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What is the most important consideration in buying automobile insurance?

Financial stability is the most important consideration in the purchase of insurance. As a prudent motorist, this year you will carefully investigate the financial standing of the concern carrying your automobile insurance. In the easy-come-easy-go days many motorists neglected this precaution. Today, however, the fear of a judgment that would sweep away car, savings and home, will prompt a greater number of motorists to use precaution in the selection of their automobile insurance.

Your investigation will prove to you that in addition to financial stability, the Inter-Insurance Exchange of the Chicago Motor Club provides you with special features such as the valued form contract, coverage on accessories without additional charge, and cash savings.

Last year the "exchange" returned to subscribers in cash, \$816,473.76, an amount larger than the cash return in any previous year. The auditors' statement prepared by William C. Kirby & Company follows:

INTER-INSURANCE EXCHANGE OF THE CHICAGO MOTOR CLUB

Net Worth Statement December 31, 1931

ASSETS		LIABILITIES AND NET WORTH	
Current Assets:		Unearned Premium Deposits:	
Cash on Deposit	\$ 219,529.95	Unearned Premiums	\$1,332,707.86
Securities (Mtgs. Bonds, Stocks)	4,569,600.00	Claims Reserve	
Accounts Receivable:		Estimated Liability on all Claims pending and in process of adjustment	904,960.42
Current (Policyholders)	301,147.13	Accounts Payable:	
Miscellaneous	14,282.06	Fees on Current Accounts Receivable	140,602.59
Cash Advances, etc.	1,728.85	Miscellaneous	3,295.12
Accrued Interest	52,882.89		
Total Current Assets	\$5,159,170.88	Total Liabilities	\$2,381,565.99
Fixed Assets:		Net Worth:	
Furniture and Fixtures (depreciated)	50,175.31	Surplus over all Liabilities as at Dec. 31, 1931	\$2,827,780.20
Total Assets	\$5,209,346.19	Total Liabilities and Net Worth	\$5,209,346.19

COMPARISONS:

Net Premium Business:

1929,	\$3,896,706.36
1930,	\$3,989,791.62
1931,	\$3,807,736.73

Reserve for Claims:
(As of Dec. 31)

1930,	\$753,642.54
1931,	\$904,960.42

Cash Savings Return:

1929,	\$711,158.41
1930,	\$789,030.21
1931,	\$816,473.76

Contracts in Force:

1930,	75,153
1931,	78,083

Surplus: \$2,827,780.20

This statement tells a vivid story of fair dealing, quick adjustments, and general satisfaction on the part of subscribers. Insurance is one of the services to which members of the Chicago Motor Club are entitled. Write or call for further information concerning the numerous other money saving services of the club. It costs only fifteen dollars to join.

CHICAGO MOTOR CLUB

CHARLES M. HAYES - Pres. and Gen. Mgr.

HAROLD N. KNAPP, Mgr.

41 North Sheridan Road Phone Highland Park 105



CHICAGO MOTOR CLUB
41 N. Sheridan Road, Highland Park
Gentlemen: Without any obligation on my part, please let me have further information on the many money saving services of the club.

Name.....
Address.....
City.....
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