

By: Spiller

H.B. No. 3520

A BILL TO BE ENTITLED

1 AN ACT  
2 relating to automobile liability insurance requirements for  
3 transportation network company drivers.

4 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

5 SECTION 1. Section 1954.051(b), Insurance Code, is amended  
6 to read as follows:

11 (1) the driver is logged on to the transportation  
12 network company's digital network as provided by Section [1954.052](#);  
13 or

14 (2) the driver is engaged in a prearranged ride with a  
15 transportation network company rider in the vehicle as provided by  
16 Section 1954.053.

17 SECTION 2. Section 1954.052, Insurance Code, is amended to  
18 read as follows:

19 Sec. 1954.052. INSURANCE REQUIREMENTS: WITHOUT  
20 TRANSPORTATION NETWORK COMPANY RIDER IN VEHICLE [BETWEEN  
21 PREARRANGED RIDES]. At the time a transportation network company  
22 driver is logged on to the transportation network company's digital  
23 network and is available to receive transportation network requests  
24 but is not engaged in a prearranged ride or is engaged in a

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1 prearranged ride without a transportation network company rider in  
2 the vehicle, the automobile insurance policy must provide:

5 (A) \$50,000 for bodily injury to or death for  
6 each person in an incident:

9 (c) \$25,000 for damage to or destruction of  
10 property of others in an incident:

13 (3) personal injury protection coverage where  
14 required by Section 1952. 152

15 SECTION 3. Section 1954.053, Insurance Code, is amended to  
16 read as follows:

17 Sec. 1954.053. INSURANCE REQUIREMENTS: WITH TRANSPORTATION

18 NETWORK COMPANY RIDER IN VEHICLE [DURING PREARRANGED RIDES]. At

19 the time a transportation network company driver is engaged in a

20 prearranged ride with a transportation network company rider in the

21 vehicle, the automobile insurance policy must provide, at a

22 minimum:

23 (1) coverage with a total aggregate limit of liability  
24 of \$1 million for death, bodily injury, and property damage for each  
25 incident:

26 (2) uninsured or underinsured motorist coverage where  
27 required by Section 1952.101; and

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(3) personal injury protection coverage where required by Section 1952.152.

3 SECTION 4. The changes in law made by this Act apply only to  
4 an automobile insurance policy delivered, issued for delivery, or  
5 renewed on or after January 1, 2026. An automobile insurance policy  
6 delivered, issued for delivery, or renewed before January 1, 2026,  
7 is governed by the law as it existed immediately before the  
8 effective date of this Act, and that law is continued in effect for  
9 that purpose.

10 SECTION 5. This Act takes effect September 1, 2025.