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# Entrepreneurship And Innovation In Automobile Insurance: Samuel P. Black, Jr. And The Rise Of Erie Insurance, 1923-1961 (Garland Studies In Entrepreneurship)



## **Synopsis**

This study explores the development of automobile insurance through the career of one of the industry's entrepreneurs, Samuel P. Black, Jr., and Erie Insurance, the company he helped build.

## **Book Information**

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## **Customer Reviews**

My late grandfather, Samuel Patton Black, Jr., was the hardest working man I have ever known. He and Prof. John Rossi (Penn State Erie) spent years working on this part narrative, part history of the growth of the auto insurance industry in its early years. It is an important work because it preserves the living memories of business when America was still growing and vital, before becoming the regulatory super-state we have now. While some so called academics might point out the 'lack of substantiation of Black's account,' these kinds of first hand narratives play a critical role for historians who want to understand the past through living humans, rather than academics' impersonal citations upon citations. I would not buy this book for casual reading. It can be a bit dry. However, if you want to read about the growth of the American automobile insurance industry, then this is a very informative read. My grandfather always emulated the "bootstrap" Americans of real life and of literature like Horatio Alger. He recounts this influence in the context of the wide-open years of insurance underwriting. Prof. Rossi does a good job of capturing the spirit of this man who's tenure with the Erie group of insurance companies lasted 70 years from 1927-1997, and saw the company grow from the original investment from H.O. Hirt and Ollie Crawford (the Founders of Erie

Insurance) to the multi-billion dollar corporation it is today (listed as the 1748th largest company in the world today in the 2004 Forbes 2000 Index). Grandpa, I will always love you and miss you.

Starts out like a text book but once you start reading in Sam's words it gets much better. Sam told his story in detail and sometimes repeated himself to get his point across. He was truly an amazing man. I wish I could say I had met him but until reading this book, I had no clue what this man had achieved in his lifetime and after reading this book, I wish it was 1947 again.

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