



SHIPS, INC.

SIMON & HALL

INSURANCE PROFESSIONAL SERVICES

Jerry P. Simon, AIC, AMS, CMI
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Multi-Line Claim Service Specialists

Where we promise
to provide you our absolute

**BEST SERVICE
&
QUALITY OF PRODUCT**

ABOUT US

For all of your insurance claims requirements, Simon & Hall Insurance Professional Services, Inc. is here to serve you.

We offer **multi-line claims service** in Missouri and the surrounding states, holding multi-line adjuster's licenses in Oklahoma and Texas with other licenses pending.

Located in mid-Missouri near the shores of the Lake of the Ozarks, we will tailor our services to meet your needs with **prompt, dependable and quality services**. The company also owns and presents the former First Marine Small Power Watercraft Damage and Repairability Training Seminar under the **SHIPS Watercraft Training Seminar** banner. The same quality training that has become a staple in the insurance industry for over two decades continues under the new ownership by SHIPS Watercraft Training, Inc. and be expanded to better serve the needs of its previous and future attendees.

For more information about us, or regarding all of the services and training available, please visit our website: www.shipsinc.com

If you have any questions regarding how we may serve you, or about any of the services we can provide for you or your company, we welcome your contact with us.

CONTACT US

Business Hours: Mon-Fri 8:00 AM – 5:00PM CST or CSDST

(573) 348-2741 Office

Contact and availability to assist you is of utmost importance.

If you are calling after regular business hours and it is not an emergency, please leave a Voice Mail Message and we will return your call the next business day. If it is an emergency or if you need immediate assistance, we do monitor our office VMM, and we will return your call as quickly as possible.

(573) 552-8554 FAX

Our FAX line is available at all times.

E-mail:

We will respond to business related e-mails received from our website the next business day. We also try to monitor our e-mail during non-business hours and will respond as quickly as possible.

IF YOU NEED IMMEDIATE CLAIMS ASSISTANCE:

(417) 848-4777 Cell # for Jerry P. Simon

(573) 480-8796 Cell # for Bill Hall

Please note, our cell phone coverage after hours is somewhat limited by our location and if asked to leave a VMM, please do so and we will return those calls as soon as we are notified.

SERVICES

Complete claims handling and on scene investigations for all lines of coverage:

Accident

Liability

Truck

Cargo

Fire

Auto/Home/Property

Marine

Consultation/File Review

Litigation Support/Expert Testimony

COMPANY PROFILE

Following 25 years of combined Senior Management experience as Vice President of Claims and Home Office Claims Manager of a Property & Casualty Marine Insurance Company, Simon & Hall Insurance Professional Services begins its sixth year serving the insurance industry as multi-line claims service specialists.

The company is strategically located in mid-Missouri near the shores of the Lake of the Ozarks in Kaiser, MO, a bedroom community of Osage Beach, MO. Centrally located, we are able to provide statewide and regional coverage for all claims related activities.

Both Mr. Simon and Mr. Hall bring a wealth of insurance claims handling knowledge and experience to this endeavor. With over a quarter century each as licensed multi-line adjusters, Simon & Hall Insurance Professional Services is capable of addressing all of your claims' handling needs with prompt, dependable and quality services.

TRAINING

SHIPS Watercraft Training, Inc. is now the owner of the former First Marine Small Power Watercraft Damage and Claim Evaluation Seminar in its entirety, including all Copyrighted material, exemplar parts, and the now familiar semi-tractor and trailer with the elevator in the rear. Training provided by this program is a staple in the marine insurance industry. The quality of training offered by this established program will continue, with additional programs tailored to meet the needs of the insurance industry soon to be added

Please visit to our website at www.shipsinc.com for information about the class, the classes scheduled, and for on-line registration for these classes.

GENERAL CLAIMS HANDLING GUIDELINES

Our services are based strictly on our individual client's needs and requirements and we will adhere to your company's service standards.

The following outlines our minimum service standards:

- A. New claim assignments will receive immediate attention and contact attempts will be made on the date received. If contact cannot be established with the appropriate parties and/or individual within (24) hours, contact correspondence will be mailed to the given address. Contact attempts will continue, along with written communication efforts until contact is established.
- B. Losses will be inspected within (2) to (3) days of the assignment. In situations where emergency conditions exist, every effort possible will be made to complete the inspection the same day contact is established.
- C. Reports for general property losses such as wind, hail, and/or other non-emergency type losses will be completed and submitted within (7) days. All report documentation will be mailed via USPS unless other specific requests are made such as; email, fax, or overnight.
- D. Large losses requiring investigative work will be reported in a captioned format, with an initial report submitted with (10) days. Subsequent reports will be relayed on a (24) day diary.

GENERAL PROPERTY TIME AND EXPENSE SCHEDULE

Property Losses

Adjuster Rate.....	\$ 80.00 per hour
Losses Exceeding \$50,000.00.....	\$ 100.00 per hour

Additional Expenses

Office and Secretarial.....	\$ 65.00
Standard Documentation Photographs...(Flat Fee)	\$ 50.00
Mileage (prorated when possible).....	\$ 1.00 per mile
Telephone and Fax.....	Included
Outside Specialty Services (engineering reports, real estate appraisals, etc)	At Cost - Billed Direct

Large property losses such as fire, tornado, theft of personal property, flood, large water damage losses, etc. are considered time and expense assignments.

