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Legislative & Regulatory Resources Regarding Transportation Network Companies

On March 31st, the National Association of Insurance Commissioners (NAIC) adopted a white paper on insurance coverage issues for Transportation Network Companies (TNCs) such as Uber, Sidecar and Lyft. [Their paper](#) outlines insurance considerations to guide state and local policy-makers when adopting laws or regulations regarding transportation network companies and how best to address insurance coverage gaps associated with TNCs.

Separately, on March 26th, Uber X and multiple insurers released the "TNC Insurance Compromise Model Bill." The [model bill](#) outlines a plan to create coordination of coverage between personal coverage carried by TNC drivers and commercial coverage carried by TNCs.

Insurance coverage represents a critical consideration as legislators and regulators ensure public safety and the limitations of personal auto insurance. AAMVA provides these documents to assist member jurisdictions in consideration of insurance requirements prior to drafting legislation.

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