

Claims Education



INTERNATIONAL INSURANCE INSTITUTE

emagazine

TRAINING || TALK

In this issue we feature a story about the newest claims endeavor, a musical CD devoted exclusively to claims professionals by Carl Van and the Awesome Adjuster Band. The CD, entitled "I'm a Claims Man", is a completely tongue in cheek look at the claims world.

See our News Briefs section for announcements on the newest book offered at Claims Professional Books, *The Eight Characteristics of the Awesome Employee*. We will also provide updates on subjects covered in our claims blog, and the newest free training claims at the Carl Van YouTube Channel.

And finally, one of the saddest topics we have ever had to cover, we say goodbye to a wonderful friend and a great claims man, Mike Noakes.

As always, we here at International Insurance Institute welcome your contributions to CEM and encourage you to contact Karla Alcerro at 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

HE'S A CLAIMS MAN

BY JIM BOGART

THE FIRST CD JUST FOR CLAIMS PROFESSIONALS

(This is a re-print article from *Claims People News*. Used with Permission)

When we heard that someone was working on a musical CD just for claims people, it didn't take long for us to guess it had something to do with Carl Van. Fresh off of his culinary tip-of-the-hat to the claims world, *The Claims Cookbook*, Carl has been busy with another project dedicated solely to the claims professional.

So once again, we sat down with Carl to see what the project was all about.

CPN: Now first, we need to catch up. Since *The Claims Cookbook* came out, you've released another book. Tell us briefly about that.

CARL: Yes, the new book is titled, *The Eight Characteristics of the Awesome Employee*. It is a combination of three books. If you take *The 8 Characteristics of the Awesome Adjuster*, add in *Attitude, Ability and the 80/20 Rule*, and throw in *Gaining Cooperation*, you get this new book called *The Eight Characteristics of the Awesome Employee*. It is published by Pelican Publishing, and available at most large bookstores, Amazon.com, and most other on-line booksellers. A kindle version is also available.

CPN: Okay and now you have a CD. It seems you weren't satisfied with just a cookbook for claims people. What is this new CD all about?

CARL: Well, like the cookbook, it's really just for fun. Not meant to be serious in any way, but something claims people everywhere can appreciate. Claims is a tough business, so just to help lighten it up a bit, we decided it might be time to have a little musical fun with our industry.

CPN: So who are the principals here?

CARL: Well, I wrote all of the lyrics. For the band, I recruited two extraordinarily talented friends of mine. Jennie Williamson is a successful Christian music singer/songwriter, and Michael Krejci is an incredible Country music singer/songwriter. Then

FEATURE || STORY

of course, I had to bring in my beautiful wife Ann for some background vocals.

CPN: Did Jennie and Michael write all of the music?

CARL: No, for three of the songs, the music was written by Steve Belkin, one of my closest friends, and his music-writing partner, Kevin Jones. Some folks might recognize Steve, as he wrote the “About The Author” section in all of my books.

He is a music producer in Los Angeles and owner of Open All Nite Entertainment, a music management and marketing consultancy.

CPN: So, let’s take just a brief look at some of the songs. What is *The Claims Hammer* all about?

CARL: Anyone who has heard me teach or give a speech knows that I am always advising claims people to put away the Claims Hammer. Instead of saying, “If you don’t sign this form, we can’t pay you”, try saying, “If you do sign this form, we can help get you paid.” I’ve given speeches and written articles on the detriment that is caused when using the Claims Hammer. So, of course, since this is all just for fun, I had to write a song based on this very concept. The song is from the viewpoint of an adjuster who likes to use the hammer. It’s silly, and I strongly suggest NOT using the Claims Hammer when dealing with customers in real life.

CPN: How about *I’d Like to Take Your Statement Please*?

CARL: Same thing. Just a silly look at a claims professional faced with someone not telling him/her the full story. The vast majority of customers are very forthright. But every so often, once a year maybe, you get someone who stretches the truth.

CPN: *Behind on Diary Blues*?

CARL: Anyone who has ever been a claims adjuster knows what it’s like to be behind on diary. This is the most universal song of the bunch.

CPN: How about *My Counsel Let Me Down Again*?

CARL: I had a good relationship with most of our house counsel attorneys. But I think most claims professionals who deal with house counsel know there is always someone who tells you everything is great and going to go your way right up to the day of trial, and then all of a sudden, wham, “Bad news, better settle right away.” It can be pretty frustrating. I wanted to capture that frustration. But like I said, most house counsels are good people and work hard, just like we do.

CPN: Tell us about your title track, and the CD’s namesake, I’m a Claims Man. At the beginning of the song, we can hear you dedicate it to someone.

