

March 18, 2014

**To:** The Honorable Bonnie Lowenthal, Chair  
The Honorable Eric Linder, Vice Chair  
Members, Assembly Transportation Committee

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

**Re:** AB 1801 (Frazier) Driver's Licenses: Provisional Licenses

**Assembly Transportation Committee Hearing, March 24, 2014**

**PIFC Position: Support**

The Personal Insurance Federation of California, representing seven of the nation's largest insurance companies (State Farm, Farmers, Liberty Mutual Insurance, Progressive, Allstate, Mercury and Nationwide) who collectively write a majority of the personal line auto and home insurance in California, **supports AB 1801 Driver's License: Provisional License, by Assemblymember Jim Frazier.**

Assembly Bill 1801 would extend the duration of a provisional driver's status from the current 12 month period to up to the age of 18. Under the provisional license, which is part of the state's Graduated Driver's License program, drivers are restricted in how late they can drive and on the age and number of minor passengers that they may transport. Current law allows for a broad number of accommodations, including driving family members, driving to school, driving to work and for other "hardships."

Numerous studies demonstrate the correlation between fatal car crashes involving teenagers and the presence of certain elements (e.g., late night driving, the presence of teenage passengers). California-specific data indicates that 16-and 17-year-old drivers face significant risk of being involved in a fatal crash with passengers – especially passengers between the ages of 13 and 19 – in the vehicle. Additionally, the Insurance Institute for Highway Safety recommends that passenger restrictions be applicable to all drivers under the age of 18.

Assembly Bill 1801 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.

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. PIFC believes that implementation of AB 1801 could help to save lives and reduce the cost impact of teen-related automobile accidents.

For these reasons, PIFC **supports AB 1801 Driver's License: Provisional License 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  
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Daniel Ballon, Consultant, Assembly Republican Caucus  
Gareth Elliot, Secretary of Legislative Affairs, Office of the Governor  
Robert Herrell, Legislative Director, California Department of Insurance



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