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## **HOW CAN WE MAKE THE STREETS OF CALIFORNIA SAFER? WITH THE PASSAGE OF SENATE BILL 60 (CEDILLO)**

California has become a diverse racial and ethnic society through its influx of immigrants and migrants. Current law prevents many immigrants from receiving the proper training and testing to be safe, licensed and insured drivers. However, there is an answer to this dilemma: SB 60, a bill currently before the State Legislature authored by Senator Gil Cedillo that would provide the opportunity for all California motorists to obtain for a driver's license.

The Personal Insurance Federation of California (PIFC) and the Mexican American Legal Defense and Educational Fund (MALDEF) support SB 60 because it would help make California roads safer by allowing all California drivers to obtain a driver's license based on ability to pass the certification requirements of the Department of Motor Vehicles (DMV), not on unrelated matters such as one's immigration status. All Californians need access to a driver's license and affordable insurance to make a living and care for their families. Without a valid driver's license, these individuals must either face losing their jobs, which would result in less state income and sales tax, or drive uninsured with the risk of getting in an accident, which could result in an even greater cost to the state.

There are more than 30 million vehicles on the streets of California. The state requires every driver of a vehicle to have automobile insurance. However, California Department of Insurance (CDI) estimates that as many as 25 percent or 7.5 million drivers in California *do not have automobile insurance*. In parts of Los Angeles County, the uninsured motorist rate is as high as 75 percent. In parts of Orange County, the uninsured motorist rate is as high as 67 percent.

As a result many insured drivers are compelled to purchase optional uninsured motorist coverage for protection against this large number of drivers who by law are currently excluded from purchasing auto insurance. Drivers with insurance purchase uninsured motorist coverage to protect themselves from being injured or suffering property damage after being involved in an accident with an at-fault uninsured motorist. When an uninsured driver is involved in an at-fault accident, it only adds to the costs of auto insurance which every insured driver has to

eventually pay for, thus driving up the rates for all insured drivers. When uninsured motorist coverage is not utilized, a county or the state may end up paying major medical bills and property damage for uninsured drivers and passengers.

PIFC and MALDEF support SB 60 for these other pertinent reasons:

- **Trained, tested, and insured drivers enhance public safety for everyone.** By allowing all California residents to apply for a driver's license and learn the rules of the road, SB 60 will improve highway safety and protect the lives of all Californians.
- **Ensuring all California drivers have access to auto insurance will help reduce costs for all motorists.** Unlicensed drivers are unable to obtain auto insurance and are more likely to pass the costs associated with an accident on to insured drivers, driving up insurance costs.
- **Allowing all California residents to apply for a driver's license will make local communities safer.** Providing licenses to previously unlicensed residents enables police officers to identify individuals during routine traffic stops and investigative interviews, thus saving law enforcement personnel precious time and resources. SB 60 will help all California communities work with local police to report crimes and accidents to make community neighborhoods safer.

Good public policy results in better public safety. SB 60 would allow an estimated two million eligible drivers to obtain a driver's license. Licensing two million drivers who have not been licensed before will make a great contribution to California's economy and help to keep the state's roads safer. SB 60 is good for public safety and it is good for California.

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