compulsory liability insurance. He bases his contention on an actuarial study by Mr. Frank Harwayne of New York City.

But, Mr. Harwayne's study is at best an estimate, since there is no reliable experience on which to base a definite conclusion of costs. In fact, there are other actuarial estimates that indicate the cost of the Keeton-O'Connell compulsory accident and health policy will be even more expensive than the cost of a $5,000/$10,000 liability policy.

Dr. Calvin Brainard, Chairman of the Department of Finance and Insurance, University of Rhode Island, has stated:

If I were advising the motoring public, I would have to separate the good drivers from the bad. I would tell the good drivers to abhor the Bill because it would cost them more and give them less benefits. But I would tell the bad drivers to embrace the Bill because it is made to order for them.

Dr. Brainard did a one-year study on the economic feasibility of the Keeton-O'Connell Plan under a grant from the Walter E. Meyer Foundation of Hartford, Connecticut—the same Foundation which sponsored and underwrote the Keeton-O'Connell study.

M. G. McDonald, Chief Actuary for the Commonwealth of Massachusetts, has determined the cost of the Keeton-O'Connell compulsory policy (accident and health) would be 19% more expensive than the cost of a $5,000/$10,000 liability policy.

Robert Bailey, Director of the Actuarial Division, State of Michigan, has indicated there are many fallacies in Mr. Harwayne's basis for stating there would be a reduction in cost.

But, whether the cost is to be less—as Harwayne estimates—or more, as other experts indicate, we must consider what the public is getting for its premium dollar.

Undoubtedly, there is not a subscriber to this publication who would receive a penny from the Keeton-O'Connell insurance carrier for medical expense even if he were hit in the rear at a red light by a drunk.

The reason for this is the plan requires that in the determination of net economic loss, you must deduct all of the other insurance benefits which you receive or are eligible to receive. For example, let us consider the case of a union member whose union arranges that instead of an additional $5.00 weekly raise, he would receive, in lieu, certain sick leave benefits and an accident and health policy.

This employee, in effect, puts away $5.00 a week for a rainy day. And, at the end of a given number of years, he has accumulated five weeks of sick benefits and a $2,000 accident and health policy.

If this employee is injured when his car is struck by a drunk driver and he is out of work for five weeks and has medical bills of less than $2,000, he will recover not a cent from his automobile insurance.

THE IRRESPONSIBLE DRIVER

Let's consider the drunk who hits the union member and who, himself, is injured. Let's assume that this man is irresponsible, not only in the way he drives, but in failure to buy income wage protection and an accident and health policy.

He never bothered to save the $5.00 a week for a rainy day. To that man the insurance company will say: "Step right up, Mr. Irresponsible, you are just the man we want to take care of."

Professor Keeton maintains there is nothing wrong with this. A man is not entitled to make a profit from an injury. But the innocent driver paid two premiums. The Keeton-O'Connel philosophy penalizes a man for being prudent.

Virtually no one will benefit under Keeton-O'Connell, except those who are irresponsible in the way they drive their cars and irresponsible in failing to protect themselves and their families against the pitfalls of life.

Let's consider the analogy of life insurance. One man chooses to buy a $10,000 policy and when he dies his estate is paid $10,000. But his neighbor buys two $10,000 policies and he dies. We don't say to his estate, "You are only entitled to $10,000."

The holder of these two policies bought and paid for this additional coverage.

Social Security is considered one of the greatest social reforms in American life. The Keeton-O'Connell Plan also purports to be a social reform.