



Independent Women's Voice Supports Including Meaningful Tort Reform in the BUILD America 250 Act

May 21, 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 H.R. 8870, the BUILD America 250 Act (Building Unrivaled Infrastructure and Long-term Development for America's 250th), by including the Fong Amendment, which extends Graves Amendment protections to Transportation Network Companies (TNCs).

Women and Families Are Bearing the Hidden Cost of Lawsuit Abuse

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.

When frivolous litigation artificially inflates the cost of daily necessities, working- and middle-class families—and disproportionately women—absorb the blow. Auto insurance premiums have risen [more than 50%](#) since 2020. That increase is not simply a function of rising repair costs or inflationary supply chain 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. The American Tort Reform Association estimates that lawsuit abuse imposes [more than \\$6,600 per year](#) in hidden costs on the average American household.

Extending the Graves Amendment to TNCs Builds on Two Decades of Precedent

Congress has already recognized that national liability standards matter in the transportation sector. The Graves Amendment, passed in 2005, established a clear and sensible principle: 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 has changed significantly since 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. The Graves Amendment's liability protections should be extended to TNCs, so that these platforms are not exposed to frivolous lawsuits, such as in instances where the driver was not on duty, where a third party caused the accident, or where the plaintiff was plainly at fault. The result of this litigation has been cost pressure on consumers through higher fares and reduced service availability.

This is not an equitable outcome for the women who depend on these services. The Fong Amendment extends the protections that vehicle rental and leasing companies have from unfair vicarious liability solely based on ownership status under the Graves Amendment to TNCs. The Fong Amendment does not let TNCs escape liability for their company's own wrongdoing, but it does prevent unlimited exposure for conduct outside their control.

This federal reform is needed in addition to great [state reforms](#) already underway. Procedural maneuvering allows lawyers to shop cases across state lines. 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. Establishing a federal liability framework, built on the same targeted logic as the original Graves Amendment, would close jurisdictional gaps that meaningful, but limited, state-by-state reform cannot reach.

Reforming the civil liability framework for TNCs in this bill is not a corporate giveaway. It is a common-sense 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 BUILD America 250 Act is a vital opportunity to advance meaningful reform that will deliver tangible economic relief to families nationwide. We urge this committee to seize

it by passing the Fong Amendment to modernize 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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Vice President, Economic Policy
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Carrie Sheffield
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