

Mr. Moss. Would the gentleman yield?

Mr. WATKINS. Yes.

Mr. Moss. I would like to state that the National Association of Insurance Commissioners has endorsed the study.

As you may recall, at the opening of this session, I made a reservation in the record to receive a letter from the Governor of California on behalf of the National Conference of Governors, also supporting the study resolution.

Mr. WATKINS. I think that is the answer to it.

I know that in Pennsylvania we are, in other words, experiencing quite a little difficulty and complaints on rates and we have not been as fortunate as you have been in New Jersey.

Every consumer of insurance, every recipient of it, everybody is dissatisfied today. I happen to know a little bit about it. I pay a fair premium in the business I am associated with and it is up, up, up every time you turn around.

I wonder sometimes what happens to your cost if you miss your insurance.

Another thing we find is that there are many complaints by people who have been refused insurance due to the fact of where they live. That makes it pretty dangerous. That is a pretty broad statement to ask, where you live, but that is true.

I don't want to go into the type of people being denied but some of the minority groups can go out and hit your automobile and kill your own family, with no insurance or anything else.

In Pennsylvania, too, we have the Compulsory Insurance Act. Once you have an accident, regardless of whether you are responsible or not and you don't have insurance, as soon as the department gets hold of it you are without a driver's license.

I shall review everything you have said. I am sure it is going to be helpful here. But I think we are going to have to give very serious consideration to this legislation, myself.

Mr. CAHILL. I recognize in the 10 years I have been here the contributions that the chairman has made to a great many of the social problems of this country and the contributions that this committee has made.

I was delighted to have him say that even though the study is authorized, as it is being conducted he will not bar any hearings on any legislation which he feels is appropriate.

I thank you very much.

Mr. Moss. I thank you for your statement.

Mr. WATKINS. I would like to join you in your statement. I appreciate my chairman very much, myself. Once in a while we tangle up. It is not too often. We just don't "gas" each other on this committee. It is a real pleasure to work with him.

Mr. CAHILL. I concur wholeheartedly. Thank you very much.

Mr. Moss. Thank you. We appreciate your testimony this morning. It will certainly be considered.

Mr. CAHILL. Thank you.

Mr. Moss. Our next witness is Prof. Alfred Conard, professor at the Law School of the University of Michigan.