



## **OOPS. LET'S MAKE A DEAL!**

### **From a true story.**

The insured has a brand new Lexus, less than 12 months old. He gets a dent in the hood. It's covered by his auto policy.

The body shop has the hood off of the car when the adjuster from the insurance company comes to inspect the damage. The adjuster tells the body shop that they can "bang out the dent" and repaint the hood.

The body shop owner has a different idea. He feels that the dent is big enough that it will not "bang out to a smooth finish." He wants a new hood for the insured. He does not want the insured to think he got a shoddy job.

After much "discussion", the adjuster agrees and then proceeds to jump on the hood while it is on the ground. He does this a few times and the hood damages the Mercedes parked next to it. *I guess the adjuster did not want the body shop to re-use the hood.*

The adjuster is forced to call his boss who then visits the body shop owner. He tells the body shop owner to fix the Mercedes and add the labor to the bill for the Lexus. The body shop owner says "no way, that's dishonest." You have to pay for the damage to the Mercedes.

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**What are the ethical issues involved in this discussion?**