



TESTIMONY

Presented to

Fiscal Committees of the New York State Legislature

Joint Budget Hearing
2026-2027 Executive Budget - Transportation

Tuesday, February 3, 2026

Albany, New York

AMERICAN SAFETY COUNCIL

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Senator Krueger, Assemblymember Pretlow, Senator Cooney and Assemblymember Magnarelli and distinguished members of the Legislature, thank you for the opportunity to testify to your committees regarding the 2026-2027 Executive Budget. Please consider the following two issues regarding the transportation budget:

The American Safety Council (ASC) is the leading source for online driver safety, workplace safety, food and alcohol safety, and technical skills training and continuing education. Our online courses are accessible to people with disabilities, offered in English and Spanish, and deliver around-the-clock access to self-directed learning. ASC's New York operations center is located in Malone, New York.

TED PART B

EXTEND THE INTERNET POINT INSURANCE REDUCTION PROGRAM

American Safety Council supports the Executive Budget proposal to extend the "Internet Point Insurance Reduction Program" (Part B: A.10008/S.9008 - Transportation, Economic Development and Environment Conservation/Article VII).

The IPIRP Program allows drivers to reduce points on their driving record and the base rate of auto and motorcycle insurance premiums by 10 percent each year for three years by taking an approved online accident prevention course. Part B proposes extending the program until April 1, 2028.

Chapter 751 of the Laws of 2005 first authorized the Department of Motor Vehicles to commence a pilot program to offer defensive driving courses to New York drivers online. ASC is an approved Motor Vehicle Accident Prevention Course sponsoring agency. The Point & Insurance Reduction Program (PIRP) approved by the Department of Motor Vehicles - better known as "I-PIRP" - is available online from course sponsors such as the American Safety Council. The program has been highly successful, yielding a number of benefits including:

- Participation in accident prevention and point reduction courses remains very strong; with over 684,000 completions in 2023 and over 6,000,000 since 2016.
- Offering NY drivers a choice of modality (Internet or Classroom) is highly valued, with 50.5% choosing Classroom and 49.5% choosing Internet in 2023.

- This choice of modality expands access to differing constituencies:
 - Median age for Internet completions skews slightly lower at 46 years old vs. 54 for Classroom.
 - Whereas Female drivers only represent 39% of Classroom completions, Female drivers account of 48% of Internet completions.
 - Drivers in rural counties throughout the State opt for Internet delivery ~70+% of the time.
- The cost to motorists for I-PIRP via the Internet is much lower than most Classroom courses. I-PIRP has made the valuable benefits of completion of a Point and Insurance Reduction Program - including the 3-year automobile insurance premium reduction - more accessible to New York residents by reducing the average cost of the course from \$75 at Pilot inception to \$24.95 today.
- The State receives \$8 for each digital I-PIRP course completion, compared to \$2 for each Classroom course completion.
- DMV monitors I-PIRP providers covertly to prevent fraud, verify course registration and payments, and protect information security.

The Vehicle and Traffic Law required that DMV report to the Governor and the Legislature on the effectiveness of the pilot. DMV engaged the University at Albany's Institute for Traffic Safety Management and Research (ITSMR) to review the program, assess motorists' satisfaction and compare the Classroom and Internet delivery methods. Among its findings:

“One of the benefits of I-PIRP/ADM is the more uniform presentation of the course than the traditional classroom course. The I-PIRP/ADM course is consistently presented in exactly the same way, whereas the Classroom course presentation may vary depending on the specific instructor and the specific date of the course.”

REPEAL THE RESTRICTION AGAINST JUNIOR DRIVERS TAKING THE ONLINE PRE-LICENSING (OPL) COURSE

Upon submission of an application for a driver's license, applicants must satisfactorily complete a 5-hour driver training and highway safety instruction

course. Chapter 369 of the Laws of 2019 authorized the delivery of the motor vehicle pre-licensing course online.

However, applicants for class DJ and class MJ licenses (16 and 17 year-old/junior drivers) are currently barred from taking the motor vehicle pre-licensing course online (Section 399-s of the Vehicle and Traffic Law). This provision of law precluding 16 and 17-year olds was added as part of a last minute inclusion in the 2020 State Budget.

Prior to the 2019 legislation, New York was one of the few states requiring driver training as a condition of licensure that did not also offer its citizens an online training option. The new program has added to the considerable progress that the DMV has made in providing numerous services to the public online, with much success and increased consumer satisfaction.

There is no justification for restricting junior drivers from taking the pre-licensing course online. With respect to student engagement, the same 2014 study referenced above surveyed students, and found that:

- 77% preferred online, compared to only 7% who preferred classroom.
- 79% rated the online course as Excellent or Good.
- 75% rated the online course as “very interesting” or “interesting.”
- 94% thought the online course would have a positive impact on their future driving behavior.

Education starts with effective engagement. Our own long-term professional experience and the 2014 study both overwhelmingly support the fact that online delivery is a more effective way to engage, and thus educate, younger generations. This is how many people, particularly young people, learn best and how they prefer to engage. Most of the applicants taking the pre-licensing course are 16 and 17 year olds – they are the category of applicants best suited to taking an online course.

Additionally, DMV’s ability to monitor the activity of online providers and course participants is far superior to its monitoring of traditional classroom providers. Online programs also offer the ability for the DMV to reduce fraud and enhance the security of course participants’ personal data.

As you continue to your deliberations on the new state budget, we request that the restriction against applicants for class DJ and class MJ licenses taking the

motor vehicle pre-licensing course online be repealed as proposed in [S.7026 \(Cooney\)/A.8171 \(Cunningham\)](#).

We are grateful for your consideration, and are available to discuss these issues at your convenience.

Respectfully submitted,

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Certus/American Safety Council