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Informational Hearing

“Telematics, Auto Insurance, and California”

October 27, 2025

1:30 PM

1021 O Street, Room 2100

Opening Remarks

- Senator Susan Rubio, Chair

Panel I. Background and Overview on Telematics (30 min)

Participant:

- David Russell, Ph.D., Professor of Insurance and Finance, Director, Center for Risk Management and Insurance, California State University, Northridge

Panel II. Telematics in Other States – A Case Study (30 min)

Participant:

- Jon Nelson, P.E., State Highway Safety and Traffic Engineer, Missouri Department of Transportation

Panel III. Telematics, Auto Insurance, and Potential Regulation in California (30 min)

Participants:

- Ken Allen, CPCU, AIE, Deputy Commissioner - Rate Regulation Branch, California Department of Insurance
- Chandara Phanachone, Chief, Office of Insurance Diversity and Innovation, California Department of Insurance

Public Comment

Closing