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June 10, 2013

To: The Honorable Mark DeSaulnier, Chair  
The Honorable Ted Gaines, Vice Chair  
Members, Senate Transportation and Housing Committee

From: Rex D. Frazier, President  
Michael A. Gunning, Vice President  
Kara Cross, General Counsel  
Manolo P. Platin, Legislative Advocate

Re: AB 1113 (Frazier) Provisional Driver's Licenses  
As amended April 16, 2013

**Senate Transportation and Housing Committee Hearing, June 18, 2013**  
**PIFC Position: Support**

The Personal Insurance Federation of California, representing six of the nation's largest insurance companies (State Farm, Farmers, Liberty Mutual Insurance, Progressive, Allstate and Mercury) who collectively write a majority of the personal line auto and home insurance in California, **supports AB 1113 Provisional Driver's Licenses by Assemblymember Frazier.**

PIFC and its member companies have a long history of supporting legislation that serves to prevent injuries and enhance public safety, especially when it comes to teenage drivers. Our members have a long-standing interest in reducing auto accidents for teen drivers.

AB 1113 would make the following changes to California's existing Graduated Driver's Licensing [GDL] law:

- Extend the period of driving restrictions to the duration of the provisional license (currently the first 12 months after issuance of the provisional license).
- Prohibit driving between 10 p.m. and 5 a.m. (from the current 11 p.m. to 5 a.m.).
- Prohibit the transport of passengers who under 21 years of age (currently 20 years of age).

The current California GDL exceptions for driving between 10 p.m. and 5 a.m. and transporting an immediate family member un-accompanied and supervised by a licensed driver – for such instances as medical necessity, school, and employment – are retained in the bill.

Assembly Bill 1113 is needed because teens have the highest crash rate of any group of drivers in the U.S. and are four times more likely to be involved in a crash than adult drivers. Studies by the National Safety Council and National Highway Traffic Safety Institute show that California could save more lives – as well as savings from reduced traffic incident related costs – by enacting these reforms. Moreover, these same studies show a direct correlation of the number of lives saved and the number of restrictions on teen driver licenses. With the addition of each restriction, there would be a corresponding reduction in the number of teen-related fatal automobile accidents. PIFC believes that implementation of the reforms contained in AB 1113 could help to save lives and reduce the cost impact of teen-related automobile accidents.

For these reasons, **PIFC supports AB 1113 Provisional Driver's Licenses by Assemblymember Frazier, and urges your "aye" vote.** If you have any questions regarding PIFC's position, please contact Michael A. Gunning at (916) 442-6646.

cc: Assemblymember Jim Frazier, Author  
Carrie Cornwell, Chief Consultant, Senate Transportation and Housing Committee  
Ted Morley, Principal Consultant, Senate Republican Caucus  
Gareth Elliot, Secretary of Legislative Affairs, Office of the Governor