

# *Handout D*

## *A comparison*

**Directions:** Read each of the scenarios below. Use the table on the second page to help you think about the benefits (pros) and downside (cons) of each system of handling automobile accidents. Once you have identified all of the pros and cons you can think of, write a statement in which you explain which system is better.

### Scenario One

Tina is driving her car in China. She is involved in a minor car accident with Julian on a busy street. Both Tina and Julian get out of their cars to inspect the damage. Julian calls the police and they arrive in a matter of minutes. The policeman asks each driver to tell his or her side of the story one at a time. The policeman then asks witnesses who are standing around to tell what they saw. The policeman looks at the position of each car in the street and inspects the damage. He tells Tina that he believes she is at fault for the accident. He determines the amount she should pay Julian in damages. Tina pays Julian on the spot. Each driver gets in his or her own car and everyone goes their separate ways.

### Scenario Two

Marcus is driving his car on a busy street in Los Angeles. He is involved in a minor car accident with Linda. Linda stays in her car and calls the police. Traffic begins to build up so both Marcus and Linda move their cars to the side of the road. Marcus and Linda get out of the car and exchange personal information including: driver's license numbers, license plate numbers, insurance company contact information and policy numbers, home addresses and telephone numbers. They both call their car insurance companies to inform them of the accident. The police arrive and fill out an official accident report. Marcus and Linda get the policeman's name and the police report number for their records. Each driver goes his or her separate ways.

A few days later Marcus' lawyer contacts Linda to get more information. Linda contacts her lawyer as well. Both drivers file paperwork to officially inform their insurance companies about the accident. After weeks of back and forth discussion it is determined that Marcus was at fault for the accident. Linda gets three estimates for repairs for her car and sends the estimates to Marcus' insurance company. The Marcus' insurance company sends Linda a check to cover the cost for the lowest estimate. Marcus' insurance premiums are increased.



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### *Scenario One (Chinese System)*

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Pros

Cons

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### *Scenario Two (American System)*

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Pros

Cons

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I think the \_\_\_\_\_ system makes the most sense for handling automobile accidents because:

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