



Property Casualty Insurers
Association of America

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Jeffrey Junkas
Assistant Vice President, State Government Relations

November 29, 2017

The Honorable Tom Brinkman
Chair, Insurance Committee
Ohio House of Representatives
77 S. High St., 11th Flr.
Columbus, OH 43215

RE: House Bill 284, Commercial Trucking & Young Drivers

Dear Chairman Brinkman:

The Property Casualty Insurers Association of America (PCI) is a trade association representing nearly 1,000 property and casualty insurance companies that together write more than 46 percent of the auto insurance in Ohio. We respectfully submit the following comments to House Bill 284, concerning a mandated study on “making recommendation about ways to reduce the cost of insurance premiums among commercial drivers ages” 18 to 25.

While we understand the laudable goal of trying to replenish the ranks of commercial truck drivers, HB 284 should be looked at in totality with the work at the federal level (a study is underway) and with the American Transportation Research Institute (ATRI).

While on its face HB 284 is a simple call for a study, the language of the bill falsely presumes and implies that a study will find some magic elixir for maturity, judgement and low risk traits for drivers under 25, that decades of data has shown doesn't exist, to then “reduce insurance premiums.” This is a recipe for false hopes and potentially rating restrictions that would allow unsafe drivers on the roads at inaccurately priced risk levels, which is unfair to all Ohio drivers. Instead, any bill advanced should be to increase safety on highways and determine if there is a predictable way to select, train and employ young drivers that are at least as safe as commercial vehicle drivers in general.

Currently, drivers under 25 cannot rent an automobile from most rental companies due to the risk, and placing more 18- to 25-year old's behind the wheel of a 'big rig' weighing tens of thousands of pounds without proper, market-driven risk analysis is not a viable solution. Luckily, there is work being done to examine these risks already (see the attached comment letter from the Insurance Institute for Highway Safety concerning a federal pilot program involving military veterans, which does note the reality of higher crash risk for younger drivers) and ATRI's report about young driver characteristics (very risky).

At this time, we respectfully request you hold this bill for more discussion with the industry and existing research to be reviewed and actions at the federal level to play-out.

Thank you for your consideration of our perspective. Please contact me directly at 847-553-3678 or via email at jeffrey.junkas@pciaa.net or our Ohio counsel, Steve Buehrer at 614-365-4107 or via email at buehrer@carpenterlipps.com with any questions.

Sincerely,

A handwritten signature in black ink, appearing to read "Jeffrey Junkas", written in a cursive style.

Jeffrey Junkas

cc: Director Jillian Froment, Dept., of Insurance
The Honorable Niraj Antani