

CITY COUNCIL  
CITY OF NEW YORK

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TRANSCRIPT OF THE MINUTES  
  
Of the  
  
COMMITTEE ON TRANSPORTATION  
AND INFRASTRUCTURE

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February 10, 2025  
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HELD AT: Council Chambers - City Hall

B E F O R E: Selvena N. Brooks-Powers  
Chairperson

COUNCIL MEMBERS:

Joann Ariola  
Chris Banks  
Carmen N. De La Rosa  
Amanda Farías  
Farah N. Louis  
Mercedes Narcisse  
Carlina Rivera  
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## A P P E A R A N C E S (CONTINUED)

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Commissioner of Taxi and Limousine Commission

Sherryl Eluto  
General Counsel of Taxi and Limousine Commission

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Deputy Commissioner for Operations, People, and  
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## A P P E A R A N C E S (CONTINUED)

Freddi Goldstein  
Uber

KJ Singh  
Maya Assurance Company

Michael Ring  
Vice President of Disabled in Action

Eric McClure  
StreetsPAC

Peter Mazer  
Metropolitan Taxicab Board of Trade

Geoff Berman  
Director of Public Policy at Lyft

Matthew Daus

Andrew Greenblatt  
IDG

Israel Acevedo

Kathleen Collins

Robert Grey

Raul Rivera



2 SERGEANT AT ARMS: Good morning and  
3 welcome to today's New York City Council hearing for  
4 the Committee on Transportation and Infrastructure.  
5 At this time, we ask that you silence all electronic  
6 devices and at no time are you to approach the dais.  
7 If you'd like to sign up for in-person testimony or  
8 have any other questions throughout the hearing,  
9 please see one of the Sergeant at Arms. Chair  
10 Brooks-Powers, we're ready to begin.

11 [gavel]

12 CHAIRPERSON BROOKS-POWERS: Good morning  
13 and welcome to this morning's Committee on  
14 Transportation and Infrastructure hearing. My name  
15 is Selvena Brooks-Powers, and I am the Chair of this  
16 Committee. Today's hearing will focus on the Taxi  
17 and Limousine Commission and the status of the Yellow  
18 Cab industry in New York City. In addition, we will  
19 be hearing the following related legislation: Intro  
20 193 sponsored by Council Member Gutiérrez in relation  
21 to requiring taxi's and for-hire vehicles to display  
22 a decal warning passengers to look for cyclists when  
23 opening the door; Intro 373 sponsored by Council  
24 Member Powers in relation to scheduled vehicles  
25 retirement dates for taxi cabs during the COVID-19

2 state disaster emergency and the repeal thereof;  
3 Intro 676 sponsored by Majority Leader Farías in  
4 relation to requiring the Taxi and Limousine  
5 Commission to conduct a study and report on  
6 increasing the use of electric for-hire vehicles and  
7 installing new charging infrastructure; and Intro  
8 1050 sponsored by Council Member De La Rosa in  
9 relation to limiting the amount of liability coverage  
10 that the Taxi and Limousine Commission may require  
11 for vehicles' licenses; Proposed Reso 80A, also  
12 sponsored by Majority Leader Farías, on the New York  
13 Legislature-- calling the New York State Legislature  
14 to pass and the New York State Governor to sign  
15 legislation that will create a surcharge for for-hire  
16 vehicles that would go towards funding the expansion  
17 of wheel-chair accessible and all-electric FHV's. The  
18 TLC created in 1971 included medallion taxi cabs,  
19 for-hire vehicles known as FHV's, commuter vans, and  
20 paratransit vehicles. Over the last decade, the  
21 landscape has dramatically changed with the  
22 introduction of mobile application-based for-hire  
23 vehicles in the City. From 2011 to 2024, for-hire  
24 vehicles increased from 39,700 to approximately  
25 108,000, putting immense pressure on our yellow

2 taxis. App-based FHV's and the emergence of new  
3 technology has increased competition for trips in the  
4 City, leading to a decrease in the number of  
5 medallion taxi trips in the city and revenue earned  
6 by drivers. Since 2014 there has been a rapid  
7 decline in taxi medallion values from a peak of almost  
8 one million dollars to a median sales price of  
9 \$120,000 as of September 2023. The large decline in  
10 medallion values coupled with the decrease in total  
11 fares collected has continued to cause severe  
12 financial hardships for many taxi medallion owners.  
13 As a result, many drivers, owners, and advocates have  
14 called on the city for help. the creation of the  
15 taxi medallion owner release program and the  
16 subsequent taxi medallion owner release program plus  
17 provides assistance to small medallion owners  
18 struggling with debt and helps them work with lenders  
19 in order to restructure their loans, reduce principle  
20 owed and lowered their monthly payments. As I have  
21 talked with drivers and owners, many have stated that  
22 the programs are simply not enough to address the  
23 mounting debt faced by medallion owners. To  
24 supplement these programs, the administration and the  
25 TLC Commissioner implemented an agreement that

2 provided hundreds of millions of dollars in debt  
3 relief for more than 3,000 medallion owners. In  
4 addition to this, the recent COVID-19 pandemic  
5 further drove daily trips and driver revenue.  
6 Although medallions are coming out of storage,  
7 monthly data reports released by TLC indicate that  
8 the number of unique yellow taxis on the road as of  
9 July 2024 are still 24 percent lower than their pre-  
10 pandemic levels. More recently, on January 5<sup>th</sup>,  
11 2025, MTA launched its congestion pricing program in  
12 the city requiring that yellow taxis be charged an  
13 additional 75 cents per trip when driving in and out  
14 of the congestion relief zone which includes all  
15 roadways south of 60<sup>th</sup> Street with minor exceptions.  
16 Under this program, taxi drivers and for-hire  
17 vehicles drivers pay additional tolls when they drive  
18 into these areas which are passed onto customers in  
19 the form of increased fares. These have not been  
20 easy years for drivers and owners of taxi medallions.  
21 That is why we convened this hearing, to hear  
22 driver's concerns, and understand how we can address  
23 them in an effective way. Today, along with the  
24 topics discussed above, we will be delving into a  
25 wide variety of topics pertaining to the TLC,



2 including TLC's electrification efforts, yellow cab  
3 retirement, TLC's decals for drivers in regards to  
4 cyclists, Uber's partnership with yellow cabs,  
5 insurance requirements for vehicles, and other major  
6 uses in the industry. In particular, I want to  
7 better understand the potential impact of limiting  
8 personal injury protection or PIT requirements  
9 currently mandated by TLC and the effects that would  
10 have on drivers, passengers, pedestrians and all New  
11 Yorkers. I will now allow the sponsors of Intros  
12 193, 373, 676, and 1050, and Reso 80A to speak on  
13 their legislation. I'll now ask Majority Leader  
14 Farías to provide her opening statement.

15 COUNCIL MEMBER FARÍAS: Thank you,  
16 Chair, Majority Whip Selvena Brooks-Powers. Good  
17 morning colleagues. I'm pleased to have Introduction  
18 676 heard and discussed at today's hearing, a bill  
19 that advances New York City's commitment to  
20 sustainability and cleaner transportation. As we  
21 push for a greener more resilient city, we must  
22 prioritize the electrification of our for-hire  
23 vehicles fleets while ensuring the necessary  
24 infrastructure is in place to support that  
25 transition. This bill directs the TLC to conduct a

2 comprehensive study on the cost, challenges and  
3 opportunities of expanding electric for-hire vehicles  
4 in New York City. It also requires a report with  
5 concrete recommendations including incentive programs  
6 to encourage drivers and companies to transition to  
7 EVs, strategic locations for new EV charging stations  
8 to ensure accessibility and efficacy, and targets for  
9 ensuring and issue EV licenses and expanding the  
10 charging infrastructure. Additionally, TLC will be  
11 required to report twice year on progress towards  
12 these goals, ensuring accountability and a data-  
13 driven approach to electrification. The  
14 transportation sector is one of the largest  
15 contributors to New York City's carbon emission and  
16 transitioning for-hire vehicles to EVs is a critical  
17 step in meeting our climate goals. For-hire vehicle  
18 drivers need support and incentives to make this  
19 switch. Many of them, especially independent drivers,  
20 face financial and logistical barriers when  
21 considering an EV. This study will help us  
22 understand how the City can make the transition  
23 easier and more affordable. Expanding EV charging  
24 infrastructure is key to making electric FHV a viable  
25 options. Without sufficient charging stations in the

2 right locations, we risk slowing down the adoption.

3 Introduction 676 is about smart planning,

4 sustainability and equity. We can't ask for-hire

5 drivers to go electric without ensuring that they

6 have resources to do so. And I urge my colleagues to

7 support the bill so we can make a more meaningful

8 action on electrifying for-hire vehicles. And just

9 quickly on Resolution 80, this is urging the New York

10 State Legislature and the Governor to pass

11 legislation that would place a surcharge on for-hire

12 vehicles to fund the expansion of wheelchair

13 accessible in all-electric for-hire vehicles. As a

14 city that prides itself on being inclusive and

15 environmentally conscious, we must take meaningful

16 steps to ensure equitable and sustainable transition

17 options for all New Yorkers. Reso 80 supports the

18 state level legislation that would establish a

19 surcharge of for-hire vehicles rides, generating

20 dedicated funds to expand wheelchair accessible for-

21 hire vehicles, ensuring that people with disabilities

22 have equal access to transportation and it will

23 accelerate the transition to all-electric for-hire

24 vehicles by reducing emissions and helping New York

25 City meet its climate goals. This dual purpose

2 funding model recognizes that both accessibility and  
3 sustainability are pressing transportation challenges  
4 that must be addressed together, and I urge my  
5 colleagues to consider signing on to both of those  
6 bills, my introduction and resolution, and look  
7 forward to the dialogue today from the  
8 Administration, the TLC, the advocates and our  
9 drivers. Thank you.

10 CHAIRPERSON BROOKS-POWERS: Thank you.

11 and before we begin, I would like to thank my staff  
12 and committee staff for their hard work, Kevin  
13 Kotowsky, Senior Policy Analyst, John Basile, Senior  
14 Policy Analyst, Mark Chen, Senior Counsel to the  
15 Committee, our new Counsel, Elliot Heisler, Adrian  
16 Drepaul, Senior Financial Analyst, Julian Martin, my  
17 Policy and Budget Director, and Renee Taylor, my  
18 Chief of Staff. I will ask that if you have a phone  
19 on in here, that you turn it off. Any disruptions,  
20 you'll be asked to leave the chamber. We are also  
21 joined in the room by Council Member Louis, Majority  
22 Leader Farías, Council Member Narcisse, Council  
23 Member Banks, Minority Leader Ariola. I will now as  
24 Committee Counsel to appear-- to be sworn in with  
25 the Administration. Thank you.

2 COMMITTEE COUNSEL: Thank you. Our next  
3 panel will be from the Taxi and Limousine Commission,  
4 Commissioner David Do, General Counsel Sherryl Eluto,  
5 Deputy Commissioner for Operations, People, and  
6 Innovation, Evan Hines. I will now administer the  
7 oath. Please raise your right hands. Do you affirm  
8 to tell the truth, the whole truth and nothing but  
9 the truth before this committee and to respond  
10 honestly to Council Member questions? Thank you.  
11 You may begin when ready.

12 COMMISSIONER DO: Good morning, Chair  
13 Brooks-Powers and members of the Committee on  
14 Transportation and Infrastructure. I am David Do,  
15 Chair and Commissioner of the New York Taxi and  
16 Limousine Commission. I'm here today with the  
17 General Counsel Sherryl Eluto and Deputy Commissioner  
18 for Operations, People, and Innovation, Evan Hines.  
19 Thank you for the invitation to provide an update on  
20 the city's taxi industry and start a dialogue on the  
21 set of bills on the agenda. As the oversight topic  
22 of the hearing today is the taxi industry, following  
23 the oversight hearing back in the fall which  
24 concentrated on for-hire vehicles and commuter vans,  
25 I'll focus on my testimony on yellow cabs. In recent

2 months, yellow taxis have reported about 3.7 million  
3 trips each month. This represents a steady increase  
4 from the previous post-pandemic months. In fact, the  
5 3.8 million trips completed in October 2024 were the  
6 highest since early 2020. Taxi trips overall are  
7 about 50 to 55 percent of pre-pandemic levels. Even  
8 before 2020, taxi trips were on the decline with 11  
9 to 13 million trips completed each month in 2015, and  
10 six to eight million completed each month in 2019.  
11 So while the longer trend in taxi trips has been one  
12 of significant decline, there are hopeful signs in  
13 the recent trip increases. Similar positive trends  
14 are evident in other taxi related data, including the  
15 numbers of drivers and drivers and vehicles on the  
16 road each month. Working drivers, working vehicles,  
17 and vehicles not in storage have all been on a  
18 consistent rise, all hitting post-pandemic highs in  
19 recent months. For example, 9,768 taxis completed a  
20 trip in December of 2024 which is the highest number  
21 of active taxis since the 11,315 that completed a  
22 trip in March of 2020. Industry revenue is also on  
23 the rise with hourly and monthly gross revenues for  
24 taxi drivers even exceeding 2019 levels thanks to the  
25 taxi fare increases TLC adopted in 2022. Industry

2 fare box revenue is now consistently at about \$3  
3 million per day, up over 40 percent from the fare  
4 increase. In sum, while there are fewer trips than  
5 in 2019, there are also fewer drivers and vehicles,  
6 and each trip has more revenue potential. So, on  
7 average, those who are working are earning more than  
8 they did in 2019. While still far too early to make  
9 an assessment on the impact of congestion pricing on  
10 the taxi industry, the early data is hopeful. With  
11 taxi trips up about 10 percent in the first week that  
12 it was in effect compared to the same week in 2024,  
13 which is consistent with the general upward trend of  
14 taxi trips before congestion pricing went into  
15 effect. As we continue to monitor the data, you may  
16 see that some people are choosing to take taxis  
17 rather than their personal vehicles in the Central  
18 Business District. Reduced congestions allows taxis  
19 to complete more trips in shorter time. The general  
20 increase in tax trips is strong enough to overcome  
21 the impact of the small additional surcharge, or most  
22 likely some combination of these factors. TLC will  
23 continue to analyze the impact of congestion pricing  
24 on the taxi industry and all of our licensed  
25 industries as more data continues to accumulate, and

2 we will continue to show that data and all the data  
3 that I've mentioned today on the TLC Factbook so that  
4 the public can monitor the industry trends and  
5 impacts for themselves. Perhaps the most impactful  
6 recent issue for the taxi industry has been  
7 wheelchair accessibility. As ordered by the Federal  
8 District Court, TLC adopted rules requiring all new  
9 taxis be wheelchair accessible. This has a major  
10 impact on the finances of both the taxi industry and  
11 the TLC taxi improvement fund which uses a dollar  
12 passenger surcharge to subsidize accessible vehicles  
13 conversions and accessibility programs. As more  
14 taxis became wheelchair accessible, which is of  
15 course a good thing, TLC has to make difficult  
16 decisions about how to allocate limited TIF [sic]  
17 funds to more efficiently and effectively to improve  
18 wheelchair accessible vehicles service, and make sure  
19 we meet the court imposed deadlines for 50 percent of  
20 taxi fleet to be accessible. We will continue to  
21 work with stakeholders from the taxi industry and the  
22 disability community to determine how we can increase  
23 accessibility while ensuring the continued economic  
24 viability of the industry. This brings us to the  
25 bills on the agenda. I'll start with Intro 193.



