



**“Too much work” ...**  
**....2004-2005 blessing or curse?**

# **SIMSOL's Turbulent Times**

Volume 5, Number 2

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

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## **SIMSOL Is Built for Adjusters in the Real World...**

### **Since 1987, SIMSOL Has Been in the Trenches**

Within days, SIMSOL users were scoping losses due to Charley, Ivan, Jeanne and Frances... and they are still scoping in the aftermath of Katrina, Rita and Wilma.

Fact: SIMSOL founders have more than 20 years in the property estimating industry, and not “just” as managers: they are scoping losses, and auditing claims

Fact: SIMSOL users provide the feedback we use to then create even more powerful software - software with features asked for by adjusters.

Fact: Our Tech support has adjusters on staff and our registered users can get help on the phone (a live person!).

We don't just sell software.  
We sell experience.

## **It's Time to Build Those Software Bridges** by Frank Postava

Last year, I started my insights by thanking my employees for their dedication, as we all endured what is now referred to as “the 4 in 04”. Little did I know then, that if you count Ophelia's brush with Florida, we now have “the 5 in 05”. To all our employees, once again I thank you.

As it is well known, SIMSOL Software has a sister company, SIMSOL Insurance Services, Inc., which adjusts catastrophe-related property claims. This CEO has had his eyes opened by the seemingly endless, mile-high piles of claims and estimates since the storms of 2004. It is from this, that I gained the insights I would like to share.

Adjusting a property claim is a nightmare, amplified when Mother Nature adds her two cents, and made a near impossible task when the hired professional, the Claims Adjuster, is not allowed to choose his or her own software tools. Yet, the job gets done.

This is the mark of true professionalism, and for this they deserve better.

As numerous other industries are opening and sharing their information with the world, the P&C Insurance industry is actually becoming more polarized by technology. It is time for this trend to come to an end, and it is my intention to help it get there. The days of the proprietary, end-to-end, black box solutions are numbered, not only by the need for connectivity, but also because of the simple need for choices.

The request for standardization has grown from a whisper to a deafening scream that can no longer be ignored. I know that I hear it loud and clear. I only hope that anyone else that is able to make a difference hears it too.

With that said, everyone at SIMSOL is hard at work, developing, testing, and fielding the next generation of estimating

*See Build - page 2*

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**SIMSOL®  
Software**  
Property Estimating  
and Reporting Solutions



## It's Called Adjuster Burnout...

After the 4 in '04 adjuster's rejoiced... and why not: There was tons of work for months.

Then the 5 in '05 came and suddenly adjusters are realizing they are in uncharted territory. There is **too much** work. The temptation to take on too much, to help more, to make more, to do more, is running rampant.

After a certain number of days with no break.. burn out happens.. even to the

best , and most seasoned adjusters.

How many days can an adjuster work claims until burnout rears its ugly head? It is different for everyone... some can work 40 hour weeks and that's it, and others can do 50 hour weeks for two weeks and then need only one day off. The important thing is to recognize the signs in yourself and nip them the moment they arrive.

### What is "Burnout"

In the *American Heritage Dictionary of the English Language*, fourth edition, burnout relative to people is defined as: Physical or emotional exhaustion, especially as a result of long-term stress or dissipation (squandering or depleting resources).

### Here are the early warning signs.

**Chronic fatigue - exhaustion, tiredness, a sense of being physically run down**  
**Anger at those making demands**  
**Self-criticism for putting up with the demands**

**Cynicism, negativity, and irritability**

**A sense of being besieged**

**Exploding easily at seemingly inconsequential things**

**Frequent headaches and gastrointestinal disturbances**

**Weight loss or gain**

**Sleeplessness and depression**

**Shortness of breath**

**Suspiciousness**

**Feelings of helplessness**

**Increased degree of risk taking**

**Still not sure...** here's a quiz\* to help you determine where you are right now in terms of job burnout. Review your life over the last six months, both at work and away from work. Then read each of the following items and rate how often the symptom is true for you. Use a rating scale of 1 to 5, with 1 being rarely true and 5 being usually true.

*See Adjuster Burnout - below*

### From Build - page 1

tools. These tools will let the world see how we do what we do. Not on our terms, but on the world's terms.

