



Date: April 2, 2012

To: The Honorable Bonnie Lowenthal, Chair
The Honorable Kevin Jeffries, Vice Chair
Members, Assembly Transportation Committee

From: Rex D. Frazier, President
Michael A. Gunning, Vice President
Kimberley Dellinger Dunn, General Counsel
Manolo P. Platin, Legislative Advocate

Re: AB 2061 (Norby) Provisional Driver's Licenses: Restrictions: Exceptions
As amended March 22nd, 2012

Assembly Transportation Committee Hearing: April 9th, 2012
PIFC Position: Oppose

The Personal Insurance Federation of California, representing six of the nation's largest insurance companies (State Farm, Farmers, Liberty Mutual Group, Progressive, Allstate and Mercury) who collectively write a majority of the personal line auto and home insurance in California **opposes AB 2061 Provisional Driver's Licenses: Restrictions: Exceptions by Assemblymember Norby.**

AB 2061 would reduce traffic safety by allowing teens with provisional driver's licenses to transport a passenger under the age of 20 to or from school or school-authorized activities. AB 2061 significantly weakens California's graduated driver licensing (GDL) restrictions and will result in more teens driving with teen passengers and lead to more traffic crashes, injuries, and deaths for teen drivers, their teen passengers, and other road users (including drivers and passengers in other vehicles as well as pedestrians and bicyclists).

The PIFC member companies have long been strong proponents of California's GDL restrictions, some, like State Farm, maintain active partnerships to study the effects of teen driving. *Miles to Go* is an annual report series from the Center for Injury Research and Prevention at The Children's Hospital of Philadelphia (CHOP) and State Farm Insurance Companies® that monitors teen driver statistics and trends, providing a yearly snapshot of teen driver safety for the nation (www.TeenDriverSource.org). In the latest report, *Miles to go: Monitoring Progress in Teen Driver Safety*, it is highlighted that while substantial progress has been made in reducing crashes involving teens behind the wheel between 2005 and 2010, crashes remain the leading cause of death for teens, killing nearly five times as many 15- to 19-year-olds as cancer or poisoning in 2009.

Many studies, by organizations such as the Insurance Institute for Highway Safety (IIHS), UC Berkeley, and the California DMV, have demonstrated that California's teen licensing law has substantially reduced teen fatalities and injuries. In 2008, four thousand fifty-four teenagers died in the United States from injuries sustained in motor vehicle crashes. Such injuries are by far the leading cause of death among people 13–19 years old. In 2006, the latest year

for which data are available, 36 percent of all deaths among 16- to 19-year-olds occurred in motor vehicle crashes (IIHS, 2009a). Although they drive less than all but the oldest drivers, teenage drivers have elevated rates of crashes compared with adult drivers. For crashes of all severities, the crash rate per mile driven for 16- to 19-year-olds is four times as high as the rate for drivers 20 and older (IIHS, 2008b). The rate is highest at age 16, nearly twice as high as for 18- to 19-year-olds.

The fatal crash rate per mile driven also is highest for drivers ages 16–19—seven fatal crashes per 100 million miles compared with two for drivers 20 and older. Fatal crashes of young drivers often occur when other young people are in the vehicle, so teenagers are disproportionately involved in crashes as passengers as well as drivers; 61 percent of teenage passenger deaths in 2007 occurred in vehicles driven by another teenager.

Crash rates for young drivers are high because of their immaturity combined with their inexperience with driving. The crash risk of teenage drivers is particularly high during the first months of licensure (Mayhew, Simpson, and Pak 2003; McCartt et al. 2003), when their lack of experience behind the wheel makes it difficult for them to recognize and respond to hazards. Immaturity is apparent in young drivers' risky driving practices such as speeding.

Many aspects of AB 2061's weakening of California's GDL law are particularly troubling. For example, AB 2061 allows exceptions to California's passenger restriction law precisely during the time that teen drivers are at the highest risk – their first months of driving. Graduated driver licensing laws, including California's, have been successful in reducing the toll of traffic deaths and injuries. Countless injuries and fatalities have been prevented in the past 14 years since our state's enactment of GDL. AB 2061 is clearly a significant step backward and contrary to the available evidence on how to keep novice drivers, their passengers, and all other road users safe.

For the reasons stated above PIFC **opposes AB 2061 by Assemblymember Norby and urges your “nay” vote.** If you have any questions regarding PIFC's position, please contact Michael A. Gunning at (916) 442-6646.

cc: Assemblymember Chris Norby, Author
Howard Posner, Assembly Transportation Committee
Gregson Porteous, Assembly Republican Caucus
Gareth Elliot, Secretary of Legislative Affairs, Office of the Governor