



To: The Honorable Rochelle T. Nguyen, Chair
The Honorable Julie Pazina, Vice Chair
Senate Growth and Infrastructure Committee

From: Mark Sektnan, Vice President

Re: SB 180 – Increase Trucking Liability Limits
APCIA Position: OPPOSE

Date: Wednesday April, 2, 2025
3:30 p.m., Room 2144

Dear Chair Nguyen, Vice Chair Pazina and Members of the Committee:

The American Property Casualty Insurance Association (APCIA) is **opposed to SB 180** which would increase the insurance limits for trucks operating in Nevada. The American Property Casualty Insurance Association is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

SB 180 would require freight motor carriers to carry twice the insurance limits currently required in federal regulations for general freight motor carriers. This increase could make it very difficult for truckers in Nevada to get insurance. Most insurers will not write coverage above \$1 million on the primary layer, and most truckers are written at that level anyway. Coverage requirement above this level, as required by SB 180, would have to be written as some form of excess policy or umbrella. In practice, SB 180 would require truckers to get two separate policies to get to \$1.5 million. This could be especially difficult for trucking, where insurers and reinsurers had become careful about how much exposure they would take on for a single trucking company, as the numbers of very large claims grew over the last 20 years.

The cost of the insurance, if available, would be significantly higher, which would increase the cost for all goods that Nevadans buy, since everything travels by truck. The bill's provisions would also act as a barrier to entry for new truck drivers who most likely would not be able to obtain the required insurance.

The bill's requirements would do nothing to improve highway safety. It would, however, shift insurance capacity from other areas, like personal auto and homeowners insurance,

over to trucking, when statistics show that car drivers are at fault in over 70 percent of car-truck accidents. In addition, the new limits are unnecessary. According to federal research Very few accidents exceed the current requirements. [“Federal research indicates only 0.06% of crashes result in damages that exceed today’s minimum coverage limits.”](#)

For these reasons, APCIA asks members to vote **NO** on SB 180.