



May 20, 2025

RE: OPPOSE HB 199, Revise law governing all-purpose vehicles, other utility vehicles

Chair Willis, Vice Chair Daniels, Ranking Member Grim & Members of the House Transportation Committee,

Representing nearly 70 percent of the U.S. property casualty insurance market, the American Property Casualty Insurance Association (APCIA) promotes and protects the viability of private competition for the benefit of consumers and insurers. APCIA represents the broadest cross-section of home, auto, and business insurers of any national trade association. In Ohio, APCIA's members write more than \$15.8 billion in property and casualty insurance premiums. We respectfully submit the following comments in **OPPOSITION of HB 199**.

We recognize and appreciate the utility and value of UTVs for many different individuals in both professional and recreational use. However, we do not believe it appropriate to sanction the use of these vehicles on 55mph roadways. First and foremost, these vehicles are not designed for public roadway use. Federal Motor Vehicle Safety Standards, used to ensure acceptable safety measures of roadway vehicles, do not apply to UTVs. While mandatory safety standards exist for ATVs under the authority of the Consumer Product Safety Commission (CPSC), these standards do not apply to UTVs. Rather, the American National Standard for Recreational Off-Highway Vehicles established voluntary standards for UTVs in an effort to address known safety concerns that include vehicle stability, vehicle handling, and occupant retention and protection. The safest UTVs manufactured in accordance with these voluntary standards still clearly articulate UTVs are not intended for general roadway use.

There are many elements of UTV design that do not align with public roadway use. The very nature of UTV design creates a high center of gravity, leaving the vehicles more prone to rollovers. UTV rollovers increase in likelihood with speed; a simple loss of traction at 55mph could easily result in a rollover crash that could produce serious injuries. Beyond the lack of required safety standards for vehicle stability, impact resistance, and occupant protection, even basic elements such as tires do not align with use on public roadways. UTV standard equipment includes deep treaded off-road tires. These tires are advantageous on rugged terrain and unpaved surfaces. However, the design on paved roadways can increase the likelihood of hydroplaning. And, as most drivers have experienced, hydroplaning potential increases with speed.

We appreciate the opportunity to express our opposition and urge the committee to vote “**NO**” on **HB 199**. 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