2 This bill would require all taxis and for-hire  
3 vehicles to display a decal warning passengers to  
4 look for cyclists when opening a door, with the  
5 decals being provided by TLC at no cost to vehicles  
6 owners. As a Vision Zero agency, the safety of all  
7 roadway users is a top priority. For example, last  
8 year, TLC launched our new driver license renewal  
9 course which includes Vision Zero material and  
10 simulations. In 2024, TLC issued 17,993 violations  
11 to TLC licensed drivers for illegal parking, stopping,  
12 or standing, including for blocking a bike lane. And  
13 just last week, we proposed new rules that would  
14 increase the penalty for these violations under TLC's  
15 persistent violator program to better deter this  
16 behavior in the future. TLC has provided Vision Zero  
17 Look for Cyclists window decals to vehicles owners  
18 since 2012 and continues to do so at our licensing  
19 and inspection facilities and at outreach events. We  
20 also enlist industry stakeholders such as fleets and  
21 base owners to distribute the decals to the members  
22 of our staff-- excuse me, to the members of the  
23 community on our behalf. We think this voluntary  
24 approach has worked well and achieved widespread use  
25 of these decals without the enforcement measures that

2 the requirement would entail. If the Council's  
3 interested in creating this new decal requirement, it  
4 may be worth considering a review of the numerous  
5 other decals required by State law, Local Law and TLC  
6 regulations to avoid clutter which runs the risk of  
7 passengers overlooking the messages. Intro 373 would  
8 allow taxi owners to extend their vehicles retirement  
9 dates during the COVID-19 state of emergency declared  
10 by the Governor. TLC understands the financial  
11 hardship that many drivers and vehicles owners  
12 sustained during the pandemic. TLC already has a  
13 process for vehicles retirement extensions and  
14 granted 3,777 during the aftermath of COVID from 2020  
15 through 2023, granted 90 percent of extension  
16 applications over that period. Additionally, TLC  
17 recently amended its rules to eliminate retirement  
18 schedules for wheelchair accessible vehicles in an  
19 effort to increase the number of wheelchair  
20 accessible vehicles on the road while also providing  
21 vehicles owner's financial relief. As too the  
22 proposed bills, the COVID-19 state of emergency has  
23 long since lapsed, so it appears that this bill would  
24 no longer have the desired impact on retirement  
25 dates. More generally, because of the new wait

2 requirements discussed earlier and a federal court  
3 order, we have serious concerns that any retirement  
4 extensions for non-accessible vehicles would risk the  
5 taxi industry failing to meet our accessibility  
6 mandates discussed earlier. In other words, if non-  
7 accessible vehicles is scheduled for retirement and  
8 replaced by an accessible vehicles, extending that  
9 vehicle's retirement would prevent another wheelchair  
10 accessible vehicles from being put into service,  
11 reducing accessibility and causing TLC to run afoul  
12 of a federal court order. For these reasons, TLC  
13 opposes Intro 373. Intro 676 would require TLC to  
14 conduct a study and issue a report on the cost and  
15 challenges of electrifying the TLC licensed fleet.  
16 TLC's Green Rides initiatives adopted in October 2023  
17 requires high-volume for-hire services, currently  
18 Lyft and Uber, to dispatch 100 percent of trips to  
19 electric vehicles or wheelchair accessible vehicles  
20 by 2030, with annual benchmarks increasing until  
21 then. I'm proud to note that more than a year ahead  
22 of schedule on this effort. By the end of 2024,  
23 about 20 percent of trips that were dispatched were  
24 EVs or wheelchair accessible vehicles, outpacing the  
25 15 percent required in 2025. But I recognize that we

2 have a long way to go, and as a city and as a country  
3 in electrifying the transportation sector, especially  
4 when it comes to charging infrastructure. An all of  
5 government approach along with private investment is  
6 needed to ensure that infrastructure keeps up with  
7 demand. To help inform our public and private sector  
8 partners, TLC has recently published two  
9 electrification reports, the first in 2022 called  
10 Charged Up, and the latest called Electrification in  
11 Motion released in September 2024. What the most  
12 recent report developed after Intro 676 was  
13 introduced with a deliberate eye towards many of the  
14 questions that the bill would direct TLC to address.  
15 Electrification in Motion analyzes data generated by  
16 the fleet of more than 10,000 EVs now performing  
17 trips and documents the rapid expansion of charging  
18 investments since the Green Rides initiatives  
19 launched. As discussed in the report, Green rides is  
20 already having its desired effect by spurring new  
21 charging infrastructure, including more than 200 new  
22 fast charger stalls from Tesla, Revel, a DOT fast-  
23 charging site in the Bronx, and an upcoming dramatic  
24 expansion of the DOT's curbside level two network in  
25 the neighborhoods where TLC drivers live. As

2 documented in the report, while not an infrastructure  
3 provider, TLC has worked closely with the public and  
4 private sector partners, including other city  
5 agencies, Con Edison, the Port Authority, and  
6 companies like Tesla and Revel. We will continue to  
7 advise them on how best to ensure the charging  
8 infrastructure keeps pace with TLC licensed EVs,  
9 including by sharing data where appropriate,  
10 especially with other city agencies like DOT. To  
11 this end, alongside the report, we published a new  
12 interactive driver residence map that partners can  
13 use to inform their plans for new charging. We hope  
14 that that voluntary reports TLC has published in  
15 addition to the EV metrics posted on our Factbook,  
16 tools like the interactive driver residence map and  
17 the analysis of EV infrastructure in our annual  
18 license review report and the analysis of EV driver  
19 expenses in the expense report we recently  
20 commissioned address many of the concerns raised by  
21 676, but we would be happy to further discuss how TLC  
22 can even be more transparent about the EV landscape  
23 as it relates to TLC licensed vehicles. Lastly,  
24 Intro 1050 would prohibit TLC from requiring licensed  
25 vehicles to have personal injury protection, also

2 known as PIP, or no-fault. Coverage in the amount of  
3 greater than state law, effectively reducing PIP  
4 coverage from \$200,000 to \$50,000. In the late 1990s,  
5 TLC adopted insurance requirements that exceed the  
6 minimal levels set by the state as part of a broader  
7 effort to address safety in the for-hire industry.

8 In our view, these hired no-fault limits ensure all  
9 roadway users, drivers, passengers, pedestrians,  
10 cyclists are quickly and adequately compensated in  
11 the event of an injury-causing crash, especially when  
12 the injuries are significant or involve claims from  
13 multiple people. Additionally, I think the higher  
14 coverage is appropriate for TLC licensed vehicles  
15 which are largely used as full-time for-hire vehicles  
16 by professional drivers as compared to other  
17 locations in New York and elsewhere in the U.S. where  
18 drivers are more likely to be part-time. While we  
19 understand the intent of the bill is to lower  
20 insurance premiums for drivers and we support this  
21 goal, it is not clear that driver premiums will  
22 actually go down, as reduced coverage doesn't  
23 necessarily mean reduced premiums. In other words,  
24 we're concerned that the savings resulting from this  
25 bill may be kept by insurance companies rather than

2 passed on to drivers while needed coverage for  
3 roadway users is reduced. We welcome further  
4 discussion on this issue for the council and  
5 stakeholders to ensure that any changes benefit  
6 drivers and all New Yorkers. Thank you again for  
7 inviting me to provide an update on the taxi industry  
8 and offer the Administration's positions on the  
9 proposed bills. We look forward to continuing to  
10 work with you to ensure a healthy taxi industry and  
11 all TLC licensed industries can continue to provide  
12 safe, accessible, sustainable service for New Yorkers  
13 and visitors. I'm now happy to answer any questions.

14 CHAIRPERSON BROOKS-POWERS: thank you.

15 We've been joined by Council Member De La Rosa. I'm  
16 going to give the Council Member a moment to speak on  
17 her bill.

18 COUNCIL MEMBER DE LA ROSA: Thank you,  
19 Chair and thank you Commissioner, for being here.  
20 Good morning. I'm Council Member De La Rosa, prime  
21 sponsor of Intro 1050. Thank you, Chairs Brooks-  
22 Powers for convening this important discussion  
23 regarding the future of our for-hire vehicles and the  
24 public for engaging civically on this matter. The  
25 taxi and limousine industry has helped generations of

2 New Yorkers and immigrants gain financial footing in  
3 our city. My district in Northern Manhattan, along  
4 with the Bronx, are home to the majority of livery  
5 bases in the city, making today's discussion  
6 particularly important to my constituents. This  
7 industry has put students through college and led to  
8 the opening of many small businesses, bolstering our  
9 economy for decades. My family, like many working-  
10 class New Yorkers includes several hard-working taxi  
11 drivers. This industry is vital to the City's  
12 economy and identity and we must do what we can to  
13 rebalance the rising cost, keeping it running. This  
14 crucial legislation arrives as American Transit  
15 Insurance Company, the City's leading insurer for  
16 taxi and ride share services teeters on the brink of  
17 collapse, jeopardizing the livelihood of over 74,000  
18 drivers representing over 60 percent of the City's  
19 drivers. By lowering insurance requirement, this  
20 bill will help avert some of the fallout from A6  
21 [sic] insolvency. With the Black Car Fund and  
22 heightened street regulations aimed at reducing  
23 collision congestion and speeding and other traffic  
24 incidents, there are ample buffers to deal with  
25 claims. Cab drivers also are more experienced



2 drivers, spending thousands of hours a year on the  
3 road with additional oversight from our  
4 Commissioners. Risking an accident means losing  
5 their livelihood. By reducing the personal injury  
6 protection requirement from \$200,000 to \$50,000 to  
7 match the statewide requirement, we are creating an  
8 equal standard across the state, reducing driver's  
9 out-of-pocket cost and making the insurance market  
10 more accessible to additional carriers. We don't  
11 want anyone to get hurt and not have coverage. If we  
12 are seeing abuses in the system and fraud that has  
13 driven up cost and gone unaddressed for decades, then  
14 we also want to remedy that as lawmakers. I  
15 acknowledge that this will not be a magic remedy to  
16 the serious issues plaguing the industry. It is one  
17 tool in a tool box that must include fixes from the  
18 state legislature and reinvestment in the industry  
19 from all partners. New York City is famously  
20 associated with taxi cabs. Today's conversation  
21 intends to take stock on this industry that has  
22 significantly changed since the insurance requirement  
23 was last raised, as you said, to \$200,000 in 1998, as  
24 well as ensure the city's cultural and economic icon

2 is a strong standing to continue operating safely.  
3 Thank you, Chair, for the opportunity.

4 CHAIRPERSON BROOKS-POWERS: Thank you.  
5 Thank you, Commissioner, for your testimony. I'm  
6 going to start with the medallion values. In a  
7 previous 2023 hearing with the TLC, TLC stated that  
8 the current medallion value as of October 13<sup>th</sup>, 2023  
9 was transacting at \$200,000. Resale on defaulted  
10 medallions sold for about \$170,000. What is the  
11 current value of the medallion?

12 COMMISSIONER DO: So, the TLC does not  
13 keep track of medallion values, but we keep track of  
14 transfer of medallions in the private marketplace. I  
15 think when in 2023 we last had the discussion I gave  
16 a range, and that current range is between \$90,000  
17 and \$200,000, consistent with what you just said,  
18 Council Member.

19 CHAIRPERSON BROOKS-POWERS: Do you have  
20 idea of what the current resale on a default  
21 medallion is?

22 COMMISSIONER DO: So, on average it's  
23 about \$130-- so, from the MRP+ program-- I think  
24 that's what the question is-- it was between \$135,000  
25 on average and as high as \$170,000, depending on what

2 type of-- or excuse me-- depending on who's medallion  
3 it is, what lender is providing financing for that  
4 medallion or not, cash versus a bank-backed  
5 medallion.

6 CHAIRPERSON BROOKS-POWERS: How many  
7 medallions have been exchanged in fiscal year 24, and  
8 how was that number compared in previous years?

9 COMMISSIONER DO: Yeah, so what is  
10 important to know is most of our data is on our  
11 website. We have-- we publish that data on a monthly  
12 basis and we show that transfer-- anywhere from 20 on  
13 up per month. But Sherryl can provide a little bit  
14 more about how many medallions have been transferred  
15 over the last year or so.

16 GENERAL COUNSEL ELUTO: I don't have that  
17 right in front of me, but it's true, everything is on  
18 our website, and it's very transparent.

19 CHAIRPERSON BROOKS-POWERS: So that means  
20 you guys can look it up while we're here and--

21 COMMISSIONER DO: [interposing] We can  
22 look it up.

23 CHAIRPERSON BROOKS-POWERS: Thank you.

24 Does--

2 COMMISSIONER DO: [interposing] And I  
3 think we have it.

4 CHAIRPERSON BROOKS-POWERS: Okay. Does  
5 the TLC forecast medallion values? I guess you said-  
6 - I know you don't really track them, but do you  
7 forecast them at least?

8 GENERAL COUNSEL ELUTO: We do not  
9 forecast, no.

10 COMMISSIONER DO: So, Council Member,  
11 again, you know, based on the sensitivities around  
12 the medallion crisis, about six years ago, you know,  
13 TLC does not have in its practice to forecast or say  
14 what medallion values should be. Really, our job has  
15 been to support a healthy stability of the overall  
16 market, and that's why we introduced the MRP+ and the  
17 MRP programs that provided debt relief to a variety  
18 of owners of medallions. Okay, so over-- so just to  
19 go back to your question on transfers, in calendar  
20 year 2023 there were 777 transfers of medallions, and  
21 in calendar year 24, there was 1,003.

22 CHAIRPERSON BROOKS-POWERS: Thank you for  
23 that. How does TLC work to ensure that medallion  
24 values increase? Does TLC have any direct role in  
25 this?

2 COMMISSIONER DO: Yeah, again, we-- that  
3 is a place for the private market. We don't own  
4 medallions. We don't look at medallion values, but  
5 we provide a certain sustainability with overall--  
6 the market. We evaluate the market, look at meter  
7 rates, see if they are consistent with the current  
8 market, but in terms of medallion values themselves,  
9 the TLC does not play a particular part in that.

10 CHAIRPERSON BROOKS-POWERS: Thank you.  
11 Going into the Taxi Medallion Owner Release Program.  
12 The TLC Owner Driver Resource Center assists in the  
13 administration of the Taxi Medallion Owner Release  
14 Program, also known as MRP, and the loan guarantee  
15 program, or MRP+. These programs both provide debt  
16 relief for eligible medallion owners. Since its  
17 inception, how much money has been provided to owners  
18 in the MRP and MRP+ programs? And can you give us a  
19 breakdown of the funding for each program?

20 COMMISSIONER DO: So, we are incredibly  
21 proud of the MRP and MRP+ program. It has done  
22 wonders to change many driver and owners' lives.  
23 Over the last two and a half years, the program in  
24 total has provided over \$471 million of debt relief  
25 for our drivers and our owners of medallions who own

2 six or less medallions. That broken down is about  
3 2,367 medallions that were supported through this  
4 program, and over 2,034 medallion owners. There was  
5 about \$65.7 million of city grant funding that were  
6 provided to incentivize participation in this  
7 program, and then there is a \$50 million reserve fund  
8 to support the overall ongoing cost of the program.

9 CHAIRPERSON BROOKS-POWERS: How much  
10 money has been provided to yellow car owners in 2024,  
11 and how does that compare to previous years?

12 COMMISSIONER DO: Yellow car owners for  
13 which program, Council Member?

14 CHAIRPERSON BROOKS-POWERS: For the same  
15 Taxi Medallion Owner Release Program.

16 COMMISSIONER DO: Okay. So, for MRP it  
17 was \$71 million. For MRP+ it was \$400 million.

18 CHAIRPERSON BROOKS-POWERS: I'm sorry,  
19 can you repeat that?

20 COMMISSIONER DO: Sure. MRP \$71 million.  
21 MRP+ is \$400 million, and the average amount of debt  
22 relief was about \$200,000.

23 CHAIRPERSON BROOKS-POWERS: How much  
24 staffing has TLC dedicated to assist in yellow car  
25 owners through the MRP and MRP+ programs?

2 COMMISSIONER DO: So, we have a Owner  
3 Driver Resource Center that works with a variety of  
4 different nonprofits including NYLAG which is a legal  
5 provider to support the ODRC. There are four staff  
6 members that are dedicated to the ODRC plus an  
7 Assistant Commissioner. And within that program we  
8 also provide partnerships with wellbeing  
9 organizations, including a New York City Health +  
10 Hospitals. We provide financial literacy help and  
11 then also legal help as part of the program. And so,  
12 within the program there's three to four-- actually  
13 four plus the Assistant Commissioner, including the  
14 Assistant Commissioner and then a variety of  
15 different organizations that provide direct support  
16 and referrals for our drivers.

17 CHAIRPERSON BROOKS-POWERS: And  
18 Commissioner, since the program's inception, how many  
19 owners have applied for the debt relief?

20 COMMISSIONER DO: Through the program  
21 there were over 4,000 drivers that have gone through  
22 the ODRC for a variety of different things, to see if  
23 they qualify for the program or for other assistance  
24 that we provide at the ODRC, but within the program  
25 itself we provided assistance to 2,034 owners.

2 CHAIRPERSON BROOKS-POWERS: And in terms  
3 of those owners who have applied for assistance  
4 through these programs in 2024, how does it compare  
5 to previous years?

6 COMMISSIONER DO: Well, the program has  
7 sunsetted [sic] as of April 2024, but a majority of  
8 applicants came in around September of 2022. Then we  
9 provided continued support to assist different  
10 individuals who may have had their lender not  
11 participate initially, and then we assisted them  
12 through that process, and then closed it in April of  
13 2024. For some people who were still behind, we had  
14 a closing date of 12-31 of last year. And so we  
15 helped everyone who was able to get their lender on  
16 board by that time, and that was the promise that I  
17 made to the industry.

18 CHAIRPERSON BROOKS-POWERS: and when the  
19 program was up and running, what were some of the  
20 common reasons for denial if any?

21 COMMISSIONER DO: The biggest one was  
22 that their lender did not want to participate. So we  
23 provided an incentive of \$30,000 and a city-backed  
24 guarantee to support the industry and the loans, and  
25 we backed it. And so for many of this, for many of



2 our medallion owners, they no longer had a personal  
3 guarantee on their mortgage, their assets, or other  
4 things, right? The city took that on. Unfortunately,  
5 some lenders were a little greedy. They wanted more  
6 and they did not want to participate in this program.  
7 They wanted to go after the assets of some of our  
8 owners.

9 CHAIRPERSON BROOKS-POWERS: How many taxi  
10 medallions were foreclosed on in 2024?

11 COMMISSIONER DO: So, the over-- in the  
12 MRP+ program, there was about 419 that are in default  
13 status, and about 20-- excuse me, about 45 defaulted  
14 medallions have been sold. And so that is in the  
15 MRP+ program.

16 CHAIRPERSON BROOKS-POWERS: You said 45?

17 COMMISSIONER DO: 45 in the MRP+ program.  
18 419 that are defaulted 90 days or more, and so that's  
19 just in the MRP+ picture. And we always anticipated  
20 that people who participated in the MRP program would  
21 walk away from the medallions once the city took on  
22 that guarantee. In the overall market, I'll have  
23 Sherryl discuss medallion foreclosures.

24 GENERAL COUNSEL ELUTO: Sure. Transfers  
25 that were based on foreclosure in fiscal year 2024,

2 300. If you go by calendar year 2024, it's 443, and  
3 this information is provided online and the latest  
4 data will be reflected in our newest Office of  
5 Financial Stability Report.

