

TLC Crash Insurance Impact Analysis if TLC Additional PIP Is Eliminated

Person/s Injured	Primary Coverage	Secondary or Other Coverage	Impact if TLC Additional PIP Eliminated
Taxi Driver, Non-Owner-Operator*	Workers' Compensation <ul style="list-style-type: none"> Medical expenses for work-related injuries (no limit) Lost wages (% of weekly income up to statutory limit) 	PIP (subject to credits for WC payments)[†] <ul style="list-style-type: none"> Up to \$50,000 per person Medical expenses Lost wages (\$2,000/mo. max) Other expenses (\$25/day) 	No impact on coverage for medical expenses & lost wages
Taxi Driver, Owner-Operator	PIP <ul style="list-style-type: none"> Up to \$50,000 per person Medical expenses Lost wages (\$2,000/mo. max) Other expenses (\$25/day) 	Standard Health Insurance & Obamacare	Minimal impact:[‡] <ul style="list-style-type: none"> Health insurance covers medical expenses exceeding PIP limits, subject to coverage restrictions, deductibles, etc. Reduced wage loss coverage.
For-Hire Vehicle (FHV) Livery Driver, Catastrophic Injury[§]	Workers' Compensation <ul style="list-style-type: none"> Medical expenses for work-related injuries (no limit) Lost wages (% of weekly income up to statutory limit) 	PIP (subject to credits for WC payments)[†] <ul style="list-style-type: none"> Up to \$50,000 per person Medical expenses Lost wages (\$2,000/mo. max) Other expenses (\$25/day) 	No impact on coverage for medical expenses & lost wages
FHV Livery Driver, Other Injuries[§]	PIP <ul style="list-style-type: none"> Up to \$50,000 per person Medical expenses Lost wages (\$2,000/mo. max) Other expenses (\$25/day) 	Standard Health Insurance & Obamacare	Minimal impact:[‡] <ul style="list-style-type: none"> Health insurance covers medical expenses exceeding PIP limits, subject to coverage restrictions, deductibles, etc. Reduced wage loss coverage.
Other FHV Driver (Black Car, Luxury Limo & High-Volume For-Hire Service)	Workers' Compensation <ul style="list-style-type: none"> Medical expenses for work-related injuries (no limit) Lost wages (% of weekly income up to statutory limit) 	PIP (subject to credits for WC payments)[†] <ul style="list-style-type: none"> Up to \$50,000 per person Medical expenses Lost wages (\$2,000/mo. max) Other expenses (\$25/day) 	No impact on coverage for medical expenses & lost wages
Passenger in TLC Vehicle	PIP <ul style="list-style-type: none"> Up to \$50,000 per person Medical expenses Lost wages (\$2,000/mo. max) Other expenses (\$25/day) 	Standard Health Insurance & Obamacare	Minimal impact:[‡] <ul style="list-style-type: none"> Health insurance covers medical expenses exceeding PIP limits, subject to coverage restrictions, deductibles, etc. Reduced wage loss coverage. Average 1.5 passengers per TLC vehicle**
Pedestrian/Cyclist Struck by TLC Vehicle	PIP <ul style="list-style-type: none"> Up to \$50,000 per person Medical expenses Lost wages (\$2,000/mo. max) Other expenses (\$25/day) 	Standard Health Insurance & Obamacare	No impact, pedestrians/cyclists have always been ineligible for TLC Additional PIP ^{††}
Passenger in Other Vehicle	PIP <ul style="list-style-type: none"> Up to \$50,000 per person Medical expenses Lost wages (\$2,000/mo. max) Other expenses (\$25/day) 	Standard Health Insurance & Obamacare	No impact, passengers in other vehicles have always been ineligible for TLC Additional PIP ^{††}

* N.Y. Workers' Comp. Law § 2(3)

[†] A PIP insurer may take credit for medical and wage loss payments made by WC insurers, and other allowed offsets, in calculating whether the maximum aggregate policy limits have been reached. See N.Y. Ins. Law § 5102(b)(2),

www.dfs.ny.gov/insurance/ogco2003/rq030424.htm

[‡] No TLC-industry specific data, but the average NY PIP claim amount for all insureds was \$14,736 in 2024. See <https://www.forbes.com/advisor/car-insurance/PIP-guide/>.

[§] The Independent Livery Drivers Benefit Fund provides Workers' Compensation coverage only for injuries (1) resulting from a crime against the driver or (2) for amputation or loss of an arm, leg, hand, foot, multiple fingers, index finger, multiple toes, ear, or nose; paraplegia or quadriplegia, or total and permanent blindness or deafness. See N.Y. Exec. Law § 160-ddd.

** www.academia.edu/28681190/The_New_York_City_taxi_cycle

^{††} Additional PIP is not available to pedestrians/cyclists struck by the vehicle or passengers of other vehicles. See 11 NYCRR 65-1.3

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