

Mr. WATKINS. I noted that. I am glad to see some testimony on it. I don't have the answer as to what can be done but I know in this study there should be some real consideration of it.

Another thing that you bring out that I think, Mr. Chairman, the committee is going to have to look into, the Transportation Department, if this bill is successful, is going to have to give real study to this driver whose record is so bad he should not be on the highways.

Mr. SMITH. We would certainly say amen to that, Mr. Watkins.

Mr. WATKINS. Some of these drivers should not be licensed. I did not mean that when I said people were denied insurance. I meant from another angle. But these bad drivers and I found out something I did not know after all these years, perhaps I should have known it, but I know of drivers that have been in trouble in one State and they go to another State and they get a license there and they can drive an automobile and there is no agreement between the States. You can drive a Pennsylvania car, in other words, with a California license.

I think something has to be done about examining these drivers and finding out why drivers should not be licensed, give him a certain length of time, to get a license in the State in which he is driving, bring his record out so that we can see what kind of driver we are licensing.

That is one of our biggest evils. I am glad you touched on it here.

Mr. SMITH. I certainly appreciate your comments. On behalf of our whole industry, I would say thank you very kindly.

The reason that this means something to me personally, Mr. Watkins, is that in many appearances before many legislatures, in appearances before the congressional committees here, it is very seldom that the people involved in those areas ever comment about who is really causing the basic problem.

In my personal observation, Mr. Chairman and members of the committee, you can go into automobile safety, you can go into the highway design, the shortcomings of those and so on, but still basically the accidents are caused by people.

I don't think I can give it enough emphasis that we would certainly like to see the people responsible for this study and the ones who are going to oversee it, give some deep consideration to this personal factor involved here.

For the record, if I may, Mr. Chairman, we have an article here entitled "Epitaph for a Deadly Driver." It is from our publication, the Journal of American Insurance.

It happened in 1956, an accident which is described in this article. It is the worse accident on record in the State of Illinois. This person involved, the cause of this accident, had had his driver's license revoked, if I remember correctly, about three times.

Mr. Moss. Would you like to submit the article for the record at this point?

Mr. SMITH. I would, sir.

The net effect of this was that after many revocations, some arrests, some accidents in the record of this man, his last accident was caused by running head-on into another car. It killed a husband, wife, five children and the wife's parents.

Yet we seem to never get a public awareness of this type of person operating the vehicles on the highways today.