

# Claims Education

INTERNATIONAL INSURANCE INSTITUTE *e*magazine

## TRAINING || TALK

In this issue we feature a story about GAINSCO Insurance. The good people at GAINSCO are committed to what they call “championship performance.” They even back that up by sponsoring the championship-winning GAINSCO No. 99 racing team. That performance is experienced by their customers every day.

Also see our News Briefs section for information about the new format of the joint conference between International Insurance Institute, American Educational Institute and The Society of Claim Law Associates which will move permanently to New Orleans on May 16, 2017

This issue we welcome quite a few new customers, especially on the international level. See if there is anyone you know in the News Briefs section.

Our Feature Course section provides information on the latest addition our highlighted workshops, Leadership Skills for Leaders.

Also, check out our new program of offering FREE training to member companies in the News Briefs section.

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Karla Alcerro at [karla@insuranceinstitute.com](mailto:karla@insuranceinstitute.com) for any input. Please feel free to direct any questions, feedback, articles, claims success stories, and/ or even topics that you would like to see discussed in the magazine. ■



**Carl Van**  
President and CEO  
International  
Insurance Institute

## FEATURE || STORY

# GOING FOR CHAMPIONSHIP PERFORMANCE

BY CARL VAN, ITP



In January of this year, I had the pleasure of facilitating a couple of two-day Leadership Concepts for Claims Managers workshops to the outstanding management team at GAINSCO Auto Insurance® in both Dallas, TX and Miami, FL. Since I teach quite a few of these classes, I wasn't expecting to find anything out of the ordinary with these groups, however, I was pleasantly surprised.

I found the management team at GAINSCO to be incredibly enthusiastic, dedicated and committed to customer service in a way I rarely see. So, I thought I would take the time to find out what makes this group so special.

## FEATURE || STORY

### A LITTLE BACKGROUND

GAINSCO Inc., is a property and casualty insurance holding company. Through their insurance brand, GAINSCO Auto Insurance®, concentrate their efforts on the nonstandard personal automobile market, specializing in minimum-limits personal auto insurance. GAINSCO was established in 1978 as a Texas corporation and is based in Dallas, TX with a regional office in Miami, FL.

### CHAMPIONSHIP PERFORMANCE

The good people at GAINSCO are committed to what they call “championship performance.” They even back that up by sponsoring the championship-winning No. 99 (aka Red Dragon) racing team. That performance is experienced by their customers every day.

With no pun intended, they claim to be, “driven to provide insurance products that are flexible and customizable and at a competitive price as well as deliver superior customer support and claims handling.”

### A LEADER DISPLAYING LEADERSHIP

Back in the Summer 2015 issue of Claims Education Magazine, I wrote an article entitled, Leadership Concepts for Leaders. In that article I focused on the leaders of several different companies who, by their actions in supporting training, inspired their employees to improve. So, I was quite pleased to see Greg Castleman, Sr. Vice President and Chief Claims Officer, show up to every session.

After spending some time working with Greg and his team, I could tell it was no coincidence that his team was so passionate. That passion to improve made the experience of teaching all of those great folks fun and rewarding.

### THE LEADER AT HAND

Greg Castleman graduated with a BA in Business Administration from Ouachita Baptist University in 1985, and earned an MBA in Finance from Houston Baptist University in 1998.

He started in claims as a Claims Representative Trainee in 1986. Throughout the years he has held a wide variety

---

*“Every time there is a claim, there are also many people counting on us to keep our promises. This is something that we are extremely passionate about.”*  
*- Greg Castleman, Chief Claims Officer, GAINSCO*

---

of positions such as Branch Manager, Regional Manager, Regional Director, VP of Claims and Shared Services, VP of Claims-Technical, SVP of Field Operations, and for the past eight years, Chief Claims Officer at GAINSCO.



**Greg Castleman**

When he arrived eight years ago, GAINSCO had very little structure in place. “It was essentially a blue sky in terms of establishing the best operating model, systems, processes and leadership structure,” comments Mr. Castleman. “We restructured the organization into one that is segmented and specialized to ensure we struck the best balance between speed and accuracy. While we continue to refine it, this model serves as a strong foundation today.”

By all accounts, Greg and the company’s leadership have done an extraordinary job of building a championship caliber auto insurance company. This is true in all areas of the company. One of the things he is most proud of is what the claims team has done in terms of developing the road map and launching the next generation of claims handling. This required many people to change their approach or perspectives, which was a test of the leadership team. That was true for Greg himself, he admits. “I’m so excited about what the future holds for this organization. With so many talented young leaders in the Claims organization, there is no limit to what we can accomplish,” he insists.