6 CHAIRPERSON BROOKS-POWERS: Thank you.  
7 Shifting to the E-Hail [sic] program. The TLC is  
8 operating an E-hail program for passengers who use  
9 TLC-licensed app to hail yellow and green taxis. TLC  
10 has previously testified positively about this  
11 program and would like to have an update about its  
12 progress and the TLC's views towards its future.

13 COMMISSIONER DO: So, the E-hail flex  
14 pair [sic] program has recently been made permanent.  
15 This provides a lot of flexibility for driver to get  
16 more trips in addition to street hails. This has been  
17 an overwhelming supported program where individuals  
18 cannot only get, again, street hails, but also more  
19 e-hail trips. As a total, depending on the month,  
20 now e-hail trips incorporate about five to 10 percent  
21 of all taxi trips. So this is a good thing for the  
22 industry, for the industry to have more opportunity  
23 to make more income and to provide more flexibility  
24 for many of our individual firms.

2 CHAIRPERSON BROOKS-POWERS: Have you done  
3 any further analysis on e-hail effects on driver  
4 revenue?

5 COMMISSIONER DO: Yeah. So, overall,  
6 right, with the meter rate increase and with overall  
7 more options for drivers since the meter rate  
8 increased in 2022, revenue, fair box revenue for  
9 drivers have increased up to 40 percent.

10 CHAIRPERSON BROOKS-POWERS: From your  
11 vantage point, do you feel it's improving the  
12 situation with the drivers?

13 COMMISSIONER DO: I think it is.

14 CHAIRPERSON BROOKS-POWERS: And you don't  
15 feel it's putting pressure-- putting downward  
16 pressure on the fares?

17 COMMISSIONER DO: Again, this is more  
18 flexibility. It is the driver's choice. If they  
19 want to take e-hail trips, that's up to them.  
20 They're not forced to take these trips, and at the  
21 end of the day, you know, this provides more  
22 flexibility and more trips overall. if there's a lot  
23 of let's say street hails, then many of the drivers  
24 would go that route and not take e-hail, and so  
25 that's up to them, but we continually monitor the

2 overall market to ensure that drivers are receiving a  
3 fair base minimum pay for both sectors.

4 CHAIRPERSON BROOKS-POWERS: And since  
5 it's optional, do you feel that those who do not  
6 participate are negatively affected at all, the  
7 drivers?

8 COMMISSIONER DO: Again, it's a market-  
9 base decision for the drivers. If they see there is  
10 a lot of street hails, right, then that might be a  
11 decision that they want to make for themselves. Some  
12 drivers, for example, only do airport trips, because  
13 that makes the most economic sense for them. Some  
14 drivers only do CBD trips because it makes the most  
15 economic sense. And some drivers, right, in other  
16 sectors only do dispatches from an app.

17 CHAIRPERSON BROOKS-POWERS: When I ask  
18 questions on congestion pricing, I do want to touch  
19 on what you just said in terms of the CBD piece.  
20 Does the TLC have an intention to expand the program  
21 in the future, both in terms of its scope or in terms  
22 of bringing more drivers into this ecosystem?

23 COMMISSIONER DO: I think right now, we  
24 have an overall program that works and we continue to  
25 monitor it, and I have not heard a lot of I guess

2 complaints about the program in the last few months  
3 since the e-hail program was passed.

4 CHAIRPERSON BROOKS-POWERS: So, do you  
5 envision expanding the program?

6 COMMISSIONER DO: It's at--

7 CHAIRPERSON BROOKS-POWERS: [interposing]  
8 TBD?

9 COMMISSIONER DO: Well, it is available  
10 for all yellow drivers at this point.

11 CHAIRPERSON BROOKS-POWERS: Oh, okay.

12 COMMISSIONER DO: Yeah, so it's-- so,  
13 yeah.

14 CHAIRPERSON BROOKS-POWERS: But in terms  
15 of the scope of the program, do you intend to expand  
16 that at all?

17 COMMISSIONER DO: We can look at other  
18 things, including minimum trip pay, driver pay on the  
19 e-hail platforms, but this is an official program of  
20 the TLC and it continues to operate in its full  
21 capacity.

22 CHAIRPERSON BROOKS-POWERS: Moving to  
23 accessibility. In the past, TLC has emphasized that  
24 improving accessible and equitable service is a top  
25 priority for the Commission. Currently, there are

2 approximately 9,500 wheelchair accessible vehicles,  
3 an 18 percent increase from the previous fiscal year.  
4 The Mayor's Management Report notes that the growth  
5 is due to the expansion of TLC's accessibility  
6 regulations for FHV. How is the TLC ensuring that  
7 the yellow cab industry continually expands and  
8 increases the number of wheelchair accessible taxis  
9 in its fleet?

10 COMMISSIONER DO: Council Member,  
11 accessibility is one of our prime priorities that we  
12 work through on a regular basis. We meet with our  
13 partners. We ensure that we do reflects really the  
14 intent and, you know, with support of our advocacy  
15 communities. We work with them on our most recent  
16 regulations, and we continue to work with them moving  
17 forward. We are very proud that we're close to the  
18 50 percent mandate of active taxis, and we likely  
19 will need that in March of this year. Right now, the  
20 yellow fleet is at 44.8 percent, which roughly is  
21 about 4,235, a little bit more. And then on the  
22 other side, the FHV industry, there are 7,571  
23 wheelchair accessible vehicles. And so right now, the  
24 incentive on the FHV industry is that the only way to  
25 get a TLC-licensed vehicles is to get a wheelchair

2 accessible vehicle. So, we truly believe that the  
3 structures and the incentives that are in place are  
4 strong enough to help with the conversions. We're  
5 looking at the TIF funds, and then also altering some  
6 of those incentives to provide more upfront monies to  
7 help with conversions on the yellow fleet as well.

8 CHAIRPERSON BROOKS-POWERS: What kind of  
9 assistance does TLC provide the drivers who are  
10 converting to accessible vehicles?

11 COMMISSIONER DO: In the current state we  
12 provide \$14,000 plus quarterly payments of \$1,000 if  
13 they make a certain number of trips per quarter. In  
14 addition to that, currently, and I say currently  
15 because a lot of these things are in consideration to  
16 be changed. Drivers who drive a wheelchair  
17 accessible vehicle also receive a one dollar  
18 incentive per trip. And so there's also-- overall,  
19 those are the incentives in place to help drivers  
20 convert and take trips that are wheelchair  
21 accessible.

22 CHAIRPERSON BROOKS-POWERS: Overall we've  
23 seen a faster adoption of accessible vehicles in FHV's  
24 than yellow cabs. What is the cause of this  
25 disparity? What problems do yellow cab owners

2 encounter when converting to the wheelchair  
3 accessible vehicles?

4 COMMISSIONER DO: Yeah, like I said in my  
5 testimony, Council Member, the yellow industry is  
6 only 50 percent recovered, right? Where the FHV  
7 industry by revenue is recovered completely, and by  
8 trips about 90 to 95 percent. So, there are some  
9 industry dynamics in the yellow sector that I  
10 continue to evaluate and look at. In addition,  
11 within our rules, we've also made sure that on the  
12 FHV side that the waves [sic] are also ADA compliant.  
13 Previously, that was not the case. So, we're  
14 continuing to make sure that there are more options  
15 out there and more consistency within the regulations  
16 so that there are more converters. Hopefully, with  
17 more converters there is more competition in the  
18 marketplace to provide drivers, owners and fleets  
19 with a cheaper wheelchair accessible option.

20 CHAIRPERSON BROOKS-POWERS: What is the  
21 current citywide average wait for accessible  
22 dispatches for yellow cabs when compared to FHV's?

23 COMMISSIONER DO: I don't know if I have  
24 that in-- actually, Evan does. Give us a second,  
25 we're going to look it up. Go ahead. For the-- so,



2 we're going to talk about the accessible dispatch  
3 program which is a yellow program.

4 DEPUTY COMMISSIONER HINES: We have it--  
5 yeah. We have it for accessible dispatch. I don't  
6 believe we have it for FHV for accessible dispatch.  
7 It has decreased by over one minute from last year.  
8 It's down to 11 minutes and 17 seconds. We do not  
9 have it for FHV which exactly--

10 COMMISSIONER DO: [interposing] I can  
11 speak to FHV, though.

12 DEPUTY COMMISSIONER HINES: [inaudible]  
13 standards with-- coming up with--

14 COMMISSIONER DO: [interposing] So, again,  
15 within the FHV sector, while I don't have those data  
16 points, we have regulations around that. Previously,  
17 we had regulations that 90 percent of trips are done  
18 within 15 minutes or less, 80 percent within 10  
19 minutes or less. Recently, we changed the rules to  
20 ensure that we meet the demand for wheelchair  
21 accessible vehicles in a much faster time frame which  
22 is 90 percent within 10 minutes or less.

23 CHAIRPERSON BROOKS-POWERS: Thank you.  
24 And just quickly going to pivot to congestion  
25 pricing, and then I'm going to yield so my colleagues

2 can ask questions. Tolls imposed by congestion  
3 pricing will likely be passed down to consumers in  
4 the form of increased fares. Will this drive down  
5 passenger's demand, or have you noticed that it's  
6 driven down passenger demand for taxis and for-hire  
7 vehicles, negatively impacting the industry?

8 COMMISSIONER DO: So, actually, Council  
9 Member we've seen for the-- the data, we don't have  
10 that much data yet. It's only been 30 days since we  
11 put in congestion pricing as a city. However, the  
12 early data shows us that actually taxi trips have  
13 increased by 10 percent in the month of January  
14 compared to January 2024, and FHV trips have remained  
15 relatively the same, and you know, there's some  
16 fluctuations. But in the FHV industry we see a one  
17 percent decline in overall trips. And I think this  
18 is-- again, natural growth of the industry, and then  
19 also, you know, some relatively weird things in the  
20 data. So we want to look at a longer period of time  
21 versus just one week of time. Generally, the City's  
22 DOT looks at this data and provides it, and then also  
23 works with the MTA as they are the agency that is  
24 working directly on these--

2 CHAIRPERSON BROOKS-POWERS: [interposing]

3 And to clarify what you just said, you're saying that  
4 FHV trips remained the same, but there was a one  
5 percent decline?

6 COMMISSIONER DO: Relatively the same  
7 rate. It was about one percent.

8 CHAIRPERSON BROOKS-POWERS: So, it hasn't  
9 remained the same. They've seen a slight decline of  
10 one percent. But the--

11 COMMISSIONER DO: [interposing] But it  
12 just-- like, this could be--

13 CHAIRPERSON BROOKS-POWERS: [interposing]  
14 yellow cabs have gone up.

15 COMMISSIONER DO: fluctuation, yeah. It  
16 could be many different fluctuations in that data.  
17 This is a week's time. And so, week over week, year  
18 over year the data can be a little bit unclear.

19 CHAIRPERSON BROOKS-POWERS: And with  
20 congestion pricing considering these-- this new  
21 surcharge, have you-- has the increase-- has it been  
22 a noticeable increase in the cost per trip?

23 COMMISSIONER DO: So, as you mentioned,  
24 right, we worked with the industry. We work with a  
25 variety of different stakeholders to ensure that it

2 wasn't nine dollars, right, per trip, or even 15 at  
3 that point. And where we landed on for high-volume  
4 FHV trips, it was going to be now in this new  
5 iteration \$1.50 for high-volume FHVs like Uber and  
6 Lyft. For community car bases, it's 75 cents. For  
7 black car bases it's 75 cents. For yellow taxis it's  
8 75 cents.

9 CHAIRPERSON BROOKS-POWERS: But earlier  
10 in your response to another question you said like,  
11 drivers make their independent decisions on what type  
12 of trips they want to take, and some might find that  
13 it is an incentive of going into the CBD. What would  
14 that incentive be for them?

15 COMMISSIONER DO: So, the incentive of  
16 going into the CBD, I think we know in the initial  
17 data that you can get more trips faster. You can  
18 move through the CBD. On average before congestion  
19 pricing for a long period, the speeds of this  
20 congestion relief zone was much slower. So if you  
21 can move faster, if you can get passengers to your  
22 destination just a little bit quicker, it means that  
23 you get a little bit more free time now to search for  
24 that next fare instead of waiting in traffic.

2 CHAIRPERSON BROOKS-POWERS: The congestion  
3 pricing surcharge for yellow taxi, green cabs, and  
4 black cars is 75 cents for each trip into, out of,  
5 and within the congestion relief zone, while the  
6 surcharge is \$1.50 per trip for Uber and Lyft. Just  
7 wanting to see, again, going back to that incentive,  
8 is it just really time-based that incentivize them to  
9 going there, or do you find that in addition to these  
10 surcharges is there like another layer, you know, to  
11 the cost per trip?

12 COMMISSIONER DO: It's also customer  
13 behavior, I think, on the opposite side. If they're  
14 put-- if they're leaving their private cars at home,  
15 potentially they are going to look at other options  
16 including FHVs and TLC vehicles in general.

17 CHAIRPERSON BROOKS-POWERS: Thank you.  
18 Next we'll hear from Majority Leader Fariás followed  
19 by Council Member De La Rosa, followed by Council  
20 Member Narcisse.

21 COUNCIL MEMBER FARÍAS: Thank you, Chair.  
22 Just some quick questions around my bill on Intro  
23 676. How many electric FHVs are currently licensed  
24 by the TLC?

2 COMMISSIONER DO: It's about 12,000,  
3 Council Member.

4 COUNCIL MEMBER FARIÁS: And what has been  
5 the reception to the Green Rides initiative? How's  
6 the program been implemented? I know you spoke a  
7 little bit about in the testimony.

8 COMMISSIONER DO: Yeah. So, you know,  
9 again, we're incredibly proud of our sustainability  
10 efforts to get to 100 percent of trips dispatched to  
11 a wheelchair accessible vehicle or a wheelchair  
12 accessible vehicle-- or a EV, excuse me-- by 2030.  
13 We hope by then there will be an electric wheelchair  
14 accessible vehicles that we can adopt into the roles.  
15 But overall, we are meeting our goals two years ahead  
16 of schedule. By the end of 2025 we were thinking 15  
17 percent. Now, one in five trips in New York City is  
18 either wheelchair accessible or electric, and that's  
19 a good thing for our city. We hope to continue that  
20 and exceed expectations and even meet those  
21 guidelines earlier.

22 COUNCIL MEMBER FARIÁS: And what are the  
23 top line points from the TLC's newly released report  
24 titled "Electrification in Motion, an Update on New  
25 York City's Electric FHV Fleet?"

2 COMMISSIONER DO: So, the big things,  
3 right, is that we have been working with our partners  
4 to ensure better, faster charging across all five  
5 boroughs. What we looked in there, we saw that hey,  
6 there's a need for data. So what we recently  
7 published was a map of where drivers live by census  
8 block, right? So now, if the New York Power  
9 Authority needs to see where they should be charging  
10 vehicles, they can look at that map, or if DOT needs  
11 to know where level two curbside charging needs to  
12 be-- the Mayor just recently announced a 600 new  
13 level two charging in neighborhoods where divers  
14 live-- that's going to be available. So, overall, we  
15 have made consistent progress towards our  
16 sustainability and environmental goals and our wave  
17 goals, so that is what we're celebrating within that  
18 report. There's a lot more work to be done, right?  
19 And you know, what that report also says is that when  
20 we implemented the Greens Rides report there was only  
21 280 fast-charging stations. In a year and several  
22 months later, we now have an additional 200 fast-  
23 charging built by private entities, the Port  
24 Authority and others, and this is going to take a  
25 real whole of government effort to make sure that we

2 can transition to a more green and a more sustainable  
3 future.

4 COUNCIL MEMBER FARIÁS: Chair, one last  
5 question, if I may? Thank you. And then what is  
6 TLC doing right now to study how to bring wheelchair  
7 accessible electric vehicles into the market? Have  
8 you considered conducting a taxi of tomorrow-like  
9 competition to promote the development of wheelchair  
10 accessible electric vehicles in the U.S. market?

11 COMMISSIONER DO: Yeah, we have engaged  
12 with a variety of different manufacturers with  
13 medallion owners which really look at what the future  
14 of wheelchair accessible electric vehicles are.  
15 Currently, when I speak with manufacturers, this is  
16 not something that really there is a pressing mode  
17 for them to push towards, right? They tell me that  
18 there's not a market, and I show them New York City,  
19 right? I show them that's 100,000 vehicles and there  
20 is truly a market, and they just don't believe me  
21 yet. But we are always working with our  
22 manufacturers to educate them about the biggest for-  
23 hire fleet in the U.S. so that we can make that  
24 transition. But as our roles continue to mature, we  
25 hope, right, with more EVs with more wheelchair



2 accessible vehicles that there is a synergistic  
3 future for an EV wheelchair accessible vehicle.

4 COUNCIL MEMBER FARÍAS: Do you think  
5 including wheelchair accessibility in this proposal  
6 for my bill would be welcomed by the TLC, like the  
7 study part?

8 COMMISSIONER DO: You think-- which  
9 proposal? ADA or?

10 COUNCIL MEMBER FARÍAS: Yeah. Study--  
11 well, studying wheelchair accessibility for electric-  
12 -

13 COMMISSIONER DO: [interposing] Yeah, I  
14 mean, again Council Member, with the-- I think that  
15 is incredibly important to really think about the  
16 shape of the overall-- the overall picture of the  
17 fleet. We can't just look at one side of it. We have  
18 to look at both sides of it together. But you know,  
19 we can work one-on-one. We can work individually to  
20 see where my reports that we published over the last  
21 two years might be missing and continue to work with  
22 you to add that to our reports.

