Mr. SPRINGER. I hope you are right, Mr. Secretary, because actually, the cost is pretty high now.

Now there is one thing which I find out and I have seen, for instance, that premiums have risen from 2.6 to 9.2, which is in the neighborhood of four times as much.

My own insurance has not risen that way at all.

Secretary BOYD. Of course we are talking here, Mr. Springer, about the tremendous increase in the number of automobiles or owners covered.

Mr. SPRINGER. What you are talking about is net premiums have increased from 2.6 to 9.2?

Secretary BOYD. Yes.

Mr. SPRINGER. Are you talking about the fact that the premiums have quadrupled? I am not sure if that is what you mean.

Secretary BOYD. No. If you will look at the next paragraph——

Mr. SPRINGER. I see, it has gone up 30 percent in the last half dozen years?

Secretary BOYD. In some areas.

Mr. SPRINGER. In some areas.

I have inquired as to why my insurance policies have not risen because I know they have in some other companies. I find that the one I happen to belong to is a highly selective company. Therefore, I am getting a premium commensurate with this and they have so advised me under some circumstances, "We don't think we would want to insure you."

Do you see what I mean?

Secretary BOYD. Yes, sir.

Mr. SPRINGER. Now I do not know if you have any idea here of coming back with one that is going to insure 100 percent of the people or is still going to give a choice to the companies to select the ones they want to insure.

You are familiar with the Maryland situation, are you not?

Secretary BOYD. Yes, sir.

Mr. SPRINGER. Do you live in Maryland?

Secretary BOYD. No, sir.

Mr. SPRINGER. Does the committee know the Maryland situation? What, in effect, it does is that the insurance companies in Maryland insure everybody that wants to be insured that they can insure. There are left over several hundred or several thousand who are so-called noninsurable. They won't take them.

The Maryland Department of Insurance takes those few thousand, divides those thousands among all the companies who insure in Maryland.

Isn't that right, Mr. Secretary?

Secretary BOYD. That is my understanding.

Mr. SPRINGER. That is the way I understand it. With the result that you do have these companies insuring a large number of what ordinarily would be considered noninsurable.

Now I think in the public interest you have to determine whether this is worth it, whether the cost should be passed on to somebody else who is the careful driver.

I hope you will cover all this in your report when you do it.