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Independent Women's Voice Urges Retention of Vicarious Liability Reform as the BUILD America 250 Act Advances to the House Floor

July 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

The Honorable Virginia Foxx
Chairwoman, Committee on Rules
U.S. House of Representatives, Washington, DC 20515

The Honorable James McGovern
Ranking Member, Committee on Rules
U.S. House of Representatives, Washington, DC 20515

Dear Chairman Graves, Ranking Member Larsen, Chairwoman Foxx, and Ranking Member McGovern,

On behalf of Independent Women's Voice, we write regarding H.R. 8870, the BUILD America 250 Act (Building Unrivaled Infrastructure and Long-term Development for America's 250th), and its inclusion of the Fong Amendment, which extends Graves Amendment protections to Transportation Network Companies (TNCs). We hope to see the BUILD America 250 Act come to the floor for a vote in the coming weeks, and we would greatly appreciate the committees' assistance in urging retention of the vicarious liability language as the bill undergoes floor consideration.

Women and Families Are Bearing the Hidden Cost of Lawsuit Abuse

Auto insurance is not a luxury. Affordable mobility is a lifeline 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.

Frivolous litigation, fueled by expansive, untenable vicarious liability, artificially inflates the cost of daily necessities. As a result, working- and middle-class families—and disproportionately women—absorb the blow. Auto insurance premiums **increased 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 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 when the driver was not on duty, when a third party caused the accident, or when the plaintiff was plainly at fault. Absent this reform, litigation cost pressure translates directly into higher fares and reduced service availability for consumers.

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 own wrongdoing, but it does prevent unlimited exposure for conduct outside their control.

This federal reform is needed in addition to **positive state reforms** already underway. Procedural maneuvering allows lawyers to shop cases across state lines. 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 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.

A Vital Opportunity to Strengthen Affordability for Families

The BUILD America 250 Act is a vital opportunity to advance meaningful reform that will deliver tangible economic relief through greater transportation affordability to families nationwide. We urge that the vicarious liability language extending Graves Amendment protections to TNCs be retained without weakening amendments. Removing or diluting this language at this stage would undo the careful, targeted balance the Fong Amendment strikes and would leave millions of women and families exposed to the very cost pressures this reform is designed to relieve.

We appreciate the committees' leadership on this legislation and welcome the opportunity to discuss these issues further as the bill advances.

Respectfully submitted,

Patrice Onwuka
Vice President for Economic Policy
Independent Women's Voice

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