23 COUNCIL MEMBER FARÍAS: Okay, great.  
24 Thank you so much, Chair. Thank you so much for--

2 CHAIRPERSON BROOKS-POWERS: [interposing]

3 Thank you. Next we'll hear from Council Member De La  
4 Rosa, followed by Council Member Narcisse, followed  
5 by Council Member Banks.

6 COUNCIL MEMBER DE LA ROSA: Thank you,  
7 Chair. Commissioner, what legal powers does the City  
8 have in regulating the insurance market for taxi  
9 drivers and for-hire vehicles?

10 COMMISSIONER DO: Yeah, so, most  
11 regulations are left to the state level, but the TLC  
12 provides-- can always make it a little bit more  
13 stringent. In this case we made it more stringent to  
14 go-- well, a TLC before me made it more stringent in  
15 the 1990s from \$50,000 to \$200,000 in additional PIP.

16 COUNCIL MEMBER DE LA ROSA: PIP insurance  
17 is often cited as being more susceptible to fraud  
18 than other types of insurance. Can you explain if  
19 that is the case in your experience and why, and what  
20 steps has the City taken to mitigate this risk?

21 COMMISSIONER DO: Yeah. I think overall,  
22 again, the enforcement mechanisms are with the state  
23 DFS which is the Department of Financial Services run  
24 by Superintendent Harris. She's done an amazing job  
25 at not only gathering stakeholders like yourself, but

2 looking at an overall policy that would get us to a  
3 better place with the American Transit Insurance  
4 Company. She recently proposed three proposals within  
5 the state budget that provides some of that-- again,  
6 some of the changes necessary to get to a better  
7 place, and so we support that. I think if you can  
8 repeat your specific question one more time, Council  
9 Member.

10 COUNCIL MEMBER DE LA ROSA: My question  
11 is what has the City-- what steps has the City taken  
12 to mitigate the risk of fraud?

13 COMMISSIONER DO: Yeah, so in addition to  
14 that, I think to reverse the question a little bit,  
15 when I talk to stakeholders, right, what they have  
16 told me is that really those who are operating in  
17 these fraudulent enterprises, right, even if the PIP  
18 went from \$200,000 to \$50,000. One reset article in  
19 Insurance Insider stated that they would just cause  
20 more crashes to reach the profit margins that they  
21 need from even if PIP went from \$200,000 to \$50,000.

22 COUNCIL MEMBER DE LA ROSA: Okay. I look  
23 forward to speaking more about that. Chair, I have  
24 one more question. Okay. The New York PIP system is  
25 in crisis with over 70 percent of the market covered

2 by insolvent companies. Approximately half of the  
3 country doesn't have no-fault system for for-hire  
4 vehicles. Are there any of these states that don't  
5 have no-fault facing a crisis of-- in their insurance  
6 system to your knowledge?

7 COMMISSIONER DO: Again, I'm not an  
8 insurance regulator. I'm a for-hire market  
9 regulator, but I think where we need to look at the  
10 differences, right, is that New York City is a whole  
11 different creature than any other city, any other  
12 state in the country. We have a more  
13 professionalized driving force that operates full-  
14 time, 32+ hours a week. Many other cities,  
15 especially outside of New York City, really operate  
16 in a different manner. They operate as gig workers,  
17 part-time, and so that's why we have so many  
18 different regulations to protect drivers in New York  
19 City, for example, minimum driver pay.

20 COUNCIL MEMBER NARCISSE: Good morning.  
21 I'm always happy to see you. When we talking about  
22 yellow cab, especially in New York City and all taxi,  
23 we know what a lot of immigrant folks, that's how  
24 they raise their kids. I'm a beneficiary of that,  
25 because my father drive-- drove taxi, yellow cab, for

2 many decades in New York City, and I'm sure it's not  
3 only me. It's maybe others that benefit. So, now  
4 having-- they having a hardship. We know that for a  
5 fact, right? That for them to retire their vehicles,  
6 right, it's going to be very hard on them. They've  
7 been through a lot in this process-- not your fault,  
8 I mean, actually. But with the March 31<sup>st</sup>, 2025  
9 deadline approaching, how close is the city to-- I  
10 mean, how close is the city to reaching the goal of  
11 having 50 percent of the active yellow taxi fleet  
12 wheelchair accessible, and what challenges remain in  
13 meeting this requirement?

14 COMMISSIONER DO: Well, Council Member  
15 Narcisse, thank you so much for your commitment and  
16 your work for a better for-hire industry. I really  
17 appreciate that. I think to your first point is that,  
18 you know, this was a-- we want to provide relief for  
19 drivers with their vehicle retirement extensions, but  
20 to me, the court-mandated order, we can't do that. I  
21 mean, we can't do VREs as much as I want, right, to  
22 support our drivers and our yellow industry. And so,  
23 you know, we're getting closer. We're at 44.8  
24 percent of the fleet for March of 2025. What is  
25 going to be more hard is the court-mandated order for

2 2028. We are only about 30 percent of the way there  
3 for the entire authorized fleet, and so you know,  
4 there is going to be a lot of work that I need to do  
5 with our industry to ensure that we have a pathway  
6 there and that's why we're looking at a variety of  
7 different changes to the programs so that more  
8 drivers can have more upfront payments in their hack-  
9 up [sic] costs so that they can actually afford these  
10 vehicles, wheelchair accessible vehicles that may  
11 cost upwards of \$75,000. We've also worked hard to  
12 get more converters into this-- into the yellow  
13 space, and we've recently added two more converters  
14 that meet drivers where they are, right? And what I  
15 mean by that is that, you know, typically fleets have  
16 advantages when they do big purchase orders. In this  
17 case, the converters will take on one vehicle,  
18 convert that vehicle instead of them having to go to  
19 other states like Indiana, that they can go somewhere  
20 closer like the suburbs of Philly.

21 COUNCIL MEMBER NARCISSE: Thank you. One  
22 of the things I was reading about-- it's too early.  
23 We know that it's too early to have the data to see  
24 how congestion prices is affecting our fleets in New  
25 York City, but with the little that I know of from

2 hearing from the drivers, they are very concerned,  
3 but hearing from you, you said that there is kind of  
4 a trend that say that may more likely probably  
5 improve, it's better for them, but in the meanwhile  
6 they're having concerns.

7 COMMISSIONER DO: Yeah.

8 COUNCIL MEMBER NARCISSE: What are you  
9 doing? Are you telling them this is A, B? I think  
10 it's better for you. But from the pocket, from their  
11 own pocket, they said that it's not good for them.

12 COMMISSIONER DO: I think we have genuine  
13 concerns as well, right? When both the yellow  
14 industry and the FHV industry had paid billions into  
15 congestion charges before this one, \$2.50 on the  
16 yellow side, plus another 50 cents, plus now another  
17 75 cents. Those are big concerns. Those are big  
18 concerns. Those are added costs when you get into a  
19 yellow taxi. So I have those concerns, and I think  
20 that the picture is that we need to work with the  
21 state to say hey, you can't continue to use the for-  
22 hire vehicle industry as a piggy bank. You can't  
23 continue to say okay, we'll charge \$2.50, another 50  
24 cents and then another 75 cents. It has to stop

2 somewhere, and the same with the FHV industry as  
3 well.

4 CHAIRPERSON BROOKS-POWERS: Thank you.

5 COUNCIL MEMBER NARCISSE: Thank you.

6 Thank you, Chair. I know it's time. Just a little  
7 personal.

8 CHAIRPERSON BROOKS-POWERS: Thank you.

9 COUNCIL MEMBER NARCISSE: Thank you.

10 CHAIRPERSON BROOKS-POWERS: We're going  
11 to have Council Member Banks followed by Council  
12 Member Ariola.

13 COUNCIL MEMBER BANKS: thank you, Madam  
14 Chair and Commissioner and to the rest of the staff  
15 members for your testimony. When it comes to  
16 medallion value and financial viability, would the  
17 value of taxi medallions having plummeted from over  
18 one million to a fraction of that, what measures are  
19 being taken to address there financial burden on  
20 medallion owners, many of whom are struggling with  
21 debt, and are there any plans for debt relief or  
22 restructuring the program to help subsidize this  
23 industry?

24 COMMISSIONER DO: Yeah, thank you so  
25 much, Council Member Banks. This is something that



2 is incredibly important to the TLC and one of my--  
3 one of the first things that I told not only the  
4 Chair, but also the entire Council, is that I would  
5 get MRP and MRP+ to the finish line. We got there in  
6 September of 2022. We held a big tent event where  
7 thousands of drivers-- hundreds of drivers, now  
8 thousands of drivers were able to come and get  
9 relief, small medallion owners of six or less  
10 medallions, those who needed help the most, and we  
11 provided now over \$471 million in debt relief. That's  
12 a good thing for New Yorkers, because where they were  
13 going to be was that their mortgages, their homes,  
14 their private cars were going to be taken away from  
15 them, but through this program and through the work  
16 with the Council we were able to say okay, you know,  
17 you're a small medallion owner, you're struggling,  
18 let's get you some help. let's get your payments  
19 down to \$1,234 per month instead of in some cases I  
20 heard \$5,000, because a lot of our drivers still have  
21 to pay rent, mortgage parking--

22 COUNCIL MEMBER BANKS: [interposing] So  
23 true--

24 COMMISSIONER DO: car payment or other--  
25 sorry.

2 COUNCIL MEMBER BANKS: No, no, no. I  
3 said so true.

4 COMMISSIONER DO: Yeah. And so we wanted  
5 to make sure that we could provide some relief, and  
6 further that the bank couldn't go after them  
7 themselves, that they would come to the City instead.

8 COUNCIL MEMBER BANKS: Thank you. Madam  
9 Chair, just indulge me a couple more minutes. Thank  
10 you. Competition for the hired vehicles, FHV's, and  
11 the ride hailing apps, how does the Taxi and  
12 Limousine Commission, TLC, plan to level the playing  
13 field between yellow cabs and for-hire vehicles?  
14 Example, the Uber, the Lyft, the Curb [sic], Revel  
15 apps given the significant regulatory and operational  
16 disparities, and are there plans to impose similar  
17 surcharges, regulations for the FHV's to support the  
18 yellow cab industry?

19 COMMISSIONER DO: Yeah. Yeah, like, as I  
20 look at the numbers, it concerns me that while the  
21 yellow industry has been recovering since the global  
22 pandemic, they were hit with a double whammy like you  
23 said, right, with a medallion crisis in 2018/2019,  
24 and then again with COVID-19. And so that's why we  
25 came up with the MRP+ program. But to your question

2 more specifically, how do we level the playing field?

3 In recent months we passed a regulation around flex

4 fare or the e-hail where now trips don't just come

5 from street hails. They now come from other areas

6 including an app from Curb and Arrow, so that for the

7 first time FHV-- the taxi industry could now have

8 that flexibility to compete on that same level

9 playing field. But we also need to look at the

10 overall picture and I think that there has been

11 certain trends that have changed, that street hail

12 culture is not what it used to be. So we had to also

13 recognize that, but you know, from my numbers that I

14 shared today, I'm encouraged that people are-- see

15 yellow as a prime opportunity to get them through and

16 across our city.

17 COUNCIL MEMBER BANKS: Thank you. My

18 last question before we go to a second round, Madam

19 Chair. Can I get-- so I can get these questions in?

20 Excellent. Technology integration, what steps is the

21 TLC taking to modernize the yellow cab industry and

22 integrate it into the technology space? For example,

23 are there plans to develop or support a unified app

24 that allows passengers to hail yellow cabs as easy as

25 they can book ride hailing services?

2 COMMISSIONER DO: I'm very proud to say  
3 that our yellow system is probably the most  
4 technologically advanced yellow system in the  
5 country. Not only does it have a T-pap [sic]  
6 technology system within the vehicles, but every  
7 single vehicle is connected to an app, not a unified  
8 app, but an app that works together. So Curb and  
9 Arrow work together. They're the most primary  
10 dominant apps in the industry. So when you get into  
11 a yellow taxi, you can either pay on your app, you  
12 can pair and pay, or you can do multiple things. In  
13 other jurisdictions that just doesn't-- is not  
14 available, and so you know, we will continue to look  
15 at innovation in this space. We continue to work with  
16 the technology providers, the e-hail providers to see  
17 what the next steps are, but part of it is providing  
18 Curb, Arrow, any other e-hail providers, just a  
19 little bit of flexibility so that they can innovate.

20 CHAIRPERSON BROOKS-POWERS: Thank you.  
21 We've been joined by Council Member Rivera. We'll  
22 next hear from Minority Leader Ariola.

23 COUNCIL MEMBER ARIOLA: Thank you, Chair.  
24 We get a lot of complaint-- thank you so much for  
25 coming to testify. Thank you for having such

2 comprehensive answers. So we get a lot of  
3 complaints-- I live right outside of JFK-- about taxi  
4 drivers being discriminatory when picking up  
5 wheelchair users, even though they are fitted for  
6 wheelchair accessibility. So, what are you doing to  
7 prevent this discriminatory illegal practice? And in  
8 addition, for for-hire complaints, is the TLC  
9 planning to implement a procedure by which customers  
10 will be able to make a complaint for for-hire vehicle  
11 when they refuse to pick them up after they accept a  
12 ride? Because currently, as soon as they are no  
13 longer-- they don't accept the ride, their name is  
14 taken from the app. So it makes it very difficult to  
15 make the complaint. And do you think that if someone  
16 does do this discriminatory act, should they then be  
17 able to pick up another person at the airport?

18 COMMISSIONER DO: Yeah. Thank you so  
19 much Council Member Ariola for that. This is  
20 something that is incredibly important to the mission  
21 of the TLC, and I thank you that, you know, it's  
22 important to you and your constituents as well. At  
23 the airport, right, I can't be at every trip, every  
24 ride, so what I depend on is from our community.  
25 Consumer complaints, right, is something that is an

2 incredible tool for our public. Last year we had  
3 17,000 consumer complaints from anywhere from  
4 refusals to overcharges to many other things. So we  
5 would take that driver into accountability and  
6 provide enforcement on that, but we also have an  
7 inspection station that inspects yellow cabs three  
8 time a year to ensure that their ramps work, to  
9 ensure that their lights work, to ensure that  
10 everything about that vehicles is in working order.  
11 And sometimes, right, things change once they leave  
12 our inspection facility, and so that's where I need  
13 the public. I have about 100 enforcement officers  
14 for five boroughs. We focus a lot on JFK, but we  
15 always need the public's health, and we take these  
16 very seriously. And in the future, if there are  
17 refusals where it's going to hurt our drivers is  
18 their time, right? And so they would have to take  
19 another education course to ensure that they are  
20 well-educated on making sure that they have the  
21 proper seatbelts in the vehicles, the proper working  
22 ramps in the vehicles, and making sure that they take  
23 people with disabilities. And if they do not, they  
24 are going to be held to account.

2 COUNCIL MEMBER ARIOLA: And I get that,  
3 and that's with the yellow cabs, but with the apps  
4 it's just-- I think you need to work with those for-  
5 hires that are doing things through apps, that they  
6 don't take the name out right away so that a  
7 complaint can be made. Thank you so much for your  
8 concern.

9 COMMISSIONER DO: And I'm committed to  
10 working with the high-volume for-hire vehicles to  
11 making sure that we know who is the driver so that  
12 they don't cancel on people with disabilities, and  
13 I'll work with you as well, Council Member. Thank  
14 you.

15 COUNCIL MEMBER ARIOLA: Thank you so very  
16 much.

17 CHAIRPERSON BROOKS-POWERS: Thank you. On  
18 insurance and liability coverage, Intro 1050,  
19 personal injury protection insurance, also known as  
20 no-fault insurance, is designed to cover medical  
21 expenses and lost wages for drivers and passengers  
22 injured in traffic collisions regardless of fault.  
23 New York City currently requires TLC vehicles to  
24 purchase \$200,000 of PIP insurance coverage, four  
25 times greater than the \$50,000 amount required by New

2 York State. Why has the City set the PIP insurance  
3 coverage requirements for taxis and for-hire vehicles  
4 higher than the state requirement?

5 COMMISSIONER DO: Yeah, so passenger  
6 vehicles only operate a certain amount of time.  
7 Here, our TLC vehicles operate a lot more time. In  
8 some cases, some of these vehicles operate over a 24-  
9 hour period, depending on the two drivers renting out  
10 a yellow taxi, for example. And so we wanted to make  
11 sure, right-- and this is a rule that was in place in  
12 the 90s, right, to ensure that all roadway users,  
13 passengers, drivers are protected. These vehicles are  
14 on the road much longer than the average vehicle. In  
15 every other jurisdiction outside of New York City,  
16 these drivers don't operate in a full-time capacity  
17 like New York City TLC drivers. In addition, right,  
18 the PIP also allows for reim-- for claims to paid out  
19 within 30 days or less, making sure that there's not  
20 this long legal process to ensure that people can get  
21 help for medical treatments or other types of  
22 treatments that they need right then and there.

23 CHAIRPERSON BROOKS-POWERS: How and why  
24 was the \$200,000 requirement determined to be an  
25 adequate level?



2 COMMISSIONER DO: So, \$200,000, again,  
3 was determined at that time, but like I said, most--  
4 these vehicles operate more than four times the  
5 average amount of a private passenger vehicle. And  
6 so the TLC at that time decided that \$200,000 was the  
7 amount necessary, as these were full-time drivers.

8 CHAIRPERSON BROOKS-POWERS: American  
9 Transit Insurance Company currently provides PIP  
10 insurance to 60 percent of for-hire vehicles in the  
11 city and has recently reported in financial filings  
12 that it is insolvent. They have suggested that the  
13 \$200,000 premium has incentivized fraudulent  
14 insurance claims. Has the TLC noted many documented  
15 cases of PIP insurance fraud?