### THE CLAIMS CULTURE AND GOALS

The claims leadership team is in the midst of creating the next generation of a high performing claims organization at GAINSCO. They believe that every time they sell a policy, they are making a promise. This extends to their customers,



teammates, the company itself, and even the community.

According to Greg, “Every time there is a claim, there are also many people counting on us to keep our promises. This is something that we are extremely passionate about. Each claims professional can have a profound impact on the customer experience and bottom line of the company.” He continued, “Keeping our promises is at the heart of the claims culture we’ve created in Claims. Being the absolute best at keeping our promises is central to the success of our department and GAINSCO Auto Insurance as a whole.”

### PERSONAL VALUES

I asked Greg to name some keys to success. Without hesitation he referenced GAINSCO championship characteristics:

- Be passionate about everything you do. Passion is the spark that ignites the engine.
- Continuously look for ways to develop critical perspectives that will help you identify, or better yet anticipate, drivers of results, obstacles to achieving goals, or new opportunities.

---

*It's a leader's job to take people to levels well beyond what they believe to be possible. To help them realize their potential."*

*- Greg Castleman, Chief Claims Officer, GAINSCO*

---

- Always look for creative solutions to overcome obstacles. There will always be obstacles to achieving your goals in life or business. Success comes as a result of finding ways to remove, go over, around or through those obstacles.

- Show up every day committed to be the very best at what you do, then put in the effort to make it happen.

- Lastly, there will always be challenges or headwinds in everything we do. Becoming the best is not easy. But when the challenges seem the greatest, simply find a way to persevere. Our CEO says it well, “Passion gets you started, but perseverance gets you to the finish line!”

### TRAINING FOR THE LEADERS

The two-day Leadership Skills for Managers workshop





consists of real-life topics that can be utilized every day such as decision making, motivation, effective coaching, time management, and inspiring improvement (See Feature Course section for an outline of topics).

Throughout the two days, participants work in teams to solve leadership problems, practice coaching techniques and develop plans of action for further development. It is a fast-paced, interactive, problem solving workshop where participants leave enthusiastic about their new skills and are ready to put them into place right away.

### **TRAINING PRODUCES RESULTS**

Now the fun part for me. In following up on how his team has put the leadership training to use, Greg advised me, “I’ve heard of and witnessed leaders who attended the training applying the concepts in a variety of ways, but one stands out. Immediately following the training, Cynthia Ramirez, one of our Southwest Team Leaders, introduced the Voice Mail Multiplier and the use of Nail-Down questions to her team. As a result, they were able to dramatically reduce voice mail and escalating calls.”

“But perhaps more importantly, I’ve seen a remarkable change in their confidence as leaders, as well as their overall engagement in the business.”

GAINSCO Claims leadership is committed to continue to refine the leadership skills of the frontline leaders, since they have one of the most challenging but impactful roles in the organization. As they put it, “Our promise to our leadership team is that we will continue to make investments in them so they can develop skills needed to be successful long term. That’s a promise we will keep”.

### **FINAL THOUGHTS**

In asking for any final thoughts about his leadership team or GAINSCO itself, Greg replied, “We simply want to be the best. We might not be the biggest, but we are driven to be the best!” Again, no pun intended I’m sure. ■

*Carl Van, ITP, is President & CEO of International Insurance Institute, Inc. based in New Orleans, LA. Mr. Van may be reached at [CarlVan@InsuranceInstitute.com](mailto:CarlVan@InsuranceInstitute.com) or 504-393-4570.*

# CLAIMS IS CUSTOMER SERVICE.

8 POWERFUL SKILLS TO  
IMPROVE CLAIMS  
CUSTOMER SERVICE  
AND MAKE THE  
CLAIMS JOB EASIER.



## EXCEPTIONAL CLAIMS CUSTOMER SERVICE

**Available on-line.**

**Available NOW!**

FREE Preview at [www.ClaimsEducationOnLine.com](http://www.ClaimsEducationOnLine.com)

International Insurance Institute's flagship course is now available on-line.

**NO TEDIOUS READING. NOT A BORING SEMINAR. C.E. APPROVED!!**

This is the same course offered by International Insurance Institute and delivered to claims professionals all over the world.



