

## CHAPTER 95

## PEER-TO-PEER CAR SHARING INSURANCE ACT

**§7401. Short title**

This chapter may be known and cited as "the Peer-to-peer Car Sharing Insurance Act." [PL 2019, c. 367, §1 (NEW).]

## SECTION HISTORY

PL 2019, c. 367, §1 (NEW).

**§7402. Definitions**

As used in this chapter, unless the context otherwise indicates, the following terms have the following meanings. [PL 2019, c. 367, §1 (NEW).]

**1. Car sharing delivery period.** "Car sharing delivery period" means the period of time during which a shared vehicle is being delivered to the location of the car sharing start time, if applicable, as documented by the governing car sharing program agreement.

[PL 2019, c. 367, §1 (NEW).]

**2. Car sharing period.** "Car sharing period" means the time period that commences with the car sharing delivery period or, if there is no delivery period, that commences with the car sharing start time and in either case ends at the car sharing termination time.

[PL 2019, c. 367, §1 (NEW).]

**3. Car sharing program agreement.** "Car sharing program agreement" means an agreement describing the terms and conditions applicable to a shared vehicle owner and a shared vehicle driver that govern the use of a shared vehicle through a program.

[PL 2019, c. 367, §1 (NEW).]

**4. Car sharing start time.** "Car sharing start time" means the time when a shared vehicle becomes subject to the control of a shared vehicle driver, which must be at or after the time the reservation of the shared vehicle is scheduled to begin as documented in the records of a program.

[PL 2019, c. 367, §1 (NEW).]

**5. Car sharing termination time.** "Car sharing termination time" means the time of the earliest of the following events:

A. The expiration of the agreed-upon period of time established for the use of a shared vehicle according to the terms of the car sharing program agreement if the shared vehicle is delivered to the location agreed upon in the car sharing program agreement; [PL 2019, c. 367, §1 (NEW).]

B. When the shared vehicle is returned to a location as alternatively agreed upon by the shared vehicle owner and shared vehicle driver as communicated through a program, as long as the alternatively agreed location is incorporated into the car sharing program agreement; and [PL 2021, c. 352, §1 (AMD).]

C. When the shared vehicle owner or the shared vehicle owner's authorized designee takes possession and control of the shared vehicle. [PL 2019, c. 367, §1 (NEW).]

[PL 2021, c. 352, §1 (AMD).]

**6. Insurer.** "Insurer" means an insurer authorized to transact business in this State or an insurer that is authorized as a surplus lines insurer.

[PL 2019, c. 367, §1 (NEW).]

**7. Motor vehicle.** "Motor vehicle" has the same meaning as in Title 29-A, section 101, subsection 42.

[PL 2019, c. 367, §1 (NEW).]

**8. Peer-to-peer car sharing.** "Peer-to-peer car sharing" means the authorized use of a motor vehicle by an individual other than the registered owner through a program. "Peer-to-peer car sharing" does not include the business of renting motor vehicles within the meaning of Title 29-A, section 254.

[PL 2021, c. 352, §2 (AMD).]

**9. Peer-to-peer car sharing program; program.** "Peer-to-peer car sharing program" or "program" means a business, including a business platform, that, digitally or otherwise, connects registered owners of motor vehicles with individuals to enable the sharing of motor vehicles for financial consideration. "Peer-to-peer car sharing program" does not include the business of renting motor vehicles within the meaning of Title 29-A, section 254.

[PL 2021, c. 352, §3 (AMD).]

**10. Provider.** "Provider" means a person that facilitates peer-to-peer car sharing through the ownership and operation of a peer-to-peer car sharing program.

[PL 2019, c. 367, §1 (NEW).]

**11. Shared vehicle.** "Shared vehicle" means a motor vehicle that is available for sharing through a peer-to-peer car sharing program.

A. [PL 2021, c. 352, §4 (RP).]

B. [PL 2021, c. 352, §4 (RP).]

C. [PL 2021, c. 352, §4 (RP).]

[PL 2021, c. 352, §4 (AMD).]

