American Property Casualty Insurance Association
INSURING AMERICA apci.org

October 7, 2025

RE: OPPOSE SB 131, Clarify compensatory damages for damaged vehicles

Chair Manning, Vice Chair Reynolds, Ranking Member Hicks-Hudson & Members of the Senate Judiciary 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 SB 131**.

As introduced, SB 131 presents many problems for Ohio's insurers and will have significant consequences for Ohio's drivers. While our objections are multifaceted, they center on the key aspect of adding costs. The expanded coverage required by SB 131 will significantly increase the cost of claims for insurers. Further, SB 131 may lead to increased litigation and disputes over claim valuations. This will likely delay the resolution of claims and increase the administrative burdens on insurers. The costs associated with claims and claims processing directly impact consumer costs. As such, this legislation will likely lead to higher premiums for consumers.

We appreciate the opportunity to express our opposition and urge the committee to vote "**NO**" on **SB 131**. 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