



DAWN GIBBONS  
Chairman  
GEORGE ASSAD  
Commissioner  
DAVID NEWTON  
Commissioner

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

November 13th, 2018

Rick Combs  
Director  
Legislative Counsel Bureau  
State of Nevada  
401 South Carson Street  
Carson City, Nevada 89701

Re: Report pursuant to NRS 706A.270, sub. 3

Dear Mr. Combs:

Pursuant to NRS 706A.270, subs. 1 and 2, the Nevada Transportation Authority (“Authority”) 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 crashes while providing transportation services or while logged into a TNC’s digital network. Under the statute, the TNCs provide this information after six and twelve months of operation.

After collecting this information, pursuant to NRS 706A.270, sub. 3, the Authority must determine whether the limits of coverage, as set forth in NRS 690B.470, are sufficient. The Authority was aided in this endeavor by the Nevada Division of Insurance. The Authority is also required to provide the data identified above in an aggregated format.

Pursuant to NRS 706A.270, sub. 3(b), the Authority’s determination as to the sufficiency of the limits of coverage and the aggregated data are to be provided in a report to the Director of the Legislative Counsel Bureau by December 1 of each even-numbered year. In furtherance of that requirement, please find attached herewith the Authority’s 2018 Transportation Network Companies Crash and Insurance Report. The report includes the data in aggregated form and concludes that at this time the limits appear sufficient as they are now.

I take this opportunity to bring to your attention an apparent internal conflict within NRS 706A.270 on this subject matter. On the one hand, NRS 706A.270, sub. 1, requires that TNCs provide the data only after having operated within Nevada for six and twelve months. On the other hand, NRS 706A.270, sub. 3, requires the Authority every year to collect this data and submit a report to the Legislative Commission or to the Director.

TNCs have questioned whether they are required to provide the data beyond their first six and twelve-month periods operating in Nevada. The Authority has urged them to do so, and so far they have, so that the Authority may comply with its duties under the statute. It seems this language in the statute needs to be corrected because it is inconsistent on its face.

Should you have any questions or concerns, please feel free to contact me at your convenience.

Sincerely,



Dawn Gibbons  
Chairman, Nevada Transportation Authority

cc: Terry Reynolds, Interim Director, Business and Industry  
Barbara Richardson, Commissioner, Division of Insurance  
Rajat Jain, Chief Insurance Examiner, Division of Insurance

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

DATE: November 13th, 2018  
 TO: Rick Combs, Director, Legislative Council Bureau  
 FROM: Dawn Gibbons, Chairman  
 SUBJECT: Transportation Network Companies Crash/Insurance Report

**AGGREGATED DATA – NRS 706A.270, subs. 1-3**

<i>Six Months</i>		<i>Twelve Months</i>	
Motor vehicle crashes	1,238	Motor vehicle crashes	2,659
Bodily injury or death	\$	Bodily injury or death	\$
Highest amount paid	500,000.00	Highest amount paid	500,000.00
Lowest amount paid	50.00	Lowest amount paid	47.00
Average amount paid <sup>1</sup>	4,201.33	Average amount paid	4,680.80
Damage to property	\$	Damage to property	\$
Highest amount paid	21,585.00	Highest amount paid	21,585.31
Lowest amount paid	527.25	Lowest amount paid	241.35
Average amount paid <sup>1</sup>	2,123.74	Average amount paid	2,808.50

<sup>1</sup> Average amount paid is derived by the total of the average amount paid reported by each TNC and dividing that total by the number of permitted TNCs for that time period. There were three TNCs operating for a six-month period and two for the twelve-month period.

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

\* The data above represent all third-party liability payments pursuant to coverages required by NRS 690B.470, sub.

1 and all third-party property damage liability payments pursuant to coverages required by NRS 690B.470, sub. 4.

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

**SUFFICIENCY OF LIMITS OF COVERAGE – NRS 706A.270, sub. 3**

NRS 706A.270, sub. 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 bodily injury coverage is currently sufficient, as the highest amount paid in the reported periods was well within the limits required by statute, and that the property damage coverage is likewise currently sufficient, as the highest amount paid in the reported periods also was well within the limits required by statute.