A Tale of Two Processes
Why TNCs Need to Provide Primary Insurance

WHEN THE TNC PROVIDES PRIMARY INSURANCE

STEP 1
CLAIM Filed

STEP 2
CLAIM INVESTIGATED

STEP 3
CLAIMANT/ LIENHOLDER PAID

WHEN THE TNC DOESN’T PROVIDE PRIMARY INSURANCE

STEP 1
CLAIM FILED UNDER PERSONAL POLICY

STEP 2
CLAIM INVESTIGATED

STEP 3
DRIVER HIDES DRIVING FOR TNC & CLAIM PAID ERRONEOUSLY

CLAIM DENIED

POLICY- HOLDER SUED & INSURER MUST DEFEND
CLAIM FILED WITH TNC COVERAGE
LIEN- HOLDER WAITING FOR PAYMENT
CLAIMANT WAITING ON COVERAGE NO MONEY FOR MEDICAL BILLS OR REPAIRS
COST SUBSIDIZED BY ALL OTHER DRIVERS

INVESTIGATION

TNC CHALLENGES THE PPA COVERAGE DECISION

PAYMENT NEGOTIATION

TNC CARRIER DENIES COVERAGE TO THIRD PARTIES
TNC CARRIER DENIES COVERAGE TO DRIVER

LAWSUIT FILED AGAINST TNC CARRIER AND PPA

The above claim handling costs are subsidized by all other drivers

Supporting responsible innovation and appropriate insurance protection

PCI
Property Casualty Insurers
Association of America
Advocacy. Leadership. Results.