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CHUBB

Date: April 2nd, 2020

To: Honorable Jim Frazier, Chair
Honorable Vince Fong, Vice Chair
Members, Assembly Transportation Committee

From: Rex D. Frazier, President
Seren Taylor, Senior Legislative Advocate
Deanna Jarquin, Legislative Advocate

Re: AB 3067 (Medina) Teen Driver Safety Graduated Driver License Age Change

PIFC Position: Support

The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents six of the nation's largest property and casualty insurance companies (State Farm, Liberty Mutual Insurance, Progressive, Mercury, Nationwide and Farmers as well as associate members NAMIC, and Chubb) who collectively write a majority of personal lines auto and home insurance in California.

PIFC is pleased to support AB 3067. PIFC has a long history of supporting legislation that serves to prevent injuries and enhance public safety, especially when it comes to teenage drivers. We have an established interest in reducing auto accidents for teen drivers because they have the highest crash rate of any group of drivers in the U.S. Teenage drivers are four times more likely to be involved in a crash than adult drivers. AB 3067 would expand the state's graduated driver's license program (GDL) to all new drivers under age 21.

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 this change in law. The provisions of AB 3067 will allow all teen aged youth to drive, but require all teen aged youth to go through the GDL program. This will make California's roadways safer for everyone.

This GDL age change is supported by a wide array of national and state traffic safety, law enforcement, public health, children and youth, advocacy groups, hospital and trauma centers, insurance companies, and most importantly hundreds of affected families who have lost a daughter or son due to a teen driver involved crash. PIFC believes implementation of the reforms contained in AB 3067 could help to save lives and reduce the cost impact of teen-related automobile accidents.

For this reason, PIFC supports AB 3067. If you have any questions regarding PIFC's position, please contact Deanna Jarquin at (916) 442-6646.

cc: Assemblymember Jose Medina, Author
Eric Thronson, Chief Consultant, Assembly Transportation Committee
Daniel Ballon, Consultant, Assembly Republican Caucus
Ronda Paschal, Deputy Legislative Secretary, Office of the Governor
Kendra Zoller, Deputy Legislative Director, California Department of Insurance