

Transportation Network Company Financial Responsibility Minimums¹

April 18, 2017

Transportation Network Company Financial Responsibility Minimum Limits		
	Citation	Summary
AL	Ala. Code §§ 32-7C-1 – 32-7C-4	Period 1: \$50,000/\$100,000 (death/bodily injury per incident) and \$25,000 (property damage), and all other state mandated coverage for motor vehicles. Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and all other state mandated coverage for motor vehicles.
AZ	Ariz. Rev. Stat. § 28-4038	During Period 1: \$25,000/\$50,000/\$20,000 minimums by a private passenger policy that expressly provides coverage for TNC services, a policy maintained by the TNC, or a commercial motor vehicle liability policy. During Periods 2 and 3: the driver, the company or both must maintain primary liability coverage in a minimum amount of \$250,000 per incident and uninsured/underinsured motorist coverage in a minimum of \$250,000 per incident.
AR	Ark. Code § 23-13-709	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage).
CA	Cal. Pub. Util. Code § 5433	During Period 1 required primary coverage of at least \$50,000 for death or injury to one person, \$100,000 for death or injury per incident, and \$30,000 property damage with coverage maintained by a driver, the TNC in the event the driver has no coverage, or a combination of both. TNC must maintain a \$200,000 excess policy to cover the TNC and driver for liability that exceeds the above limits. Requires during Periods 2-3 liability coverage of \$1 million for death, personal injury or property damage with coverage maintained by a driver, the TNC or a combination of both. Must include UM/UIM coverage of \$1 million from the time a passenger enters a vehicle until exit from the vehicle.
CO	Colo. Rev. Stat. §§ 40-10.1-601 – 40-10.1-608	During Period 1: TNCs must have primary coverage in the amounts of \$50,000/\$100,000/\$30,000. During Periods 2 and 3: Provides TNCs must have primary liability coverage in the amount of \$1 million. Once in effect, this requirement does not change.
DE	Del. Code tit. 2, §§ 1901 – 1922	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and PIP minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and PIP minimums.
DC	Act A20-0489 (B20-0753)	An operator or the TNC company must maintain a primary auto liability policy during Period 1 that covers the operator's provision of services while logged into the digital dispatch and provides minimum coverage of at least \$50,000 per person per accident, with up to \$100,000 available to all persons per accident, and \$25,000 for property damage per accident through either full-time coverage, an insurance rider to or endorsement of the operator's personal auto liability policy, or a liability policy purchased by the TNC that provides primary coverage.

¹ Where legislation seeks to divide transportation network company services into timeframes to delineate different coverage requirements, the period to which each bill is referring will be categorized by **Periods 1, 2 or 3**. **Period 1** is the timeframe when a TNC driver is logged into the company's digital network or software application (noted as 'logged into the app' here) and is available to provide transportation services but has not yet accepted a ride request/been 'matched' with a rider. **Period 2** occurs when the driver has accepted a ride request and a match has been made, but there is no passenger inside the vehicle. **Period 3** describes when the passenger is in the vehicle, en route to a destination. Where different delineations exist they will be noted.

This chart was developed solely as a resource that might serve as a starting point for legal research regarding this subject matter and should not be relied upon for any business or legal decisions, nor is it to be considered legal advice. While the effort was made to provide accurate and authoritative information, please note that the information in this chart does not apply to all lines of business, does not include references to local practice, and is only updated periodically. Copyright © 2017 American Insurance Association, Inc.

