

September 18, 2017

The Honorable Joe Uecker, Senator  
Chairman, Ohio Senate Local Government, Public Safety and Veterans Affairs Committee  
1 Capitol Square, 1<sup>st</sup> Floor  
Columbus, OH 43215

**Re: HB 95 (Hughes, Seitz) Distracted Driving Law**

Dear Chairman Uecker:

On behalf of State Auto Insurance Companies, I write today to urge the Committee's support of House Bill 95 which seeks to help curb a growing epidemic on Ohio's roadways; distracted driving.

As a property and casualty insurer writing nearly \$2 billion in premium in all 50 states, we see business trends that highlight the rising frequency and severity of automobile accidents related to distracted driving. Since 2013, our industry has seen claim frequency rise by 4.4%, claim severity rise by 11.8%, and claim loss costs rise by 16.8%. But more importantly, the personal cost to Ohio's families and communities far outweighs any statistics we could provide. To illustrate the very real threat distracted driving poses to the traveling public, please consider the following statistics:

- ❖ According to the National Safety Council, 80% of all accidents involve at least one distraction.
- ❖ According to the National Highway Traffic Safety Administration (NHTSA), fatalities attributed to distracted driving, which includes texting, fiddling with GPS, even eating, increased by 8.8 percent in 2015, the latest year available.
- ❖ In 2015, the overall number of vehicle fatalities increased by 7.2%, the largest jump in half a century.
- ❖ According to NHTSA, five seconds is the average time your eyes are off the road while texting. When traveling at 55mph, that's enough time to cover the length of a football field blindfolded.
- ❖ A 2009 study sponsored by the Federal Motor Carrier Safety Administration examined commercial vehicle crashes and concluded that text messaging creates a crash risk 23 times greater than driving without distraction.
- ❖ In a study conducted at the University of Utah, a researcher found that talking on a cell phone quadruples your risk of an accident, about the same as if you were driving drunk. That risk doubles again, to eight times normal, if you are texting.
- ❖ However, a poll by the NHTSA found that 71% of young drivers text message or email while in their vehicles.
- ❖ Ohio and Florida remain the only states east of the Mississippi River where texting while driving is not a primary offense for all drivers.

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House Bill 95 takes an important step in the right direction toward helping curb this dangerous activity. We particularly appreciate the bill sponsors' focus on education as a remediation tool and are hopeful that the bill's enhanced penalty for distracted driving serves as a useful deterrent.

State Auto is firmly committed to continuing our work to raise public awareness of the detrimental effects distracted driving has on our communities. As our CEO, Mike LaRocco, was quoted as saying in the Wall Street Journal last month, "It's an epidemic issue for our country."

We are hopeful that this committee will favorably report House Bill 95, and then will continue to work with us to end this destructive behavior in our state.

Sincerely,



Élise Spriggs  
Senior Vice President, External Relations  
State Auto Insurance Companies