

## Politeness of an Insurance Adjuster: Brad Bird's The Incredibles Insurance Scene

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### ABSTRACT

The research was designed to systematically categorize Bob Parr's utterances, comparing them to the sociological variables (Power, Distance, Rank of Imposition) that determine the level of face-threatening acts (FTAs) he performs. Using a qualitative descriptive method based on a line-by-line transcription, the analysis categorized his conversational moves based on established politeness strategies (Bald-on-Record, Negative Politeness, Positive Politeness, Off-Record). The results clearly show that Bob Parr's performance is a balancing act between institutional demands and interpersonal harmony. The analysis confirmed a mixed strategy where Bob Parr uses Negative Politeness (apologies, policy references) and Off-Record communication (the pen/paper hint) to soften claim refusals to a client (Mrs. Hogenson). In contrast, his interaction with his boss (Mr. Huph) is characterized by the boss's Bald-on-Record and Bob's policy-based defense, highlighting how the power differential dictates the discourse. This research concludes that the choice of politeness strategy is functionally driven, reflecting the conflict between the adjuster's "personal face" (empathy) and "institutional face" (conformity).

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## INTRODUCTION

It is very crucial for a public service to maintain a good and sustainable interaction. For most people, services are expected to be helpful and informative. The interactions practiced by certain individual shows their basic to advanced skill in communication, though, to what extent does the skill maintain respect? The use of language emphasize one's character, it is more than a medium of information, but a link to tie relationships, express identity, and maintain social harmony. And so, in every act of interaction, individual must balance the duality of conveying meaning and preserving mutual respect. To do so is through *politeness* – universal aspect of human interaction that mirrors one's awareness of social norms, interpersonal distance, and the impact of words on another individual.

Around the banking environment, an insurance adjuster are one of the very customer services that must be upfront and straight to the customer's glare. The insurance company provide benefits for people in need, and they provide that help through the insurance adjustor – bridging function within the banking ecosystem to the customer. Their role specifically designed to influence customer contact points within the bank; mortgages, personal loans, or any general financial service system (that around of an insurance company). The insurance adjuster plays a role in business development, actively coaching in sales techniques to increase productivity and activity of customer's account. Though their performance does not limit to rowing rates and showing sales, it is very conversational which rely heavy on communication. Reflecting professional ethics, empathy, and control. They are expected to:

- a) Listen actively and acknowledge client concerns
- b) Explain clearly and thoughtfully, not confusing the client
- c) Show empathy while sustaining objectivity
- d) Allow negotiations, solutions within company guidelines
- e) Preserve trust, even when delivering unfortunate informations

But it is important to note that their performance also include policies that vary across insurance companies. Alas, the application of politeness to the banking and insurance industries is both conceptually sound and practically useful, integrating language theory and workplace communication.

This paper signifies said politeness from the movie: *The Incredibles* (2004), analyzing the Insurance Adjuster performance of Bob Parr in hopes to acquire an example. Although subjective, this paper emphasize how media literacy reflects an already existing ideas of the world, like Politeness and Insurance adjusters.

## THEORETICAL REVIEW

### *Overviewing Politeness*

Penelope Brown and Stephen C. Levinson's *Politeness: Some Universals in Language Usage* (reissued 1987), remains the classic account of how interlocutors manage 'face' – the positive and negative social desires of the self – in interaction. Brown and Levinson formalize the idea that many utterances are Face-Threatening Acts (FTAs), and that speakers choose from a limited number of general strategies (going on the record; positive politeness; negative politeness; going off the record/being indirect) to mitigate those threats. In their

model, the choice of strategy is predicted by three sociological variables: relative power (P), social distance (D) and the rank of imposition (R). Together, these variables determine the weight (W) of an FTA and the level of corrective behavior required. This model treats politeness as a rational, widely applicable mechanism for balancing instrumental goals and interpersonal harmony.

