
Addendum: for use with New York Property and Casualty online ExamFX course and study guide version 20653en, and Personal Lines course and study guide version 20655en per exam content outline updates effective 9/20/2018.

*The following are **content additions** to supplement your existing text:*

Chapter VI. Auto Policy

C. Laws

Transportation Network Companies (Ridesharing)

With the upward trend in ride-sharing services, such as Uber and Lyft, most states have passed legislation requiring insurance protection for transportation network company drivers. A **transportation network company (TNC)** is any company that uses a digital network to connect riders to drivers for the purpose of providing transportation.

The National Association of Insurance Commissioners divides TNC services into three exposure periods:

- Waiting for a match (or pre-match);
- Match accepted (driver is on the way to pick up the passenger); and
- Passenger in the vehicle and until the passenger exits the vehicle.

Because drivers who contract with TNCs are using their personal vehicles, many of them do not have a livery driver's license, nor are their vehicles registered or insured as commercial vehicles. This is opposed to limousine or taxi drivers who drive commercial vehicles and have commercial insurance coverage. Personal auto policies do not generally provide coverage for ride sharing.

As of June 2017, 48 states and the District of Columbia have enacted legislation addressing insurance.

In the state of New York, TNCs may not operate without first obtaining a license from the Department of Insurance.

- TNCs must also maintain the following automobile financial responsibility insurance requirements:
 - Regarding TNC drivers logged into a TNC digital network but not engaged in a prearranged trip:
 - **\$75,000** for bodily injury/death to any one person per accident;
 - **\$150,000** for bodily injury/death to two or more persons per accident; and
 - **\$25,000** for property damage per accident.
 - Regarding TNC drivers logged into a TNC digital network while engaged in a prearranged trip:
 - **\$1,250,000** for bodily injury/death of one or multiple persons or property damage per accident

Within **15 days** of filing a claim, a TNC and respective insurer must provide relevant information to involved parties. This includes times the TNC driver was logged into the TNC digital network, occurring **12 hours** before or after the accident, description of coverage, exclusions, and motor vehicle insurance limits. Furthermore, all TNC trip records must be maintained for a period of at least **6 years**.

New York law requires that TNC's not hire applicants if the applicant:

- Is a match in the US Department of Justice National Sex Offender Public Website;
- Is listed on the sex offender registry;
- Does not possess a valid NY driver's license;
- Does not possess proof of auto liability insurance used for TNC prearranged trips; or
- Is not at least 19 years of age.

Chapter IX. Workers Compensation Insurance (Property and Casualty only)

G. Paid Family Leave

Starting January 1, 2018, private employees in the state of New York are eligible for Paid Family Leave (PFL). PFL extends compensation for disability to include time off work as a result of caring for a seriously ill family member, or bonding time with a newborn or newly adopted child.

Through PFL, eligible employees are guaranteed:

- Paid-time-off for **8 weeks in 2018**, which will increase to **12 weeks by 2021**;
- Job protection when the employee returns to work; and
- Continuation of health insurance while the employee is on leave.

Private employers conducting business in the state of New York are required to provide PFL insurance. This insurance is typically added as a rider on an existing disability policy. For an employee to use PFL, they must request it by providing at least **30 days' advance notice**. If PFL is unforeseeable, requiring immediate time off, the employee must make the employer aware as quickly as possible.

For employees to be eligible, they must be employed by the insured employer for at least 26 consecutive weeks if they work more than 20 hours a week, or 175 days if they work less than 20 hours a week. Self-employed individuals may obtain PFL insurance on their own; however, PFL will not take effect until 26 months of being self-employed.