This next generation of tools will all have their roots in the systems that continue to make us what we are today. They will all expose their work products in many different ways, so that bridges can be built. These software bridges will allow data to be seen by whoever needs to, or simply wants to. The ability to build these bridges will allow the P&C Insurance Industry as a whole, to move to the World Wide Web with confidence.

I can only hope that more will follow our lead and be reminded that the data belongs to the customer, not us.

These are my insights; this is my plan.

Thank you for your time and support, and let's be careful out there.

Francis J. Postava  
C.E.O.  
Simultaneous Solutions, Inc.

### Adjuster Burnout - continued from above

- I feel tired even though I've gotten adequate sleep.
- I am dissatisfied with my work.
- I feel sad for no apparent reason.
- I am forgetful.
- I am irritable and snap at people.
- I avoid people at work and in my private life.
- I have trouble sleeping because of worrying about work.
- I get sick a lot more than I used to.
- My attitude about work is "why bother?"
- I get into conflicts at work.
- My job performance is not up to par.
- I use alcohol and/or drugs to feel better.
- Communicating with people is a strain.
- I can't concentrate on my work like I once could.
- I am bored with my work.
- I work hard but accomplish little.
- I feel frustrated with my work.
- I don't like going to work.
- Social activities are draining.
- Sex is not worth the effort.
- I watch television most of the time when not working.
- I don't have much to look forward to in my work.
- I worry about work during time off.



- My feelings about work interfere with my personal life.
- My work seems pointless.

**Add up your scores.** 25 – 50, you're doing well; 51 – 75, you're OK if you take preventive action; 76 – 100, you're a candidate for job burnout; 101 – 125, you're burning out.

**A Cure? STOP DENYING.** Listen to the wisdom of your body. Begin to freely admit the stresses and pressures which have manifested physically, mentally, or emotionally.

**Managing Yourself.** Most of us probably acquired our self-management skills from parents and teachers and may not be able to manage ourselves effectively. With proper self-management, you can create situations in which you give yourself the rewards required to sustain high motivation and avoid burnout.

**Managing Stress.** Stress is a normal part of life, and a certain amount of stress is healthy and necessary for motivation. The key to managing your stress is recognizing how stress shows itself in you and which situations and people trigger your stress responses.

*See Adjuster Burnout - page 3*



**Building Social Support.**

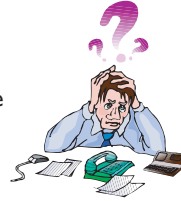
A strong support system made up of family, friends, and co-workers provides a buffer against the negative effects of stress. Studies show that people with strong support systems enjoy healthier, longer lives.

**Skill Building.** As you grow in your job, you may encounter tasks requiring skill you have yet to acquire. Personal power comes from knowing how to arrange learning situations for yourself, which gives you the confidence to handle new challenges.

**Changing Jobs.** Perhaps you or someone you know has left a job because of burnout. The only way changing jobs works is if you know why the other job led to burnout, what you really need/want in a new job, and diligence in seeking the right job. Some deep soul-searching and introspection are in order. Having a clear image of your own best

job can help you define the characteristics necessary for you to experience personal power and fulfillment.

**Thinking Powerfully.** Powerful thinking equals positive thinking. It also means being able to quiet your mind and concentrate on the task at hand. We all can experience excessive head noise. Try to recognize those moments, take a deep breath and really work at clearing my mind and focusing. Being able to focus is like living in a neat, orderly environment as opposed to one that is cluttered and chaotic. You operate much more effectively and efficiently in a calm, collected atmosphere.



**Detached Concern** - "Let go" Focus on the situation at hand, take the steps you can to make it better, and let go of the things you can't control.

**Prevention**

Too much to do, too little time...  
Where excessive workload is the problem,

see if you can cut away low-yield work, review your management of time to use this to its full, and delegate tasks to other people where you can.

Second, consider whether you are being too accommodating. Stop answering your cell phone after a certain time...and politely turn down new work that people pass you. Remember that you will have to say "no" at some point or your commitments will get bigger and bigger. You must learn to say no to things that you should not take on, otherwise you will be in severe danger of becoming intensely stressed and exhausted.

