



Senators George Lang and Steve Wilson
Senate Bill 236
Sponsor Testimony
Senate Insurance Committee

Senator Lang

Chairman Hackett, Vice Chair Romanchuk, and Ranking Member Craig, 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.

Senator Wilson

States across the country are addressing the above issue by pursuing legislation similar to SB 236. Our bill considers 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. 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 21st century to conduct business and better serve their customers, thereby making Ohio a more competitive state in the insurance industry.

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