

DEPARTMENT OF BUSINESS AND INDUSTRY  
**NEVADA TRANSPORTATION AUTHORITY**

November 16, 2017

Sylvia Wiese, Secretary  
Legislative Commission  
401 S. Carson Street  
Carson City, NV 89701

Re: Nevada Transportation Authority's ("NTA") report pursuant to NRS 706A.270(3).

To: The Legislative Commission:

Pursuant to NRS 706A.270(1) and NRS 706A.270 (2), the NTA collects from Transportation Network Companies ("TNC") the number of crashes involving a driver affiliated with a TNC and the highest, lowest, and average amounts paid for bodily injury or death and property damage, as a result of such a crash when providing transportation services or while logged in to the TNC's digital network.

After collecting this information, pursuant to NRS 706A.270(3), the NTA must submit a report identifying the aggregated Data and determining 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 NTA is also required to provide in that same report the Data identified above in an aggregated format.

The determination as to the sufficiency of the limits of coverage and the aggregated Data is to be provided to the Legislative Commission by December 1 of each odd-numbered year as set forth at NRS 706A.270(3)(b).

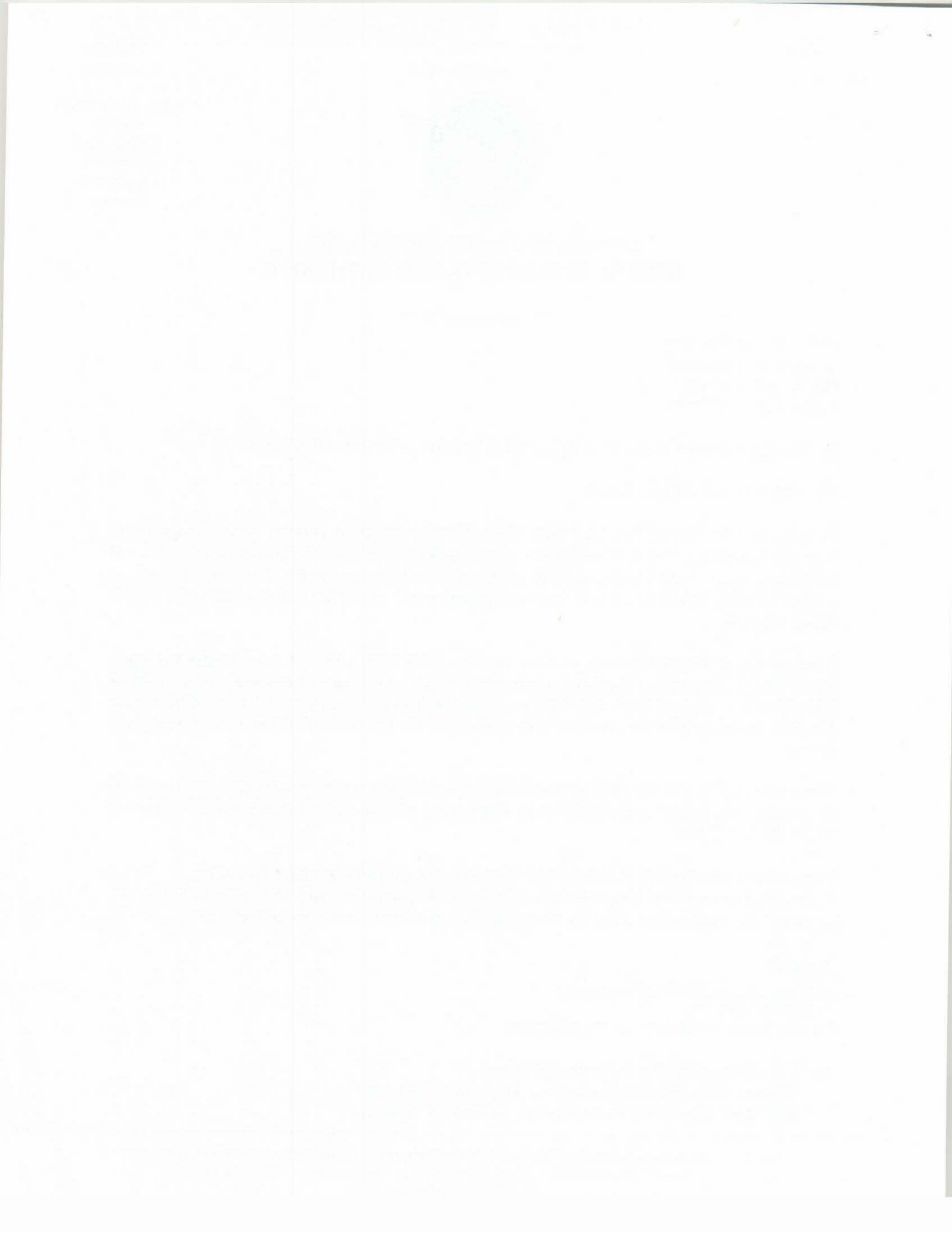
Therefore, attached hereto please find the "Nevada Transportation Authority's 2017 Transportation Network Companies Crash/Insurance Report" pursuant to NRS 706A.270(3). If you have any questions or concerns please feel free to contact me at your convenience.

