

ESTIMATING JOURNAL

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LARGE LOSS

Fire, Wind, Water

The Art of Efficiency and Accuracy Using Simsol on Large Claims

When does estimating software make the biggest difference in your job? The biggest impact is experienced on the large claims. When claims are larger and more complicated, the easier and more accurate your software is makes the difference between headaches and handshakes.

Small claims are fairly easy to estimate and can be done on the back of a napkin. Large claims demand significant detail and discussion and can lead to drawn-out dramas, which isn't favorable to your clients.

Simsol has made large loss estimating for fire, wind and water

damage into an art form, working with the estimators, not against them. Featuring a workflow with the estimator in mind, the time it takes to estimate in Simsol is significantly less than the others, all the while providing more accurate numbers. The numbers, after all, are the most important part.

What Makes Simsol More Efficient on Large Loss Estimating Than Other Software?

Intuitive Scoping

This allows users to breeze through the scoping process in the most efficient and accurate manner. No alphanumeric codes or abbreviations and all items are logically grouped for estimators.



01

02



Quick Area Creation

Generating your measurement calculations is a snap and you are not a "slave to the sketch." Simply measure and start estimating.

Quick Copy, Clone, Group and Macros Functions

Easy to use Copy, Cloning, Grouping and Macros functions provide the flexibility to generate large claims quickly.



03

04



Thinking Globally

Simsol gives users the ability to write scopes for multiple areas at the same time as well as editing pricing for all line items at the same time.

Summary or "Haggle" Functions

These allow users to modify scope quantities or prices anywhere in the estimate from one screen.



05

06



Consistency In Scope Presentation

Simsol keeps line item order consistent from room-to-room, floor-to-floor and estimate-to-estimate. Simsol maintains scopes in the same order to make examining estimates as efficient as possible.

Intuitive Scoping

All scopes are chosen from a logical and consistent manner, with no confusing alphanumeric codes

Simsol is the only major property loss estimating software designed by a property adjuster (for use by other property adjusters and restoration professionals). Because the software was designed by a veteran adjuster who understood the job and needs of adjusters and insurance claims estimators, the “flow” of the software follows (mimics) the workflow of the insurance estimating and claims adjusting process.

Estimates are generated in a logical and consistent manner similar to the way an experienced adjuster enters his or her field notes and scope of

damages when inspecting a damaged home or business.

Simsol displays all estimate line items in plain English and not confusing six-or-more alphanumeric codes or antiquated abbreviations. Using our unique multi-level line item description system, Simsol users quickly enter scopes of damages and effortlessly “build” their estimates.

By selecting specific words and phrases (rather than codes and abbreviations), Simsol users can out-produce and generate more accurate and better detailed estimates than users of other

claims estimating software. Why? Simsol users are constantly estimating (i.e. thinking) in terms of “words” rather than “abbreviations and code numbers” – this type of “estimating self-talk” makes them better estimators.

The manner in which the line items are presented in Simsol also lends itself to efficiency and accuracy. The categories start from the bottom up and inside out and each section contains all items associated with it, removing the need for additional searches for associated items and reducing the likelihood of forgetting to add certain items.

Virtual Scope Sheet - Bedroom 2

Exit Edit View Search Custom Macros Tools Help

VSS List Manual Print Dim Chk Spec Graphic Copy Paste Macro Custom My DB Done

Search for a line item Go

SIMSOL Commercial/Residential - SIMSOL/Craftsman Publishing, January, 2015

Filter: All Repairs

Wall Items												
Wall Assemblies	SF	▲ ▼	1	2	-	-	-	-	-	9	0	
Wall Framing System	LF	▲ ▼	1	2	3	4	-	6	7	8	9	0
Wall Insulation	SF	▲ ▼	1	2	3	4	5	6	-	8	9	0
Wall Drywall Taped and Floated	SF	▲ ▼	1	2	3	4	5	6	7	8	9	0
Wall Drywall with Orange Peel Finish	SF	▲ ▼	1	2	3	4	5	6	7	8	9	0
Wall Drywall Repairs up to 2" High	LF	▲ ▼	1	2	3	4	5	6	7	8	9	0
Wall Drywall Repairs 2" to 4" High	LF	▲ ▼	1	2	3	4	5	6	7	8	9	0
Wall Plaster	SY	▲ ▼	1	2	3	4	-	6	7	8	9	0
Wall Paneling	SF	▲ ▼	1	2	3	4	5	6	7	8	9	0
T&G/ V-Joint Plank Paneling	SF	▲ ▼	1	2	3	4	5	6	7	8	9	0
Wallpaper	SF	▲ ▼	1	2	3	4	-	6	-	8	9	0

