
DIGEST

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HB 702 Original

2026 Regular Session

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Abstract: Requires that automobile insurance maintained by drivers of transportation network companies include liability, uninsured motorist, and underinsured motorist coverage. Coverage must be in effect during both the pre-trip acceptance period and the duration of a prearranged ride, with coverage limits not less than the bodily injury liability limits specified in the policy.

Present law outlines the insurance requirements for drivers operating under transportation network companies, including maintaining minimum liability coverage during both the pre-trip acceptance period and a prearranged ride. Present law requires that the insurance policy include uninsured and underinsured motorist coverage as provided in present law (R.S. 22:1295).

Proposed law retains present law and specifies that the primary automobile insurance required under present law includes liability, uninsured motorist, and underinsured motorist coverage. Proposed law revises the uninsured and underinsured motorist coverage requirements for both the pre-trip acceptance period and a prearranged ride by specifying that such coverage be provided in an amount not less than the bodily injury liability limits of the policy.

(Amends R.S. 45:201.6(A), (B)(2), and (C)(2))