

# OPINION

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TODAY'S EDITORIAL

## Car insurance by the mile

An appealing pay-as-you-go  
program could come to California

**O**dd political bedfellows may find agreement on state Insurance Commissioner Steve Poizner's decision this week to authorize mileage verification so motorists can purchase car insurance the way they do gasoline.

Mr. Poizner seeks to bring to California a pay-as-you-drive program similar to one operating in Texas. California's existing law already authorizes insurance rates to be partly based on mileage. But Mr. Poizner's idea takes that to the next stage, without dictating particulars, another reason to like it. Any time the state loosens its grip on private behavior, it's a step toward freedom and away from statist control.

Since last year, Texans have enjoyed a plan called MileMeter in which motorists can purchase six-month vehicle insurance policies and choose from options of 1,000-6,000 miles. If they exhaust purchased miles, they can buy more.

Republican Mr. Poizner appears intent on enticing Californians to drive less by tying insurance costs proportionately to their driving habits. That's why organizations like the Environmental Defense Fund and Consumer Action reportedly are supportive. They see motorists altering habits to save money, thereby creating less air pollution and traffic congestion and fewer collisions. A Brookings Institution study found that driving would decrease 8 percent nationwide and oil consumption 4 percent if all motorists paid for their insurance by the mile.

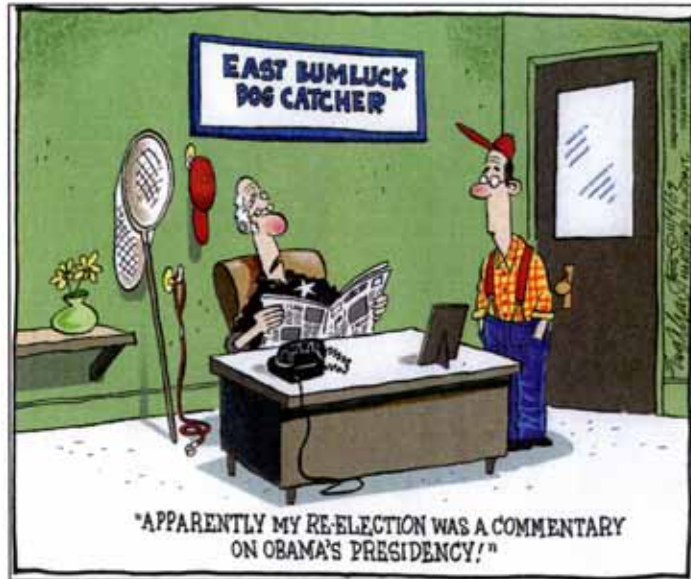
California insurers State Farm, Allstate and Progressive haven't decided yet whether to offer pay-as-you-drive coverage, which could be partly based on age or type of vehicle, as well as miles driven. But the program might open new competitive markets for carriers.

MileMeter founder and CEO Chris Gay told the Sacramento Bee that he expects to bring his business to California to address "half the market out there ... being overcharged and underserved."

One shortcoming for California insurers under current law is they lack authority to verify motorists' mileage estimates, relying instead on an honor system open to abuse. The new regulations offer insurers — and consumers — the enticement of mileage-verified plans along with mileage-estimated prices.

The new regulations allow for inspections to verify odometer readings by insurers' agents, smog-check stations, DMV records, repair shops, even devices placed on vehicles. But devices to collect information about vehicle location are prohibited.

Changing motorists' habits isn't our concern. Properly it shouldn't be government's, either. But we find ourselves among odd bedfellows because we like Mr. Poizner's scheme. It lessens government control while permitting more market alternatives.



### COMMENTARY

## Measure R provides healthy alternative

**A**s a member and past chairman of the Measure R Citizens' Oversight Committee, I would like to let everyone know about the great work that is happening in Tulare County as a result of Measure R.



**David Harrald**  
Guest Column

Our committee meets quarterly and our purpose is to inform the public about Measure R and ensure that funds are spent as promised to the public. For those of us who drive to work or run errands each day, it's easy to tell that Measure R is improving our roads as we were promised. But I'd like to point out that it's also doing a lot more.

The City of Porterville has used Measure R funds to purchase a CNG bus and offset the costs of a new bus route in northeastern Porterville.

Fourteen percent of Measure R funding is set aside for transit, bike, pedestrian and environmental projects. This funding category aims to link regional bike systems, provide increased transit service and invest in environmental mitigation.

In the past three years, many transit improvements have been made and I'm excited to report that development

work is happening now on what will be the first regional trail project funded by Measure R.

It's called the Santa Fe Trail Connection and this 15-mile trail will preserve the existing railroad corridor and link the downtown areas of Tulare and Visalia — a first for our county.

Tulare County, the City of Visalia, the City of Tulare and TCAG have all partnered on the connection from Prosperity Avenue to Avenue 272. It's an exciting project and we hope to see you at the workshop on it later this year. Look for details on that public meeting as they are announced at [TCMeasureR.com](http://TCMeasureR.com).

This funding category has also allowed agencies to make tremendous improvements to our transit services throughout Tulare County as a result of Measure R.

This funding has allowed Visalia Transit to expand its Route 7 to include areas in north Visalia, purchase two buses and increase its operating hours to 6:30 p.m. on Sundays.

It has also allowed Dinuba Transit to join up with Reedley for a direct route between the two cities. Measure R funding has also helped the City of Tulare add a route to serve the city's new high school and work with the City of Visalia to offer more frequent round-trip service between the two cities using an express route.

Last year, the Measure R Expenditure Plan was amended with unanimous support from all city councils in Tulare County to allow this 14 percent funding category to include \$3 million for a Rail Right-of-Way Preservation Fund.

The fund was created in case the dollars are needed to preserve rail right-of-way, a key factor in economic development. Currently, Measure R funds have not been authorized for this use and none will be until all other avenues have been exhausted.

It's important for us on the Citizens' Oversight Committee to make sure everyone knows our role on the committee. A big part of our role is providing input on Measure R implementation and advising the Tulare County Transportation Authority if and when the expenditure plan needs to be reviewed to ensure that the funds are being maximized.

We invite you to join us at our next Citizens' Oversight Committee meeting at 12 p.m. on Nov. 9 at the Tulare County Administration Building in Visalia.

We also encourage anyone who would like to contact members of our committee to do so through the Tulare County Association of Governments at 559-624-7274. For more information, visit [TCMeasureR.com](http://TCMeasureR.com).

**David Harrald is a Measure R Citizens' Oversight Committee member and past chairman.**

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311 E. Oak Ave.  
Porterville, CA 93257  
Phone: (559) 784-5000  
Fax: (559) 784-5000  
Circulation: 10,000  
Local: [recorder@news.tribune.com](mailto:recorder@news.tribune.com)  
Web: [www.tribune.com](http://www.tribune.com)

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