Sincerely,

Alaina Burtenshaw

Nevada Transportation Authority, Chairman

cc: C.J. Manthe, Director Business and Industry  
Barbara Richardson, Commissioner, Division of Insurance  
Rajat Jain, Chief Insurance Examiner, Division of Insurance



**NEVADA TRANSPORTATION AUTHORITY'S  
2016 TRANSPORTATION NETWORK COMPANY'S CRASH/INSURANCE REPORT**

**AGGREGATED DATA – NRS 706A.270(1), (2) and (3)**

**September 2016 --September 2017**

Total number of Motor vehicle crashes .....	2,617 (1)
<u>Bodily Injury or Death:</u>	
Highest Amount Paid .....	\$1,426,000. (2)
Lowest Amount Paid .....	\$12.
Average Amount Paid: (4)	
Which excludes claims paid at \$0 .....	\$13,962.
Which includes claims paid at \$0 .....	\$2,675.
<u>Damage to Property:</u>	
Highest Amount Paid .....	\$25,000. (3)
Lowest Amount Paid .....	\$8.
Average Amount Paid: (4)	
Which <i>excludes</i> claims paid at \$0 .....	\$2,608.
Which <i>includes</i> claims paid at \$0 .....	\$428.

- (1) The Data above represents all third party liability payments pursuant to coverages required by NRS 690B.470(1)(a)-(d)
- (2) Occurred during Period 2/3 with \$1.5 million coverage requirement per NRS 690B.470(1)(a). July 2018 this coverage requirement changes to \$1.0 million pursuant to AB 445.
- (3) Occurred during Period 2/3. \$1.5 million coverage requirement per NRS 690B.470(1)(a). July 2018 this coverage requirement changes to \$1.0 million pursuant to AB 445.
- (4) Average Amount Paid' is derived by totaling the Average Amount Paid as reported by each TNC and dividing that total by the number of TNC's required to report.

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

NRS 706A.270(3) requires the NTA to collect crash data from all TNC's and submit a report determining whether the limits of coverage required pursuant to NRS 690B.470 are sufficient. To make this determination the NTA contacted the Division of Insurance (Division) for their assessment. The NTA provided the Division with the aggregated data set forth above.

**BODILY INJURY OR DEATH:**

The NTA has reviewed the Data, considered NRS 690B.470 and discussed the Data and coverage requirements with the Division. Based thereon, the NTA notes that for this annual period the highest amount paid for a Bodily Injury or Death Claim of \$1.4 million bumps up against the \$1.5 million coverage requirement. While the \$1.5 million coverage requirement was sufficient to pay the highest claim in this reporting period, any concerns the NTA has regarding



the coverage requirement will be exacerbated by the reduction to \$1.0 million effective July 2018.

PROPERTY DAMAGE:

The highest amount paid for property damage of \$25,000 is associated with an accident that occurred during Period 2/3. Therefore the \$1.5 million coverage requirement which currently applies appears to be sufficient.

CONCLUSION:

The coverage requirements *for this reporting period* were sufficient for both Bodily Injury/Death and Property Damage, given the currently effective \$1.5 million coverage requirement. As a final note, in gathering the TNC data required by NRS 706A 270 over the last two reporting periods, the NTA believes the ability to gather and report more granular data would be useful in assessing the extent to which the TNC coverage requirement is sufficient.

