

Ohio Insurance Institute Testimony in Support of House Bill 283

Ohio House Criminal Justice Committee

February 15, 2022

Chairman LaRe, Vice Chair Swearingen, Ranking Member Leland, and members of the Ohio House Criminal Justice Committee – thank you for the opportunity to offer testimony in support of House Bill 283.

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, and member companies represent 87% of Ohio's private passenger auto insurance market and 50% of the state's commercial lines market.

As an industry, Ohio's property and casualty insurance companies strive to work with our partners in government to promote public safety initiatives. Traffic fatalities on Ohio roads have increased in 7 of the last 8 years. Our industry views distracted driving as one of the most significant dangers to public safety our state faces today – and we're not alone in this belief.

House Bill 283 is very similar to other hands-free laws that have been enacted in numerous other states.

These laws all have something in common – they proved to change driving behavior and more importantly, they reduced traffic fatalities.

In 2017, before enacting their hands-free law, the Georgia House of Representatives created a study committee to look at the growing threat of distracted driving and to determine the effectiveness of hands-free laws in other states.

The data showed that 12 of the 15 states and the District of Columbia experienced a decrease in fatality rates within two years after their state hands-free law passed. Note that there was not enough data to report for two of those 15 states (New Hampshire and Oregon).

Six of these states and the District of Columbia saw a greater than 20% decrease in fatality rates.

The Georgia hands-free law then became effective in July 2018, and telematics firm TrueMotion, collected phone data and analyzed the driving behavior of more than 21,000 Georgia drivers for seven months – three months before and four months after the law took effect. This study found that the new law in Georgia reduced distracted driving by 21%.

Other studies have verified that the reductions in fatalities and distracted driving are sustained after states' passage of hands-free laws.

Not only do these hands-free laws work, but Ohioans want this type of law.

In a 2021 statewide poll conducted by Neil Newhouse, it was revealed that distracted driving is the top concern for Ohio drivers by a two-to-one margin over driving under the influence. In fact, 75% of Ohio drivers believe using a hand-held wireless device while driving is either more dangerous, or just as dangerous, as driving under the influence of drugs or alcohol.

More important, 71% of Ohioans disagreed with the statement; "This is simply not a serious enough issue to require a new law."

Most important, 88% of Ohio drivers say they would be willing to obey the new law, and that includes at least 80% of all age groups.

A similar poll was taken just a few weeks ago in Kentucky by Mason-Dixon Polling and Strategy, and Kentucky citizens feel the same way about distracted driving.

The question asked said: “The Kentucky General Assembly is considering legislation to address distracted driving. This proposed law would prohibit drivers from holding their cell phones while talking or manually using their cell phones to text, email or look at anything on their phone while operating a motor vehicle. Drivers would instead only be permitted to use hands-free, voice command technology to make calls and communicate. Do you support or oppose this proposed new law?”

81% said they would support the proposed law while only 16% said they were opposed.

The hands-free laws work to save lives and change driving behavior, and they are widely supported.

I want to emphasize that House Bill 283 does not say; “don’t talk on or use your phone while driving.” It says that instead of holding it in your hand – use your voice technology.

Cars are designed today to automatically hook-up to the smart phone of the driver. Speech recognition technology is becoming more universally available, and increasingly more sophisticated, making it completely possible to have a phone conversation while driving with two hands on the steering wheel.

Driving is NOT a right, but a privilege. Your car is not your living room on wheels. How you operate it impacts the safety of everyone else on the road with you. Choosing not to wear your seatbelt is a choice that only puts you in more danger. Distracted driving puts everyone else around you in danger.

The OII commends Representatives Abrams and Lampton for sponsoring House Bill 283, which we believe is an effective and widely supported measure to make Ohio roads safer and reduce traffic fatalities.

Further, House Bill 283 will go a long way towards the goal of making distracted driving as culturally unacceptable as driving under the influence of alcohol or drugs is today.

Thank you, and I would be happy to answer any questions the Committee may have.