



DEPARTMENT OF BUSINESS AND INDUSTRY
NEVADA TRANSPORTATION AUTHORITY

November 4, 2022

Director Brenda Erdoes
Legislative Counsel Bureau
401 South Carson Street
Carson City, Nevada 89701

Re: Legislative Counsel Bureau pursuant to NRS 706A.270, subsections 1, 2, and 3

Dear Director Erdoes,

The TNC Aggregated Report to the Authority for the Division's reporting period is completed for transmittal to the Nevada Legislature by December 1. The reports in 2020 and 2021 were indicative of the significant impact the pandemic had on Nevada's economy and travel. Transportation is moving forward and doing well this year, yet not quite what it was in pre-pandemic 2019. The good news is the industry is very close to getting back to where they once were three years ago.

Pursuant to NRS 706A.270 (1) and NRS 706A.270 (2), the NTA collects from Transportation Network Companies (TNC's) the number of crashes involving a driver affiliated with the TNC companies and the aggregated highest, lowest, and average amounts paid for bodily injury or death and property damage, as a result of such crashes while providing transportation services or logged into the TNC's digital network. Under the statute, the TNCs must provide this information after six and twelve months of operation.

After collecting this information, pursuant to NRS 706A.270 sub. (3), the Authority must submit a report identifying whether the limits of coverage, as set forth in NRS 690B.470 are sufficient. The NTA was aided in this endeavor by the Division of Insurance. The Authority is also required to provide the data in an aggregated format and concludes that at this time the limits appear sufficient.

There were seven TNC's operating during this period: UBER, LYFT, TANGO, HOPSKIPDRIVE, UZURV, POP-UP AND RIVER NORTH TRANSIT LLC., dba VIA. Five of the TNC's, TANGO, HOPSKIPDRIVE, UZURV, POP-UP AND RIVER NORTH TRANSIT (VIA) had zero crashes to report, therefore, were not considered in the aggregated report.

The Authority's determination as to the sufficiency of the limit of coverage and the aggregated data are to be provided in the reports attached for the Authority's 2022 Transportation Network Companies Crash and Insurance Report.

Sincerely,

A handwritten signature in black ink that reads "Dawn Gibbons". The signature is written in a cursive, flowing style.

Dawn Gibbons
Nevada Transportation Authority, Chair

cc: Terry Reynolds, Director Business & Industry
Barbara Richardson, Commissioner, Division of Insurance
Erin Summer, Insurance Actuarial Analyst II Property & Casualty Section

**NEVADA TRANSPORTATION AUTHORITY
TRANSPORTATION NETWORK COMPANY CRASH AND INSURANCE REPORT
NRS 706A.270**

AGGREGATED DATA

<i>First Six Months</i>		<i>First Twelve Months</i>	
Motor vehicle crashes	1,714	Motor vehicle crashes	3,351
Bodily injury or death	\$	Bodily injury or death	\$
Highest amount paid	1,464,000.18	Highest amount paid	1,500,000.00
Lowest amount paid	40.43	Lowest amount paid	40.43
Average amount paid ¹	6,300.09	Average amount paid ¹	4,628.10
Damage to property	\$	Damage to property	\$
Highest amount paid	11,013.17	Highest amount paid	11,013.17
Lowest amount paid	559.49	Lowest amount paid	217.03
Average amount paid ¹	607.63	Average amount paid ¹	725.35

¹ Average amount paid is derived by the total of the average amount paid reported by each TNC for Bodily Injury and Damage to Property and dividing that total by the number of permitted TNCs. Note: Four TNCs reported zero dollars in claims for both the six-month and the twelve-month reporting periods.

* All numbers are aggregated from the seven TNCs licensed by the Authority.

*The data above represent all third-party liability payments pursuant to coverages required by NRS 690B.470(1).

*The "Lowest amount paid" excludes claims paid at \$0.

SUFFICIENCY OF LIMITS OF COVERAGE – NRS 706A.270(3)

NRS 706A.270(3) requires the Authority to make a determination and submit a report stating whether the limits of insurance coverage required pursuant to NRS 690B.470 are sufficient for TNCs. To make this determination, the Authority consulted with the Nevada Division of Insurance for its assessment. The Authority provided the Division with the aggregated data set forth above.

After reviewing the data, reviewing NRS 690B.470, and discussing the data and coverage requirements with the Division, the Authority believes that the current Bodily Injury limits continue to be sufficient as the highest amount paid in the reporting periods continues to be within the limits required by statute. Similarly, the Property Damage coverage also continues to be sufficient as the highest amount paid in the reporting periods also continues to be within the limits required by statute.

November 03, 2022

Dear Ms. Gibbons,

Based on the initial review of the information provided by the TNC companies LYFT, UBER, UZURV, HOPSKIPDRIVE, TANGO, POP-UP, and VIA, the Division is now able to provide a final analysis of the TNC six-month and twelve-month operational periods for reporting Nevada TNCs.

LYFT: 6-Month

For the reporting period 9/16/2021 through 3/15/2022, Lyft indicated the total number of crashes occurring in Nevada at 868.

- i) Bodily Injury – Pursuant to NRS 690B.470(1)(a), the minimum limit required of \$1,500,000 was not reached or exceeded as the highest payout was a maximum of \$1,464,000.18.
- ii) Single Bodily Injury – Pursuant to NRS 690B.470(1)(b), the minimum limit required of \$50,000 was reached but not exceeded three (3) times with the highest payout of \$50,000.
- iii) Multiple Bodily Injury – Pursuant to NRS 690B.470(1)(c), the minimum limit of \$100,000 was not reached or exceeded as the highest payout was a maximum of \$13,500.
- iv) Property Damage – Pursuant to NRS 690B.470(1)(d), the minimum limit required of \$25,000 was not reached or exceeded as the highest payout was a maximum of \$11,013.33.

