



November 5, 2025

**RE: OPPOSE HB 447, Regards the dollar caps on certain damages in civil actions**

Chair Thomas, Vice Chair Swearingen, Ranking Member Synenberg, and Members of the House Judiciary Committee,

I write to express strong opposition to House Bill 447, which proposes significant increases to the caps on noneconomic damages in civil actions. Past Ohio leaders wisely saw the need to reign in the ever-growing costs associated with unnecessary litigation. Capping noneconomic damages was a critical part of the effort. However, they also maintained fairness as noneconomic damages are not associated with any monetary losses. Rather, they are subjective and disassociated with real costs related to any economic factors, including inflation. These reform efforts contributed to Ohio's strong and competitive business climate.

HB 447 may undermine these positive developments. And the likely results will be felt by all segments of Ohio, including small businesses, working families, healthcare providers, and the agricultural community. Each is likely to face higher costs of doing business and living in Ohio. By increasing noneconomic damages, Ohio's courts are also likely to see increased activity as HB 447 will increase the incentive for lawsuits, especially those of marginal merit. Ultimately, inflation-weary consumers and taxpayers will feel the impact by seeing costs go up even more.

We appreciate the opportunity to express our opposition and urge the committee to vote "**NO**" on **HB 447**. Please feel to contact me or APCIA's local counsel Steve Buehrer if we can answer any questions or be of assistance.

Respectfully,

Joe Roth  
Assistant Vice President, State Government Relations  
American Property Casualty Insurance Association