Brown and Levinson's formulation has been highly influential because it links micro-level linguistic choices to social structure, and it provides analysts with a concrete taxonomy for coding utterances in interactional data, such as requests, refusals, apologies and offers. Several subsequent works have expanded upon, critiqued or refined parts of the model, particularly with regard to its alleged universality and its treatment of cultural variation. Nevertheless, the framework continues to offer a useful and testable set of hypotheses for empirical studies of professional discourse.

### *The relation of the theory with Insurance adjuster, across banking roles*

Insurance adjusters routinely engage in face-threatening acts, such as asking probing questions about sensitive facts, denying or limiting claims, and requesting additional proof or documentation. These acts have strong emotional implications for claimants, such as financial loss, stress and feelings of injustice. Therefore, the adjuster's linguistic behavior must balance institutional demands, such as accuracy, auditability and fairness, with interpersonal management, such as calming, explaining and preserving trust. Using Brown and Levinson's terminology, insurance adjusters often encounter high R (serious imposition), variable P (they embody institutional authority yet must appear impartial) and variable D (sometimes personal if the claimant is distressed). These combined pressures tend to favor negative politeness strategies, such as hedging, apologizing and being indirect, as well as positive politeness moves, such as showing sympathy and offering help, where possible. They also explain why adjusters will sometimes be forced to make clear statements when legal or regulatory clarity is required. Thus, the theory maps directly onto the pragmatic choices an adjuster makes while performing their role.

Empirical research into politeness in professional and service settings corroborates this theory: studies of service agents, call center staff and bank customer service officers reveal that planners and trainers intentionally instruct them in the use of hedging, scripted apologies and 'promissory' language to manage FTAs and customer emotions – precisely the repertoire that Brown and Levinson describe as negative and positive politeness resources. In other words, politeness forms part of the adjuster's toolkit for mitigating conflict and managing reputation.

Politeness is not limited to adjusters; it is used in various banking professions where discourse mediates trust, compliance, and sales.

- 1) Tellers and front-line customer service representatives should employ greeting formulas, hedges, and apology tokens when there are delays to preserve customers' faces and maintain the institution's reputation.
- 2) Call-center agents and helpline workers should use negative politeness to demonstrate deference during procedural holds, and positive politeness to soothe callers while they wait. Auto-reply and hold-message study

demonstrates that these behaviors are clearly intended to be polite methods.

- 3) Loan officers and compliance officers should combine forthright on record (for accurate legal disclosures) with hedging and apologies when rejecting applications to reduce reputational damage. (General findings from other professional contexts support this mixed strategy approach.)

A few studies also used the theory around employee interaction, like Tirta (2016) investigated bank officers' politeness methods and discovered that hedging, apologies, and positive politeness markers were commonly used during needs-identification interviews, which is consistent with Brown and Levinson's model. This study is a direct example of applying the politeness taxonomy to financial service conversations. Not so far from the study of Cross-cultural research on politeness among Japanese businesspeople (e.g., Nakajima 1997; Ide 1989) shows that cultural norms profoundly impact the surface forms of politeness (e.g., honorifics, formulaic indirectness), underscoring the need for caveats to Brown and Levinson's universal assertion. These studies demonstrate how cultural factors influence professional civility, which is important when comparing adjuster performance across national contexts. Though different but still a study of interaction offers the same view, Experimental and corpus research (e.g., Holtgraves, 2016) investigate how politeness methods influence perceptions of uncertainty and credibility in utterances; the findings are directly relevant to adjusters, who must communicate probabilistic judgments about claims while safeguarding claimant face.

## METHODOLOGY

Using a pragmatic discourse analysis methodology grounded in Brown and Levinson's (1987) Politeness Theory, this study uses a qualitative descriptive method. The data comes from the transcript of the "Insurance Claim" sequence in *The Incredibles* (2004), transcribing and examining the characters' speech in order to perform a non-participant observation.

The data is analyzed utterance by utterance (line-by-line), in order to acknowledge the level of speech acts (requests, refusals, offers, complains, etc.) that are going to be applied by the politeness strategy. To analyze each utterance, Brown & Levinson's model must be followed; a four-step analysis.

