

January 12, 2026

The Honorable Gus Bilirakis, Chair
The Honorable Jan Schakowsky, Ranking Member
House Energy and Commerce Subcommittee on Commerce, Manufacturing, and Trade
United States House of Representatives
Washington, D.C. 20515

Dear Chair Bilirakis and Ranking Member Schakowsky:

In advance of the upcoming January 13, 2026, hearing, “Examining Legislative Options to Strengthen Motor Vehicle Safety, Ensure Consumer Choice and Affordability, and Cement U.S. Automotive Leadership,” the undersigned submit this letter to underscore the human and economic benefits of vehicle safety technologies. Compelling and consistent research demonstrates that these safety systems not only save lives, but they also are cost effective. We respectfully request this letter be included in the hearing record.

We are keenly aware of the impacts from crashes on America’s roads. On average, 112 people were killed every day on roads in the U.S., totaling nearly 41,000 fatalities in 2023.¹ This is a 24 percent increase in deaths in just a decade.² An additional 2.44 million people were injured.³ Early projections for 2024 traffic fatalities remain at a similar historic high level; over 39,000 people are estimated to have been killed that year.⁴

Moreover, the annual economic cost of motor vehicle crashes in 2019 was nearly \$340 billion.⁵ Updated for inflation only, that number rises to \$429 billion in 2025. When loss of life, pain and decreased quality of life are added to economic costs, it is estimated to exceed \$1.75 trillion.⁶ Research from the Network of Employers for Traffic Safety (NETS), finds motor vehicle crashes cost employers \$72.2 billion in direct crash-related expenses in 2019.⁷

According to the National Highway Traffic Safety Administration (NHTSA), vehicle safety technologies and the associated safety standards have prevented more than 860,000 deaths, 49 million nonfatal injuries and damage to 35 million vehicles.⁸ In addition, during that time frame the comprehensive societal benefits amounted to \$17.3 trillion, using 2019 dollars.⁹

The recent regulatory action undertaken by NHTSA to require automatic emergency braking (AEB) on light passenger vehicles is an excellent example of the benefits of requiring effective safety systems on passenger motor vehicles. The agency predicts that AEB will save 362 lives, mitigate over 24,000 injuries annually and result in a yearly cost benefit of between \$5.8-\$7.2 billion.¹⁰ Moreover, research performed by the Insurance Institute for Highway Safety (IIHS) has found that AEB can reduce front-to-rear crashes with injuries by 56 percent.¹¹

Additionally, the IIHS found that impaired driving prevention technology will yield similarly high societal benefits. An updated analysis based on data from 2019 through 2022 indicates that, once the technology is widely deployed, as many as 10,812 lives would have been saved each year.¹²

As property-casualty insurers we are very aware of the rising costs associated with repairing vehicles with more sophisticated technology, but it would be a mistake to focus exclusively on the costs of such technology when we are aware of the tremendous benefits so many safety advances have provided millions of Americans.

We urge this Subcommittee to protect the vehicle safety technology improvements included in the Bipartisan Infrastructure Law (Pub. L. 117-58) and to once again advance a bipartisan safety title in the next surface transportation reauthorization bill to address the deaths and injuries that occur on America's roads. Thank you for your consideration of these issues.

Sincerely,

Allstate Insurance Company

American Family Insurance

American Property Casualty Insurance Association (APCIA)

Amica Mutual Insurance Company

Farmers Insurance

Independent Insurance Agents & Brokers of America (Big "I")

Liberty Mutual Insurance

National Association of Mutual Insurance Companies (NAMIC)

NJM Insurance Group

Nationwide Mutual Insurance Company

Selective Insurance Company of America

State Farm Mutual Automobile Insurance Company

cc: The Hon. Brett Guthrie, House Energy and Commerce Committee Chair
The Hon. Frank Pallone, House Energy and Commerce Committee Ranking Member
Members of the Subcommittee on Commerce, Manufacturing, and Trade

¹ Traffic Safety Facts Research Note: Overview of Motor Vehicle Traffic Crashes In 2023, NHTSA, Apr. 2025, DOT HS 813 705, (Overview 2023).

² Overview 2023; and Traffic Safety Facts 2022: A Compilation of Motor Vehicle Traffic Crash Data, NHTSA, Dec. 2024, DOT HS 813 656 (Annual Report 2022).; [comparing 2013 to 2023].

³ Overview 2023.

⁴ Traffic Safety Facts: Crash Stats, Early Estimate of Motor Vehicle Traffic Fatalities in 2024, NHTSA, Apr. 2025, DOT HS 813 710 (Early Estimates 2024).

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- ⁵ Economic and Societal Impact 2019.
- ⁶ CPI Inflation Calculator, BLS, available at https://www.bls.gov/data/inflation_calculator.htm, calculated from Jan. 2021 – Jan. 2025.
- ⁷ Cost of Motor Vehicle Crashes to Employers – 2019, Network of Employers for Traffic Safety, March 2021.
- ⁸ Kahane, C. J., & Simons, J. F. (2024, December). Fatalities, injuries, and crashes prevented by vehicle safety technologies and associated FMVSS, 1968 to 2019 – Passenger cars and LTVs (Report No. DOT HS 813 611). National Highway Traffic Safety Administration.
- ⁹ Simons, J. F., Blincoe, L. J., & Kahane, C. J. (2024, December). Historical analysis of costs and benefits of FMVSS for passenger cars and LTVs on a calendar-year basis (Report No. DOT HS 813 647). National Highway Traffic Safety Administration.
- ¹⁰ 89 FR 39686 (May 9, 2024).
- ¹¹ IIHS, Real-world benefits of crash avoidance technologies: summary of IIHS-HLDI findings.
- ¹² Alcohol and Drugs, IIHS Website, last accessed Aug. 7, 2025, available at <https://www.iihs.org/topics/alcohol-and-drugs#by-the-numbers>.