

FLORIDA HOUSE OF REPRESENTATIVES

BILL ANALYSIS

This bill analysis was prepared by nonpartisan committee staff and does not constitute an official statement of legislative intent.

BILL #: [HB 807](#)

TITLE: Noncriminal Traffic Infractions Resulting in

Vehicle Crashes

SPONSOR(S): Melo

COMPANION BILL: [SB 1054](#) (Martin)

LINKED BILLS: None

RELATED BILLS: None

Committee References

[Government Operations](#)

18 Y, 0 N

[Insurance & Banking](#)

[State Affairs](#)

SUMMARY

Effect of the Bill:

The bill requires a mandatory hearing, higher motor vehicle liability insurance, and additional penalties for a person who commits certain traffic infractions relating to red lights; stop sign intersections; or pedestrian crossings and crashes into another vehicle.

Fiscal or Economic Impact:

The bill may have an indeterminate positive fiscal impact on state revenues and an indeterminate fiscal impact on the private sector.

[JUMP TO](#)

[SUMMARY](#)

[ANALYSIS](#)

[RELEVANT INFORMATION](#)

[BILL HISTORY](#)

ANALYSIS

EFFECT OF THE BILL:

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 or stop sign.
- A driver failing to stop for a pedestrian.
- A driver failing to yield the right-of-way to any vehicle that has entered the intersection.
- A driver approaching so closely to another vehicle at an intersection so as to constitute an immediate hazard during the time the driver is moving across or within the intersection.
- A driver failing to yield the right-of-way at a four-way stop intersection to traffic already in the intersection; or, if arriving at the same time, failing to yield to the vehicle on the right. (Section [2](#))

The bill provides additional penalties for any person who is required to appear for such mandatory hearing and is found to have committed one or more of the violations:

- First offense: A fine of \$500.
- Second offense: A fine of \$1,000 and the suspension of his or her driver license for six months.
- Third and subsequent offense: A fine of \$1,000 and the suspension of his or her driver license for one year. (Section [1](#))

STORAGE NAME: h0807a.GOS

DATE: 1/21/2026

The bill requires any owner or operator of a motor vehicle that crashes into another vehicle and is convicted of one or more of the infractions relating to redlights; stop signs; intersections; or pedestrian crossings to carry higher **motor vehicle liability insurance** for a minimum of one year. These higher insurance limits are broken down in the following manner:

- \$100,000 for bodily injury to, or death of, one person in any one crash.
- \$300,000 for bodily injury to, or death of, two or more persons in any one crash.
- \$50,000 for property damage in any one crash (Section [3](#))

The bill provides an effective date of October 1, 2026. (Section [4](#))

FISCAL OR ECONOMIC IMPACT:

STATE GOVERNMENT:

The bill may have an indeterminate positive impact on state revenues by increasing the fines for a person who commits certain traffic infractions that result in a crash with another vehicle.

PRIVATE SECTOR:

The bill will likely have a positive economic impact on the private sector as motor vehicle insurance companies may receive additional revenue when persons commit the infractions specified in the bill and are thereafter required to carry higher liability insurance.

RELEVANT INFORMATION

SUBJECT OVERVIEW:

Red Lights

Running a Red Light

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.¹ 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.²
- 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 \$158,⁵ but with additional fees and surcharges, the total penalty may be up to \$256.⁶ A suspension of license is not required for such infraction.⁷

¹ S. [316.075\(1\)\(c\)1](#), F.S.

² *Id.*

³ *Id.*

⁴ S. [316.075\(4\)](#), F.S.

⁵ S. [318.18\(16\)\(a\)](#), F.S.

⁶ Florida Clerks & Comptrollers, [Distribution Schedule of Court-Related Filing Fees, Service Charges, Costs and Fines, Including a Fee Schedule for Recording \(Effective July 1, 2025\)](#), p. 50 (last visited Jan. 13, 2026).

⁷ DHSMV, [Appendix C](#), p. 3 (last visited Jan. 13, 2026).