Table 1. a four-step analysis

STEP	ANALYTICAL FOCUS	GUIDING QUESTIONS
1	Speech act or FTA	What are they (the speaker) doing? E.g. Requesting, refusing, apologizing, complaining, etc.,
2	Assess Sociological Variables	What are the relative Power (P), Distance (D), and Rank of Imposition (R) between speaker and listener?

3	Determine Strategy Type	Is it bald-on-record, positive politeness, negative politeness, or off-record?
4	Interpret Function	Why did the speaker choose that strategy? What effect does it have in the interaction?

- Transcript is used under fair use for educational purposes.

Bird, *The Incredibles*, 00:12:30–00:13:15

**LINE 1**  
Mrs. Hogenson : Denied? You're denying my claim? (Stuttering) I don't understand, I have full coverage-  
Bob Parr: I'm sorry, Mrs. Hogenson. But our liability is spelled out in paragraph 17... States clear...

**LINE 2**  
Mrs. Hogenson : I am on a fixed income, and if you can't help me... I don't know what I'll do... (Sobs)  
[Bob uncomfortable, looks around office]  
Bob Parr: Alright, listen closely. I'd like to help you, but I can't. (Hands paper and pen)

**LINE 3**  
Bob Parr: I'd like to help, but there's nothing I can do  
Mrs. Hogenson : (Mumbles in gratitude)

**LINE 4**  
Mr. Huph : Parr! You authorized payment on the worker policy?  
Bob Parr: Someone broke into their house, Mr. Huph. Their policy clearly covers them—

The analysis major goal is to discover and classify the positive and negative politeness methods that Bob Parr, the main character, and other participants employ to deal with face-threatening behaviors in an institutional communication setting.

## RESULTS

Lines	Speaker	Utterance	Speech Act/Fta	Sociological Variables	Strategy	Interpretation
LINE 1	Mrs. Hogenson	Denied? You're denying my claim? I don't	Complaint / Expression of disbelief (threatens Bob's negative face)	P: Moderate-Low (she is bob's customer) D: Moderate (client)	Bald-on-record – direct emotional outburst, no mitigation.	Her spontaneous dissatisfaction surpasses politeness rules; she publicly questions the

		understand, I have full coverage!"		relationship but formal) R:High (expressing complaint)		decision and displays face loss.
	Bob Parr	I'm sorry, Mrs. Hogenson. But our liability is spelled out in paragraph 17 – states clear ...	Refusal / Explanation (threatens client's positive face)	P: Moderate-High (Bob represents company authority) D: Moderate (client relationship but formal) R: High (denying claim = strong imposition)	Negative politeness – apology ("I'm sorry"), formal address, impersonal policy reference.	In addition to transferring agency to company rules and maintaining his professionalism, Bob softens the blow of the rejection with an apology and deference.
<b>LINE 2</b>	Mrs. Hogenson	I'm on a fixed income, and if you can't help me... I don't know what I'll do...	Request / Appeal (threatens Bob's negative face by pressuring him emotionally)	Positive politeness with emotive appeal – builds sympathy, expresses vulnerability.	P: Low (client < employee) D: Moderate (formal but emotional) R: High (request for financial relief)	By exposing herself emotionally, she fosters empathy and unity and shortens the distance. She uses her tears as a nonverbal cue to seek out human interaction rather than formal interaction.
	Bob Parr	Alright, listen closely. I'd like to help you, but I can't. (hands paper & pen)	Refusal + Indirect Advice (threatens client's positive face, risks own negative face by bending rules)	Mixed strategy: starts with positive politeness ("I'd like to help you") → shifts to negative politeness ("but I can't") → culminates in off-record hint (gesture)	P: Moderate-High (represents institution) D: Low (moment of empathy) R: High (denial of aid + rule risk)	Bob's verbal apologies and soft tone maintain connection, but his hidden gesture (paper and pen) serves as an off-the-record act, urging her to submit a complaint without explicitly stating so. This balancing exercise reduces the face threat while signaling compassionate rebellion within institutional constraints.
<b>LINE 3</b>	Bob Parr	"I'd like to help, but there's nothing I can do"	Refusal/Reassurance (Threatens client's positive face by restating refusal)	P: Moderate-High (Bob represents institution) D: Low (moment of empathy persists) R: High (Denial of aid)	Negative Politeness – Expresses reluctance to impose ("I'd like to help") paired with	Bob attempts to maintain his professional facade while softening the refusal's impact by expressing his desire to help, emphasizing that

