



Our mission

To act as the Ohio property and casualty insurance industry's voice on matters affecting or involving the industry.

Ohio Insurance Institute
172 E. State St., Suite 201
Columbus, OH 43215
P: 614.228.1593
F: 614.228.1678
ohioinsurance.org

Written-Only Testimony—HB 199 All-Purpose Vehicles (Miller, K., Plummer) *Michael D. Farley, Esq., Vice President, Government Affairs and General Counsel*

Chair Willis, Vice Chair Daniels, Ranking Member Grim, and members of the House Transportation Committee, thank you for the opportunity to submit comments regarding House Bill 199. I am Michael Farley, and I have the distinct honor to serve as the Vice President, Government Affairs and General Counsel for the Ohio Insurance Institute (“OII”). The OII is a trade and information association of more than 55 Ohio-based property and casualty insurance companies and related affiliate organizations. OII members write approximately 90% of home and auto insurance in Ohio and 81% of home insurance. And OII members write more than three-quarters of the commercial insurance in the state.

Roadway safety has long been a top priority for the OII and our member companies. The steps that the General Assembly has taken over many years to promote roadway safety have been critical to keeping Ohio’s auto insurance premiums competitive. Currently, Ohioans pay the 8th lowest auto insurance premiums in the country – a figure that is even more impressive when considering that most of the states with lower premiums have no meaningful level of traffic (e.g., Wyoming, North Dakota, etc.). We all benefit financially from strong safety laws, but more importantly: safer roadways save lives.

The OII acknowledges the sponsors’ desire to bring uniformity and clarity to traffic laws, but our members have concerns with the bill’s provisions permitting utility vehicles (“UTVs”) to travel on major Ohio roadways. As introduced, HB 199 would authorize local authorities to allow the use of UTVs on streets with up to a 55-mph speed limit, rather than a 35-mph speed limit as under current law. This is a significant increase, particularly when considering that UTVs and ATVs lack numerous vital safety features that are standard to automobiles, allowing them to safely traverse Ohio’s roads. This puts UTV/ATV riders and automobile passengers alike at a greater risk.

If the bill sponsors desire to continue forward with this bill, I respectfully ask that the bill be further limited in application. Highway safety is much too important to not look at ways to keep UTVs off of Ohio roads.

The OII appreciates the opportunity to voice our concerns with HB 199; we urge the sponsors and the members of this committee to carefully consider the adverse roadway safety impact that will be caused by allowing ATVs and UTVs to travel on significantly faster, busier roads than under current law.