



**HOUSE BILL 268**  
House Insurance Committee  
**November 1, 2017**

Chairman Brinkman, Vice-Chairman Henne, Ranking Member Boccieri, and members of the House Insurance Committee, my name is Tom Balzer, and I am the president and CEO of the Ohio Trucking Association and the Ohio Association of Movers. Collectively, we represent over 1,000 trucking, moving, logistics, and warehouse companies and allied vendor members. We provide this testimony in support of House Bill 268.

The nature of the trucking industry requires the routine crossing of state lines to transact our business. In all but four states there is no issues with your workers compensation coverage when you enter a new state. But for those states who have monopolistic funds, including Ohio, those workers compensation policies are not recognized outside the borders of the state. This is a significant challenge to secure coverage for multiple states. Private insurance is the only option for the industry.

Allowing more access to self insurance will significantly help the industry secure this coverage at affordable rates as they can shop in the traditional market. Furthermore, we would also explore the opportunities of captive arrangements to improve the efficiency of market for the insured. These options are currently limited by state law. Adoption of House Bill 268 is a continued step toward allowing business the ability to secure coverage that fits their needs and allows them to be competitive with surrounding states.