

# HOUSE BILL 972

C4, C5

5lr2368

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By: **Delegate Kramer**

Introduced and read first time: February 13, 2015

Assigned to: Economic Matters

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## A BILL ENTITLED

1 AN ACT concerning

2 **Insurance – Transportation Network Insurance – Requirements and Coverage**

3 FOR the purpose of requiring a transportation network application company to disclose  
4 certain information in writing to its transportation network operators; requiring a  
5 transportation network application company and any transportation network  
6 operator to maintain certain transportation network insurance in accordance with  
7 this Act; providing for the application of certain transportation network insurance to  
8 certain activities of a transportation network operator during certain periods under  
9 certain circumstances; providing that transportation network insurance shall  
10 provide certain liability insurance that is primary and is in certain minimum  
11 amounts for certain transportation network operators engaging in interstate or  
12 intrastate commerce, respectively; authorizing transportation network insurance to  
13 provide certain other coverage in certain amounts under certain circumstances;  
14 providing for the satisfaction of certain transportation network insurance  
15 requirements in certain manners; providing that certain transportation network  
16 insurance coverage may not be dependent on certain action under a certain personal  
17 automobile insurance policy; requiring a transportation network application  
18 company to provide certain coverage in a certain manner under certain  
19 circumstances; providing that a certain personal automobile insurance policy may  
20 not apply to certain activities of a transportation network operator or a certain  
21 vehicle during certain periods under certain circumstances unless the policy  
22 expressly provides that coverage or contains a certain amendment or endorsement;  
23 requiring a transportation network application company to cooperate with certain  
24 insurers in connection with a certain investigation under certain circumstances and  
25 provide certain information; requiring a certain transportation network operator to  
26 carry certain proof of certain coverage during certain activities; requiring a certain  
27 transportation network operator to provide certain coverage information to certain  
28 persons under certain circumstances; providing for the construction of this Act;  
29 defining certain terms; providing for the application of this Act; and generally  
30 relating to insurance and transportation network application companies and  
31 operators.

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 BY adding to  
2 Article – Insurance  
3 Section 19–1001 through 19–1008 to be under the new subtitle “Subtitle 10.  
4 Transportation Network Insurance”  
5 Annotated Code of Maryland  
6 (2011 Replacement Volume and 2014 Supplement)

7 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
8 That the Laws of Maryland read as follows:

9 **Article – Insurance**

10 **SUBTITLE 10. TRANSPORTATION NETWORK INSURANCE.**

11 **19–1001.**

12 (A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS  
13 INDICATED.

14 (B) “TRANSPORTATION NETWORK APPLICATION COMPANY” MEANS A  
15 PERSON THAT USES A DIGITAL NETWORK OR SOFTWARE APPLICATION TO CONNECT  
16 A PASSENGER TO TRANSPORTATION NETWORK SERVICES.

17 (C) “TRANSPORTATION NETWORK INSURANCE” MEANS AN INSURANCE  
18 POLICY THAT SPECIFICALLY COVERS A TRANSPORTATION NETWORK OPERATOR’S  
19 USE OF A VEHICLE IN CONNECTION WITH A TRANSPORTATION NETWORK  
20 APPLICATION COMPANY’S DIGITAL NETWORK OR SOFTWARE APPLICATION.

21 (D) “TRANSPORTATION NETWORK OPERATOR” OR “OPERATOR” MEANS AN  
22 INDIVIDUAL WHO OWNS OR OPERATES A MOTOR VEHICLE THAT IS:

23 (1) THE INDIVIDUAL’S PERSONAL MOTOR VEHICLE;

24 (2) NOT REGISTERED AS A MOTOR CARRIER UNDER § 13–423 OF THE  
25 TRANSPORTATION ARTICLE; AND

26 (3) USED TO PROVIDE TRANSPORTATION NETWORK SERVICES.