**12. Shared vehicle driver.** "Shared vehicle driver" means an individual authorized to use a shared vehicle by the shared vehicle owner under a car sharing program agreement.

[PL 2021, c. 352, §5 (AMD).]

**13. Shared vehicle owner.** "Shared vehicle owner" means the registered owner of a shared vehicle, or a person or entity designated by the registered owner of a vehicle made available for sharing to shared vehicle drivers through a peer-to-peer car sharing program. "Shared vehicle owner" does not include a person engaged in the business of renting motor vehicles within the meaning of Title 29-A, section 254.

[PL 2021, c. 352, §6 (AMD).]

#### SECTION HISTORY

PL 2019, c. 367, §1 (NEW). PL 2021, c. 352, §§1-6 (AMD).

#### **§7403. Requirements and limitations for shared vehicle through peer-to-peer car sharing (REPEALED)**

#### SECTION HISTORY

PL 2019, c. 367, §1 (NEW). PL 2021, c. 352, §7 (RP).

#### **§7403-A. Insurance requirements for peer-to-peer car sharing**

**1. Insurance coverage during car sharing period; liability.** The following requirements apply to insurance coverage and liability during a car sharing period.

A. A peer-to-peer car sharing program shall assume the liability, except as provided in paragraph B, of a shared vehicle owner for bodily injury or property damage to 3rd parties or uninsured and underinsured motorists or personal injury protection losses during the car sharing period in an

amount stated in the car sharing program agreement as long as the amount is not less than minimum requirements in Title 29-A, section 1605. [PL 2021, c. 352, §8 (NEW).]

B. Notwithstanding the definition of "car sharing termination time" as set forth in section 7402, subsection 5, the assumption of liability under paragraph A does not apply when:

- (1) A shared vehicle owner makes an intentional or fraudulent material misrepresentation or omission to the peer-to-peer car sharing program before the car sharing period in which the loss occurred; or
- (2) A shared vehicle owner is acting in concert with a shared vehicle driver who fails to return the shared vehicle pursuant to the terms of car sharing program agreement. [PL 2021, c. 352, §8 (NEW).]

C. Notwithstanding the definition of "car sharing termination time" as set forth in section 7402, subsection 5, the assumption of liability under paragraph A applies to bodily injury or property damage to 3rd parties or uninsured and underinsured motorist or personal injury protection losses as required by Title 29-A, section 1605. [PL 2021, c. 352, §8 (NEW).]

D. A peer-to-peer car sharing program shall ensure that, during each car sharing period, the shared vehicle owner and the shared vehicle driver are insured under a motor vehicle liability insurance policy that provides insurance coverage in amounts not less than the minimum amounts set forth in Title 29-A, section 1605 and:

- (1) Recognizes that the shared vehicle insured under the policy is made available and used through a peer-to-peer car sharing program; or
- (2) Does not exclude use of a shared vehicle by a shared vehicle driver. [PL 2021, c. 352, §8 (NEW).]

E. The requirement for insurance coverage described under paragraph D may be satisfied by providing evidence of a motor vehicle liability insurance maintained by:

- (1) A shared vehicle owner;
- (2) A shared vehicle driver;
- (3) A peer-to-peer car sharing program; or
- (4) A shared vehicle owner, a shared vehicle driver and a peer-to-peer car sharing program collectively. [PL 2021, c. 352, §8 (NEW).]

F. Insurance coverage that meets the requirements of paragraph D and obtained in accordance with paragraph E must be primary coverage during each car sharing period and, in the event that a claim occurs in another state with minimum financial responsibility limits higher than in Title 29-A, section 1605, during the car sharing period the coverage maintained under paragraph E must satisfy the difference in minimum coverage amounts up to the applicable policy limits. [PL 2021, c. 352, §8 (NEW).]

G. The insurer, insurers or peer-to-peer car sharing program providing coverage in accordance with paragraph D or E shall assume primary liability for a claim when:

- (1) A dispute exists as to who was in control of the shared motor vehicle at the time of the loss and the peer-to-peer car sharing program does not have available, did not retain or fails to provide the information required by section 7404-A, subsection 4; or
- (2) A dispute exists as to whether the shared vehicle was returned to the alternatively agreed upon location as required under section 7402, subsection 5, paragraph B. [PL 2021, c. 352, §8 (NEW).]

