



## **ABOUT TURO**

Turo is the largest peer-to-peer car sharing marketplace. As a company their goal is to put America's 1.5 billion cars to use. Turo provides the opportunity for car owners ("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 opportunity to choose an exact make, model, and price point to suit their specific needs or to take them on their next adventure. Guests may contact a host using Turo's platform in order to book a vehicle for sharing. Turo enables the host and the guest to communicate before, during and after the car sharing period. Turo does not own any of the vehicles that are listed on its platform and does not set the daily rate for any vehicle that is offered for sharing on its platform.

## **NCOIL MODEL**

Oregon enacted the first Peer-to-Peer Car Sharing law in 2011, one of the nation's first personal vehicle sharing program laws. In 2019, the National Council of Insurance Legislators (NCOIL) adopted the new "Peer-to-Peer Car Sharing Program Model Act" (the "NCOIL Model"). The model, updated with stakeholder input in 2021, is the result of collaboration by lawmakers, the car sharing industry, the insurance industry, trade associations, and the rental car industry. The model act establishes best practices for the regulation of peer-to-peer car sharing including minimum standards for insurance, consumer protection requirements, and new record-keeping obligations. The NCOIL Model provides significantly greater clarity on the insurance obligations and responsibilities of all parties in a peer-to-peer car sharing transaction. It ensures that there can never be a gap in insurance coverage. Additionally, the NCOIL model establishes new disclosure and record keeping requirements to facilitate claim resolution, creates driver's license verification requirements, and codifies safety recall requirements.

The peer-to-peer car sharing market continues to grow in popularity as customers are afforded the flexibility to go carless or rent a car as needed. Guests are able to book EV vehicles for a day or weekend to test whether they will fit their lifestyle, increasing awareness and access to eco-friendly options. Researchers from UC Berkley[1] found that for every car shared, seven to eleven cars were taken off the road, resulting in a net annual reduction in emissions. The NCOIL provides flexibility, convenience, and accessibility. We thank you for your consideration and ask you to support this model legislation that protects the growing car sharing community in Oregon.

## **OREGON BY THE NUMBERS**

**2,567 active vehicles in OR**  
this number has doubled in  
2022

**\$659/month**  
earned by the average OR  
host

**7,500+ cities**  
across the US, Canada, &  
the UK

**Cars from \$25/day**  
for all kinds of occasions  
and budgets

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1] Shaheen, Susan. "Greenhouse Gas Emission Impacts of Carsharing in North America Final Report." Transportation Sustainability Research Center, UC Berkley, Dec. 2011.