27 (E) “TRANSPORTATION NETWORK SERVICES” MEANS TRANSPORTATION OF  
28 A PASSENGER:

29 (1) BETWEEN POINTS CHOSEN BY THE PASSENGER; AND

1           **(2) THAT IS PREARRANGED BY A TRANSPORTATION NETWORK**  
2 **APPLICATION COMPANY.**

3 **19-1002.**

4           **(A) THIS SUBTITLE APPLIES TO TRANSPORTATION NETWORK APPLICATION**  
5 **COMPANIES AND TRANSPORTATION NETWORK OPERATORS.**

6           **(B) THIS SUBTITLE DOES NOT APPLY TO A TRANSPORTATION NETWORK**  
7 **APPLICATION COMPANY OR TRANSPORTATION NETWORK OPERATOR THAT**  
8 **PROVIDES TRANSPORTATION NETWORK SERVICES SOLELY ON A VOLUNTARY BASIS**  
9 **WITHOUT COMPENSATION FROM A PASSENGER.**

10 **19-1003.**

11           **(A) A TRANSPORTATION NETWORK APPLICATION COMPANY SHALL**  
12 **DISCLOSE IN WRITING TO ITS TRANSPORTATION NETWORK OPERATORS, AS PART OF**  
13 **ITS AGREEMENT WITH THE TRANSPORTATION NETWORK OPERATORS, THE**  
14 **INSURANCE COVERAGE AND LIMITS OF LIABILITY THAT THE TRANSPORTATION**  
15 **NETWORK APPLICATION COMPANY PROVIDES WHILE THE TRANSPORTATION**  
16 **NETWORK OPERATOR USES A VEHICLE IN CONNECTION WITH THE TRANSPORTATION**  
17 **NETWORK APPLICATION COMPANY'S DIGITAL NETWORK OR SOFTWARE**  
18 **APPLICATION.**

19           **(B) THE TRANSPORTATION NETWORK APPLICATION COMPANY SHALL**  
20 **ADVISE A TRANSPORTATION NETWORK OPERATOR IN WRITING THAT THE**  
21 **TRANSPORTATION NETWORK OPERATOR'S PERSONAL AUTOMOBILE INSURANCE**  
22 **POLICY IS NOT REQUIRED TO PROVIDE ANY REQUIRED OR OPTIONAL COVERAGE**  
23 **WHILE, OR BECAUSE, THE TRANSPORTATION NETWORK OPERATOR USES A VEHICLE**  
24 **IN CONNECTION WITH A TRANSPORTATION NETWORK APPLICATION COMPANY'S**  
25 **DIGITAL NETWORK OR SOFTWARE APPLICATION.**

26 **19-1004.**

27           **(A) A TRANSPORTATION NETWORK APPLICATION COMPANY AND ANY**  
28 **TRANSPORTATION NETWORK OPERATOR SHALL MAINTAIN TRANSPORTATION**  
29 **NETWORK INSURANCE IN ACCORDANCE WITH THIS SUBTITLE.**

30           **(B) (1) THE REQUIREMENTS OF THIS SUBSECTION APPLY TO**  
31 **TRANSPORTATION NETWORK INSURANCE FROM THE INSTANT A TRANSPORTATION**  
32 **NETWORK OPERATOR ACCEPTS A RIDE REQUEST ON THE TRANSPORTATION**  
33 **NETWORK APPLICATION COMPANY'S DIGITAL NETWORK OR SOFTWARE**  
34 **APPLICATION UNTIL THE LATER OF:**

1 (I) THE TRANSPORTATION NETWORK OPERATOR COMPLETING  
2 THE TRANSACTION ON THE DIGITAL NETWORK OR SOFTWARE APPLICATION; AND

3 (II) THE COMPLETION OF THE RIDE.

4 (2) TRANSPORTATION NETWORK INSURANCE SHALL PROVIDE  
5 LIABILITY COVERAGE THAT IS PRIMARY AND THAT IS:

6 (I) FOR TRANSPORTATION NETWORK OPERATORS ENGAGED IN  
7 INTERSTATE COMMERCE, IN THE AMOUNT REQUIRED FOR VEHICLES DESIGNED TO  
8 TRANSPORT PASSENGERS UNDER § 25-111.1 OF THE TRANSPORTATION ARTICLE,  
9 CONSISTENT WITH 49 C.F.R., PART 387; AND

10 (II) FOR TRANSPORTATION NETWORK OPERATORS WHO SOLELY  
11 ENGAGE IN INTRASTATE COMMERCE, IN THE AMOUNTS OF AT LEAST:

12 1. \$50,000 FOR INJURY TO A SINGLE INDIVIDUAL;

13 2. \$100,000 FOR INJURY TO TWO OR MORE  
14 INDIVIDUALS;

15 3. \$20,000 FOR PROPERTY DAMAGE; AND

16 4. \$120,000 AS A COMBINED SINGLE LIMIT FOR  
17 PERSONAL INJURY AND PROPERTY DAMAGE FOR A SINGLE OCCURRENCE.