CARL: I wrote *I’m a Claims Man* for myself. It is the only song in

which I actually lead sing, since I can’t sing very well. I’m proud to be a claims professional, and was hoping I could relate that in a song while at the same time being a little light-hearted. When a good friend of mine, Mike Noakes, passed away, I decided to dedicate that song in his memory. Mike was my manager for a while, and taught me to be passionate about what I did.

CPN: Did you choose that song as the title of the CD?

CARL: During the year, we had a little voting contest where students could vote on the title of the CD. The front runners were *The Check’s in the Mail*, *It’s All Covered*, and *I’m a Claims Man*. In the end, I’m a Claims Man won out. I’m glad, because it feels like another way to honor Mike.

CPN: *Forget Everything Your Agent Told You* is sure to relate to many claims people.

CARL: Perhaps, but only as something they shouldn’t say. I’ve heard claims people tell customers this sometimes, and it always makes me cringe. The agents are our partners, and I always warn claims people to never undermine the agent or anything the agent may have told the customer. A very close friend of mine, Lou Lanza, just happens to be my insurance agent. So I hope all my agent friends know this song is just a joke and forgive me.

CPN: And who is this “Blind” Curve Turner you have singing this song. That’s a joke, right?

CARL: All I can tell you is we were thrilled to have “Blind” Curve Turner work on the project with us. An amazing talent. The best claims blues-man in the biz. What a pro!

CPN: In *The Performance Review*, the story is told from the point of view of a so-so adjuster receiving a so-so review, is that right?

CARL: Yes, but I can’t claim complete credit for that one. I was once giving a performance review to an employee, and asked him how he thought he was doing. He said, “Well, except for my mail and diary being behind, and the customers all complaining, I think I’m doing pretty good.” I thought that was so funny, I never forgot it.

CPN: *All I Want is the Sex Life of a Pre-injured Claimant*. You must explain that one.

CARL: Any claims person who handles Loss of Consortium claims can tell you that when someone is about to be compensated for the loss or diminishment of their sexual capacity, they have the tendency to embellish their previous activities and capabilities just a tad. Well, sometimes it’s a tad, and sometimes it’s a ton. This song just pokes a little fun about the times when it’s a ton.

CPN: Where is the CD available?

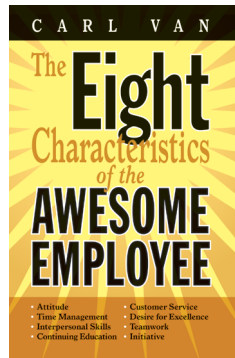
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Claims Professional Books

NEW THIS ISSUE:

The Eight Characteristics of the Awesome Employee: The Makings of Exceptional Performers.

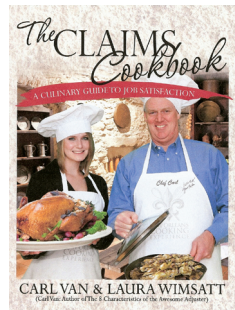
Take the best selling claims book in history, *The 8 Characteristics of the Awesome Adjuster*, combine it with *Attitude, Ability and the 80/20 Rule*, and add in *Gaining Cooperation*, and what do you have? The new publication from Pelican Publishing, *The Eight Characteristics of the Awesome Employee*. This new version combines all three books into one in-depth look at what separates the truly awesome employee from everyone else.



The Claims Cookbook

Yes, it's here; it's finally here! The most highly anticipated claims book in 40 years!

The Claims Cookbook: A Culinary Guide to Job Satisfaction, is finally here. Yes, this is a real cookbook, but one with some dishes only claims professionals can appreciate. The SUB-Rogation sandwich, Chicken TORTellini, The DUI Daiquiri, Boston "Claim" Chowder, Claimant Crab Cakes, Attorney Red Beans and Lies, Delay Soufflé, So Sue Me Sushi and plenty of others. Written by Laura Wimsatt and Carl Van.



Visit 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 They Want 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.*

Carl Van YouTube Channel

NEWEST UPDATES:

- Negotiations: Stay in your conversation
- Critical Thinking: Attacking the Messenger

This channel will be updated periodically with new clips from the on-line claims training videos at www.ClaimsEducationOnline.com. This is FREE training!

To be notified of the new clips as they become available, all you have to do is:

1. Go to <http://www.youtube.com/user/CarlvanTV> and subscribe. or
2. Go to Facebook and "Like" either (or both) of the pages at www.facebook.com/CarlVanSpeaker or www.facebook.com/InternationalInsuranceInstituteInc.

Claims Blog

Subscribe at www.CarlVanClaimsExpert.wordpress.com, and get the latest delivered right to your email!

