



Testimony of Turo in **Opposition** of LD 540
“An Act To Promote Safety and Protect Consumers Using Peer-to peer Car Sharing Programs”
Committee On Health Coverage, Insurance and Financial Services
April 20, 2021
Sean Vinck, Senior Counsel
Turo Inc.

Chairwoman Sanborn, Chairwoman Tepler and members of the committee:

On behalf of Turo, the largest peer-to-peer car sharing marketplace, I submit the following comments in opposition to LD 540 which strips necessary and standard protections from Maine residents who share their personal vehicles through peer-to-peer car sharing platforms.

Turo provides the opportunity for car owners (“hosts”) to share their cars with neighbors and travelers alike. Hosts earn a little extra income to offset the high costs of car ownership, or lessen the burden of credit card debt, student loans, or medical bills. Guests, who are also often local, enjoy the opportunity to choose an exact make, model, and price point to suit their specific needs or take them on their next adventure.

Currently, Maine statute provides for an exemption from vicarious liability for both the platform and the car owner during a peer-to-peer car sharing transaction. This provision addresses a gap in the scope of the protection that is already available under the federal statute for traditional car rental companies. Specifically, there is ambiguity about whether the immunity available to major corporate rental companies under 49 USC 30106 extends either to individually-owned cars such as what are used in peer-to-peer car sharing, or to peer-to-peer car sharing platforms, which do not own vehicles. The federal statute is narrowly drawn to protect only large corporate owners of fleets of vehicles.

For this reason, an exemption from vicarious liability was enacted into Maine law. Additionally, this provision is incorporated into national model legislation for regulating peer-to-peer car sharing supported by the National Council of Insurance Legislators (NCOIL). This provision and the entirety of the model bill is supported by the peer-to-peer car sharing industry, the insurance industry including NAMIC and APCIA, various other trade associations, policymakers, and stakeholders because it is essential to making sure that peer-to-peer car sharing enjoys the same protections and a level playing field.

As we continue to work in collaboration with the legislature to refine how peer-to-peer car sharing is regulated in Maine, we ask that we do not strip these essential protections from Maine residents and peer-to-peer marketplaces and instead consider enactment of the national model bill.

Best regards,

Sean Vinck
Senior Counsel
Turo Inc.