					a direct constraint ("nothing I can do").	the institution limits his actions, not a lack of concern. This minimizes the face threat by transferring agency.
	Mrs. Hogenston	(Mumbles in gratitude)	Acceptance/Gratitude (Aids Bob's positive face)	P: Low (client < employee) D: Low (emotional connection established) R: Low (act of saying thank you is a low imposition)	Positive Politeness – Acceptance of the situation combined with a nonverbal marker (mumbling) and an expression of gratitude.	The mumbling and gratitude confirm her acceptance. Her response helps repair Bob's positive face, which was threatened by her distress, and signals the end of the emotional appeal.
<b>LINE 4</b>	Mr. Huph	"Parr! You authorized payment on the worker policy?"	Complaint/Accusation/Challenge (Threatens Bob's previous action in the company)	P: High (Boss) D: Low (Intra-office, superior-subordinate) R: High (direct, formal accusation)	Bald-on-record – Direct question/accusation, no mitigation, formal address ("Parr!").	Mr. Huph uses his high Power (P) to make a direct, unmitigated accusation, emphasizing authority and institutional compliance over interpersonal harmony. This is a clear display of power.
	Bob Parr	"Someone broke into their house, Mr. Huph. Their policy clearly covers them –"	Defense/Explanation (Threatens Huph's negative face by challenging his premise)	P: Low (Subordinate) D: Low (Intra-office, superior-subordinate) R: Moderate (A defense based on company policy)	Bald-on-record combined with Negative Politeness (formal address).	Bob defends his action by immediately citing company policy ("policy clearly covers them –"), which is a bald-on-record appeal to institutional rules. However, he maintains politeness and deference by using the formal address "Mr. Huph," which is a small nod to negative politeness.

## DISCUSSION

Identifying Politeness entails much more than simply saying "sorry" or "excuse me"; it also includes indicating "Ma'am," "sir," "Mr," or "Mrs." Brown

and Levinson provided wider view of it. Their view, shows that politeness strategies are rational mechanisms for balancing instrumental goals like denying a claim with the goal of interpersonal harmony by managing the interlocutor's 'face the positive and negative social desires of the self. In the context of the insurance adjuster, this balancing act is important because their role often involves Face-Threatening Acts (FTAs) like denying claims or asking probing questions. The adjuster must therefore mediate between institutional demands for accuracy and auditability and the need for interpersonal management, such as preserving trust and calming distressed customers. The results supports that notion.

In the first dialogue (2 first utterances) Mrs Hogenson to Bob Parr is a back and forth conversation, both are speakers and hearers. She expresses her genuine complaint in disbelief, practicing bald-on-record because of her emotions, ignoring that she is in a lower power than Bob. Bob apologizes and mentions institutional policy in a negative politeness. The move from personal to impersonal language allows Bob to soften his refusal while keeping both parties' faces – a tactic consistent with Brown and Levinson's paradigm of minimizing imposition.

The politeness of Bob Parr started to get intriguing by the second dialogue. Mrs. Hogenson's plea is a classic high-imposition request, given through emotional weakness rather than direct order. Her sobbing reduces social distance (D ↓) and evokes empathy in Bob, leading to positive politeness in response. Bob, limited by his institutional duty (P ↑, R ↑), begins with solidarity ("I'd like to help you") but quickly retreats to negative civility to acknowledge business rules. His final gesture, offering her the pen and paper, is off-the-record civility, hinting counsel without explicitly stating it.