Claims Music

www.ClaimsMusic.com

"I'm a Claims Man", the newest CD by *Carl Van and the Awesome Adjuster Band*. See story on page 1.



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

- Perry Daskas, President, AFA Claims Services
- Amy Boldt, Sr. Claims Trainer, Sentry Insurance
- Evelyn Jorgensen, Claims Training Supervisor, Selective Insurance
- Phyllis Catron, Claims Manager, Consumers Insurance
- Debbie LaFever, Executive Assistant, PuroClean
- Janna Scheese, H/R Manager, CNA Insurance
- Diana J. Rich, W/C Program Manager, California Joint Powers Insurance Authority
- Rochelle Gibson, Training Supervisor, State Comp Insurance Fund
- Andrea Bailey, Training Manager, State Comp Insurance Fund
- Tani Bragg- York Risk Management Group
- Michelle Gerokoulis, Training Coordinator, Electric Insurance
- Lisa Mitchell- Trindel Insurance

International

United Arab Emirates

- Zia ul Jaweed, RSA Insurance Dubai

Russia

- Nikita Zimin, Manager- Itstore

India

- Yashpal Solanki- Navneet Motors Udaipur
- Dr. Varsha Sharma- Vipul Medcorp Pvt. Ltd

Malaysia

- Ily Aliah Ismail- The Malaysian Insurance Institute

Singapore

- Alice Quek- Singapore College of Insurance

United Kingdom

- Minlin Ndah- Minlin Insurance & Finance

Pakistan

- Zulfiqar Ali Khan, VP- EFU General Insurance Ltd.

Fiji

- Uday Singh, Fiji National Provident Fund

Canada

- Jon Mendel, Northbridge Financial Corporation
- Paulette McGill, Director, Allstate Group of Companies
- Mark Stewartson, Procurement Manager, RSA Group ■

The Claims World Loses One of Its Best: MIKE NOAKES

BY CARL VAN



“Howdy.” That’s how Mike greeted everyone he knew, and sometimes people he didn’t know.

During the course of my claims career, I have had the opportunity to work with some truly exceptional people. Mike Noakes was one of them.

Mike Noakes joined the insurance claims industry in 1980 as a claims adjuster trainee at Progressive Insurance. Through the years, he moved up the ranks to claims supervisor, claims manager and regional manager.

Mike continued to turn down numerous high level positions in other locations of the county, choosing to stay in the Sacramento area because he wanted a stable family and church life.

Mike hired me as a claims adjuster many years ago, and I had the honor of working for him during a period of growth at our company.

As my manager, Mike showed extraordinary concern for his employees and his customers. He was respected for his knowledge of course, but his commitment to the people around him was his most profound leadership quality. More than anything else, Mike was known as a remarkable mentor to anyone who wanted to improve and do his or her best. He used to tell aspiring managers, “Be proactive. Think like an owner.”

Mike was the first to promote me into claims management. Working along side Mike, I was constantly impressed with how he inspired people to do their best.

As I grew to know Mike over the years, I found him to be an incredibly dedicated family man, as well as a respected leader in his church. Mike married his wife Sheila on February 3, 1977. Together they had three children, Shelby, Chad and Nicole. Mike of course adored his grandchildren, Halle, Cohen, James, Brady,

Olivia and Everett.

At his church, Mike served as bishop in The Church of Jesus Christ of Latter-day Saints in Rocklin, California. Mike enjoyed giving his time to helping others, and held callings his entire life. He had the unique ability to make those around him feel important.

In 2002 Mike accepted a position with a start up company called Esurance, and was asked to build a claims department. Since its inception, Mike guided the claims organization through its expansion as its Corporate Claims Director.

Throughout his career, Mike was the recipient of many honors and awards such as Claims Manager of the Year, Best Claims Office, and many others.

A few years ago, when I was developing my theories on identifying traits that make great claims professionals, I started with two main categories: Givers and Takers. Mike was my inspiration for the Givers category.

Mike Noakes passed away on April 9, 2012, when he succumbed to non-Hopkins Lymphoma. The claims world certainly lost one of its best.

Just recently, we produced a music CD by *Carl Van and the Awesome Adjuster Band*. The title of the CD is “I’m a Claims Man”, which is the final song on the CD. We dedicated that song to Mike as follows: “This song is dedicated to Mike Noakes, the best claims man we’ve ever known.”

Mike enjoyed playing golf, reading, and was quite proud of his guitar collection. He was kind, patient and thoughtful. The impact he had on everyone around him was truly amazing, and will never be forgotten.

