

March 25, 2019

The Honorable Doug Green
Ohio House of Representatives
77 S. High St., 13th Floor
Columbus, OH 43215

RE: SUPPORT House Bill 106 – Graduated Drivers Licenses

Dear Chairman Green:

The American Property Casualty Insurance Association (APCIA) is a trade association representing more than 60 percent of the market nationally that promotes and protects the viability of private competition for the benefit of consumers and insurers. We respectfully submit the following comments in support of House Bill 106.

Ohio has always had a national reputation for leadership and doing the right thing. The state can add to that legacy, and more importantly help save young lives, by passing House Bill 106 which adds a mere six months of supervised driving for our most inexperienced, nascent drivers and adjusts nighttime driving restrictions by one singular hour, all with practical exceptions for school, a job, etc.

The statistics are dire – nearly 38,000 deaths or injuries the past five years in Ohio due to teen driver crashes, giving The Buckeye State the dubious distinction of being seventh worst in the nation on this metric.

Critics are right that the older the driver, generally the less risky from an insurance perspective and that rating and underwriting standards, or restrictions on such things as a 19-year-old driving a two-ton big-rig, are in place to mitigate this. However, HB 106 is about commonsense balance – young people still get to learn to drive, families get the benefit of an added driver at an earlier age if the teen chooses to do so, and the entire driving public benefits from a more experienced driver.

Thank you for the consideration of our perspective. We urge you and your colleagues to vote “YES” on HB 106.

Please contact me directly at 847-553-3678 or via email at jeffrey.junkas@apci.org or APCIA’s Ohio counsel, Steve Buehrer at 614-365-4107 or via email at buehrer@carpenterlipps.com, with any questions.

Sincerely,



Jeffrey Junkas

cc: Steve Buehrer, Rep. Gary Scherer, Rep. Michael Sheey