

Proponent Testimony from Carolyn Mangas and Mark Willis on House Bill 283 Before the House Criminal Justice Committee June 10, 2021

Chairman LaRe, Vice Chairman Swearingen and Ranking Member Leland, my name is Carolyn Mangas and I am the government affairs manager for the Ohio Insurance Agents Association (OIA). I am here today, along with one of OIA's member agents Mark Willis, to testify in support of House Bill 283.

OIA is the collective voice of 1,200 independent agencies that employ nearly 11,000 Ohioans. We promote, progress and protect the profession and the guidance only independent insurance agents provide. Independent insurance agents are trusted advisors to Ohio citizens and businesses and are responsible for servicing 85% of the commercial policies and 42% of the personal policies in the state. Independent agents offer many types of insurance – auto, health, home, life and business insurance – from many different companies to match consumers with the best choices for their particular needs. We help agents by providing agency valuation support, succession planning, advocacy initiatives, professional development, business solutions and industry thought leadership. We are committed to fighting the commoditization of insurance because we believe the right insurance matters.

In addition to the above-mentioned areas that OIA focuses on, we also engage in actively supporting public safety initiatives aimed at protecting Ohioans. OIA is a proud member of the Fix Our Roads Ohio coalition that is advocating for laws that encourage safe driving habits for all motorists sharing Ohio's roads and highways. The time has come for Ohio to tackle distracted driving. Our current laws against distracted driving are not only outdated, but quite frankly, they are inadequate. This is demonstrated by the fact that fatalities in Ohio have been rising since 2014 – even though our vehicles are getting safer. In fact, data indicates that last year was the deadliest year of the past decade for traffic fatalities in Ohio.

House Bill 283 will help protect Ohioans by establishing a hands-free law that will be enforced as a primary offense. This is a necessary step as primary enforcement laws are more effective in changing driver behavior — and that is what needs to happen in order to help keep Ohio drivers' hands on their steering wheel, their eyes on the road ahead and to reduce the distractions that arise from smartphones. Ohio, Nebraska, Missouri, and Montana are the only states without primary enforcement laws for adult drivers using wireless devices for text-based communications or for any purpose. Notably, states with primary, hands-free laws have seen reductions in traffic deaths. 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 (data from National Highway Traffic Safety Administration).

Independent insurance agent Mark Willis is here today to further explain the need for House Bill 283 and the impact that he has seen distracted driving have on his clients.

My name is Mark Willis and I am a licensed independent insurance agent for W. E. Davis Insurance Agency in Columbus, Ohio. W.E. Davis has been serving the personal and commercial insurance needs of Ohioans for more than 80 years. Our independent insurance agency strives to bring services to

businesses and consumers that align with their goals and support their continued success. Our commitment is to support our clients with knowledgeable agents who work with them to find the right insurance for their needs.

Over the last several years, distracted driving has become an increasing problem that I see impacting both my business insurance clients and my clients who have personal lines policies. While today's vehicles are safer, we are seeing an increase in both crash frequency and severity.

Along with insurance companies, we work to educate and advise our clients about the dangers of distracted driving and to encourage safe driving habits. While this is helpful, a law with penalties such as House Bill 283 would go much further in helping to fuel the change in behavior that is needed when people get behind the wheel.

Finally, and most importantly, distracted drivers don't just endanger themselves – they endanger *other* people. With this in mind, it is paramount that we do all we can to stop this dangerous behavior that is harming Ohioans at an alarming rate.

For these reasons, we strongly encourage you to support the provisions in House Bill 283 to reduce distracted driving in Ohio and protect Ohio motorists and passengers from unnecessary collisions, injuries, and fatalities.