

CENTURIES OF ROUGH NOTES

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Actual Claim Cases Are Always Convincing



The four occupants of this car and two pedestrians were injured when it crashed into a Washington, D. C., barber shop window. Public Liability and Property Damage insurance in such a situation are surely needed by a car owner. [International Photo.]

ALMOST unbelievable accidents occur on the highways and some of the stories of claims taken from the files of insurance companies would appear at times to be figments of imagination. One such is the following involving the Employers' Liability as insurance carrier and reported in "The Employers' Pioneer:"

A Light Car with a Heavy Wallop

Quoting a witness who saw the accident: "From the point where the left wheels began to leave the highway, it ran approximately 100 feet, with the left wheels gradually getting into the bottom of a two-foot ditch, until the car crashed into a log lying crosswise of the ditch. This log measured two feet high from the bottom of the ditch. The roadster hit it so fast that it jumped over the log to the level entrance of the filling station beyond. At just about this point it struck an oil company advertising sign mounted on a heavy base by a two-inch iron pipe, and broke the pipe off even.

"It then ran sixty feet more until it crashed into the front of the filling station on the south side. This corner is supported by a heavy wooden beam about eight inches square, which sets on top of a twelve-inch square base. The concrete base was knocked over and this post was knocked northwardly a distance of eighty-five or ninety feet. The car then struck a big gasoline pump, knocked it down and crashed into the back end of a parked coach. This coach had been standing under the roof of the filling station after getting gas, with

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the driver waiting for his money. The engine had not been running, and the car was out of gear. It struck his coach so violently that one of the men made a nose dive through the windshield and landed on the back end of the coach. The coach was knocked westwardly out from under the filling station, approximately eighty feet onto the highway, where we lifted the man off of the coach unconscious. After doing all this damage, the roadster turned upside down, with all four wheels in the air, pinning one of the men underneath it."

An Unappreciated Good Turn

Another case from the same source which illustrates even the danger of doing the humane thing:

"An automobile owner noticed a man lying in the gutter, apparently injured. He stopped, put the man in his car and took him to a hospital. He gave his name at the hospital and told his story. Later he was sued, the claim being that he hit this man with his car and seriously injured him. The car which had struck the man was never identified or found, but it took considerable investigation and time to prove that this particular assured was innocent—and that cost money."

Signaled for Turn and Did Not Make It

"Another of our policyholders was about to make a left turn when he noticed in the mirror a car coming from

behind at a high rate of speed. Thinking the car might try to pass him, he kept to the righthand side of the road. The driver of the speeding car which was approaching, however, apparently thought that the assured was going to continue his left turn and struck the assured's car, which was then standing still. The driver of the approaching car was injured and brought suit against our assured, claiming assured was responsible for the accident because he didn't continue to make the left turn he had contemplated. The case has been pending for some time and the investigation has already cost much more than the annual premium paid by our assured.

Car Being Painted but Charged with Accident

"Another case which happened in New York and came about on account of the activities of an unscrupulous lawyer concerns a car owner who received a letter from this lawyer, claiming he had struck and severely injured his client. The letter stated the place and the time of the accident. Before we got through with this we had to prove that assured's car was in the garage at the time, being painted. Although, on the face of it, it would appear that such an obvious misrepresentation of facts needs nothing more than such proof, attorney's fees and investigation costs were

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