

Increased Claims Cause Firms To Asked Rate Boost

RALEIGH — Increases in the number and in the cost of claims paid on behalf of North Carolina motorists have made it necessary for insurance companies to ask for higher liability insurance rates for private passenger cars, an insurance spokesman has testified.

At a public hearing before Insurance Commissioner Edwin S. Lanier, a representative of the North Carolina Automobile Rate Administrative Office explained why the companies need higher rates.

Paul L. Mize, assistant manager of the rate administrative office, said that premiums are not sufficient to cover the cost of claims and the operating expenses of the insurance companies.

The proposed rate adjustments, he pointed out, are based upon the latest loss experience of insured motorists in North Carolina. The rate administrative office has asked approval of rate adjustments which would result in an average statewide auto liability insurance increase of 11.6 per cent for private passenger cars. The proposal was filed July 8.

The rate changes vary by car classification, Mize explained. For most North Carolina motorists the requested rate changes would mean an increase of \$5 a year for limits of coverage specified in the state financial responsibility law. For other drivers the rate changes would range from a

reduction of \$1 per year to an increase of \$16 or more per year.

Liability insurance is the form of coverage under which insurance companies compensate persons who have sustained bodily injury or property damage for which their insured motorists are legally liable. It is the form of coverage which motorists buy to comply with the North Carolina financial responsibility law.

Mize said that North Carolina private passenger car liability losses incurred during the two years 1962 and 1963 exceeded by \$9,047,896 the amount provided in the premiums for the payment of losses. While complete statistics for 1964 are not yet available, preliminary

reports indicate that underwriting losses are continuing, he added.

These losses are due to the fact that there has been a sharp increase in the number of accidents and also to the fact that the costs of paying for these accidents have gone up, Mize said.

Behind the underwriting losses is the steadily worsening accident situation on the streets and highways of North Carolina, Mize pointed out, citing accident statistics compiled by the North Carolina Department of Motor Vehicles. Traffic accidents increased from 59,734 in 1960 to 82,070 in 1964, an increase of 37.4 per cent. During the same period car registrations in North Carolina increased only 18.3 per cent.

This, he said, shows that traffic accidents are rising much faster than motor vehicle registrations. He said that this trend is continuing into 1965, and it means that the source of insurance premium income (cars insured) is not increasing nearly as rapidly as the source of insurance losses (auto accidents).

The automobile insurance situation has been worsening not only in North Carolina but throughout the country, Mize explained. He pointed out that since January 1 of this year rate increases for automobile liability insurance have been approved in 37 other states. He said that the present average auto liability rate in North Carolina is the lowest of any of the eastern states and that if the proposed increase is granted North Carolina's average rate would still be 20 per cent below the countrywide average.

Dove Season

Continued from Page One

tude on the part of farmers and landowners. More likely, it represents a reaction to some hunter's poor sense of responsibility and lack of respect for the property of others. One careless, irresponsible hunter can cause "No Hunting" signs to go up overnight. Once they're up it usually takes a long time to get them down. The trend for some time now has been for the signs to go up faster than they are taken down.

At any rate, a large number of prospective dove hunters are already beginning to ask the question "Where can I go to shoot doves?" The North Carolina Wildlife Resources Commission has an answer to this question for many hunters. Taking another step forward in carrying out its motto "More sport for more people, with equal opportunity for all," the Wildlife Commission has for several years been providing public dove hunting areas to Tarheel sportsmen at no charge. They are located at strategic points throughout the state calculated to best meet the needs of the dove-hunting public.

The mourning dove is a lazy feeder and is attracted to open fields where an easy supply of seeds is available. The Commission capitalizes on this characteristic. Brown top millet is planted in rows or bands with wide spaces in between which are kept clean by cultivation. Millet is a prolific producer and at maturity the seeds begin to fall to the ground. This is very attractive to the mourning dove, who doesn't like to scratch when it comes to finding food.

The hunting areas are leased from landowners who plant and cultivate the millet under supervision of biologists from the Division of

Game. The areas are located on sizeable tracts of land; this year only four contain less than 200 acres and only one less than 100 acres. Several factors are considered in selecting these sites. The number of doves usually seen in the vicinity, proximity of watering places, availability of natural foods, and normal agricultural operations which attract doves, such as ensilage cuttings and small grain seedings — all these things are considered in the selection of an area.

Twenty-two areas are available this year. Hunting is permitted during the legal hours on open portions of the areas on each Wednesday and Saturday of the open season. The only requirements are that the hunter comply with state hunting license laws, and observe the regulations relating to bag limits, seasons and manner of taking game. Hunting is not permitted within 200 yards of an occupied dwelling on the area, and sections normally occupied by livestock are closed and posted around the boundaries. Sportsmanlike conduct is the best way to assure that the area will be available again next year.

