



Personal Insurance Federation of California

California's Personal Lines Trade Association

REPRESENTING THE LEADING AUTOMOBILE AND HOMEOWNERS INSURERS
State Farm • Farmers • 21st Century Insurance Group • SAFECO • Progressive

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MEMORANDUM

Date: April 28, 2004

To: The Honorable Deirdre Alpert, Chair,
Members, Senate Appropriations Committee

From: Dan C. Dunmoyer, President,
G. Diane Colborn, Vice President of Legislative and Regulatory Affairs
Michael A. Gunning, Senior Legislative Advocate

Re: SB 1800 (Murray): Vehicles: Distracting Activities
Senate Appropriations Committee Hearing: May 3, 2004
PIFC Position: Support

The Personal Insurance Federation of California, representing insurers who write nearly 45% of the auto insurance policies sold in California, including State Farm, Farmers, SAFECO, 21st Century Insurance Group, and Progressive Insurance Company, **supports SB 1800** by Senator Murray. This bill would make it an infraction for a person to operate a vehicle in an unsafe manner that results from engaging in a distracting activity while driving.

Based on the “*Driver Distractions and Inattention Data Summary*” report of the California Highway Patrol from 2002, there are a number of distractions that can lead to accidents. Among the listed distractions were cell phones, children, electronic equipment, animals, radio/CDs, personal hygiene, smoking, reading, eating, and other factors. The CHP study concluded that driver distraction is the issue, not any particular activity. In addition, The National Highway Traffic Safety Administration has estimated that driver inattention or distraction is responsible for 25% to 30% of all police-reported traffic crashes. We believe that SB 1800 addresses all the factors listed by the CHP and is the best solution to the problem of driver distractions.

As further evidence of the need for this bill, the AAA Foundation Study in June of 2003 states that the results of the “...field data study have demonstrated that many driver distractions are neither new nor technological in nature. Rather, they are aspects of everyday driving that people are likely to seldom think about. A challenge for the highway safety community is to develop effective strategies for modifying people’s driving behavior, so that they do not engage in these potentially dangerous activities at inappropriate times while driving.”

PIFC and its member companies have a long history of support for sound public safety measures that serve to reduce injuries and enhance public safety. SB 1800 is such a measure. We believe that it will help to save lives, reduce serious injuries, and diminish other associated human and economic costs affiliated with unsafe driving. For all these reasons, **PIFC supports SB 1800** and urges an “aye” vote on the bill when it is heard in committee. Thank you for your consideration of our views. If you have any questions regarding PIFC position, please do not hesitate to contact Michael A. Gunning at (916) 442-6646.

cc: Cynthia Bryant, Office of the Governor
Senate Appropriations Committee
Tim Conaghan, Senate Republican Caucus
Scott Reid, Office of the Insurance Advisor