



OHIO ALLIANCE FOR CIVIL JUSTICE



June 17, 2025

Representative Brian Lampton
Chair, Ohio House Insurance Committee
1 Capitol Square
Columbus, OH 43215

Dear Chairman Lampton,

We are writing to you today to express our support for House Bill 105 and the positive impact it will have on our civil justice system. The Ohio Alliance for Civil Justice (OACJ) supports a stable, predictable, and balanced civil justice climate. By way of background, the OACJ was founded in the mid-1980s to stop lawsuit abuse and promote a common-sense civil justice system in Ohio. The OACJ is comprised of representatives of dozens of Ohio trade and professional associations, small and large businesses, medical groups, farmers, non-profit organizations and local government associations. The OACJ works to ensure that the civil justice system remains stable and predictable for Ohio's businesses.

The issue of third-party litigation funding is one that has been debated over the course of several General Assemblies, and the OACJ stands in support of House Bill 105 as it would provide much-needed transparency into funding agreements. The OACJ has previously testified to express support for key provisions of the bill, including: consumer-focused limitations on advancement loans including limiting and disclosing the fees charged on a loan, and disclosure of litigation advancement to all parties. The OACJ appreciates the work that has gone into the substitute bill to require registration for consumer lenders and require the contents of the consumer legal funding agreement to be published after making redactions for confidential information.

These additional disclosure and discovery measures added for transparency will help level the playing field in litigation. This allows all parties to a case to know who is involved and what may be potentially prolonging what otherwise may be a quick resolution. A lawsuit may be meritorious, but the outcome should be driven by the plaintiff and their attorney, not trumped by the financial motivation of lending companies or other third-parties. Transparency is crucial to a balanced civil justice system. It is fair to allow all parties to know who has an interest in the outcome of a lawsuit.

The OACJ believes individuals have the right to seek remedy through the courts. However, their litigation should be led and directed by the litigant and their attorney. While House Bill 105 does not prohibit the practice of third-party non-recourse civil litigation advancement, it does require transparency of loans, provides important consumer protections, and maintains the integrity of our civil justice system by prohibiting a party with no standing in a case from affecting outcomes.

The OACJ respectfully asks for your favorable consideration of House Bill 105.

Thank you,

The Ohio Alliance for Civil Justice