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Personal Insurance Federation of Florida (PIFF) Laments Demise of Transportation Network Companies Legislation

Tallahassee, Fla. - The Personal Insurance Federation of Florida said today it is disappointed the lawmakers failed to pass legislation this session regulating transportation network companies (TNCs).

“This legislation would have created insurance requirements to adequately protect TNC drivers and their riders in the unfortunate event of an accident or injury,” said Michael Carlson, executive director of the Personal Insurance Federation of Florida. “The Legislature’s failure to take action allows inconsistencies in the rules and could leave drivers and the public vulnerable should something happen while they are on the road.”

SB 1118 by Sen. David Simmons would have set stricter insurance requirements and dealt with other regulatory issues for app-based ride-hailing services, such as Uber and Lyft. It passed the Senate Appropriations Committee but failed to reach the Senate floor before the close of the session today. Its companion bill, HB 509 by Rep. Matt Gaetz, was approved by the full House on Jan. 27.

“With Uber, Lyft and other app-based ride-hailing services becoming popular modes of transportation by both residents and visitors to our state, its unfortunate lawmakers could not come to a consensus on something so basic and important as insurance,” Carlson said.

Establishing insurance requirements for TNCs would have positioned Florida as a national leader in developing safe, pro-consumer practices for ride-hailing services and created clarity for insurance companies serving this emerging market. The Legislature’s inaction to adopt statewide parameters now leaves regulatory issues for TNCs at the county level.

PIFF will continue to support insurance requirements for TNCs next year.

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The Personal Insurance Federation of Florida (PIFF) is a trade association representing Allstate, Castle Key, Progressive and State Farm insurance companies in Florida. Combined, the companies write nearly half of all auto policies in Florida and about 20 percent of all homeowner policies.