



Chad Wilson
Associate Vice President
Office of the Chief Legal Officer | Government Relations

February 16, 2021

The Honorable Scott Oelslager
Ohio House of Representatives
77 S. High St., 13th Floor
Columbus, OH 43215

Re: HB 74 (Oelslager, S.) Transportation Budget

Dear Chairman Oelslager,

On behalf of Nationwide, please support passage of HB 74, the state biennial transportation budget. Specifically, we'd ask for your support of the Hands-Free Ohio provision contained within the transportation budget, which revises Ohio's law relative to distracted driving. Nationwide, a Fortune 100 company based in Columbus, Ohio, is one of the largest and strongest diversified insurance and financial services organizations in the United States. An industry leader in driving customer-focused innovation, Nationwide provides a full range of insurance and financial services products.

Nationwide's mission is to protect people, businesses and futures with extraordinary care. HB 74 and the Hands-Free Ohio provision will protect Ohio drivers from close calls, erratic driving, and even deadly crashes caused by motorists trying to operate a vehicle while looking down with a mobile device in their hand. This provision will allow drivers to only use hands-free mobile phone technology while operating a motor vehicle. The intent is to curb crashes and traffic fatalities caused by drivers distracted by their mobile devices.

The National Safety Council tells us that 1 in 4 crashes are due to mobile phone usage while driving. We also know distracted driving crashes and fatalities are likely under reported, and this is exactly what we are seeing through Nationwide's partnership with Cambridge Mobile Telematics (CMT), the largest mobile telematics provider. Starting in January 2017, CMT has recorded and analyzed 54 million trips across the U.S. In 2019, data showed 37% of all trips involved significant driver phone distraction. In 2018 the national average was 35%. In some states, their analysis showed more than 50% of trips involve significant phone distraction. While NHTSA estimates that 4.2% of drivers are distracted at any given time between 7 a.m. and 7 p.m., we know based on CMT's data, that 41% of car trips between those hours in 2019, involved significant cellphone distractions. That figure was 26% in 2017, representing a significant increase in just two years. The increased prevalence of smartphone technology has accompanied an increase in active distraction and all road users are impacted. A CMT analysis of road fatalities and injuries in the U.S. shows a direct correlation between the increase in owned smartphones and fatalities.

When looking at the average number of distractions per 100 miles, distraction has increased by 15% in three years across the U.S. Post COVID-19 implications move distracted driving from very important to imperative. CMT indicates that while cell phone distraction was already high, roadways are now witnessing an increase in smartphone distraction on roughly 37% of trips and the average distraction time is 23 seconds. As a reminder, it takes 5 seconds to cover the length of football field. Smartphone ownership and use in the U.S. are at a record high, and data analysis from CMT shows that by 2025, 4,000 people per year will lose their life from smartphone distraction-related crashes. By that time, half a million crashes will be associated directly with smartphone distraction, and we cannot allow this to happen.

Countless lives could have been saved and many more serious, life-changing injuries prevented if drivers' attitudes were changed about driving while holding a mobile device. It's important that we create a mindset where distracted driving is viewed just as culturally unacceptable and undesirable as driving under the influence of alcohol or drugs. Feedback within Nationwide's SmartRide app could reduce distraction by 39%. A CMT analysis of billions of miles traveled by millions of drivers indicates that



Chad Wilson
Associate Vice President
Office of the Chief Legal Officer | Government Relations

distracted driving feedback and user engagement can be impactful, with the top 30% of drivers on their platform reducing their phone distraction by 39% after 30 days.

A hands-free approach is practical and proven to be effective in reducing traffic crashes, injuries, and fatalities. The Ohio Distracted Driving Task Force reviewed data provided by National Highway Traffic Safety Administration for states that implemented hands-free legislation and concluded that they experienced an average 15.3% decrease in fatality rates within two years after their laws were enacted.

Nationwide supports HB 74 and the Hands-Free Ohio provision to enable law enforcement to ticket drivers who are holding a mobile device while operating a motor vehicle, including texting, viewing videos or images, entering data, talking or broadcasting content.

Further, we believe that the exceptions in the legislation are reasonable to make exceptions for emergencies, for voice-activated technology, for navigation, and for “single swipe” activation if the device is not held by the driver.

Again, thank you for your consideration to vote YES on HB 74 and Hands-Free Ohio. This legislation will save lives by keeping all eyes on the road and both hands on the wheel.

Sincerely,

Chad Wilson
Associate Vice President, Government Relations
Nationwide

Cc: Ohio House of Representatives Finance Committee