



SiMSOL's Turbulent Times

Volume 5, Number 1

SIMSOL® Software, Inc. / SIMSOL® Insurance Services, Inc.

Spring 2005

SHHHHH!



Are you secretly writing a novel? Do you have a great idea for a newsletter article?

The Turbulent Times seeks both long and short articles by our clients or potential clients. Here's your chance to get "published" and share your knowledge with others.

Email Jennifer Daly at jenniferd@simsol.com or call her at 800.447.4676, x332.

Need a Demo?
Call Perry Goldman at
800.447.4676, x328

Calling all Contractors!

Assurant Group Ins. Co. would like to know of any General Contractors that are using the Simsol Estimating System. This information may be sent to Lee Borders at, Lee.Borders@assurant.com.

How to Start a Storm

Some gentle suggestions for adjusters just climbing their first ladders

from Dan & Leslie Lenz,
Mariposa Insurance Adjusters.

When a disaster hits . . . sometimes it's the adjuster!

Inundated with claims from a vendor and beset by people who want you there yesterday, the easiest thing to do is to call people nearby and go to see them as soon as possible. Scoping is much faster than writing, so the inclination is to fill the day with inspections and head for the motel/office -- once it's too dark to take any more photos -- to write claims until midnight. If there's not much drive-time between loss locations, it's conceivable that eight to twelve losses can be scoped in a day (even more if the CAT is hail).

Mariposa Multi-Line



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45 minutes for a meal, half an hour of responding to messages and setting appointments, and three hours of writing estimates rounds out a pretty full day.

But, most claims take at least an hour to work up properly with diary notes, drawings, reports, detailed estimate and final review. So if you write three after scoping eight, you're five behind...the first day. Do this for a week, and you're 35 behind; three weeks later you could be have more than 100 files waiting to be written. Not a good deal for the adjuster or for the Insureds. And it'll drive the vendor/adjusting company crazy! If the vendor has several adjusters working like this, it really hurts their performance numbers with the insurance company . . . a sure recipe for disaster.

Another tendency is writing up the shortest and easiest claims first, putting off the more tedious, complicated and time-consuming ones. If you do leave them until later, believe me, they'll hang over your head like Damocles' sword*.

See *How to Start a Storm* - Page two

SiMSOL®
Software

Property Estimating and
Data Management Solutions

A View from Inside Hurricane Charley - *by Jennifer Daly - SIMSOL Marketing*

My two young boys and I spent the night of August 13, 2004 in our 4'x4' master bedroom walk-in closet.

I took everything out and piled blankets on the floor and created "A slumber party". Things were pretty much status quo until around 7:30pm when it started to get noisy outside.

I shut off the TV weatherman at around 8PM because I was tired of hearing how a "category 4 hurricane" was headed right for us and that we "should hunker down"; sustained winds of 95MPH gusting to 105MPH.

With two small kids I could not show how scared I was. Jared (at two) was pretty much oblivious to it all other than his change in routine. To Jack, 5, sleeping in the closet was a novelty. No fear.

By 8:30PM we were in the closet and waiting. I had a radio on to hear where things were. My neighbor called and told me it was "pretty amazing" out there - he had just come home from work as head of security for a nearby university. "We are ok," I told him "staying in the closet till it goes by."

"That should be another hour," he told me. "Hang tight."

By 9:30PM the kids were asleep, we were in the center of the storm and we quietly lost power for good. I opened the front door once at around 9:45 and could barely get it shut; so I bolted it and pushed a couch in front of it feeling powerless. There were no boards on our windows as Charley had changed direction too quickly for us to prepare.

In the closet, I had a "noise" machine on that blocked 90% of the storm's racket. Our two-story house shuddered a few times, making me hold my breath in anticipation of a crash or a BOOM that never came.

My husband called from Atlanta every few minutes to check in and when he did I raced into the kitchen to answer the only hard-wired phone in the house. He was watching the weather and was wishing he were there with us. His flight had been rerouted from Orlando to Atlanta.

After the radio told me things were settling down, ("The storm is headed north

over Lake Jesup."), I continued to hear sporadic loud humming wind gusts.

