

Senate File 378 - Enrolled

Senate File 378

AN ACT

RELATING TO SPEED LIMITS, INCLUDING THE SPEED LIMIT RANGE
FOR WHICH CERTAIN EXCESSIVE SPEED VIOLATIONS CANNOT BE
CONSIDERED FOR CERTAIN PURPOSES AND THE DEFAULT SPEED LIMIT
FOR ALL VEHICULAR TRAFFIC, AND MAKING PENALTIES APPLICABLE.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

Section 1. Section 321.210, subsection 2, paragraph d, Code
2026, is amended to read as follows:

d. The first two speeding violations within any twelve-month
period ~~of~~ that are ten or fewer miles per hour ~~or less~~ over the

~~legal speed limit in a speed zones having zone with a legal speed limit between thirty-four miles per hour and fifty-six sixty-one miles per hour.~~

Sec. 2. Section 321.210C, subsection 3, Code 2026, is amended to read as follows:

3. For purposes of determining a conviction under this section, the department shall not consider the first two speeding violations within the probation period that are ten or fewer miles per hour or less over the legal speed limit in a speed zones having zone with a legal speed limit between thirty-four miles per hour and fifty-six sixty-one miles per hour.

Sec. 3. Section 321.285, subsection 3, Code 2026, is amended to read as follows:

3. Unless otherwise provided in [this section](#) or by other speed restrictions, the speed limit for all vehicular traffic shall be ~~fifty-five~~ sixty miles per hour.

Sec. 4. Section 321A.3, subsection 4, Code 2026, is amended to read as follows:

4. The abstract of operating record provided under this section ~~shall that includes a speeding violation must designate which speeding violations occurring whether the violation was ten or fewer miles per hour over the speed limit and occurred under any of the following circumstances:~~

a. The violation occurred on or after July 1, 1986, but before May 12, 1987, are for violations of ten miles per hour or less over the legal speed limit in a speed zones that have zone with a legal speed limit greater than thirty-five miles per hour. For speeding violations occurring

b. The violation occurred on or after May 12, 1987, the abstract provided under [this section](#) shall designate which speeding violations are for ten miles per hour or less over the legal speed limit but before July 1, 2026, in a speed zones that have zone with a legal speed limit equal to or greater than thirty-five between thirty-four miles per hour but not greater than fifty-five and fifty-six miles per hour.

c. The violation occurred on or after July 1, 2026, in a speed zone with a speed limit between thirty-four miles per hour and sixty-one miles per hour.

Sec. 5. Section 516B.3, subsection 1, Code 2026, is amended to read as follows:

~~1. The commissioner shall require that insurance companies~~
An insurance company transacting business in this state shall not consider the first two speeding violations occurring that occur in any twelve-month period for the purpose of establishing rates for motor vehicle insurance charged by the insurer or to cancel or refuse to renew any such policy if the speeding violations were ten or fewer miles per hour over the speed limit and occurred under any of the following circumstances:

a. The speeding violations occurred on or after July 1, 1986, but before May 12, 1987, which are for speeding violations for ten miles per hour or less over the legal speed limit in a speed zones that have zone with a legal speed limit greater than thirty-five miles per hour or speeding violations occurring.

b. The speeding violations occurred on or after May 12, 1987, which are for speeding violations for ten miles per hour or less over the legal speed limit but before July 1, 2026, in a speed zones that have zone with a legal speed limit equal to or greater than thirty-five between thirty-four miles per hour but not greater than fifty-five and fifty-six miles per hour for the purpose of establishing rates for motor vehicle insurance charged by the insurer and shall require that insurance companies not cancel or refuse to renew any such policy for such violations. In any twelve-month period, this section applies only to the first two such violations which occur.

c. The speeding violations occurred on or after July 1, 2026, in a speed zone with a speed limit between thirty-four miles per hour and sixty-one miles per hour.

Sec. 6. IMPLEMENTATION. Notwithstanding section 321.252, 321.255, 321.285, or any other provision of law to the contrary, when updating speed limit signs as a result of the enactment of this Act, the agency that exercises jurisdiction over a highway for which the speed limit increased may attach nonpermanent overlays or stickers approved by the department of transportation to existing speed limit signs in order to display the new speed limit. The nonpermanent overlays

or stickers may be used by the applicable agency until the applicable speed limit sign is replaced based on the agency's replacement schedule and any applicable specifications or requirements.

AMY SINCLAIR
President of the Senate

PAT GRASSLEY
Speaker of the House

I hereby certify that this bill originated in the Senate and is known as Senate File 378, Ninety-first General Assembly.

W. CHARLES SMITHSON
Secretary of the Senate

Approved _____, 2026

KIM REYNOLDS
Governor