Mr. NANGLE. Mr. Sisk, I have a problem speaking for another association.

Mr. SISK. I am trying to find out what the basic difference is we are talking about here, because I had understood the American Insurance Association, which I understand represents a pretty large segment of the industry, was in support of the language of the so-called Patten Amendment. I am not defending that procedure because I think this Committee does have a responsibility and I think it should meet that responsibility, but I am trying to determine what the basic differences are and whether or not there is justifiable reason why we should oppose that approach as compared to the approach here.

As I understand it, you have some fear of the power of the Mayor in that approach, is that right?

Mr. NANGLE. Let me get back to your original question. I think the American Insurance Association and the other two trade associations are pretty much in line as to what we should have. I think it is a question of how far we should go to not disturb other things in the Omnibus Housing Bill that we all require so desperately. Our companies need Federal riot insurance and we don't want to disturb that, but we feel this is a serious thing here too.

Mr. SISK. I am not arguing with you. I know my mail very substantially reflects that everyone is interested in Federal legislation in this area. I have received quite a bit of mail on this as I am sure all Members have.

Let me ask you this question in conclusion: Do I understand you are opposed to the so-called Patten Amendment to the Omnibus Housing Bill which is now in conference?

Mr. NANGLE. I am not hedging, sir. We support and we prefer this bill, H.R. 18541. I find myself, representing our trade association, riding two horses. There is one galloping down the stretch and we are still trying to get the one out that we think should win. I think we have cooperated as much as we could with the various staffs to improve the Patten bill. What stage the improvements are in at this time I am not too sure, but the Patten Amendment is in better shape now than it was when first introduced, and certainly the Tydings bill is in better shape than it originally was. It is not in 100 percent shape we think it should be. We are in favor of the concept of the legislation. The thing we come out with, though, has to fly, and if it does not fly the business community of the District of Columbia are the losers because the whole concept is to provide adequate insurance protection to these people.

Mr. SISK. That is all, Mr. Chairman.

Mr. DOWDY. If I understand what you say, all of your people feel something should be done and that the Patten Amendment is not as apt to do the job as H.R. 18541?

Mr. NANGLE. We find H.R. 18541 is the more desirable piece of legislation. When you suggest we feel something must be done, that is true. Under the national legislation the States must take some action.

Mr. DOWDY. Before 1970.

Mr. NANGLE. Before 1970, that is correct.

Mr. DOWDY. And when you say "States" that takes in the District of Columbia?

Mr. NANGLE. That is right.

Mr. DOWDY. Mr. Fuqua.