



**Date:** March 4, 2022

**To:** The Honorable Laura Friedman, Chair  
The Honorable Vince Fong, Vice Chair  
Members, Assembly Transportation Committee

**From:** Rex D. Frazier, President  
Seren Taylor, Senior Legislative Advocate  
Allison Adey, Legislative Advocate

**Re:** AB 2388 (Villapudua) Driver's licenses: instruction permits and provisional licenses.

Members:

STATE FARM

LIBERTY MUTUAL

PROGRESSIVE

MERCURY

NATIONWIDE

FARMERS

ALLSTATE

Associate Members:

NAMIC

CHUBB

CONNECT

by American Family

**PIFC Position: Support**

The Personal Insurance Federation of California (PIFC) is a statewide trade association that represents seven of the nation's largest property and casualty insurance companies including (State Farm, Farmers, Liberty Mutual Insurance, Progressive, Mercury, Nationwide and Allstate as well as associate members CHUBB, CONNECT by American Family Insurance, and NAMIC) who collectively write the majority of personal lines auto and home insurance in California.

PIFC is pleased to support AB 2388. PIFC has a long history of supporting legislation that serves to prevent injuries and enhance public safety, especially when it comes to young drivers. We have an established interest in reducing auto accidents for young drivers because they have the highest crash rate of any group of drivers in the U.S. Teenage drivers are four times more likely to be involved in a crash than adult drivers. Teen and young adult drivers are also the most likely group to be distracted by other people and electronics while driving.

AB 2388 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 2388 will allow all young adults to drive, but requires all youth up to age 21 to go through the GDL program.

This GDL age change is supported by a wide array of national and state traffic safety, law enforcement, public health, children and youth, advocacy groups, hospital and trauma centers, insurance companies, and most importantly hundreds of affected families who have lost a daughter or son due to a teen driver involved crash. PIFC believes implementation of the reforms contained in AB 2388 could help to save lives and reduce the cost impact of teen-related automobile accidents.

For this reason, **PIFC supports AB 2388**. If you have any questions regarding PIFC's position, please contact Allison Adey at (916) 442-6646.

CC: Assemblymember Carlos Villapudua, Author  
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Ronda Paschal, Deputy Legislative Secretary, Office of the Governor  
Michael Martinez, Senior Deputy Commissioner and Legislative Director, California Department of Insurance