

# THE Journal of Public Adjusting

FAPIA.net

## What's INSIDE

### New FAPIA President Darryl Davis Helps Advance PA Industry through Extensive Insurance Claims Expertise



FAPIA President  
Darryl Davis, PA

Although the 2015 legislative session is right around the corner, incoming (and industry-savvy) FAPIA President Darryl Davis still found time in his busy schedule to chat with *The Journal of Public Adjusting* about the association's goals and how far the industry has come in a short period of time.

***The Journal of Public Adjusting:*** What do you hope to accomplish during your tenure as FAPIA president?

**Davis:** Our goal at FAPIA is to educate our members, the public adjusting community, legislators and policyholders about the important role public adjusters play in the claim process. We've set our legislative strategy early and have a good, strong presence in Tallahassee. Committee meetings started early and we are working with our lobbyists to help educate legislators on consumer-

continued on page 2

### Simsol Showcases New Features at 2015 WIND Conference

Attendees of the recent WIND conference had the opportunity to attend a comprehensive course on Simsol Property Estimating and Claims Management Solutions software. Presented by Simsol Director of Training Danny Sutliff, the seminar was divided into two sessions addressing beginner to advanced features of the Simsol program. The presentation also highlighted new features. Topics discussed and displayed included:

- ⊙ The creation of multiple building estimates in the same claim, along with the new Statement of Loss which updates with every new estimate created.
- ⊙ New Web Application, the "Named Insured" App which provides a direct hyperlink to the insured for displaying claim information and sending information relating to their claim directly to the Claim Adjuster.
- ⊙ New Web Application named "Claim Jumper," which provides a web-based portal for Carriers and Adjustment Companies to review status on claims without generating a call to the Adjuster directly.

- ⊙ New enhanced photo module with view to show thumbnails of images with new multiple sorting.
- ⊙ New Claim Enclosure Tree that takes Digital Photos, Scanned Docs Function, Attached

continued on page 3



Simple Solutions for the Property Insurance Industry.

FAPIA to Host Pre-Legislative Event  
February 25, 2015

4



## An Exclusive Interview with FAPIA President Darryl Davis, a Look at New Simsol

### Features, and a Peek at the Upcoming FAPIA Legislative Event

Highlighting our February issue of *The Journal of Public Adjusting* is another of our exclusive, compelling interviews. This time we're getting to know new FAPIA President Darryl Davis who shares the association's goals for the year along with his keen industry insight in, "New FAPIA President Darryl Davis Helps Advance PA Industry through Extensive Insurance Claims Expertise."

Also in this issue we have a recap of one of the top presentations from the recent WIND Conference, so be sure to check out, "Simsol Showcases New Features at 2015 WIND Conference."

Finally, with the upcoming legislative session right around the corner, we're providing details on a FAPIA event aimed at preparing you for possible industry changes. Find out how you can become in-the-know in, "FAPIA to Host Pre-Legislative Event February 25, 2015."

Thank you for joining us for another cutting-edge edition,

Harold Y. Levy, ESQ.

HL Law Group, P.A.  
330 SW Davie Boulevard  
Fort Lauderdale, FL 33315  
(954) 713-1212  
(954) 760-4239 (FAX)  
[Harold@HLLawGroup.com](mailto:Harold@HLLawGroup.com)

## New FAPIA President Darryl Davis Helps Advance PA Industry through Extensive Insurance Claims Expertise

*continued from page 1*

friendly changes in coverages and in claim procedures. My presidency is made much easier with the transition from President Paul Handerman, which started back in August. We have a strong, engaged board and committee. Chairs are all busy working toward our two 2015 conventions and in a successful legislative session. We are reaching out to the community and giving back through our FAPIA Community Affairs Committee headed by Chairs Karen Schifmiller and Alex Belben. I'm so very proud of the work done to Pay It Forward by giving to those in need. Our next community giveback is scheduled for the summer of 2015.