H. If insurance maintained by a shared vehicle owner or shared vehicle driver in accordance with paragraph E has lapsed or does not provide the required coverage, insurance maintained by a peer-to-peer car sharing program must provide the coverage required by paragraph D beginning with the first dollar of a claim, and the peer-to-peer car sharing program has the duty to defend that claim except under circumstances set forth in paragraph B. [PL 2021, c. 352, §8 (NEW).]

I. Coverage under a motor vehicle liability insurance policy maintained by the peer-to-peer car sharing program may not be dependent on another insurer's first denying a claim or a requirement in another insurance policy to first deny a claim. [PL 2021, c. 352, §8 (NEW).]

[PL 2021, c. 352, §8 (NEW).]

**2. Exclusions in motor vehicle liability insurance policies.** An insurer that writes motor vehicle liability insurance in the State may exclude any and all coverage and the duty to defend or indemnify for any claim afforded under a shared vehicle owner's motor vehicle liability insurance policy, including but not limited to:

- A. Liability coverage for bodily injury and property damage; [PL 2021, c. 352, §8 (NEW).]
- B. Personal injury protection coverage; [PL 2021, c. 352, §8 (NEW).]
- C. Uninsured and underinsured motorist coverage; [PL 2021, c. 352, §8 (NEW).]
- D. Medical payments coverage; [PL 2021, c. 352, §8 (NEW).]
- E. Comprehensive physical damage coverage; and [PL 2021, c. 352, §8 (NEW).]
- F. Collision physical damage coverage. [PL 2021, c. 352, §8 (NEW).]

This subsection does not invalidate or limit an exclusion contained in a motor vehicle liability insurance policy, including any insurance policy in use or approved for use that excludes coverage for motor vehicles made available for rent, sharing or hire or for any business use. This subsection does not invalidate, limit or restrict an insurer's ability under existing law to underwrite any insurance policy or to cancel or not renew any insurance policy.

[PL 2021, c. 352, §8 (NEW).]

**3. Exemption; vicarious liability.** A peer-to-peer car sharing program and a shared vehicle owner are exempt from vicarious liability consistent with 49 United States Code, Section 30106 and under any state or local law that imposes liability solely based on vehicle ownership.

[PL 2021, c. 352, §8 (NEW).]

**4. Contribution against indemnification.** An insurer that defends or indemnifies a claim against a shared vehicle that is excluded under the terms of its policy has the right to seek recovery against the insurer of the peer-to-peer car sharing program if the claim is:

- A. Made against the shared vehicle owner or the shared vehicle driver for loss or injury that occurs during the car sharing period; and [PL 2021, c. 352, §8 (NEW).]
- B. Excluded under the terms of its policy. [PL 2021, c. 352, §8 (NEW).]

[PL 2021, c. 352, §8 (NEW).]

**5. Insurable interest.** Notwithstanding any other law, statute, rule or regulation to the contrary, a peer-to-peer car sharing program has an insurable interest in a shared vehicle during the car sharing period. This section does not impose liability on a peer-to-peer car sharing program to maintain the coverage mandated by subsection 1. A peer-to-peer car sharing program may own and maintain as the named insured one or more policies of motor vehicle liability insurance that provides coverage for:

- A. Liabilities assumed by the peer-to-peer car sharing program under a peer-to-peer car sharing program agreement; [PL 2021, c. 352, §8 (NEW).]
- B. Any liability of the shared vehicle owner; [PL 2021, c. 352, §8 (NEW).]

C. Damage or loss to the shared motor vehicle; or [PL 2021, c. 352, §8 (NEW).]

D. Any liability of the shared vehicle driver. [PL 2021, c. 352, §8 (NEW).]  
[PL 2021, c. 352, §8 (NEW).]

**6. Construction.** This section does not limit the liability of the peer-to-peer car sharing program for any act or omission of the peer-to-peer car sharing program itself that results in injury to any person as a result of the use of a shared vehicle through a peer-to-peer car sharing program or limit the ability of a peer-to-peer car sharing program to, by contract, seek indemnification from the shared vehicle owner or the shared vehicle driver for economic loss sustained by the peer-to-peer car sharing program resulting from a breach of the terms and conditions of the car sharing program agreement.  
[PL 2021, c. 352, §8 (NEW).]

