

We feel this can be achieved by a combination of voluntary action and liberalizing eligibility rules under the assigned risk plans now operating in every State, provided there are adequate rates and a uniform, all-out Government effort throughout the country to remove unfit drivers from the road. This has to be an equal partnership between Government and industry. We can't do it alone.

There was nothing fainthearted in our espousal of these principles. We left no room for hedging; no room for doubt. We stood right in the harsh spotlight of national publicity and took an unequivocal position. Almost every newspaper of any consequence in the United States carried a story on the program. There was extensive coverage in magazines, radio, and television. A copy was sent to every insurance commissioner in the country, which meant that the regulators could look right down the barrel at our companies.

Several Congressmen and Senators were kind enough to commend our statement of policy efforts.

Our member companies found strength and encouragement in this response.

We have had equally rewarding reaction from insurance commissioners, editorial writers, commentators, the public. Commendation has come from other groups such as the million-member American Association of Retired Persons, which publicly praised our efforts to provide a market for senior citizens.

I would like to report to you today—31½ months after our announcement—that we have had only an insignificant handful of complaints. Each complaint was promptly investigated, and where warranted prompt remedial action was taken.

To further implement this program, the NAIH is holding regional underwriting seminars with our member companies throughout the country.

In a continuing process, we are finding our companies improving and updating their underwriting rules and practices to meet the spirit and intent of these underwriting principles.

Through voluntary action, we have made dramatic strides in eliminating some of the sources of public dissatisfaction mentioned in statements by Members of Congress and President Johnson.

We sincerely believe that in the areas covered by our statement of policy—and as far as our member companies are concerned—there is not a national problem of underwriting abuses or arbitrary and discriminatory practices. I am convinced that this part of our house is fast being put in order.

One of the surest ways to provide an adequate market and continuing coverage, of course, is to foster competition. This is the cornerstone of the independent philosophy.

Ever since we were organized 23 years ago, the NAIH has championed competitive rate laws as best meeting the needs of the insuring public. Fourteen States and jurisdictions now have laws which place major emphasis on competition as a regulator; we favor extending this concept to all 50 States.

In the 1967 legislative year, three States—Florida, Georgia, and Indiana—enacted such legislation. Already the commissioners in Florida and Georgia, where there had been problems in obtaining insur-