



February 11, 2026

RE: SUPPORT HB 210/SB 242, The sale of used catalytic converters

Chair Manning & 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. We respectfully submit the following comments in **SUPPORT of HB 210 and SB 242**.

Catalytic converter theft is not a victimless crime. For Ohio drivers, it frequently results in significant out-of-pocket repair costs, vehicle downtime, and undue distress. These crimes often occur overnight and leave victims unable to commute to work or care for their families. And regardless of whether the crime occurs in residential neighborhoods, parking lots, or apartment complexes, they directly undermine the residents' sense of security. Preventing these offenses helps protect neighborhoods and reduces the burden on local law enforcement and judicial resources.

These bills also have important implications for Ohio insurance consumers. Widespread vehicle theft and property crime contribute to rising claim frequencies, which can place upward pressure on insurance costs that impact all policyholders. By helping reduce catalytic converter thefts, this bill supports a more stable insurance environment and can help limit unnecessary cost increases that ultimately fall on Ohio families and small businesses.

This legislation represents a balanced and targeted response to a real consumer harm—holding criminals accountable while protecting law-abiding Ohioans from preventable financial losses. It reflects a commitment to safeguarding personal property, promoting safer communities, and addressing the downstream economic impacts of crime that affect affordability statewide. By strengthening criminal penalties, these bills send a clear message that Ohio is committed to deterring organized theft rings and repeat offenders who target vehicles for the valuable metals contained in catalytic converters. Stronger penalties are an important tool to disrupt these criminal enterprises and reduce the frequency of thefts across the state.

We appreciate the opportunity to express our support and urge the committee to vote "YES" on HB 210 and SB 242. Please feel to contact me or APCIA's local counsel Steve Buehrer if we can answer any questions or be of assistance. Thank you for your leadership and for your continued efforts to protect Ohio consumers and communities.

Respectfully,

Joe Roth
Assistant Vice President, State Government Relations
American Property Casualty Insurance Association