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the state

# Insurance discounts for car pools proposed

**United Press International**  
 AUSTIN — Insurance companies Wednesday proposed discounts in auto insurance rates for motorists who car pool that could save drivers in cities such as Houston \$22 a year.

Officials of the Houston Metropolitan Transit Authority's Car Share Program said insurance discounts would be a valuable incentive to push more motorists to join car pools and take advantage of the \$1,200 per person saving possible in annual fuel and car maintenance costs.

If approved by the three-man State Insurance Board, the car pool discounts may offset the \$98.6 million, 8.9 percent increase in auto premiums recommended by the staff of the state agency.

Insurance companies are seeking a \$240 million, 21.7 percent increase in rates for private passenger vehicles.

Industry officials also asked the board to consider additional increases in the rates for extra coverage such as car rental reimbursement and said rates must be raised if the board approves higher benefits recommended by the Texas Car and Truck Rental and Leasing Association.

Car rental officials said the current limits of \$10 per day and \$300 maximum are too low to allow motorists to rent or lease a car to replace a stolen or wrecked auto.

A spokesman for Independent Insurance Agents urged the board to approve the \$15 and \$450 limits recommended by car rental officials. The insurance agents also suggested rental reimbursement be made a standard coverage for cases of car theft.

Most attention at the hearing on rate setting procedure centered on the impact the gasoline crunch and resulting reduction in driving and increase in carpooling will have on accidents and insurance losses.

Insurance company spokesmen said car pools may not cut insurance rates because the increased number of passengers injured in a single accident could offset any reduction in accident frequency. The companies said they favor discounts that cut in half the difference in premiums collected on cars driven for pleasure only and vehicles driven and from work daily.

The discount would amount to about \$22 a year for Houston motorists and \$10 annually in such as Austin. In small towns, the difference between the rates is less difference between the rates are identical.

"The encouragement of carpooling would be an explicit declaration in support of our announced energy purpose to conserve energy resources," said Tom Irons, spokesman for the Texas Automobile Insurance Service

## Claudette was no hurricane

# Expert warns Texas coast

**United Press International**  
 BAYTOWN, Texas — Tropical storm Claudette caused only minor damage compared to the capabilities of a hurricane but reinforced the need of preparation for hurricanes, a National Weather Service spokesman said.

Gene Hafele of the NWS's Galveston bureau, speaking Tuesday at a meeting to prepare Houston-area residents for the coming hurricane season, said Claudette's effects were minimal compared to what could have faced.

"If anything, Claudette opened our eyes more to being better prepared for the real thing when it comes."

Cecil Palmer, in charge of the Houston area for the NWS, said the area has not had a hurricane in 1969, making it long overdue. Residents should have evacuation plans.

"We have not had a hurricane here, referring to last year's flooding caused by a hurricane, there had been the winds and along with the heavy rain, we're talking about loss of lives rather than \$750 million in property damage." (A hurricane) is going to be here," he warned. "You are not acceptable area and if you don't leave early enough you are going to be trapped."

David Barnes, meteorologist in charge of the NWS in New Orleans, said a hurricane with the strength of Camille, which struck Mississippi in 1969, could be even worse in the Houston-Galveston area.

The storm surge during Claudette was 25 feet, Barnes said, the highest ever recorded in the Western Gulf of Mexico. He said if Camille struck the upper Texas or Louisiana coast, the surge would have been as high as 35 feet.

Storm surge is water that piles up as the hurricane approaches and the depth of coastal water determines the surge. Predictions of low water along upper Texas Louisiana poses a greater danger because more water can pile up.

"The threat of a storm surge is extremely great in this area. It is a matter of if a hurricane strikes Houston-Galveston, but what?" Barnes also emphasized evacuation but warned that escape routes could be cut off by rain preceding a hurricane.



