

The Florida Senate
BILL ANALYSIS AND FISCAL IMPACT STATEMENT

(This document is based on the provisions contained in the legislation as of the latest date listed below.)

Prepared By: The Professional Staff of the Committee on Transportation

BILL: SB 1054

INTRODUCER: Senator Martin

SUBJECT: Traffic Infractions Resulting in a Crash with Another Vehicle

DATE: January 26, 2026

REVISED: _____

	ANALYST	STAFF DIRECTOR	REFERENCE	ACTION
1.	Shutes	Vickers	TR	Pre-Meeting
2.			JU	
3.			RC	

I. Summary:

SB 1054 requires a mandatory hearing for a person who commits one of the following traffic infractions that results in a crash with another vehicle:

- A driver running a red light.
- A driver failing to obey a traffic control device or sign.
- A driver failing to yield under specified conditions.

For a first offense, there is a civil penalty of \$500, in addition to other penalties. For a second offense, there is a civil penalty of \$1,000, in addition to any other penalties, and the person's driver license must be suspended for six months. For a third or subsequent offense, there is a civil penalty of \$1,000, in addition to any other penalties, and the person's driver license must be suspended for one year.

The bill also requires persons found to have committed one of the traffic infractions identified above resulting in a crash with another vehicle to carry the same additional motor vehicle liability insurance as is required for convictions and certain pleas relating to driving under the influence for a period of one year. The bill reduces the length of time persons convicted of or entering into plea agreements for driving under the influence would be required to maintain the additional insurance levels from three years to one year.

The bill has a fiscal impact on both private and governmental sectors. *See* Section V., Fiscal Impact Statement for details.

This bill takes effect October 1, 2026.

II. Present Situation:

Requirements for Vehicles to Stop or Yield

Florida law requires the driver of any vehicle to obey the instructions of any applicable official traffic control device unless otherwise directed by a police officer.¹

A driver facing a steady red traffic control signal (red light) at an intersection must stop at the stop line; however, if the intersection does not have a stop line the driver must stop before entering the crosswalk. If there is no crosswalk, the vehicle must stop at the point nearest to the intersecting roadway where the driver has a view of approaching traffic.² A driver that is stopped at a red light may make a:

- Right turn, if such driver yields the right-of-way to pedestrians and other traffic.
- Left turn into a one-way street that has traffic moving to the left, if such driver yields the right-of-way to pedestrians and other traffic.³

Running a red light is a noncriminal traffic infraction, punishable as a moving violation.⁴ The statutory base fine is \$158, but with additional fees and surcharges, the total penalty may be up to \$256.⁵

Florida law also requires that the driver of a vehicle approaching an intersection with a stop sign to stop before entering the intersection.⁶ After stopping, the driver must yield the right-of-way to any vehicle that has entered the intersection or that is approaching so closely as to constitute an immediate hazard during the time when the driver is moving across the intersection.⁷ At a four-way stop intersection, the driver of the first vehicle to arrive at the intersection is required to be the first to proceed. If two or more vehicles reach the four-way stop intersection at the same time, the driver of the vehicle on the left must yield the right-of-way to the vehicle on the right.⁸

A violation for failing to stop or yield is a noncriminal traffic infraction, punishable as a moving violation. The statutory base fine is \$60, but with additional fees and surcharges, the total penalty may be up to \$159.⁹

Traffic Infractions Requiring a Mandatory Hearing

Any person cited for any traffic infraction listed below must appear before a designated official for a hearing:

¹ Section 316.074(1), F.S. There are also exceptions granted to drivers of authorized emergency vehicles.

² Section 316.075(1)(c), F.S.

³ *Id.*

⁴ Section 316.074(6), F.S.

⁵ Florida Association of Clerks of Court, *2025 Distribution Schedule*, p. 50.

https://cdn.ymaws.com/www.flclerks.com/resource/resmgr/publicationsanddocuments/2025_Distribution_Schedule_-_pdf (last visited January 23, 2026).

⁶ Section 316.123(2)(a), F.S. There is an exception for when directed to proceed by a police officer or a traffic control signal.

⁷ *Id.*

⁸ Section 316.123(2)(b), F.S.

⁹ Florida Association of Clerks of Court, *2025 Distribution Schedule*, p. 48.

https://cdn.ymaws.com/www.flclerks.com/resource/resmgr/publicationsanddocuments/2025_Distribution_Schedule_-_pdf

- Any infraction which results in a crash that causes the death of another;
- Any infraction which results in a crash that causes serious bodily injury¹⁰ of another;
- Any infraction of passing a school bus on the side of the bus where children enter or exit the bus while the bus is displaying a stop signal;¹¹
- Any infraction related to unsecured loads;¹² or
- Any speeding infraction involving exceeding the speed limit by 30 mph or more.^{13,14}

At the mandatory hearing, if the designated official determines that the person committed an infraction that caused serious bodily injury to another person, the designated official must impose a civil penalty of \$500, in addition to any other penalties, and the person's driver license must be suspended for three months. If the official determines that the person committed an infraction that caused the death of another person, the official must impose a civil penalty of \$1,000, in addition to any other penalties, and the person's driver license must be suspended for six months.¹⁵

Motor Vehicle Insurance Requirements – Driving Under the Influence

Section 324.023, F.S., provides that in addition to any other statutory insurance requirement, every owner or operator of a motor vehicle, and who, regardless of adjudication of guilt, has been found guilty of or entered a plea of guilty or nolo contendere to driving under the influence¹⁶ must establish and maintain insurance or other ability to respond in damages for liability on account of motor vehicle accidents of:

- \$100,000 for bodily injury to, or death of, one person in any one crash;
- \$300,000 because of bodily injury to, or death of, two or more persons in any one crash; and
- \$50,000 in property damage in any one crash.

