

# The RISK INSTITUTE

*Enterprise Risk, Insurance, Capital Manager*

February 16, 2021

Dear Representative and Finance Chairman Oelslager;

We are writing on behalf of The Risk Institute to urge you to support **an amendment** to HB 74. **The Risk Institute, has as it's mission, a focused attention on Enterprise Risk Management. Over the past few years, we have distorted attention to Distracted Driving and Young Driver Safety. Our research has confirmed the need to modify and strengthen Ohio's young driver licensing process.**

This amendment would **make Ohio's roads safer by providing novice teen drivers the experience they need to be safe drivers.** Ohio's young driver licensing system has not kept up with the latest research on teen crashes and how to prevent them. Consequently, nearly 38,000 injuries and fatalities occurred in Ohio teen driver crashes between 2015 and 2019, according to the Ohio Department of Transportation. That's an average of 20 injuries and fatalities every day. Ohio statistics have shown that during the past five years, young driver fatalities are 47% higher than the age bracket 25-35. Shocking!! This is an epidemic and we need to take immediate action.

The Centers for Disease Control and Prevention cites **inexperience as the number one reason teen drivers crash.** Providing teens with the chance to practice driving with an adult in **all four of Ohio's seasons is invaluable.** Parents of teen drivers in states with a 12-month permit are extremely supportive.

By supporting this amendment, you will modernize Ohio's young driver licensing system, **provide teens with greater protection, give their parents more peace of mind and make the roads safer for everyone.** A modern GDL keeps Ohio's teens, families and communities safe and strong. We appreciate your consideration and urge you to adopt this amendment as a part of HB 74.

Thank you.

Philip S. Renaud II Msc, CPCU  
Executive Director  
The Risk Institute  
The Ohio State University  
256 Mason Hall  
Columbus, Ohio 43210