

**California Department of Insurance
Investigatory Hearing**

**Insurance and Transportation Network Companies:
Solving the insurance challenges so passengers, drivers,
pedestrians and property owners are adequately protected**
Link to [audio file](#) of the hearing.

**Friday, March 21
1-3 p.m.
State Capitol, Room 112, Sacramento**

1:00 – 1:05 PM	Opening Remarks <i>(5 minutes)</i>
1:05 – 1:25 PM	TNC Panel: current insurance situation, recent improvements, remaining challenges <i>(20 minutes)</i>
1:05 – 1:10 PM	John Zimmer <i>(3 minutes prepared)</i> Co-Founder, Lyft
1:10 – 1:15 PM	Gus Fuldner <i>(3 minutes prepared)</i> Head of Risk Management, Uber
1:15 – 1:20 PM	Beth Stevens <i>(3 minutes prepared)</i> General Counsel, Sidecar
1:20 – 1:25 PM	Geoff Mathieux <i>(3 minutes prepared)</i> CEO, Wingz
	<i>Issues</i> <ul style="list-style-type: none">• <i>What have TNCs done to respond to real/perceived insurance challenges?</i>• <i>What opportunities exist in this new industry for insurance companies?</i>• <i>How do TNCs read personal auto exclusions?</i>• <i>Does any TNC use fall under casual carpooling exception?</i>• <i>Should “app open, waiting for match” be covered by TNC’s insurance? Where should the line be drawn?</i>• <i>Insurance challenges posed by drivers with multiple apps open.</i>
1:25 – 1:35 PM	Questions and Answers <i>(10 minutes)</i>
1:35 – 1:55 PM	Insurance Panel: commercial, personal, endorsements and claims <i>(20 minutes)</i>
1:35 – 1:40 PM	Armand Feliciano <i>(3 minutes prepared)</i> Vice President, Association of California Insurance Companies / PCI
1:40 – 1:45 PM	Kara Cross <i>(3 minutes prepared)</i> General Counsel, Personal Insurance Federation of California

1:45 – 1:50 PM	Steve Suchil (3 minutes prepared) Assistant Vice President/Counsel, American Insurance Association
1:50 – 1:55 PM	Conrad del Rosario (3 minutes prepared) Assistant District Attorney, San Francisco District Attorney’s Office <i>Issues:</i> <ul style="list-style-type: none"> • What challenges do insurers see to the TNC business model? • How do insurers read personal auto exclusions? • Does any TNC use fall under casual carpooling exception? Who decides? • Should “app open, waiting for match” be covered by personal auto insurance? Where should the line be drawn? • How does the “duty to defend” work? • Are there commercial/personal “hybrid” insurance products that currently exist? • Might insurers create “endorsements” for this type of use? • What opportunities exist in this new industry for insurance companies? • What potential risks do drivers face using their personal vehicle for TNC purposes?
1:55 – 2:05 PM	Questions and Answers (10 minutes)
2:05 – 2:20 PM	Panel: How insurance works for similar services that transport people for money (15 minutes)
2:00 – 2:05 PM	Lee Martinez (3 minutes prepared) President, TransCap Insurance
2:05 – 2:09 PM	Larry Silva (3 minutes prepared) on behalf of the Taxicab Paratransit Association of California
2:09 – 2:13 PM	Irene Sabourin (3 minutes prepared) John O. Bronson Insurance Agency <i>Issues</i> <ul style="list-style-type: none"> • What does commercial/livery auto insurance cost? • What are the insurance requirements for taxis and charter party carriers? • May drivers use the commercial vehicle for a personal purpose? Is there a “hybrid” product in this context?
2:20 – 2:30 PM	Questions and Answers (10 minutes)
2:30 – 2:55 PM	Public comment (15 minutes)
2:55 – 3:00 PM	Closing Remarks (5 minutes)