

## MEMORANDUM

**Date:** April 10, 2007

**To:** The Honorable Pedro Nava, Chair  
Members, Assembly Transportation Committee

**From:** Rex D. Frazier, President  
Michael A. Gunning, Vice President  
Michael A. Paiva, Senior Legislative Advocate  
Ermelinda Ruiz, Legislative Advocate

**Re:** AB 425 (Adams): Vehicles: motorcycles: safety helmets: exceptions.  
As Introduced, February 16, 2007  
Assembly Transportation Committee Hearing: April 16, 2007  
**PIFC Position: Oppose**

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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, 21<sup>st</sup> Century, Progressive, and NAMIC, **opposes Assembly Bill 425** authored by Assembly Member Adams.

AB 425 would repeal the motorcycle helmet law by exempting persons 18 years and older if they have completed a motorcycle rider training program, or have been issued a motorcycle license from another jurisdiction, for two years or more. PIFC and its member companies strongly oppose this measure for the simple reason that repealing the helmet law would result in an increase in the severity of motorcycle injuries and death.

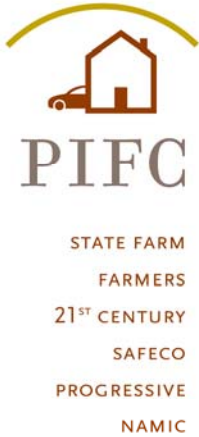
According to the National Highway Traffic Safety Administration (NHTSA) in 2003, 3,661 motorcyclists died and approximately 67,000 were injured in highway crashes in the United States. NHTSA reports that head injuries are the leading cause of death in motorcycle crashes. It is estimated that motorcycle helmets reduce the likelihood of a crash fatality by 37 percent.

A study conducted by the University of Southern California revealed that wearing a helmet was the single most important factor in surviving a motorcycle crash. A National Highway Traffic Safety Administration (NHSTA) public opinion survey found that four out of five people aged 16 and older supported mandatory helmet laws.

In addition to saving lives and reducing motorcycle-related injuries, there are other societal benefits to supporting and enforcing helmet laws. Motorcycle fatalities and injuries cost taxpayers millions of dollars in health care expenses every year. We believe that most drivers injured in motorcycle-related accidents do not have sufficient health insurance to cover the millions of dollars necessary to provide long-term care associated with serious head injuries. These costs instead are borne by taxpayers through increased costs for Medicare and county health services. NHSTA estimates that motorcycle helmet use saved \$1.3 billion in 2002 alone, and an additional \$853 million would have been saved if all motorcyclists involved in fatal crashes had worn helmets. To the extent such injuries are

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covered by insurance, the increased claims costs attributed to these injuries drive up the cost of health and motor vehicle insurance for all policyholders.

For the above reasons, **PIFC opposes AB 425 (Adams)**. If you have any questions, please contact Ermelinda Ruiz at (916) 442-6646.

cc: Assembly Member Anthony Adams, Author  
Alex Esparza, Assembly Transportation Committee  
Gregson Porteous, Consultant, Assembly Republican Caucus  
Mike Proso, Deputy Legislative Secretary for the Governor  
Kathleen Webb, Office of the Insurance Advisor  
Senate Floor Analyses

4. AB425-ATrans-4-07