Mr. SARGENT. Oh, certainly I do.

Mr. GUTHRIE. It would seem to me desirable, Mr. Chairman, if Dr. Sargent were willing, to have him submit for the record what he regards as being the problems in this area and reasonable alternatives for solving them.

I gather you feel that the Keeton-O'Connell plan is not of much benefit as applied to these problems. What solutions do you see as being reasonable ones?

Mr. SARGENT. One thing that I certainly think has to be taken care of is the problem with regard to arbitrary cancellations and arbitrary refusal to renew automobile insurance policies.

I would suggest as one method of curing this legislation either by the States, and by the way, the commissioner of insurance of the State of Vermont, Mr. Hunt, has already made a proposal in Vermont to do this, which provides that once an insurance policy is written by a company it cannot be canceled except for motor vehicle violation conviction or for nonpayment of premium.

Now I think that cures the problem to some extent.

Now the Keeton-O'Connell plan does not approach it in this way and in my opinion does not do anything on that problem.

When the argument is made that there is a problem with regard to insurance rates, with regard to the fact that not enough people are compensated, I would say that if there are inequities in the present system, then cure the inequities rather than abolish the entire system.

I would strongly advocate the adoption where they do not already have it as part of their law, of comparative negligence, whereby if a person is injured and he is at least partly at fault he recovers something, depending upon the proportion which his negligence bears to the total amount of negligence rather than the rather harsh rule that if you are even 1 percent at fault you are entitled to recover nothing.

I think something ought to be done with regard to the problem of the young driver and the aged driver. I think that the system is grossly unjust which says, in effect, that when you are the least able to afford to pay for insurance we will charge you the most and in the years when you are most able to afford it we will charge you the least.

I think there is much to be said for the fact that all of us—assuming we will have a normal life span—will be young, middle age and aged, and that it is far better to spread the loss of insurance evenly throughout those years because I think it is an undue burden on young drivers and on aged drivers.

I certainly would recommend that you consider the possibility of insuring the driver rather than insuring the motor vehicle.

I think that when you now have a system whereby tens of millions of drivers pay nothing for insurance, this is unfair.

I think you could spread the base by insuring drivers and I think it would be much more equitable.

I think that the one suggestion that was made concerning auto insurance by Mr. Moynihan in an article you may have read in the New York Times a few weeks ago, one thing he said which impressed me considerably was that the amount you pay for motor vehicle injuries ought to have some relation to the amount of driving that you do.

His thought was that you would finance all of the injury payments out of social security and fund it by adding a few pennies onto the gasoline tax.