



Chairman Willis, Vice Chair Daniels, Ranking Member Grim and the Ohio House Transportation Committee. Thank you for the opportunity to express Nationwide's opposition to HB 199 the provisions within the bill that permit UTVs to be driven on public roadways with speed limits up to 55 mph, subject to local authorization.

My name is Devin Fuhrman, and I have the privilege of serving as Nationwide's Chief Agriculture and Sponsor Relations Officer. Founded by Ohio farmers in 1926, Nationwide has remained steadfast in its commitment to supporting and advancing American agriculture. As a market leader in Farm and Ranch insurance, we take pride in helping our customers thrive in today's competitive farm, ranch, and commercial agribusiness environment. This includes one of my responsibilities of honoring our 99-year partnership with the Ohio Farm Bureau Federation. Nationwide is a leader in the power sports marketplace, providing insurance options that best equip the driver and vehicle for success. Nationwide has worked tirelessly to help prevent UTV & ATV crashes through a national campaign aimed at spreading awareness of off-road vehicle safety.

Nationwide's testimony today is focused on our serious concerns with allowing off-road vehicles on public roadways. UTVs, which are designed for rough terrain, do not meet U.S. highway safety standards<sup>1</sup> and should not be driven on public streets. UTV's lack essential safety features such as airbags, crash protection, stability control, pedestrian bumpers, anti-lock brakes (ABS), and proper roll cages. Additionally, UTV's use "Not for Highway Service" (NHS) tires<sup>2</sup>, which are illegal for public road use under federal law. Further compounding on the problem, some OHV tire manufacturers have improperly used the DOT symbol, leading to enforcement actions by the National Highway Traffic Safety Administration. OHV manufacturers<sup>3,4</sup> explicitly state that these vehicles are not intended for on-road use in Certificates of Origin and Owner's Manuals.

There are also additional liability concerns. States that allow off-highway vehicles (OHVs) on public roads may be exposed to legal risks, as industry documentation clearly indicates that these vehicles are not designed for on-road use and are considered unsafe in that context. Moreover, standard auto insurance policies typically exclude coverage for the ownership, maintenance, or operation of vehicles primarily intended for off-road use. As a result, allowing OHVs on public roads can lead to significant coverage gaps.

Several states have introduced or passed laws authorizing the use of UTVs on some public roads. While these laws typically require UTVs to be equipped with headlights and taillights, these precautions are insufficient to offset the danger. Laws that encourage all drivers and riders to wear helmets, and prohibit the use of ATVs, UTVs, and ROVs on public roadways, reduce the risk of riders being killed or seriously injured.

Nationwide<sup>5</sup> and the broader powersports insurance industry have approached off-road vehicles with the understanding that they will be used off-road, and have developed programs that reflect this intended use, featuring the appropriate rating to best serve our members and prospective customers.

By increasing the on-road utilization of vehicles that, in many cases, were not designed for such use, we are increasing safety risks to all consumers and exposing all members to increased premiums due to potential unplanned exposures. It also exposes operators to environments which present significant potential exposures in coverages such as bodily injury<sup>6</sup>, guest bodily injury, and UM/UIM coverages.

