

NEW YORK CITY TAXI AND LIMOUSINE COMMISSION

Notice of Promulgation

Notice is hereby given in accordance with section 1043(f) of the New York City Charter (“Charter”) that the Taxi and Limousine Commission (“TLC”) promulgates rules pursuant to Local Law 90 of 2025 to update its personal injury insurance coverage requirements.

The rule is promulgated pursuant to sections 1043 and 2303 of the Charter and section 19-503 of the Administrative Code of the City of New York. This rule was published in the City Record on July 29, 2025 for public comment. On September 3, 2025 a public hearing was held virtually by the TLC, and the rules were adopted by the Commission on September 17, 2025.

Statement of Basis and Purpose

TLC is adopting changes to its rules to implement Local Law 90 of 2025, which amended the Administrative Code of the City of New York to reduce personal injury insurance coverage for TLC-licensed vehicles to amounts not exceeding 200% of state-level minimum requirements for those expenses specified in paragraphs (1), (2) and (3) of subdivision (a) of section 5102 of the New York State Insurance Law. Personal injury insurance coverage required by the New York State Insurance Law is \$50,000 per person. TLC is adopting the maximum allowable 200% coverage amount for vehicles, which will reduce the current required coverage for personal injury protection from \$200,000 to \$100,000 for Taxis, For-Hire Vehicles, Luxury Limousines, and Street Hail Liveries.

TLC adopted insurance requirements in the late 1990s that exceeded the minimum levels set by the state as part of a broader effort to address safety in the for-hire industry. Higher coverage is appropriate for TLC-licensed vehicles, which are largely used as full-time for-hire vehicles as compared to other locations in New York and elsewhere in the United States where drivers are more likely to use their vehicles for for-hire transportation purposes on a part-time basis. Setting this amount at \$100,000, the highest amount of coverage authorized by Local Law 90 of 2025, will better ensure that all road users – drivers, passengers, pedestrians, and cyclists – are quickly and adequately compensated in the event of an injury-causing crash, especially when injuries are significant or involve claims by multiple people.

TLC received comments that the required coverage amount of \$100,000 for personal injury protection is too expensive for the industry and yet other comments that this amount is insufficient to provide adequate personal injury compensation. TLC believes that the required coverage amount best reflects a balance of both interests.

TLC’s authority for these rules is found in sections 1043 and 2303 of the New York City Charter and sections 19-503 and 19-549 of the New York City Administrative Code.

New material is underlined.

[Material inside brackets indicates deleted material.]

Section 1. Subparagraph (i) of paragraph (1) of subdivision (d) of section 58-13 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law;

§2. Subparagraph (i) of paragraph (1) of subdivision (c) of section 59A-12 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law;

§3. Subparagraph (i) of paragraph (2) of subdivision (c) of section 59A-12 of Title 35 of the Rules of the City of New York is renumbered as subparagraph (ii), and a new subparagraph (i) is added, to read as follows:

- (i) \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law; and

§4. Subparagraph (i) of paragraph (3) of subdivision (c) of section 59A-12 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law;

§5. Subparagraph (i) of paragraph (4) of subdivision (c) of section 59A-12 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of section 5102 of the New York State Insurance Law;

§6. Subparagraph (i) of paragraph (1) of subdivision (d) of section 82-14 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of § 5102 of the New York State Insurance Law

§7. Subparagraph (i) of paragraph (2) of subdivision (d) of section 82-14 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of § 5102 of the New York State Insurance Law

§8. Subparagraph (i) of paragraph (3) of subdivision (d) of section 82-14 of Title 35 of the Rules of the City of New York is amended to read as follows:

- (i) [\$200,000] \$100,000 per person, payable for those expenses specified in paragraphs 1, 2 and 3 of subdivision a of § 5102 of the New York State Insurance Law

§9. This rule takes effect on March 1, 2026.