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What's Happening at SiMSOL This Month?



August 2007

Issue: 2



Welcome to the Simsol Technology Update Email!

As a valued customer of Simsol, we understand you are bombarded with telephone solicitations by our competition and hounded to change estimating platforms.

We also understand in today's claims environment you are a very busy person. You just don't have the time to sit down for hours and try to separate techno fact from techno fiction and determine which software product and supporting vendor are truly the best choice for yourself, your staff or your company.

The purpose of Simsol's "e-letter" is to keep you abreast of new developments, products and services at our company. Because we don't have an army of telephone salespeople, we believe the e-letter is the best way to "touch" our user-base regularly to let you know Simsol values your business and is continuing to strive and to be the best choice for you in adjusting software and data services.

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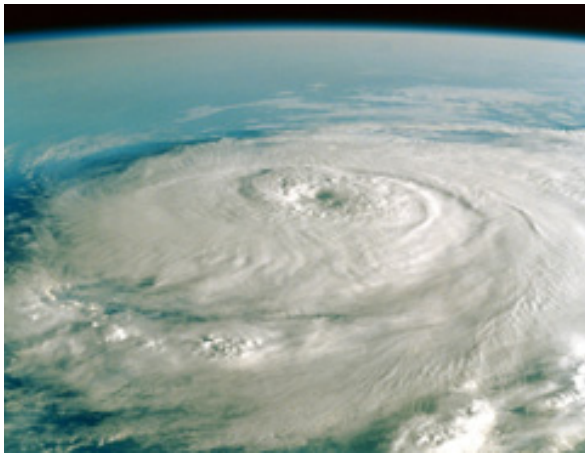
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Getting Your Microsoft Word Reports into the Simsol Reporter

To some this may sound like a simple task, however for others it still remains a mystery. This is a question that comes up very often in our support center and we'd



The Storm Season of 2007 What Can We Expect

By John Postava

At the time of this writing we are rapidly approaching the most active period of the 2007 Atlantic storm season - or at least that is what the history books tell us. As of last week, some of the prognosticators of these events have slightly lowered their storm expectations and refined their predicted number of tropical storms, hurricanes and majors.

One thing is for certain, and I will put my credibility as a storm predictor on the line here but, when my 2007 storm forecast is released in late November, my storm numbers will be 100% accurate!

Seriously, storm forecasting is, at best, water-cooler talk. As much as the "experts" would like us to believe, if the local weather person is only right 50% of the time for tomorrow's weather, how can anyone honestly predict the weather months in advance?

Remember 2006? Higher numbers of storms were predicted but something called "El Nino" totally washed out the season. Aren't there warning signs months in advance that an El Nino might be forming? These warning signs were obviously missed by the storm experts.

As a very active storm adjuster in the 1980's (before the University of Colorado got involved in tropical predictions), we used the **FARMER'S ALMANAC** to get us all wired up for the season. In my opinion, that publication is as accurate a predictor of storm activity as the latest computer modeling (and I am a computer guy!).

With all due respect to the National Weather Service and NOAA, once a storm forms and is churning its way across the ocean, meteorologists have gotten much better forecasting

like to put the word out on how to accomplish this procedure. Many of you out there are more comfortable with Microsoft Word or maybe have an assistant that doesn't use Simsol to create your claim reports. If you fall into this category, this tip is for you. For those of you that already know how to do this, you may stop reading now and go back to being a super genius!

The reason this process confuses so many people is that most of us use the mouse right click to copy and paste documents or use the "edit" menu from most Microsoft applications. If you've tried either of these methods in Simsol you probably had a hard time since there is no "edit" menu in our reporter and if you right-click, there is no option to "paste" what you copied from Microsoft Word. Instead, right clicking displays our merge-field library, which allows you to map claim data right on to your report. (Merge fields are a whole different tech tip, we'll get to that one later.)

So here's what you need to do to get that Microsoft Word document into your Simsol report. First select all the desired text from the Word document, which you can do by going to the "edit" menu in MS Word and clicking on "select all." Next you will click on the "edit" menu again and click on "copy." Don't expect anything amazing to happen when you click "copy" other than seeing the "edit"

where it is likely going, how strong it is likely to be and where landfall is likely to occur.

