

# From the Agent's Desk

A satirical look at an agent's work life, from the files of Joe Dokes, CLU

**From:** Johansson.L.@AcmeL&DCo.com  
**To:** JDokesCLU@hotmail.net  
**Sent:** Friday, January 13, 2006 10:28 AM  
**Subject:** Very funny stuff !!!

Hey Joe:  
You really crack me up! Your mock claim form was hilarious! I hope you don't mind, but I shared it with the entire claim dept. staff, since anything that I can do to boost morale around here is of real value these days with the merger rumors and all that. So thanks!

- Larry

P.S.: I hope to see you at the business overhead expense seminar next week!

**LARRY JOHANSSON, FLMI, ASST. V.P, CLAIMS MANAGER**  
**THE ACME LIFE AND DISABILITY INSURANCE COMPANY**  
*"Whether you die or just suffer, we are there for you"*

**From:** JDokesCLU@hotmail.net  
**To:** Johansson.L.@AcmeL&DCo.com  
**Sent:** Friday, January 13, 2006 10:39 AM  
**Subject:** Confused here

Mr. Johansson:  
What are you talking about a "mock form"? My claim form submitted for DI policy #347895325 is hardly a laughing matter. In fact, since the disability commenced over two months ago, my 60 day elimination period has passed and I should be due the first monthly claim payment. Has it already been mailed? Let me know!

- Joe Dokes

*from THE JOE DOKES INSURANCE AGENCY*  
*"Taking care of business is our only business"*

**From:** Johansson.L.@AcmeL&DCo.com  
**To:** JDokesCLU@hotmail.net  
**Sent:** Friday, January 13, 2006 10:50 AM  
**Subject:** Seriously?

So you are saying that you were serious? You really were trying to file a real disability claim? Or are you still pulling my leg? Maybe I just don't know when you are joking.

- L.J.

**From:** JDokesCLU@hotmail.net  
**To:** Johansson.L.@AcmeL&DCo.com  
**Sent:** Friday, January 13, 2006 11:03 AM  
**Subject:** Are you trying to be stupid?!

Attention: Mr. Larry Johansson  
Again, I must tell you that I do not grasp your confusion on this matter. You write "trying" to file and "real" disability. I am completely disabled here and unable to produce meaningful income. I do not understand your cavalier attitude towards my condition. Please explain!!!

- JD

**From:** Johansson.L.@AcmeL&DCo.com  
**To:** JDokesCLU@hotmail.net  
**Sent:** Friday, January 13, 2006 11:11 AM  
**Subject:** Unrealistic

Look, Joe, as an experienced and knowledgeable disability insurance representative, you would have to be aware that a D.I. claim for "acute call reluctance" is not a recognizable disability and that such a claim for benefits cannot be honored under the terms of your policy. I certainly hope this ends the matter.

Sincerely yours,  
Larry Johansson

**From:** JDokesCLU@hotmail.net  
**To:** Johansson.L.@AcmeL&DCo.com  
**Sent:** Friday, January 13, 2006 11:18 AM  
**Subject:** Have you even read the policy?????

Larry, my man:  
The exact wording of my policy — YOUR policy!! - reads "will pay for any condition that precludes the insured from full performance of any of the regular duties of his normal occupation." Believe me when I tell you, Larry, my complete inability to even try to pick up a telephone and make appointments with insurance prospects for over two months now places me squarely within the definition of disabled — as much as any claimant you have ever processed! I certainly am expecting a reputable company like Acme to fulfill its obligations to its Disability Income policyholders.

- Joe the D, CLU

**From:** Johansson.L.@AcmeL&DCo.com  
**To:** JDokesCLU@hotmail.net  
**Sent:** Friday, January 13, 2006 11:28 AM  
**Subject:** Incredulous here

Mr. Dokes:  
I just cannot believe you are actually serious about this. I simply refuse to believe it !!

- L. Johansson

**From:** JDokesCLU@hotmail.net  
**To:** Johansson.L.@AcmeL&DCo.com  
**cc:** W.Jones.Esq@JonesLawFirm.com  
**Sent:** Friday, January 13, 2006 11:31 AM  
**Subject:** Serious as a heart attack here !!

Dude: Believe it. If my first monthly disability payment of \$6,000 is not received within three days, your company will wish they had never left the debit market!! You are messing with the wrong guy this time, palomino!!!

- The Dokesmeister

**From:** Johansson.L.@AcmeL&DCo.com  
**To:** JDokesCLU@hotmail.net  
**cc:** Atty@TALADIC.com  
**Sent:** Friday, January 13, 2006 1:28 PM  
**Subject:** Transfer of representative control

Dear Mr. Joseph Dokes:

Your claim inquiry and additional email documentation has been referred to our Legal Department for final disposition and response. The matter of your "claim" now rests solely within their purview and I am required to notify you that the Claims Dept. has been instructed in writing not to be engaged or involved in any further communication on this pending matter. Thank you for letting the Claims Dept. be of service to you.

Lawrence T. Johansson, FLMI - Claims Manager  
The Acme Life and Disability Insurance Company

**From:** JDokesCLU@hotmail.net  
**To:** Johansson.L.@AcmeL&DCo.com  
**Sent:** Friday, January 13, 2006 1:35 PM  
**Subject:** Re:

Larry, you little weasel:  
I cannot begin to tell you what a complete disappointment you are to me.

Joe Dokes, CLU

P.S. What day is the business overhead seminar next week — Weds or Thurs? Is lunch included?