



## **Independent Women's Voice Supports Including Meaningful Tort Reform Provisions in the Surface Transportation Reauthorization Act**

May 13, 2026

The Honorable Sam Graves  
Chairman, Committee on Transportation and Infrastructure  
U.S. House of Representatives  
Washington, DC 20515

The Honorable Rick Larsen  
Ranking Member, Committee on Transportation and Infrastructure  
U.S. House of Representatives  
Washington, DC 20515

Dear Chairman Graves and Ranking Member Larsen,

On behalf of Independent Women's Voice, we write in strong support of including meaningful tort reform provisions in the Surface Transportation Reauthorization Act—specifically, modernizing the Graves Amendment to extend its protections to Transportation Network Companies (TNCs).

### **Women and Families Are Bearing the Hidden Cost of Lawsuit Abuse**

Economic freedom is inseparable from personal freedom. When frivolous litigation artificially inflates the cost of daily necessities, it is working- and middle-class families—and disproportionately women—who absorb the blow. Auto insurance is not a luxury. For single mothers commuting to work, for women in rural communities where a car is the only viable form of transportation, and for seniors who depend on rideshare services because they can no longer drive themselves, affordable mobility is a lifeline.

Auto insurance premiums have risen more than 50% since 2020. That increase is not simply a function of rising repair costs or inflationary pressure on vehicle parts. A significant and underappreciated driver of premium inflation is lawsuit abuse—the systematic exploitation of civil liability rules by bad actors who treat insurance claims as a revenue stream rather than a mechanism for genuine accountability. Staged accidents, coordinated fraud rings, and attorney fee structures rewarding settlement over adjudication have turned the auto insurance market into a system where the many pay for the misconduct of a few. The American Tort Reform Association estimates that lawsuit abuse imposes **more than \$6,600 per year** in hidden costs on the average

American household. For women managing household budgets on their own, that is not an abstraction—it is a direct constraint on financial independence.

## **The Graves Amendment Established the Right Precedent—Two Decades Ago**

Congress has already recognized that national liability standards matter in the transportation sector. When this committee passed the Graves Amendment in 2005, it established a clear and sensible principle: that vehicle rental and leasing companies should not be held liable simply by virtue of owning a vehicle, absent their own negligence. The reform was targeted and effective. It removed a perverse litigation incentive that had no grounding in actual fault, and it stabilized an important segment of the consumer mobility market.

The mobility landscape of 2026 bears little resemblance to that of 2005. TNCs—Uber, Lyft, and similar platforms—now constitute a primary mode of transportation for millions of Americans, including many women who rely on rideshare services for safety, convenience, and access. Yet the Graves Amendment's liability protections have never been extended to TNCs, leaving these platforms exposed to lawsuits in instances where the driver was not on duty, where a third party caused the accident, or where the plaintiff was plainly at fault. Unscrupulous attorneys, drawn by the deep pockets of national platforms, have every incentive to pursue meritless claims, and the result is cost pressure that ultimately flows back to consumers through higher fares and reduced service availability.

This is not an equitable outcome for the women who depend on these services. Extending the Graves Amendment's underlying logic to TNCs would apply a consistent national standard that reflects how Americans actually travel today.

## **State Reform Shows What's Possible—Federal Action Can Close the Gaps**

The case for federal intervention is not that states cannot reform their own tort systems—several have done so, admirably. Florida's 2023 tort reforms, which modified comparative negligence standards and attorney fee structures, have already begun to stabilize insurance markets. Louisiana followed in 2025 with similar reforms barring plaintiffs, the majority of whom are at fault, from recovering damages. These are meaningful achievements, and they provide a clear model for what reform can accomplish.

But lawsuit abuse does not respect state lines. Fraud networks are mobile enterprises. They identify favorable venues and shift operations to exploit them. A plaintiff's attorney with a weak case in a reform state can often find a more hospitable jurisdiction through procedural maneuvering. A federal liability framework, built on the same targeted logic as the original Graves Amendment, would close the jurisdictional gaps that state-by-state reform cannot reach.

Women who rely on rideshare in one state should not be more exposed to service disruption or higher costs because plaintiffs' attorneys in another state are manipulating the system. National TNC operators require national liability clarity—and the consumers they serve deserve it.

### **Tort Reform Is a Women's Economic Issue**

Independent Women's Voice does not approach this issue as an abstraction. The affordability of transportation, insurance, and daily goods has a direct and measurable impact on women's economic independence and quality of life. When courts can be weaponized by those seeking windfalls rather than justice, the costs are distributed broadly and borne most heavily by those with the least margin for error in their household finances.

Reforming the civil liability framework for TNCs in this reauthorization is not a corporate giveaway. It is a commonsense step to ensure that the legal system serves its proper purpose: providing real accountability for actual negligence, not functioning as a mechanism for extracting settlements from deep-pocketed defendants regardless of fault. Legitimate victims of negligence deserve full and fair recourse. What they do not deserve is a system so distorted by abuse that ordinary consumers pay perpetually higher costs as collateral damage.

The Surface Transportation Reauthorization Act is a vital opportunity to advance meaningful, non-spending reform that will deliver tangible economic relief to families nationwide. We urge this committee to seize it by modernizing the Graves Amendment for the 21st-century mobility economy.

We appreciate the committee's leadership on transportation policy and welcome the opportunity to discuss these issues further.

Respectfully submitted,



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*Independent Women*