

119TH CONGRESS
2D SESSION

S. _____

To amend title 49, United States Code, to prohibit staged collisions with commercial motor vehicles, and for other purposes.

IN THE SENATE OF THE UNITED STATES

Mrs. MOODY introduced the following bill; which was read twice and referred to the Committee on _____

A BILL

To amend title 49, United States Code, to prohibit staged collisions with commercial motor vehicles, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Staged Accident Fraud
5 Prevention Act of 2026”.

6 **SEC. 2. STAGING OF MOTOR VEHICLE COLLISIONS WITH**
7 **COMMERCIAL MOTOR VEHICLES.**

8 (a) IN GENERAL.—Chapter 805 of title 49, United
9 States Code, is amended by adding at the end the fol-
10 lowing:

1 **“§ 80505. Staging of motor vehicle collisions with**
2 **commercial motor vehicles**

3 “(a) PENALTY FOR STAGING COLLISION.—A person
4 operating a motor vehicle who intentionally causes a colli-
5 sion with a commercial motor vehicle (as defined in section
6 31101) shall be fined under title 18, imprisoned for not
7 more than 20 years, or both.

8 “(b) PENALTY FOR STAGING COLLISION CAUSING
9 SERIOUS BODILY INJURY.—A person operating a motor
10 vehicle who intentionally causes a collision with a commer-
11 cial motor vehicle (as defined in section 31101) that re-
12 sults in serious bodily injury or death to another person
13 shall be fined under title 18, imprisoned for not less than
14 20 years, or both.

15 “(c) PENALTY FOR ARRANGING STAGED COLLI-
16 SIONS.—A person who arranges for another person to
17 cause a collision described in subsection (a) or (b) shall
18 be fined or imprisoned, or both, under—

19 “(1) subsection (a), in the case of a collision de-
20 scribed in that subsection; or

21 “(2) subsection (b), in the case of a collision de-
22 scribed in that subsection.

23 “(d) LIMITATION ON PROSECUTION.—A person may
24 not be prosecuted for an act under this section if the per-
25 son has been convicted or acquitted on the merits for the

1 same act under the laws of a State, the District of Colum-
2 bia, or a territory or possession of the United States.”.

3 (b) CLERICAL AMENDMENT.—The analysis for chap-
4 ter 805 of title 49, United States Code, is amended by
5 adding at the end the following:

“80505. Staging of motor vehicle collisions with commercial motor vehicles.”.