**INTERNATIONAL INSURANCE INSTITUTE, INC. <sup>SM</sup>**  
PROVIDING SPECIALIZED MULTI-LEVEL SUPPORT TO CLAIMS ENVIRONMENTS

FREE PREVIEW AT [WWW.CLAIMSEducationONLINE.COM](http://WWW.CLAIMSEducationONLINE.COM)

[www.Insurancelnstitute.com](http://www.Insurancelnstitute.com) 504.393.4570

# TONEE WEST

## A SHINING STAR, LOVES TO HELP OTHERS SHINE

As Claims Training & Development Leader for Montana State Fund, Tonee finds her current position the one that gives her the greatest opportunity to do what she loves best, to help others improve. “As a rule, I love all people. I really enjoy working with others. It is such a gift to watch the light bulb turn on when someone learns something new. Then it becomes an even greater gift when the light bulb continues to burn bright as that person begins to use the information, grows and becomes a shining star.”

Tonee began her impressive insurance industry career in 1975. She was working at a grocery store when a coworker got injured lifting a case of dog food. No one knew how to fill out the form, so they gave it to Tonee to figure it out. That exposed her to the claims world, where she has stayed ever since, holding numerous positions such as Claims Examiner, Branch Manager and Customer Service Manager.

Tonee has been with Montana State Fund since 2009, and has loved every minute. Her coworker, who she refers to as her “Rock of Gibraltar,” Chance Eaton, Organizational Development Specialist, commented, “Tonee not only has a wealth of knowledge and experience in Claims Management, she brings commitment, accountability, and integrity to her role as an educator. She models customer service every day, and her enthusiasm inspires me to bring my ‘A’ game.”

Anyone who knows Tonee would state emphatically that her dedication to customer service is her greatest strength. By smiling, Tonee agrees. She attributes her success to her pas-

sion to provide not only exceptional customer service, but to provide others with the same kindness and respect she hopes others will provide to her.

Tonee’s leader, Sam Heigh, Vice President of Operations Support, commented, “Tonee is a real go-getter when it comes to our training program at Montana State Fund. We have had several changes over the last year which requires many more employees to have continuing education credits. Tonee has





# FREE TRAINING AND SUBROGATION ASSISTANCE

chased down many programs to help people get their credits internally rather than having to find classes externally ... which also improves overall costs.”

Tonee believes there is good in everyone, and if they have an opportunity to be taught, they have the opportunity to succeed. She insists there is a silver lining to every cloud. That philosophy may have come from her mother, Marta Plant, who Tonee says had the most influence in her life.

That is a good outlook for someone who is tasked daily to honor the mission, vision and guiding principles of Montana State Fund, to provide a performance-driven culture that is conducive to the growth and development of its employees. She is most proud of being part of the customer-focused, team-oriented, high-performance environment that empowers, challenges and rewards its employees.

Tonee’s desire is to simply remain humble and serve others to the best of her ability. “I will manage what I can manage ... and find solutions for the challenges that may arise in the path,” she says. Her advice to those just starting out is, “Believe in others, pay it forward and never expect re-payment for yourself. The payment will shine in the results.”

Even Lawrence Hubbard, President of Montana State Fund, had time to weigh in by commenting, “accomplished claim professionals are, rightfully, confident in how they manage their work. It takes a unique set of skills and personality to teach others that there may be more effective ways of doing things.”

Her favorite quote is a twist on the golden rule from Confucius, “What you do not wish for yourself, do not do to others.”

When not focused on others, Tonee likes to spend time cooking.

Asked for any final thoughts about this article, Tonee commented, “I am so fortunate that I have the opportunity to create solutions to the training needs of others and to contribute to their successes whether it is in the professional world or just life in general!”

What a star! ■



One of the great programs we offer to our member companies is where we, along with our partners at Latitude Subrogation Services, perform a Closed File Review to help identify any potential subrogation. These are on files already closed, therefore it will not interfere with any files currently being handled by your subrogation department.

We will then provide a report to you showing all of the subrogation opportunities that might exist on those closed files. This service is completely free to member companies, and all we ask is that you assign us to go and get your money for you.

In exchange for allowing us to provide you with this service, we will facilitate any full-day workshop from our catalog to you free of charge!

It is an extraordinary service that, at the very minimum, can give you a huge head start in increasing subrogation results. What have you got to lose? ■

*Please contact Carl Van, President & CEO at 504-393-4570 or [CarlVan@InsuranceInstitute.com](mailto:CarlVan@InsuranceInstitute.com) with any questions.*



# Claims Education Conference

Presented by

- \*American Educational Institute
- \*International Insurance Institute, Inc.
- \*Society of Claim Law Associates



International  
Insurance  
Institute, Inc.



