

Honor who to protect essay



**ASSIGN
BUSTER**

GBB/GCB 1033 Management and Organizational Behavior Case Study 1

January 2013 Semester Honor Who To Protect? Don Riles, insurance claims adjuster, has the day off. He is playing with his 4-year-old daughter Erica when the telephone rings. At the other end of the line, Don's supervisor, apologizing for interrupting his time off, pleads for his help. Will Don please visit a woman in his neighborhood who has made claims for bodily and mental injury resulting from a car crash with a person insured by Don's company? The woman has consented to a visit from their adjuster to assess the injuries to her nose and mental state. Apparently the crash has caused her to relapse into a condition of paranoia and manic depression, previously stabilized.) The claims adjuster in charge of the case has called in sick— scheduling the appointment has been difficult. Will Don please fill in? Don agrees readily, but asks if he could bring his daughter—it is their day together while his wife worked. Don's supervisor gratefully assures him that bringing the little girl along is no problem. When Don arrives at the woman's house, he discovers no one at home, so he and his daughter wait in the car. Eventually, the woman arrives, parks, and emerges from her car, at which point Erica cries happily, " It's Miss Anderson! " " Who is Miss Anderson? " asks her father with surprise. Miss Anderson turns out to be Erica's daycare teacher. Don conducts a short interview with the woman on the front steps of her home, satisfying himself that she does indeed have some facial injuries and that she is taking prescription medicine for her mental problems. Following the interview, Don realizes that he has a real dilemma. Insurance ethics mandates that claims investigations are completely confidential.

An insurance professional with knowledge of a claims case is expected to keep silent and to refrain from using the knowledge for personal benefit. On one hand, to uphold his industry's code of ethics, he is not to discuss or act on the information he has received about Miss Anderson's situation. On the other hand, he does not want his daughter under the care of a person who is undergoing treatment for mental illness and who might be dangerous. Don's wife is also an insurance claims adjuster, working for a separate company. Still, even if Don tells her, she is bound by the same professional code of ethics. What should Don do?