I will miss him terribly. I can’t bring myself to say good-bye, so for now, I’ll just say, “Howdy Mike.” ■

continued from page 2

CARL: It’s just coming out, so I am not sure of the actual release date yet. But ultimately, it will be available on our websites at www.InsuranceInstitute.com and www.ClaimsMusic.com. It will also be available digitally on iTunes, Amazon and other outlets.

CPN: Best of luck with your new project. What’s next on the horizon?

CARL: I promised my wife I would take a break from projects

for a while. But I do have two new books coming out in 2013. The first is *Negotiation Skills for the Claims Professional*, which I co-wrote with Teresa Headrick, our Director of Course Design, who I met through SITE (Society of Insurance Trainers and Educators). The other is *Awesome Claims Customer Service*, which I wrote mostly myself, but I had a great deal of help from long time friends, Jim Wilson and Greg Larman.

CPN: As always, best of luck. ■

LINKEDIN GROUP DISCUSSION POST

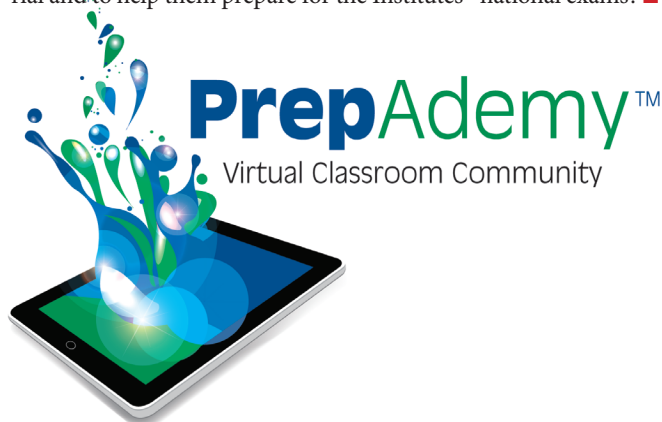
What do you think?

Do you think the next generation of claims professionals is interested and motivated to earn the AIC (Associate in Claims) designation?

Sandra Masters, CPCU, ITP posted the discussion question shown above in the *Carl Van - Awesome Adjuster LinkedIn Group*. She asks an interesting question. What do you think? How would you rate the importance of professional designations for the new generation of claims adjusters?

Sandra is the founder of the PrepAdemy™ Virtual Classroom Community and offers the Associate in Claims classes that meet weekly live and online with a subject matter expert. Recordings are available for registered students who miss class. You can join the class from your PC, Mac, Tablet or even Smart Phone using the GoToMeeting App.

Do you think there will be interest in this format of guided instruction to help students get through the technical course material and to help them prepare for the Institutes™ national exams? ■



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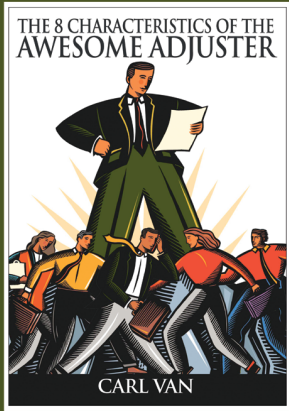
Visit <http://PrepAdemy.com> for complete details.

CLAIMS PROFESSIONAL BOOKS

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International Insurance Institute offers a variety of publications that are sure to be an invaluable addition to any claims professional's tool box.



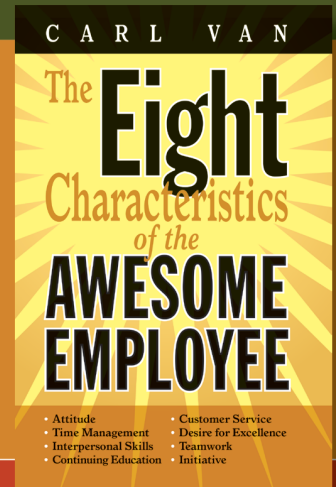
THE 8 CHARACTERISTICS OF THE AWESOME ADJUSTER

The #1 Selling Claims Book for the past 6 years, selling internationally throughout the United States, Canada, Guam, Singapore, France, Australia, England, Chile, Ireland, and 15 other countries.

Outlines the 8 Characteristics that make truly great claims people, and offers some practical advice on how to improve oneself. Written by Carl Van. (Hardcover \$39.95; Paperback \$29.95; Kindle \$9.99)

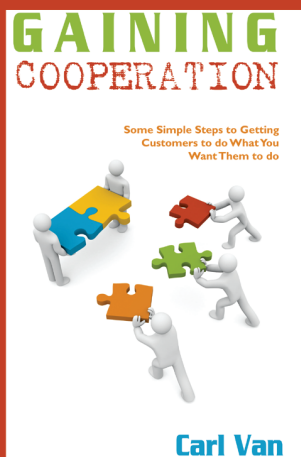
THE EIGHT CHARACTERISTICS OF THE AWESOME EMPLOYEE

This book is an explained version of The 8 Characteristics of the Awesome Adjuster. It is twice as long, includes more examples, and is written for the general public. It applies to employees at all levels. Released by Pelican Publishing Company, 2012. Available at www.ClaimsProfessionalBooks.com and www.pelicanpub.com Hardcover \$24.95. Kindle version \$9.99.