SCOPES

- 1: Remove
- 2: Replace
- 3: Remove and Replace
- 4: Repair
- 5: Remove and Reinstall
- 6: Clean
- 7: Paint/Finish
- 8: Minimum Charge
- 9: Select Item

AREA TOTALS

RCV:	\$1106.66
DEP:	\$69.95
ACV:	\$1036.71

286.7 SF Paint / Finish Wall Drywall Taped and Floated \$0.70 \$200.69

Area %: 100 DEP%: 50 \$17.20

Height: 8 Enter Comments/Notes \$183.49

Specification: Cost includes painting two coats, protection of adjacent areas, little or no surface preparation, hand work (no spraying) and flat latex paint. Add for

Print Spec Exclude From O&P

BreakOut: 0 SF Choose Percent Age: 23

Quick Area Creation

Measure, enter the numbers and estimate... No need for complicated drawings first

Area Quantities Recap					
	Floor sq.ft.	Wall sq.ft.	Ceiling sq.ft.	Upper Perimeter	Lower Perimeter
Main Area	47.00	208.33	47.00	30.00	27.50

Simsol's Area Component Entry Screen

Simsol does not require its adjusters/users to draw a blueprint-quality type diagram of the damaged areas before an estimate can be generated. Users simply enter area names and precise (to-the-inch) measurements of each area, closet and room offset or roof slope as they were measured during their field inspections (or electronically entered from aerial roof measuring vendors).

The freedom of NOT having to prepare an architect-level-of-detail diagram for each estimate prior to actually "writing the estimate," enables the Simsol user to quickly prepare estimates in a fraction of the time as compared to other softwares. Also, Simsol users are not restricted by the limitations of

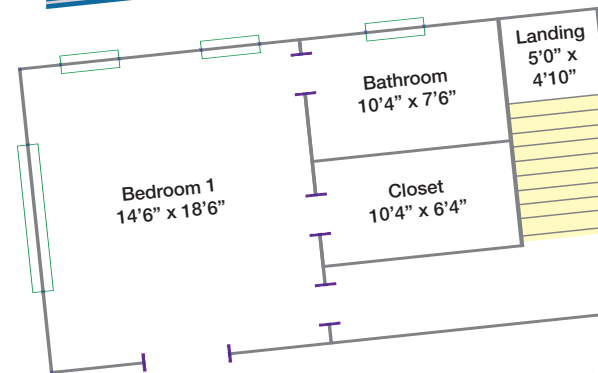
a software's specific diagramming or sketching function. Simsol users have the freedom to enter any size or shape of room, roof or exterior elevation as needed for the estimate.

Simsol users can quickly enter offsets, closets, doors, windows, wing walls, tray ceilings, dome ceilings, vaulted ceilings and any other custom addition or subtraction. This creates the most accurate unit-of-measure estimating available.

It should also be mentioned that Simsol comes complete with a FULL-FEATURED CAD sketch and diagramming module enabling users to draw a floor plan or roof plan when desired or required.

Smart-Sketch for Insanely Fast Sketches

Separating the sketch from the estimate calculations increases efficiency ten-fold



Simsol's sketch tool is unrestricted, allowing for more speed and flexibility over our competitors' software.

In some of our competitors' software you must mold a complete area (starting with a square) into the precise shape of any room in a property, including walls, ceilings, stairs, etc. When angles, unique shapes and custom construction is encountered, it is very time consuming to figure out how to fit a square peg in a round hole and complete the sketch (and you must complete the sketch before you can begin estimating).

Simsol's CAD module allows users to produce a highly detailed sketch in a small fraction of time it takes to draw one in the competitors' software. It's the closest thing to drawing with a pencil and pad on the market.

