

# Briscoe Endorses Lower Car Insurance Rate Bill

AUSTIN (AP)—Gov. Dolph Briscoe strongly endorsed a competitive car insurance rate bill Monday and flatly predicted it would cut the cost of automobile policies.

Briscoe said he would declare enactment of the compromise bill a matter of legislative emergency, clearing away a few minor parliamentary hurdles.

"This bill retains the best features of our current system of State Insurance board approval and standard automobile policies and is strongly oriented toward consumer protection," Briscoe said at a news conference in his reception room.

"It provides for competitive rates. It protects against insurance company insolvency. And it will lower automobile insurance rates in Texas."

The bill would require the board to continue setting rates each year, based on the combined

premiums and losses of all of the more than 300 companies writing car insurance in Texas.

But a company could apply to the board to deviate above or below the standard rates. The board would have to allow the deviations if they met criteria of fairness to consumers and financial stability of companies.

After some discussion, Briscoe was asked if he would like to qualify his prediction and merely say he hoped it would reduce rates.

"No. . . . I am confident it will lower insurance rates," he said.

Standing at Briscoe's side were insurance board Chairman Joe Christie and the House and Senate sponsors of the bill: Sens. Oscar Mauzy, D-Dallas, and H. J. "Doc" Blanchard, D-Lubbock, and Reps. Don Cavness, D-Austin, and Ben Bynum, D-Amarillo.

Cavness and Bynum have been pushing for a pure rate competition bill, with companies setting their own rates without any prior approval requirement.

As recently as Friday night Cavness had flatly rejected a prior approval system proposed by Christie.

The compromise was worked out over the weekend at meetings between Cavness, Bynum, Christie and Insurance Commissioner Clay Cotton.

Asked if he was the motivating force behind the compromise, Briscoe said:

"I asked Sen. Christie to work with the members of the legislature to reach the point where we are now."

Cavness said earlier he talked with Briscoe by telephone during the weekend negotiating sessions. "What the governor expressed to me was that he wanted a change in the law that would, within rea-

sonable controls, allow as much flexibility to the companies as possible, with the general public getting the advantage of better rates," he said.

Bynum, chairman of the House Insurance Committee, said that panel would consider the measure Tuesday night. Committee approval would clear the measure for House floor action.

Christie also said he would hold a news conference Tuesday to announce a board decision that would permit immediate cuts in fire and homeowners insurance rates.

Under present law, a company can charge a different rate from the standard rate set by the board, but the board must approve a deviation before it can take effect. Several years ago, the board made a policy decision not to grant any deviations. Christie is expected to announce an end to that policy.

The legislature came close to passing a competitive car and

home insurance bill at a special session last year. But the 30-day expiration date arrived before the House and Senate could negotiate a compromise. Former Gov. Preston Smith called the session and recommended rate competition as

a way of reducing insurance costs.

Immediately after the news conference, Briscoe signed a "comparative negligence" bill similar to one that Smith vetoed in 1971, claiming it would raise insurance rates.

The bill would allow an injured driver to collection court from the other driver even though his own negligence helped cause the accident in which he was hurt.

"My information is that it will not push rates up," Briscoe said.

## Business College Honors 60

The College of Business Administration honored 60 students for outstanding academic achievement at its spring awards program.

Dean John E. Pearson and heads of the Accounting, Finance, Management and Marketing Departments presented \$1,300 in scholarships.

Wade F. Seidel, an accounting major, was named the outstanding senior in the College of Business Administration and received a \$200 scholarship.

David L. White, a finance major, received a \$100 award as the

outstanding junior.

The college's outstanding sophomore, accounting major Corbett D. Harkey, received a \$100 scholarship.

Awards for outstanding students in each department were \$100 for seniors, \$75 for juniors and \$50 for sophomores.

Dr. Kenneth Most presented the accounting awards to senior Wade F. Seidel, junior Larry M. Baldwin and sophomore Corbett D. Harkey.

Dr. Clinton Phillips presented the departmental awards in finance to senior Charles E. Wind-

when, junior David L. White and sophomore Michael E. Moore.

Dr. B. Douglas Stone gave management awards to senior John F. Neal, junior Edgar E. Johnson and sophomore Richard B. Cooper.

Dr. James U. McNeal presented marketing awards to senior Gary A. Reger, junior Joe D. McMichael and sophomore Lisa M. Lewis.

Money for the scholarships was provided through the Humble Oil Scholarship Fund.

In addition to the cash awards, certificates were presented to 48 other students.

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**REGALIA FOR THE MAY 1973 COMMENCEMENT EXERCISES**—All students who are candidates for the degree of Doctor of Philosophy or Doctor of Education are required to order hoods as well as the Doctor's caps and gowns. The hoods are to be left at the University Exchange Store for delivery by a representative of the Exchange Store to the Registrar's Office no later than 1:00 p. m., Wednesday, May 2. The Ph.D. or D.Ed. hoods will not be worn in the procession since all such candidates will be hooded on the stage as part of the ceremony. Candidates for the Master's Degree will wear the cap and gown; all civilian students who are candidates for the Bachelor's Degree will wear the cap and gown; ROTC students who are candidates for the Bachelor's Degree will wear the appropriate military uniform. All military personnel who are candidates for the Bachelor's or Master's Degree will wear the uniform. Ph.D. candidates will wear the cap and gown. Ph.D. candidates will arrange for rental of cap, gown, and hood at the Exchange Store between Monday, April 9, 1973 through noon Saturday, April 14, 1973. Only Doctor's caps, gowns, and hoods will be available on a rental basis. The Master's and Bachelor's caps and gowns may be purchased at the Exchange Store. Rental fees and sale prices are as follows: Doctor's Cap & Gown \$7.88 (rental), Doctor's Cap, Gown & Hood \$15.75 (rental), Master's Cap & Gown \$6.11 (sale), Master's Cap, Gown & Hood \$15.23 (rental), Bachelor's Cap & Gown \$6.93 (sale), Bachelor's Cap, Gown & Hood \$13.86 (rental). All prices include sales tax. Payment is required at the time of placing the order. 234121

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