

FLORIDA HOUSE OF REPRESENTATIVES BILL ANALYSIS

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BILL #: [HB 315](#)

TITLE: Transportation Network Company and Driver Insurance Requirements

SPONSOR(S): Fabricio

COMPANION BILL: None

LINKED BILLS: None

RELATED BILLS: [SB 1206](#) (DiCeglie)

Committee References

[Insurance & Banking](#)



[Commerce](#)

SUMMARY

Effect of the Bill:

The bill changes the insurance requirement that applies when a transportation network driver (i.e., Uber, Lyft, Sidecar, etc.) is engaged in a prearranged ride, but the rider is not in the vehicle, from \$1 million, per accident for death, bodily injury, and property damage, to \$50,000 for bodily injury or death to one person, \$100,000 for bodily injury or death, per incident, and \$25,000 for property damage. This is the same insurance obligation that applies when the TNC driver is logged on to the application but is waiting to be connected to a rider for a prearranged ride.

The insurance requirement for when a TNC driver is engaged in a prearranged ride and the rider is in the vehicle is unchanged at \$1 million, per accident for death, bodily injury, and property damage.

Fiscal or Economic Impact:

TNC networks may pay reduced insurance premiums, which may possibly be passed onto consumers.

[JUMP TO](#)

[SUMMARY](#)

[ANALYSIS](#)

[RELEVANT INFORMATION](#)

[BILL HISTORY](#)

ANALYSIS

EFFECT OF THE BILL:

Current law requires at least \$1 million insurance coverage for death, bodily injury, and property damage for TNC drivers engaged in any prearranged ride, regardless of whether a rider is occupying the vehicle. The bill reduces this requirement if the TNC driver is engaged in a prearranged ride with no rider occupying the vehicle, i.e., they have connected on the application for a ride and the TNC driver is en route to the rider's location.

When a TNC driver is logged into the application, but not connected to a rider at all, the minimum coverage requirement is \$50,000 for death and bodily injury per person, \$100,000 for death and bodily injury per incident, and \$25,000 for property damage in addition to the standard personal injury protection and uninsured/underinsured coverages required for Florida drivers.¹²

For when the TNC driver is engaged with a rider for a prearranged ride, but the rider is not present in the vehicle, the bill changes the applicable coverage requirement from the current \$1 million \$50,000 for death and bodily injury per person, \$100,000 for death and bodily injury per incident, and \$25,000 for property damage.

The ultimate outcome of the bill is that the lower minimum coverage requirements currently applicable to TNC drivers logged onto the digital network but not engaged in a prearranged ride will now also apply to TNC drivers

¹ For purposes of comparison, s. 324.032, F.S., requires for-hire passenger transportation vehicles to carry limits of \$125,000/\$250,000 for bodily injury and \$50,000 for property damage. Taxicabs, limousines, and other for-hire transportation vehicles are subject to s. 324.032, F.S.

² For the personal injury protection and uninsured/underinsured coverage requirements, *see infra* notes 4-5.

STORAGE NAME: h0315.IBS

DATE: 3/4/2025

engaged in a prearranged ride with no rider. The minimum coverage required for TNC drivers engaged in a prearranged ride with a rider present remains unchanged.

The effective date of the bill is July 1, 2025.

FISCAL OR ECONOMIC IMPACT:

PRIVATE SECTOR:

TNC networks may pay reduced insurance premiums, which may possibly be passed onto consumers.

RELEVANT INFORMATION

SUBJECT OVERVIEW:

Transportation Network Companies (TNCs)

Transportation network companies (TNCs) are businesses that use a digital network to connect riders who provide prearranged rides. Examples of TNCs include Uber, Lyft, and Sidecar. Chapter 627.748, F.S., governs the operation of TNCs, including their insurance coverage requirements.