#### SECTION HISTORY

PL 2021, c. 352, §8 (NEW).

#### §7404. Liability provisions

(REPEALED)

#### SECTION HISTORY

PL 2019, c. 367, §1 (NEW). PL 2021, c. 352, §9 (RP).

#### §7404-A. Responsibilities of peer-to-peer car sharing programs

**1. General disclosures.** Each car sharing program agreement made in the State must disclose to the shared vehicle owner and the shared vehicle driver:

A. Any right of the peer-to-peer car sharing program to seek indemnification from the shared vehicle owner or the shared vehicle driver for economic loss sustained by the peer-to-peer car sharing program resulting from a breach of the terms and conditions of the car sharing program agreement; [PL 2021, c. 352, §10 (NEW).]

B. That a motor vehicle liability insurance policy issued to the shared vehicle owner for the shared vehicle or to the shared vehicle driver does not provide a defense or indemnification for any claim asserted by the peer-to-peer car sharing program; [PL 2021, c. 352, §10 (NEW).]

C. That the peer-to-peer car sharing program's insurance coverage on the shared vehicle owner and the shared vehicle driver is in effect only during each car sharing period and that, for any use of the shared vehicle by the shared vehicle driver after the car sharing termination time, the shared vehicle driver and the shared vehicle owner may not have insurance coverage; [PL 2021, c. 352, §10 (NEW).]

D. The daily rate, fees and, if applicable, any insurance or protection package costs that are charged to the shared vehicle owner or the shared vehicle driver; [PL 2021, c. 352, §10 (NEW).]

E. That the shared vehicle owner's motor vehicle liability insurance may not provide coverage for a shared vehicle; [PL 2021, c. 352, §10 (NEW).]

F. An emergency telephone number to personnel capable of fielding roadside assistance and other customer service inquiries; and [PL 2021, c. 352, §10 (NEW).]

G. If there are conditions under which a shared vehicle driver must maintain a personal motor vehicle insurance policy with certain applicable coverage limits on a primary basis in order to arrange for use of a shared vehicle. [PL 2021, c. 352, §10 (NEW).]

[PL 2021, c. 352, §10 (NEW).]

**2. Notification of implications of lien.** At the time a vehicle owner registers as a shared vehicle owner with a peer-to-peer car sharing program and prior to the time when the shared vehicle owner makes a shared vehicle available for car sharing with the peer-to-peer car sharing program, the peer-to-

peer car sharing program shall notify the shared vehicle owner that, if the shared vehicle has a lien against it, the use of the shared vehicle through a peer-to-peer car sharing program, including use without physical damage coverage, may violate the terms of the contract with the lienholder. [PL 2021, c. 352, §10 (NEW).]

**3. Motor vehicle safety recalls.** This subsection applies to motor vehicle safety recalls of shared vehicles.

A. At the time a vehicle owner registers as a shared vehicle owner with a peer-to-peer car sharing program and prior to the time when the shared vehicle owner makes a shared vehicle available for car sharing with the peer-to-peer car sharing program, the peer-to-peer car sharing program shall:

- (1) Verify that the shared vehicle does not have any safety recalls on the vehicle for which the repairs have not been made; and
- (2) Notify the shared vehicle owner of the requirements under paragraph B. [PL 2021, c. 352, §10 (NEW).]

B. If the shared vehicle owner has received an actual notice of a safety recall on the vehicle, a shared vehicle owner may not make a vehicle available as a shared vehicle with a peer-to-peer car sharing program until the safety recall repair has been made.

