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June 16, 2015

To: The Honorable Jim Frazier, Chair
The Honorable Katcho Achadjian, Vice Chair
Members, Assembly Transportation Committee

From: Rex D. Frazier, President
Michael A. Gunning, Vice President
Kara Cross, General Counsel
Manolo P. Morales, Senior Legislative Advocate

RE: SB 438 (Hill) Motor Vehicles: Reportable Property Damage
Amended: June 3, 2015

Assembly Transportation Committee, June 22, 2015
PIFC Position: Support

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 SB 438: Motor Vehicles: Reportable Property Damage.**

SB 438 would increase the threshold for reporting an accident with property damage to \$1000 from \$750. There is currently a discrepancy between the Vehicle Code and Insurance Regulations for principally at fault accidents. SB 438 would make Vehicle Code consistent with the principally at fault accident determinations under the Insurance Regulations.

PIFC and its member companies have a long standing record of supporting efforts to improve our customer's experiences when they have had the misfortune to be involved in an accident. PIFC believes that the bill could lead to a better customer experience to have the DMV reporting be consistent with the principally at fault definitions and potentially reduce some paperwork for our customers.

For these reasons, **PIFC supports SB 438 Motor Vehicles: Reportable Property Damage by Senator Jerry Hill and urges your "aye" vote.** If you have any questions regarding PIFC's position, please contact Michael A. Gunning at (916) 442-6646.

Cc: Senator Jerry Hill, Author
Victoria Alvarez, Principle Consultant, Asm. Transportation Committee
Daniel Ballon, Consultant, Assembly Republican Caucus
Camille Wagner, Legislative Secretary, Governor's Office
Robert Herrell, Legislative Director, Department of Insurance