

The History of Cars, Insurance and Claims

Aviva looks at some of the changes in motor insurance from the time when cars first appeared on the roads

1890s		1896 General Accident announced it was going to issue a specific policy for motor cars.
		1896 General Accident's Victor James Ashby, claimed to be the first man to legally drive a motor car without having a red flag in front , having risen at four in the morning on 14th November to achieve this distinction.
		1906 Red Cross Indemnity Assurance Company was the first to offer different premiums based on the horsepower, age and type of vehicle.
1900s		1906 International Motor Insurance Company looked to improve road safety by offering free checks on cars to make sure they were safe to drive.
		1909 As car numbers and competition for insurance increased, General Accident applied its first No Claims Discount.
		1910 Early multi-car insurance introduced. Commercial Union offered a 20% discount for two cars.
1910s		1912 'Damage during elections' added as cars become more commonly used during election campaigns. General Accident first began to offer accident cover for passengers as well as the driver.
		1916 Commercial Union began offering cover for luggage, rugs and coats in cars.
		1924 General Accident joined forces with Morris Motors to provide one year's free comprehensive motor insurance for each car sold. The scheme ran for two years and 83,000 policies were issued.
1920s		1929 Age and how long the driver had held a licence was asked when taking out a motor policy.
		1931 Motor insurance became compulsory resulting in a significant increase in policies. General Accident issued over 50,000 more motor policies in 1931 than it did the previous year.
1930s		1939 Cover for car radios became part of the standard General Accident motor insurance.