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## How Assigned-Risk Victimizes Drivers Here

(Second of a Series)

A Torrance insurance man, appalled that the holy cause of insurance in under scrutiny, this week summed it up: "Please keep in mind that the insurance industry is not a public utility and is in business for the profits involved."

There we have it. Insurance is not a gamble; it is an industry. Under the law, there is no risk to the insurer. The risk is entirely with the policy holder. He is certain to pay a heavy amount annually if he buys liability insurance. Whether or not he will benefit from it is entirely in the realm of chance.

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easy to defeat compared to the assigned-risk plan.

He never had an accident. When he knew his drinking was a thing of the past, he applied for restoration of his license.

Substandard companies quoted such a variety of charges that he was dumbfounded. The rates ranged from \$250 to \$359 a year for liability and property damage only—no collision, fire and theft, comprehensive, or medical.

He made the weary rounds, losing time from work, and finally was issued a policy for \$50-deductible PL&PD for \$204. The policy became effective in October 1959. The suspension of the driver's license expired in May of that year.

Still no license. After many phone calls to the Department of Motor Vehicles in Sacramento, while squandering hours at the Torrance DMV branch, it was discovered the insurance company goofed and dated the SR-22 form for a day in December.

The company finally agreed to correct the mistake, but then shortly the insurance was cancelled. The reason? He neglected to send back a form correcting their error.

After much phoning, apologizing, and letting the company know how grateful he and his wife were that they were permitted to buy insurance, the policy again was issued. Although exorbitant, the premium was less than those quoted by other companies—premiums the driver simply could not afford.

Four months later, another cancellation notice.

The reason? The company didn't have his "last year's driving record."

In short, the policy was killed because there was no record FOR THE YEAR HE WASN'T DRIVING.

However, the agent ventured, they would reinstate the policy for another \$80.

He considered this blackmail and let the cancellation stand. DMV picked up his license.

Back to assigned-risk. He wrote a letter, appealing for consideration by a good, standard company. Finally a quotation came through from a firm in the north of the state. It would

cost \$259 for PL&PD only—and the minimum, at that.

Now the driver is walking and riding on eggs. Will the next mail bring another cancellation—an other go-round with assigned risk and DMV?

If this were an isolated instance, there would be no point in relating it. Someone always is angry at DMV, an insurance company, the gas company, the phone company.

Next Sunday it will be shown how an irresponsible 18-year-old with a long and recent record of moving violations and accidents, pays about half the premium charged to a careful driver over 21.

Only trouble is—the latter driver can't buy insurance. See next Sunday's edition for more inequities in the assigned-risk plan.

## High School To Add Five Classrooms

McNeil Construction Co. will build five new classrooms at Bishop Montgomery High School, 5430 Torrance Blvd., according to permit issued at Torrance city building department. Cost will be \$48,300.

Sidney Kasden, will construct a store building, costing \$155,200 at 4142 Pacific Coast Highway. It will house an antique shop, furniture repair and refinishing shop and interior decoration store.

Nine new residences will be constructed by George Steinkamp in Tract 182 at 1800 East 182nd St.; one block west of Western Ave.

## 41-Apart. Building Set

Another pretentious apartment building will be erected in Torrance, according to Harold West, deputy building superintendent, who issued the permit Friday.

A completely furnished 41-unit structure will be built by Earl Wilson Construction Co., on 134 by 290 plot of ground at 3556 Garnet St.

One of the features will be a modern swimming pool. Rents will range from \$95 to \$150 for one- and two-bedroom apartments.

Structure will be an exact duplicate of the apartment building at Halldale and Carson which contains 33 units, according to Bob Baldwin of Custom Realty Co., agents for both projects.

## Permits Taken Out

Permits were taken out in the Torrance building department by the following persons for the erection of block walls around their properties:

J. Valentino, 5128 Mariposa; F. Coffman, 19929 Talisman Ave.; J. Walkowski, 21401 Grant Ave.; S. Byrne, 5608 Riviera Way.

## Gets Vital Post

Director Norman M. Lyon of the Los Angeles office of FHA today was advised by Commissioner Julian H. Immerman, from Washington, of the assignment of William A. Painter to the important post of Assistant Commissioner for Field Operations, effective May 1, 1960.

# ANNIVERSARY

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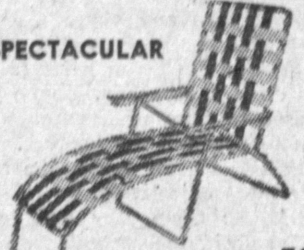


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