



Insurance Is No Laughing Matter ... OK, Maybe A Little

By Tom Comi

A customer calls his auto insurance agent to file a claim. After telling the agent several times what happened, he is informed over and over that it's not covered. Finally, the frustrated customer replies: "I'll tell you what, you tell me what's covered, and I'll tell you how it happened!"

That's just one of many jokes out there about the insurance industry, and don't think for a second that those in the profession aren't aware of it.

"We poke fun at ourselves and realize there's a stigma that we're right above being a used car salesman," said Tim Parnell, marketing director at Bader Company. "But even though we're a joke on one side, we are also Superman on the other. The reality is we are the ones people call when their lives have been turned upside down."

Truer words have never been spoken. For all the grief they get, insurance agents are also the unfortunate ones who have to take the calls after fires, car accidents, storms and many other tragic events. When times are bleak, they can be our best friend.

That said, even Parnell said it's hard not to find the humor in a profession that has offered policies for kidnapping

and ransom, car-jacking, immaculate conception and alien abduction.

Also, over the past 60 years, here are just some of the celebrity body parts that have been covered: Fred Astaire's legs, wrists and arms; Dolly Parton's breasts; Heidi Klum's legs; Jennifer Lopez's buttocks; Bruce Springsteen's voice; and Tom Jones' chest hair.

Although Parnell said Bader doesn't offer any unique policies like that, he said there are some interesting calls his agents take from customers.

"It's amazing how many people claim after their storage unit has been robbed that they had four new flatscreen TVs in there," he said. "We had one woman who claimed her dog ate her hearing aid, and we also get a lot of people who try to put a monetary value on things like photos or their children's old homework."

So the next time an insurance agent who represents the storage industry reaches out to you, know that you are in good hands. And then be happy that you won't be asked to insure your hands for a million dollars. ❖