

average case is on the calendar for 31 months—6 years in Chicago—before it is heard.

There is an additional problem today resulting from the failure of many high-risk companies. Since 1960, 70 of these high-risk companies have failed, leaving 300,000 people, many of them badly injured, with \$100 million in unpaid claims.

All of these flaws and abuses in our present system of automobile insurance are now focused at the national level. Under the McCarron-Ferguson Act, States were given the jurisdiction to regulate and supervise the insurance industry. But today there is an obvious need for a national review of the entire system. Pressure has come, not from past congressional studies, but from an increasingly loud and demanding public.

Today this subcommittee is answering that public outcry. You are being asked to consider House Joint Resolution 958, which would authorize the Secretary of Transportation to conduct a comprehensive study and investigation of the existing compensation system for motor vehicle losses.

The comprehensive study authorized by this joint resolution will provide the information on which the Congress may determine national policy in this vital area of consumer interest. I see no reason why such a study would not be welcomed by responsible elements of the insurance industry as well as the automobile driver, and the public in general, because both suffer from the inadequacies of the present system.

I urge this subcommittee to take prompt, affirmative action on this legislation.

Mr. Moss. Thank you very much, Mr. Murphy.

Mr. Keith?

Mr. KEITH. No questions, Mr. Chairman.

Mr. Moss. I have no questions at this time but I do want to commend you for an excellent statement and express my personal appreciation for the clear commitment to support the resolution.

Mr. MURPHY. Thank you, Mr. Chairman.

Mr. Moss. Our next witness will be Mr. Ken Meiklejohn appearing on behalf of the department of legislation of the AFL-CIO. Mr. Meiklejohn.

STATEMENT OF KENNETH MEIKLEJOHN, LEGISLATIVE REPRESENTATIVE, AMERICAN FEDERATION OF LABOR AND CONGRESS OF INDUSTRIAL ORGANIZATIONS

Mr. MEIKLEJOHN. Mr. Chairman, Mr. Biemiller who was scheduled to testify, wanted me to express his regret that he could not be here. He is unavoidably detailed. He asked me to appear in his stead.

My name is Kenneth Meiklejohn. I am a legislative representative of the American Federation of Labor and Congress of Industrial Organizations.

As Mr. Biemiller would have done if he had been here, I appear here on behalf of the AFL-CIO.

We appreciate this opportunity to testify in support of House Joint Resolution 958, authorizing a comprehensive investigation of