GAINING COOPERATION:

Some Simple Steps to Getting Customers to do What You Want Them to.

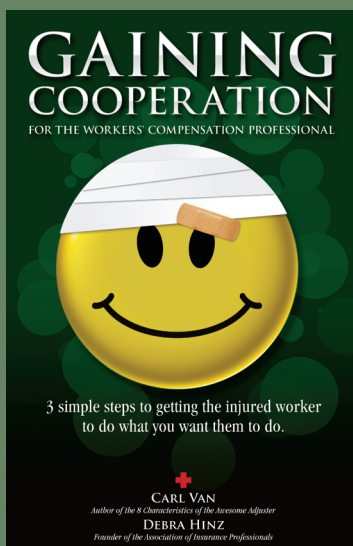


Sometimes customers don't cooperate because they are misinformed. Sometimes customers don't cooperate because they don't trust us. Sometimes customers don't cooperate because they received bad advice. Often the person who is trying to help the customer ends up either using the Cooperation Hammer ("If you don't do this, we can't help you") or just getting into an argument with the customer over the validity of their reasons for not cooperating.

Gaining Cooperation provides some very simple yet powerful ways to gain cooperation from customers without threats or arguments. Three easy steps are outlined to getting customers to not only cooperate, but to agree it is the right thing to do. Written by Carl Van. (Paperback \$19.95; Kindle \$8.99)

BOOKS AVAILABLE FOR PURCHASE AT

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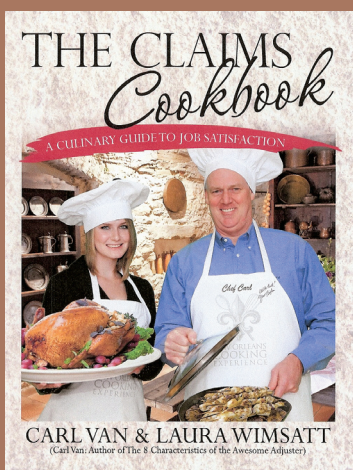
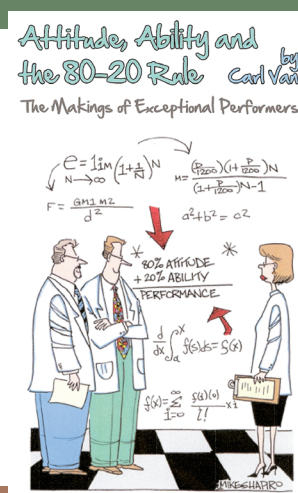
GAINING COOPERATION FOR WORKERS' COMP PROFESSIONALS: 3 Easy Steps to Getting Injured Workers to do What You Want Them to do

When asked to finish this sentence, "My job would be so much easier if the injured worker would just...." most Workers' Comp people say "Cooperate". Sometimes getting injured workers to cooperate can be a chore, even if it is better for them. Even simple things like filling out a form, answering some questions, or sending in information can be examples where injured workers don't want to cooperate.

Based on the principles developed in the original Gaining Cooperation, this book is specific to the Workers' Comp industry. All examples are real-life situations faced in the Workers' Comp business, and certain to be "must-have" for any Workers' Comp professional. Written by Debra Hinz and Carl Van. (Paperback \$19.95; Kindle \$8.99)

ATTITUDE, ABILITY AND THE 80/20 RULE: The Making of Exceptional Performers

Makes the case that the people's performance is 80% their attitude, and only 20% their actual job ability. Numerous examples illustrate that with the right attitude, anyone can be an exceptional performer. Written by Carl Van. (Paperback \$19.95; Kindle \$8.99)



THE CLAIMS COOKBOOK: A Culinary Guide to Job Satisfaction

Yes, this is a real cookbook, but one with some dishes only claims professionals can appreciate. The SUB-Rogation sandwich, Chicken TORTellini, The DUI Daiquiri, Boston "Claim" Chowder, Claimant Crab Cakes, Attorney Red Beans and Lies, Delay Soufflé, So Sue Me Sushi and plenty of others. Written by Laura Wimsatt and Carl Van. (Hardcover \$39.95)

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