



OHIO CHAMBER
OF COMMERCE



Ohio Insurance
AGENTS



November 12, 2025

Dear Members of the Ohio House of Representatives,

On behalf of the business community in Ohio, we urge you to oppose House Bill 447. Rolling back Ohio's long-standing tort reforms would undermine two decades of progress that has made Ohio more competitive and affordable.

Key Takeaways and Concerns Regarding HB 447

- **Economic Risks and Competitiveness:** Reversing course on tort reforms sends the **"wrong message"** to employers, deters investment, and risks Ohio's **competitive edge** against states (like Georgia, Kansas, and Oklahoma) that are currently adopting similar, stability-focused reforms like Ohio's existing laws.
- **Healthcare Costs:** Increasing litigation costs due to reform rollbacks will ripple through the economy, specifically impacting the **healthcare system**. The added **uncertainty and liability exposure** would disrupt cost stability for both patients and providers, potentially hindering investment and growth in the medical sector. In the era prior to non-economic damage caps, Ohio suffered from an exodus of health care providers and insurance companies from Ohio, which limited access to certain health care providers and significantly increased costs to the health care system.
- **Undermines Business Confidence and Increases the "Tort Tax":** See the explanation on pg. 2.

A vote for HB 447 is:

- ✓ **A vote for less affordable goods and services**
- ✓ **A vote for lawsuits and larger settlements against small business owners**
- ✓ **A vote to reduce access to care and increase costs to the health care system**
- ✓ **A vote to be less competitive with peer states**
- ✓ **A vote to make Ohio a more costly place to start a business or raise a family**

HB 447 INCREASES OHIO'S "TORT TAX"

The "Tort Tax" already totals \$2,583 per Ohio household. HB 447 would drive it much higher, making everyday goods and services much more expensive for families and will halt business growth.



INCREASES COSTS FOR OHIO FAMILIES

Tort reform rollbacks will drive up costs for everyone. As lawsuits become more expensive, families will face higher healthcare bills, steeper car insurance premiums, and rising prices on everyday goods and services as employers grapple with the cost of doing business in Ohio.

DESTROYS ECONOMIC COMPETITIVENESS

Reversing course on tort reforms sends the "wrong message" to employers, deterring investment and risking Ohio's competitive edge against states (like Georgia, Kansas, and Oklahoma) that are currently adopting similar, stability-focused reforms like Ohio's existing laws.

UNDERMINES BUSINESS CONFIDENCE

Existing tort reforms, coupled with other pro-growth policies, have made Ohio a leader and more attractive to businesses. HB 447 would undermine the confidence that allows businesses to plan and invest, ultimately increasing costs across the board due to greater legal exposure.

KNOW THE FACTS...

HB 447 increases non-economic damages caps and indexes them to inflation. The impact can be seen in the graph to the right, which will only continue to grow.

Additionally, **Ohio has no limits on economic damages**, so anyone who suffers quantifiable loss can be fully compensated. This balanced approach protects patients and businesses alike, keeping costs stable, preventing abuse, and maintaining Ohio's reputation as a smart, competitive place to do business.