16 COMMISSIONER DO: Yeah. The TLC is not  
17 an insurance regulator. We work with the State  
18 Department of Financial Services. We work with the  
19 governor's office on a regular basis to ensure that  
20 we look at all these things. I appreciate the DFS  
21 for bringing together over 40 different stakeholders  
22 last year to look at the issues at hand. ATICs [sic]  
23 insolvency did not happen overnight. It happened  
24 over a 30-year period, right? To reach a billion  
25 dollars of insolvency means that, you know, they were

2 playing the market for a very long time. They were  
3 uncutting-- excuse me-- undercutting their  
4 competitors. So this is the first superintendent  
5 that is now saying hey, enough is enough, I'm not  
6 going to pass the buck down the road, that I could  
7 have swept this under the rug, but she's not doing  
8 that. She's taking this head-on. And in the budget  
9 bill there are three strong solutions that help  
10 towards the first steps of getting a healthier  
11 market.

12 CHAIRPERSON BROOKS-POWERS: In TLC's  
13 opinion, does the city's higher PIP insurance rate  
14 make it more likely that there'll be cases of  
15 insurance fraud?

16 COMMISSIONER DO: Again, I don't have the  
17 data to suggest one way or the other, but what I know  
18 is that many people have told me that this is  
19 important for bicyclists, for pedestrians, for  
20 drivers, for passengers to be protected so that in an  
21 event of a terrible crash, that many of these people  
22 can be paid for their injuries in a quick time  
23 period.

24 CHAIRPERSON BROOKS-POWERS: Does lowering  
25 the PIP insurance rate raise concerns that injured

1 individuals will not be effectively compensated? Is  
2 the \$50,000 carriage rate for injuries sustained in  
3 regular auto accidents sufficient in those cases?  
4

5 COMMISSIONER DO: Again, you know, I've  
6 asked for data around this from the insurance  
7 providers from our other partners, and I haven't seen  
8 that. what we do know, though, is the basics of it,  
9 is that if there is a crash that happens and there is  
10 six or more people, like, that were injured like our  
11 Harold Square crash on Christmas Day, right, we know  
12 that \$200,000 could be enough to cover big crashes  
13 like that. So, I just-- you know, where I see the  
14 biggest potential is the what-if scenarios.

15 CHAIRPERSON BROOKS-POWERS: Does TLC  
16 collect any data on PIP insurance claims in the city?

17 COMMISSIONER DO: We do not collect--  
18 again, we're not the insurance regulator, so we don't  
19 have that authority, but what we do collect is  
20 information on registration and insurance that every  
21 single one of our drivers have. And so they have to  
22 meet the minimum coverage requirements that we set up  
23 for our vehicles approved to operate.

24

25

2 CHAIRPERSON BROOKS-POWERS: So, you have  
3 no line of sight in terms of how many claims exceeded  
4 the default \$50,000 coverage rate?

5 COMMISSIONER DO: Yeah, again, we're not  
6 an insurance regulator so we don't get that data.

7 CHAIRPERSON BROOKS-POWERS: Does TLC  
8 believe that the City's unique driving conditions  
9 warrant higher required coverage?

10 COMMISSIONER DO: Like I said, you know,  
11 and I want to be completely, you know, level-headed  
12 and not say which way we should go, but I think that  
13 drivers are fulltime drivers and so they are  
14 different than other types of drivers on our  
15 roadways, and so there might need to be additional  
16 coverage requirements for vehicles that operate on  
17 the roadways a little bit longer.

18 CHAIRPERSON BROOKS-POWERS: If PIP  
19 insurance requirements were lower, what would the  
20 savings look like for a typical driver?

21 COMMISSIONER DO: So, from my  
22 conversations I've heard that it could save five  
23 percent on an annual basis. Again, I haven't seen  
24 that data. I haven't seen from the providers telling  
25 me that. I've also heard from others that say that

2 any decreases might be absorbed by the insurance  
3 companies, or any decreases might not be rolled onto  
4 back to the driver, right? The five percent can  
5 represent about \$400 to \$600 on annual basis.

6 CHAIRPERSON BROOKS-POWERS: If a  
7 pedestrian or a passenger gets injured in a taxi  
8 crash and coverage is lowered to \$50,000, will the  
9 injured person have to cover injuries beyond \$50,000  
10 out of pocket?

11 COMMISSIONER DO: Again, I'm not an  
12 insurance regulator or an insurance provider, so I  
13 can't-- I can't speak on that.

14 CHAIRPERSON BROOKS-POWERS: I'm going to  
15 allow Council Member Banks to ask his final  
16 questions.

17 COUNCIL MEMBER BANKS: Thank you, Madam  
18 Chair. When we talk about long-term vision, what is  
19 the long-term vision for the yellow cab industry in  
20 New York City and how does the TLC plan to ensure  
21 that yellow cabs remain viable and an iconic part of  
22 the City's transportation ecosystem in the face of  
23 the ongoing challenges that they're facing.

24 COMMISSIONER DO: Yeah, you know, one of  
25 I think the core values that I have for the entire

2 industry is an industry that is-- that serves, that  
3 is safe, that continues to provide people who need a  
4 for-hire vehicle an opportunity to get where they  
5 need to go in a timely manner, but within that there  
6 needs to be accessibility, affordability, and safety  
7 for all roadway users. And you know, my biggest  
8 vision for the entire for-hire industry is that  
9 everyone is looking for a pathway to the middle  
10 class, looking for opportunity for their families,  
11 for their kids to go onto college, or to buy their  
12 first home, to you know, do what they need to do live  
13 the American dream, and that's what, you know, I  
14 really have as a core value for this industry.

15 COUNCIL MEMBER BANKS: Thank you.

16 Congestion pricing, how is the TLC collaborating with  
17 city agencies such as Department of Transportation to  
18 address issues like congestion pricing, dedicated  
19 taxi lanes and the other infrastructure improvements  
20 that could benefit the yellow cab industry?

21 COMMISSIONER DO: Yeah, you know, I  
22 appreciate my partnership with Commissioner Rodriguez  
23 tremendously. He is someone who we remain in contact  
24 on a principle level on a regular basis, but we also  
25 have connections with the policy team, my policy team

2 and the DOT policy team to discuss the variety of  
3 different things, things like taxi relief stands,  
4 right? Where do we need to put more taxi relief  
5 stands? This has been a close partnership that I  
6 heavily appreciate. On the MTA side, we also work  
7 with the MTA, Jano's [sic] office, to really ensure  
8 the smooth implementation of the congestion pricing,  
9 and there have been small hiccups, right, of one or  
10 two drivers, but that is just an operational issue.  
11 Overall, the implementation has been, I would say,  
12 flawless.

13 COUNCIL MEMBER BANKS: Thank you. My  
14 last question. When it comes to regulatory reforms,  
15 are there any plans to revise the regulatory  
16 framework governing the yellow cab industry to make  
17 it more competitive in the current transportation  
18 landscape? For example, could medallion requirements  
19 be adjusted to reduce cost for the owners?

20 COMMISSIONER DO: Yeah. We're always  
21 working with our communities, including our advocacy  
22 community, to make sure that the yellow industry can  
23 continue their track to recovery, to stability, and  
24 to ensure its overall picture as the iconic yellow  
25 taxi of our city. Within the regulatory framework

2 we're always looking at how do we put on more  
3 innovations within the yellow industry? Last year,  
4 we made the flex fare pilot permanent. We're looking  
5 within the technology system to ensure that we get  
6 more data on a regular basis so that we know where  
7 and when yellow taxis are operating so that we can  
8 simply get a lost item, right-- simple like that--  
9 back to a passenger and a more efficient timeframe.  
10 Or making sure that, you know, that in the future  
11 there might be more need for a taxi at a high-volume  
12 event, be it at Madison Square Garden or one of our  
13 baseball stadiums, right? And to say, hey you know,  
14 there's high demand in a certain area of our city.  
15 And so you know, we have a sandbox that we're looking  
16 at a variety of different new ideas to ensure a more  
17 competitive for-hire industry for all New Yorkers.

18 COUNCIL MEMBER BANKS: Thank you. Thank  
19 you, Madam Chair.

20 CHAIRPERSON BROOKS-POWERS: Thank you.  
21 Two questions on Intro 373. One, are drivers  
22 experiencing hardships that prevent them from  
23 retiring their vehicles? And I'm curious to know  
24 what that trend has been like?



2 COMMISSIONER DO: Yeah, for over a three-  
3 year period of time we looked at vehicle retirement  
4 extensions and approved over 90 percent of those  
5 extensions. And so, you know, it has come a time  
6 when, you know, we have to say hey, you know, like  
7 COVID is behind us. There are new rules and  
8 regulations in place and a court order that is in  
9 place, but for some drivers I have still provided VRE  
10 extensions, too, but that's just one. Those who own  
11 one medallion, or-- excuse me. Owners with one  
12 medallion or less can have a one-time six-month  
13 extension. But I cannot do anymore extensions, and  
14 why I can't do that is because if I provide an  
15 extension for a non-wheelchair accessible vehicles,  
16 that means that it's going to delay a wheelchair  
17 accessible vehicle into the future. So, I can't do  
18 that. And on the other side, that wheelchair  
19 accessible vehicles no longer have a vehicle  
20 retirement age. So, as long as a wheelchair  
21 accessible vehicle passes inspection, it can continue  
22 to operate in New York City. But let me provide a  
23 little bit more data on that, and I'll turn it over  
24 to Sherryl.

2 GENERAL COUNSEL ELUTO: Sure, do you want  
3 to me--

4 COMMISSIONER DO: [interposing] Sure.

5 GENERAL COUNSEL ELUTO: [inaudible] few  
6 years. During 2020, 689 applications were  
7 processed, 574 were granted; 2021, 809 were granted;  
8 2022, 1,091 were granted; 2023, 1,301 were granted;  
9 2024, 788 were granted, and since October we changed  
10 the rule that it's only for an owner of one medallion  
11 for six months. So the numbers obviously have  
12 decreased.

13 CHAIRPERSON BROOKS-POWERS: Thank you for  
14 that. And how many vehicles would be impacted by  
15 this proposed legislation?

16 COMMISSIONER DO: So, there are 13,585  
17 medallions, 4,500 of them are wheelchair accessible  
18 vehicles. Those can be kept for as long as they can  
19 pass TLC inspection. So, if I did the math, it would  
20 be about 9,374-- I hope I did the math correctly--  
21 that might be-- that might could get a vehicle  
22 retirement extension.

23 CHAIRPERSON BROOKS-POWERS: Thank you.  
24 Thank you for your participation in today's hearing.  
25 We're going to move now to public testimony.

2 COMMISSIONER DO: Thank you so much,  
3 Council Member, and thank you for the opportunity.

4 CHAIRPERSON BROOKS-POWERS: We've been  
5 joined by PS79 out of my home borough of Queens,  
6 hailing from Council Member Paladino's district.  
7 Welcome, guys. I now open the hearing for public  
8 testimony. I remind members of the public that this  
9 is a government proceeding and that decorum shall be  
10 observed at all time. As such, members of the public  
11 shall remain silent at all times. The witness table  
12 is reserved for people who wish to testify. No video  
13 recording or photography is allowed from the witness  
14 table. Further, members of the public may not  
15 present audio or video recordings as testimony, but  
16 may submit transcripts of such recordings to the  
17 Sergeant at Arms for inclusion in the hearing record.  
18 If you wish to speak at today's hearing, please fill  
19 out an appearance card with the Sergeant at Arms and  
20 wait to be recognized. When recognized you will have  
21 two minutes to speak on today's hearing topics,  
22 Oversight, TLC, the status of the yellow cab  
23 industry; Intro 193, a Local Law to amend to the  
24 administrative code of the City of New York in  
25 relation to requiring taxis and for-hire vehicles to

2 display a decal warning passengers to look for  
3 cyclists when opening the door; Intro 373, a Local  
4 Law in relation to extending scheduled vehicle  
5 retirement dates for taxi cabs during the COVID-19  
6 state disaster emergency, and the repeal thereof;  
7 Intro 676, a Local Law to amend the administrative  
8 code of the City of New York in relation to requiring  
9 the Taxi and Limousine Commission to conduct a study  
10 and report on increasing the use of electric for-hire  
11 vehicles and installing charging infrastructure;  
12 Intro 1050, a Local Law to amend the administrative  
13 code of the City of New York in relation to limiting  
14 the amount of liability coverage that the Taxi and  
15 Limousine Commission may require for vehicles'  
16 licenses; Proposed Reso 80A calling on the New York  
17 State Legislature to pass and the New York State  
18 Governor to sign legislation that would create a  
19 surcharge for for-hire vehicles that would go towards  
20 funding the expansion of wheelchair accessible and  
21 all electric FHV's. If you have a written statement  
22 or additional written testimony you wish to submit  
23 for the record, please provide a copy of that  
24 testimony to the Sergeant at Arms. You may also  
25 email written testimony to [testimony@council.nyc.gov](mailto:testimony@council.nyc.gov)

2 within 72 hours of this hearing. Audio and video  
3 recordings will not be accepted. I will now call the  
4 first panel: Jean Ryan, Eman Rimawi-Doster, and  
5 Robert Acevedo. Jean, you can start when you're  
6 ready.

7 JEAN RYAN: Hi. I'm Jean Ryan, President  
8 of Disabled in Action of Metropolitan New York, DIA  
9 for short. DIA has been trying to get taxi access  
10 since 1996 when we founded Taxis for All campaign.  
11 That's 29 years, and we have heard every flimsy  
12 excuse in the book for why we do not have access when  
13 we're trying to hail a cab on the street, get picked  
14 up at the airport or book a trip through an app or a  
15 call. Years ago, we tried to get a law for 100  
16 percent taxi access with the City Council to no  
17 avail. It would not even go to committee, even though  
18 a large majority of Council Members endorsed it. we  
19 sued and got a legally-binding agreement in federal  
20 court more than 10 years ago that by 2020 half the  
21 cabs would be wheelchair accessible, but it's 2025  
22 and that goal has not been reached. Last year, Judge  
23 Daniels ordered the TLC to reach 50 percent  
24 accessibility again, and the TLC changed the rules  
25 about length of ownership and mandatory buying of

2 wheelchair accessible vehicles. We believe that  
3 Intro 373-2024 would again not allow the TLC to reach  
4 50 percent in a timely manner as they legally agreed  
5 to and are under court order to reach. Our  
6 disabilities coupled with the fact that cab drivers  
7 need business led the TLC to form accessible dispatch  
8 in 2018 so we can call or use an app to book a yellow  
9 cab trip. If the vehicle doesn't show up, we can  
10 call back and get a human. Accessible dispatch has  
11 been a lifesaver for us, even though sometimes we  
12 have to wait one or two hours for a vehicle to show  
13 up, and now the TLC wants to ditch it. Why? We are  
14 asking the Council for more funding to keep  
15 accessible dispatch and to ask the TLC why they do  
16 not enforce their own rule that drivers must pick us  
17 up. It takes only four to five minutes to secure us  
18 if drivers have the correct straps and knowledge, but  
19 drivers refuse to pick us up, refuse to secure us,  
20 and do not speak English so we can safely communicate  
21 with them. Thank you.

22 CHAIRPERSON BROOKS-POWERS: Thank you.

23 And just for the record, we're adding Julia Yedez  
24 [sic] to this panel-- Yepez, excuse me.

25 JEAN RYAN: Thank you for waiting.

2 CHAIRPERSON BROOKS-POWERS: No problem.

3 EMAN RIMAWI-DOSTER: Hi, good morning.

4 My name is Eman Rimawi-Doster, and I am the Senior

5 Community Organizer with the Disability Justice

6 Program at New York Lawyers for the Public Interest.

7 Thank you, Council Members, for allowing me to speak

8 this morning. On February 6<sup>th</sup> the State Legislature

9 had a joint transportation budget hearing which

10 included testimony from the New York State Department

11 of Transportation, the MTA, and various organizations

12 from all over the state. Ron Epstein, President and

13 CEO of New York Material Construction Association,

14 talked about the need for the protection of our

15 environment and the role electric vehicles can play

16 in doing that. And a few people mentioned

17 accessibility for people with disabilities like

18 myself. Yet, no one married the two. We need to

19 talk about accessible transportation in a holistic

20 way that includes everyone. Intentional language

21 including people with disabilities matter. Why

22 hasn't the TLC taken broader actions to develop an

23 accessible electric vehicle like when they did with

24 the Taxis for Tomorrow in 2009? Why is the TLC

25 conducting studies on the cost challenges and

2 opportunities related to the use of electric for-hire  
3 vehicles without considering the need for  
4 accessibility? It's the responsibility of every  
5 government agency across New York State to ensure  
6 access for people with disabilities including the  
7 TLC. New York Lawyers for the Public Interest  
8 strongly supports a Council resolution in favor of  
9 the statewide surcharge on inaccessible Uber and Lyft  
10 trips and the establishment of a green and accessible  
11 transportation authority to support accessibility and  
12 electrification in the for-hire vehicle and para  
13 transit fleet. New York City is one of the largest  
14 markets in the world for multi-billion-dollar  
15 rideshare corporation, Uber and Lyft. Our local  
16 government should take a proactive leadership role in  
17 requiring the industry to develop and adapt vehicles  
18 that are both fully-accessible and zero-emissions.  
19 As someone who uses for-hire vehicles frequently  
20 through the MTA's Access-A-Ride on-demand pilot  
21 program and a person who uses manual wheelchairs for  
22 my residual limbs when they're sore or when my Lupus  
23 is extra aggressive which happens more and more I get  
24 older, I can tell you that I am worried about  
25 wheelchair users being left out once again. Electric



2 vehicles, cleaner air, and moving from fossil fuel  
3 combustion are vital for disabled New Yorkers. I  
4 along with other advocates want to be involved with  
5 this planning as they directly affect our lives and  
6 how much or little we can participate in work,  
7 school, doctor's appointments, social events, and  
8 more. Let's make our city more accessible, not less.  
9 That's the equitable thing to do. Thank you.