**The Journal of Public Adjusting:** You have quite an extensive background in claims. How do you plan to leverage this experience to accomplish FAPIA's goals and objectives for the coming year?

**Davis:** I began my claim adjusting career with Allstate Insurance in 1978. I've been licensed in Florida ever since. In 2004 I became a licensed public adjuster in Florida and I have maintained licenses in several states. Having an insurance claim background provides insight into the claim industry that helps serve policyholders. I have shared my experiences with our various committees, including our CE Committee. It's an ongoing process to share, educate and grow in this profession.

**The Journal of Public Adjusting:** Having been an adjuster in numerous states, are there challenges unique to Florida adjusters that are not issues in other states? If so, what are these challenges and what is the best course of action to overcome them? What has been successful in other states that the Florida public adjusting industry would benefit from?

**Davis:** Florida licensure includes rules, regulations and the administrative code. It's important for every public adjuster's business practice to know what the rules are and to follow them. When statutes or rules are made that hinder our ability as insurance professionals to offer our expertise to the public, we have to fight back as an industry. One Voice, One

FAPIA. Other states have their own set of challenges and FAPIA is collaborating with the national and state public adjuster associations to gain insight and experience on the issues they've faced. This additional research will go a long way toward helping public adjusters in Florida.

**The Journal of Public Adjusting:** Please address the successful strides FAPIA has taken to strengthen its relationship with DFS. How is it different today than two years ago?

**Davis:** The FAPIA board has worked very hard along with our Managing Director to forge a friendship with the good people at the DFS. At each of our last four conventions we have had representation from the DFS including our recent keynote speaker, Florida's Insurance Consumer Advocate Steve Burgess and Chief of the Bureau of Investigations Barry Lanier. The feedback we have received has been very favorable. FAPIA works closely with DFS on stamping out the unlicensed practice of public adjusting (UPPA). Our UPPA Committee receives, documents and processes complaints about this illegal activity and shares that information with DFS. In turn, cease and desist orders have been issued to the offenders and this problem is on their radar. We have also met with the fraud division of DFS and we work with all parties involved in the claim process to make sure it is fair, equitable and free from nefarious activity. We thank our friends at the DFS for their hard work and dedication.

**The Journal of Public Adjusting:** What do you see as the biggest challenges facing the industry as a whole today?

**Davis:** Challenges are forever changing. There is the erosion of coverage, high deductibles, holdback on RCV policies and a trend by some carriers to deny claims by alleging fraud. We saw that most recently in the case of public adjuster Robert Leverett who was arrested for alleged fraud. Charges were later dropped when many of the allegations made were discovered to have no basis in fact. Mr. Leverett was a very compelling speaker at

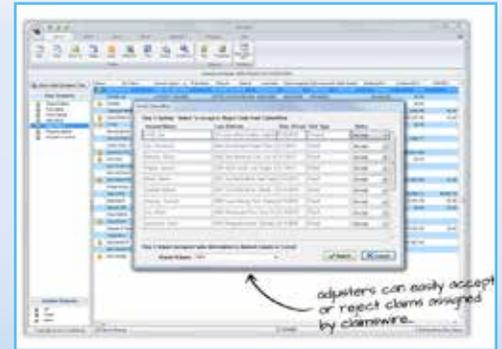
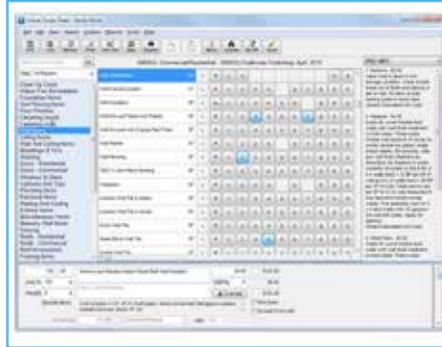
*continued on page 3*

## Simsol Showcases New Features at 2015 WIND Conference

*continued from page 1*

- Document Section and displays this data in a thumbnail view.
- New Enhanced Diagram Thumbnail views displaying all sketches located in the claim as well as access to the sketch for additions and corrections.
- Existing advanced features including Macros, Copying of Areas and the use of the Global function which changes pricing, descriptions, depreciation for a line item for one area, all areas or selected areas.
- “How to Do” Questions were brought up on condos and apartment estimating.
- The implementation of third party import reports including Geo Estimator, Pictometry and others.
- Printing and Creating PDF files for submission to our Claims Wire product and third party various web portals, (i.e., NFIP Direct Portal for Submission).

