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(Original Signature of Member)

119TH CONGRESS
2D SESSION

H. R. _____

To amend title 18 to include an offense for motor vehicle collision fraud,
and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

Ms. GILLEN introduced the following bill; which was referred to the
Committee on _____

A BILL

To amend title 18 to include an offense for motor vehicle
collision fraud, 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 “Stop Auto Fraud Act
5 of 2026”.

6 **SEC. 2. MOTOR VEHICLE COLLISION FRAUD.**

7 (a) OFFENSE.—

1 (1) IN GENERAL.—Chapter 63 of title 18,
2 United States Code, is amended by adding at the
3 end the following:

4 **“§ 1353. Motor vehicle collision fraud**

5 “Whoever knowingly executes, or attempts to execute,
6 a scheme or artifice—

7 “(1) to cause, stage, fabricate, or simulate a
8 motor vehicle accident; and

9 “(2) to submit any false, fictitious, or fraudu-
10 lent claim for payment of a loss under an insurance
11 policy, including a loss related to medical treatment,
12 repair costs, lost wages, or lost benefits,

13 shall be fined under this title or imprisoned not more than
14 10 years, or both. If the violation results in serious bodily
15 injury (as defined in section 1365 of this title), such per-
16 son shall be fined under this title or imprisoned not more
17 than 20 years, or both; and if the violation results in
18 death, such person shall be fined under this title, or im-
19 prisoned for any term of years or for life, or both.”.

20 (2) CLERICAL AMENDMENT.—The table of sec-
21 tions at the beginning of chapter 63 of title 18,
22 United States Code, is amended by adding at the
23 end the following:

 “1353. Motor vehicle collision fraud.”.

24 (b) CRIMINAL FINES DEPOSITED IN HIGHWAY
25 TRUST FUND.—Any fines collected under section 1353 of

1 title 18, United States Code, shall be deposited into the
2 Highway Trust Fund established by section 9503(a) of the
3 Internal Revenue Code of 1986.