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# Wrong road on auto insurance

Consumer groups were justifiably elated the other day when Insurance Commissioner Charles Quackenbush issued new regulations that require insurance companies to base auto premiums primarily on drivers' safety records, experience and the number of miles they drive in a year, not on where they live. Thus, almost eight years after Proposition 103 was approved by the voters, Quackenbush finally fulfilled one of that insurance measure's few significant reforms — to bar insurance companies from using ZIP codes to set auto insurance rates.

Unfortunately, the long-awaited consumer-friendly regulations could be nullified by SB 1433, a bill by Sen. Steve Peace that is pending in the Senate Judiciary Committee. The Peace measure would bar the commissioner from assigning weight to the various factors used in setting rates. In practical terms that means that the insurance companies would be back in the driver's seat. They would be free to set rates based on factors that they choose, and many Californians in urban areas would continue to be priced out of the auto insurance market, thereby in-

creasing the number of uninsured motorists.

Even if Peace's measure fails, insurance companies are expected to challenge the commissioner's new auto insurance rules in court. The industry argues that the new rules would drive up auto insurance rates in small and medium-size cities and rural areas to pay for auto insurance relief to urban communities.

Quackenbush disputes that, as did his predecessor, John Garamendi. According to an analysis of the new regulations conducted by the state Department of Insurance, "Rates for safe, low-mileage, experienced drivers should go down, while rates for younger drivers and those with high mileage and/or a history of accidents or moving violations will pay more." That's fair, and that's what the voters who approved Proposition 103 were promised.

Quackenbush deserves credit for finally doing what the voters wanted. Peace's bill, which would thwart those wishes — and block the road to fairer and more rational auto insurance policies — deserves to go down.