10 CHAIRPERSON BROOKS-POWERS: Thank you.

11 Thank you. Robert?

12 ROBERT ACEVEDO: Okay, my name is Robert  
13 Acevedo from Disabled in Action. As I testified at  
14 last month's virtual meeting, getting rid of  
15 accessible dispatch means getting rid of the human  
16 element, the human element, which is very important  
17 to many of the disabled and non-disabled, including  
18 many tourists. It's very important for the image of  
19 this city. I still think that this decision is about  
20 money, and the result of the TLC being forced in  
21 court to do what they said in a previous settlement.  
22 As usual, the disabled are being penalized while  
23 being told by the TLC that what they are doing is bet  
24 for the disabled. Once again, if it ain't broke,  
25 don't fix it. As for an amendment requiring taxis

2 and for-hire vehicles to display a decal warning  
3 passengers to look for cyclists and e-scooters when  
4 opening the door, this is essential as many disabled  
5 and non-disabled are endangered by these unlicensed,  
6 unlicensed cyclists and e-scooters. When discussing  
7 this amendment, the visually impaired and deaf should  
8 be mentioned as they are impacted by these unlicensed  
9 cyclists and e-scooters which refuse to make a sound  
10 announcing their impending arrival. Thank you very  
11 much.

12 CHAIRPERSON BROOKS-POWERS: Thank you.

13 Julia?

14 JULIA YEPEZ: I live in the Little  
15 Caribbean section of Brooklyn, an area which is  
16 almost impossible to find a taxi. Our area has  
17 drive-around ditsy [sic] cars who don't cater to  
18 wheelchairs and inaccessible [inaudible] vans. We  
19 can call Lyft or Uber, but many of these do not want  
20 to accept wheelchair passengers, and if they do their  
21 demeanor is rude, abusive, and/or say they can't  
22 speak English, creating more stress and frustration  
23 which always endangers my wellbeing. When I call  
24 accessible dispatch I get service by humans. I can  
25 ask human-related questions from and about New

2 Yorkers with disabilities. Accessible dispatch  
3 employs a New York-based disabled staff who also  
4 speaks and understands English. In short, accessible  
5 dispatch experiences and fills my needs. Seems that  
6 whenever people with disabilities find the door  
7 slightly open that can make our day, job, or outing  
8 more fruitful and enjoyable, it starts to close once  
9 again before it completely opens. No one is above a  
10 disability-free future. Becoming disabled will  
11 always be an equal opportunity employer. The  
12 accessibilities we establish in our city today will  
13 be the ones you might use tomorrow. Thank you.

14 CHAIRPERSON BROOKS-POWERS: Thank you.

15 We'll now hear from the next panel: Wayne Chen,  
16 Richard Chow, Carmen Cruz, Allison Langley, Bhairavi  
17 Desai, Simicara Sijes [sp?]. Whenever you're ready.

18 WAYNE CHEN: Hi, my name is Wayne Chen.

19 Good morning everyone. For PIP coverage, I do wish  
20 it would remain \$200,000 because I am owner--  
21 medallion owner driver, you know, we need that  
22 coverage, because we don't have worker compensation.  
23 In case I injure my job, the insurance cover provide,  
24 you know, coverage for me in case I injured my job,  
25 and loss income. So we need to keep the \$200,000

2 coverage. And also, for [inaudible] accessible  
3 [sic], TLC should increase the funding for the  
4 [inaudible] because the [inaudible] costs like  
5 \$80,000 right now. In 2008, it costs \$50,000. The  
6 cost increase, so they had to increase the funding  
7 for the [inaudible] medallion from \$14,000 to at  
8 least \$30,000, you know? And also, for the medallion  
9 MRP program, my loan restructure years because my  
10 bank refuse to participate in the city program, and  
11 our union looking for a new bank to buy out the loan.  
12 So the city-- we ask the city and TLC to extend the  
13 program, because the TLC Chair said earlier, they  
14 said they ended in December last year. so, we-- the  
15 TLC and city should keep the program and take all the  
16 medallion loan restructure. You know, we have maybe  
17 about 200 loan left medallion. Most of the medallion  
18 owner, they are restructured already, but a few  
19 owner, they had the loan restructure because the bank  
20 refused to participate in the MRP program. So I ask  
21 the city and the TLC to continue the program and  
22 [inaudible] loan restructure. So we are very close  
23 to restructuring [sic], so please continue the  
24 program. Thank you so much.

2 RICHARD CHOW: Hi. Good morning, Madam  
3 Chair and everyone. My name is Richard Chow. I am  
4 driving the taxi for 19 year. I'm a owner/driver,  
5 member of the New York Taxi Local Union. In 2001, me  
6 and a lot of driver [inaudible] strike [sic] to win  
7 the MRP program. In 2013 I had an accident. Someone  
8 hit my cab. The guy hit me. [inaudible] too. The  
9 other side insurance paid me [inaudible] by the young  
10 lady sitting in my cab, and she sue-- she said she  
11 pregnant. She lost the baby. She sued me, and she  
12 sued [inaudible] transit. Also, sued the other side  
13 insurance. A few month later, they negotiate and  
14 close the case, and you can imagine how risky the  
15 lower the coverage of \$50,000. If there's serious  
16 big accident, I have to stay in the hospital one to  
17 two week, I don't have worker compensation. I cannot  
18 work. I cannot pay the expensive hospital bill. I  
19 can't work. And then now yesterday I saw the news--  
20 I heard the news that [inaudible] the [inaudible]  
21 make 22 crash yesterday. You can imagine the  
22 dangerous-- how dangerous this. I cannot work  
23 yesterday. I stay home. The City Council [inaudible]  
24 insurance lower the coverage from \$200,000 to  
25 \$50,000, saving the [inaudible] only \$600 [inaudible]

2 give \$150,000 in coverage save \$50 a month. It's a  
3 dangerous bill. The bill is very risky for the  
4 driver plus an excess medallion-- my medallion, home,  
5 and property-- driver need more insurance coverage to  
6 protect the driver with our loss of job and the  
7 driver can get the peace of mind to taken care of the  
8 family and let the driver survive. Thank you.

9 CARMEN CRUZ: [speaking Spanish]

10 TRANSLATOR: She says good morning. My  
11 name is Carmen Cruz. I'm a member of the New York  
12 Taxi Workers Alliance, and I have more than 11 years  
13 driving with Uber and Lyft.

14 CARMEN CRUZ: [speaking Spanish]

15 TRANSLATOR: So, to start off, I'd like  
16 to make clear that we as drivers are not interested  
17 in saving \$600 a year if it's going to put at risk.  
18 It's simply not worth it to save such small amount of  
19 money for such a great risk and such a large amount  
20 of coverage.

21 CARMEN CRUZ: [speaking Spanish]

22 TRANSLATOR: \$600 of savings is not  
23 nearly enough for all of the costs that we are  
24 experiencing.

25 CARMEN CRUZ: [speaking Spanish]

2 TRANSLATOR: A much better idea from the  
3 companies that are pushing these bills would be if  
4 these two companies would give us a pay raise to be  
5 able to pay for our expenses.

6 CARMEN CRUZ: [speaking Spanish]

7 TRANSLATOR: Thank you.

8 ALLISON LANGLEY: good afternoon. My  
9 name is Allison Langley. I'm a Staff Attorney with  
10 the New York Taxi Workers Alliance. I'm here to  
11 testify about Intro 373, a bill which would have  
12 provided for vehicles retirement extension started in  
13 the COVID-19 crisis. While the COVID-19 state of  
14 emergency has ended, the economic crisis facing  
15 yellow cab owners has not. Yellow cabs are doing  
16 just 55 percent of the trips per day that they were  
17 doing before COVID. NYTWA urges the City Council to  
18 revisit the issue of helping drivers with vehicles  
19 expenses while they're struggling to bring in enough  
20 revenue to purchase a new car. The lack of post-  
21 COVID recovery has been exacerbated by the recent  
22 court order which requires that all owner drivers put  
23 a wheelchair accessible vehicles, or a WAV, on the  
24 road. The New York Taxi Workers Alliance supports  
25 the goal of an accessible fleet and the transition

2 must not be so costly that it pushes drives out of  
3 the industry. A WAV, as you heard from Wayne Chen, is  
4 twice as expensive as a standard vehicles. Owner  
5 drivers need financial support from the city.

6 Otherwise, the court order will not result in  
7 increasing accessible-- the number of accessible cabs  
8 on the street. It will simply reduce the overall  
9 number of cabs in operation overall. While the Taxi  
10 and Limousine Commission does provide some limited  
11 benefits from the Taxi Cab Improvement Fund or TIF  
12 which is funded by a surcharge on taxi trips, the  
13 fund not only fails to fully cover the difference in  
14 purchase and operational costs, but is going to  
15 become insolvent this year. You heard earlier today  
16 from the Chair of the TLC as he testified about the  
17 limited funds available and the difficult decision  
18 they had to make to try to increase the benefit up  
19 front. What he did not tell you is that even at the  
20 current benefit rate, the fund will be insolvent by  
21 the end of the year. In addition, while we  
22 appreciate the TLC's attempts to increase the upfront  
23 benefits to help drivers purchase vehicles, those  
24 increases come at the cost of reducing the overall  
25 benefit rate and the benefits that drivers would



2 receive year after year of maintaining a WAV in  
3 operation. NYTWA urges the City Council to find  
4 other funding to support owner drivers as they work  
5 to meet the accessibility mandate. This would allow  
6 TIF benefits not only to be maintained at their  
7 current level, which as I've said is insufficient,  
8 but also to increase it. This funding would not only  
9 ensure that thousands of drives would be able to keep  
10 their jobs driving yellow cabs, but would also ensure  
11 that the many passengers who need an accessible taxi  
12 cab have access to one when they need it.

13 CHAIRPERSON BROOKS-POWERS: Thank you.

14 ALLISON LANGLEY: Thank you.

15 BHAIRAVI DESAI: Good afternoon, Madam  
16 Chair, members of the Council. My name is Bhairavi  
17 Desai. I'm the Executive Director of the 28,000  
18 member New York Taxi Workers Alliance. First, to  
19 speak on Intro 1050. We are really concerned by as  
20 Wayne said, yellow cabs owner drivers do not have  
21 workers compensation coverage, and livery drivers  
22 only have worker's comp if the injury is a result of  
23 a crime or the, you know-- or it meets the statutory  
24 definition of grave injury. And so for livery  
25 drivers and yellow cab owner drivers, PIP or no-fault

2 insurance, it's a lifeline. It's critical. And  
3 we're talking about, you know, instances of very  
4 serious injury, and as the Commissioner testified  
5 earlier, compared to other insurances, it is the  
6 insurance that will deliver for you within a 30-day  
7 period. And as Carmen testified, you know, telling  
8 drivers that they're going to save \$400 to \$600 a  
9 year if they give up this critical coverage, it's  
10 honestly such an insult. I mean, I think the real  
11 impetus for this bill is most likely that Uber and  
12 its paid-for coalition seems to believe that reducing  
13 this coverage is going to reduce the level of  
14 fraudulent claims, but there is no publicly available  
15 data, there's no scientific report from the  
16 Department of Financial Services, certainly not the  
17 TLC, certainly not the City Council itself, or even  
18 from an insurance company or watchdog group that  
19 would substantiate this claim. So we're being asked  
20 to reduce coverage with no evidence that it's even  
21 going to impact the fraudulent claims that, you know,  
22 that it's supposed to aim. So we have a lot of  
23 concern and really call for a pause on, you know,  
24 moving forward on this bill.

2 CHAIRPERSON BROOKS-POWERS: Thank you.

3 And I think I'm missing someone up here. Simisara?

4 Okay. Thank you to this panel.

5 BHAIRAVI DESAI: Thank you.

6 CHAIRPERSON BROOKS-POWERS: We'll now  
7 hear from the next panel: Freddi Goldstein, Geoff  
8 Berman, Peter Mazer, KJ Singh, Michael Ring [sp?].  
9 Whenever you're ready, Freddi Goldstein.

10 FREDDI GOLDSTEIN: Sorry. Good morning  
11 Chair Brooks-Powers and members of the Committee. My  
12 name is Freddi Goldstein and I'm testifying today in  
13 support of Intro 1050. This bill is really about the  
14 drivers. It is the drivers who pay for their  
15 insurance in New York City and it is the drives who  
16 bear the cost of unnecessary high insurance  
17 requirements. New York City for-hire vehicle drivers  
18 are required to carry four times more personal injury  
19 protection insurance than any other driver on the  
20 road, and yet TLC data tells us that the rate of  
21 serious crash is extremely low. In fact, in 2024,  
22 the TLC reported fewer than one serious crashes per  
23 month on average for for-hire vehicle drivers.  
24 Further, this coverage is largely duplicative. Uber  
25 and Lyft drivers are covered by the Black Car Fund

2 which pays out before personal injury protection.

3 Since the Black Car Fund pays out first, drivers have  
4 even less need for PIP than other New York drivers.

5 Additionally, passengers, pedestrians and other

6 drivers would be covered under a driver's liability

7 insurance which covers \$100,000 per person and would

8 not be impacted by this legislation. While we do not

9 have data for New York City specifically, we know

10 that in New York State where we cover the insurance

11 on behalf of drivers, 98 percent of settled claims

12 were for under \$50,000 for accidents from 2021 and

13 2022. New York City's for-hire vehicle market is in

14 crisis, an issue that primarily must be addressed by

15 the state. So far, the Governor's solution is for

16 insurers to raise rates. Since 2024, drivers have

17 already seen anywhere from a 10 to 20 percent

18 increase on average. The Governor's budget makes

19 clear this is just the beginning. Drivers will

20 continue to see large rate increases for years to

21 come. Reducing PIP requirements from \$200,000 to

22 \$50,000 per person is the only related action the

23 Council can take and it would save drivers around

24 \$600 annually. I hope you pass 1050 on behalf of

2 drivers, riders, and the millions of New Yorkers who  
3 rely on for-hire vehicles. Thank you for your time.

4 PETER MAZER: Good morning members of the  
5 Committee. My name is Peter Mazer and I am General  
6 Counsel to the Metropolitan Taxi Cab Board of Trade,  
7 a 72-year-old trade association representing owners  
8 and operators of licensed medallion taxi cabs. Our  
9 full-service driver centers provided representation  
10 for drivers leasing cabs in more than 12,000  
11 adjudications. The New York City medallion industry  
12 is an integral part of the city's mass transportation  
13 system. We service areas not reachable by bus and  
14 subway, yet we receive not a penny in government  
15 subsidy. In fact, each passenger riding a cab in the  
16 central business district in Manhattan already pays  
17 \$3.75 of its fare to the MTA. That's more than the  
18 cost of a bus and subway ride. And while ridership  
19 has been down in the industry, expenses have  
20 continued to increase, and today I want to address  
21 two areas where the City Council can be of help.  
22 Cabs and other vehicles for-hire must maintain higher  
23 liability and no-fault insurance limits than other  
24 vehicles licensed in New York State. This is because  
25 of TLC regulations which you've heard about already.

2 However, these higher limits of insurance have been a  
3 magnet for fraud on the part of unscrupulous  
4 claimants, their medical providers, and unethical  
5 attorneys. The fraud is so rampant that it has  
6 jeopardized the stability of the for-hire insurance  
7 industry. The high cost of insurance premiums has  
8 been devastating to the taxi industry. Recently, both  
9 Uber and a major insurance carrier in the for-hire  
10 industry have filed separate lawsuits in federal  
11 court against some of these perpetrators. These  
12 suits highlight the types of fraudulent claim  
13 activity burdening for-hire vehicle insurance  
14 carriers and the scope of the problem. Lowering  
15 mandatory minimum insurance limits to those  
16 applicable to other vehicles, including for-hire  
17 vehicles elsewhere in the state would discourage some  
18 of these fraudulent practices. Intro 1050 under  
19 consideration today would help achieve this result by  
20 prohibiting the TLC from mandating higher limits.  
21 Persons injured in accidents would still be protected  
22 as the TLC and the state both strictly enforce  
23 mandated insurance coverage. We urge the passage of  
24 Intro 1050. If I can just-- one--

2 CHAIRPERSON BROOKS-POWERS: [interposing]  
3 I just ask that you wrap up, please.

4 PETER MAZER: Yeah, if I could just have  
5 one more minute. Just to address the concern that we  
6 have with the high cost of accessible vehicles which  
7 are up to \$90,000 each, and the fact that the Taxi  
8 and Limousine Commission will be-- has provided some  
9 funding but is eliminating a large amount of the  
10 funding that's available, including subsidies to  
11 drivers, continuing payments to owner, and that had  
12 money that was available to drivers who transport  
13 passengers with accessibilities and the elimination  
14 of the accessible dispatch program which members of  
15 the accessible community have already talked about.  
16 We urge the City Council to find some funding that  
17 could restore some of these cuts.

