[Urging the California State Legislature to Pass Legislation Increasing Minimum Automobile Liability Insurance]

Resolution urging the California State Legislature to pass legislation increasing minimum automobile liability insurance.

WHEREAS, California Code of Insurance, Section 11580.1b and California Vehicle Code, Sections 16054 and 16056(a) require that California automobile drivers carry a minimum of $15,000 in liability insurance for the bodily injury or death of one person in any one collision and a minimum of $30,000 in liability insurance for the bodily injury or death of two or more persons in any one collision (collectively, "California's bodily injury insurance minimums"); and

WHEREAS, California's bodily injury insurance minimums were set in 1974 and have not been increased since; and

WHEREAS, The cost of medical care has increased drastically since 1974; and

WHEREAS, Numerous studies show that the cost of healthcare in California is among the highest of any state in the nation, and the cost of medical procedures in San Francisco is among the highest in the state; and

WHEREAS, On October 8, 2013, the Board of Supervisors heard testimony from San Francisco resident Monique Porsandeh, who was the victim of a collision with an automobile at Fillmore and Green Streets in San Francisco and suffered serious injuries, including brain injuries, that caused her to incur thousands of dollars in ongoing and unreimbursed medical expenses; and

WHEREAS, Ms. Porsandeh also testified before the Pedestrian Safety Advisory Committee (PSAC), which is the official public representative to the San Francisco Board of Supervisors on pedestrian safety issues; and
WHEREAS, On February 11, 2014, PSAC heard testimony from San Francisco resident Jikaiah Stevens, who was the victim of a collision with an automobile and suffered serious injuries, including brain injuries, that caused her to incur thousands of dollars in ongoing and unreimbursed medical expenses; and

WHEREAS, Ms. Stevens and Ms. Porsandeh are just two examples of the hundreds of pedestrians who are victims of collisions with automobiles in San Francisco each year; and

WHEREAS, Pedestrian victims of collisions with automobiles such as Ms. Stevens and Ms. Porsandeh are often unable to secure adequate reimbursement for their medical expenses from the drivers of the automobiles that struck them, even when the drivers are at fault, because California’s bodily injury insurance minimums are too low to cover even a fraction of the medical costs associated with such collisions; and

WHEREAS, Increasing California’s bodily injury minimums would help redress this unfairness and thereby support pedestrian safety and promote walking as a healthful transportation activity; and

WHEREAS, Only two states in the country have bodily injury insurance minimums that are lower than California’s; and

WHEREAS, Other states such as Wisconsin, Maine, and Alaska have bodily insurance minimums of $50,000 for the bodily injury or death of one person and $100,000 for the bodily injury or death of two or more persons; and

WHEREAS, On April 8, 2014, PSAC unanimously passed a resolution (RESOLUTION PSAC-2-2014) urging the San Francisco Board of Supervisors to make it San Francisco’s official policy that California’s bodily injury insurance minimums should be increased to at least $50,000 for the bodily injury or death of one person and at least $100,000 for the bodily injury or death of two or more persons, and further urging the Board of Supervisors to call

Supervisor Breed
BOARD OF SUPERVISORS
upon the members of San Francisco's state legislative delegation to introduce legislation to that effect; now, therefore, be it

RESOLVED, That the San Francisco Board of Supervisors urges the California Legislature to enact legislation increasing California's bodily injury insurance minimums to at least $50,000 for the bodily injury or death of one person and at least $100,000 for the bodily injury or death of two or more persons.
Resolution urging the California State Legislature to pass legislation increasing minimum automobile liability insurance.

May 20, 2014 Board of Supervisors - ADOPTED
Ayes: 11 - Avalos, Breed, Campos, Chiu, Cohen, Farrell, Kim, Mar, Tang, Wiener and Yee

File No. 140516

I hereby certify that the foregoing Resolution was ADOPTED on 5/20/2014 by the Board of Supervisors of the City and County of San Francisco.

Angela Calvillo
Clerk of the Board

UN SIGNED
Mayor

5/29/2014
Date Approved

I hereby certify that the foregoing resolution, not being signed by the Mayor within the time limit as set forth in Section 3.103 of the Charter, or time waived pursuant to Board Rule 2.14.2, became effective without his approval in accordance with the provision of said Section 3.103 of the Charter or Board Rule 2.14.2.

Angela Calvillo
Clerk of the Board