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(Organization Logo)

Date

The Honorable Tina McKinnor
California State Assembly
1021 O Street, Room 5520
Sacramento, CA 95814

RE: ACR 52 (McKinnor) SUPPORT

Dear Assemblymember McKinnor:

On behalf of [Your Organization/Your Name], I am writing to express our strong support for ACR 52, which urges the California Insurance Commissioner to take steps to make optional safe driver incentive programs available for insurance use in California.

In the post-COVID era, the severity of vehicle crashes has increased significantly, posing serious risks to the safety of our communities. Despite efforts through infrastructure improvements, education, and enforcement, these measures alone have proven insufficient in addressing road safety challenges. Proven tools that incentivize safe driving behavior should be available to Californians to help reduce the frequency and severity of crashes.

Across the nation, drivers have access to optional incentive programs that reinforce safe driving behaviors such as reducing distracted driving, speeding, and aggressive driving. These programs have been shown to improve road safety and decrease crash rates. However, California remains the only state where drivers cannot opt into such programs to influence their insurance rates, despite their demonstrated effectiveness in fostering safer driving habits.

Current law under Proposition 103 mandates that auto insurers in California determine rates based on three primary factors: DMV driving records, years of driving experience, and annual mileage. ACR 52 calls on the Insurance Commissioner to reinterpret these factors to allow behavior-based driving data as an optional basis for determining rates—if and only if a consumer voluntarily opts into such a program.

ACR 52 presents an opportunity for California to modernize its approach to insurance pricing while maintaining its strong consumer privacy protections. By allowing drivers the choice to participate in these programs, the state can incentivize safer driving behavior, provide financial benefits to responsible drivers, and ultimately enhance road safety for all Californians.

We support ACR 52 because it reflects a commitment to consumer choice, road safety, and data-driven solutions that can benefit all Californians.

Thank you for your continued leadership on this issue.

Sincerely,

NAME

ORGANIZATION

CONTACT INFORMATION

cc: The Honorable (Chair Name), Chair, (Name of Committee), Members of the (Name of Committee)