

Attachment 1: Description of Emission Reduction Measure Form

Please fill out one form for each emission reduction measure. See instructions in Attachment 2.

Title: Pay at the Pump Auto Insurance

Type of Measure (check all that apply):

- | | |
|--|---|
| <input type="checkbox"/> Direct Regulation | <input type="checkbox"/> Market-Based Compliance |
| <input checked="" type="checkbox"/> Monetary Incentive | <input type="checkbox"/> Non-Monetary Incentive |
| <input type="checkbox"/> Voluntary | <input type="checkbox"/> Alternative Compliance Mechanism |
| <input type="checkbox"/> Other Describe: | |

Responsible Agency: ARB or Insurance Commissioner

Sector:

- | | |
|--|---|
| <input checked="" type="checkbox"/> Transportation | <input type="checkbox"/> Electricity Generation |
| <input type="checkbox"/> Other Industrial | <input type="checkbox"/> Refineries |
| <input type="checkbox"/> Agriculture | <input type="checkbox"/> Cement |
| <input type="checkbox"/> Sequestration | <input type="checkbox"/> Other Describe: |

2020 Baseline Emissions Assumed (MMT CO₂E):

Percent Reduction in 2020:

Cost-Effectiveness (\$/metric ton CO₂E) in 2020:

Description: Instead of having people pay for auto insurance through the insurance companies, have them pay an extra \$0.50/per gallon or so at the pump for auto insurance. (I currently pay \$1.75/gallon) The people who drive the most, would pay the most. If they drove gas guzzling SUVs which do the most damage in auto accidents they would pay more than if they drove light small efficient cars. If they drove fast, they would pay more, than if they drove more slowly. Everybody who drove would pay, so the uninsured motorist would not exist. The plan would cut the cost of auto insurance. A no-fault system would eliminate litigation. The insurance companies would save by not having to pay for advertising. Policies would be pooled in 5,000 driver lots and sold to insurance companies in bulk.

Emission Reduction Calculations and Assumptions:

Cost-Effectiveness Calculation and Assumptions:

Implementation Barriers and Ways to Overcome Them: Opposition would come from the insurance companies, who don't want to ensure everybody and trial lawyers. A voter initiative with lots of education might be one way around these special interests.

Potential Impact on Criteria and Toxic Pollutants:

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