

state

More insurance firms offer auto discounts

United Press International
AUSTIN — More insurance companies than ever before are offering discounts on premiums for auto insurance, an agent spokesman said Monday.

The discounts range as high as 25 percent for some types of coverages.

Thomas J. Baker Jr. of Houston, president of the Independent Insurance Agents of Texas, sent legislators a list of the companies offering policies at rates lower than the rates set by the State Insurance Board.

Baker noted the number of companies offering rate deviations increased by 9 percent to a total of 104 this year.

The clear message of competition provided by this list of rate deviations should be sufficient proof that Texas auto insurance consumers are

benefiting from rate competition," Baker told legislators.

Baker also cited findings of a recent nationwide insurance industry study by the U.S. General Accounting Office which cited Texas as one of only two states that conduct an actuarial analysis of company rate proposals.

The GAO report, Baker said, indicated the rates set by the State Insurance Board "more accurately reflected actual loss experience than the rates recommended by insurance companies."

"In other words, Texas insurance buyers have been paying rates which are lower than rates the companies wanted to charge," Baker said.

Baker told legislators in his letter that another big effort was expected during the next legislative session by

some big insurance companies to push for an "open rating" law.

"It may sound good, but what the companies are really talking about is a system that will permit them to file and use any rates they deem appropriate," Baker said. "We believe such a system would most likely produce rates higher than we presently have in Texas."

Under Texas' current system, the State Board of Insurance sets auto insurance rates for specific areas of the state but allows companies on an individual basis to deviate from the standard rate if the firm can demonstrate the lower charge will not impair its financial stability.

Companies also are allowed to deviate upward and charge more than the standard rate for certain types of customers who have difficulty buying insurance.

Texas won't take riot cons

United Press International
HUNTSVILLE, Texas — W.J. Estelle, Jr., director of Texas' overcrowded prison system, said Monday the Texas Department of Corrections would not house prisoners from New Mexico's penitentiary, which was virtually destroyed in a weekend riot.

However, preliminary indications were that some of the prisoners would be transported to federal prisons at Bastrop, Texas and Leavenworth, Kan., for classification before being permanently moved to other prisons — most in the southwest.

New Mexico Gov. Bruce King had said he would ask other states to house the New Mexico prisoners. Officials estimated 80 percent of the state's main prison was destroyed in the rioting.

Officials had feared that as many as 700 inmates would have to be moved because a weekend inmate riot that made many parts of the New Mexico

State Penitentiary uninhabitable. However, a revised estimate on Monday said that only 400 of the 1,136 inmates would have to be so accommodated.

However, Capt. Bob Carroll, head of the tactical force that stormed the prison Sunday, said later Monday most of the prisoners probably could be housed under makeshift arrangements.

"The TDC is not signatory to the interstate compact that refers to interstate transfer of prisoners," Estelle said in explaining the department's refusal to accept the prisoners. "As much as we would like to accommodate New Mexico, and we will in any way possible, we can not legally accept their prisoners."

Estelle based his refusal on legal grounds, but Texas' prison population of 26,839, is the highest in the United States. A group of TDC inmates has filed suit against TDC, complaining about overcrowding.

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Douglas offered to give up bench for Truman campaign

United Press International
HOUSTON — Supreme Court Justice William O. Douglas, who died last month, would have resigned his position 28 years ago to go on the campaign trail if President Harry Truman had decided to run for re-election, according to documents found by a Rice University historian.

The two-page letter from Douglas, whose 36-year tenure was the longest in Supreme Court history, was discovered by Rice professor Francis Loewenheim in the files of the Truman Library in Independ-

ence, Mo.

Truman assumed the presidency upon the death of Franklin D. Roosevelt in 1945 and was elected in his own right in 1948. He had announced his intention not to seek a second full term in March, 1952, Loewenheim said, but in a letter written in July, 1952, Douglas urged Truman to reconsider.

