

By: Spiller

H.B. No. 3520

A BILL TO BE ENTITLED

AN ACT

relating to automobile liability insurance requirements for transportation network company drivers.

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

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

(b) Insurance maintained under this subchapter must allow a transportation network company driver to use a personal vehicle to transport transportation network company riders for compensation and cover the driver while:

(1) the driver is logged on to the transportation network company's digital network as provided by Section 1954.052; or

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

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

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

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

3 (1) the following minimum amounts of liability
4 insurance coverage:

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

7 (B) \$100,000 for bodily injury to or death of a
8 person per incident; and

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

11 (2) uninsured or underinsured motorist coverage where
12 required by Section 1952.101; and

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

1 (3) personal injury protection coverage where
2 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.