Smaller losses such as wind, hail, minor water/plumbing losses, etc. will be handled under a flat rate schedule. Our flat rate schedule is enclosed.

GENERAL PROPERTY FLAT RATE FEE SCHEDULE

Small losses/ Appraisals only..... Damage generally below \$ 2,500.00.....	\$ 190.00
Moderate losses/Appraisal only.... Damage range from \$ 2,500.00 to \$ 5,000.00.....	\$ 250.00
Moderate losses/Appraisal only.... Damage range from \$ 5,000.00 to \$ 7,500.00.....	\$ 300.00
Large losses/Appraisal only..... Damage range from \$ 7,500.00 to \$10,000.00.....	\$ 350.00

The above Property Flat Rate Fee Schedule will include 25 miles, related drive time, a detailed report identifying the damage, and adequate photographs to document the claim file. Additional mileage charges of \$1.00 per mile will be prorated when possible.

Full adjustments and/or settlement of losses, including coverage determination, securing settlement documentation, denial correspondence, or any other full adjustment procedure required to conclude a claim file, will be calculated at time and expense in addition to the flat rate fee schedule outlined above.

GENERAL LARGE PROPERTY FEE SCHEDULE

Losses in excess of \$10,000.00.....	Time & Expense
Commercial Losses.....	Time & Expense

NOTE: Services are available for file handling and inspection of covered property losses relating to catastrophic losses in and around our service area. Quotes for a specific storm loss are available upon request.

GENERAL APPRAISAL FEE SCHEDULE

Recreational Vehicles, Travel Trailers, Motorcycles

Wind and Hail Damage

Appraisal fee regardless of amount of damage..... \$ 185.00

Collision Damage

Appraisal fee with damage not exceeding \$ 5,000.00..... \$ 185.00

Appraisal fee with damage not exceeding \$15,000.00..... \$ 225.00

Appraisal fee with damage in excess of \$15,000.00..... Time & Expense

Total loss market survey and ACV workup..... \$ 50.00

The above General Appraisal Fee Schedule will include 50 miles, related drive time, a detailed report identifying the damage, and adequate photographs to document the claim file. Additional mileage charges of \$1.00 per mile will be prorated when possible.

NOTE: Services are available for file handling and inspection of covered vehicle losses relating to catastrophic losses in and around our service area. Quotes for specific storm losses such as Dealer Open Lots are available upon request.

GENERAL TIME AND EXPENSE SCHEDULE

Casualty and Liability Investigations, Truck, Heavy Equipment & Cargo

Casualty and Liability.....	\$ 80.00 per hour
Truck and Heavy Equipment.....	\$ 80.00 per hour
Cargo.....	\$ 80.00 per hour
Product and General Liability.....	\$ 80.00 per hour
Workers' Compensation Investigation.....	\$ 80.00 per hour

Additional Expenses

Mileage (prorated when possible).....	\$ 1.00 per mile
Standard Documentation Photographs...(Flat Fee)	\$ 50.00
Additional Photos (if required).....	By Agreement
Secretarial/Clerical.....	\$ 65.00

Auto Appraisal Fee Schedule

Appraisal fee regardless of amount of damage.....	\$ 95.00
Market Survey, ACV Valuation, or CCC.....	\$ 40.00

The above Auto Appraisal Fee Schedule will include 50 miles, related drive time, a detailed report identifying the damage, and adequate photographs to document the claim file. Additional mileage charges of \$1.00 per mile will be prorated when possible.

All appraisals will include a computerized estimate, and photographs. An agreed cost of repairs with a reputable repair facility in the area of the vehicle will be established when applicable.

Standard (24) hour contact attempts will be made with efforts to complete the inspection within (48) hours. We will note the condition of the vehicle, along with notation of any old and unrelated damages.

NOTE: Services are available for file handling and inspection of covered vehicle losses relating to catastrophic losses in and around our service area. Quotes for specific storm losses such as Dealer Open Lots are available upon request.

WATERCRAFT DAMAGE AND REPAIR SURVEY FEE SCHEDULE

Survey Rate.....	\$ 80.00 per hour
Mileage (prorated when possible)	\$ 1.00 per mile
Additional Expenses	
Standard Documentation Photographs...(Flat Fee)	\$ 50.00
Telephone &/or Fax.....	Included
Secretarial/Clerical.....	\$ 65.00
VHS / 8MM / CD recording Media.....	\$ 5.00 each
Official Reports (Fire, Police, Water Patrol, etc.).....	At Cost – Billed Direct
Data Research.....	\$ 80.00 per hour
Evidence Storage (Billed Quarterly)	
Shelf Space.....	\$ 20.00 per month
Floor Space (5' x 5').....	\$ 40.00 per month
Secured Outside Space.....	\$ 60.00 per month