At 11:15, I could not stand it and got up to look around with a "mag" light. I imagined glass all over the tiles and a crushed roof. The first thing I saw out the back sliding door was the tree in our neighbors back yard: it looked now like a sharp stick in the ground as the top was missing. I looked out the front window into the dark and saw something blocking the front door and walkway. It was the tree that had been in the front yard; 3 feet higher and it would have hit my roof or a window. I would not be using that door any time soon.

I wandered around the house, slowly and carefully, my feet feeling for water on the floor. I did not see a broken window or gaping holes in ceilings or walls - the phone still worked! I left the kids in the closet with the door open and I fell asleep on my bed at 12:30 in my clothes.

I awakened at 7:15AM to dead quiet and bright light flooding the bedroom.

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SIMSOL Employee of the Quarter...

Sandra Conyers

Here is your chance to get to know the team at SIMSOL a bit better!

I have been in Orlando most of my life - we moved here when I was two. I graduated from the University of Central FL (UCF) with a BA in Management Information Systems. While in school, I worked as a Worker's Compensation adjuster. After a company layoff, I jumped into a technology position. I continued my schooling and training and I worked my way into a technology position in a high school, where I was responsible for anything that dealt with computers.

In 2003, SIMSOL contacted me about a Tech Support department position after seeing my resume posted on the UCF website.

During my time off, I enjoy spending time with my family/friends and working on my new house. I love to travel, amusement parks and relaxing by the pool. I also love cooking, especially for other people.

How to Start a Storm - continued from page 1

The best way to improve your effectiveness as an adjuster is to establish an organized routine and stick to it as much as possible and keep in touch with your vendor.

Once you have your claims in hand and settle in at your base of operations (motel, room suite, RV, whatever...) review your files for notes that will help you prioritize damages. Mark claims that need to be seen immediately (color coding with red can help) and call them right away. Find out the severity of their damage, give them your number and let them know (if you can at this time) when you'll be out to see them.

Take a whole day just for contacts, data entry and organizing your scoping schedule. It will be worth it.

Contact everyone on your list, leaving a number where you can be reached. Spend the whole day doing this if necessary. Have Insureds prioritize themselves regarding severity (most will admit they know others are worse off than they are, so you can then set your schedule pretty much the way you want it.) Asking them for input makes them more patient with your inspection schedule. Explain that you will call back in a few days



to set an appointment. Then, do it!

Enter basic data in your computer & use the locating function in SimSol to map claims so you can schedule your appointments efficiently. (If your claims were downloaded directly...lucky you!) Your first two or three days may be a bit scattered because you're going by damage

priority, but this should settle down once the worst damages are dealt with.

Call your first two or three days' worth of people and set appointments, giving yourself at least a two-hour time frame for arrival. (It's a good idea at this point to ask about any protective pups that might be around, requesting they be confined if possible. Even the gentlest dog can become a barking/biting machine when it encounters a strange person with a ladder and clipboard! And most people with ladders and clipboards are a little strange...)

Scope only three or four losses the first day or two, and make every effort to write them up that night, following the spec list of report requirements provided by your vendor.

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Turn them in immediately for review so any discrepancies between your reports and the vendor's preferences can be noted and adjusted before you've done a dozen or more that have to be returned for correction.

Check with your vendor for feedback on your first finished files and ask how you can make them better.

Only scope as many losses as you can write up that night. Five is a good goal. Six is excellent. Seven or eight . . . well, it's either light damage or a hailstorm or you're Super Adjuster!

Make an effort to do it right the first time. It often takes twice as long to work up a file (labeling photos, drawing the roof or floor plan, writing reports, itemizing the estimate, reviewing the paperwork) as the time spent in the field, and a detailed and thorough finished file that passes review the first time (and, hopefully, won't require a supplement) is your goal.



Set your files up in the order you scoped your losses and write them up in that order. It's really not fair to your Insureds to do otherwise. Return phone calls the day you receive them if possible; otherwise, within 24 hours. Call to set appointments only a few days out, allowing yourself a little free time for the inevitable emergencies. If the free time isn't filled with a claim, head home early and write another estimate. There's always another estimate!