April 18, 2017

Transportation Network Company Financial Responsibility Minimum Limits

	Citation	Summary
		Requires a TNC or operator to maintain a primary auto liability insurance policy that provides coverage of at least \$1 million per occurrence for accidents during Periods 2-3.
GA	Ga. Code § 33-1-24	Requires a commercial motor vehicle policy purchased by the TNC or the driver or an insurance rider to, an endorsement of, or an express provision of coverage for TNC services in the driver's personal private passenger auto policy which may be combined with an excess policy provided by the TNC to provide during Period 1: a minimum of \$100,000 (bodily injuries/death of all persons in one accident), a maximum of \$50,000 (bodily injuries/death of one person) and \$50,000 (property damage, excluding cargo); during Periods 2 and 3: a minimum of \$1 million (death, personal injury, and property damage per occurrence) and provides \$1 million (UM/UIM).
HI	Haw. Rev. Stat. §§ 431:10C-A – 431:10C-E	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) \$25,000 (property damage), and PIP minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and PIP minimums. UM/UIM must be offered, as well.
ID	Idaho Code §§ 41-2517 – 41-2521	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage).
IL	625 Ill. Comp. Stat. § 57/10	During Period 1 requires a driver to carry liability insurance of \$50,000 (death and personal injury per person), \$100,000 (death and personal injury per incident), and \$25,000 (property damage), and requires contingent coverage to be maintained by the TNC in the event the driver's policy excludes coverage or does not meet the minimums. During Periods 2-3 primary coverage must be maintained by the driver, the TNC, or a combination thereof in the amount of \$1 million (death, personal injury and property damage); \$50,000 (UM/UIM for when passenger is in the vehicle).
IN	Ind. Code §§ 8-2.1-19.1-1 – 8-2.1-19.1-20, 8-2.1-17-13.5	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage).
IA	Iowa Code §§ 321N.1 – 321N.11	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage).
KS	Kan. Stat. §§ 8-2701 – 8-2720	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and minimum amounts required for UM/UIM and PIP coverage. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and minimum amounts required for UM/UIM and PIP coverage.
KY	601 Ky. Admin.	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary auto liability insurance that meets at least the

This chart was developed solely as a resource that might serve as a starting point for legal research regarding this subject matter and should not be relied upon for any business or legal decisions, nor is it to be considered legal advice. While the effort was made to provide accurate and authoritative information, please note that the information in this chart does not apply to all lines of business, does not include references to local practice, and is only updated periodically. Copyright © 2017 American Insurance Association, Inc.

April 18, 2017

Transportation Network Company Financial Responsibility Minimum Limits

	Citation	Summary
	Regs. 1:113	minimum limits (\$50,000/\$100,000/\$25,000), basic reparation benefits, and UM/UIM coverage. During Periods 2 and 3: requires the TNC, the TNC driver or a combination of both to maintain primary auto liability insurance that meet the minimums for transportation of persons (\$100,000/\$300,000/\$50,000), basic reparation benefits, and UM/UIM coverage.
LA	La. Rev. Stat. §§ 45:201.1 – 45:201.13	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and minimum amounts required for UM/UIM coverage. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and minimum amounts required for UM/UIM coverage.
ME	24-A Me. Rev. Stat. §§ 7301 – 7306	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and minimum amounts required for medical payments and UM/UIM coverage. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and minimum amounts of medical payments and UM/UIM coverage.
MD	Md. Code, Pub. Util. § 10-405	During Period 1-3: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and minimum amounts required for PIP and UM/UIM coverage.
MA	Mass. Gen. Laws ch. 175, § 228	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (bodily injury per person), \$100,000 (total bodily injury) \$30,000 (property damage), and UM and PIP minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) per occurrence, and UM and PIP minimums.
MI	Mich. Comp. Laws § 257.518b	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and PIP coverage minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and PIP coverage minimums.
MN	Minn. Stat. § 65B.472	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$30,000 (property damage) and PIP and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1.5 million (death, personal injury and property damage) and PIP and UM/UIM minimums.
MS	Miss. Code § 77-8-15	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage), and UM minimums.
MO	Mo. Rev. Stat. § 379.1702	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and UM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1

This chart was developed solely as a resource that might serve as a starting point for legal research regarding this subject matter and should not be relied upon for any business or legal decisions, nor is it to be considered legal advice. While the effort was made to provide accurate and authoritative information, please note that the information in this chart does not apply to all lines of business, does not include references to local practice, and is only updated periodically. Copyright © 2017 American Insurance Association, Inc.

