



**Senators George Lang and Steve Wilson**  
**Senate Bill 236**  
**Sponsor Testimony**  
**House Technology and Innovation Committee**

Chairman Fraizer, Vice Chair Hall, and Ranking Member Lightbody, thank you for affording my joint sponsor, Senator Wilson, and I opportunity to testify before you today on Senate Bill 236.

Senate Bill 236 is a straightforward, yet necessary way to modernize the Ohio Revised Code by enabling insurers using an online platform to automatically enroll purchasers of product via electronic methods into electronic communications.

Insurance law across the country was originally crafted with only paper communications between service providers and customers in mind because that was the method of communication at the time.

Senate Bill 236 modernizes the insurance industry by considering the purchase of an insurance policy through an online platform as affirmative consent on behalf of the policyholder to conduct business and communications between the holder and insurer through electronic means. This includes all notices and documents related to the purchased policy only.

Understanding there may be individuals who prefer hard copy, paper communications, SB 236 allows policyholders to request insurers provide these communications in paper format.

Furthermore, this bill does not require an insurer to offer or provide an online platform should one not already exist for the company. Lastly, SB 236 authorizes the Superintendent of Insurance to adopt rules in accordance with Chapter 119 of the Revised Code that they consider necessary to perform the purposes of this created section.

By allowing Senate Bill 236 to become law, we will enable insurance companies to utilize the tools of the 21<sup>st</sup> century to conduct business and better serve their customers, thereby making Ohio a more competitive state in the insurance industry. In a nutshell, this bill should help Ohio insurers by having a positive impact on their EBITA by reducing their cost and complexity, giving Ohio insurers an advantage versus companies doing business in other states.

Thank you for your time today, and we would be happy to answer any questions from the committee.