be made with or without any of the others. Group underwriting can stand on its own feet, and so can the crediting of collateral benefits.

However, there are three of the proposed changes in negligence liability which must be parts of a single package. Damages for pain and suffering should not be eliminated unless at the same time collection costs are added. Otherwise, it would be impossible for a claimant ever to recover the full value of his money loss, no matter how clear his right. When collection costs are added, it will become immediately necessary to cut out liability on small claims. Otherwise, tremendous numbers of very small claims which are now dropped, to everyone's advantage, would overwhelm insurance companies.

Graduation.—Each of the reforms proposed can be introduced with a certain dollar limit which can be raised or lowered as later experience indicates.

Rehabilitation insurance, for example, would start with the familiar limits which now govern the medical payments insurance which many automobilists now carry. Subsequently, in the light of experience, the limits could be raised. Eventually this insurance might be written, as in the case of medical benefits under the workmen's compensation laws, with no limit except the amount of treatment which could usefully be given to the injury victim.

The extension of social security could also be made gradually. It might start with registered automobile owners and licensed drivers, thus providing a list of the persons covered. At a further stage, it would include members of the families of owners and drivers, who could also be listed at the time of license renewal. The remaining step of including other passengers or pedestrians would be minimal.

The crediting of collateral benefits should also begin with the most obvious subjects for credit, and be extended in steps to include others. Crediting should begin with health insurance. At a time when the costs of health insurance are in a state of crisis and medical care facilities overtaxed, it is essential to diminish every channel of overpayment and every incentive to over-utilization of facilities. Double health insurance should be recognized as containing the same perils as double fire insurance. The proposed requirement of health insurance for all autoists would make the crediting of benefits all the more urgent.

The crediting of social security benefits should come next. The value of survivorship and total disability benefits over a lifetime may amount to tens of thousands of dollars; it is preposterous to ignore these in awarding damages. It is sometimes argued that they should be paid from automobile insurance rather than from payroll taxes. But it is the public which pays them in either event. The big difference is that when the public pays through liability insurance, it pays an operating expense rate which is 40 times the rate under social security. Where an economical, almost universal regime like social security is doing a job, the automobile premium payer should have the full advantage of it.

After providing for the crediting of health insurance and social security benefits, legislation could move on to crediting proceeds of sick leave, temporary disability, and property loss. These areas involve progressively more difficult problems.

IX. THE FEDERAL ROLE

The vital role for Congress and the federal government is develop a nationwide plan for automobile injury reparation. The plan should include federal legislation, state legislation, and voluntary action by automobilists and insurance companies. Private individuals and insurance companies cannot do it by themselves, because archaic rules of negligence law stand in the way of fundamental reform.

The states cannot do it by themselves, because some of the essential links require federal law. The states cannot impose requirements on out-of-state drivers without installing European-type border controls, and they cannot govern the effects of lawsuits which take place in other states.

The federal government alone can develop a plan, in cooperation with representatives of state governments, private insurance companies, and private automobilists. Congress can then require the necessary kinds of insurance for driving outside the residence of the driver or automobile owner. Congress can also enact rules of liability which will apply to accidents involving drivers and passengers outside their own state. These are matters of interstate commerce.

Congress can also extend social security, and can provide for the effects of social security benefits in lawsuits by the persons entitled to these benefits.