

STORM SEASON 2006: THE SEASON THAT WASN'T?

SiMSOL's Turbulent Times

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Stability in Volatile Times... by Frank and John Postava

In 2007 SiMSOL will celebrate its 20th year in business. During those twenty years we have seen our company grow from a fledgling start-up into a mature enterprise which now serves thousands of adjusters and contractors everyday.

Over the years we have seen great improvements both in computer technology and connectivity as well as in estimating and data analysis. Just as the landscape inside the computer has changed, recently we have seen major changes outside the computer with regards to SiMSOL's major competitors.



Throughout the trials and tribulations affecting our vertical marketplace, SiMSOL has remained a privately owned and operated corporation. We intend to stay that way. As more and more companies get gobbled up by investors and corporations, it is ultimately the end users who have the most to lose. If a SiMSOL client has a problem or requires additional service, he or she can actually get one of the owners of the company on the phone. Try doing that with some of our competitors. As large as we have become, we never forget who got us there. We are the vendor and you, the adjuster or insurance carrier, are our client.

I will step off my soapbox now and talk a bit about the future...

The future of property claims is in the DATA.

Whether you call it 'leakage control', 'improving ROI' or just plain 'saving money' every insurance company wants to do a better job of controlling the cost of claims. Although insurance carriers will never make money paying claims, they can save money by paying the right amount for each claim.

By better analyzing property estimate and claim data, insurers will reap great benefits including, but not limited to, better trained adjusters and improved loss ratios. SiMSOL has been working with clients to do just that. How? By first establishing sets of Best Practices and business rules for adjusters, educating the claims staff on what is expected

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Need a Demo? Call Corporate Sales at 800.447.4676, extension 301





SiMSOL Tech Tip - *Creating Macros*

Often, similar losses will have the same list of scopes in every area.

To make the adjuster's job easier, SiMSOL allows the adjuster to create Macros for those scopes. A Macro is a list of scopes that are stored in SiMSOL and recalled in each area that has the same damages. Macros can be made for water, fire, smoke, mold and hail losses for example.

Macros are easy to create and use. To record a Macro, go to the Virtual Scope Sheet (VSS). The Macro can be recorded in the VSS or the List View of the VSS. In the VSS, all of the scopes selected will be recorded. In

the List View, only those scopes that are manually selected by the adjuster will be recorded. To manually select scopes in the List View, use the Shift key and select the first and last scopes in a series. This will select all of those scopes between the first and last picked. The Control key can be used to select individual scopes instead. The scopes selected will be highlighted. Since the Macro function addresses the database, Custom Items cannot be saved in a Macro.

Using the Pull Down Menu "Macros", select "Record Macro". SiMSOL will ask for a name for the Line Item Macro. Title it with a descriptive name for that type of repair and select "Done". The Macro is now saved in SiMSOL and can be used in this claim or any other.

To run the Macro, use the speed button on the Speed Button Bar in the VSS, List View or Manual View. When selected, the list of available Macros comes up. Select the Macro to use and click "Done". The Macro Window comes up with two choices. The adjuster can run the Macro using the original area's "% Affected" and "Item Height" or using the default settings of the current area. Check the appropriate box and select the Accept button. If one of the boxes is not checked, the adjuster will be required to accept each scope item one-by-one.

If you have any questions about these features, please feel free to call our support staff for help at 1.800.447.4676.

Version 3.0 of SiMSOL for Adjusters and SiMSOL for Contractors is here!

It's ready to download at www.simsol.com!

Enhancement of all system screens to Windows XP including all dialog boxes, buttons, pop-ups and fields.

Added the ability to Copy and Paste room areas and associated repair line items from one estimate to another.

Added power feature to multi-select repair Macros for faster estimating.

Added new Labor Adjustment Factor table to Building and APS estimates. Labor costs can now be adjusted by Trade and Sub-trade to adjust for market or catastrophe driven price fluctuations.

Added Default depreciation tables for use in Building and Contents estimates. Users may select either SiMSOL default depreciation table (By Trade with Age) and system will auto-depreciate repairs or contents items based on their age.

Ability to create a Supplemental Claim from an existing estimate. Users select "Supplement" from the

Breakout dropdown menu and the system places all newly selected items in the supplement claim. Estimates can be printed as one (original and supplement combined) or separately.

Added ability to downsize mega pixel digital images for smaller PDF's and Archive file size for faster electronic transmission and easier storage.

Added option to not ask for Comments when importing digital photos. This will allow you to multi-select multiple photos and import them all at once.

Added option to use photo ID name in Comments section of photo pages.

Added ability to print the claims grid by Drawer tab. Lists all claim information contained in grid in a spreadsheet.

Added new appendix for multiple buildings in a single estimate. New appendix (Estimate Summary Details Report) shows general



contractor overhead and profit and sales tax breakdowns for each building.

Increased size of Master Print screen in order to initially see more available items for printing.

Added all Texas Windpool Forms and Reports to the Forms and Reporter module.

Added multiple page option for Short Form Report allowing users to expand the Remarks and Adjustment sections if needed.

See 3.0 - page 3

3.0 Continued from page 2

Added Forms Wizards to all NFIP ICC form for easier completion.

Added Photo Comment Library for standard photo descriptions.

Reduced font size for estimates from 11 point to 9 point for reduction in the number of estimate pages.

Added numerous Flood Advisories and Warnings to claims in which "flood" is the type of loss. These flood advisories and warnings will reduce the number of user errors when handling flood estimates and submitting flood closing reports

Added error checking to the Forms Wizard for the NFIP Preliminary and Final reports. Mandatory fields must be completed before user is allowed to continue in the wizard. This will reduce errors in flood claim submissions.

