

Testimony Supporting Proposed Amendment to HB 33
Jason Wrather, AVP Strategy and Innovation, Grange Mutual Casualty Company
Ohio Senate Finance Committee

Chairman Dolan, Vice Chair Cirino and Ranking Minority Member Sykes – thank you for the opportunity to provide proponent testimony for an amendment to HB 33. My name is Jason Wrather and I am the AVP of Personal Lines Strategy and Innovation at Grange Insurance Company. Grange is an Ohio-based company proudly headquartered right here in Columbus. From modest beginnings, Grange Insurance has grown into a regional mutual insurance company serving the needs of farming families, “Main Street” communities, urban and suburban markets. Grange employs 870 Ohioans and has an extensive presence in the buckeye state.

As an insurance company, we recognize the importance of safe drivers on Ohio roads. My role as the AVP of Personal Lines Strategy and Innovation is to develop new and exciting technologies for the company. I’m here today not to focus on insurance, but rather to share my passion for helping teenagers learn how to drive in a safe manner.

One of the technologies Grange is developing will assist parents and their teenagers through two important phases of driver training. Those two phases are 50-hours of parent coaching and 8-hours of behind the wheel in-car evaluation. Our new technology will validate that the proper number of practice hours has been completed, provide guidance to develop safe driving skills, and evaluate the successful mastery of those driving skills. This is accomplished through the assistance of a software application utilizing an electronic device such as smart phone or onboard vehicle computer system. Like many new technologies, for the application to be successful, a change to Ohio law is necessary.

In his testimony to this committee last week, Director Wilson at Public Safety stated that we need to think outside the box. He highlighted three goals for driver training initiatives in the department:

1. Make driver education more accessible to more teens
2. Provide stronger education (curriculum, standards, etc.)
3. Increase capacity of driver training schools to handle more students, more quickly

The potential benefits of our new technology will support all of these goals set forth by Director Wilson. In addition, we also believe that our new technology will be able to provide numerous additional benefits such as – Enhanced Safety, Mental Health Support, and a more Affordable option for Ohio families.

- Safety – Our technology will provide guidance on the safest roads to travel so that teens can gradually build their driving skills at their own pace.
- Mental Health – With this option, we will be able to reduce the anxiety levels of teen drivers. With the support of our technology, teen drivers will not be required to drive in

an unfamiliar car, in unfamiliar surroundings with an unfamiliar person as is the case today.

- Affordability - There is a potential for cost savings for families by using the application to complete their driver training coursework.

In closing, I would like to leave you with two important thoughts.

1. This technology will be completely optional for parents and teenage students. Traditional forms of driver training will still be available and utilized in Ohio. Grange is simply asking for the opportunity to develop this technology through a necessary change in the Revised Code.
2. If there are any concerns with the technology, the Department of Public Safety will maintain the ability to conduct evaluations of any application and ultimately approve or deny the use of the technology in accordance with Ohio law. The language in the amendment is written broadly so that the Department is also free to consider other approaches to the use of new technology beyond the work of Grange.

Grange has prepared an amendment to HB 33 that will allow for this innovation in Ohio and requests the Committee's support for the amendment. A small change in Ohio law to allow for an electronic device to be used in driver training would put Ohio at the forefront of driver education. I look forward to answering any questions from the committee. Thank you.