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**Date:** March 13, 2017

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

**From:** Rex D. Frazier, President  
Michael A. Gunning, Vice President  
Kara Cross, General Counsel  
Ross Buckley, Legislative Advocate

**RE: AB 63 (Frazier) Driver's Licenses: Provisional Licenses  
Introduced December 12, 2016**

**Assembly Transportation Committee Hearing, (March 20, 2017)**

**PIFC Position: Support**

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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 63: Driver's Licenses: Provisional Licenses by Assemblymember Jim Frazier.**

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. Our members 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. and are four times more likely to be involved in a crash than adult drivers. AB 63 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 63 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.

PIFC believes that implementation of the reforms contained in AB 63 could help to save lives and reduce the cost impact of teen-related automobile accidents.

For this reason, PIFC **Supports AB 63, 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: Daniel Ballon, Policy Consultant, Assembly Republican Caucus  
Justin Behrens, Associate Consultant, Assembly Transportation Committee  
Michael Martinez, Deputy Legislative Secretary, Governor's Office  
Robert Herrell, Legislative Director, Department of Insurance