18 (3) TRANSPORTATION NETWORK INSURANCE COVERAGE PROVIDED  
19 UNDER THIS SUBSECTION MAY ALSO PROVIDE:

20 (I) UNINSURED MOTORIST COVERAGE AND UNDERINSURED  
21 MOTORIST COVERAGE IN THE AMOUNTS REQUIRED BY TITLE 17 OF THE  
22 TRANSPORTATION ARTICLE;

23 (II) PERSONAL INJURY PROTECTION UNDER § 19-505 OF THIS  
24 TITLE; AND

25 (III) COLLISION PHYSICAL DAMAGE COVERAGE AND  
26 COMPREHENSIVE PHYSICAL DAMAGE COVERAGE IF THE TRANSPORTATION  
27 NETWORK OPERATOR CARRIES THOSE COVERAGES ON THE OPERATOR'S PERSONAL  
28 AUTO POLICY UNLESS THAT INSURER IS PROVIDING TRANSPORTATION NETWORK  
29 INSURANCE TO THE TRANSPORTATION NETWORK OPERATOR.

1           **(4) THE REQUIREMENTS FOR THE COVERAGE REQUIRED BY THIS**  
2 **SUBSECTION MAY BE SATISFIED BY ANY OF THE FOLLOWING:**

3                   **(I) TRANSPORTATION NETWORK INSURANCE MAINTAINED BY A**  
4 **TRANSPORTATION NETWORK OPERATOR;**

5                   **(II) TRANSPORTATION NETWORK INSURANCE MAINTAINED BY A**  
6 **TRANSPORTATION NETWORK APPLICATION COMPANY; OR**

7                   **(III) ANY COMBINATION OF ITEMS (I) AND (II) OF THIS**  
8 **PARAGRAPH.**

9           **(5) A TRANSPORTATION NETWORK APPLICATION COMPANY MAY**  
10 **MEET ITS OBLIGATIONS UNDER THIS SECTION THROUGH A POLICY OBTAINED BY A**  
11 **TRANSPORTATION NETWORK OPERATOR UNDER PARAGRAPH (4)(I) OR (II) OF THIS**  
12 **SUBSECTION ONLY IF THE TRANSPORTATION NETWORK APPLICATION COMPANY**  
13 **VERIFIES THAT THE POLICY:**

14                   **(I) IS MAINTAINED BY THE TRANSPORTATION NETWORK**  
15 **OPERATOR; AND**

16                   **(II) IS SPECIFICALLY WRITTEN TO COVER THE**  
17 **TRANSPORTATION NETWORK OPERATOR'S USE OF A VEHICLE IN CONNECTION WITH**  
18 **A TRANSPORTATION NETWORK APPLICATION COMPANY'S DIGITAL NETWORK OR**  
19 **SOFTWARE APPLICATION.**

20           **(6) THE INSURER PROVIDING TRANSPORTATION NETWORK**  
21 **INSURANCE UNDER THIS SUBTITLE SHALL HAVE THE DUTY TO DEFEND AND**  
22 **INDEMNIFY THE INSURED.**

23           **(C) (1) THE REQUIREMENTS OF THIS SUBSECTION APPLY TO**  
24 **TRANSPORTATION NETWORK INSURANCE:**

25                   **(I) FROM THE INSTANT A TRANSPORTATION NETWORK**  
26 **OPERATOR LOGS ON TO THE TRANSPORTATION NETWORK APPLICATION COMPANY'S**  
27 **DIGITAL NETWORK OR SOFTWARE APPLICATION UNTIL THE TRANSPORTATION**  
28 **NETWORK OPERATOR ACCEPTS A REQUEST TO TRANSPORT A PASSENGER; AND**

29                   **(II) 1. FROM THE LATER OF:**

30                   **A. THE INSTANT THE TRANSPORTATION NETWORK**  
31 **OPERATOR COMPLETES THE TRANSACTION ON THE DIGITAL NETWORK OR**  
32 **SOFTWARE APPLICATION; OR**

1                   **B. THE COMPLETION OF THE RIDE; AND**

2                   **2. UNTIL THE TRANSPORTATION NETWORK OPERATOR**  
3 **EITHER:**

4                   **A. ACCEPTS ANOTHER RIDE REQUEST ON THE DIGITAL**  
5 **NETWORK OR SOFTWARE APPLICATION; OR**

6                   **B. LOGS OFF THE DIGITAL NETWORK OR SOFTWARE**  
7 **APPLICATION.**

8                   **(2) TRANSPORTATION NETWORK INSURANCE SHALL PROVIDE**  
9 **LIABILITY COVERAGE THAT IS PRIMARY AND THAT IS:**