And I am not using the work "likely" lightly here. When you are dealing with a storm 400 miles wide behaving like a spinning top at 125 miles per hour and moving 10-20 miles per hour through multiple layers of the atmosphere, ANYTHING CAN HAPPEN (and usually does).

I draw on two examples to make this point. The first was Andrew in 1992 and the second was Katrina in 2005. Both of these monsters were expected to make landfall a hundred miles or so from where they actually did. This wreaked havoc with local officials and first responders, whose responsibility it was to keep the public informed and safe.

Andrew actually threw two punches at the weather service. Not only did the storm alter its path at the last minute but it also intensified like a son of gun just before it devastated Homestead, FL and points south.

Why am I bringing all this up? During the past several years I have seen more and more interest in our adjusting profession from young (and old) adjusters wanting to "cash in" on tropical storms and hurricanes.

Predictions of multiple storms make these individuals spend hard-earned money on computers, software, classes for adjusting, estimating and useless certifications. As any Boy Scout would tell you, it's always good to be prepared; I have seen people go way overboard, sometimes at the expense of their families.

When people in our business or personal friends ask me about my predictions for 2007, I usually reply, "It just takes one."

Even after 25 years in this great and crazy business, I still get worked up during August and September when a disturbance is in the Gulf or heading towards the Windward Islands. Sometimes I think the only reason I keep cable is to get the Weather Channel.

That all being said, even if Dr. Gray predicts 45 named events in any given year, my advice to all wannabe CAT adjusters remains: "It only takes one, but keep your day job until the one gets here!"

Thanks for listening.

John Postava
President
Simsol Software, Inc.

menu to disappear. You are now ready to paste your MS Word doc into your Simsol report.

Now open the Simsol claim that you want to paste this document into. Create a new report by right clicking on "Reports" in the claim enclosure tree. Select "New" and you will then see a new untitled report show up. Left-click one time anywhere on your new blank report and you will see the flashing cursor appear at the top of your report. Here comes the part that requires a little dexterity. Hold down the "CTRL" key on your keyboard and while holding it down, tap the letter "V" key on your keyboard, or use the Paste Button on the Report Toolbar and like magic, you will see your MS Word doc appear before your eyes. It's that easy!

Stay tuned for more easy tips from our support staff and as always, if you get stuck on anything, don't hesitate to give us a call at 1.800.447.4676

Thank you
Simsol Software Support.

Simsol Insurance Services, Inc.



Adjusting Tip

by Danny Sutliff
Simsol Software Training
Manager

Out in the field, adjusters frequently get overwhelmed with the amount of destruction and damage encountered when adjusting a loss. It's a good

practice to always think of the "Mechanism of Loss," or what caused the damage to the risk. This will alert the adjuster to look for any unusual damage associated to the type of loss you are adjusting, (ie: lighting strikes, vandalism, water losses). According to the scoping adjuster's preference, either start from the interior section of the risk working out to the exterior portion of the structure or reverse. Don't forget about the roof, hidden spaces (attics / crawl spaces) and foundation items. Adjusters sometimes fail to address HVAC, plumbing and electrical items.

Dick Allen, NFIP G.A. says *"Always adjust your loss room by room and start in a clockwise direction ending up in the first room where you first started"*. This eliminates the possibility that you will miss any rooms in the loss. Concentrate attention on the room you are in currently when addressing the scope of damage from either the floor up to the ceiling or vice versa. Be precise in your measurements, addressing closets, offsets, vaulted / cathedral ceilings. Don't forget about large missing openings, large windows or doors including garage doors. Not allowing for large openings can inflate the claim causing auditors to take notice and have the adjuster either re-adjust or possibly reject the claim. Simsol for Adjusters (SFA) performs this task effortlessly. A good 25ft and 100ft tape measure along with large wheel measuring device or now the new electronic measuring devices is a handy tool and will accomplish this task. **Louis Rhoades, SIS Flood Adjuster** recommends the Disto line of products from Leica for his electronic measuring device.

Simsol ClaimsWire™

(E-Assignment and Claim
Management Tool)

ClaimsWire™ is about to go live with its first carrier/vendor client.