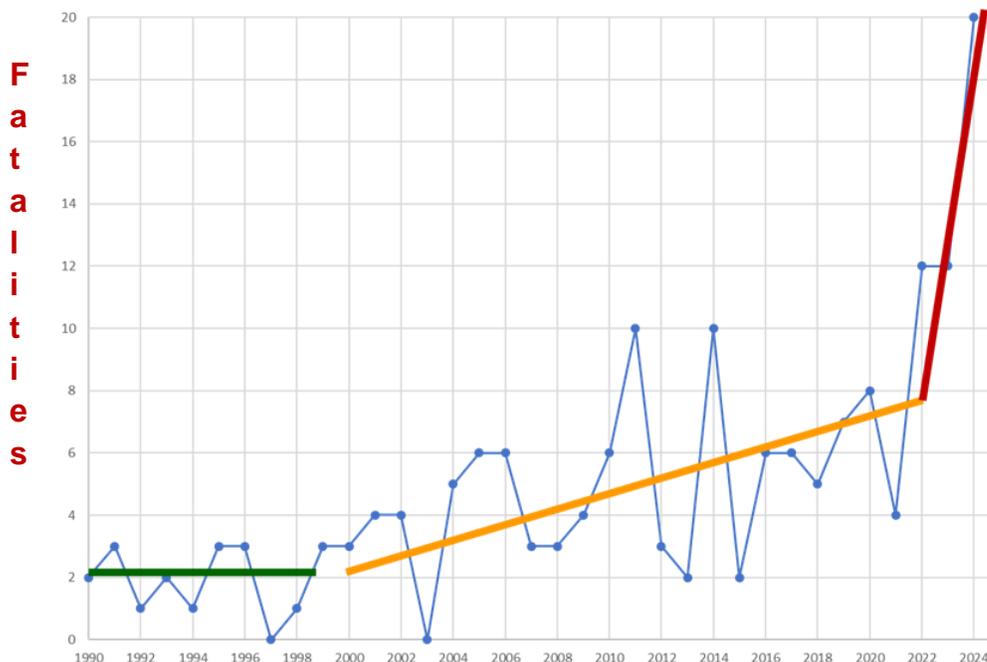
The provisions dealing with on-road use of these vehicles are deeply concerning. The permitted speed of 55 mph would be among the highest allowed in U.S. states for ATV or UTV vehicles. Please seriously consider the following concerns:

1. Increased loss of life and injury to operators and, more likely, passengers in these types of vehicles. Those who borrow a vehicle or are generally unfamiliar with their operation will be over-represented. Some of the UTVs on the market are capable of speeds up to 100 mph.
2. Increases in premiums for consumers who have no intention of operating these vehicles on-road but will have to share the distinctly varying levels of exposure and experience that on-road operation will bring.

To illustrate our grave concerns, provided below is a summary<sup>8</sup> of the impact of this legislation when enacted in the state of Iowa in 2022. This graph is based on the Iowa Dept. of Transportation. It's important to note that it does not catch all ATV/UTV deaths and does not distinguish between ATVs and UTVs. However, it does demonstrate a tremendous increase in deaths. As you review this data, note that there are an average of 100-200 Emergency Room visits per death<sup>7</sup>.

On behalf of Nationwide, we urge you to remove the provisions that permit UTVs on Ohio's roadways. If not, Ohio will likely see an increase in crashes, severe injuries, and fatalities. Thank you for the opportunity to testify. I welcome any questions from the committee.

## Iowa ATV/UTV DOT Traffic Fatalities



1990 – 2024 Year-By-Year Tracking

1. **Recreational Off-Highway Vehicle Association.** (2019) *Position in opposition to on-highway operation of ROVs.* <https://rohva.org/wp-content/uploads/2019/02/ROVOn-HwyPositionPaper.pdf>
2. **UTV Tired Direct.** (2022) *DOT is disallowed from use on UTV/ATV tires.* <https://www.utvtiresdirect.com/store/pg/DOT-Approved-UTV-Tires.aspx?srsId=AfmBOopvJUD-BdoFYHcFjhZWm3H9Sa4xwOtP51D7fD7SfnKmaGvgLyya>
3. **Polaris Off Road.** (2024) *Owner's Manual.* [https://cdn.polarisportal.com/servicemanagement-public/OwnerManuals/RGR/9941420r01\\_web.pdf](https://cdn.polarisportal.com/servicemanagement-public/OwnerManuals/RGR/9941420r01_web.pdf)
4. **Honda.** (2024) *Owner's Manual Pioneer 1000.* <https://cdn.powersports.honda.com/documentum/MWOM/ml.remawmom.ahl42424omen.pdf>
5. **Nationwide.** (2025) *Understanding farm ATV and UTV insurance.* <https://www.nationwide.com/business/agribusiness/farm-insurance/optional-coverages/type/atv-utv>
6. **American Society of Plastic Surgeons.** (2023) *'Side-By-Side' Utility Terrain Vehicles Linked to High Rates of Hand Injuries.* <https://www.plasticsurgery.org/news/press-releases/side-by-side-utility-terrain-vehicles-linked-to-high-rates-of-hand-injuries>
7. **Injury Epidemiology Journal.** (2020) *Recreational off-highway vehicle crashes resulting in victims being treated at a regional trauma center.*
8. **Iowa Department of Transportation.** (2024) *Fatal crashes in Iowa – 1988 to 2023.*