Conference Diamond Sponsor



SUBROGATION SERVICES

**May 16-19, 2017**

*Hilton New Orleans Riverside New Orleans, Louisiana*

**SESSIONS INCLUDE:**

**Claims Soft Skills Sessions**

Awesome Claims Customer Service  
Dealing with Difficult Customers  
5 Standards of Great Claims Organizations  
Negotiation Skills  
Critical Thinking  
Time Management for Subrogation

**Claims Technical Sessions**

Reservation of Rights Letters: Purpose,  
Preparation, and Pitfalls  
Defeating The Made Whole Doctrine  
Protecting your Pre-Suit Investigation  
Ridesharing: Sticking Your Thumb Out in  
the Digital Age

**Claims Management Sessions**

Motivating Your Subrogation Team  
Managing Change  
Introduction to Online Claims Training  
StrengthsFinder 2.0  
Driving Up Employee Performance

*More to Follow*

**[www.ClaimsEducationConference.net](http://www.ClaimsEducationConference.net)**

*The conference where AEI designees are recognized for their achievements*



[www.ClaimsEducationConference.net](http://www.ClaimsEducationConference.net)

Register by 11/18/16 to save \$200.00!

Register by 3/31/17 to save \$100.00!



## DINE AROUND

Everyone knows New Orleans is home to some of the greatest chefs in the country. One of the most famous is Emeril (Bam!) Lagasse - television star, philanthropist, and restaurateur.

Please join us this year for our annual Dine-Around which will feature three of Emeril's restaurants right here in New Orleans. As part of the event, you can choose a fabulous dinner with friends and coworkers at one of three terrific restaurants: Emeril's New Orleans, NOLA, or Emeril's Delmonico.

Each person attending our Dine-Around at any of these fine restaurants will receive a special personally autographed gift from Emeril, courtesy of International Insurance Institute, Inc.



## HOTEL

New Orleans is one of the world's most unique destinations and is at your doorstep when staying at the Hilton New Orleans Riverside Hotel. Enjoy over 100 shops in the Riverwalk Marketplace next door or try your hand at Harrah's Casino which is adjacent to the hotel. With streetcar access at the hotel's front entrance and only three blocks to the French Quarter, you will find yourself in the center of the action. Call (504) 561-0500 to make your reservation. The special group rate of \$229.00 is available until Friday, April 14, 2017 or until the room block sells out.



## GROUP ACTIVITIES

Conference group activities include:

Team Tournament at English Turn Golf Course; New Orleans Cooking Experience; Dining and River Boat Cruise; Ghost Tour; Swamp Tour.

Non Conference activities to consider:

World War II Museum; New Orleans Aquarium; Audubon Zoo, New Orleans Insectarium; Rum Factory Tour; French Market Shopping; Royal street's famous antique and art galleries; Bourbon Street; Riverwalk Outlet Mall; world famous Cafe du Monde; Jackson Square and Street Cars.



**GREAT  
VALUE!**



*Full conference registration includes:*

- Multiple educational sessions full of useful and practical information
- Access to the Claims Education Conference Exhibit Hall
- Networking events with food and drink
- Extensive tools and tips to take back to the office

## Claims Professional Books

FEATURE BOOK THIS ISSUE:



This was written especially for the claims adjuster that is not a technical manual. Nor is it a novel, because every bit of it is true. It's a first of its kind. A unique look into what makes awesome adjusters truly awesome.

Through first hand examples and stories of actual events, the author explores the traits and characteristics of the elite group of people known as awesome adjusters. Without heavy handed preaching, he offers advice to those who are searching for it.

Written by Carl Van. (Paperback \$24.95 available at [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com), [www.Amazon.com](http://www.Amazon.com), and other on-line book sellers; Kindle \$9.99)

Visit [www.ClaimsProfessionalBooks.com](http://www.ClaimsProfessionalBooks.com) to view all of the books available:

- *The 8 Characteristics of the Awesome Adjuster*
- *Gaining Cooperation: Some Simple Steps to Getting Customers to do What You Want Them to do*
- *Gaining Cooperation for the Workers' Comp. Professional: How to get the Injured Worker to do What You Want Them to do*

- *Attitude, Ability and the 80/20 Rule: The Makings of Exceptional Performers*

- *The Eight Characteristics of the Awesome Employee*
- *The Claims Cookbook: A Culinary Guide to Job Satisfaction*
- *Negotiation Skills for the Claims Professional*

## New Customers

We are delighted to welcome our newest members who have joined International Insurance Institute's member list, either through on-site training, on-line video training or training materials.