Classified Legals

FOR RENT: Upstairs apartment, furnished or unfurnished. Two bedrooms, living room, kitchen, full bath with shower. Located one door from Baptist Church. Call Eric Haste, Jr., 426-5274, Hertford, N. C., Aug 28th

FOR RENT: Upstairs apartment; close to downtown. Three rooms, bath, kitchen and large screened porch. Call W. F. Ainsley, phone 426-7659, Hertford, N. C.

ANNOUNCING the opening of Mother Goose Nursery and Play School. Enroll your children now. Children of all ages, infants up. Lunch and a snack included in fee. Mrs. Lester Keel, 426-5397, Hertford, N. C. Aug 28th

FOR SALE: Siegler oil heater. Medium size in excellent condition, \$95. Phone 426-7185 Hertford. Sept 10, 17

SINGER MACHINE: In like new cabinet equipped to Zig-Zag, buttonhole, fancy stitch, etc. Local party may finish payments of \$11.14 monthly or pay complete balance of \$78.1. Can be tried out locally. If interested write: National's Adjustor, "Mr. Smith", Box 1612, Rocky Mount, N. C. exp Oct 1

WANTED: Poplar logs and 60-inch blocks. Also tupelo gum logs. Hertford Veneers, Inc. Phone 426-7429, Hertford. Aug 28th

SIGNS PAINTED: Trucks or cars lettered. Call or see Hayward Divers, phone 426-7287, Hertford. ex Sep 3c

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Refilling and collecting money from NEW TYPE high quality coin operated dispensers in this area. No selling. To qualify you must have car, references, \$600 to \$1900 cash. Seven to 12 hours weekly can net excellent monthly income. More full time. For personal interview write P. O. Box 4185, Pittsburgh, Pa. 15202. Include phone number. 1tp

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APARTMENTS for rent — Modern apartments to rent: 1 1/2, three and four-room apartments, furnished or unfurnished as desired. Electric stove, refrigerator and water heater with each apartment. Call Hertford 426-5360 for information. Sept 12 ttc

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Notice of Administration

Having qualified as Administrator of the estate of Calvin C. Mansfield, Sr., deceased, late of Perquimans County, North Carolina, this is to notify all persons having claims against the estate of said deceased to exhibit them to the undersigned at Route 1, Hertford, North Carolina, on or before the 1st day of March, 1966, or this notice will be pleaded in bar of their recovery. All persons indebted to said estate will please make immediate payment.

This 31st day of August, 1965.
F. N. MANSFIELD,
Administrator of Calvin C. Mansfield, Sr., Deceased.
Sept 3 10 17 24

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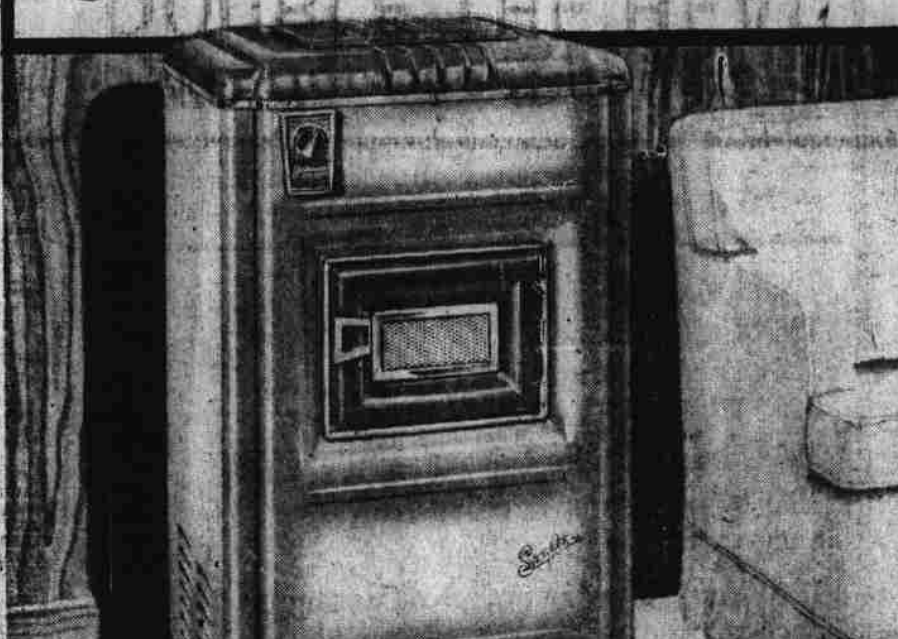
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