For more information, visit the Simsol website at [www.simsol.com](http://www.simsol.com). ♦



Application screen shots

## New FAPIA President Darryl Davis Helps Advance PA Industry through Extensive Insurance Claims Expertise *continued from page 2*

our recent November conference and as a direct result, our guests from DFS advised of a memo to all DFS investigators advising that allegations of fraud cannot be taken at face value. Mr. Leverett's case was used as an example and we are delighted that our event served as a platform to discuss this important issue. Another challenge our industry faces is the proliferation of unlicensed practice of public adjusting by contractors, restoration vendors and other similar repair companies. When carriers engage in this activity with unlicensed persons, they should be held accountable as well. We are working with all stakeholders to clear a better path for appropriate claim handling rules and procedures that will eliminate UPPA in Florida.

**The Journal of Public Adjusting:** How do you think the industry has changed the most over the past five years?

**Davis:** The “routine” claim got settled five years ago, maybe a supplement or the claim may have gone to appraisal. Today, there is no such thing as a routine claim. The carrier makes an inspection, doesn't share any information, the policyholder several weeks later receives a check and hopefully an estimate and the carrier has closed their claim. When I was an adjuster with Allstate so many years ago, we were not allowed to close a claim until the supervisor had reviewed the file and made sure all procedures were followed properly. It was equally inappropriate to underpay as it was to overpay a claim. I have lived by the motto, “If a dollar is owed, a dollar should be paid, not .99 and not \$1.01.” We need to get back to communicating with each other, agreeing on the value of the claim, shaking

hands, and honoring our agreements.

**The Journal of Public Adjusting:** What can each Florida PA do to help take the industry to the next level?

**Davis:** Good, strong ethics start with education. My wish as FAPIA president is to see every public adjuster in Florida support the industry by becoming a member of this important organization. Our members are better prepared because of the educational opportunities we offer. Our members take the high road and are professionals. FAPIA members only take on claims that are genuine and treat the claim process with respect. Florida PAs can take the industry to the next level by joining, participating in our committees and becoming involved. Please visit our website [www.fapia.net](http://www.fapia.net) for more information about membership, committees and many of the other initiatives FAPIA is spearheading. ♦



HL Law Group, P.A.  
330 SW Davie Boulevard  
Fort Lauderdale, FL 33315

## Inside The Journal of Public Adjusting:

- Simsol Showcases New Features at 2015 WIND Conference
- New FAPIA President Darryl Davis Helps Advance PA Industry through Extensive Insurance Claims Expertise
- FAPIA to Host Pre-Legislative Event February 25, 2015

*The Journal of Public Adjusting* is published by HL Law Group. Our editor welcomes your input. If you have a question, suggestion, comment or article contribution, please e-mail us at [info@hllawgroup.com](mailto:info@hllawgroup.com).

## FAPIA to Host Pre-Legislative Event February 25, 2015

Gearing up for the 2015 legislative session, FAPIA is hosting a pre-legislative event aimed at preparing public adjusters for potential industry changes. FAPIA has been lobbying for months in Tallahassee for the PA industry.

Open to all public adjusters in Florida, here are event details:

**When:**

Wednesday, February 25, 2015,  
6 p.m. to 8:30 p.m.

**Where:**

Coral Reef Yacht Club  
2484 South Bayshore Drive  
Coconut Grove, FL 33133

To register, or for more information, visit [www.fapia.net](http://www.fapia.net). ♦