10                   **(I) FOR TRANSPORTATION NETWORK OPERATORS ENGAGED IN**  
11 **INTERSTATE COMMERCE, IN THE AMOUNT REQUIRED FOR VEHICLES DESIGNED TO**  
12 **TRANSPORT PASSENGERS UNDER § 25-111.1 OF THE TRANSPORTATION ARTICLE,**  
13 **CONSISTENT WITH 49 C.F.R., PART 387; AND**

14                   **(II) FOR TRANSPORTATION NETWORK OPERATORS WHO SOLELY**  
15 **ENGAGE IN INTRASTATE COMMERCE, IN THE AMOUNTS OF AT LEAST:**

16                   **1. \$50,000 FOR INJURY TO A SINGLE INDIVIDUAL;**

17                   **2. \$100,000 FOR INJURY TO TWO OR MORE**  
18 **INDIVIDUALS;**

19                   **3. \$20,000 FOR PROPERTY DAMAGE; AND**

20                   **4. \$120,000 AS A COMBINED SINGLE LIMIT FOR**  
21 **PERSONAL INJURY AND PROPERTY DAMAGE FOR A SINGLE OCCURRENCE.**

22                   **(3) TRANSPORTATION NETWORK INSURANCE COVERAGE PROVIDED**  
23 **UNDER THIS SUBSECTION MAY ALSO PROVIDE:**

24                   **(I) UNINSURED MOTORIST COVERAGE AND UNDERINSURED**  
25 **MOTORIST COVERAGE IN THE AMOUNTS REQUIRED BY TITLE 17 OF THE**  
26 **TRANSPORTATION ARTICLE;**

27                   **(II) PERSONAL INJURY PROTECTION UNDER § 19-505 OF THIS**  
28 **TITLE; AND**

1 (III) COLLISION PHYSICAL DAMAGE COVERAGE AND  
2 COMPREHENSIVE PHYSICAL DAMAGE COVERAGE, IF THE TRANSPORTATION  
3 NETWORK OPERATOR CARRIES THOSE COVERAGES ON THE OPERATOR'S PERSONAL  
4 AUTO POLICY UNLESS THAT INSURER IS PROVIDING TRANSPORTATION NETWORK  
5 INSURANCE TO THE TRANSPORTATION NETWORK OPERATOR.

6 (4) THE REQUIREMENTS FOR THE COVERAGE REQUIRED BY THIS  
7 SUBSECTION MAY BE SATISFIED BY ANY OF THE FOLLOWING:

8 (I) TRANSPORTATION NETWORK INSURANCE MAINTAINED BY A  
9 TRANSPORTATION NETWORK OPERATOR;

10 (II) TRANSPORTATION NETWORK INSURANCE MAINTAINED BY A  
11 TRANSPORTATION NETWORK APPLICATION COMPANY THAT PROVIDES COVERAGE  
12 IN THE EVENT A TRANSPORTATION NETWORK OPERATOR'S INSURANCE POLICY  
13 UNDER ITEM (I) HAS CEASED TO EXIST OR HAS BEEN CANCELED, OR THE  
14 TRANSPORTATION NETWORK OPERATOR DOES NOT OTHERWISE MAINTAIN  
15 TRANSPORTATION NETWORK INSURANCE UNDER THIS SUBTITLE; OR

16 (III) ANY COMBINATION OF ITEMS (I) AND (II) OF THIS  
17 PARAGRAPH.

18 (5) THE INSURER PROVIDING TRANSPORTATION NETWORK  
19 INSURANCE UNDER THIS SECTION SHALL HAVE THE DUTY TO DEFEND AND  
20 INDEMNIFY THE INSURED.

21 (D) (1) COVERAGE UNDER A TRANSPORTATION NETWORK INSURANCE  
22 POLICY MAY NOT BE DEPENDENT ON A PERSONAL AUTOMOBILE INSURANCE POLICY  
23 FIRST DENYING A CLAIM.

24 (2) A PERSONAL AUTOMOBILE INSURANCE POLICY MAY NOT BE  
25 REQUIRED TO FIRST DENY A CLAIM.

