

1-1 By: Spiller (Senate Sponsor - Hagenbuch) H.B. No. 3520
1-2 (In the Senate - Received from the House May 19, 2025;
1-3 May 19, 2025, read first time and referred to Committee on Business
1-4 & Commerce; May 26, 2025, reported favorably by the following vote:
1-5 Yeas 7, Nays 4; May 26, 2025, sent to printer.)

1-6 COMMITTEE VOTE

	Yea	Nay	Absent	PNV
1-7				
1-8	X			
1-9	X			
1-10		X		
1-11	X			
1-12	X			
1-13		X		
1-14	X			
1-15		X		
1-16	X			
1-17	X			
1-18		X		

1-19 A BILL TO BE ENTITLED
1-20 AN ACT

1-21 relating to automobile liability insurance requirements for
1-22 transportation network company drivers.

1-23 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF TEXAS:

1-24 SECTION 1. Section 1954.051(b), Insurance Code, is amended
1-25 to read as follows:

1-26 (b) Insurance maintained under this subchapter must allow a
1-27 transportation network company driver to use a personal vehicle to
1-28 transport transportation network company riders for compensation
1-29 and cover the driver while:

1-30 (1) the driver is logged on to the transportation
1-31 network company's digital network as provided by Section 1954.052;
1-32 or

1-33 (2) the driver is engaged in a prearranged ride with a
1-34 transportation network company rider in the vehicle as provided by
1-35 Section 1954.053.

1-36 SECTION 2. Section 1954.052, Insurance Code, is amended to
1-37 read as follows:

1-38 Sec. 1954.052. INSURANCE REQUIREMENTS: WITHOUT
1-39 TRANSPORTATION NETWORK COMPANY RIDER IN VEHICLE [~~BETWEEN~~
1-40 ~~PREARRANGED RIDES~~]. At the time a transportation network company
1-41 driver is logged on to the transportation network company's digital
1-42 network and is available to receive transportation network requests
1-43 but is not engaged in a prearranged ride or is engaged in a
1-44 prearranged ride without a transportation network company rider in
1-45 the vehicle, the automobile insurance policy must provide:

1-46 (1) the following minimum amounts of liability
1-47 insurance coverage:

1-48 (A) \$50,000 for bodily injury to or death for
1-49 each person in an incident;

1-50 (B) \$100,000 for bodily injury to or death of a
1-51 person per incident; and

1-52 (C) \$25,000 for damage to or destruction of
1-53 property of others in an incident;

1-54 (2) uninsured or underinsured motorist coverage where
1-55 required by Section 1952.101; and

1-56 (3) personal injury protection coverage where
1-57 required by Section 1952.152.

1-58 SECTION 3. Section 1954.053, Insurance Code, is amended to
1-59 read as follows:

1-60 Sec. 1954.053. INSURANCE REQUIREMENTS: WITH TRANSPORTATION
1-61 NETWORK COMPANY RIDER IN VEHICLE [~~DURING PREARRANGED RIDES~~]. At

the time a transportation network company driver is engaged in a prearranged ride with a transportation network company rider in the vehicle, the automobile insurance policy must provide, at a minimum:

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

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

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

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

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

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