

INSURANCE MEDIATION CASE STUDY

ISABELLA JACKSON

VS.

HOME CARE HARDWARE STORE

BACKGROUND INFORMATION

Mrs. Isabella Jackson slipped and fell in the Home Care Hardware Store on August 1, 1991. A spot of grease or motor oil was found on the floor afterward. The spot was about the size of a dime.

Mrs. Jackson is 65 years old and has normal arthritic degeneration of the spine. She saw her doctor once and was prescribed muscle relaxants and bed rest. She is unemployed. She received medical bills for \$750.00 for the doctor and x-rays and \$50.00 for prescriptions.

Mrs. Jackson, represented by her attorney George Carlton, has presented a claim for \$20,000.00 against Home Care Hardware Store. Ms. Ruth Douglas, a claims adjuster for GCIC Insurance company, the carrier representing Home Care Hardware, has offered \$1,000.00 to dispose of the claim. Unable to arrive at an acceptable settlement of her claim, Mrs. Jackson has instructed her attorney, Mr. Douglas, to proceed and to file her case with the court.