April 18, 2017

Transportation Network Company Financial Responsibility Minimum Limits		
	Citation	Summary
		million (death, personal injury and property damage), and UM minimums.
MT	Mont. Code §§ 69-12-343	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and UM/UIM minimums.
NCOIL	Model Act ²	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and UM/UIM minimums.
NE	Neb. Rev. Stat. §§ 75-323 – 75-343	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$25,000 (death/personal injury per person), \$50,000 (death/personal injury per incident) and \$25,000 (property damage) and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and UM/UIM minimums.
NV	Nev. Rev. Stat. § 690B.470	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1.5 million (death, personal injury and property damage).
NH	N.H. Rev. Stat. § 376-A:8	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$300,000 (death, personal injury and property damage).
NJ	N.J. Stat. § 39-5H-10	(Effective May 1, 2017) Requires a TNC, driver or a combination of both to provide coverage for Period 1 of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident), and \$25,000 (property damage), and PIP and UM/UIM coverages. During Periods 2-3, requires coverage of \$1.5 million (death/bodily injury/property damage), \$10,000 PIP (medical payments per person per incident), and \$1.5 million UM/UIM.
NM	N.M. Stat. §§ 65-7-1 – 65-7-22	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and UM/UIM minimums.
NC	N.C. Gen. Stat. §§ 20-280.1 –	During Period 1: requires the TNC, driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 3: any

² NCOIL Model Act to Regulate Insurance Requirements for Transportation Network Companies and Transportation Network Drivers, found here: <http://ncoil.org/wp-content/uploads/2016/04/07232015TNCModelAct.pdf>, last accessed February 28, 2017.

This chart was developed solely as a resource that might serve as a starting point for legal research regarding this subject matter and should not be relied upon for any business or legal decisions, nor is it to be considered legal advice. While the effort was made to provide accurate and authoritative information, please note that the information in this chart does not apply to all lines of business, does not include references to local practice, and is only updated periodically. Copyright © 2017 American Insurance Association, Inc.

April 18, 2017

Transportation Network Company Financial Responsibility Minimum Limits

	Citation	Summary
	20-280.10	combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1.5 million (death, personal injury and property damage) and UM/UIM coverage.
ND	N.D. Cent. Code §§ 26.1-40.1-01 – 26.1-40.1-11	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and UM/UIM and PIP minimum coverages. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage), and UM/UIM and PIP minimum coverages.
NY	NY Insurance Law § 1693	(Effective July 9, 2017) During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$75,000 (death/bodily injury per person), \$150,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 2: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1.25 million (death, personal injury and property damage) and \$1.25 million in Supplementary UM/UIM coverage.
OH	Ohio Rev. Code §§ 3938.02 – 3938.04	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage). During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage).
OK	47 Okla. Stat. §§ 1011 -- 1030	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and UM/UIM minimum coverage. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and UM/UIM minimum coverage.
PA	66 Pa. Cons. Stat. § 2603.1	Requires a TNC, a TNC driver or a combination of both to maintain during Period 1 primary auto liability insurance of \$50,000 (death and bodily injury per person), \$100,000 (death and bodily injury per incident), \$25,000 (property damage) and \$25,000 first-party medical benefits for pedestrians and \$5,000 first-party medical benefits for drivers. During Periods 2-3, the TNC, the driver or both must maintain primary auto liability insurance of at least \$500,000 (death, bodily injury and property damage) and first-party medical benefit minimums on a per-incident basis, including \$25,000 (passengers and pedestrians), \$5,000 (drivers).
RI	R.I. Gen. Laws §§ 39-14.2-1 – 39-4.2-22	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident), \$25,000 (property damage), and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1.5 million (death, personal injury and property damage) and UM/UIM minimums.
SC	S.C. Code §§ 58-23-1610 – 58-23-1710	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$50,000 (property damage) and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and UM/UIM minimums.
SD	S.D. Codified Laws §§ 32-40-1 –	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1

This chart was developed solely as a resource that might serve as a starting point for legal research regarding this subject matter and should not be relied upon for any business or legal decisions, nor is it to be considered legal advice. While the effort was made to provide accurate and authoritative information, please note that the information in this chart does not apply to all lines of business, does not include references to local practice, and is only updated periodically. Copyright © 2017 American Insurance Association, Inc.

