

119<sup>TH</sup> CONGRESS  
2<sup>D</sup> SESSION

# H. R. 8218

To increase the minimum levels of financial responsibility for transporting property, and to index future increases to changes in inflation relating to medical care.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 9, 2026

Mr. GARCÍA of Illinois (for himself, Mr. TRAN, Mr. HUFFMAN, Mr. GARAMENDI, Mr. COHEN, and Mr. JOHNSON of Georgia) introduced the following bill; which was referred to the Committee on Transportation and Infrastructure

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## A BILL

To increase the minimum levels of financial responsibility for transporting property, and to index future increases to changes in inflation relating to medical care.

1 *Be it enacted by the Senate and House of Representa-*  
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Fair Compensation  
5 for Truck Crash Victims Act”.

6 **SEC. 2. FINDINGS.**

7 The Congress finds the following:

1           (1) In passing the Motor Carrier Act of 1980,  
2           Public Law 96–296, Congress intended for the min-  
3           imum insurance levels to maintain safety. According  
4           to the House Report No. 96–1069, “the action of  
5           the Committee in increasing financial responsibility  
6           is to encourage the carriers to engage in practices  
7           and procedures that will enhance the safety of their  
8           equipment so as to afford the best protection to the  
9           public.”.

10           (2) The National Transportation Policy Study  
11           Commission (which consisted of six Members of the  
12           Senate, six Members of the House of Representa-  
13           tives, and seven public members appointed by the  
14           President) recommended mandatory minimum insur-  
15           ance requirements of \$1,000,000, in its 1979 Final  
16           Report to the Congress, National Transportation  
17           Policies through the Year 2000. The Report stated:  
18           “As an example, all certificated motor carriers oper-  
19           ating upon the highways should be obligated to carry  
20           adequate insurance (or proof of financial responsi-  
21           bility equal to such insurance) to protect the public.  
22           The insurance should cover public liability, property,  
23           damage, cargo and environmental restoration with a  
24           \$1 million for single occurrence, or another min-  
25           imum amount sufficient to require periodic ‘on site’

1 inspection by the insurance company, with the min-  
2 imum to be updated regularly. Non-certificated  
3 motor carriers should be subject to similar stand-  
4 ards.”.

5 (3) According to the U.S. Bureau of Labor Sta-  
6 tistics, the amount of \$750,000, set in 1980 (the  
7 year of enactment), would have the same purchasing  
8 power as \$5,193,665.62 in 2020, if the amount was  
9 raised to account for medical-cost inflation.

10 (4) That same amount of \$750,000 would have  
11 the same purchasing power as \$5,811,083 in 2025,  
12 if the amount was raised to account for medical-cost  
13 inflation.

14 **SEC. 3. MINIMUM FINANCIAL RESPONSIBILITY FOR TRANS-**  
15 **PORTING PROPERTY.**

16 (a) IN GENERAL.—Section 31139(b) of title 49,  
17 United States Code, is amended—

18 (1) in paragraph (2), by striking “\$750,000”  
19 and inserting “\$5,000,000”; and

20 (2) by adding at the end the following:

21 “(3) ADJUSTMENT.—The Secretary, in consultation  
22 with the Bureau of Labor Statistics, shall adjust the min-  
23 imum level of financial responsibility under paragraph (2)  
24 quinquennially for inflation relating to medical care.”.

1           (b) **EFFECTIVE DATE.**—The amendments made by  
2 subsection (a) shall take effect on the date that is 1 year  
3 after the date of enactment of this Act.

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