Testimony Supporting Proposed Amendment SC 1248 Jason Wrather, AVP Innovation, Grange Mutual Casualty Company Ohio Senate Finance Committee

Chair Cirino, Vice Chair Chavez, and Ranking Member Hicks-Hudson – thank you for the opportunity to provide interested party testimony on HB 96. My name is Jason Wrather and I am the Innovation Officer at Grange Insurance Company. Grange is an Ohio-based company proudly headquartered right here in Columbus.

I'm here today not to focus on insurance, but to talk about safety.

Ohio has a serious challenge with driver training, and we need your help.

The Governor has spoken about it.

The Director of Public Safety has spoken about it.

Major Driving Schools have spoken about it.

After two years of intensive study and testimony, I am here today to propose a solution that addresses two fundamental challenges with driver training.

First, let's talk about safety. Currently 40% of teens (and growing) wait to turn 18 to get their license. If you wait to turn 18, you are exempt from the major driver training requirements. A recent study by the Center for Injury Research and Prevention at the Children's Hospital of Philadelphia using Ohio driver data indicated that teens who wait to get their license at 18 without driver training have a 14% higher crash rate versus teens that received their license at 16 with driver training.

Safety on Ohio roads should be reason enough to require some level of training for all drivers. That is part one.

In addition to safety, the Governor, the Director of Public Safety, and major Driving Schools have spoken about other challenges with the current law.

For example,

- The cost of driver training is out of reach for many families
- The availability of time slots at driver training schools can be limited, which creates long wait times.
- The lack of accessibility in many rural areas of the state means that families are driving great distances just to get to a driving school

The solution here is simple – modernize existing legislation to provide technology options throughout the driver training process. Again, provide an option for families to utilize technology. That is part two.

What is this technology you may ask? The technology I'm referring to isn't futuristic or complex. It's already in your pocket. The same smartphone technology that insurance companies use to monitor driving behavior can be modified to revolutionize driver training. This smartphone technology could monitor practice hours, assess driving behaviors, provide real-time feedback on skills like braking and turning, and complement in-person training.

If you are thinking about safety, rest assured. This proposal includes rigorous oversight. Any technology implementation would require thorough review and approval from the Ohio Department of Public Safety.

If you are wondering about the impact on employment, rest assured, this approach protects current driver training jobs. Even better, it requires no budget allocation and helps families save both time and money. It's a genuine win-win-win solution for workers, taxpayers, and Ohio families alike.

This is where you can help. While the current budget bill includes driver training updates, it falls short of addressing these critical needs. A small yet impactful modification is needed - one that explicitly allows the use of electronic devices in the driver training process.

I urge you to support amendment SC 1248. Let's make Ohio a model for safety and driver training.

I welcome your questions and look forward to discussing how we can make this vision a reality for Ohio.