

United States Senate  
WASHINGTON, DC 20510

September 8, 2020

The Honorable Roger Wicker  
Chairman  
Senate Committee on Commerce, Science &  
Transportation  
512 Dirksen Senate Office Building  
Washington, DC 20510

The Honorable Maria Cantwell  
Ranking Member  
Senate Committee on Commerce, Science &  
Transportation  
512 Dirksen Senate Office Building  
Washington, DC 20510

Dear Chairman Wicker and Ranking Member Cantwell,

As the Committee on Commerce, Science and Transportation works on the next surface transportation reauthorization bill, we ask that you refrain from including any increase in the existing minimum liability coverage for motor carriers. An increase in insurance requirements is both unnecessary and impractical with the result having little to do with improving highway safety. Furthermore, the addition of these requirements would negatively impact a wide range of industries that are crucial to our states and the nation.

Increasing minimum liability coverage would impact any business that transports property, which would be felt by the very industries that have been deemed essential during this period of crisis. A coalition composed of truckers, farmers, and manufacturers recently sent a letter to the Committee warning of the economic impact that would come as a result of an increase in insurance rates. As you push for legislation designed to support economic recovery and growth, it is imperative that you do not add policies that would lead to even more lost American jobs.

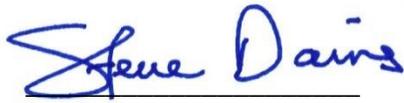
Research done on a federal level has indicated that an increase in minimum insurance requirements is unnecessary. In 2014, the Federal Motor Carrier Safety Administration (FMCSA) commissioned the John A. Volpe National Transportation Systems Center to research this subject in greater detail, and that study found that “[t]he **vast majority** of CMV-caused crashes have relatively small cost consequences, and the costs are easily covered with the limits of mandatory liability insurance [emphasis added].” Volpe continued, “A small share exceed the mandatory minimum but are often covered by other insurance or assets.” This study showed that the current minimum insurance level adequately covers damages in 99.94% of crashes.

There is no reputable research that backs the idea of increasing minimum insurance requirements in order to reduce crash rates and subsequently, improve roadway safety. These proposals are backed by trial lawyers as a way to pad their bottom lines at the expense of American businesses.

In order to promote economic recovery and growth, the Committee on Commerce, Science and Transportation should reject any proposals that increase insurance coverage. Truckers, farmers and manufacturers are the backbone of this great nation and cannot bear the burden of this

unnecessary policy for the profit of trial lawyers. We strongly discourage the inclusion of any such provision in the Committee's title of the next surface transportation reauthorization bill.

Sincerely,



STEVE DAINES  
United States Senator



MIKE BRAUN  
United States Senator



MARSHA BLACKBURN  
United States Senator



KEVIN CRAMER  
United States Senator



MARTHA MCSALLY  
United States Senator



DAVID PERDUE  
United States Senator



DEB FISCHER  
United States Senator