

Finally, Congress should make efforts to bring all state laws up to a minimum standard. This can be done by differentiating in grants of highway aid, giving more to those states which meet minimum standards.

But Congress should not eliminate all state individuality. States should be allowed to impose greater standards on their own citizens, in accidents with other citizens of the same state. But citizens who comply with the rules of their own state, and with the national standards, should be free to drive throughout the nation without being subjected to unforeseen liabilities.

Mr. Moss. Thank you, Mr. Conard.

Mr. Watkins.

Mr. WATKINS. I wish to thank the gentleman for coming in and testifying. You speak about the pain and suffering. Of course, where a person really has pain and suffering that entail doctors' bills and trying to find out just what is wrong with him and trying to cure it.

You mention about eliminating claims of a hundred dollars or less. Where are there any claims of a hundred dollars or less in any accident today?

In fact, to give you an illustration, the Interstate Commerce Commission sets a set amount you report to them in the transportation business. I found out through experience that we tried to estimate our claims, what they would be through our men picking up the damages, investigators on the road.

They said, "Well, this damage will only be \$150." You would wind up with the person you were involved in the accident with submitting a bill for \$750 or \$800.

In fact I remember at one time at the Interstate Commerce Commission because we didn't report it, we thought the damage was under the amount mentioned that was not reportable, that we wanted to assess a fine of something like \$50,000, or \$60,000 for not reporting accidents.

When you talk about a hundred dollars today, that is out of the question. There are no claims under a hundred dollars that I know of.

You can knock a headlight out and damage a fellow's bumper and you have a bill for \$250. I don't see how you can eliminate the claims under a hundred dollars. There would be so few of them.

Mr. CONARD. Congressman, your experience very much coincides with my own there.

Nevertheless, on studies of this matter which have been made we do find that the number of small claims is tremendous. In fact, if we take what I think is the most thorough study of this kind made, and this was the Illinois Highway Department study, the broadest base survey I think that has ever been published on this, showing the cost of claims of different amounts, we have this striking fact. There are more auto losses between \$10 and \$100 than there are between \$100 and \$1,000. There are more between \$100 and \$1,000 than between \$1,000 and \$10,000. This strikes you as odd.

In other words, this is what makes a logarithmic function. When you think about this, it is not surprising that this should be true. Supposing I ask you this: For every person you know that was ever killed in an accident, don't you know of a hundred who had lesser injuries? For every person who was hospitalized, don't you know 10 others who were shaken up and not hospitalized?

For every case where a car was creamed, there were 10 cases where a fender was smashed.