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OHIO LEGISLATIVE SERVICE COMMISSION

Office of Research
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Office

S.B. 236
134th General Assembly

Fiscal Note & Local Impact Statement

[Click here for S.B. 236's Bill Analysis](#)

Version: As Reported by Senate Insurance

Primary Sponsors: Sens. Wilson and Lang

Local Impact Statement Procedure Required: No

Ruhaiza Ridzwan, Senior Economist

The bill has no direct fiscal effect on the state or political subdivisions. It provides that purchasing of an insurance policy through an online platform¹ is considered to have affirmatively consented to have all notices and documents related to the policy delivered to the insured electronically. Such insured person may request to receive all notices and documents in paper format, in which case the bill requires an insurer to provide them in paper format. The bill does not create any new duties for the Department of Insurance, and any other government entity that purchases insurance may choose whether to receive documents in paper form or electronically.

SB0236SR/zg

¹ The bill defines "online platform" as a website or other digital application designed to facilitate the purchase of insurance policies by parties from a licensed insurer. The bill specifies that it does not require an insurer to offer an online platform.