18 CHAIRPERSON BROOKS-POWERS: Thank you.

19 PETER MAZER: Thank you.

20 CHAIRPERSON BROOKS-POWERS: And we ask  
21 that if folks have more testimony beyond the two  
22 minutes, you can definitely submit the remaining the  
23 testimony in writing. I have yours, so I'll be able  
24 to read it with more intent. Thank you.

2 GEOFF BERMAN: Chair Brooks-Powers,

3 members of the Committee, I'm Geoff Berman, Director  
4 of Public Policy at Lyft. Nice to speak to you this  
5 afternoon. I'd also like to express my gratitude to  
6 Council Member Carmen De La Rosa for her leadership  
7 in sponsoring this critical legislation. As you've  
8 heard, currently TLC drivers are required to carry  
9 \$200,000 in personal-- in PIP coverage, four times  
10 the amount for TNC drivers and personal call [sic]  
11 drivers throughout the rest of New York State.

12 That's a requirement. There's nothing, if the  
13 coverage limit is lowered to \$50,000, that would  
14 prevent somebody who feels they want more coverage  
15 from buying more. We're simply saying eliminate the  
16 requirement. The excess requirement places an undue  
17 financial burden on for-hire vehicle drivers making  
18 it increasingly difficult for them to afford  
19 necessary insurance premiums. Lowering the PIP  
20 requirement to \$50,000 would align TLC coverage with  
21 that of other rideshare drivers and personal vehicles  
22 owners, reducing cost for drivers while maintaining  
23 specific-- sufficient protection in three ways. It  
24 would reduce duplication of coverage. As you've  
25 heard, for-hire vehicle drivers in New York already



2 receive benefits largely duplicative of PIP coverage  
3 through the Black Car Fund or through workers  
4 compensation. It would combat insurance fraud. The  
5 high no-fault limits incentivize fraudulent claims  
6 which drive up costs for insurers and in turn for  
7 drivers. Lowering the limits would help mitigate  
8 these abuses, and it would encourage market  
9 competition. The diminishing availability of  
10 commercial auto insurance in New York City poses a  
11 growing risk to the industry. Excessive insurance  
12 requirements discourage new carriers from entering  
13 the market, reducing competition and further  
14 increasing cost. A reduction in PIP requirements  
15 would help stabilize the market and create more  
16 affordable insurance for drivers. The current state  
17 of commercial auto insurance in New York City creates  
18 significant challenges for for-hire vehicle drivers,  
19 including Uber, Lyft and yellow taxis. While no  
20 single policy solution will change or fully resolve  
21 these challenges, lowering these requirements is  
22 smart, practical and necessary. I urge the City  
23 Council to support this important reform and to bring  
24 much needed relief to licensed drivers. Thank you  
25 for your time and consideration.

2 CHAIRPERSON BROOKS-POWERS: How do you  
3 see this bill combatting fraud?

4 GEOFF BERMAN: The way it's been  
5 explained to me is that when you have coverage limits  
6 that are higher than needed, there's now a pot of  
7 money that nefarious actors find alluring and try to  
8 go after. As--

9 CHAIRPERSON BROOKS-POWERS: [interposing]  
10 And who would those actors be? Is it the driver or  
11 the victim?

12 GEOFF BERMAN: The alleged victim or  
13 their attorney.

14 CHAIRPERSON BROOKS-POWERS: Now, in the  
15 instance where, as the Commissioner used the example  
16 earlier in terms of the Times Square crash, and there  
17 were about six victims in that crash that no one  
18 anticipated happening, do you think that \$50,000  
19 would cover the six victims sufficiently?

20 GEOFF BERMAN: First of all, there's the  
21 Black Car Fund which covers-- which provides  
22 significant coverage for death or bodily injury. So  
23 we're--

24 CHAIRPERSON BROOKS-POWERS: [interposing]  
25 The Black Car Fund insurance covers what exactly?

2 GEOFF BERMAN: I don't want to speak out  
3 of turn, but what I know is that is there's \$100,000  
4 driver death benefit. There's illness insurance.  
5 There's lost wages--

6 CHAIRPERSON BROOKS-POWERS: [interposing]  
7 But for the passenger or a pedestrian that is  
8 involved in the crash, does that insurance fund cover  
9 them?

10 FREDDI GOLDSTEIN: May I? I can answer  
11 this.

12 CHAIRPERSON BROOKS-POWERS: Please.

13 FREDDI GOLDSTEIN: The Black Car Fund is  
14 specific to the driver. So it would not cover  
15 injured passengers or pedestrians, but the liability  
16 insurance would. So there's \$100,000 per person  
17 available from that pot of insurance. And I just  
18 want to clarify that with the PIP reduction, the  
19 \$50,000 would be available per person. It wouldn't  
20 be expected to cover all six through one \$50,000 pot.

21 CHAIRPERSON BROOKS-POWERS: Which is  
22 fine, but if there's a severe injury, and I think  
23 back to Commissioner Curry [sp?], the Commissioner  
24 for the Mayor's Office for People with Disabilities,  
25 and her injuries that were sustained from a crash

2 within a FHV actually, those were long and enduring  
3 impacts that she received through that crash. And so  
4 the doctor's visits well exceeded \$50,000. So what  
5 gets activated? And I would argue it goes past  
6 \$150,000. So what else is in the-- you know, what  
7 else is-- are the drivers able to use to be able to  
8 cover this so that it doesn't kick over to someone  
9 who, you know, was a victim in it all?

10 GEOFF BERMAN: If I could? In other  
11 states, including the rest of New York State, if  
12 somebody's injured and passes away, a passenger or  
13 pedestrian, you know, the cost to their life and  
14 their medical injuries is no different than in New  
15 York City or certainly not four times as much so.  
16 And so I think the problem here is if you're  
17 requiring people to buy a level of insurance that  
18 only applies to the outlier case, and requiring the  
19 other 90-something percent of people to purchase  
20 excessive coverage.

21 PETER MAZER: If I may add one thing to  
22 this mix? The \$200,000 coverage in PIP is not  
23 available to pedestrians. It's only available to  
24 passengers, motorists in other vehicles. Pedestrians  
25 are limited to \$50,000 in PIP coverage.

2 CHAIRPERSON BROOKS-POWERS: Thank you for  
3 that clarification, even though I am focused on all,  
4 but thank you for that clarification. Does liability  
5 insurance cover riders and pedestrians when the  
6 driver is not at-fault?

7 PETER MAZER: Well, I'll answer that.  
8 No-fault is exactly what it says. It covers  
9 everybody that's eligible to be covered irrespective  
10 of fault. So if you're in a cab and the other  
11 motorist is at-fault, no-fault will cover you. If  
12 you're a pedestrian, whichever car was involved in,  
13 you don't have to determine who was at-fault. Did  
14 the car go through a red light? Or did this car make  
15 a turn? Did this car come too close to me? If  
16 you're hit, you'll be covered and it doesn't really  
17 matter. It doesn't matter. We don't assess  
18 liability. That's the whole point of no-fault.

19 CHAIRPERSON BROOKS-POWERS: In the panel  
20 before tis panel were a panel that included drivers  
21 that were clear that they did not feel this would be  
22 helpful. They had concerns about what that meant for  
23 them in the event of a crash, and so hearing from the  
24 drivers directly, you know, I just want to give you

2 an opportunity for you to respond to the concerns  
3 that they raised.

4 GEOFF BERMAN: I was listening to them,  
5 and my reaction was that oftentimes people purchase  
6 insurance beyond the limit of what they're required  
7 to purchase, because they feel that they would rather  
8 spend more money and lower their risk even for an  
9 unlikely event, and people are welcome to do that.  
10 What we're talking about is what the required minimum  
11 coverage is, not putting a cap on some maximum. So,  
12 if you're a driver who wants to make sure you're  
13 covered for some unlikely scenario, you can purchase  
14 more insurance.

15 CHAIRPERSON BROOKS-POWERS: Even though  
16 the mass amount of drivers, if they're not required,  
17 would likely not because there are some that would  
18 like to cut cost, but then that goes into my next  
19 question--

20 GEOFF BERMAN: [interposing] I agree with  
21 you. That's why the bill would be a good thing.

22 CHAIRPERSON BROOKS-POWERS: So, my next  
23 question is if we were to reduce no-fault insurance,  
24 then does that put passengers at more risk?

2 FREDDI GOLDSTEIN: No, because we believe  
3 that there is both sufficient additional coverage  
4 through liability which would cover, and the question  
5 you were asking about earlier, liability would step  
6 in and cover--

7 CHAIRPERSON BROOKS-POWERS: [interposing]  
8 And that's the \$100,000?

9 FREDDI GOLDSTEIN: Yes. And then there's  
10 also the uninsured/under-insured motorist coverage  
11 that is available to passengers.

12 CHAIRPERSON BROOKS-POWERS: Do you have  
13 an idea of what the cost is for an emergency room  
14 visit on average?

15 FREDDI GOLDSTEIN: I don't have that  
16 information, no.

17 PETER MAZER: I do since I recently  
18 experienced it. The cost for an emergency room visit  
19 is about \$1,000.

20 CHAIRPERSON BROOKS-POWERS: \$1,000.

21 PETER MAZER: For a visit. If you-- not  
22 if you're staying overnight.

23 CHAIRPERSON BROOKS-POWERS: Right. And  
24 then do you know if you have to stay overnight?

2 PETER MAZER: I spent two nights in the  
3 hospital a few months ago and the official bill from  
4 the hospital was \$27,000.

5 CHAIRPERSON BROOKS-POWERS: And that was  
6 for two days?

7 PETER MAZER: For two days. It wasn't a  
8 car accident.

9 CHAIRPERSON BROOKS-POWERS: Right. It  
10 wasn't a car accident. It was two days. But if  
11 someone gets into a car crash with severe bodily  
12 injury and they have to be in a hospital for five  
13 days and go to therapy--

14 PETER MAZER: Once the \$50,000 in PIP--  
15 let's say \$50,000 in PIP was exhausted, it would be  
16 able to bring lawsuit and cover under the liability  
17 policy which is \$100-- over \$300,000. So you have  
18 additional coverage there, and that cover-- you would  
19 have to show a significant injury. So, if you reach  
20 the \$50,000 threshold, you may be able to show  
21 significant injury. So, that liability insurance is  
22 still available, but there you have to-- it would  
23 have to depend on fault. So then you would have to  
24 bring the action against the person who is at fault  
25 as opposed to no-fault coverage which only covers out



2 of pocket medical expenses. It would cover physical  
3 therapy. There is some money for lost wages. It's  
4 intended to provide a base level of coverage  
5 irrespective of fault. Before New York-- many years  
6 ago, did not have no-fault, and every time you were  
7 involved in an automobile accident, you brought a  
8 lawsuit, and the lawsuit would determine-- the  
9 purpose of the lawsuit was to determine who was at  
10 fault and the party that was at-fault would wind up  
11 paying through their insurance carrier. No fault  
12 crated this-- was supposed to create a system where  
13 we did not have the difficulty of assessing fault and  
14 everybody would have a certain amount of coverage,  
15 \$50,000 across the board. Now, if you got hit by a  
16 UPS truck, you'd have the same no-fault coverage. If  
17 you were-- if you had the misfortune of being in an  
18 accident in a taxi cab in Yonkers as opposed to the  
19 Bronx, the coverage would be \$50,000.

20 CHAIRPERSON BROOKS-POWERS: Thank you.

21 PETER MAZER: There is other coverage.  
22 Like I said, there is the liability coverage.

23 CHAIRPERSON BROOKS-POWERS: Thank you.

24 Thank you for that. Mr. Singh?

2 KJ SINGH: Hello. My name is KJ Singh.  
3 I'm President and Chief Operating Officer of Maya  
4 Assurance Company. We're one of few remaining  
5 insurance carriers providing liability insurance for  
6 for-hire vehicle.

7 CHAIRPERSON BROOKS-POWERS: Can you move  
8 the mic closer to you, please?

9 KJ SINGH: We started about 20 years ago  
10 in a small office in New York City with no desk,  
11 office or employees and we provided insurance  
12 liability for the for-hire vehicle. It was 100  
13 percent of our broker [sic] business, and we have  
14 successfully have tried to do that. However, with  
15 the difficulty with the no-fault abuse, it has become  
16 very difficult. So approximately five years ago we  
17 had decided to make the difficult decision to pull  
18 out of New York City for-hire vehicle insurance  
19 industry. The reason being it was the no-fault abuse  
20 that was getting us. So the solutions for a policy  
21 limit and/or regulation adjustment I believe do need  
22 to be discussed at the same time. Unfortunately, the  
23 hard-working taxi drivers are targeted for their  
24 insurance policies. They're significantly targeted,  
25 would stage accidents for the passengers, the drivers

2 themselves do have protection, and they do need  
3 protection because they are targeted. The abuse  
4 starts at the claim level of the passengers. So the  
5 decision or the discussion to have a reduction of  
6 policy limit is to limit the no-fault abuse. If the  
7 no-fault abuse was curtailed, minimum limits could be  
8 an option, 100/300 could be an option, or even the  
9 bigger policy limits could be an option for  
10 protection of the drivers, the passengers, the  
11 public, and the community, because that's what  
12 insurance does. I'm not here to-- I'll be honest  
13 with you, as an insurance carrier, policy limits are  
14 easy. It's an acceptable decision we make, too,  
15 right? Would 25/50 make it easier for other carriers  
16 to enter? I believe so. For our specific example,  
17 I'm on my 10<sup>th</sup> life of my nine lives right now. We  
18 had conversations with DFS, so I don't know if that's  
19 going to be beneficial with an increase or decrease  
20 in limits right now. The targeted no-fault abuse is  
21 the issue. Thank you. In your previous no-fault--

22 CHAIRPERSON BROOKS-POWERS: [interposing]

23 Thank you.

24 KJ SINGH: questions, I'm more than happy  
25 to answer some of those if you have it.

2 CHAIRPERSON BROOKS-POWERS: Thank you.

3 Michael, right?

4 MICHAEL RING: Hi, my name is Michael  
5 Ring. I'm Vice President of Disabled in Action.  
6 Disabled in Action is one of the organizations that  
7 was the plaintiff in the lawsuit that got 50 percent  
8 of the yellow taxis to be accessible, and that's  
9 great, but the big problem is is that the drivers  
10 have no incentive to stop and pick someone up who's  
11 using a wheelchair. It's going-- if they know what  
12 they're doing, it's going to take three to five  
13 minutes to secure a wheelchair, and they don't get  
14 any extra money for that three to five minutes in,  
15 three to five minutes out. But many of them claim  
16 they don't know how to secure a wheelchair, and I  
17 hear that so many times when I travel with my friends  
18 that use wheelchairs that I believe them. Their  
19 training isn't sufficient. I'm not sure if they've  
20 been taught how to secure a wheelchair. They often  
21 don't have the equipment in the back of their car to  
22 do it. They don't think someone needs to wear a  
23 seatbelt. If their wheelchair is secured, that they  
24 can pop right out of the wheelchair if they stop  
25 fast. It's very dangerous. So there needs to be

2 some more incentives to get the drivers to stop for  
3 people that use wheelchairs. Accessible dispatch is  
4 the answer for that. The drivers that sign up for  
5 that will be told that their passenger is using a  
6 wheelchair and they should get some extra money to  
7 make that trip and pick someone up in a wheelchair,  
8 and accessible dispatch shouldn't be replaced by app-  
9 based services. Because I don't know if anyone's  
10 ever tried to communicate with Uber, you get an AI  
11 robot helping you and that's not helpful if you need  
12 someone who lives in New York and understands New  
13 York like accessible dispatch does. That's all I had  
14 to say. But sitting on this panel, two years ago I  
15 was in a-- my car-- my Uber was totaled. I was fine.  
16 We were on North Conduit [sic] Boulevard. Now I  
17 understand why half a dozen people threw their  
18 lawyer's business cards at me, and I didn't sue  
19 anyone, but now it all makes sense to me.

20 CHAIRPERSON BROOKS-POWERS: Thank you so  
21 much. Thank you to the panel. Next we're going to  
22 go online. We will hear first from Matt Daus  
23 followed by Eric McClure.

