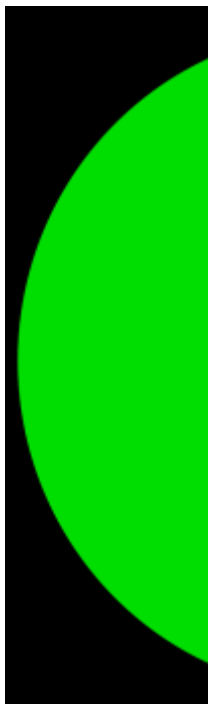




**NCSL Insurance Task Force Session
Thursday December 12, 2019**

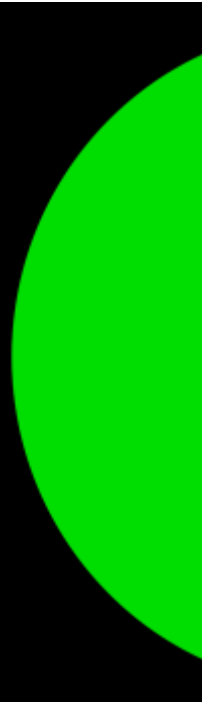
Scooters, Shared Bikes and Insurance, Oh My!



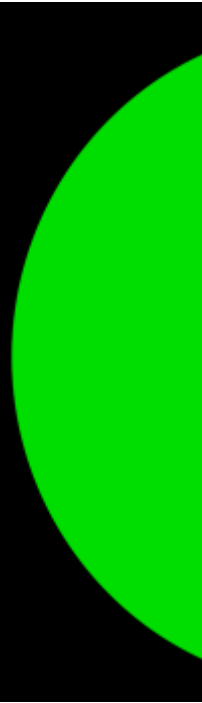




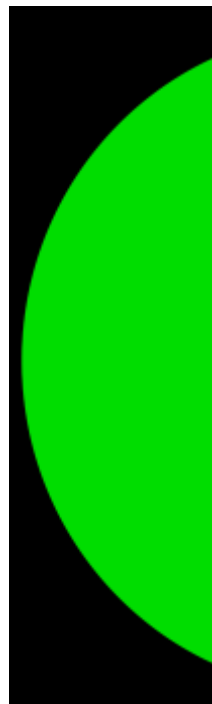
How To Ride:



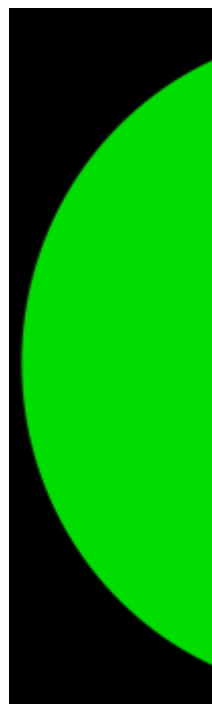
How To Ride:



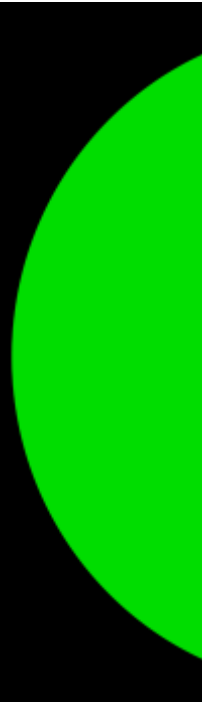
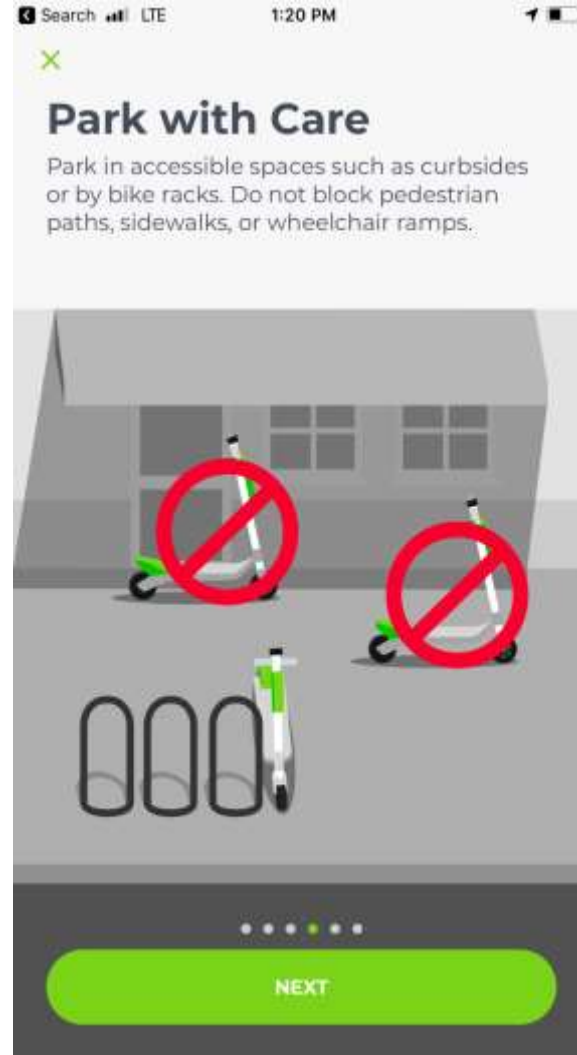
Where To Ride:



Park with Care:

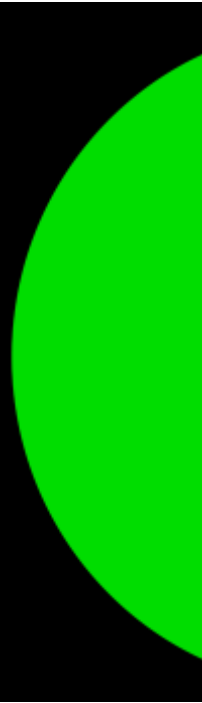


Park with Care:





How To Park:



A photograph of a person riding a green scooter on a city street. A pedestrian is walking alongside the scooterist. The background is slightly blurred, showing a city street with a crosswalk and some traffic signs. The text is overlaid on the left side of the image.

