



**Proponent Testimony from Carolyn Mangas on House Bill 74
Before the House Finance Committee
Feb. 18, 2021**

Chairman Oelslager, Vice Chairman Plummer and Ranking Member Crawley, my name is Carolyn Mangas and I am the government affairs manager for the Ohio Insurance Agents Association (OIA). Thank you for the opportunity to submit written testimony in support of House Bill 74.

OIA is the collective voice of more than 1,200 independent insurance agencies that employ more than 11,000 Ohioans. We promote, progress and protect the professional advice and guidance only independent agents provide. Our members write 85 percent of the commercial insurance policies and 42 percent of personal insurance policies in Ohio. 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 Our current laws against distracted driving are not only outdated, but quite frankly, they are inadequate.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, provisional data indicates that last year was the deadliest year of the past decade for traffic fatalities in Ohio.

House Bill 74 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).

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, I strongly encourage you to support the provisions in House Bill 74 to reduce distracted driving in Ohio and protect Ohio motorists and passengers from unnecessary collisions, injuries, and fatalities.