26 (E) IN EVERY INSTANCE WHEN TRANSPORTATION NETWORK INSURANCE  
27 MAINTAINED BY A TRANSPORTATION NETWORK OPERATOR TO FULFILL THE  
28 INSURANCE OBLIGATIONS OF THIS SECTION HAS LAPSED OR CEASED TO EXIST, THE  
29 TRANSPORTATION NETWORK APPLICATION COMPANY SHALL PROVIDE THE  
30 COVERAGE REQUIRED BY THIS SUBTITLE BEGINNING WITH THE FIRST DOLLAR OF A  
31 CLAIM.

32 19-1005.

1           **(A) NOTHING IN THIS SUBTITLE MAY BE CONSTRUED TO REQUIRE A**  
2 **PRIVATE PASSENGER AUTOMOBILE INSURANCE POLICY TO PROVIDE PRIMARY OR**  
3 **EXCESS COVERAGE DURING THE PERIOD OF TIME FROM THE INSTANT A**  
4 **TRANSPORTATION NETWORK OPERATOR IN A TRANSPORTATION NETWORK**  
5 **APPLICATION COMPANY LOGS ON TO THE TRANSPORTATION NETWORK**  
6 **APPLICATION COMPANY'S DIGITAL NETWORK OR SOFTWARE APPLICATION UNTIL**  
7 **THE LATER OF WHEN:**

8                   **(1) THE TRANSPORTATION NETWORK OPERATOR LOGS OFF THE**  
9 **DIGITAL NETWORK OR SOFTWARE APPLICATION; OR**

10                   **(2) THE PASSENGER EXITS THE VEHICLE.**

11           **(B) (1) THIS SUBSECTION APPLIES DURING THE PERIOD OF TIME FROM**  
12 **THE INSTANT A TRANSPORTATION NETWORK OPERATOR IN A TRANSPORTATION**  
13 **NETWORK APPLICATION COMPANY LOGS ON TO THE TRANSPORTATION NETWORK**  
14 **APPLICATION COMPANY'S DIGITAL NETWORK OR SOFTWARE APPLICATION UNTIL**  
15 **THE LATER OF WHEN:**

16                   **(I) THE TRANSPORTATION NETWORK OPERATOR LOGS OFF THE**  
17 **DIGITAL NETWORK OR SOFTWARE APPLICATION; OR**

18                   **(II) THE RIDE IS COMPLETE.**

19                   **(2) THE PERSONAL AUTOMOBILE INSURANCE POLICY OF THE**  
20 **TRANSPORTATION NETWORK OPERATOR OR OF THE VEHICLE OWNER MAY NOT**  
21 **PROVIDE ANY COVERAGE TO THE TRANSPORTATION NETWORK OPERATOR, VEHICLE**  
22 **OWNER, OR ANY THIRD PARTY, UNLESS THE POLICY:**

23                   **(I) EXPRESSLY PROVIDES FOR THAT COVERAGE DURING THE**  
24 **PERIOD OF TIME TO WHICH THIS SUBTITLE APPLIES, WITH OR WITHOUT A SEPARATE**  
25 **CHARGE; OR**

26                   **(II) CONTAINS AN AMENDMENT OR ENDORSEMENT TO PROVIDE**  
27 **THAT COVERAGE, FOR WHICH A SEPARATELY STATED PREMIUM IS CHARGED.**

28                   **(3) THE PERSONAL AUTOMOBILE INSURANCE POLICY OF THE**  
29 **TRANSPORTATION NETWORK OPERATOR OR OF THE VEHICLE OWNER MAY NOT HAVE**  
30 **THE DUTY TO DEFEND OR INDEMNIFY FOR THE TRANSPORTATION NETWORK**  
31 **OPERATOR'S ACTIVITIES IN CONNECTION WITH THE TRANSPORTATION NETWORK**  
32 **APPLICATION COMPANY, UNLESS THE POLICY:**



1           **(I) EXPRESSLY PROVIDES OTHERWISE FOR THE PERIOD OF**  
2 **TIME TO WHICH THIS SUBDIVISION IS APPLICABLE, WITH OR WITHOUT A SEPARATE**  
3 **CHARGE; OR**

4           **(II) CONTAINS AN AMENDMENT OR ENDORSEMENT TO PROVIDE**  
5 **THAT COVERAGE, FOR WHICH A SEPARATELY STATED PREMIUM IS CHARGED.**

