were required to subscribe to, or invest in, elements of functions or modules they did not need or want.

HyperQuest workflow is powerful, flexible, and independent. We enable our customers to customize workflow needs without the requirement of integrating to in-house systems. You select the

capabilities specific to your process needs, then plug in the estimating companies, trading partners, and other value added constituents to your process.

Within the workflow process, our solutions provide you with connectivity across your internal and external user networks and handle the reclassification of work files or appraisal sources from one condition to another. With the ability to manage your network through a central system, your automated workflow is tailored to your business priorities.



Innovative.

SUBROGATION SOLUTIONS

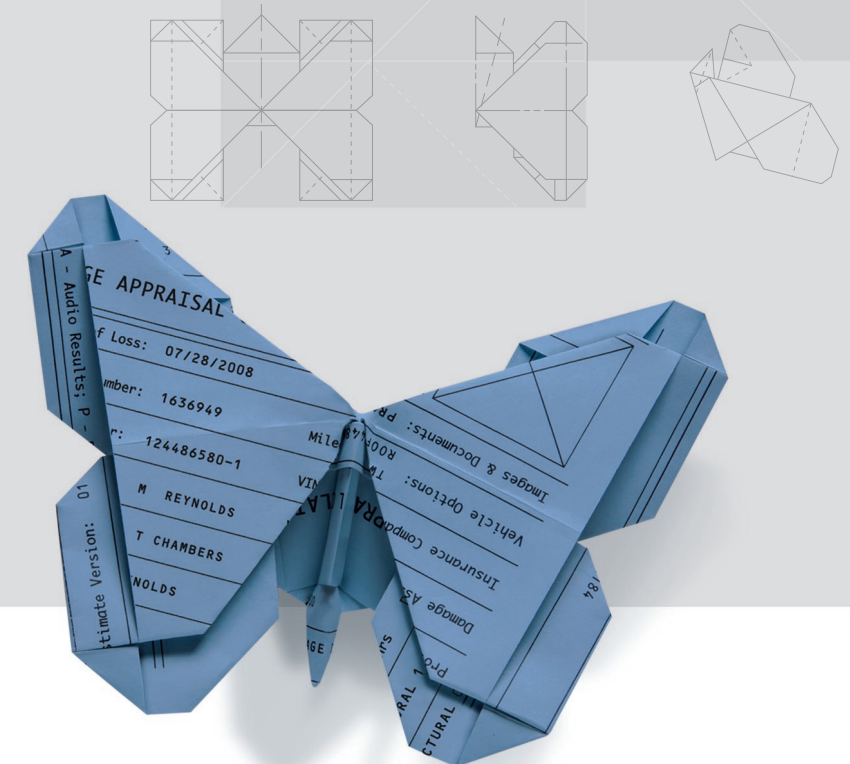
Subrogation is one of the most uncontrolled, paper-heavy, and cost-intensive processes in the Property & Casualty industry.

Since 2004, HyperQuest has been recognized as the innovator in respond-side subrogation, demand-side subrogation, and automated settlement. In addition to eliminating paper or image-based processing, our subrogation solutions have enabled clients to achieve significant reductions in arbitration filings, overstated

demand payments, and the length of time between a demand and settlement. In both modernizing and simplifying the subrogation process, we help you add value to every aspect of your business.

Core Benefits

- > Improved estimate accuracy
- > Reduced arbitration
- > Increased settlement speed
- > Automation of administrative steps



Fluid.