An obvious point is to check that you are using all of the resources available to you. Included within this, make sure that you are using your support network as fully as you can and that you are getting the help you need when you need it.

Quiz courtesy of: [http://www.the-fabricator.com/Shop-Management/Shop-Management\\_Article.cfm?ID=933](http://www.the-fabricator.com/Shop-Management/Shop-Management_Article.cfm?ID=933)

**A Millennium of Scientific Facts**

The Hoover Dam was build to last 2000 years. The concrete in it will not even be fully cured for another 500 years.

The wingspan of a Boeing 747 Jet is longer than the Wright Brothers' first flight.

There are more than 10 million bricks in the Empire State Building.

M&M's were developed so that soldiers could eat candy without getting their fingers sticky.

In space, astronauts can't cry, because there is no gravity and tears can't flow.

The microwave was invented after a researcher walked by a radar tube and the chocolate bar in his pocket melted.

If all of the spaces between the nuclei of the atoms making up an average human body were removed, the person would be the size of half a flea, but would weigh the same.



**SIMSOL Tech Tip**

**Simsol Diagrams get a facelift!**

Version 2.6 of SIMSOL for Adjusters and Contractors now has a couple new features that will have you sketching diagrams quicker than you ever imagined. The first new feature is called the "quick sketch" tool and after this brief introduction, you will understand how it got its name. The second new feature is the diagram library that allows you to save your diagrams to a library and insert them into any claim. These new features are going to make diagramming a snap you'll be amazed at how much precious time you will save. To see the quick sketch method in action, follow the steps below and you will soon see what all the fuss is about!

**Quick Sketch Steps:**

**Create a new empty diagram**

Click the "Quick Sketch" button in your drawing tools menu



Notice that your mouse now looks like a cross-hair. Take the cross-hair and single click on your blank diagram where you would want your diagram to begin.

After single-clicking your mouse, you will notice that the cross-hair has now turned into a bulls-eye. Once the bulls eye appears, you will let go of your mouse and use your keyboard to draw the diagram.

On your keyboard, type in the number 25 and hit your "right arrow key" on your keyboard. You will see a line appear with the dimension 25' appear. Now type in the number 25 and hit your "down arrow key." Now type in the number 25 and hit your "up arrow key."

By now you will notice that you are drawing a square with 25' walls on each side. Before drawing the last line to close your square, hold down the "up arrow" on your keyboard. You will notice your last line is now moving upwards. Now hold down your "right arrow" on your keyboard, you will notice your line moving to the right. Amazing!!

Once your diagram is drawn using the quick sketch, all the other editing tools still work the same. Try a couple more diagrams using the quick sketch and see how good you can get with it!

*see Sketch - page 4*

## SIMSOL in New Orleans, Louisiana



**SIMSOL adjusters were on the ground in the 9th Ward in New Orleans.**

**These are just a few of the photos taken.**

**Go to <http://www.simsol.com/html/photos.html> to see more.**



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### Introducing...

### Diane English, SIMSOL Software Registration



I arrived in Florida in 1998.

Back then, I worked at a auto body shop as an office manager and did everything from payroll to hiring new employees to writing up estimates on vehicles, ordering parts & supplies, running the business when the owner was out of the office.

I have two sons who help keep me busy.

I started working for SIMSOL in 2000 after I answered an ad in the paper. By far my favorite part of my job is talking to SIMSOL users everyday. After being here this long, my voice is recognized by some of them, and theirs by me.

When I am not working I love to bake and garden. I love trying new recipes. I think it's the challenge to see if it comes out and if everyone likes it!

### From Sketch - page 3

You will also notice two new buttons at the top right of the diagram screen. They are the Save and Load buttons.



These options will let you save your drawings to your own diagram library and import them into other claims. This will come in very handy when trying to save time. Draw some generic diagrams and you can easily manipulate them for your claims instead of having to start from scratch every time.

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

### Don't Lose Everything! SIMSOL Tips

1. Always remember to backup your important files onto CD, tape or back up drive in case of a hardware failure.
2. Keep a folder with all the installed software CDs in one place in case you have to rebuild your system after a system crash.

Remember to include any device or printer drivers you have installed!