6           **(C) NOTWITHSTANDING ANY OTHER LAW, A PERSONAL AUTOMOBILE**  
7 **INSURER MAY, AT ITS DISCRETION, OFFER AN AUTOMOBILE LIABILITY INSURANCE**  
8 **POLICY, OR AN AMENDMENT OR ENDORSEMENT TO AN EXISTING POLICY THAT**  
9 **COVERS A PRIVATE PASSENGER VEHICLE, STATION WAGON-TYPE VEHICLE, SPORT**  
10 **UTILITY VEHICLE, OR SIMILAR TYPE OF VEHICLE WITH A PASSENGER CAPACITY OF**  
11 **EIGHT OR FEWER PERSONS, INCLUDING THE TRANSPORTATION NETWORK**  
12 **OPERATOR, WHILE USED IN CONNECTION WITH A TRANSPORTATION NETWORK**  
13 **APPLICATION COMPANY'S DIGITAL NETWORK OR SOFTWARE APPLICATION ONLY IF**  
14 **THE POLICY:**

15           **(1) EXPRESSLY PROVIDES FOR THE COVERAGE DURING THE TIME**  
16 **PERIOD SPECIFIED IN SUBSECTION (B) OF THIS SECTION, WITH OR WITHOUT A**  
17 **SEPARATE CHARGE; OR**

18           **(2) CONTAINS AN AMENDMENT OR AN ENDORSEMENT TO PROVIDE**  
19 **THAT COVERAGE, FOR WHICH A SEPARATELY STATED PREMIUM MAY BE CHARGED.**

20 **19-1006.**

21           **IN A CLAIMS COVERAGE INVESTIGATION, A TRANSPORTATION NETWORK**  
22 **APPLICATION COMPANY OR ITS INSURER SHALL COOPERATE WITH INSURERS THAT**  
23 **ARE INVOLVED IN THE CLAIMS COVERAGE INVESTIGATION TO FACILITATE THE**  
24 **EXCHANGE OF INFORMATION, INCLUDING:**

25           **(1) PROVIDING DATES AND TIMES AT WHICH AN ACCIDENT**  
26 **OCCURRED THAT INVOLVED A TRANSPORTATION NETWORK OPERATOR; AND**

27           **(2) PROVIDING THE PRECISE TIMES THAT THE TRANSPORTATION**  
28 **NETWORK OPERATOR LOGGED ON AND OFF THE TRANSPORTATION NETWORK**  
29 **APPLICATION COMPANY'S DIGITAL NETWORK OR SOFTWARE APPLICATION.**

30 **19-1007.**

31           **(A) A TRANSPORTATION NETWORK OPERATOR OF A TRANSPORTATION**  
32 **NETWORK APPLICATION COMPANY SHALL CARRY PROOF OF TRANSPORTATION**  
33 **NETWORK INSURANCE COVERAGE AT ALL TIMES DURING THE OPERATOR'S USE OF A**

1 VEHICLE IN CONNECTION WITH A TRANSPORTATION NETWORK APPLICATION  
2 COMPANY'S DIGITAL NETWORK OR SOFTWARE APPLICATION.

3 (B) IN THE EVENT OF AN ACCIDENT, A TRANSPORTATION NETWORK  
4 OPERATOR SHALL PROVIDE THE INSURANCE COVERAGE INFORMATION TO ANY  
5 OTHER PARTY INVOLVED IN THE ACCIDENT, AND TO A POLICE OFFICER, ON  
6 REQUEST.

7 19-1008.

8 NOTWITHSTANDING ANY OTHER LAW AFFECTING WHETHER ONE OR MORE  
9 POLICIES OF INSURANCE THAT MAY APPLY WITH RESPECT TO AN OCCURRENCE IS  
10 PRIMARY COVERAGE OR EXCESS COVERAGE, THIS SUBTITLE DETERMINES THE  
11 OBLIGATIONS UNDER INSURANCE POLICIES ISSUED TO TRANSPORTATION NETWORK  
12 APPLICATION COMPANIES AND, IF APPLICABLE, TRANSPORTATION NETWORK  
13 OPERATORS USING A VEHICLE IN CONNECTION WITH A TRANSPORTATION NETWORK  
14 APPLICATION COMPANY'S DIGITAL NETWORK OR SOFTWARE APPLICATION.

15 SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall apply to all  
16 policies and contracts of transportation network insurance issued, delivered, or renewed in  
17 the State on or after October 1, 2015.

18 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect  
19 October 1, 2015.