

AUTOMOBILE INSURANCE c.1919

Today one is accustomed to paying several hundred dollars a year for automobile insurance. Today one recognizes the need for liability limits of \$100,000 or more. Today one is aware the purchase of a new and more expensive auto will mean an increase in one's insurance costs and, to top it off, there is the added premium for a teen age son as a principle driver. Ah-h-h for the good ol' days of yesteryear.

If one lived in Brighton, as Walter W. Knapp did in 1919, and owned an Olds as he did, and wished to insure against liability for injury to others or damage to their property, and also to insure the Olds against loss or damage by fire or theft, this could all have been done for an annual premium of \$7.50. How does that compare with premiums paid today?

Knapp's 1918 Olds had an engine of 26 horsepower (premium was .25¢/ h.p. plus a \$1. policy fee.) This policy limited one to \$5000 coverage for bodily injury and property damage, with fire and theft coverage of \$1000. There was also a \$25. deduction for any amounts paid. Wally Knapp and his wife, Amelia (nee Loch) lived in Brighton on West Main Street between Second and Third, until the mid 1950s. (The residence, built over 100 years ago, is now occupied as doctors' offices.) Wally also had to be prepared to pay an assessment if losses paid by the insurance company exceeded the premiums collected, as this was a mutual association of auto-owning individuals and all members agreed to being assessed in the event of deficit operations of the company.

Wally Knapp could have purchased collision insurance for six dollars to protect up to \$400.; for ten dollars he could have coverage to an \$800 limit. His insurance coverage would have been limited to damage only "...if caused by collision with another automobile, vehicle or moving object..." or if "... by being driven off the road to avoid a collision with another automobile, vehicle or moving object...." So if he hit the ditch to avoid a cow in the road, he'd be covered ---if he hit a tree because he paid too little attention to his driving and too much to the lovely lady riding beside him, then it would be to no avail to call his friendly insurance agent. (to be continued. Condensed and edited from material supplied by Colt Park. M. Bair, Editor.)

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