



July 28, 2026

To the Members of the United States Senate:

The U.S. Chamber Institute for Legal Reform (“ILR”) strongly supports S. 5058, the Staged Accident Fraud Prevention Act. This bill would make it a federal crime to intentionally stage a collision with a commercial motor vehicle and would hold accountable the perpetrators, attorneys, physicians, and other co-conspirators who knowingly participate in these dangerous and life-threatening schemes.

Staged collisions with commercial motor vehicles are a dangerous and highly organized form of fraud. They endanger truck drivers and the public, burden law enforcement and courts, and inflate the insurance and transportation costs that are ultimately borne by consumers and businesses across the country. In 2022 alone, litigation expenses across the automobile sector cost the U.S. economy \$58 billion according to a report released by ILR—dollars that could have created new jobs, strengthened supply chains, or eased inflationary pressures.

S. 5058 helps address this problem directly by establishing clear federal penalties for intentionally causing or arranging such crashes, especially when they result in serious bodily injury or death, while also respecting state authority by barring duplicative federal prosecutions for the same conduct.

This measured, targeted reform will enhance public safety, deter fraudulent schemes, and promote a fairer civil justice system for all participants in interstate commerce.

We thank Senator Moody for her leadership on this issue, and we respectfully urge you to cosponsor S. 5058 and to vote in favor of its passage.

Sincerely,

Stephen Waguespack
President
U.S. Chamber Institute for Legal Reform