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**Ohio House of Representatives
House Transportation and Public Safety Committee
Testimony of Charles Burhan
Liberty Mutual**

Mr. Chairman, members of the House Transportation and Public Safety Committee, on behalf of Liberty Mutual, we are here in support of HB 95 to help address the texting epidemic.

As the seventh largest auto writer in Ohio and the fourth largest P&C carrier nationally, we have seen increasing evidence of distracted driving engendered accidents of which texting plays a key and growing role.

Preventing accidents and mitigating injuries is one of the most important roles for an insurance company and we have worked for decades with groups like the Advocates for Highway and Auto Safety, National Highway Traffic Safety Administration, State Police, the Network of Employers for Traffic Safety and auto manufacturers like Volvo, to pass seat belt laws, shoulder belts, anti-lock brakes, collision avoidance systems and other safety features which are common now, but like efforts to curb texting and other distractions, took the efforts of many groups over the years.

We have served Ohioans for almost 100 years and for most of that time our course has been steered by our creed that is chiseled on the wall of our home office:

"With our policyholders we are engaged in a great mutual enterprise. It is great because it seeks to prevent crippling injuries and death by removing the causes of home, highway, and work accidents. It is great because it deals in the relief of pain and sorrow and fear and loss. It is great because it works to preserve and protect the things people earn and build and own and cherish. Its true greatness will be measured by our power to help people live safer, more secure lives."

There are elected officials and advocates in this room who worked decades ago for many sessions to address drunk driving. That effort was actually easier as there are fewer drivers who drink than who text. But even among that large population who admit to routinely texting while driving, data from Jay Winsten of the Harvard School of Public Health suggests that 45% drive defensively and are concerned about other distracted drivers

There are many polls and road surveys showing a rising problem along with the first increase in highway fatalities and pedestrian deaths. Paradoxically, there are also increasing numbers of technology solutions but we need the framework of strong public policy and HB 95 is an important step in that public policy that will help the citizens of Ohio and the millions who visit Ohio, lead safer, more secure lives.

Thank you very much for your time and attention.