1885

6- Ohio - First Accident

12 - Ohio - First Insurance

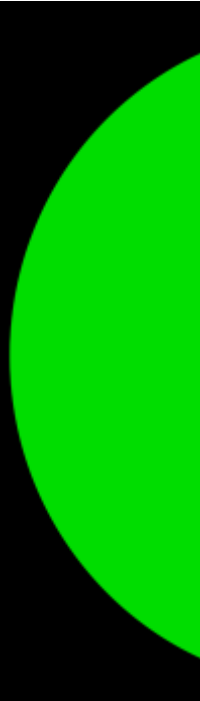
21 - Michigan - Model T

42 - Massachusetts - First
State Mandate



Negligence - Who is Responsible?

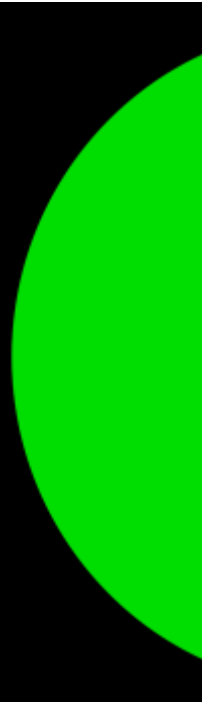
- Scooter Company Negligence
- City Negligence
- Rider Negligence
- Juicer/Charger Negligence





Negligence - Who is Responsible?

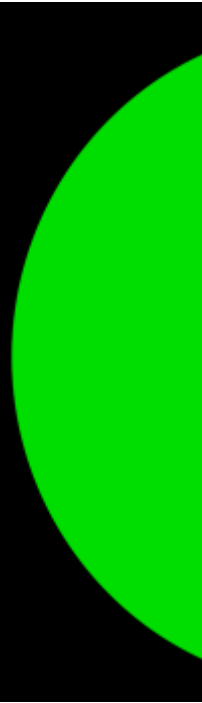
- **Scooter Company Negligence**
 - **Scooter Company Pays**
- City Negligence
- Rider Negligence
- Juicer/Charger Negligence





Negligence - Who is Responsible?

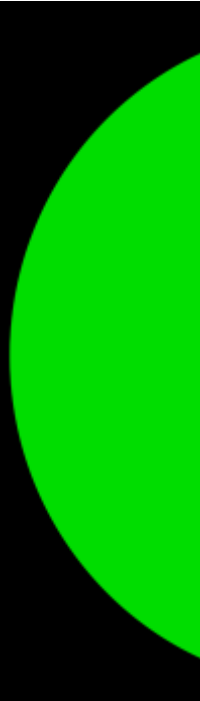
- Scooter Company Negligence
- **City Negligence**
 - **Scooter Company Pays (often)**
- Rider Negligence
- Juicer/Charger Negligence





Negligence - Who is Responsible?

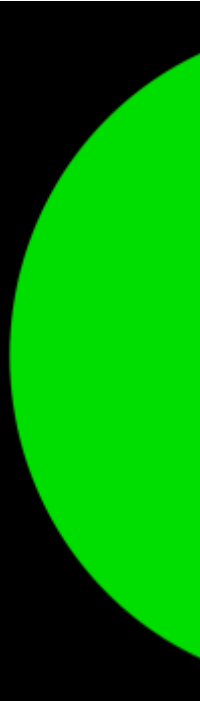
- Scooter Company Negligence
- City Negligence
- **Rider Negligence**
 - **Rider Pays**
 - **No Clear Insurance Product**
- Juicer/Charger Negligence





Negligence - Who is Responsible?

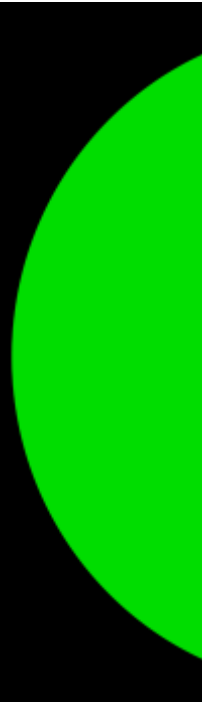
- Scooter Company Negligence
- City Negligence
- Rider Negligence
- **Juicer/Charger Negligence**
 - **Should be treated like other gig economy drivers**





Legislative Action

- Scooter (state) vs. Scooter Sharing (Local)
- 2019
 - Vehicle Definition ~ 20 States
 - Insurance ~ 4 states (UT, AR, WA, NV)
 - CGL - \$1 million, \$2-5 million
- 2020 - NCOIL Model Bill



Thank You

Ben.LaRocco@Li.me

State and Federal Policy

