

Jim's Perspective...

Social Interaction Between People

Husband and Wife

Husband is driving down the highway. His wife sits in the front-passenger seat.

State Patrol Officer pulls him over.

Officer: "You were going 75 in a 55 mile-per-hour highway speed zone."

Husband: "No I wasn't!"

Wife: "He was speeding."

Officer: "In that case, I am going to give you a ticket for not wearing a seat belt."

Husband: "But I was!"

Officer: "Well, your not now."

Wife: "He wasn't wearing a seat belt."

Officer leans into the car's open window on the husband's side of the car, and looks at the wife: "Is he always this argumentative?"

Wife: "Only when he's been drinking."

Claims Adjuster and Insured

As we all know, property and casualty insurance claims adjusters have social interactions with insureds and claimants everyday. Meeting and visiting with people who have some involvement or connection to a claim can be a unique experience every time. I have always admired, and I tip my hat, to claims adjusters who have to meet and discuss insurance matters with different people everyday. It can be pleasant sometimes, but too, it can be a difficult or unusual experience too. But in a way, that's just part of life. Each of us is a unique human being! To illustrate the task of the adjuster who is discussing the facts of a claim covered by an insurance policy, I have set forth below, part of a recorded statement taken by phone, of the insured in which the insured and adjuster try to pin down the facts that apply to a liability claim asserted against the insured. The claim occurred about 14 years ago. The insured was attempting to raise the garage door at his house, but it locked up at about half-way towards opening the whole way. The insured was struggling and tinkering with the door, but couldn't fix the problem. Two young men (brothers) who lived near the insured, saw this, and went over to the insured's garage to see if they could help this old man. One of the boys was under the door when it suddenly dropped down and injured the boy. The boy's

parents sued the old man. I am using the name “Tom” in place of the insured’s name. The “Q’s” are questions from the adjuster

Q I have your name as Tom, is that correct?

A Yeah.

Q And is this recording being made with your full knowledge and consent?

A Is what?

Q Is this recording being made with your full knowledge and consent?

A Yeah.

Q Alright, and Tom, what is your age?

A I’m sixty-eight six . . . now (He is 86 years old, but just didn’t say it clearly)

Q Okay, and what is your occupation?

A What is my what?

Q Do you still work?

A No

Q Okay. Now Tom, do you know or what is your relationship to Lisa (boys’ mother)?

A What’s my relationship? I ain’t know who the hell she is.

Q Okay. Do you remember the year you built your house?

A Know what?

Q What year did you build your home?

A . . . I can’t even remember that.

Q Okay.

A I don’t know when the hell . . . what year it was.

Q And was your brother there when Lisa came? When Lisa came to help?

A Well, I think he was there but I mean we hollered at them boys, told ‘em to stay away and didn’t seem to do any good.

Q Okay, and when you say at the boys, what boys are you talking about?

A We had just told ‘em. I says get back, get away from that thing it’s gonna come down. But it just (unintelligible). Pretty soon I guess that one (boy) did get hit.

Q Okay. But initially, I mean right when it fell, ah when that lady came to your garage, did you ask her to help with the garage door?

A No, they just come running in off the street, them kids, come in there wanting to help and I-I told them right away I say, stay away.

Q Okay. Now you mentioned-

A Where and the hell are you from?

Q I'm from Farmers Mutual, your home insurance company. And so I'm just trying to get some details about the incident and what happened. Uhm...

A They want to- want to know any, they can come over and look and see what we've got here.

Q Did anybody come out to investigate the accident, like law enforcement, sheriff or police?

A Hell, that's been a long time ago, I can't remember nothing like that.

Q Okay. And do you remember what the weather conditions were like that day?

A (Chuckles) It was pretty damn nice.

Q Okay, Uhm lets see, is there anything else you would like to add or correct about your statement?

A Well, I don't know what it would be. Just happened and what can you do when it happens.

Q And has this recording been made with your full knowledge and consent?

A ... What- what was that?

Q I was just asking you again if you were aware that I was making this recording and that it was with your knowledge and consent.

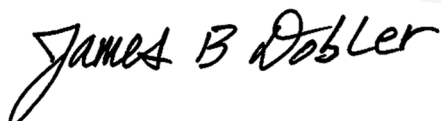
A ... I don't even know who the hell you are talking about.

Q Were you aware that I was taking your recorded statement?

A No, I wasn't. I didn't even know who the hell you was.

I want to emphasize that there is no intention here to make fun of older people. I'm old too! Been retired for 12 years and am now in my 70's!

I have always found it interesting and unique, of the many ways human beings interact with each other. As a boy, my friends and I always liked to wear cowboy boots and a cowboy hat. We always laughed about the western T.V. show, Hopalong Cassidy. In high school, my friends and I played sports and liked to hunt and fish. We also liked girls! Thoroughly enjoyed the sock-hop dances in the high school basketball court gym! High school dances, always full of very fun social interactions with your fellow students, especially the girls! That was all a long time ago, but even today, my old friends and I still experience social interactions with others all the time. I have also felt that most social interactions can be fun and helpful if we don't take life too seriously! I think the claims adjuster in the above recorded statement, stayed positive, didn't take the process too seriously. Have fun, this fall, and enjoy your social life!



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Questions or Comments? Please email jbdobler@outlook.com