

As I listen to this information that is based on the fact that the drivers had some accidents, so they canceled his insurance or perhaps the rates are increased, and my own view has always been that the insurance companies have every right to do this. And while they have the right, I think they also should reward the safe driver by lowering the rates. I think it is only fair that the rates for those who consistently have accidents, whether through alcohol or other causes, should be higher.

I wonder if you have given any thought to the idea in terms of safety to consider insurance rates as a deterrent to accident prone or drunken or reckless driving?

Mr. TURNER. I think that is being handled in one of the other offices, and I think Mr. Bridwell might want to comment on that, Mr. McCarthy.

Mr. BRIDWELL. Mr. McCarthy, in terms of any kind of definitive study in the area, in the Department of Transportation, the Highway Administration, it has not been undertaken.

As you are probably aware, the House Judiciary Committee has expressed an interest in this subject and has indicated that at least it might go forward with its own study and its own analysis.

In addition to that, the Department of Transportation, Secretary Boyd, was asked by the Senate Commerce Committee or really more appropriately, I should say, was asked by Senator Magnuson, joined by some of his colleagues, to undertake a study of this problem.

His response to the Senators was that we would be glad to undertake it if resources and what we believe to be the necessary legal authority are provided.

So that I think that the situation at this point is fairly fluid, but I am assuming it will be resolved by the respective committees in the near future.

Mr. MCCARTHY. It just strikes me as an imbalance. Mr. Nader and others have taken the vehicle and cited it as a corporate, inanimate object and, of course, we have pursued the road. Now there seems to be almost a reverse process on the way related to the driver.

And as Mr. Turner points out, the majority of the annual victims result from the alcoholic driver.

Mr. BRIDWELL. Mr. McCarthy, I would like to state for the record that we welcome this pursuit of the various aspects of safety. You have mentioned the vehicle on the highway, and I noted in my statement that we are looking forward to the hearings of the Roads Subcommittee of the House Public Works Committee, hearings on the progress of the Highway Safety Act, which, of course, deals with the driver and other elements of the safety system, other than the highway and the vehicle.

Now referring back to your earlier question to Mr. Turner on the alcohol aspect of highway safety, Dr. Haddon is one of the country's leading authorities on this subject, and I would like to ask him, if I may, to supplement the comments of Mr. Turner on this subject.

Mr. MCCARTHY. If you would, Dr. Haddon, I would appreciate it.

Dr. HADDON. Without going into a very complicated subject in great depth, I completely agree with the emphasis that Mr. Turner has placed on the subject. It presents a number of very tough problems.