



SENATE FLOOR ALERT

Date: June 10, 2008
To: Members, California State Senate
From: Rex D. Frazier, President
Michael A. Gunning, Vice President
Kimberley Dellinger, General Counsel
Ermelinda Ruiz, Legislative Advocate
Re: AB 2688 (De La Torre) CAARP
As Amended May 27, 2008
Senate Consent Calendar
PIFC Position: Support

The Personal Insurance Federation of California (PIFC), representing insurers who write over 50% of all personal lines insurance sold in California, including State Farm, Farmers, Safeco, aigdirect.com, Progressive, and NAMIC, **supports AB 2688** authored by Assembly Member Hector De La Torre.

AB 2688 would allow insurance carriers that provide coverage for high risk drivers the ability to access credible accident and violation history data sources.

Current law restricts the sources from which carriers can obtain credible accident and violation history on persons who are unable to get auto coverage in the voluntary market due to their accident or violation history. Carriers are limited to obtaining such information from the DMV.

AB 2688 would allow insurance carriers to obtain this critical information on these high risk individuals from loss history exchanges as well. Carriers are allowed to access information from these exchanges on those who wish to qualify as California good drivers. This law will bring consistency to the sources of information available to carriers to assess risks for the voluntary market and the high risk market.

For the aforementioned reasons, **PIFC supports AB 2688**. If you have any additional questions regarding our position, please do not hesitate to contact Michael A. Gunning at (916) 442-6646.

cc: Assembly Member De La Torre (Author)
Erin Ryan, Senate Banking, Finance and Insurance Committee
Mike Prozio, Chief Deputy Legislative Affairs Secretary, Office of the Governor
Tim Conaghan, Consultant, Senate Republican Caucus
Kathleen Webb, Office of the Insurance Advisor
Senate Floor Analyses

4. AB2688SenFlr-6-08

PERSONAL INSURANCE FEDERATION OF CALIFORNIA

1201 K Street Suite 1220 Sacramento California 95814

T (916) 442 6646 F (916) 446 9548 E pifc@pifc.org www.pifc.org