



April 2, 2025

The Nevada Trucking Association is opposed to Senate Bill 180, which proposes raising the minimum insurance requirement for intrastate freight haulers in Nevada from the federal standard of \$750,000 to \$1.5 million. While the intent may be to enhance financial responsibility, the data and practical implications reveal this measure to be an arbitrary and burdensome overreach that will harm Nevada's small businesses and trucking industry without clear justification.

Impact is Broad and Unclear

Who does this impact? Every fully regulated carrier authorized by the Nevada Transportation Authority, every common and contract motor carrier, and every private carrier hauling intrastate-only freight in vehicles over 26,000 lbs. GVW.

A literal interpretation of "intrastate-only freight" makes this law's scope excessively broad and onerous. Even a generous reading, applying it only to intrastate carriers, places an undue burden on these vital local businesses.

A generous interpretation would infer that this requirement only applies to intrastate carriers, of which there are over 3,600 in Nevada. These Nevada based businesses impacted are household goods movers & tow operators and trucking companies serving construction, agriculture, garbage and the food and beverages we all consume.

Nevada Crash Data Does Not Justify Targeted Increase

Consider the facts: According to the Federal Motor Carrier Safety Administration's Motor Carrier Management Information System, between 2018 and the end of February 2025, Nevada recorded 5,702 truck crashes. Of these, 1,730—or 30.3%—involved Nevada carriers, and just 421—or 7.38%—were tied to Nevada-based intrastate carriers. Meanwhile, 5,281 crashes theoretically fall under the federal minimum insurance of \$750,000, unaffected by this bill. These numbers highlight that intrastate-carriers, are a small fraction of the overall issue. Yet, SB 180 targets them with a doubling of insurance minimums, impacting over 3,600 Nevada-based businesses—household goods movers, tow operators, and trucking companies serving construction, agriculture, garbage, and food and beverage industries.

Federal Standards are the Appropriate Mechanism

We are not opposed to insurance increases if data justifies them—but no such evidence exists here. The Federal Motor Carrier Safety Administration (FMCSA), which has set the \$750,000 minimum for nearly four decades, concluded in its 2022 report to Congress that it lacked comprehensive claims data to warrant an increase. If the federal authority overseeing trucking nationwide finds no basis for change, why should Nevada act unilaterally? This feels less like a data-driven decision and more like a boon for plaintiffs' attorneys seeking larger payouts, a key driver in this debate.



Trucking is inherently interstate, facilitated by a highway system that transcends state lines. Congress entrusted the Department of Transportation with uniform standards to avoid a patchwork of state requirements—precisely what SB 180 creates. While some carriers may already meet the \$1.5 million threshold, many small and family-owned businesses—especially one-truck operations—will face premiums doubling overnight. Insurance companies, aware that plaintiffs will target the new minimum, will raise rates across the board.

Insurance Costs and Availability

Worse, insurers could exit the market entirely, as seen with major carriers abandoning California and Florida amid rising risks. Increasing liability levels will spike premiums for all truckers, not just those under SB 180, as the industry adjusts risk pools. The result? Small Nevada businesses—already stretched thin—will either absorb crippling costs or leave the industry altogether, reducing competition and raising prices for consumers. One former board member of the Nevada Trucking Association shut down his company when faced with a 30% insurance increase for 2024-2025.

Nevada is More Litigious than States of Similar Size

Nevada lawyers file civil cases, particularly those focusing in tort, at a disproportionate rate in comparison to lawyers in other states with similar population densities. During the 2023 fiscal year, 180,274 new civil lawsuits were filed in Nevada.

In contrast Oregon filed 113,211 civil lawsuits, 81,086 civil lawsuits were filed in Utah, and 62,106 civil lawsuits were filed in Nebraska statewide.

Focusing just on tort litigation, 7,936 new tort cases were filed in Nevada district courts during fiscal year 2023. By comparison, only about one-third as many tort lawsuits—2,518—were filed in Utah district courts during fiscal year 2023.

We have heard from many of our members about insurance companies not longer will write policies in Nevada due to its litigation environment.

We urge you to reject Senate Bill 180. Without evidence that current standards fail, this legislation threatens the livelihoods of Nevada's trucking families and the communities they serve. Let's preserve a federal framework that has worked for decades and protect our state's small trucking companies.

A handwritten signature in blue ink, reading "Paul J. Enos". The signature is stylized with a large, sweeping "P" and "E".

Paul J. Enos, CEO Nevada Trucking Association