The third dialogue shows more of Bob's attempt at face preservation. Bob Parr's final verbal refusal, "I'd like to help, but there's nothing I can do," is an examples of negative politeness. By using the phrase "I'd like to help," he explicitly affirms his positive face desire for solidarity with the client, but the constraint "nothing I can do" shifts the agency of the refusal entirely to the institutional structure, thereby mitigating the threat to Mrs. Hogenson's positive face by showing he is forced to deny the claim. Mrs. Hogenson's mumbled gratitude in return functions as a positive politeness marker. This response signals that she has successfully processed the off-the-record hint and is now erasing the emotionally charged interaction, which helps restore Bob's positive face by accepting his difficult situation.

The fourth dialogue shows a significant shift in discourse setting, moving from the customer-facing role to an intra-office, superior-subordinate dynamic. Mr. Huph's utterance is a clear bald-on-record challenge—a high-imposition accusation delivered with high power (P ↑) and zero mitigation. By immediately using the direct address "Parr!" and questioning Bob's authorized payment, Mr. Huph asserts his managerial authority, prioritizing institutional compliance and control over interpersonal harmony. Bob's defense is equally bald-on-record in its core function—citing the policy ("policy clearly covers them—")—because his defense relies on the impersonal clarity of company regulations. However, he employs the formal address "Mr. Huph," which is a small, necessary take of a negative politeness to demonstrate deference and acknowledge the power

differential while still defending his actions as being institutionally correct. This exchange highlights how the variables of Power and Distance dramatically dictate the choice of politeness strategy, contrasting the empathetic, mixed strategies used with a distressed client against the direct, unmitigated discourse of institutional authority.

Suppose that Bob Parr is having an uneasy definition of his face or self image. In other words he is battling his face, as in He is conflicted between maintaining his self-image (as compassionate or competent) and retaining situational authority (as a representation of power). A person's face represents their public self-image, or how they wish to be perceived and accepted by others. It has two sides.

- a) Positive Face, the desire to be liked, approved of, and understood. Threatens by criticism, disagreement, rejection and uses compliments, empathy, solidarity.
- b) Negative Face, The desire to be autonomous, unimpeded, and free from imposition. Threatens by Orders, requests, obligations and uses apologies, hedges, indirectness.

Bob's personal face, motivated by empathy and charity, strives to maintain the client's dignity. His institutional face, ruled by bureaucratic hierarchy, necessitates emotional control and conformity to protocol. As he tries to keep both faces at once, the ensuing conflict results in linguistic strain, including an apologetic tone, hedged statements, and secret off-record guidance.

Face is "the public self-image that every member wants to claim for himself," according to Brown and Levinson (1987). A pragmatic conflict arises in Bob Parr's case because of the friction between his positive face want – to be seen as caring – and his negative face want – to be free from institutional constraints. The oscillation between empathy and restraint in his etiquette methods is rooted in this contradiction.

## **CONCLUSIONS AND RECOMMENDATIONS**

From the analysis of "The Incredibles" insurance scene, it can be seen that politeness is more than just speaking nicely, it is a way to balance emotion, respect, and responsibility in communication. Bob Parr's role as an insurance adjuster shows how someone must follow company rules while still showing care toward others. Based on Brown and Levinson's theory, his words reflect several politeness strategies such as apologizing, showing empathy, and being indirect to reduce conflict. His talk with Mrs. Hogenson shows emotional understanding and respect, while his interaction with Mr. Huph shows how authority changes the way politeness is used. These findings prove that politeness depends on social distance, power, and situation.

## **FURTHER STUDY**

For future research, studies could explore politeness in other professional or movie contexts to see how culture, gender, or workplace setting influence the way people use polite language. It would also be interesting to compare real-life customer service interactions with fictional ones, to see how media represents professional behavior and what lessons it offers for real-world communication.

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