

HOUSE BILL 1941

By Beck

AN ACT to amend Tennessee Code Annotated, Title 55, Chapter 12, relative to automobile insurance coverage.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Section 55-12-141, is amended by deleting subsection (c) and substituting:

(c) The following automobile insurance requirements apply while a transportation network company driver is logged on to the transportation network company's digital network but is not engaged in a prearranged ride:

(1) Primary automobile liability insurance in the amount of at least fifty thousand dollars (\$50,000) for death and bodily injury per person, one hundred thousand dollars (\$100,000) for death and bodily injury per incident, and twenty-five thousand dollars (\$25,000) for property damage;

(2) Uninsured and underinsured motorist insurance in the amount of at least fifty thousand dollars (\$50,000) for death and bodily injury per person, one hundred thousand dollars (\$100,000) for death and bodily injury per incident, and twenty-five thousand dollars (\$25,000) for property damage;

(3) The automobile liability insurance required under this section must comply with § 56-7-1201; and

(4) The coverage requirements of this subsection (c) may be satisfied by any of the following:

(A) Automobile insurance maintained by the transportation network company driver;

(B) Automobile insurance maintained by the transportation network company; or

(C) Any combination of subdivisions (c)(4)(A) and (B).

SECTION 2. Tennessee Code Annotated, Section 55-12-141, is amended by deleting subsection (d) and substituting:

(d) The following automobile insurance requirements apply while a transportation network company driver is engaged in a prearranged ride:

(1) Primary automobile liability insurance that provides at least one million dollars (\$1,000,000) for death, bodily injury, and property damage;

(2) Uninsured and underinsured motorist insurance in the amount of at least fifty thousand dollars (\$50,000) for death and bodily injury per person, one hundred thousand dollars (\$100,000) for death and bodily injury per incident, and twenty-five thousand dollars (\$25,000) for property damage;

(3) The automobile liability insurance required under this section must comply with § 56-7-1201; and

(4) The coverage requirements of this subsection (d) may be satisfied by any of the following:

(A) Automobile insurance maintained by the transportation network company driver;

(B) Automobile insurance maintained by the transportation network company; or

(C) Any combination of subdivisions (d)(4)(A) and (B).

SECTION 3. This act takes effect July 1, 2022, the public welfare requiring it, and applies to policies entered into, issued, amended, or renewed on or after that date.