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Chairman Bob Hackett  
Statehouse Room 132  
Columbus, OH 43215

Chairman Hackett, Vice-Chairman Romanchuk and Ranking Minority Member Craig, my name is Kenneth Laugel, and I am the President & CEO of United Transportation Union Insurance Association (UTUIA), which is headquartered in Ohio and represents 38,000 members nationwide. It is my pleasure to offer this testimony in support of House Bill 575 and urge its passage by your committee.

HB 575, authored by Rep. Cutrona, will provide the Ohio Department of Insurance with helpful tools to protect consumers and regulate fraternal insurers. This toolkit is critical for Ohioans financial security should a fraternal insurer face potential insolvency.

Fraternal benefit societies are 501(c)(8) member-owned organizations that provide life insurance products that help members secure their financial futures and fund a variety of benefits – from college scholarships to financial literacy programs – and community service projects. For more than 100 years, fraternalists have served as a different kind of insurance provider as we represent one of North America’s largest volunteer networks with more than 50 fraternal benefit societies and more than 7 million members.


In Ohio, there are 379,000 fraternal benefit society members who contributed more than \$19 million to our communities and volunteered over 1.3 million hours of their time in 2021 alone. **Fraternalism is a tradition of service and excellence in Ohio!**

**In our community, UTUIA provides significant scholarships in support of higher education, and our members participate in events such as Autism Speaks and financially supports members hit by natural disasters like Hurricane Ian.** We are constantly looking for ways to be of service to our neighbors and live out our society’s mission. Our volunteer ethos is years in the making, and is part a proud tradition that we pass on to our youngest members – our children.

This legacy of giving back is part of the fabric of fraternalism that can be found across the nation – and here in Ohio we are especially proud of our work to enrich our communities and care for those in need, all while protecting our families and providing economic security for generations of Ohioans. By supporting HB 575 you are helping protect consumers and fraternalists alike.

Thank you in advance for your consideration and support. Ohio’s fraternal supporters are grateful!

Sincerely,



Kenneth Laugel  
President & CEO, UTUIA