



## [Allen fights insurer for injured police officer](#)

**Insurance company sues to avoid paying injured cop**  
**(<http://www.post-trib.com/news/2322080,new-allendorf0527.article>)**

May 27, 2010 by Teresa Auch Schultz

An insurance company is suing to avoid paying a claim to a Crown Point police officer injured when he was hit by a speeding car two years ago.

Standard Mutual Insurance Company said in a lawsuit it filed Tuesday in the U.S. District Court in Hammond that it shouldn't have to pay a \$100,000 claim to John Allendorf Jr. because he already received a worker's compensation payment.

Allendorf, then a sergeant, was working on Dec. 5, 2008, when Schererville police started to follow a car driven by Timmy Todd Zieman on suspicion of a domestic dispute. Allendorf heard that Zieman's car was headed toward him on 93rd Avenue and he drove on the sidewalk to get out of the way, but Zieman's car drove at him. The crash caused a femur fracture, several broken ribs and internal injuries. During court hearings, police officials said there were no skid marks, showing the car did not brake before hitting Allendorf.

Allendorf has not been able to return to active duty because of the extent of his injuries.

Zieman, who earlier this year was found not guilty by reason of insanity, had a suspended license when the accident happened, and so his insurance company, Founders Insurance Company wouldn't pay a claim filed by Allendorf for bodily injury, according to the Standard Mutual lawsuit.

Allendorf then filed a claim with Standard Mutual for getting hit by an uninsured motorist. However, Standard says that their policy says because Allendorf was driving a Crown Point police car, his main insurer was Crown Point, which paid him \$176,000 in workers compensation. That amount is more than the \$100,000 Standard would pay him, according to the lawsuit, so the company is free of its obligation.

Kenneth J. Allen, who is representing Allendorf, said the move was just another example of how insurance companies try to delay paying claims as long as they can.

“It’s a pity these insurance companies don’t stand up and take responsibility,” Allen said.

He said that if an insurance company can delay paying on a claim for five to seven years, they often have already made that money back in profits. Allen also called out the state, saying it needed a stronger insurance commission to force the insurance companies to fulfill their obligations.

Allen said his client is also fighting Ziemann’s insurance and is still trying to get that company to pay the claim. If Founders does, then Allendorf would pay back the Crown Point worker’s compensation claim, which Allen called “a small amount” considering Allendorf’s injuries.