November 5, 2025

The Honorable Jim Thomas
Chair, Ohio House Judiciary Committee
77 S High Street, Floor 11
Columbus, OH 43215

RE: Written Opponent Testimony to House Bill 447

Chairman Thomas, Vice Chair Swearingen, Ranking Member Synenberg, and members of the Ohio House Judiciary Committee:

Thank you for the opportunity to provide written testimony in opposition to House Bill 447. My name is Tom Balzer, and I am the President and CEO of the Ohio Trucking Association (OTA), representing nearly 800 member companies that operate across Ohio's vital trucking industry. Our members, ranging from small family-owned businesses to large carriers, collectively employ thousands of Ohioans and are integral to the state's economy, transporting goods that sustain businesses and communities. OTA is opposed to HB 447, which would only exacerbate the problem of rising insurance costs.

As is the case for many industries in recent years, the trucking industry has seen skyrocketing insurance premiums, with many of our members sharing that their highest increased cost year-over-year has been paying their insurance bills. While this certainly is not unique to the trucking industry, our members are disproportionately affected by the rising cost of insurance, given the fact that our offices are our tractors, and our jobsites are the open road.

HB 447 would nearly double the caps on compensatory damages in Ohio. By increasing the caps, insurance premiums will continue to rise, which will only leave trucking companies with fewer resources to operate efficiently and will further increase the costs of doing business. Ultimately, these increases in costs will result in Ohio's consumers paying more for the delivery of their goods and services.

From navigating an uncertain economic climate in the age of global tariffs, to the lingering logistical challenges that were born during the COVID-19 pandemic – it has never been a more challenging time for the trucking industry. We respectfully ask that you reject this harmful legislation and listen to the concerns of the business community.

Thank you for your time and consideration. If you have any questions, please feel free to contact me at tom@ohiotrucking.org.

Sincerely,

Thomas A. Balzer, CAE
President and CEO