COMMUNICATIONS SOLUTIONS

Core Benefits

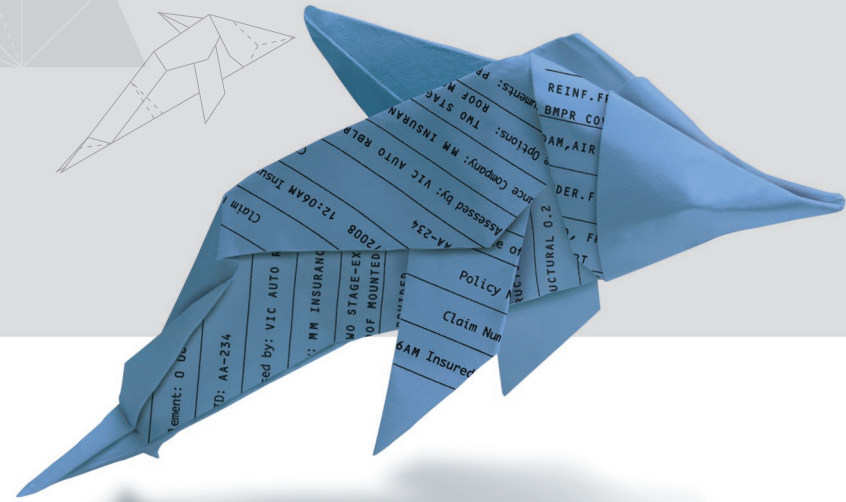
- > Plug & play connectivity
- > Virtual interface

An effective data communications strategy relies on flexible platforms that are able to accommodate multiple information channels and satisfy both distinct and emerging needs. HyperQuest communication technologies are designed with an open architecture philosophy and do not rely upon physical interfaces with clients.

HyperQuest communication technologies enable the real-time flow of information between internal and external sources, and because these technologies are built on

the most current technology, they enable your organization to quickly and simply evaluate and implement new services and providers.

In providing you with fluid, reliable, and sophisticated real-time communication tools and capabilities, HyperQuest improves the flow of data and information that drives your productivity – and your business.



Simple.

BUSINESS INTELLIGENCE SOLUTIONS

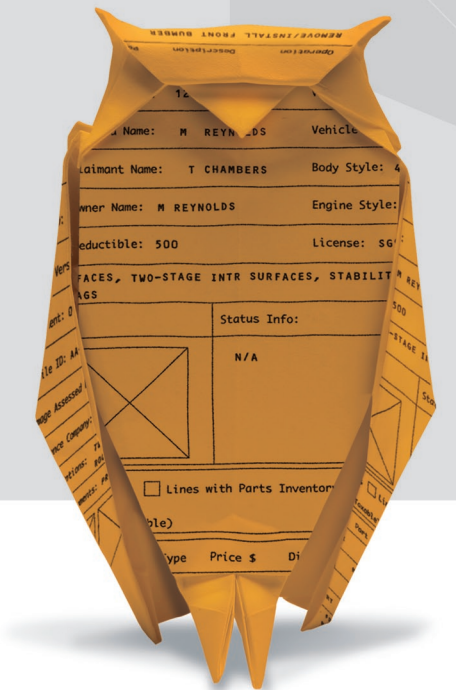
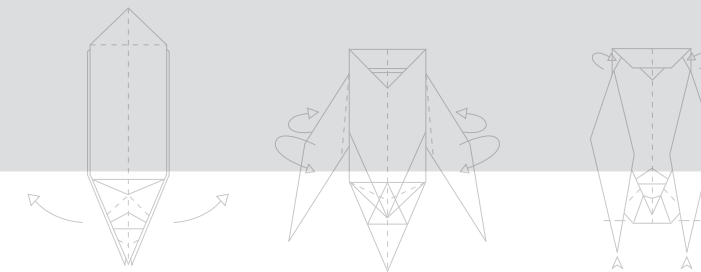
Business intelligence is the process of shaping information into action. Distinct from business reporting, business intelligence takes a broad view of all of your data to determine how such information can be used to effectively support your pursuits. By correctly parsing data, you are able to draw intelligence from it and apply that knowledge to management decisions involving your business processes and activities.

Establishing the correct data foundation for each client is of primary importance to HyperQuest, as such a base enables each client to leverage business intelligence across its enterprise.

HyperQuest designs business intelligence solutions to fit your business needs. Whether that need includes combining information across businesses or business units, or drawing from historical claims data to impact your present and future operations, HyperQuest can help you turn information into action.

Core Benefits

- > Real-time access
- > Sophisticated decision support
- > What if analysis
- > Real-time claim data
- > Past claim data



For more information about us
and our solutions, visit:
www.hyperquest.com



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