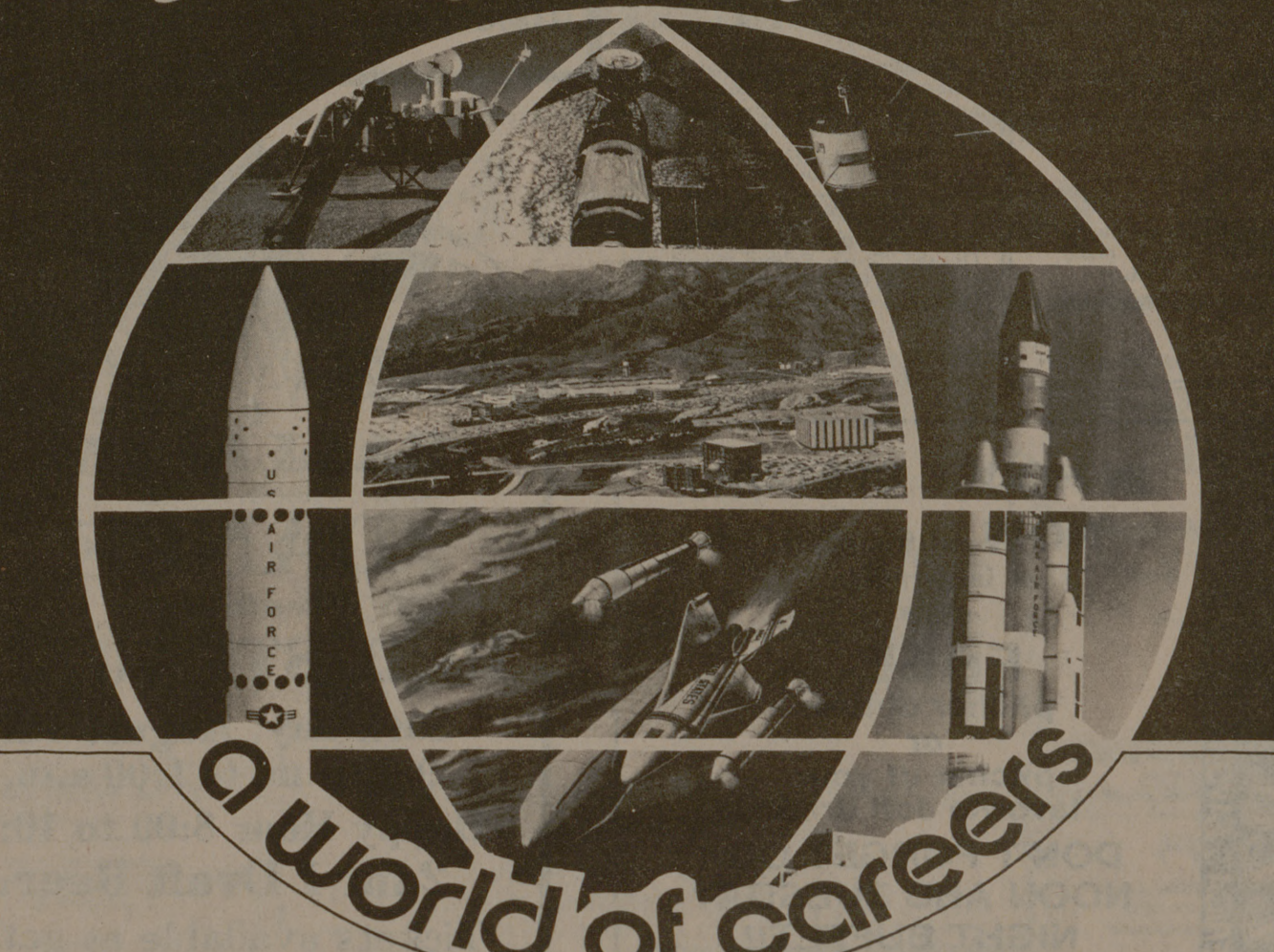
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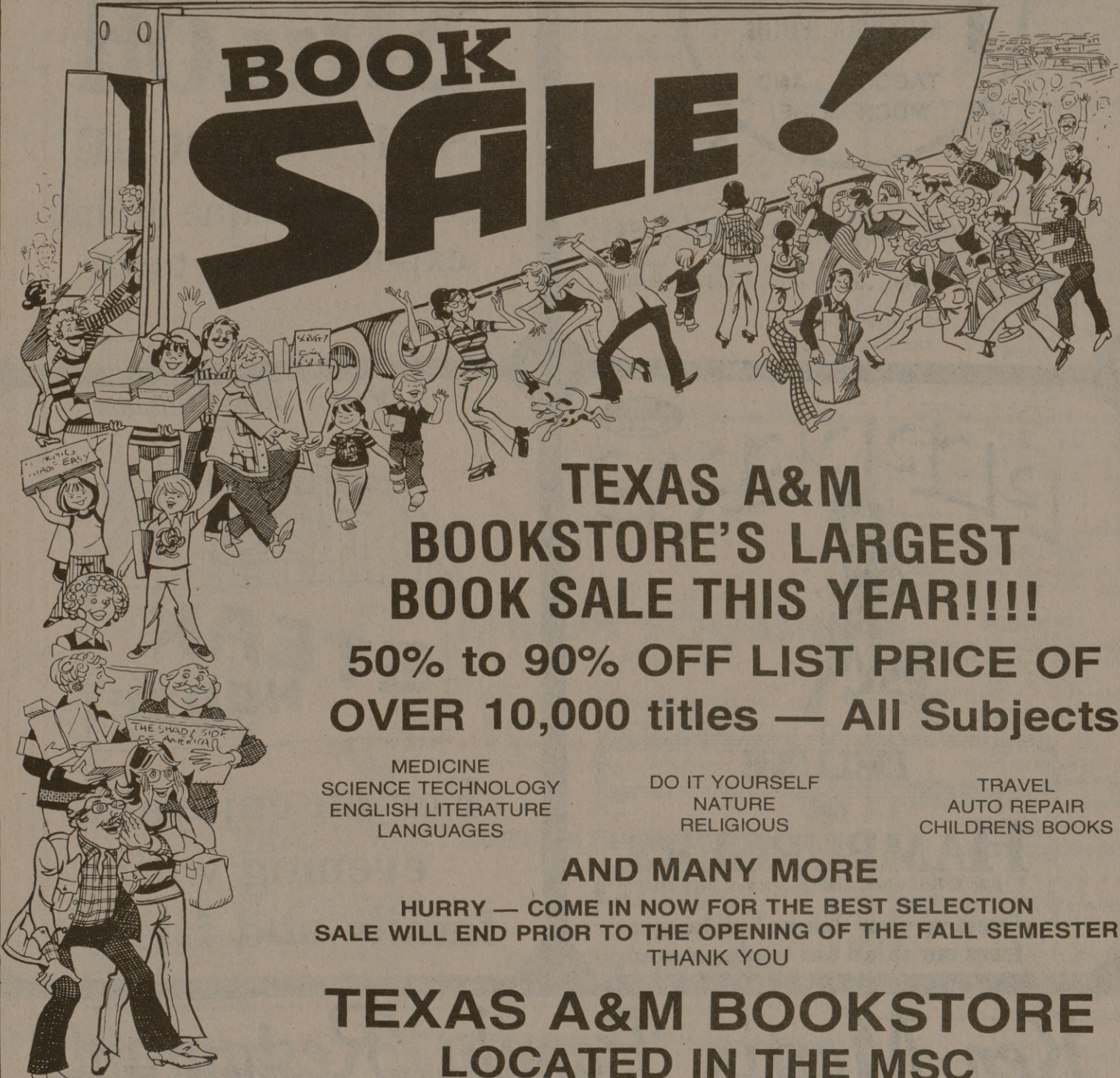
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<p><b>THURSDAY EVENING SPECIAL</b>                  Italian Candle Light Spaghetti Dinner SERVED WITH SPICED MEAT BALLS AND SAUCE Parmesan Cheese - Tossed Green Salad Choice of Salad Dressing - Hot Garlic Bread Tea or Coffee</p>		
<p><b>FRIDAY EVENING SPECIAL</b>                  BREADED FISH FILET w/TARTAR SAUCE Cole Slaw Hush Puppies Choice of one vegetable Roll or Corn Bread &amp; Butter Tea or Coffee</p>	<p><b>SATURDAY NOON AND EVENING SPECIAL</b>                  Chicken &amp; Dumplings Tossed Salad Choice of one vegetable Roll or Corn Bread &amp; Butter Tea or Coffee</p>	<p><b>SUNDAY SPECIAL NOON AND EVENING</b>                  ROAST TURKEY DINNER Served with Cranberry Sauce Cornbread Dressing Roll or Corn Bread - Butter Coffee or Tea Giblet Gravy And your choice of any One vegetable</p>

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