Mr. DOWDY. We will have to have more hearings on this, it appears.

The only difference appears to be a quibbling about words.

Under Mr. McMillan bill (H.R. 18541) if the insurance companies do not come up with a plan that the Superintendent approves, they cannot do business.

In the other bill, it says if you do not accept the plan proposed by the Superintendent, you cannot do business in the District of Columbia. It seems to me you are quibbling with words on that one particular point.

We will include in the record a release and enclosures of Commissioner Washington, dealing with this proposal.

(The release referred to follows:)

[News release from the Public Affairs Office, District of Columbia Government, May 3, 1968]

Mayor Walter E. Washington today announced a five-point program to help District of Columbia property owners obtain essential property insurance.

The recent civil disturbances have raised the threat of a critical shortage of insurance protection in the District.

The Mayor's program is designed to marshal the resources of the insurance industry, local businessmen, the Government of the District of Columbia, and concerned citizens in a cooperative effort to resolve the insurance problems of the District.

The President's Insurance Advisory Panel said:

"Without insurance, buildings are let to deteriorate; services, goods and jobs diminish. Efforts to rebuild our nations' inner cities cannot move forward. Communities without insurance are communities without hope."

The Mayor, who recently served as a member of the President's National Advisory Panel on Insurance in Riot-Affected Areas, announced the following steps to help assure adequate insurance protection in the District:

> The Mayor has written to all insurance companies doing business in the District of Columbia urging them not to cancel or refuse to renew policies. These actions, he said, would be contrary to the public interest. The Mayor stated in the letter that he has been "deeply gratified by the pledge of support and cooperation" already given to him by a number of insurance industry representatives.
>
> To increase the availability of property insurance, the Mayor called for the establishment in the District of a program to provide fair access to insurance requirements ("FAIR Plan"), as recommended by the President's Insurance Advisory Panel. Under the FAIR Plan, no property owner would be denied basic insurance coverage without an inspection of his property. A statement of the specific reasons—based on the inspection—why his property was not insurable would be required.

A FAIR Plan, the Mayor said, will help many property owners obtain adequate insurance in areas where this is now difficult. It will establish fair procedures for evaluation of risks by insurance companies. It will encourage loss-prevention and property-improvement by responsible owners and provide the city with information on areas and properties that have become serious rehabilitation problems.

Legislation is being drafted that would further promote the availability of insurance in the District of Columbia. Under the proposed legislation, insurance company resources could be pooled to minimize risks to individual insurers. The legislation would also authorize the District to participate in a proposed program to provide national reinsurance against losses from civil disorders, as recommended by the President's Insurance Advisory Panel.

To increase the availability of important information on current insurance conditions, the Mayor asked Superintendent Albert F. Jordan to request insurers:

> 1. To provide periodic reports to the Department of Insurance on the settlement and payment of claims resulting from the recent civil disorders.
>
> 2. To file periodic reports with the Department on any cancellations and nonrenewals of policies.

This information, the Mayor said, would help him in carrying out his overall rebuilding program.

The Mayor announced the creation of a District of Columbia Insurance Advisory Panel to assist him and Superintendent Jordan in developing further solutions to the insurance problems of the District.