24 MATTHEW DAUS: Hi, can you hear me?  
25

2 CHAIRPERSON BROOKS-POWERS: We can hear  
3 you.

4 MATTHEW DAUS: Hi, Chair Brooks-Powers,  
5 good to see you, and members of the Committee. My  
6 name's Matt Daus. I am the former longest-serving  
7 New York City Taxi and Limousine Commission Chair. I  
8 also was the General Counsel of the TLC at the time  
9 that these rules involving 1050, Intro 1050, were  
10 passed. I'm now Transportation Technology Chair at  
11 the City University of New York at City College where  
12 we have a research center that's USDOT funded doing  
13 research on this very issue. So, I'm here today to  
14 give you a little bit of a short preview on where we  
15 stand with our study that I shared with not only you,  
16 but also the bill sponsor, Council Member De La Rosa  
17 and Council Member Farías. I've been talking about  
18 the methodology and I heard there were some questions  
19 earlier on the panel. I didn't watch all the  
20 testimony, but as to whether we have an objective  
21 study or anybody looking at this, and the answer is  
22 yes. The UTRC has all of the region's top scholars  
23 from all of the universities that have transportation  
24 programs, and we have-- we are putting the finishing  
25 touches on a report which should be out specifically

2 on reforms, root causes, and steps forward and  
3 recommendations for trying to solve and alleviate the  
4 insurance crisis in New York City specifically. We  
5 have-- the methodology includes looking at data. It  
6 looks at-- we've been in touch with all types of  
7 stakeholders in the industry and we're reaching out  
8 to more to get their perspectives and information.  
9 This is an incredibly complex issue. I was the  
10 General Counsel. I wasn't the decision-maker, but I  
11 drafted the rules along with Mr. Mazer who testified  
12 earlier as my Deputy at the time. We passed these  
13 rules along with the liabilities as part of the 1998  
14 reforms. Just a bit of history-- there was a lot of  
15 controversy surrounding them. There was a taxi  
16 strike. I think the Taxi Workers Alliance was  
17 actually formed at that time along with--

18 SERGEANT AT ARMS: [interposing] Your time  
19 has expired. Thank you.

20 MICHAEL RING: Can I just have one second  
21 to wrap up, please?

22 CHAIRPERSON BROOKS-POWERS: If you could,  
23 please.

24 MICHAEL RING: We will have our comments  
25 and our recommendations out, and I would encourage

2 you to read them, but one of the ones that we're  
3 looking at now is-- and I can share with you is that  
4 we definitely support Intro 1050, because this is a  
5 recommendation that is one part of the problem. It's  
6 a judgment call. You know, it's not going to solve  
7 the problem completely, but it is a step in the right  
8 direction. We've had 25 years of inaction, and we  
9 have an insurance crisis that needs to be solved.  
10 There's a lot of misinformation which I'll try to--  
11 I'm going to submit written comments responding that  
12 I hope you will read before the deadline is up.  
13 There's a lot of misinformation that has been shared  
14 here today. Reg 68 and a lot of the laws that are in  
15 place and all the different forms of compensation,  
16 including private compensation for private health  
17 insurance is available for people. The number of  
18 people in our conclusions is very limited that  
19 benefit from this additional PIP. Additional PIP was  
20 designed for motorists who want to protect their  
21 families and buy it on top of what they have. Does  
22 not cover other pedestrians on the road. Does not  
23 cover motorists in other vehicles, and the driver has  
24 ample insurance in most situations to cover their  
25 medical benefits. It does not cover pain and



2 suffering. It is only for medical expenses, and it's  
3 only for lost wages and other types of benefits that  
4 are covered by the funds, private insurance,  
5 Obamacare. There's so few people that have ever in  
6 our experience reached the upper levels of the  
7 \$200,000. It's a judgment call that you need to  
8 make, but if it was up to me, I would say that plus  
9 other reforms along with it will make a difference.  
10 It's not just about drivers saving some money--

11 CHAIRPERSON BROOKS-POWERS: [interposing]

12 Thank you.

13 MICHAEL RING: [inaudible] we need to  
14 mandate telematics and do a lot of other things, and  
15 I want to congratulate you, Chair, as well as I'd  
16 like to congratulate Council Member De La Rosa for  
17 having the courage to move forward with this bill  
18 because it's never a politically easy thing to do to  
19 reduce insurance. If we do don't do this and other  
20 things, we're not going to have jobs or an industry  
21 to serve the people of the city, and I can tell you  
22 that based upon all the work I've done on this report  
23 which I hope you will read, that this needs to be  
24 done as a first step.

2 CHAIRPERSON BROOKS-POWERS: Thank you.  
3 Thank you for that.

4 MICHAEL RING: [inaudible] but this-- I'm  
5 here for questions offline, as you know Chair, as  
6 always.

7 CHAIRPERSON BROOKS-POWERS: Absolutely.  
8 Thank you. And when is the report going to be final?

9 MICHAEL RING: We're going to have it out  
10 within two weeks. We just have some more  
11 stakeholders we're getting information, but one of  
12 the recommendations among others is to support this  
13 bill as it is. Reduce it, and let's study it and  
14 let's see what happens and then have an open mind in  
15 a couple of years. Fraud is rampant, but that's not  
16 the only reason for this. Just few people that are  
17 benefitting from this. It's not -- you know, it's a  
18 judgment call. All the-- a few people that might not  
19 have coverage, yes. But--

20 CHAIRPERSON BROOKS-POWERS: [interposing]  
21 Thank you. So, we'll connect with you.

22 MICHAEL RING: [inaudible]

23 CHAIRPERSON BROOKS-POWERS: We'll connect  
24 with you offline and talk about this further.

25 MICHAEL RING: Okay.

2 CHAIRPERSON BROOKS-POWERS: Next we'll  
3 hear from Eric McClure followed by Andrew Greenblatt.

4 SERGEANT AT ARMS: Starting time. Eric,  
5 you're unmuted.

6 ERIC MCCLURE: Thank you. Good  
7 afternoon, Madam Chair. My name is Eric McClure. I'm  
8 the Executive Director of StreetsPAC. I'm here to  
9 speak about Intro 193 which we strongly support. It  
10 would require taxis and other for-hire vehicles to  
11 display a decal reminding passengers to look for  
12 people on bicycles before opening the door when  
13 exiting the vehicle. New York Safe Vehicle and  
14 Traffic Law prohibits the opening of a car door into  
15 the path of moving traffic which includes bicycles  
16 and other micromobility devices, and New York City's  
17 administrative code prohibits the opening of a car  
18 door into the path of a cyclist. Yet, despite these  
19 prohibitions, "dooring" as it's known colloquially is  
20 an all too common occurrence in New York City.  
21 Dooring can cause serious injury and in the worse  
22 cases, death, most often when the victim is knocked  
23 in the path of a moving vehicle. At least one New  
24 Yorker has been killed in a dooring incident in each  
25 of the past three years, [inaudible] in Manhattan in

2022, Azibeck Soliv [sp?] in Queens in 2023, and John Polichelli [sp?] in Brooklyn in 2024. The TLC has provided free anti-dooring decals for for-hire vehicles since 2012, but their display is not required. While the TLC believes their use is widespread, there's absolutely no good reason their display shouldn't be mandated. While the safety of the person outside the vehicles is paramount, there's also significant benefit to people inside the cab, and that liability in dooring incidents is almost always found to be completely the fault of the person opening the door, and awards to victims can amount to hundreds of thousands of dollars. This bill can both save lives and save taxi and FHV passengers money. On a personal note, several years ago I nearly doored a cyclist from getting out of a cab near my home in Brooklyn. Luckily, the person on the bike was able to stop quickly, and I apologized profusely as someone who given my work and advocacy know better than to check before opening the door. Had there been a reminder decal on the door, luck wouldn't have been required to avoid a potentially catastrophic incident. We're grateful to Council Member Gutiérrez and the Senior Advisor Anya Lair [sp?] for

2 introducing this legislation, to the cosponsors for  
3 their support, and to John Orka [sp?] and Bike New  
4 York for conceiving the bill and working with us to  
5 advocate for it. We strongly urge the Council to pass  
6 Intro 193 as soon as possible. Thank you.

7 CHAIRPERSON BROOKS-POWERS: Thank you.

8 Next, we'll hear from Andrew Greenblatt followed by  
9 Israel Acevedo.

10 SERGEANT AT ARMS: Starting time.

11 ANDREW GREENBLATT: Hi, good afternoon,  
12 Chair Brooks-Powers and members of the Committee.  
13 I'm Andrew Greenblatt, the Policy Director of the  
14 Independent Drivers Guild, or IDG. Today I'll be  
15 testifying regarding Intro 1050. Behind me are a  
16 number of drivers who have been affected by the PIP  
17 law and are here to let you know that they too  
18 support 1050. The personal injury protection market  
19 in New York for Uber and Lyft drivers is in shambles.  
20 Insolvent companies are serving 70 percent of the  
21 market. Rates are rocketing up and the state is  
22 moving to raise them even faster. Drivers face  
23 higher rates if someone hits them or if their  
24 passenger opens the door into a bike lane. If God  
25 forbid that happens twice in six months, that driver

2 is unable to get insurance and is therefore out of  
3 work. Imagine if someone spilled coffee on you in the  
4 office and suddenly you got a pay cut. Then someone  
5 else knocks over some papers from your desk and now  
6 you're fired. That's the life of a driver under the  
7 insane no-fault regime. The driver never gets a  
8 trial in which they can defend themselves. They just  
9 have to live with it. Now, New York City has decided  
10 in the past to add to this misery by raising the  
11 minimum coverage for these accessible from \$50,000 to  
12 \$200,000. This attracts fraudsters, hucksters, and  
13 cheats all on the back of the hard-working drivers.  
14 While this bill doesn't abolish the system, it at  
15 least gets New York City out of the business of  
16 further immiserating these drivers. The IDG supports  
17 this bill and thank Council Member De La Rosa for her  
18 advocacy and urges the committee to move Intro 1050  
19 along to full passage by the City Council quickly. I  
20 would-- [applause] [background chanting]

21 CHAIRPERSON BROOKS-POWERS: Israel

22 Acevedo followed by Kathleen Collins.

23 SERGEANT AT ARMS: Starting time. You're  
24 unmuted, Israel.

25 ISRAEL ACEVEDO: Can you see me?

2 SERGEANT AT ARMS: Yes, we can.

3 CHAIRPERSON BROOKS-POWERS: Yes.

4 ISRAEL ACEVEDO: Okay. Good morning,

5 Chair Brooks-Powers and the Committee on

6 Transportation and Infrastructure. I have been an

7 owner operator driving the same for-hire vehicle for

8 the last eight years, and my TLC and DMV license are

9 both clean. In 2021 and 2022 I was paying \$301 in

10 liability insurance. In 2023, I was paying \$334. In

11 2024, I was paying \$387, and now for 2025, I'm being

12 told it will be \$410. I am in support of Local Law

13 to amend the administrative code of the City of New

14 York in relation to limiting the amount of liability

15 coverage the Taxi and Limousine Commission may

16 require for vehicles they license, because we are the

17 safest drivers in New York City, and the extremely

18 high insurance we pay is burdening thousands and

19 thousands of drivers. On January 17<sup>th</sup>, 2025 I sent

20 an email to American Transit and I was expressing the

21 same thing I just expressed to you guys, and I was

22 asking them why my insurance rates keep increasing

23 when my TLC license is clean and my DMV license is

24 clean. I never received a response from them, okay?

25 I have also shared my email to American Transit with

2 Council Member De La Rosa, okay, in support of this  
3 bill. Thank you for allowing me to testify.

4 CHAIRPERSON BROOKS-POWERS: Thank you.  
5 Next we'll hear from Kathleen Collins followed by  
6 Roberti Grey [sp?].

7 SERGEANT AT ARMS: Starting time.

8 KATHLEEN COLLINS: Good morning. My name  
9 is Kathleen Collins and I'm a disabled New Yorker.  
10 I've been disabled all my life and lived in New York  
11 all my life. With respect to Int 0373 2024, I submit  
12 that it violates the Taxis for All agreement that we  
13 made with the City many years ago as well as a  
14 federal court order. We have waited much too long to  
15 even have 50 percent of taxi cabs in operation on the  
16 street wheelchair accessible. If the City Council  
17 passes this proposed bill, it will be sending the  
18 wrong message, that is people with disabilities do  
19 not count. Please reject 373-2024. This is a civil  
20 rights issue. With respect to Int 0676-2024, we  
21 submit that this bill needs to be amended to also  
22 require that such a study and report include how we  
23 can have electric wheelchair accessible for-hire  
24 vehicles as well as charging infrastructure available  
25 for vehicles, including motorized wheelchairs in New



2 York City. Additionally, with respect to Resolution  
3 0080-2024, we submit that this resolution needs to be  
4 amended to require that all future for-hire vehicles  
5 that are electric also be accessible. Finally, we  
6 would like to see this committee support a bill that  
7 would require the Taxi and Limousine Commission to  
8 continue the accessible dispatch program as it  
9 presently operates. It's not broken, so what needs  
10 to be fixed? With respect to that, we also submit  
11 that the City Council needs to provide sufficient  
12 funds separate from the taxi improvement fund to pay  
13 for this very important program that is the  
14 accessible dispatch program, because it works. Thank  
15 you for your time and for listening to us today.

16 CHAIRPERSON BROOKS-POWERS: Thank you,  
17 Kathleen. Next we'll hear from Roberti Grey followed  
18 by Raul Rivera.

19 SERGEANT AT ARMS: Starting time.

20 ROBERT GREY: Good afternoon.  
21 [inaudible] the Council. My name is Robert Grey. I  
22 am an attorney. I have spent the past 37 years  
23 representing injured workers, including many  
24 medallion taxi drives and for-hire vehicle drivers as  
25 well as various passengers, pedestrians, bicyclists

2 and other who are injured in vehicular accidents in  
3 the City of New York. It's regrettable that the  
4 Council has not gotten a whole lot of accurate  
5 information about what covers who and when in the  
6 context of a motor vehicle accident in the city of  
7 New York. The no-fault law protects passengers,  
8 pedestrians, livery cab drivers who are generally not  
9 covered by workers compensation, medallion owner  
10 operators, and in the event of a medallion driver or  
11 black car driver who has a controverted or a  
12 contested workers compensation case or a disallowed  
13 case, it also covers that. What does not cover black  
14 car drivers and medallion drivers is no-fault if  
15 they're injured or performing covered service.  
16 That's the rule of workers compensation either from  
17 Herifort [sic] or from the Black Car Fund. The-- so  
18 the Black Car Fund coverage to the extent it was  
19 pointed to today does not duplicate or overlap no-  
20 fault coverage. They're two entirely separate  
21 animals. The other thing that's not really relevant  
22 to this conversation is liability insurance which was  
23 pointed to by some of the witnesses as a meaningful  
24 alternative to no-fault. Liability insurance is a  
25 meaningful alternative to no-fault. If you don't

1 mind waiting three or four or five years-- there's no  
2 wage loss payments and no medical coverage-- before  
3 you get some money to pay those bills. I am in  
4 complete agreement with the Taxi and Limousine  
5 Commission that--

7 SERGEANT AT ARMS: [interposing] Time is  
8 expired.

9 CHAIRPERSON BROOKS-POWERS: If you want to  
10 just finish your sentence. I felt like you were in  
11 mid-sentence.

12 ROBERT GREY: that for-hire vehicles  
13 require better coverage than typical citizens,  
14 because the typical citizen is driving to and from  
15 some place, whereas a taxi or for-hire vehicle is in  
16 constant operation. And I also completely agree with  
17 the TLC that eliminating the additional \$150,000 in  
18 no-fault coverage does not mean the drivers are going  
19 to save a nickel. What's more likely to happen is  
20 simply shrink-flation where the same premium gets  
21 charged for lower coverage. And lastly, with regard  
22 to American Transit being \$700 million insolvent, as  
23 TLC pointed out, that's not something that occurred  
24 overnight. That's a result of American Transit's  
25 poor claim decisions and overall poor decisions over

2 decades and it should not be bailed out by removing  
3 insurance coverage for folks who need it.

4 CHAIRPERSON BROOKS-POWERS: Thank you.

5 ROBERT GREY: And the last thing I'll  
6 just point out based on my--

7 CHAIRPERSON BROOKS-POWERS: [interposing]  
8 I'm sorry, if you could just submit the remainder in  
9 writing, I'd appreciate it.

10 ROBERT GREY: Okay, thank you.

11 CHAIRPERSON BROOKS-POWERS: Thank you.

12 Next we will hear from Raul Rivera followed by  
13 Christopher Leon Johnson.

14 SERGEANT AT ARMS: Starting time.

15 RAUL RIVERA: Good afternoon. My name is  
16 Raul Rivera. I'm a taxi driver and a taxi driver  
17 advocate. I want to share this testimony with  
18 Commissioner David Do. I had a meeting with him in  
19 2022. We want to remind him that the TLC driver is  
20 not a gig worker. It's disrespectful to call him a  
21 gig worker. He is not a gig worker. We are small  
22 business owners. Also, Intro 1050, I'm against it.  
23 We want to know who's supporting this bill. Is  
24 anybody-- anybody that's supporting this bill, are  
25 they receiving money from Uber? We see that IBG is

2 supporting 1050, and they're funded by Uber. So, we  
3 say no to 1050. We have to be careful who is pushing  
4 this bill. When it comes to Intro 193, I am for it,  
5 but you have to be careful that the stickers are not  
6 being sold. That's what happens with these stickers  
7 that's supposed to be free are being sold in many of  
8 the garages and fleet companies. They have people  
9 there that are not trustworthy and they're selling  
10 these stickers. This happened to me in the past, and  
11 we ask the-- we also want to make a note that we  
12 reached out to your office, Chair, for a meeting. I  
13 don't know if you want to meet with us. If you don't  
14 want to meet with us, we appreciate a response, even  
15 if it's a no.

16 CHAIRPERSON BROOKS-POWERS: Did you  
17 complete the form that was sent to you by my  
18 scheduler?

19 RAUL RIVERA: We did. We sent--

20 CHAIRPERSON BROOKS-POWERS: [interposing]  
21 Okay, I'll follow up. Thank you.

22 RAUL RIVERA: four emails. Thank you so  
23 much.

24 CHAIRPERSON BROOKS-POWERS: Christopher  
25 Leon Johnson?

2 SERGEANT AT ARMS: Starting time. He's  
3 not on Zoom right now.

4 CHAIRPERSON BROOKS-POWERS: If we have  
5 inadvertently missed anyone that has registered to  
6 testify today and has yet to have been called, please  
7 use the Zoom hand function if you are testifying  
8 remotely, and you will be called in that order that  
9 your hand is raised. If you are testifying in-  
10 person, please come to the dais. With that, this  
11 hearing is now adjourned. Thank you.

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C E R T I F I C A T E

World Wide Dictation certifies that the foregoing transcript is a true and accurate record of the proceedings. We further certify that there is no relation to any of the parties to this action by blood or marriage, and that there is interest in the outcome of this matter.



Date February 19, 2025