- (1) When the notice of a safety recall is received while the shared vehicle is made available with the peer-to-peer car sharing program, the shared vehicle owner shall remove the shared vehicle as available with the peer-to-peer car sharing program, as soon as practicably possible after receiving the notice of the safety recall and until the safety recall repair has been made; and
- (2) When the notice of a safety recall is received while the shared vehicle is being used in the possession of a shared vehicle driver, as soon as practicably possible after receiving the notice of the safety recall the shared vehicle owner shall notify the peer-to-peer car sharing program about the safety recall so that the shared vehicle owner may address the safety recall repair. [PL 2021, c. 352, §10 (NEW).]

[PL 2021, c. 352, §10 (NEW).]

**4. Recordkeeping; use of vehicle in car sharing.** A peer-to-peer car sharing program shall collect and verify records pertaining to the use of a vehicle, including, but not limited to, times used, car sharing period pick up and drop off locations, fees paid by the shared vehicle driver and revenues received by the shared vehicle owner, and shall provide that information upon request to the shared vehicle owner, the shared vehicle owner's insurer or the shared vehicle driver's insurer to facilitate a claim coverage investigation, settlement, negotiation or litigation. The peer-to-peer car sharing program shall retain the records for a time period not less than the applicable personal injury statute of limitations.

[PL 2021, c. 352, §10 (NEW).]

**5. Driver's license verification and data retention.** A peer-to-peer car sharing program may not enter into a peer-to-peer car sharing program agreement with a driver unless the driver who will operate the shared vehicle:

- A. Holds a driver's license issued under Title 29-A, section 1251 that authorizes the driver to operate vehicles of the class of the shared vehicle; or [PL 2021, c. 352, §10 (NEW).]
- B. Is a nonresident who:
  - (1) Has a driver's license issued by the state or country of the driver's residence that authorizes the driver in that state or country to drive vehicles of the class of the shared vehicle; and
  - (2) Is at least the same age as that required of a resident of the State to drive; or [PL 2021, c. 352, §10 (NEW).]

C. Otherwise is specifically authorized by Title 29-A, section 1251 to drive vehicles of the class of the shared vehicle. [PL 2021, c. 352, §10 (NEW).]

A peer-to-peer car sharing program shall keep a record of the name and address of the shared vehicle driver; the number of the driver's license of the shared vehicle driver and each other person, if any, who will operate the shared vehicle; and the place of issuance of the driver's license. [PL 2021, c. 352, §10 (NEW).]

**6. Responsibility for equipment.** A peer-to-peer car sharing program has sole responsibility for any equipment, such as a GPS system or other special equipment that is put in or on the vehicle to monitor or facilitate the car sharing transaction, and shall agree to indemnify and hold harmless the vehicle owner for any damage to or theft of such equipment during the sharing period not caused by the vehicle owner. The peer-to-peer car sharing program has the right to seek indemnity from the shared vehicle driver for any loss or damage to such equipment that occurs during the sharing period. [PL 2021, c. 352, §10 (NEW).]

#### SECTION HISTORY

PL 2021, c. 352, §10 (NEW).

#### **§7405. Insurance for peer-to-peer car sharing programs**

**(REPEALED)**

#### SECTION HISTORY

PL 2019, c. 367, §1 (NEW). PL 2021, c. 352, §11 (RP).

#### **§7406. Enforcement provisions**

**1. Investigation and examination by superintendent.** The superintendent may conduct investigations and examinations of insurers or other persons to enforce the provisions of this chapter. Upon request of the superintendent, a person subject to this chapter shall make available to the superintendent all accounts, books and records that are necessary to enable the superintendent to determine compliance or noncompliance with this chapter. [PL 2019, c. 367, §1 (NEW).]

**2. Enforcement actions.** The superintendent may assess civil penalties or take any other action permitted under section 12-A against any person who violates any provision of this chapter or the superintendent's rules and orders, and nothing in this section may be construed as limiting the superintendent's authority to take enforcement action under section 12-A in connection with violations of applicable provisions of this Title. [PL 2019, c. 367, §1 (NEW).]

**3. Administrative procedures.** Any person aggrieved by an order of the superintendent under this chapter may submit an application for a hearing as provided in section 229, upon which the procedures set forth in section 229 apply. [PL 2019, c. 367, §1 (NEW).]

#### SECTION HISTORY

PL 2019, c. 367, §1 (NEW).

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