

INT. THE HARVARD CLUB

Two middle-aged men sit in club chairs facing each other. Each holds a tumbler of scotch.

DONOVAN Don't say "my guy." He's not "my guy."

BATES Yes he's your guy. Who're we talking about?

DONOVAN We're talking about a guy who is insured by my client. So don't make him "my guy."

BATES Okay, fine, my point is he -- the guy insured by your client -- he doesn't deny any of these things happened --

DONOVAN "These things?"

BATES Yes. These five things.

DONOVAN Wait. Hold it, hold it, hold it. Not five things, one thing.

BATES Clearly, it's five things.

DONOVAN Well -- I'm sorry -- it's not clear to me. Five things? Explain it to me.

BATES It's self-evident.

DONOVAN Okay, then tell me what happened, tell me the story in a way that makes sense. For five things.

BATES Fine. Absolutely. Your guy --

DONOVAN Not my guy. Insured by my client.

BATES The guy insured by your client -- is driving down State Highway 19 when he loses control of his car, hits my five guys. The five guys who hired me to represent them because you're not honoring your claim.

DONOVAN You mean my client is not honoring the claim. The insurance company.

BATES Mr. Donovan: we're all clear on who's who here.

DONOVAN Except, my client honors every claim. They do, Mr. Bates, every single legitimate claim. Up to the limit of their liability, which is \$100,000 per accident in the case of this man's policy. And this is one claim, according to your description. "He hit my five guys." The guy insured by my client had one accident, one one one, losing control of the car and hitting five motorcyclists.

BATES From their point of view, five things happened.

DONOVAN Look Bob -- may I? Bob? (*gestures to self*) Jim. If I go bowling and I throw a strike, one thing happened. Ten things didn't happen.

BATES Jim. My clients are not bowling pins. As much your guy might have treated them so –

DONOVAN Lemme finish. If your house is insured to \$100,000 and a tornado carries it away, it carried away one house. It didn't pick up every stick of furniture and destroy it in a separate incident. If that's what you're saying, well, then there is never any limit to our liability and that is the end of the insurance business. And then, Bob, nobody is safe.