These higher insurance limits must be carried for a minimum of three years. If such person has not been convicted of driving under the influence or a felony traffic offense for a period of three years from the date of reinstatement of his or her driving privileges for the driving under the influence offense, the owner or operator is no longer subject to these additional insurance requirements.¹⁷

¹⁰ Section 316.1933(1)(b), F.S., defines the term "serious bodily injury" to mean an injury to any person, including the driver, which consists of a physical condition that creates a substantial risk of death, serious personal disfigurement, or protracted loss or impairment of the function of any bodily member or organ.

¹¹ Section 316.172(1)(b), F.S.

¹² Sections 316.520(1) and (2), F.S.

¹³ Sections 316.183(2), s. 316.187, or s. 316.189, F.S.

¹⁴ Section 318.19, F.S.

¹⁵ Section 318.14(5), F.S.

¹⁶ Section 316.193, F.S. This provision applies to convictions and pleas after October 1, 2007.

¹⁷ Section 324.023, F.S.

Relevant Crash Data

The Department of Highway Safety and Motor Vehicles’ (DHSMV) crash report database identified the following type and number of crashes in 2025 related to running red lights or stop signs:¹⁸

First Driver Action	Crashes with Fatalities	Crashes with Incapacitating Injuries	Crashes with Non-Incapacitating Injuries	Crashes with Possible Injuries	Crashes with No Injuries	Total Crashes
Ran Red Light	82	622	3,815	7,253	24,710	36,482
Ran Stop Sign	45	374	1,961	3,719	19,288	25,387
Total	127	996	5,776	10,972	43,998	61,869

III. Effect of Proposed Changes:

The bill requires a mandatory hearing for a person who commits one of the following traffic infractions that results in a crash with another vehicle:

- A driver running a red light.
- A driver failing to obey a traffic control device or sign.
- A driver failing to yield under specified conditions.

The bill provides additional penalties for any person who is required to appear before a designated official and is found to have committed one or more of the above violations:

- For a first infraction, \$500 in addition to any other penalties.
- For a second infraction, \$1,000 in addition to any other penalties and the person’s driver license must be suspended for six months.
- For a third or subsequent offense, \$1,000 in addition to any other penalties and the person’s driver license must be suspended for one year.

The bill requires persons found to have committed such infractions to maintain the same additional motor vehicle liability insurance as is currently required for convictions and certain pleas for driving under the influence for a minimum of one year. These additional liability insurance limits are:

- \$100,000 for bodily injury to, or death of, one person in any one crash;
- \$300,000 because of bodily injury to, or death of, two or more persons in any one crash; and
- \$50,000 in property damage in any one crash.

Finally, the bill reduces from three years to one year the length of time that a motor vehicle operator who has been found guilty (or entered into a guilty plea) of or plead no contest to a

¹⁸ Email from Jonas Marquez, Director of Legislative Affairs, Department of Highway Safety and Motor Vehicles, RE: Updated Stats for SB 1054 Analysis (January 23, 2026).

charge of driving under the influence is required to maintain the additional liability insurance limits described above.

This bill takes effect October 1, 2026.

IV. Constitutional Issues:

A. Municipality/County Mandates Restrictions:

None.

B. Public Records/Open Meetings Issues:

None.

C. Trust Funds Restrictions:

None.

D. State Tax or Fee Increases:

None.

E. Other Constitutional Issues:

None identified.

V. Fiscal Impact Statement:

A. Tax/Fee Issues:

None.

B. Private Sector Impact:

Drivers who violate the provisions of the bill will experience a negative fiscal impact associated with increased civil penalties and additional insurance requirements. There may also be additional indeterminate economic costs associated with driver license suspensions.

Motor vehicle insurance providers may experience a positive fiscal impact associated with the fact that persons committing certain infractions specified in the bill will be required to carry higher motor vehicle liability insurance.

C. Government Sector Impact:

State and local governments will experience an indeterminate positive fiscal impact as a result of the additional revenues associated with the enhanced civil penalties provided for in the bill.

There may be an indeterminate negative fiscal impact on the court system due to the number of additional mandatory hearings that would be required by the bill.

VI. Technical Deficiencies:

None.

VII. Related Issues:

None.

VIII. Statutes Affected:

This bill substantially amends the following sections of the Florida Statutes: 318.14, 318.19, and 324.023.

IX. Additional Information:

A. Committee Substitute – Statement of Changes:

(Summarizing differences between the Committee Substitute and the prior version of the bill.)

None.

B. Amendments:

None.