Stopping for Pedestrians

A driver facing a red light is required by law to stop before entering the crosswalk. The driver must remain stopped to allow a pedestrian, with a permitted signal, to cross a roadway when the pedestrian is in the crosswalk and is on the same half of the roadway as the driver or when the pedestrian is approaching so closely from the opposite half of the roadway as to be in danger.⁸ A violation of these requirement relating to pedestrians is a noncriminal traffic infraction, punishable as a moving violation.⁹ The statutory base fine is \$60,¹⁰ but with additional fees and surcharges, the total penalty may be up to \$158.¹¹ A suspension of license is not required for such infraction.¹²

Stop Signs at Intersections

Every driver approaching an intersection with a stop sign must stop at the clearly marked stop line¹³ before entering the intersection (except when directed to proceed by a police officer or traffic control signal).¹⁴ 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.¹⁵ 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.¹⁶

A violation of the above laws relating to stopping and yielding at an intersection is a noncriminal traffic infraction, punishable as a moving violation.¹⁷ The statutory base fine is \$60,¹⁸ but with additional fees and surcharges, the total penalty may be up to \$158.¹⁹ A suspension of license is not required for such infraction.²⁰

Mandatory Hearing

Current law requires persons who commit certain traffic infractions to appear before a designated official²¹ at the time and location of a scheduled hearing.²² For example, a person must appear for a mandatory hearing if he or she commits a traffic infraction resulting:

- In a crash that causes the death of another.
- In a crash that causes a serious bodily injury of another.²³

⁸ S. [316.075\(1\)\(c\)2, F.S.](#)

⁹ S. [316.075\(4\), F.S.](#)

¹⁰ S. [318.18\(3\)\(a\), F.S.](#)

¹¹ Florida Clerks & Comptrollers, [Distribution Schedule of Court-Related Filing Fees, Service Charges, Costs and Fines, Including a Fee Schedule for Recording \(Effective July 1, 2025\)](#), p. 48 (last visited Jan. 13, 2026).

¹² DHSMV, [Appendix C](#), p. 3 (last visited Jan. 13, 2026).

¹³ S. [316.123\(2\)\(a\), F.S.](#), provides that if there is no clearly marked stop sign, then a driver must stop before entering the crosswalk on the near side of the intersection or, if none, then at the point nearest the intersecting roadway where the driver has a view of approaching traffic on the intersecting roadway.

¹⁴ *Id.*

¹⁵ *Id.*

¹⁶ S. [316.123\(2\)\(b\), F.S.](#)

¹⁷ S. [316.123\(4\), F.S.](#)

¹⁸ S. [318.18\(3\)\(a\), F.S.](#)

¹⁹ Florida Clerks & Comptrollers, [Distribution Schedule of Court-Related Filing Fees, Service Charges, Costs and Fines, Including a Fee Schedule for Recording \(Effective July 1, 2025\)](#), p. 48 (last visited Jan. 13, 2026).

²⁰ DHSMV, [Appendix C](#), p. 5 (last visited Jan. 13, 2026).

²¹ Florida Bar, [Florida Rules of Traffic Court, Rules 6.040 and 6.630](#) (last visited Jan. 16, 2026). Florida Rules of Traffic Court provides that a designated official for mandatory traffic infraction hearings is any state judge or traffic hearing officer authorized by law to preside over a court or at a hearing adjudicating traffic infractions. A traffic hearing officer is an official appointed by the chief judge in consultation with the appropriate county judges that has the power to accept pleas from defendants, hear and rule upon motions, decide whether the defendant has committed an infraction, and adjudicate or withhold adjudication in the same manner as a county court judge.

²² S. [318.19, F.S.](#)

²³ *Id.*

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.²⁴

Motor Vehicle Liability Insurance

Current law requires vehicle owners to maintain a minimum of \$10,000 of personal injury protection insurance and \$10,000 in property damage insurance.²⁵ Before registering a motor vehicle in the state, motor vehicle owners must provide proof that these minimum insurance requirements have been met and are currently in place.²⁶

A higher amount of motor vehicle liability insurance than the minimum may be required in certain instances. For example, a motor vehicle owner or operator who has been found guilty (or entered into a guilty plea) of or plead no contest to a charge of driving under the influence, is required to maintain higher insurance limits for a minimum of three years. These higher limits are broken down in the following manner:

- \$100,000 for bodily injury to, or death of, one person in any one crash.
- \$300,000 for bodily injury to, or death of, two or more persons in any one.
- \$50,000 for property damage in any one crash.²⁷

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Government Operations Subcommittee	18 Y, 0 N	1/21/2026	Toliver	Walker
Insurance & Banking Subcommittee				
State Affairs Committee				

²⁴ S. [318.14\(5\), F.S.](#)

²⁵ [Ss. 324.021\(7\), 324.022,](#) and [627.736, F.S.](#) See also Department of Highway Safety and Motor Vehicles, [Florida Insurance Requirements](#) (last visited Jan. 13, 2026).

²⁶ [S. 320.02, F.S.](#)

²⁷ [S. 324.023, F.S.](#)