The law defines a “TNC vehicle” as a vehicle that is used by a TNC driver to offer or provide a prearranged ride and owned, leased, or otherwise authorized to be used by the TNC driver. A vehicle that is let or rented to another for consideration may be used as a TNC vehicle. The bill specifies that a taxicab, jitney, limousine, or for-hire vehicle is not a TNC vehicle.

Statute also defines the term “prearranged ride” as the provision of transportation by a TNC driver to a rider, beginning when a TNC driver accepts a ride requested by a rider through a digital network³ controlled by a TNC, continuing while the TNC driver transports the requesting rider, and ending when the last requesting rider departs from the TNC vehicle. The term does not include a taxicab, for-hire vehicle, or street hail⁴ service and does not include ridesharing,⁵ carpool,⁶ or any other type of service in which the driver receives a fee that does not exceed the driver’s cost to provide the ride.

TNC Coverage Requirements

Current law prescribes different insurance requirements for two scenarios: when a driver is logged on but not engaged in a ride, and when a driver is engaged in a prearranged ride. The required coverage is significantly higher for TNC drivers engaged in a prearranged ride.

The following coverage requirements apply while a TNC driver is logged on to the digital network but not engaged in a prearranged ride under Section 627.748(7)(b), F.S.:

³ “Digital network” is defined as any online-enabled technology application service, website, or system offered or used by a TNC which enables the prearrangement of riders with TNC drivers. F.S., Section 627.748(1)(a).

⁴ “Street hail” is defined as an immediate arrangement on a street with a driver by a person using any method other than a digital network to seek immediate transportation.

⁵ Section 341.031(9)(a), F.S., defines “ridesharing” as an arrangement between persons with a common destination, or destinations, within the same proximity, to share the use of a motor vehicle on a recurring basis for round-trip transportation to and from their place of employment or other common destination. For purposes of ridesharing, employment shall be deemed to commence when an employee arrives at the employer’s place of employment to report for work and shall be deemed to terminate when the employee leaves the employer’s place of employment, excluding areas not under the control of the employer. However, an employee shall be deemed to be within the course of employment when the employee is engaged in the performance of duties assigned or directed by the employer, or acting in the furtherance of the business of the employer, irrespective of location.

⁶ Section 450.28(3), F.S., defines “carpool” as an arrangement made by the workers using one worker’s own vehicle for transportation to and from work and for which the driver or owner of the vehicle is not paid by any third person other than the members of the carpool.

- Primary automobile liability coverage of at least \$50,000 for death and bodily injury per person, \$100,000 for death and bodily injury per incident, and \$25,000 for property damage.⁷
- Personal injury protection benefits that meet the minimum coverage amounts required under sections 627.730-627.7405, F.S.⁸
- Uninsured and underinsured vehicle coverage as required by section 627.727, F.S.⁹

Current law applies the following coverage requirements while a TNC driver is engaged in a prearranged ride under Section 627.748(7)(c), both when connected to a rider but the rider is not yet in the vehicle and when the rider is present:

- A primary automobile liability coverage of at least \$1 million for death, bodily injury, and property damage.¹⁰
- Personal injury protection meeting the minimum coverage amounts required for a limousine under 627.730-627.7405, F.S.¹¹
- Uninsured and underinsured vehicle coverage as required by section 627.727, F.S.¹²

BILL HISTORY

COMMITTEE REFERENCE	ACTION	DATE	STAFF DIRECTOR/ POLICY CHIEF	ANALYSIS PREPARED BY
Insurance & Banking Subcommittee			Lloyd	Schenk
Commerce Committee				

⁷ Section 627.748(7)(b), F.S.

⁸ Sections 627.730-627.7405, F.S., are the “Florida Motor Vehicle No-Fault Law.” The law requires Florida motor vehicle owners to maintain Personal Injury Protection (PIP) insurance coverage.

⁹ Section 627.727, F.S., provides uninsured and underinsured vehicle coverage requirements for all motor vehicle liability policies issued in Florida..

¹⁰ Section 627.748(7)(c), F.S.

¹¹ *Supra* note 8.

¹² *Supra* note 9.