



# Personal Insurance Federation of California

California's Personal Lines Trade Association

REPRESENTING THE LEADING AUTOMOBILE AND HOMEOWNERS INSURERS  
State Farm • Farmers • 21st Century Insurance Group • SAFECO • Progressive

## MEMORANDUM

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**Date:** January 12, 2004

**To:** The Honorable John Dutra, Chair  
Members, Assembly Transportation Committee

**From:** Dan C. Dunmoyer, President  
G. Diane Colborn, Vice President of Legislative & Regulatory Affairs  
Michael A. Gunning, Senior Legislative Advocate  
Dan Chick, Senior Legislative Advocate

**Re:** AB 1200 (Longville): Motorcycle Helmets As Amended January 5, 2004  
Assembly Transportation Committee Hearing – January 12, 2004  
**PIFC Position: Oppose**

The Personal Insurance Federation of California, representing insurers who write nearly 35% of the auto insurance sold in the state, including State Farm, Farmers Insurance, 21<sup>st</sup> Century Insurance, SAFECO, and Progressive Insurance, **opposes Assembly Bill 1200** by Assemblyman Longville.

AB 1200 would substantially repeal the motorcycle helmet law making it applicable only to persons under the age of 17. Our opposition to this bill can be simply stated -- **Enactment of AB 1200 will increase the number of motorcycle related deaths, result in greater numbers and increased severity of motorcycle related injuries, and increase the cost taxpayers pay for county health services.**

According to the California Highway Patrol, motorcycle injuries and fatalities have decreased by over 50% since the helmet law was enacted in 1992. AB 1200 will reverse this downward trend, resulting in more deaths and permanent disabilities as a result of traumatic head injuries.

Studies conducted by the University of Southern California and the University of California at Davis concluded that helmet use is the single most important factor governing survival in motorcycle crashes. Public opinion surveys conducted by the National Highway Traffic Safety Administration (NHTSA) found that public support for motorcycle helmet laws in the U.S. is very strong, with four out of five persons indicating support for helmet laws.

**Aside from saving lives and decreasing motorcycle-related injuries, there are other societal interests gained by enforcing strong helmet laws. Motorcycle fatalities and injuries impose a multi-million dollar societal cost on taxpayers each year.** Unfortunately, most drivers injured in motorcycle accidents do not have health insurance sufficient to cover the millions of dollars in acute and long-term care frequently associated with serious debilitating head injuries. These costs instead are borne by taxpayers through increased costs for Medicare and county health services. NHTSA estimates that motorcycle helmet use nationwide saved \$10.4 billion in economic costs from 1984 to 1996, and that an additional \$9.2 billion would have been saved if all motorcyclists had worn helmets during that same time period. To the extent such injuries are covered by insurance, the increased claims costs attributable to such injuries drive up the cost of health insurance and motor vehicle insurance for all policyholders.

For the foregoing reasons, we urge your **"no" vote on AB 1200**. If you have any questions regarding PIFC's opposition, please contact Michael Gunning at (916) 442-6646.

cc: Assemblyman Longville, Author  
Richard Costigan, Office of the Governor  
Howard Posner, Assembly Transportation Committee  
Cory Salzillo, Assembly Republican Caucus