



**Americans for Prosperity – Ohio Proponent Testimony, Senate Bill 90, Senate General Government Committee
March 10, 2026**

Good afternoon, Chair Roegner, Vice Chair Gavarone, Ranking Member Willis, and Members of the Senate General Government Committee.

My name is Hannah Kubbins and I'm the Legislative Director for Americans for Prosperity – Ohio. Our organization, and its thousands of activists across Ohio, are dedicated helping everyone achieve their version of the American Dream. We believe that individuals are capable of extraordinary things when given the freedom and opportunity to do so. Accordingly, I urge your support for Senate Bill 90, which would provide that freedom and opportunity to entrepreneurs in Ohio.

AFP – Ohio was pleased to support Senate Bill 249 of the 134th General Assembly, a bill that created a regulatory sandbox program specifically for financial products and services.

SB 90 takes this idea even further by creating a universal regulatory sandbox program that would apply to any new product or service across all industries.

A regulatory sandbox is a legal classification which creates a space where participating businesses will not be subject to burdensome regulations. Consistent buildup of regulations slows economic growth.

Sandbox programs allow businesses to “play” alongside regulators so that innovators and entrepreneurs are not inhibited while waiting for regulatory approval.

The bill establishes a regulatory relief office under the Commonsense Initiative to administer the program and serve as a liaison between state agencies and private businesses. The regulatory relief office will work with businesses to identify state laws and regulations that may be waived while the business participates in the sandbox. SB 90 is not a free-for-all. The bill strikes a balance between encouraging innovation and consumer

safety by detailing guidelines of the program, recordkeeping requirements, and requiring certain disclosures to consumers.

This sandbox program will be beneficial in allowing companies to experiment and deploy new services and products that may not otherwise be possible under current regulatory regimes. AFP – Ohio believes SB 90 is another significant step forward in the regulatory reform space to empower innovation in the Buckeye state. Thank you for the opportunity to express support for the bill.