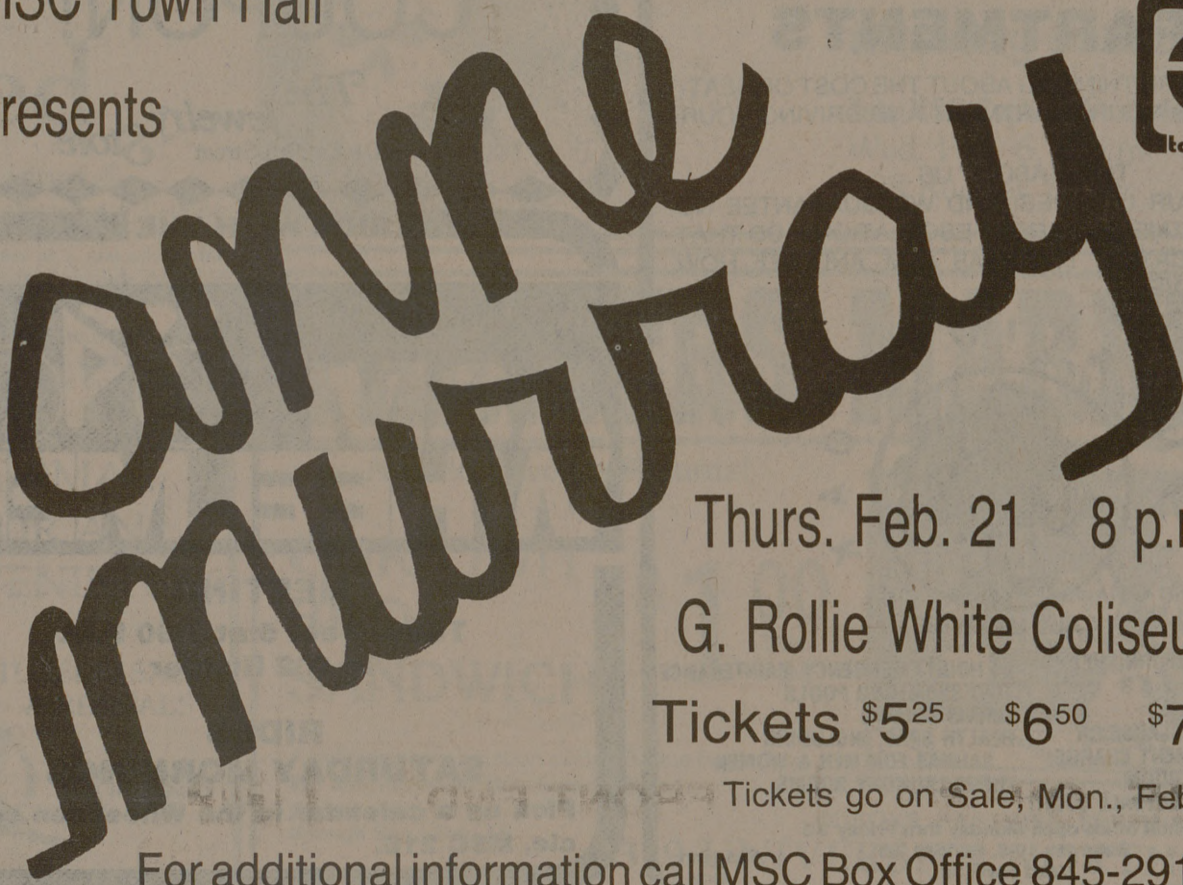
The text of the Douglas letter read, in part:

"The world situation is desperately critical — as you know better than

anyone. My fears would mount greatly if any of the Republicans in the limelight were at the helm. I feel that the situation may develop so that you will have to run again. I do not want anything for myself. But the danger to the country is so great that I would gladly leave the court and stump for you."

Douglas was appointed by Roosevelt in 1939 and became known as a champion of progressive causes. He served until ill health forced his retirement in 1975, and he died last month at 81.

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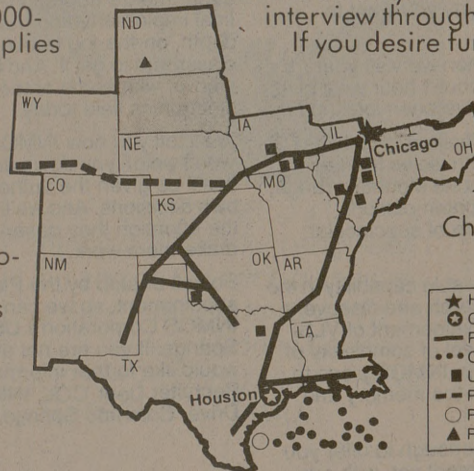
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