

HB 2393 A STAFF MEASURE SUMMARY

Carrier: Rep. Marsh

House Committee On Business and Labor

Action Date: 04/07/21

Action: Do pass with amendments. (Printed A-Eng.)

Vote: 11-0-0-0

Yeas: 11 - Bonham, Boshart Davis, Breese-Iverson, Bynum, Clem, Evans, Fahey, Grayber, Holvey, Post, Witt

Fiscal: No fiscal impact

Revenue: No revenue impact

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Meeting Dates: 2/24, 4/7

WHAT THE MEASURE DOES:

Requires Transportation Network Company (TNC) and taxi company to provide motor vehicle liability policy with personal injury protection (PIP) benefits to driver who operates personal motor vehicle in affiliation with the TNC or taxi company. Requires PIP benefits to cover at all times the driver and passengers as well as any pedestrian struck by the vehicle. Allows insurer to exclude from private passenger motor vehicle liability policy any coverage when the driver is operating a private passenger motor vehicle to provide transportation services for compensation in affiliation with a TNC or taxi company. Applies to policies issued or renewed after effective date and to TNC and taxi companies that conduct operations on or after effective date.

ISSUES DISCUSSED:

- Whether company-provided insurance applies anytime driver is connected to TNC app
- Ability for insurer to exclude personal auto coverage when vehicle being used for commercial purposes
- Oregon is only state without statewide insurance standards for TNC operations

EFFECT OF AMENDMENT:

Replaces the measure.

BACKGROUND:

Under current law, every motor vehicle liability policy sold in Oregon that provides coverage for a private passenger vehicle must include personal injury protection (PIP) benefits to the insured person and their family members in the household, as well as passengers in the insured vehicle and pedestrians struck by the insured's vehicle. Benefits include up to \$15,000 for medical-related expenses, up to \$3,000 per month for up to one year for income loss, up to \$30 per day for up to 52 weeks for essential services that the injured person can no longer perform themselves, up to \$5,000 for funeral expenses, and up to \$750 for child care expenses. Because the current law does not require liability policies on private passenger vehicles used as a public or livery conveyance to include PIP benefits, a passenger in a ride-sharing vehicle or a taxicab may not necessarily have access to PIP benefits in the event of an accident.

House Bill 2393 A requires Transportation Network Companies (TNCs) and taxi companies to provide a motor vehicle liability policy with PIP benefits to each driver who operates a personal motor vehicle or taxi in affiliation with the TNC or taxi company. Specifies that the PIP benefits must be provided to the driver, passengers, and any pedestrians struck by the vehicle while it is being operated in affiliation with the TNC or taxi company.