times their losses, while a victim with medical expenses and lost wages between $25,000 and $100,000, recovers on average only half of those losses. For people with catastrophic injuries and losses over $100,000 recovery drops to nine percent on average. There are two main reasons for this: First, insurance companies find it more cost-efficient to settle small nuisance claims for more than they are actually worth to avoid expensive litigation costs. Second, seriously injured accident victims recover just a small percentage of their damages because their losses typically exceed the other driver's policy limits.

The Auto Choice Reform Act gives drivers a less expensive, more efficient alternative to this process. It allows victims to bypass the litigation maze and guarantees more just compensation, helps to prevent fraudulent claims, and provides the possibility of tremendous savings for American auto insurance consumers. A few of the benefits of the Auto Choice Reform Act are highlighted below:

Flexible Choice. Under the Auto Choice Reform Act, drivers can choose the form of auto insurance they believe is best for them and their families. One route would be for drivers to choose a policy similar to that now available in their state, either tort or no-fault insurance. Another route would be to choose the new PIP option.

Prompt Payment. The new choice, called personal insurance protection (PIP), would pay the injured person within 30 days for medical bills and lost wages, regardless of fault. The victim could also recover compensation from the at-fault driver for any additional medical bills and lost wages above the victim's policy limits.

Better Compensation for Serious Injuries. Under both systems, parties could make a claim against at-fault drivers for medical bills and lost wages in excess of their own insurance. In such situations, because injured persons could recover from both their own coverage and the at-fault driver's coverage, people would receive more compensation for serious injuries. Additionally, drivers in either system would be able to seek both economic damages and pain and suffering from drivers who operate a vehicle while under the influence of alcohol or illegal drugs, or engage in intentional misconduct.

Less Fraud. Because people who choose the new PIP option could neither sue nor be sued for pain and suffering, most of the incentives for fraud would disappear. As a result, for those who choose PIP, compensation for economic losses would increase dramatically, while dollars paid for fraud, pain and suffering and unnecessary attorneys' fees would plummet.

Savings. A March 1998 Joint Economic Committee study estimates the savings at about 45 percent on average for personal injury premiums, which translates into about 24 percent of overall premiums, or about $184 per year, per car for the typical American driver. The JEC also found that low-income drivers would see higher savings—about 36 percent on their overall premiums.

In addition, Auto Choice promotes federalism. It gives states the option to not extend the first-party liability coverage option to their residents by passing a law precluding such a system. Regardless of whether states choose to subscribe to the bill's insurance choice system, they will maintain their current regulation authority over all aspects of auto insurance.

Finally, it is important to note what Auto Choice will not do. Auto Choice will not abolish lawsuits or eliminate the concept of legal fault. Drivers who chose to remain in the current tort system will still be able to recover for both economic and noneconomic losses. Those who choose to enter the new system can still sue for any uncompensated economic loss. And, victims of drunken or other negligent driving may sue for both economic and noneconomic losses.

Given these significant benefits to consumers, the Auto Choice Reform Act enjoys bipartisan political support—from Rudy Guiliani to former Massachusetts governor Michael Dukakis. It is endorsed by the U.S. Chamber of Commerce; consumer advocate Andrew Tobias; Citizens for a Sound Economy; and taxpayer advocate Grover Norquist.

My colleague, Mr. MORAN, and I hope that others will consider joining in our ongoing effort to find ways to help hard-working Americans to save more of the money they earn.

April 20, 1999.

DEAR COLLEAGUE: On Tuesday, April 20, 1999, I introduced the Auto Choice Reform Act of 1999. The Monday, April 19, 1999 edition of the Washington Times carried an op-ed by Robert R. Detlefsen of Citizens for a Sound Economy (CSE) which outlines the philosophy behind Auto Choice—ridding our nation's courts system of frivolous lawsuits and helping car insurance consumers achieve lower annual premiums. I commend this article to you as yet another way that we can help American families and consumers keep more of what they earn for themselves.

Sincerely,

DICK ARMEY,
Member of Congress.

TRAINING EXERCISE IN VIEQUES KILLS DAVID SANET RODRIGUEZ AND INJURES FOUR OTHERS

(Mr. ROMERO-BARCELO asked and was given permission to address the House for 1 minute and to revise and extend his remarks.)

Mr. ROMERO-BARCELO. Mr. Speaker, I rise this afternoon with very sad news indeed.

Yesterday, during a training exercise in Vieques, Puerto Rico, two U.S. F–18's dropped bombs that exploded 65 feet from an observation post in Camp Garcia, which is a Navy facility, and killed Mr. David Sanet Rodriguez, a civilian employee of the Navy, and injured four others.

I am saddened by this most unfortunate and tragic error, and I want to convey my deepest sympathy to the family of Mr. Sanet Rodriguez and the Navy employees that were injured.

The need to defend our democracy has required many personal sacrifices for the people of Vieques throughout the past 30 years. The bomb yesterday was off target, although still within the military base, but who can guarantee that sometime in the future it will not be off target in the inhabited part of Vieques?

Because my biggest concern is for the safety, security and welfare of the 8,500 American citizens residing in Vieques, I join the Governor of Puerto Rico in calling for an order to cease all bombing and military maneuvers in Vieques until a thorough investigation is conducted and until it can be guaranteed that there are no future risks to the residents of Vieques.

Mr. Speaker—I rise this afternoon with very sad news indeed. Yesterday, during a training exercise in Vieques, Puerto Rico, two U.S. F–18's from the U.S. Navy dropped bombs that exploded 65 feet from an observation post in Camp García, which is a Navy facility in Vieques, and killed Mr. David Sanes Rodríquez, a civilian employee of the Navy and injured four other Navy employees.

I am saddened by this most unfortunate and tragic error and want to convey my deepest sympathy to the family of Mr. Sanes and the Navy employees that were injured. Our prayers and blessings at this trying time are with them and their families.

This military accident is a tragedy. Vieques has held an important role in the defense readiness of our armed forces, and the maneuvers being carried out during this week involve the USS John F. Kennedy battle group as the force prepares for deployment in Operation Southern Watch ongoing in Southern Iraq in the Gulf War.

The ability to defend our American democracy effectively has entailed many personal sacrifices and I want to express my support at this critical time to the people of Vieques who have sacrificed throughout the past 30 years in support of our armed forces. The bomb was off target in military soil yesterday, but who can guarantee that sometime in the future it will not be off target in the inhabited part of Vieques.

Because my biggest concern is for the safety, security and welfare of the 8,500 American citizens residing in Vieques, I join the Governor of Puerto Rico in calling on President Bill Clinton, Secretary of Defense Cohen and Navy Secretary Richard Danzig to cease all bombing and military maneuvers until a thorough investigation is conducted and until it can be guaranteed that there are no future risks to the population of Vieques.

As the 8,500 Puerto Rican-Americans in Vieques have so contributed to our nation's defense readiness, I am hereby calling on the Navy to recognize their contributions and their unwavering support despite the inherent risks. The Navy must make further efforts to look for alternatives to the use of ¾ of Vieques for military exercises, so that Vieques may look forward to a peaceful, safe and prosperous future.

□ 1730

SPECIAL ORDERS

The SPEAKER pro tempore (Mr. LAHOOD). Under the Speaker's announced policy of January 6, 1999, and under a previous order of the House, the following Members will be recognized for 5 minutes each.

MEDICAL SAVINGS ACCOUNTS

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Illinois (Mr. LIPINSKI) is recognized for 5 minutes.

Mr. LIPINSKI. Mr. Speaker, I rise tonight to say a few words about medical