

September 4, 2014

The Honorable Edmund G. Brown
Governor of the State of California
State Capitol Building, 1st Floor
Sacramento, CA 95814



Attn: Gareth Elliott, Legislative Secretary, Office of the Governor
Re: Request for Signature on AB 2293 (Bonilla)

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 2293: Transportation Network Companies: Insurance Coverage, by Assemblymember Bonilla.**

PIFC thanks you and your staff for dedicating time and effort towards finding a solution acceptable to the Executive branch, Legislature, and stakeholders involved in AB 2293. With this input, the Legislature passed AB 2293, establishing the necessary insurance rules to help protect drivers, passengers, and the public whenever a transportation network company (TNC), like Uber or Lyft, operates in California.

AB 2293 provides a balanced solution by addressing important insurance needs of drivers, passengers and the public, while simultaneously maintaining an environment supportive of business innovation. The bill identifies the driver activity for which TNC insurance must provide coverage in order to remove insurance gaps. The primary TNC insurance coverage required is set at reasonable levels (at least \$50,000 per individual/\$100,000 coverage), with excess coverage of at least \$200,000 for more serious injuries. The bill also provides flexibility for TNCs to satisfy the insurance requirements, and supports this flexibility by allowing the marketplace to produce new insurance products for TNCs and their drivers.

AB 2293 is carefully crafted legislation that protects drivers, passengers and the public without stifling business innovation.

For these reasons, PIFC **supports AB 2293: Transportation Network Companies: Insurance Coverage by Assemblymember Bonilla and respectfully urges your signature.** If you have any questions regarding PIFC's position, please contact Kara Cross at (916) 442-6646.

Sincerely,

Rex Frazier
PIFC President

Kara Cross
PIFC General Counsel

cc: Assemblymember Susan Bonilla, Author
Mark Rakich, Principal Consultant, Assembly Insurance Committee
Bill Lewis, Consultant, Assembly Republican Caucus
Hugh Slayden, Principal Consultant, Senate Insurance Committee
Tim Conaghan, Consultant, Senate Republican Caucus
Gareth Elliott, Legislative Secretary, Office of the Governor
Graciela Castillo-Krings, Deputy Legislative Secretary, Office of the Governor