Clones, Groups, Macros and Copy Speed

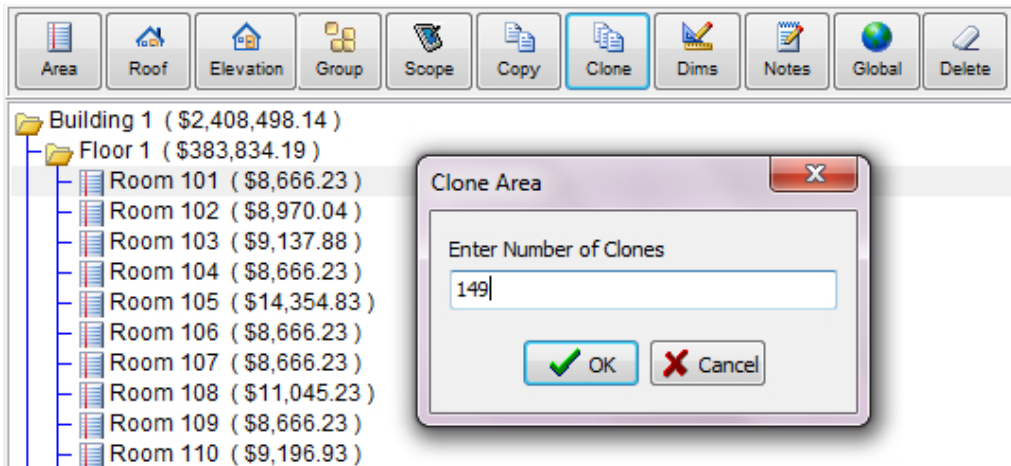
Repetition is a thing of the past, with multiple ways to build a large estimate with speed tools

HERE IS A SCENARIO: You have to write an estimate for a 350-room-hotel that has three different levels of water and mold damage and all of the rooms are the same size. Some rooms are a complete gut, some require a flood cut and some need a heavy clean. Using Simsol's Clone function, you can have all the rooms created with scopes written in less than 30 minutes.

First, create one room in the area setup to define the measurements for each of the rooms. Then, click the Clone tool and create two identical copies of this area. Rename the areas to Room 1, Room 2 and Room 3.

Second, select the scopes inside each of the three types of room damage, the gut, flood cut and heavy clean. You may now clone these areas to finish writing for all of the rooms in the hotel.

If 100 rooms needed a complete gut, take Room 1 and click Clone. Enter 99 for the number of clones and it will make 99 additional copies, including the line items. Do the same for the flood cut and heavy clean rooms and you have completed scoping all 350 rooms. The only task remaining for these rooms is to edit the names and assign room numbers, which can be done as fast as you can type it.



Simsol's Clone Feature and Grouping by Building and Floor

Now you only have to add hallways and commons areas to complete a major hotel estimate.

Group Feature

Simsol's Group function allows users to organize large claims by building, floor, or any other factor desired. Our collapsible area listings allow users to quickly find and manage all areas even if you have thousands.

Using Macros for Instant Scopes

When you write a common scope assembly for water damage, mold damage, fire damage or smoke damage, you can use Macros to save these assemblies to apply to other areas in the estimate, or in any future estimate you create. For example, you can create

Macros for water damage with carpet, water damage with tile floors, smoke damage heavy cleanup, fire damage guts, mold damage remediation, etc.

So the next time you have a category one water damage with carpet, select your macro for that, make any necessary fine tune adjustments and move on to the next area. Easy estimates become even easier with this feature.

Copy with Flair

Simsol not only gives you the option to copy a list of areas or scopes to paste into another area of your estimate, but it also allows users to paste these items into another estimate. This flexibility gives Simsol users speed and efficiency to copy and paste at will.

ROOM 1: Complete Gut



ROOM 2: Flood Cut



ROOM 3: Heavy Clean



Haggle Feature in Estimate Summary Tool

Review and edit all the line items in an estimate in one convenient screen

Simsol's Estimate Repair Summary review, or "haggle" screen, allows users to view the scopes from the entire estimate, or area by area, all in one convenient screen.

From this screen, users can modify the quantities of items, or the pricing for scopes, and have it apply to the entire estimate. No need to search through the areas to find each line item.

This summary tool can be found in the Total Page, located directly under the Scope of Damage line in the Building Estimate.