Getting so far behind that you rush through your claims, or become so frustrated that you can't complete your work, makes an adjuster who is almost worse than the disaster that brought him or her to the storm.

Having and following a specific and logical work pattern can keep you on track to becoming a thorough, competent and sought-after adjuster, one who works more than just the biggest catastrophes.

**(If you are familiar with allusions to the "sword of Damocles," you probably already know that to feel that the sword of Damocles is hanging over you is to have a sense of anxiety and of impending doom.)*

In summary:

- Prioritize your claims
- Make initial phone contact & leave a number with your Insureds (it makes them much more comfortable knowing they can reach you)
- Establish a routine
- Call your Insureds
- Pace yourself
- Don't over-scope
- Call your Insureds
- Keep to your routine as much as possible
- Don't be afraid to ask for help/suggestions. (The company you're working for would much rather be aware of your situation so they can refrain from giving you work you feel you can't handle than have you become so bogged down & frustrated that you dump the whole thing and head back home!)
- Did I say "Call your Insureds"?

Inside Charley - from page 2

I could not stand it. I had to know. I padded into the kitchen and to the sliding doors. I opened the door stepped out onto the lanai and blinked. No damage. The huge trees behind it had left branches all over the yard but they had all missed the cage and the roof. I opened the door to the outside of the cage and found shingles all over my yard, squinting, I looked up at my roof in the sun, my breath held. Not only were all the shingles there, our solar pool heater had not moved an inch.

I started wandering around the yard. My neighbor's wooden fence looked like a drunken monkey had installed it: several slats were in my yard and it was leaning into my yard.

I walked to the front of the house. Sure enough, the tree in front of the house, probably a 15-footer, had snapped at its base (was not uprooted) and was now parallel to the ground and blocking the front door. The lattice backing on the front of the house was bent down, the bouganvillea blocking the front door.

The rest of the neighborhood looked like a weird tossed salad. There were windows out, shingles, soffits and siding in the street and trees uprooted.

I went back inside to check on the boys. The phone rang. My husband needed a ride home. His car had been parked at the

- See page 4 Inside Charley

SIMSOL Tech Tip -

Break Out Items

The new SIMSOL Version 2.5 gives the adjuster the ability to track item-related repairs and print out estimates and total pages for specific item-related repairs and non-item related repairs. (Even separate flood from wind!)

The first step in setting up SIMSOL to track mold in a claim is to check the box on the **Building Estimate Information Page**. On the **Claim Enclosures Tree** select the Building Estimate (below the capital **BUILDING ESTIMATE** heading). Just above the **Estimate Cover Page Notes** section is the **Item section**. Check the box in this section. SIMSOL will now allow the adjuster to identify line items or portions of line items that are related to specified damage.

In the **Virtual Scope Sheet (Scope of Damage on the Claim Enclosures Tree/Scope Area)** enter a scope by clicking on the appropriate scope button. In the mini-override screen at the bottom of the page several items are broken out (Mold, HoSup, Wind, Flood, Custom Breakout, etc.) The adjuster then enters the appropriate amount of the damage that is item-related. If the repair is being completed entirely because of this item, double click in the field and the total amount of the quantity for that line item will be entered. If the amount relative to that item is less than the total quanti-

ty, enter the amount relative to the item in the item field. (Example: All wall sheetrock is being replaced. Only one wall is being replaced because of mold damage. Enter the amount equal to the area of one wall in the field. The amount related to mold cannot exceed the Item Quantity of the line item.)

Once the estimate is complete move to the **Total Page**. The **Add-ons** screen has a check box to include the **Add-on** in the **Item Totals**. If a particular **Add-on** is due to item, check the box. It will be included in the **Item-Related** estimate and total page. On the **Total Page** there are two speed buttons that will display the Item-Related and Non-Item related totals.

On the **Global Print Screen** select the **Building Estimate**. In the **Print Options Appendices** section there are two check boxes that will cause the Item and Non-Item related estimates to be printed. These are checked by default when the adjuster selects the **Track Item** box on the **Building Estimate Information** screen in the beginning. If those estimates are not needed, simply deselect the check boxes.

