

Now the theory of that to me makes some sense, but I suggest that you might accomplish the same thing by insuring the driver, because if I, in most instances at least, own a motor vehicle and I am single and I have no other close members of my family living with me, I think in the normal course of events my car is going to be on the highway less and exposed to the hazards of the highway less than the motor vehicle of my neighbor which is owned by one man but he drives, his wife drives, and he has three teenage children that drive.

That car will be on the highway a considerable greater amount of time than mine is.

I think that is something at least to be considered. It may have drawbacks but one great advantage to it is that I am strongly opposed to rating people, either because of their race, the red lining of certain nonwhite areas, or age, youth or advanced age, but I am strongly in favor of rating people based on personal driving experience.

I think it is an awful lot easier to do this if you are going to rate individual drivers than if you try to rate a car. The car does not do the injury, the driver does. Therefore, I think that that is something that at least ought to be considered.

Mr. GUTHRIE. Your thoughts on this subject are very provocative. If you could draw back and perhaps submit in writing all of the problems you see in this particular area and alternative solutions to them, it would be very helpful.

Mr. SARGENT. I would be more than happy to.

Mr. MOSS. If that is agreeable, we will hold the record at this point to receive the response in writing.

Mr. SARGENT. Fine.

(The information requested was not available at time of printing.)

Mr. MOSS. I have no further questions. Mr. Keith, have you any questions?

Mr. KEITH. No questions, Mr. Chairman.

Mr. MOSS. I want to thank you very much. I feel that your statement was very thought provoking and very informative.

Mr. SARGENT. Thank you.

Mr. MOSS. Thank you for your appearance.

I ask unanimous consent now that there be included in the record at this point a statement from Mr. William A. Stringfellow, general manager of the National Association of Mutual Insurance Agents.

Is there objection?

Hearing none, the statement will be included in the record at this point.

(The statement referred to follows:)

STATEMENT OF NATIONAL ASSOCIATION OF MUTUAL INSURANCE AGENTS

Mr. Chairman and gentlemen of the committee, on January 26, 1968, our President wrote to Secretary Alan S. Boyd offering our assistance in the study contemplated by this resolution, when and if it was authorized. We should like to repeat the offer to this committee and to also offer our full support. (See letter following statement.)

The statement of the chairman of the Senate Commerce Committee in support of the resolution which appears in the Congressional Record for Thursday, December 14, 1967, is in our judgment a careful and constructive review of the circumstances and problems that have brought about this proposal. We particularly applaud that portion of Senator Magnuson's statement in which he said "What is clear, however, is the need for a comprehensive, objective and nonpartisan study."