

June 16, 2015

To: The Honorable Jim Beall, Chair
The Honorable Anthony Cannella, Vice Chair
Members, Senate Transportation and Housing Committee

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

Re: Assembly Bill 235 (Frazier) – Driver's Licenses - Provisional Licenses

Senate Transportation and Housing Committee – June 23, 2015

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 235: Driver's licenses: provisional licenses, by Assemblymember Jim Frazier.**

Assembly Bill 235 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.

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. 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). In fact, the Insurance Institute for Highway Safety recommends that passenger restrictions be applicable to all drivers under the age of 18.

Our members have an interest in reducing auto accidents for teen drivers. Assembly Bill 235 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 believes that implementation of AB 235 could help to save lives and reduce the cost impact of teen-related automobile accidents.

For these reasons, PIFC **supports AB 235 by Assemblymember Jim 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
Erin Riches, Consultant, Senate Transportation and Housing Committee
Ted Morley, Consultant, Senate Republican Caucus
Camille Wagner, Secretary of Legislative Affairs, Office of the Governor



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