Added ability for estimating software to connect to SIMSOL ClaimsWire™ electronic assignment software. This will allow users to connect to ClaimsWire and download electronic loss notices and loss data. The estimating software also now contains features to upload PDF's and data packet back to ClaimsWire for transmission to insurance carriers.

Added spell check buttons to all area where notes or comments are entered by users.

Added new spell check feature which "red lines" misspelled words. User can use the Ctrl-right click option to display a list of possible correct spellings.

Added ability to automatically print estimate appendices such as the Trades Removed Prior to Overhead and Profit report (Building) and Salvage report (Contents) when system detects their use in an estimate.

Added 664 additional scope and repair line item options in the residential/light commercial cost database

Changed "Remove" scope 1 to now read "Remove (Demo)". Better reflects the tear-out nature of the operation.

Changed "Remove and Replace" scope 3 to now read "Demo and Replace". Better reflects the tear-out nature of the removal of the item.

Changed "Reinstall" scope 5 to now read "Remove and Reinstall". Better reflects the careful removal of a material with regards to eventually putting it back in place.

Added pulldown for Mold Quantity automatic calculation. Automatically places 100% of the quantity in the breakout estimate for mold remediation specific items only. Faster estimating when doing mold estimates.

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For more information about our training classes, or to schedule yours today, call Gwen Parisi at 800.447.4676 x322

SiMSOL Software Training in Orlando, FL

All Orlando workshops start at 9 a.m. and finish at 5 p.m. each day. A mid-morning and afternoon break are included as well as a one-hour lunch. Dress for the workshops is business casual.

SiMSOL will provide all training materials and additional software, however please have your software installed prior to arrival the first day.

Should you need a demo copy of the software, please request the demo a few weeks prior to the class. Demos do expire 30 days after being installed so don't install the demo too soon. (You do not have to be a licensed user to attend a workshop). Students must supply their own laptop computers (please no desktop machines). An external mouse is also recommended.

Pricing

2 Day Beginner Class: \$250 per student / \$200 each additional student from the same company

2 Day Advanced Class: \$250 per student / \$200 each additional student from the same company

1 Day Advanced Class: \$150 per student

3 Day Universal Class: \$350 per student

Current Training Schedule

| Date | Seating | Class Type |
|-------------|---------------------------|------------------------|
| December | Call 800.447.4676 ext.322 | |
| Jan. 17, 18 | Available | Beginner |
| Jan. 19 | Available | Advanced |
| Feb. 21, 22 | Available | Beginner |
| Feb. 23 | Available | Advanced |
| Mar. 21, 22 | Available | Beginner |
| Mar. 23 | Available | Advanced |
| Apr. 18, 19 | Available | Beginner |
| Apr. 20 | Available | Advanced Tips & Tricks |

Registration: To register for a class, you may print/fax the registration form or mail it with your payment, or if you are a current lease customer, you may register over the phone and your account will be billed on the next billing cycle. Students may register up to one day prior to the scheduled training date provided there is still availability. We reserve the right to cancel a scheduled class due to lack of attendance.



Introducing...

Andrew DeRuyter
SIMSOL Tech Support

SIMSOL hired Andrew as a Tech Support Representative last summer. He is a senior at the University of Central Florida, going for his Information Technology Degree. He has lived in Orlando most of his life.

"Whether it is SIMSOL, school, or activities with friends I do everything to their extreme," says Andrew.

"For me, entertainment is found in the company of my friends and the challenges provided by my studies.

As callous as it sounds you only live once so work hard, try hard, and live hard."

SIMSOL is On The Road!

NACA, January, 2007
Fort Worth, TX

**Windstorm, January 29 -
February 1, 2006**
Hyatt Regency Tampa

PLRB, March 18-20, 2007
Disney Dolphin, Orlando, FL



Continued from page 1 - Software Future

and tracking the results using our data warehouse and analytical software product, SIMSOL DISCOVERY™.

By using these advanced data analysis tools and some good old common sense, insurance carriers are, and maybe for the first time, seeing just how much a good adjuster can save them in claim payments. Adjusters who pay the right amount, the first time are worth their weight in gold.

For years, valuable claim and estimate data has been locked in paper files which would take teams of auditors months to analyze. With today's technology and the technology to come what used to take months now takes seconds.

Insurance carriers granted access to ALL their data will have a definite competitive advantage over carriers whose property claims data is dished out piecemeal or at a snail's pace.

SiMSOL wants its clients to succeed and continues to thank them for helping us build a great and profitable company. We may never become the biggest estimating vendor out there, but who says biggest is best, anyway.

Thanks for listening....

Frank and John Postava, Owners
SiMSOL Software, Inc.

3.0 Update - Continued from page 3

Added insured Cell Phone information to the Loss Information screen.

Added Invoice Number to the Invoice generator and added the words "Thank You" to the bottom of the printed invoice.

Master Print Screen - added a "Restore" button enabling system to restore last list of items selected to be printed for a claim file.

Area Dimensions Entry Screen - added a "Scope" button. Selecting this button takes user directly to the Virtual Scope Screen, bypassing the Area List Screen.

New Claims Wizard wait graphic displayed while system is setting up a new claim file.

Claim Set-up Wizards - added additional destination options at the end of the wizard set-up process.

Added ability to SORT photos, diagrams, reports, forms and scanned documents from the Claims Enclosure tree. Right-click on the Claim Enclosure Tree.

Added a Specification Preview window to the mini-override panel on the main estimating screen (VSS). This allows users to see the specification for Level 1 and other generically termed repair line items. User can either view-only or elect to print specification with the line item.

Additional Enhancements and Fixes

This update also contains minor adjustments, enhancements and bug fixes too numerous to list here.

We appreciate your support!