

**Subject:** Suggestion on ETAAC Report  
**From:** Evan Mills <emills@lbl.gov>  
**Date:** Mon, 14 Jan 2008 10:55:01 -0800  
**To:** schurch@arb.ca.gov  
**CC:** Bart Croes <bcroes@arb.ca.gov>

January 14, 2008

Dear Steve,

I've been asked by Bart Croes to write a brief "roadmap" for buildings, and came across your impressive draft ETACC report in the process.

I noticed that the insurance sector was identified as a potential agent of constructive change in personal vehicles (pay-as-you-drive insurance, etc). We recently completed an international review of a much broader array of ways that insurers are engaging in the energy/climate domain. It includes some review of actual pay-as-you-drive examples, as well. You can find the report here:

<http://insurance.lbl.gov/opportunities/Risk-to-Opportunity-2007.pdf>

and more on the insurance work here: <http://insurance.lbl.gov>

Regards,  
Evan Mills

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