

September 18, 2013

The Honorable Edmund G. Brown
Governor of the State of California
State Capitol Building
Sacramento, CA 95814



STATE FARM

FARMERS

LIBERTY MUTUAL
INSURANCE

PROGRESSIVE

ALLSTATE

MERCURY

NATIONWIDE

Re: Request for Signature on AB 1113 (Frazier)

Dear Governor Brown,

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, **respectfully requests your signature on AB 1113 Provisional Driver's Licenses by Assemblymember 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 a long-standing interest in reducing auto accidents for teen drivers.

AB 1113 would make the following changes to California's existing Graduated Driver's Licensing [GDL] law:

- Extend the period of driving restrictions to the duration of the provisional license (currently the first 12 months after issuance of the provisional license).
- Prohibit driving between 10 p.m. and 5 a.m. (from the current 11 p.m. to 5 a.m.).
- Prohibit the transport of passengers who under 21 years of age (currently 20 years of age).
- Extend the period of time for an instruction permit to 9 months (currently 6 months).

Assembly Bill 1113 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. 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 these reforms. Moreover, these same studies show a direct correlation of the number of lives saved and the number of restrictions on teen driver licenses. With the addition of each restriction, there would be a corresponding reduction in the number of teen-related fatal automobile accidents. PIFC believes that implementation of the reforms contained in AB 1113 could help to save lives and reduce the cost impact of teen-related automobile accidents.

For these reasons, **PIFC supports AB 1113 Provisional Driver's Licenses by Assemblymember Frazier, and respectfully requests your signature.** If you have any questions regarding PIFC's position, please contact Michael A. Gunning at (916) 442-6646.

Sincerely,



Rex Frazier
PIFC President



Michael A. Gunning
PIFC Vice President

cc: Assemblymember Jim Frazier, Author
Gareth Elliott, Secretary, Legislative Affairs
Camille Wagner, Deputy Secretary, Legislative Affairs