

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

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

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6 WHEREAS, California Code of Insurance, Section 11580.1b and California Vehicle
7 Code, Sections 16054 and 16056(a) require that California automobile drivers carry a
8 minimum of \$15,000 in liability insurance for the bodily injury or death of one person in any
9 one collision and a minimum of \$30,000 in liability insurance for the bodily injury or death of
10 two or more persons in any one collision (collectively, “California’s bodily injury insurance
11 minimums”); and

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

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

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

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

23 WHEREAS, Ms. Porsandeh also testified before the Pedestrian Safety Advisory
24 Committee (PSAC), which is the official public representative to the San Francisco Board of
25 Supervisors on pedestrian safety issues; and

1 WHEREAS, On February 11, 2014, PSAC heard testimony from San Francisco
2 resident Jikaiah Stevens, who was the victim of a collision with an automobile and suffered
3 serious injuries, including brain injuries, that caused her to incur thousands of dollars in
4 ongoing and unreimbursed medical expenses; and

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

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

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

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

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

20 WHEREAS, On April 8, 2014, PSAC unanimously passed a resolution (RESOLUTION
21 PSAC-2-2014) urging the San Francisco Board of Supervisors to make it San Francisco's
22 official policy that California's bodily injury insurance minimums should be increased to at
23 least \$50,000 for the bodily injury or death of one person and at least \$100,000 for the bodily
24 injury or death of two or more persons, and further urging the Board of Supervisors to call
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1 upon the members of San Francisco's state legislative delegation to introduce legislation to
2 that effect; now, therefore, be it

3 RESOLVED, That the San Francisco Board of Supervisors urges the California
4 Legislature to enact legislation increasing California's bodily injury insurance minimums to at
5 least \$50,000 for the bodily injury or death of one person and at least \$100,000 for the bodily
6 injury or death of two or more persons.

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