



Turo Inc., San Francisco, CA

**February 13, 2023**  
**House Committee on Business and Labor**  
**900 Court Street NE Salem, OR 97301**

**RE: Support for HB 3186**

Dear Chair Holvey, Vice Chair Elmer, Vice Chair Sosa, and Members of the Committee,

On behalf of Turo, I respectfully submit the following testimony in **SUPPORT** of **HB 3186**.

Turo is the world's largest peer-to-peer car sharing marketplace. Turo provides the opportunity for car owners, or hosts, to share their cars and earn extra income to offset the costs of car ownership or lessen the burden of debt. "Guests," who are also often local, enjoy the ability to choose an exact make, model, and price point to suit their specific needs or to take them on their next adventure.

Oregon enacted one of the nation's first personal vehicle sharing program laws in 2011. However, since then the peer-to-peer car sharing industry has grown tremendously which was not contemplated in the original law. In recent years, stakeholders have sought to create a national model to regulate this growing industry including platforms like ours which operate across the Country. In 2019, the National Council of Insurance Legislators (NCOIL) convened lawmakers, the car sharing industry, the insurance industry, trade associations, and the rental car industry and drafted a "Peer-to-Peer Car Sharing Program Model Act" (the "NCOIL Model"), which has since passed in 20 states. That is what is intended to be reflected in HB 3186, although changes are needed to the bill in order to align the legislation with the NCOIL model and an amendment is forthcoming.

HB 3186 will ensure Oregonians can continue to safely enjoy this marketplace by strengthening the existing regulatory framework through the addition of definitional clarity, improving consumer protections, and establishing platform obligations.

By recognizing peer-to-peer car sharing as its own distinct industry as it exists today, HB 3186, clearly defines the obligations and responsibilities of all parties involved in a peer-to-peer transaction. The definitional clarity and insurance requirements ensure that there is coverage during all times of the car sharing period with no opportunity for gaps. These definitions also eliminate ambiguity and help reduce coverage disputes by requiring that platforms keep specific records of the start and termination of the sharing period. Additionally, HB 3186 requires platforms to establish features that create a safe and reliable user experience. Some of these features include maintaining an emergency telephone number for roadside assistance as well as having a protocol for the platform and the vehicle owner to properly disclose and address any issues with automobile safety recalls.



Turo's mission is to put the world's 1.5 billion cars to better use. The pandemic left many people in search of opportunities to supplement their income, especially in the midst of such high levels of job insecurity. Through peer-to-peer car sharing, many families are able to optimize one of their most expensive assets - their car - and turn it into a meaningful source of income. In addition to supporting economic empowerment, car sharing also encourages people to enjoy the benefits of a vehicle without requiring personal car ownership. Researchers from UC Berkeley found that for every car shared, between seven to eleven cars were taken off the road, resulting in a net annual reduction in emissions. Convenient options for car sharing reduces the number of cars on the road which, in-turn, reduces greenhouse gas emissions.

For the reasons outlined above, we would like to reiterate our strong support for HB 3186 and encourage you to support the bill. We welcome the opportunity to work with you to ensure that Oregonians are able to reap the benefits of car sharing in a safe and responsible manner.

Thank you,

Tami Bui  
Government Affairs Manager, Turo