Quantity	Units	Description	Unit Cost	RCV	Dep	ACV
575.4	SF	Water Loss Clean Up	\$0.50	\$287.70	\$0.00	\$287.70
2.0	LS	Emergency Call - Water Loss	\$69.90	\$139.80	\$0.00	\$139.80
646.0	SF	Water Extraction	\$0.33	\$213.19	\$0.00	\$213.19
214.6	SF	Clean (Non-Grey) Water Extraction	\$0.33	\$70.82	\$0.00	\$70.82
646.0	SF	Mildewcide Floor Treatment	\$0.18	\$116.28	\$0.00	\$116.28
214.6	SF	Topographical Mildewcide Floor Treatment	\$0.18	\$38.63	\$0.00	\$38.63
214.6	SF	Clean Carpet - Water Loss	\$0.32	\$68.67	\$0.00	\$68.67
214.6	SF	Disinfect/Deodorize Treat Carpet - Water Loss	\$0.18	\$38.63	\$0.00	\$38.63
374.6	SF	Remove Wet Carpet - Per SF	\$0.15	\$56.19	\$0.00	\$56.19
393.5	SF	Remove Wet Carpet & Bag - Per SF	\$0.22	\$86.57	\$0.00	\$86.57
768.1	SF	Remove Wet Carpet Pad & Bag - Per SF	\$0.14	\$107.53	\$0.00	\$107.53
155.6	SF	Remove Wall Wet Drywall & Bag	\$0.10	\$15.56	\$0.00	\$15.56
155.6	SF	Remove Wall Wet Insulation & Bag	\$0.17	\$26.45	\$0.00	\$26.45
268.3	SF	Remove Ceiling Wet Drywall & Bag	\$0.74	\$198.54	\$0.00	\$198.54
268.3	SF	Remove Ceiling Wet Insulation & Bag	\$0.17	\$45.61	\$0.00	\$45.61
150.2	LF	Remove Wet Trim & Bag	\$0.35	\$52.58	\$0.00	\$52.58
23.8	SY	Reinstall Carpet	\$4.37	\$104.01	\$0.00	\$104.01
36.0	DY	Axial Airmover for Water Loss	\$28.75	\$1,035.00	\$0.00	\$1,035.00
7.0	DY	X Large Size Dehumidifier for Water Loss	\$103.50	\$724.50	\$0.00	\$724.50

Simsol's Estimate Repair Summary Screen



Consistent Scope Presentation for Reviews

Large estimates are easy to review since line items remain in the same order throughout the estimate

From the reviewer/examiner's perspective, Simsol is by far the easiest-to-read and examine estimate (and claim file). Simsol automatically orders estimate line items from floor-to-ceiling, and from the inside-to-outside of the structure.

Estimate line items appear in the same place and in the same order in each room of an estimate and from estimate-to-estimate. This simple feature enables claim reviewers, examiners and POLICYHOLDERS to easily read and understand the estimate.

This feature not only makes the estimates consistent from area-to-area, but it remains this way from estimate-to-estimate and from estimator-to-estimator. This makes reviewing efficient as you know what to expect where and if something isn't found where it usually is, you know that it is missing. This consistency in presentation allows for a quality estimate every single time without exception.

Main Grouping:		First Floor			
Estimate Section:		Hallway			
Hallway	26' 10.0" x 4' 8.0" x 8'			
Opening	4' 8.0" x 8'			
Door	2' 10.0" x 6' 8.0"			
Lower Perimeter:	55.50 LF	Floor SF:	125.20 SF		
Upper Perimeter:	63.00 LF	Floor SY:	13.91 SY		
		Wall SF:	447.80 SF		
		Ceiling SF:	125.20 SF		
Hallway 2nd Floor		Hallway 2nd Floor			
					
Quantity	Description	Unit Cost	RCV	DEP	ACV
125.2 SF	Water Extraction	\$0.33	\$41.32		\$41.32
125.2 SF	Mildewcide Floor Treatment	\$0.18	\$22.54		\$22.54
125.2 SF	Remove Wet Carpet & Bag - Per SF	\$0.22	\$27.54		\$27.54
125.2 SF	Remove Wet Carpet Pad & Bag - Per SF	\$0.14	\$17.53		\$17.53
56.0 SF	Remove Wall Wet Drywall & Bag	\$0.10	\$5.60		\$5.60
56.0 SF	Remove Wall Wet Insulation & Bag	\$0.17	\$9.52		\$9.52
55.5 LF	Remove Wet Trim & Bag	\$0.35	\$19.43		\$19.43
9.0 DY	Axial Airmover for Water Loss 3 airmovers for 3 days	\$28.75	\$258.75		\$258.75
3.0 DY	X Large Size Dehumidifier for Water Loss	\$103.50	\$310.50		\$310.50
134.0 SF	Replace Good Grade Carpeting (Per Sq. Ft.)	\$3.47	\$464.98		\$464.98
125.2 SF	Replace Rebond Carpet Pad (Per Sq. Ft.)	\$0.39	\$48.83		\$48.83
56.0 SF	Replace 10" (R-30) Paper-Faced Batt Wall Insulation	\$1.47	\$82.32		\$82.32
112.0 SF	Replace 1/2" Wall Drywall Taped and Floated	\$0.96	\$107.52		\$107.52

