

Our mission

To act as the Ohio property and casualty insurance industry's voice on matters affecting or involving the industry.

Ohio Insurance Institute Testimony in Support of Distracted Driving Prevention Provision Included in House Bill 74
Ohio House Finance Committee
February 17, 2021

Chairman Oelslager, Vice Chair Plummer, Ranking Member Crawley, and members of the Ohio House Finance Committee – thank you for the opportunity to offer testimony in support of Governor DeWine’s “Hands-Free Ohio” proposal, included as a provision in House Bill 74.

My name is Dean Fadel and I serve as President of the Ohio Insurance Institute (OII). The Ohio Insurance Institute is a member-operated trade organization which serves as the lead advocate for the property and casualty insurance industry in Ohio. Collectively, OII represents over 50 independent companies and organizations within the property and casualty insurance industry. Additionally, OII’s member companies represent 87% of Ohio’s private passenger auto insurance market, 81% of the state’s homeowners market, and 50% of the state’s commercial lines market. The property and casualty insurance industry accounts for over 37,500 jobs in Ohio and more than \$3.3 billion in wages for Ohio’s families.

As an industry, Ohio’s property and casualty insurance companies strive to work with our partners in government to promote public safety initiatives. At this time, our industry views the plight of distracted driving as one of the most significant dangers to public safety our state faces today.

While several of Ohio’s largest municipalities – including, Cleveland, Columbus, and Cincinnati – enforce their own texting-while-driving ordinances, a large majority of this state finds itself without such protections. In a public survey commissioned by Advocates for Highway and Auto Safety, 90% of respondents said they would support the passage of state laws to prohibit distracted driving activities behind the wheel of a motor vehicle.

Ohio currently stands as one of only four states that does not have a primary enforcement ban on texting while driving, and our state currently lacks even the most reasonable statewide ban on the use of hand-held devices while operating a motor vehicle. Our inability to implement further public safety enforcement laws has tragically resulted in an overall increase in traffic fatalities over the past decade, as seen below.



Since 2015, distracted driving has accounted for 248 fatalities and 1,800 serious injuries. The number of fatalities is not only devastating to those who have lost loved ones, but they are also costly to the State of Ohio. Each traffic death costs Ohio about \$1.7 million and each serious injury \$157,000 in monetary losses associated with medical care, emergency services, property damage and lost productivity (ODOT). These costs are incurred by the insured and uninsured across Ohio.

As Governor DeWine has said many times, “Distracted driving is a choice that must be as culturally unacceptable as drunk driving is today...” The OII and our member companies fully agree, and we believe this is an achievable goal for Ohio. That belief stems from the numerous studies conducted in states across the country that have moved forward with their own common-sense distracted driving laws and have seen sharp decreases in traffic fatalities. In fact, of the 14 states that enacted these laws before 2018, 11 saw a decrease in their traffic fatality rates within two years after passing and enforcing new laws (National Highway Traffic Safety Administration).



We now have an opportunity to implement meaningful public safety reforms to save the lives of drivers and pedestrians across this state. By banning the hand-held use of an electronic device while driving on Ohio’s roadways, we will be joining the vast majority of states across this country in putting public safety first.

On behalf of the OII and our member companies, we emphatically ask that you support this proposal to reduce traffic fatalities, put more eyes on the road, and bring an end to Ohio’s battle with distracted driving.

Thank you for your time and attention to this critical legislation.