The system currently accepts electronic assignments from the carrier/vendor's web services and routes them to the proper adjuster for handling. Loss and estimate data are uploaded back from ClaimsWire™ to the carrier's web service for importing into the carriers policy and claim payment systems.

Current development of ClaimsWire™ includes the addition of an invoice, billing and commission module for use by independent adjustment firms and other ClaimsWire™ users.

**Call Us Today
to Find Out More!**

800 447 4676



**Simsol Corporate
Website**



J.R. Moritz Senior G.A. writes *"the pain of not taking enough photos is much greater than the pain of taking too many photos"* All adjusters need to have digital cameras. Why not take the time and spend the money to get the right one. Most of the photos we need to take are indoors and then need to show as much of the room as possible. Now there are several point and shoot cameras that do this very well. They have built-in wide angle 28mm lenses. You can find some excellent cameras with this feature from companies like Panasonic, Canon and Kodak. Check out this link for CNET reviews of 28mm digital cameras.

http://reviews.cnet.com/4321-6501_7-6547877.HTML?tag=prmo1

Digital photos are a vital part of proper claim documentation; the claim has to tell a story and "photos are worth a thousand words". Proper photo creation and organization is important for showing damage or "lack of damage" in some cases, here are some tips:

1. Buy a good digital camera with a 2.4 wide angle with zoom lens. Adjusters in the field prefer either Panasonic, Canon or Kodak
2. When taking a close up picture, (for example the interior water line of a house) stand back from the wall and use your zoom with the flash. This will eliminate burnout which occurs when getting to close to the wall when the flash activates
3. Proper room sequence is vital when taking pictures so don't jump around room to room randomly; take your pictures while you are scoping the room.
4. Make all photos show the scope of damage or lack of, which will substantiate your loss.
5. Adjusters recommend different SIM cards (which are storage media for cameras) for each loss. By using a different media card for each loss eliminates the possibility mixing two separate losses in one claim.

Adjusters are now being instructed to scan their "adjuster's

Simsol's website designers have updated our site! We have a whole new updated look using the industry's latest web design software, Web 2.0, the new standard for all future website development. Check it out now! www.simsol.com.



Introducing...

For more than five years, Barbara Hubbard has been coordinating all incoming and outgoing shipping as well as answering registration calls at Simsol.

Prior to Simsol she managed a bar. (That must be where she learned to multi-task so well!). Barbara says the best part about her job is the people at Simsol.

On her off hours, she enjoys playing darts and has competed in local contests.

Simsol is a family affair for her: her daughter Tiffany also works in registration.

notes" and attach them to the claim file for review by the claims auditor. The days of messy and disorganized notes will soon be a thing of the past. Simsol presently has a printable tic sheet: all the adjuster has to do to write the scope is check all relevant scope items. This scope sheet can then be scanned in SFA's Scanned Document Section to present professional looking scope notes.

Adjusters are creatures of habit and bad habits can be hard to change. The days of scribbling scope items on a piece of paper, looking up the prices in a cost estimate book and preparing an estimate by hand are rapidly being replaced by computerized estimating system such as SFA. SFA can be used in the field/at the loss location using a computerized tablet. Now adjusters can create customized macros for writing their scopes, draw accurate cad diagrams, obtain any signed documents such as Advance Request, Proof of Loss, Final Report, ALE Worksheet, and insert digital photos of the loss at the risk location. As the adjuster finishes his scope his estimate is done. If the adjuster has broadband "instant internet" on his computer tablet he simply use the global print option which produces a Simsol PDF file, which can then can be emailed to any person in the world including carriers, adjusting companies, contractors and the insured. Simsol can produce electronically all aspects of a claim including the estimate, digital photos, cad diagrams and custom reports and standard insurance forms.

Simsol is right there with you in the field assisting you in properly adjusting the loss and relieving frustration when overwhelmed by catastrophic loss.

Call Us Today to Find Out More!
800 447 4676



Thank you!

We know you have a choice in property estimating vendors and we would like to thank you for selecting Simsol as your program and vendor of choice. We will continue to provide you and your company with products and services to make your job as a claims professional easier and more productive. Simsol will continue to provide you with the data and knowledge you need to make decisions regarding your company and adjusting staffs.

Thanks for your time!

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