

Merit Rating Insurance Plan Said Fairest Way for Drivers

Editor's note: This is the second of two articles on the merit rating plan of automobile insurance, to May 1.

By JACK VANDENBERG
UPI Automotive Editor

Detroit—UPI—Most insurance officials feel the merit rating plan of automobile insurance is the fairest way to provide protection for motorists but many of them are skeptical over whether it will be practical, a United Press International survey shows.

The merit plan, which will be tested on a large scale for the first time in California

beginning May 1, provides lower insurance rates for motorists with good driving records and higher rates for drivers with poor records.

Three Groups
Under the California plan, the drivers would be divided into three groups—those who have had no accidents or traffic violations in the last three years, those who have had only one violation or accident, and those who have had two or more.

The first group would get lower insurance rates. The

second group's rates will remain about the same. The third group's rate will go up.

"We're glad to see other segments of the insurance industry adopt the plan we pioneered three years ago in Ohio and now have out in the pioneer stage," said Charles Eberhard, vice president and treasurer of the National Casualty Co., Detroit, one of the first companies to experiment with merit rating.

Problems Expected
"We now provide this plan in Michigan too and will be introducing it shortly in other states. This plan recognizes that safe drivers should be able to earn a preferred insurance rating and that unsafe drivers should pay more for their insurance."

Most state insurance commissioners favored the plan, although many foresaw problems connected with it.

"A driver who goes three years without an accident is at least entitled not to have his rates increased and a man who is a frequent violator should have his rates upped," said Florida Insurance Commissioner J. Edwin Larson, who said he hoped the plan would be extended to his state.

Lawrence Leggett, Missouri insurance commissioner, who already has seen some results of the plan because independent insurance companies are trying it there, also was enthusiastic about it.

"Missouri would welcome such a plan that rewards safe drivers," he said. "It's something we have wanted for a long time."

Most other insurance commissioners preferred to wait to see the results of the California experiment, although they said they "personally think it is a good idea."

State Records Needed
Michigan insurance officials said the plan offers "great hope" but there also were "a great many things that could go wrong."

Some other insurance commissioners pointed out some of the difficulties they foresaw.

Idaho Commissioner Leo O'Connell pointed out the plan would be "workable only in states where authorities maintain adequate traffic accident records."

Miss Fannie Hardy, executive assistant to Arkansas Insurance Commissioner Harvey G. Combs, said she doesn't consider the plan feasible.

"Insurance companies in recent years have paid out more in claims than they have taken in," she said. "This plan will not settle that problem."

"How in the world could state departments keep up with the records," Arizona Insurance Director George V. Bushnell asked. "It will require greatly increased staffs."

News About Servicemen

ON CARRIER
Claude E. Newman, seaman apprentice, Navy, is serving aboard the anti-submarine support aircraft carrier, USS Lake Champlain, at Brooklyn, N.Y. He is the son of Mr. and Mrs. R. Newman, 102 Elk st.

ABOARD DESTROYER
Charles R. Perdue, gunner's mate seaman, son of Mr. and Mrs. Herbert T. Perdue, Medford, is serving aboard the destroyer, USS Edson, operating with the Pacific fleet out of Long Beach, Calif.

COMPLETES COURSE
Army Sergeant Monte C. Lutz, son of Mr. and Mrs. Vane E. Lutz, route 1, Talent, recently completed an algebra course while serving with the Army at Yuma, Ariz.

Sergeant Lutz, a military policeman in the personnel conduct and security detachment, is a 1954 graduate of Talent High school.

IN GERMANY
Roland W. Kelts, son of Mr. and Mrs. Marcus M. Kelts, 520 Helman st., Ashland, is serving with the U. S. Army in Mannheim, Germany, with the 97th Signal battalion.

Kelts, who is a graduate of Ashland High school, is a private first class. He was formerly employed by General Electric.

COMPLETES COURSE
Army Second Lt. Carl E. Mohr, 22, son of Mr. and Mrs. Emil H. Mohr, 12 Black Oak dr., Medford, recently completed a 12-week officer basic course at the Quartermaster school Ft. Lee, Va.

He is a graduate of Medford High school and received a degree from Oregon State college in 1958. He is a member of Sigma Phi Epsilon fraternity.

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1202 NORTH RIVERSIDE

Sen. Yturri Raps Sweetland Remarks As 'Ridiculous'

Salem—UPI—Senate Republican Leader Anthony Yturri of Ontario said Wednesday it was "ridiculous" to attribute legislative indecision to Gov. Mark Hatfield as Sen. Monroe Sweetland (D-Milwaukee) did in Portland this week.

Sweetland told the Central Labor Council in Portland that "without the leadership of Gov. Mark Hatfield the Oregon legislature has floundered to this point in a tizzy of indecision."

Yturri commented that this was "one of the most irresponsible and flagrantly inaccurate observations made by any legislator during this session."

He said it was "obviously true" that the Democratic majorities in both houses were in a "tizzy of indecision" but to attribute it to Hatfield "is nothing short of ridiculous."

Said Starting Campaign
"Sen. Sweetland knows better," Yturri added. "He is starting his campaign for secretary of state early."

Yturri said Hatfield submitted his tax program Feb. 9 and it has been introduced in the form of at least 43 bills.

"His program is positive and definite," he said. "The Legislature knows what he wants. Nevertheless, the Democratic majorities are dedicated to the proposition that the governor's program be defeated and his courageous leadership thwarted."

Passed 27-3 was a bill to

4-H Club News
Stitch and Stir Club

The meeting of the Stitch and Stir 4-H club was held at Mrs. Jack Mace's home April 1.

Roll call was given by telling a joke.

The meeting was started by the girls playing an April Fool game of identifying sewing terms from drawings.

Toni Dibble gave a report on how to give a demonstration.

Marilou Gardner, county extension agent in 4-H club work, was guest speaker. She told us what demonstrations we will plan to give, and how to give better ones.

We welcomed Judy Barnum as a new member.

Refreshments were served by Jeanette Hoglen.

Virginia Mace, Reporter

Salem—UPI—A bill to put the administration of the motor vehicle act as it relates to collections of truck fees in hands of the Department of Motor Vehicles has passed the Senate. The Public Utilities Commission now handles the administration.

More than half of the pedestrians killed annually in auto accidents reportedly jaywalked or acted in an otherwise unsafe manner.

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