

voluntary action on the part of the insurance industry or by action of the 50 separate States.

In the investigation of proposals for basic alteration of the auto insurance system, we would urge that full advantage be taken of the experience under workmen's compensation legislation, a system admirable in concept but with many drawbacks in actual practice. We would hope that any new system of accident compensation would represent a distinct improvement over the past.

Mr. Chairman, in behalf of the AFL-CIO, we heartily endorse House Joint Resolution 958, and urge its speedy approval.

Mr. Moss. Thank you, Mr. Meiklejohn.

Mr. Keith.

Mr. KEITH. Thank you, Mr. Chairman.

Mr. Meiklejohn, have you any experience in the insurance business, or are you just speaking as one of Mr. Biemiller's staff?

Mr. MEIKLEJOHN. I am speaking as one of Mr. Biemiller's staff and appearing in effect on his behalf.

Mr. KEITH. My experience in the general insurance business and in the automobile insurance is essentially as an insured—a premium-paying insured—who shares the concern of this committee and this Congress and this country.

I do think that in the case you point out here, about the boy with the BB gun who is to blame, and perhaps a later witness can speak to this point; but it is my recollection that perhaps, in some States there is a medical payment policy that could be purchased providing for protection of the innocent bystander that was hurt. I believe that I have such coverage on my policy that would have protected me against any liability that I might have incurred there. I think this is the same philosophy that is expressed in the Keeton-O'Connell plan. I think it has been made applicable in cases like this in some States.

Mr. MEIKLEJOHN. Yes. I was not trying to use this illustration as being a universal rule but this kind of situation does arise.

As a matter of fact, this kind of situation happened to a member of my family. My father was hit under similar circumstances while he was riding in a car and the same problem arose. Fortunately, there was no subsequent injury to anyone on that occasion.

Mr. KEITH. The point I am trying to make is that this really undergirds the argument for such a study.

Mr. MEIKLEJOHN. Yes, that is right.

Mr. KEITH. Because I believe that there are policies available now, and there should be more information disseminated about them so that the alternatives could be understood by the insurance-buying public.

And those of us who think we have a pretty good policy because the premium is low may in reality have an expensive policy. We shall have saved the premium but exposed ourselves to a liability.

Mr. MEIKLEJOHN. Yes, I think that is right.

As I say, we are not trying to generalize too much from this particular insurance but simply to illustrate the kind of situation that can arise.

Mr. KEITH. Thank you, Mr. Chairman.

Mr. Moss. Mr. Meiklejohn, I have no questions. I want to thank you for appearing here on behalf of Mr. Biemiller and the AFL-CIO, and you are excused.