Sample of a Simsol Estimate Report

Contractor Job Cost Budgeting Made Easy



Now that you have written your estimate in Simsol, it is now time to control the job and make sure the reconstruction hits your target profit margin.

Simsol has automated the budgeting process with our Job Cost Calculator and breaks down jobs by trade, providing general contractors with the budgets they need to stick to with all of their sub-contractors and laborers.

The Job Cost Calculator can be found inside a claim under the Building Claim tab by clicking on the Total Page. In the top row of icons on the Total Page, there is an icon named "Job Cost." Click that to launch the calculator.

The calculator breaks down the trades and sub-trades and provides the estimated costs from the estimate. These costs do not include overhead and profit or applicable sales tax. In each sub-trade users can add the actual cost to track the profit percentage, or prior to beginning the work, they may enter budgeted costs that conform to their desired profit margin.

These percentages will help contractors determine where they need to control costs or estimate differently to maintain a healthy business. At any point of working in the Job Cost Calculator, users can print a Job Cost Statement report broken down by Major Trade or Major Trade with Subtrades.

Again, this can be used to review jobs at the end, or can be used to set target budgets at the onset of the job. Target budgets can then be given to project managers to help them effectively manage their teams and resources.

Job Cost Calculator

Reset Export Print Include Subtrades in printout Help Done

#	Trade	Estimated Cost	Actual Cost	Profit/Loss	Profit %
6.0	CARPENTRY	\$3,139.25	\$2,500.00	\$639.25	25.57%
7.0	MOISTURE PROTECTION	\$10,733.44	\$7,760.00	\$2,973.44	38.32%
8.0	DOORS AND WINDOWS	\$773.60	\$533.00	\$240.60	45.14%
9.0	FINISHES	\$7,277.57	\$5,050.00	\$2,227.57	44.11%
		\$27,585.43	\$19,291.00	\$8,294.43	43%

#	Sub Trade	Estimated Cost	Actual Cost	Profit/Loss	Profit %
7.1	WATERPROOFING	\$0.00	\$0.00	\$0.00	0%
7.2	INSULATION	\$1,099.68	745.00	\$354.68	47.61%
7.3	ROOFING	\$7,506.99	\$6,100.00	\$1,406.99	23.07%
7.4	ROOF ACCESORIES	\$38.44	\$30.00	\$8.44	28.13%
7.5	SKYLIGHTS / VENTS	\$112.91	\$85.00	\$27.91	32.84%
7.6	EXTERIOR SIDING	\$0.00	\$0.00	\$0.00	0%
7.7	GUTTERS	\$0.00	\$0.00	\$0.00	0%

