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Ismail Mohamed

State Representative, Ohio House District 3

Good afternoon, Chair Wiggam, Vice Chair Dean, Ranking Member Brennan, and Members of the State and Local Government Committee. Thank you for the opportunity to present sponsor testimony on HB 353, which would mandate the marking of at-fault designations on the Bureau of Motor Vehicles online portal.

The need for this legislation was brought to me from constituents, many of whom drive for a living and have been unfairly penalized for getting in an accident that was not their fault. Many drivers I spoke to had been the victims in a traffic incident, yet still received a negative mark on their record, nearly identical to the person who had caused the accident. Often, they had no idea about this designation until they noticed it impacting their job search.

In current practice, drivers who get in an accident will have a certain designation on the BMV online portal of their driver's record. This portal can be used by potential employers, in background checks, and even by insurance companies in determining coverage and rates. That means that many safe drivers who have never actually caused an accident are being unknowingly hurt for just being on the wrong road at the wrong time.

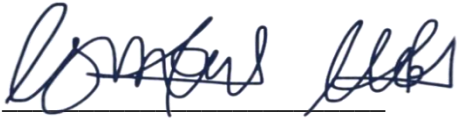
An 'at-fault' or 'not-at-fault' designation would enable entities that review a driver's history to determine eligibility and cost for employment, insurance, and more, to perform a simple search to determine accurate driver history.

As the portal currently operates, interested parties must request and review court documents or police reports to see whether a driver was at fault for an accident on their driving record. The small adjustment of making that designation easily accessible online would streamline an employer or insurers search and ensure that information regarding a driver's accident record is accurate.

At fault designations would mean greater opportunities that accurately reflect the skills and safety of individuals who drive for a living and/or need car insurance. Moreover, they would have less hoops to jump through when applying for a new job or policy with an accident that they did not cause on their record.

This is a minor change that would streamline an already established process and reduce barriers for drivers who were in an accident to no fault of their own. I am happy to answer any questions you have on the bill. Thank you for your time.

Sincerely,

A handwritten signature in black ink, appearing to read 'Ismail Mohamed', written over a horizontal line.

Ismail Mohamed
State Representative
Ohio House District 3