### UNITED STATES

- Karen Libby - Patriot Insurance-Yarmouth, ME
- Stephen Betley - Insurance Auto Auctions- Westchester, IL
- Jason Reinwald - Insurance Auto Auctions- Westchester, IL
- Anne Baskette - Virginia Farm Bureau-Charlottesville, VA
- Rich Burgoyne - Idaho Farm Bureau-Idaho Falls, ID
- Steve Carabases - The Navigators Group-Stamford, CT
- Jonah Mull - Miller's Mutual-Harrisburg, PA
- Aaron Kaufman - Berkley SE Group-Lawrenceville, GA
- Mike Wagner - CIRSA-Denver, CO

### INTERNATIONAL

#### India

- Ashu - Max Life Insurance – New Delhi, India

#### Australia

- Claire Kuan - Gordon, Australia

#### Ethiopia

- Yared Legesse Zewide - NIB Insurance Co.  
Addis Ababa, Ethiopia

#### Canada

- Julie Yandt - The Commonwell Mutual Insurance  
Lindsay, Ontario
- Carmel Greene - The Commonwell Mutual Insurance  
Perth, Ontario
- Jennifer Hope - The Commonwell Mutual Insurance  
Lindsay, Ontario ■



# LEADERSHIP SKILLS FOR LEADERS

## CONCEPT

What are the key concepts to effective leadership? How do we motivate our employees?

Who makes the best performers? People who are analytical, or people who are creative? People who follow the rules, or people who think outside the box? People who like change, or people who don't like change?

What are the keys to a culture change? What is the best way to pick a team to manage change? How do we know when the change has stuck?

What drives employee performance? How do we inspire employees to improve? Is leading by example the best way, or is there one step better? What are the dividing lines between exceptional performers and everyone else?

What are the basics of teaching and coaching staff members? How do we inspire them to improve themselves? What is the best way to teach someone what we know?

How do we truly know which items are a priority, and what is the best way to make sure they get completed? How do we organize our work to deal with multiple priorities?

Based on concepts he developed from his books *The Eight Characteristics of the Awesome Employee* and *Attitude, Ability and the 80/20 Rule*, Carl Van, ITP, answers those questions and many more

All levels of management will benefit from the discussion of what drives employee performance and how to use that information to drive up one's own performance.

## TOPICS

### DAY 1

8:30am – 12:00pm

- Leadership quiz
- Free book challenge



- Who makes the best performers?
- Attitude, ability and the 80/20 rule
- 95% of performance problems are caused by...
- Driving up employee performance

1:00pm: - 4:30pm

- The three critical elements to effective coaching
- How to tell if you have a training issue
- Management's role in training and development
- Determining training objectives
- Role contrast: Trainers vs. Managers

### DAY 2

8:30am – 12:00pm

- Change management concepts and tips
- Making sure change sticks
- Understanding the basics of adult learning
- The only information source you can trust is...
- Leading by example – good enough?
- Being a beacon
- Inspiring improvement

1:00pm: - 4:30pm

- Common barriers to getting things done
- Planning and to-do lists
- Effective prioritization
- Managing employee interruptions ■



# The Subro Workshops

Held by 2 of the biggest organizations in recovery.

Contact us soon for this FREE empowering opportunity.

**LATITUDE**  
SUBROGATION SERVICES

INTERNATIONAL  
INSURANCE  
INSTITUTE, INC.



**Carl Van** President and CEO

#### Workshop One

### Negotiation Skills for the Subrogation Professional

Tips on how to be persuasive and how to understand the other person's point of view.

#### Workshop Two

### Real-Time Management for Subrogation

Subrogation professionals use their own issues and barriers in problem solving exercises. The focus will end with result oriented activities.

#### Workshop Three

### Interpersonal Skills for Subrogation Personnel

Key skills to gaining trust that can greatly assist the subrogation professional's collection efforts.

Latitude Subrogation Services is the leader in recovery services for the insurance industry. International Insurance Institute is the number one claims training company in the U.S. and Canada. They've teamed up to design valuable, real-life, subrogation specific training for the subrogation industry.

For information about opportunities to receive free training sponsored by Latitude Subrogation Service, please contact:

**Jon Coscia** Latitude Subrogation Services  
Executive Vice President  
877-454-3400  
jcoscia@latitudesubro.com

<http://latitudesubro.com/movie/>

Latitude is a proud NASP Platinum VIP Sponsor and sponsor of the NASP 2015 Workers' Compensation Benchmarking Study.  
1760 South Telegraph Road, Suite 104, Bloomfield Hills, Michigan 48302