April 18, 2017

Transportation Network Company Financial Responsibility Minimum Limits

	Citation	Summary
	32-40-23	million (death, personal injury and property damage) and UM/UIM minimums.
TN	Tenn. Code §§ 65-15-301 – 65-15-307	Requires the TNC to provide, in the event the TNC driver’s policy excludes coverage during Period 1, primary coverage of \$25,000 (death/bodily injury per person), \$50,000 (death/bodily injury per incident), \$10,000 (property damage); during Periods 2-3, the TNC, the driver, or a combination of both must provide primary liability coverage of \$1 million (death, bodily injury, property damage).
TX	Tex. Ins. Code §§ 1954.001 – 1954.155	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage), and UM/UIM and PIP minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and UM/UIM and PIP minimums.
UT	Utah. Code §§ 13-51-101 – 13-51-204	Requires the driver, TNC, or combination of both to maintain during Periods 2-3 primary coverage that recognizes the provision of TNC activities of \$1 million, and PIP and UM/UIM minimum coverage. During Period 1, the driver, TNC, or a combination of both must maintain coverage that recognizes the provision of TNC activities of \$50,000 (individual), \$100,000 (all individuals), \$30,000 (property damage), and PIP and UM/UIM minimum coverage.
VA	Va. Code §§ 46.2-2099.45 – 46.2-2099.52	(1/1/16 and after) During Period 1, TNC insurance maintained by a driver, a TNC (only in the event the driver’s policy has ceased, been canceled or is not maintained) or a combination thereof must provide secondary auto liability coverage of at least \$50,000 per person and \$100,000 per incident (death, bodily injury) and \$25,000 (property damage). During Periods 2-3, TNC insurance maintained by a driver, a TNC or a combination thereof must provide primary auto liability coverage at a minimum of \$1 million (death, bodily injury, and property damage) and UM/UIM coverage at \$1 million while a passenger is inside the vehicle.
WA	Wash. Rev. Code § 48.177.010	During Period 1, coverage is required of \$50,000 (bodily injury per person), \$100,000 (bodily injury for all persons), and \$30,000 (property damage). Alternatively, the TNC could provide primary auto coverage meeting the requirements for ‘for hire’ vehicles (\$100,000/\$300,000/\$25,000) in effect 24-hours a day, seven days a week. The driver could secure a primary auto policy providing the above coverages in the form of a rider to or endorsement of the driver’s private passenger auto policy. Requires the driver, TNC, or a combination of both to maintain during Periods 2-3 primary combined single limit liability coverage of \$1 million (death, personal injury, property damage), \$1 million (UM/UIM) and PIP minimum coverage.
WV	W. Va. Code §§ 17-29-1 – 17-29-19	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage), and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and UM/UIM minimums.
WI	Wis. Stat. § 440.48	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage), and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1 million (death, personal injury and property damage) and UM/UIM minimums.
WY	Wyo. Stat. § 31-20-107	During Period 1: requires the TNC, the TNC driver or a combination of both to maintain primary motor vehicle liability insurance coverage of \$50,000 (death/bodily injury per person), \$100,000 (death/bodily injury per incident) and \$25,000 (property damage) and UM/UIM minimums. During Periods 2 and 3: any combination of coverages maintained by the driver and the TNC must provide primary coverage of at least \$1

This chart was developed solely as a resource that might serve as a starting point for legal research regarding this subject matter and should not be relied upon for any business or legal decisions, nor is it to be considered legal advice. While the effort was made to provide accurate and authoritative information, please note that the information in this chart does not apply to all lines of business, does not include references to local practice, and is only updated periodically. Copyright © 2017 American Insurance Association, Inc.

April 18, 2017

Transportation Network Company Financial Responsibility Minimum Limits

	Citation	Summary
		million (death, personal injury and property damage) and UM/UIM minimums.

This chart was developed solely as a resource that might serve as a starting point for legal research regarding this subject matter and should not be relied upon for any business or legal decisions, nor is it to be considered legal advice. While the effort was made to provide accurate and authoritative information, please note that the information in this chart does not apply to all lines of business, does not include references to local practice, and is only updated periodically. Copyright © 2017 American Insurance Association, Inc.