

OPINION

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Fighting High Auto Insurance

Pay as you drive plan could lower rates for many

BY CHRISTINE HAGERBAUMER

The average household spends more than \$1,000 annually on auto insurance. Many lower-income households find this high price tag unaffordable, forcing them to forego owning an automobile altogether, drive uninsured or shift scarce dollars away from other important needs, like housing and food.

A new insurance concept - pay-as-you-drive insurance - could help increase insurance affordability. Many lower-income Oregonians simply don't put a lot of miles on their cars.

An analysis by the Oregon Department of Transportation found that as income increases, driving increases. In the Portland metropolitan area, for every additional \$10,000 a household earns each year, that household drives, on average, an additional five miles per day.

Low-mileage drivers often receive small discounts for driving less, but these discounts don't adequately account for the fact that low-mileage drivers are less likely to be in an accident. According to the Casualty Actuarial Society, reduced mileage reduces crash risk, all else being equal.

nies could offer similar payment options. A single working mother who takes her children to daycare, does the grocery shopping, and lugs her clothes to the laundromat has a tough decision. She can try to make do without a car or she can buy a clunker and risk driving it uninsured because coverage is expensive. The pay-as-you-drive option would make insurance more affordable for her.

A pay-as-you-drive option would also reward people for doing the right thing. Driving less reduces accidents, cuts pollution, and diminishes the need for expensive new road capacity.

Anyone driving less than the Oregon average of 12,000 miles per car per year might save money with mileage-based insurance. Drivers in a usage-based pilot program offered by Progressive Insurance in Texas saved an average of 25 percent on their premiums. Even heavy drivers might consider cutting miles if

Low-mileage drivers often receive small discounts for driving less, but these discounts don't adequately account for the fact that low-mileage drivers are less likely to be in an accident.

— Christine Hagerbaumer, Oregon Environmental Council.

they reaped greater financial benefits. A low-income individual who leaves the car at home ends up paying the same as a heavy driver for calendar-based insurance. Why sock it to light drivers who are not on the road at risk of an accident? That's the question. And pay-as-you-drive insurance is the

answer. You can help bring pay-as-you-drive insurance to Oregon. Visit the Oregon Environmental Council's website at www.orcouncil.org/Pollution/PAYD.htm to learn more and pledge your support. OEC is talking to the insurance industry and will seek a tax credit for companies that offer mileage-based insurance in the upcoming legislative session.

Christine Hagerbaumer is the program director for the Oregon Environmental Council.

Resolve to be a Mentor

Share what you know with the next generation

BY TOM NELSON

When you were growing up, was there someone—a family member, teacher, coach, clergy, or neighbor—who encouraged you, showed you the ropes, and helped you become who you are today?

You can share what you know with the next generation by mentoring a young person. What better way to start the New Year? If you've previously considered volunteering as a mentor, why not kick off 2003 by taking the step?

With so many Oregon families under economic stress, we need everyone's help to prepare all of our children for productive and fulfilling lives.

To those of you who already

are contributing your time, energy, and talents to mentor or tutor a child, thank you. Please keep up your good work. And, one more thing: encourage a friend to do the same.

Mentoring doesn't require any special skills. Are you able to listen and empathize? Are you willing to offer friendship, guidance and encouragement to a kid? If so, then volunteering with a mentoring program may be right for you.

Across the state, a growing number of companies are sponsoring programs in which employees serve as mentors and meet regularly with young people. Encourage your company to do the same. Likewise, faith-based and civic groups are mobilizing their

members to work with children and all mentoring programs are seeking volunteers from the larger community as well.

Typically, mentoring programs ask for a one-year commitment and require an average of about an hour a week. In choosing a program, be sure to inquire about the amount of training and ongoing support that you will receive.

To become a mentor, or to learn more about more than 125 mentoring programs throughout Oregon, contact Oregon Mentors at www.oremotors.org. Or, call tollfree, 1-866-450-4040.

And, by the way, who mentored you?

Tom Nelson is the executive director for Oregon Mentors

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