Simsol's Job Cost Calculator

Job Cost Statement

Trade Description	Est Amount	Actual Cost	Profit/Loss	Profit %
1.0 GENERAL CONDITIONS	\$214.68	\$150.00	\$64.68	43.12%
1.2 CLEANING	\$156.44	\$120.00	\$36.44	30.37%
1.10 CONTENTS MOVING	\$58.24	\$30.00	\$28.24	94.13%
2.0 SITE WORK	\$2,419.36	\$1,850.00	\$569.36	30.78%
2.1 BUILDING DEMOLITION	\$1,167.17	\$850.00	\$317.17	37.31%
2.9 CARPET REMOVAL	\$250.29	\$200.00	\$50.29	25.15%
2.20 MISCELLANEOUS SITE WORK	\$1,001.90	\$800.00	\$201.90	25.24%
6.0 CARPENTRY	\$3,139.25	\$2,500.00	\$639.25	25.57%
6.5 MILLWORK / TRIMS	\$339.25	\$300.00	\$39.25	13.08%
6.20 MISCELLANEOUS CARPENTRY	\$2,800.00	\$2,200.00	\$600.00	27.27%
7.0 MOISTURE PROTECTION	\$10,733.44	\$7,760.00	\$2,973.44	38.32%
7.2 INSULATION	\$1,099.68	\$745.00	\$354.68	47.61%
7.3 ROOFING	\$7,506.99	\$6,100.00	\$1,406.99	23.07%
7.4 ROOF ACCESORIES	\$38.44	\$30.00	\$8.44	28.13%
7.5 SKYLIGHTS / VENTS	\$112.91	\$85.00	\$27.91	32.84%
7.11 FLASHINGS	\$395.00	\$0.00	\$395.00	100%
7.12 ROOFING TEAR-OFF	\$1,580.42	\$800.00	\$780.42	97.55%
8.0 DOORS AND WINDOWS	\$773.60	\$533.00	\$240.60	45.14%
8.2 WOOD DOORS	\$525.84	\$358.00	\$167.84	46.88%
8.10 HARDWARE	\$247.76	\$175.00	\$72.76	41.58%
9.0 FINISHES	\$7,277.57	\$5,050.00	\$2,227.57	44.11%
9.2 GYPSUM DRYWALL	\$2,757.96	\$1,900.00	\$857.96	45.16%
9.7 PAINTING / STAINING	\$1,555.54	\$1,200.00	\$355.54	29.63%
9.8 WALLCOVERING	\$684.52	\$0.00	\$684.52	100%
9.11 CARPET & PAD	\$1,802.39	\$1,600.00	\$202.39	12.65%
9.20 MISCELLANEOUS FINISHES	\$477.16	\$350.00	\$127.16	36.33%
12.0 FURNISHINGS	\$22.68	\$20.00	\$2.68	13.4%
12.1 CABINetry	\$22.68	\$20.00	\$2.68	13.4%
15.0 MECHANICAL	\$145.04	\$150.00	-\$4.96	-3.31%

Simsol's Job Statement Report

SIMSOL ESTIMATING

Tips & Tricks

Setting a Local Price Table (LPT) to maintain a price override throughout the estimate

Simsol provides a Local Price Table (LPT) feature to allow users to set and maintain custom pricing or notes for specific line items throughout an estimate.

For example, if you needed to change the price for carpeting, open the Override box for that item and modify the pricing and/or add a User Note. After making the modifications, click on the LPT icon at the top of the Override box to lock that price and the notes for this item throughout this estimate.

For the next area, when you select that same line item, it will maintain the modified pricing and notes, so you don't have to do the same work twice. Since this is a local price table modification, this will not carry over to another estimate.

The screenshot shows the 'Line Item Override' window. At the top, there are icons for 'Area', 'Unit Cost', '10 Key', 'GPT', 'LPT' (highlighted), and 'My DB'. Below the icons are 'Scopes' (1-9) and 'Item Description' (Replace Good Grade Carpeting (Per Sq. Ft.)). There are 'User Notes' (Shaw Natural Comfort Carpet (Fawn)) and 'Specification' (Cost includes carpet (25 - 40 oz or lesser oz with patterns) with no pad, tack strips, hot melt tape on seams and professional installation. Includes 7% waste. If different runs of carpet color). The 'Raw Quantity' is 381 SF, 'Waste %' is 7, and 'Total Quantity' is 407.7. 'Labor Cost' is \$0.82, 'Equip. Cost' is \$0.00, and 'Total Unit Cost' is \$4.02. 'Age' is 0, 'Dep %' is 0, and 'Dep \$' is \$0.00. 'Item Totals' show RCV Total of \$1,638.95, Depreciation of \$0.00, and ACV Total of \$1,638.95. On the right, there are dropdowns for 'Unit of Measure' (FLOOR SQFT), 'Height of Damage' (8), and '% of Quantity' (100). There are also checkboxes for 'Depreciation Recoverable', 'Print User Notes', 'Print Specification', and 'Exclude From O&P'.

Simsol's Line Item Override Screen



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For more than 25 years, Simsol has been one of the pioneers of computer estimating and claims management software.

Simsol provides a suite of software applications including both PC and mobile computer solutions for total claims management, electronic claims assignment, structure and personal property estimating, structure valuation and data analysis.



Simsol 5
 Property Estimating
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ClaimsWire
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 & Assignment Software



Discovery
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