

Interested Party Testimony House Bill 199

Chairman Willis, Vice Chairman Daniels, Ranking Member Grim, and members of the House Transportation Committee: Thank you for the opportunity to provide written interested party testimony on House Bill 199.

The Ohio Insurance Agents Association (OIA) is the collective voice of over 1,000 independent agencies that employ nearly 11,000 Ohioans. We promote, progress, and protect the profession and the guidance only independent insurance agents provide. Independent insurance agents are trusted advisors to Ohio citizens and businesses and are responsible for servicing 89% of the commercial policies and 46% of the personal policies in the state. Independent agents offer many types of insurance – auto, health, home, life, and business insurance – from many different companies to match consumers with the best choices for their particular needs.

We are writing as an interested party regarding House Bill 199, which proposes revisions to the laws governing all-purpose and utility vehicles. OIA has concerns about the bill's provision that would permit utility task vehicles (UTVs) to operate on roads with speed limits up to 55 miles per hour, a significant increase from the current 35 miles per hour limit. Commercial liability insurance policies typically cover UTVs as mobile equipment rather than vehicles licensed for road use. Allowing these vehicles to reach this speed on the roadway presents a potential safety concern for motorists and we could see an increase in liability exposure for private passenger vehicles.

However, our association appreciates the meaningful effort taken by House Bill 199 to limit the usage of ATVs on public streets and highways. Establishing a defined scope for ATV road usage including the provision that allows these vehicles to be used for travel between farm fields represents a good faith effort to minimize road usage of ATVs and protect the traveling public.

House Bill 199 presents both promising and concerning elements. While our association remains wary of the provision permitting UTV travel on roadways up to 55 miles per hour, we recognize and appreciate the bill's efforts to define and restrict roadway usage for ATVs. Thank you for giving us the opportunity to write as an interested party on House Bill 199 and if you have any questions or need additional information regarding this issue, please contact me.

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