

Settled Out of Court"

Number Two of a Series of Actual Happenings

"THE other day I loaned my car to a friend to take a short trip. When he returned, he forgot to tell me that he had smashed into another car on the road.

"A few days later I was surprised to receive a demand for damages from the other fellow, for serious injuries suffered by his wife.

"I notified the Liberty Mutual right away. Dreading the thought of going to court, you can understand my great relief on hearing shortly afterward that the whole affair had been settled out of court. Furthermore, the husband expressed great satisfaction at the way the Liberty Mutual had handled the matter.

"It is particularly gratifying to me to be able to secure such prompt service from an insurance company, at the same time saving real hard cash on the cost of my premium." (Signed) GERALD PRIESTMAN, Elizabeth, N. J.

99 out of every 100 claims against Liberty Mutual policyholders are settled promptly—and settled out of

court. The great organization of the Company with its many branch offices and its staff of physicians, lawyers and adjusters, always within phoning distance—makes possible this prompt service.

And Liberty Mutual policyholders have had this service at a great saving in insurance cost.

Every Liberty Mutual policyholder has received each year a cash refund from the Company's earnings refunds which have always amounted to 30 per cent of the premium paid.

You ought to know more about the Liberty Mutual before you take out a new liability policy or renew an old one. Let us name our premium rates for your car. Write or telephone the Company direct—it is the only way you can buy a Liberty Mutual policy. And ask us for a copy of

"THE TRAFFIC COP SAYS"—A FREE BOOKLET You'll carry it with you, for it tells many things a car-owner wants to refer to. Tells What To Do In Case of Accident; What To Do Before One Occurs; Forms of Auto Insurance, etc. Contains blanks for data about your car. In writing, be sure to give your telephone number.

LIBERTY MUTUAL INSURANCE COMPANY

Philadelphia Office: 22 South 15th Street

Boston (Home Office) Albany Baltimore Buffalo Chicago Louisville Lynchburg Newark New Bedford New York Norfolk Philadelphia Pittsburg Portland (Me.) Providence Richmond Springfield (Mass.) St. Louis Wilmington Worcester

York Mfg. Co., and Everett Mills WILLIAM J. McGAFFEE, President Thomas G. Plant Company JAMES S. MURPHY, President Stickney & Poor Spice Company HUGH NAWN, Secretary Hugh Nawn Contracting Company CHAS. T. PLUNKETT, President Berkshire Cotton Manufacturing Company HARRY L. RICE, President Rice & Hutchins, Inc. RUSSELL A. SEARS, General Auorney Boston Elevated Railway Company R. PAUL SNELLING, Treasurer Saco-Lowell Shops JAMES W. SPENCE, President **Rockland Trust Company** MALCOLM B. STONE, Treasurer Ludlow Manufacturing Associates PATRICK F. SULLIVAN Lastern Massachusetts Street Ry. Co.* EUGENE V. R. THAYER, President Chase National Bank M. F. WESTOVER, Secretary General Electric Company

\$22,000,000 in Premiums since Organization of Company

\$10,000,000 Paid and Reserved for Losses

\$1,000,000 in Surplus

9,500 Representative Concerns and Individuals Insured

PROTECTION

TO make assurance doubly sure, Liberty Mutual still further protects its policy-holders by re-insuring itself against excessive losses.