If you have discovered a time saving tip that is helpful and would like to share it with other users, please e-mail Danny Sutliff at training@simsol.com and we'll include it in a future issue of the Turbulent Times.

Property Estimating Systems ...One Vendor's View of What Every Claims Manager Needs to Know - RIGHT NOW!

By John Postava, President, SIMSOL Software, Inc.

It wasn't long ago sales representatives from SIMSOL along with their counterparts from other software vendors spent countless hours convincing claims managers to migrate their adjusting staffs from calculator, pencil and paper estimating to the world of personal computers. Many of these early adopters accepted the challenges of computer-based technologies and forever changed the world of estimating and the adjustment of property losses.

Today's claims managers are faced with a myriad of technical and operational decisions which

must be made at an ever increasing rate. Selecting the wrong estimating software vendor, management reporting system or computer hardware could cost their companies millions of dollars in software and transaction fees or spiral their valuable estimating data downward into a black hole, never to see the light of day. When this happens everyone gets frustrated, nobody wins and somebody (either the vendor or manager) gets the boot.

Property estimating systems are becoming more and more a commodity. While there are some significant differences between estimating sys-

tem user interfaces, what was once the core reason one system was selected over the other is now only part of the decision-making process when selecting a software vendor.

What should today's claims manager expect from an estimating software vendor? First and foremost is the level of customer service provided by the vendor. Not just the published hours of available technical support or the various methods users access Help and Frequently Asked What-ever's (Let's be frank, if the system is touted as "easy to use", shouldn't it be?). More importantly, look to the level of service the vendor's management team is willing to provide to meet your needs and that of your company. If it takes days or weeks to get a straight answer to a straight question maybe you are working or talking with the wrong vendor.

- See Estimating Software - Below

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Orlando airport. He arrived to find the radio in the car playing on its own, all of the windows blown out, dents in the sides and the car full of water. A hanger roof had come off and acted as shrapnel. The car looked like it had been shot with buckshot both inside and out. I could see it happening as if I were watching a movie. It was a total loss in our eyes - and thankfully in our insurer's also!

Later that day, we drove around the neighborhood and viewed gigantic uprooted elms, street signs at 45 or 90 degree angles, lights in pools, destroyed or missing cages, roofs stripped to plywood and garage doors blown in. Everyone looked shell shocked: Orlando was not immune to hurricanes after all. But we were more than lucky.

Our power was back in about 12 hours. This is not something I hope to do again in 2005 (sorry adjusters!), but overall, I have no complaints.



- From Estimating Software - Above

As the look and feel between property estimating software becomes blurred, client support moves to the forefront. Note the term "client" support, not "customer" support. Customer support is something you should expect from Walmart or Sears, not from your estimating software vendor. In the world of property estimating, the client-vendor relationship should be a strong one with each party benefiting from the other. The client communicates ideas and needs to the vendor. The vendor responds by listening and implementing those ideas. The result is better software for the entire industry. If your ideas and needs aren't coming back to you in your software maybe you are working with the wrong vendor.

Another area to focus on when selecting an estimating vendor is how they approach the value of your data. Think of the estimating process as a "means to an end". Your adjusting staff spends countless man-hours collecting, organizing and generating estimate data. If the estimating software is the "means", then the "end" can be nothing less than all of the data collected, and the necessary tools to make sense of this data for the claims manager. Property estimates contain



vast amounts of data. Managers equipped with the necessary tools and granted access to every data point in their estimates are light-years ahead of their competition. They can make informed decisions in areas from estimate accuracy to adjuster performance to customer service, saving their companies millions of dollars and years of second-guessing their performance levels. If you can only "see", or have access to, the estimate data points that your current vendor wants you to see, maybe you are working with the wrong vendor.

Selecting a property estimating software vendor is a daunting task.

Years ago, differences between the systems were clear-cut and decisions were easy. And, if the vendor didn't deliver on promises, it was easy to switch over to another software provider. Today, like many other technology issues, selecting or changing a vendor is not that easy and can be very costly - even when you know it may be best for your company.

At SIMSOL we are constantly working with our clients to improve their use of our products and services and meet the specific needs of all of our users. We are also developing new products and services to meet future need as technology changes.