The issues which we have been discussing are fundamental and must not become enbroiled in a narrow partisanship, for if they are to be resolved, we need solid information and facts, not emotional charges and counter charges."

We think it is also important to emphasize another portion of his statement, to the effect that ". . . the soaring rate of accidental death and injury on the Nation's highways" statement in the fifth paragraph is part and parcel of this problem and we would hope that the Department of Transportation in making its study would not confine itself exclusively to the insurance and/or compensation problem per se, but include accidents, their cause and efforts to reduce both their frequency and severity as they relate to this problem, which the able Senator has well described.

May we suggest that on page 2 of the resolution under line 16 item (3) the words "the most effective means for realizing such objectives" may well give to the Department of Transportation the privilege if not the mandate to determine to what extent the tragically high frequency and severity of automobile accidents is complicating this already difficult problem.

We would further, Mr. Chairman, like to point out specific measures which have been taken, either by segments of the industry or the industry at large, toward an improvement of this situation, efforts which have been significant and costly.

The assigned risk programs which the industry has provided in all states to take care of those who were not eligible for voluntary insurance have served an extremely valuable and needed purpose at a very considerable cost to the industry. The cost to the companies can be measured in excessive loss ratios, but our members and other independent agents have served the administrative needs of these unfortunate members of society at a cost far below the level of satisfactory operation because of the relatively low commission paid and the necessarily burdensome service procedures. In short, the servicing of assigned risk business by the agency system and other segments of the industry has been a public service.

Our national association and our thirty-six state and regional associations have consistently supported automobile inspection laws, driver education laws or voluuntary driver education programs, better licensing laws and the more rigid reinforcement of safety and licensing regulations. We have also supported the uninsured motorists provisions in automobile policies, including coverage against the insolvency of the carrier for the adverse car. It is to the credit of the industry that the very liberal nature of the basic automobile liability policy has contributed to its increasing cost. The automobile liability insurance policy in almost all forms has been broadly liberalized over the years to where it offers what we believe to be all needed protection by policyholders. This significant progress in our business toward the better protection and servicing of the public has been supported by our associations and our members (as well as other segments of the industry). These efforts and this progress should not be ignored at times like these when there is a tendency to criticize both the companies and the agents for what we alleged to be faults in the system.

We suggest that it might also be well considered that although the processes of government move slowly at the state level as well as the Federal, that there has been enormous progress in the areas previously cited here as well as others. For example, rigid cancellation laws are becoming more and more the rule rather than the exception, and they are being supported essentially by most segments of the industry, including our association. The concept of advance payment in liability cases and rehabilitation is moving apace and our Association has supported these constructive changes and trends. The fact that they do not take place all at once is a credit to the good sense of the industry, which after all is the trustee of the funds of the policyholders as well as the servant of the public.

Even today a group of ten companies are experimenting with a very liberal guaranteed benefits payment program in one state and are contemplating other states, all designed to better serve the interest of the policyholder. Our Association is considering carefully these experiments and as soon as our Board meets again we will in all probability lend support to these very constructive efforts.

If one may ask why we have not done all these things long ago, then we would say that the problem has been an evolving one. In the realm of human affairs it has not been an enormously long time since the first liability policy was issued on a wagon team. That the industry, state legislatures and state regulators