



California Taking Aim at Uninsured on the Roads

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LOS ANGELES, Dec. 2 — The [California](#) insurance commissioner filed a proposed ballot initiative last month that aims to increase penalties for driving without car insurance in the state, which ranks only 49th in the nation in insured motorists.

The initiative would enable police officers to remove the front and back license plates from the cars of uninsured drivers after issuing an insurance citation. For seven days, the plateless cars would be allowed to move about California legally. After that, under the initiative proposed by Insurance Commissioner Stephen Poizner, the police could impound the vehicles.

Twenty-five percent of California drivers are uninsured. "That's costing California consumers more than \$1.4 billion every year in accidents and insurance premiums," said Jennifer Kerns, the commissioner's spokeswoman.

In an interview posted on his blog, Mr. Poizner said, "I am going to get uninsured drivers off of the road."

In late 2006, the California Department of Motor Vehicles began using a database that coordinates its records with those of state car insurance providers. Insurance companies update the database automatically when a driver's coverage lapses. The department then issues a letter, followed by a citation and the possibility of impoundment.

An uninsured driver can still fly under the radar, said Sgt. Mark Garrett, public affairs coordinator for the California Highway Patrol.

"All we can do is cite what we've observed," Sergeant Garrett said. Expired registration tags are the only visual clue officers have on insurance status. "We don't have any way of knowing that unless we make contact with somebody out of an accident or an enforcement stop."

The Department of Motor Vehicles has sent out 1.8 million notices of registration suspension to motorists since September, said Mike Marando, deputy director of communications for the department. He said 500,000 people had provided proof of insurance to get their registration reinstated. The other 72 percent have not responded.

A suspended license can be concealed. Notices and citations sent in the mail can be ignored. Many California drivers without insurance continue to get in their cars each day and drive to work in a state known for urban sprawl and the nation's largest highway system.

Missing license plates, on the other hand, are like a glaring mark of impropriety that is harder to circumvent.

"It's like a scarlet letter of sorts," Ms. Kerns said.

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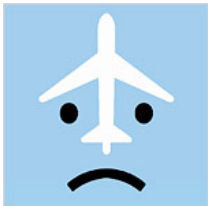
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