

Mr. WRIGHT. I was thinking in terms of the total national program.

Well, that is amazing. It is amazing also to see the acceleration of this type of activity. I think you said 10 years, completing in 1965, the industry spent \$150 million, inclusively, or an average of some \$15 million a year, and now you are up—in 1966, \$79 million; 1967, \$113 million; and in 1968, \$145 million. That is quite a rapid acceleration.

I suppose this reflects the recognition on the part of industry and business in general as well as the general public, of the growing importance of pollution abatement. I am delighted to see this kind of response on the part of this particular industry. I do not know, perhaps other industries are doing similar things too. I hope they are.

Do you know of any other industry, for example, that may be approaching those kind of investments?

Mr. GAMMELGARD. I do not know of any, Mr. Wright. I know that industry in general is greatly increasing the amounts they are spending for both air and water pollution control facilities. I think this is a development that is going along in the public sector, in the private sector, and the Government sector simultaneously.

Mr. WRIGHT. It is extremely heartening, because what we had hoped to do with this program was not to preempt the field in the sense that everybody would turn the job over to the Federal Government, simply because we were spending more money on it, but rather to stimulate and encourage more private and local expenditures. I think it can be demonstrated that we have encouraged more local expenditures by local governmental units during the first 8 years or 9 in which we had contributed a total of some \$500 million on the part of the Government in the grant programs, we had stimulated local investments of some \$3 billion in total, so I think that was a demonstrable success.

Now, if in the total effort and the attention that we have been able to direct to it, we have encouraged industry—and I do not know that the oil industry is typical, it is probably atypical, but even if we encouraged one industry to encourage its private endeavors to this extent, I think it is magnificent.

AVAILABILITY OF INSURANCE

With respect to your suggestion, the first suggestion that we require a showing of financial capability on the part of anybody who might have a capacity to pollute waters by oil spills, it seems to me that the key suggestion contained in that program is the requirement of insurance liability. This is not, if course, an entirely new concept. Many States require anyone driving an automobile in the State to have proof of liability insurance.

Do you have reason to believe this insurance can be obtained?

You mention a maximum liability of \$8 million, which is pretty high. Do you think insurance companies would make a program of that kind available?

Mr. CHECKET. Of course, we have looked into this matter, have discussed it with both the American Marine Underwriters as well as the United Kingdom-Scandinavian Underwriters, and we have been