LYFT: 12-Month

For the reporting period 9/16/2021 through 9/15/2022, Lyft indicated the total number of crashes occurring in Nevada at 1,440.

- i) Bodily Injury – Pursuant to NRS 690B.470(1)(a), the minimum limit required of \$1,500,000 was reached but not exceeded one (1) time with the highest payout of \$1,500,000.00.
- ii) Single Bodily Injury – Pursuant to NRS 690B.470(1)(b), the minimum limit required of \$50,000 was reached but not exceeded four (4) times with the highest payout each of \$50,000.
- iii) Multiple Bodily Injury – Pursuant to NRS 690B.470(1)(c), the minimum limit of \$100,000 was not reached or exceeded as the highest payout was a maximum of \$13,500.
- iv) Property Damage – Pursuant to NRS 690B.470(1)(d), the minimum limit required of \$25,000 was not reached or exceeded as the highest payout was a maximum of \$11,013.17.

LYFT: For both the 6-month and 12-month Crash Reporting periods ending 3/15/2022 and 9/15/2022, the loss experience was below the statutory limits provided in NRS 690B.470.

UBER: 6-Month

For the reporting period 9/16/2021 through 3/15/2022, Raiser dba Uber indicated the total number of crashes occurring in Nevada at 845.

- i) Bodily Injury - Pursuant to NRS 690B.470(1)(a), the minimum limit required of \$1,500,000 was not reached or exceeded as the highest payout was a maximum of \$208,991.06.
- ii) Single Bodily Injury – Pursuant to NRS 690B.470(1)(b), the minimum limit is \$50,000 was reached but not exceeded two (2) times with the highest payout of \$50,000.
- iii) Multiple Bodily Injury – Pursuant to NRS 690B.470(1)(c), the minimum limit of \$100,000 was not reached or exceeded as the highest payout was a maximum of \$50,000.00.
- iv) Property Damage – Pursuant to NRS 690B.470(1)(d), the minimum limit required of \$25,000 was not reached or exceeded as the highest payout was a maximum of \$9,586.79.

UBER: 12-Month

For the reporting period 9/16/2021 through 9/15/2022, Raiser dba Uber reported the total number of crashes occurring in Nevada as 1910.

- i) Bodily Injury - Pursuant to NRS 690B.470(1)(a), the minimum limit required of \$1,500,000 was not reached or exceeded as the highest payout was a maximum of \$208,991.06.
- ii) Single Bodily Injury – Pursuant to NRS 690B.470(1)(b), the minimum limit of \$50,000 was reached but not exceeded two (2) times with the highest payout each of \$50,000.
- iii) Multiple Bodily Injury – Pursuant to NRS 690B.470(1)(c), the minimum limit of \$100,000 was not reached or exceeded as the highest payout was a maximum of \$50,000.00.
- iv) Property Damage – Pursuant to NRS 690B.470(1)(d), the minimum limit required of \$25,000 was not reached or exceeded as the highest payout was a maximum of \$10,704.89.

UBER: For both the 6-month and 12-month Crash Reporting periods ending 3/15/2022 and 9/15/2022, the loss experience was below the statutory limits provided in NRS 690B.470.

UZURV: 6-Month

For the reporting period 01/01/2022 through 6/30/2022, UZURV indicated the total number of crashes occurring at 1.

- i) Bodily Injury – Pursuant to NRS 690B.470(1)(a), the minimum limit required of \$1,500,000 was not reached or exceeded as the highest payout was a maximum of \$15,000.
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HopSkipDrive: 6-Month/12-Month

For the reporting period 11/19/2020 through 05/19/2021, HopSkipDrive indicated they experienced no crashes in Nevada involving TNC drivers resulting in zero (0) claims paid.

For the reporting period 11/19/2020 through 11/18/2021, HopSkipDrive indicated they experienced one (1) crash in Nevada involving TNC drivers resulting in zero (0) claims paid.

TANGO CAR: 6-Month/12-Month

For the reporting period 10/11/2021 through 4/11/22, and the reporting period 10/11/2021 through 10/11/2022, Tango indicated they experienced no crashes in Nevada involving TNC drivers resulting in zero (0) claims paid.

Pop-Up Rideshare: 7-month

For the reporting period 3/15/2022 through 10/13/22 Pop-Up indicated they experienced no crashes in Nevada involving TNC drivers resulting in zero (0) claims paid.

VIA

VIA indicated they experienced no crashes in Nevada involving TNC drivers resulting in zero (0) claims paid.

Summary:

After review of the TNC Crash Reporting documents provided by LYFT, UBER, UZURV, HOPSKIPDRIVE, TANGO, POP-UP, AND VIA, the Division observed the claims paid losses of the three TNCs with losses did not exceed current minimum limits established by the Nevada Legislature that are applicable to TNCs. As the minimum limits for all coverages were not exceeded during the reporting periods indicated by the six TNCs, the current limits continue to be adequate at this time in providing coverage for consumers utilizing these types of transportation services within Nevada.

Please let me know if I can be of any further assistance.

Sincerely,



Erin Summers
Insurance Actuarial Analyst II
Department of Business & Industry
Division of Insurance