



March 26, 2025

The Honorable C.T. Wilson
Chair, Economic Matters Committee
6 Bladen Street, Room 230
Annapolis, MD 21401

Re: Please support SB 771

Dear Chair Wilson and members of the Committee:

On behalf of Chamber of Progress – a tech industry association supporting public policies to build a more inclusive society in which all people benefit from technological advancements – I write to urge you to **support SB 771**. Peer to peer carsharing companies, incumbent rental car operators, and insurance regulators have agreed upon this consensus model state legislation with the National Council of Insurance Legislators (NCOIL). If enacted, **SB 771** would create comprehensive insurance regulations that would allow Maryland to safely and confidently enjoy the benefits of peer-to-peer car sharing.

We are a strong proponent of peer to peer car sharing because of its proven environmental and economic benefits. The use of peer to peer car sharing encourages more efficient utilization of privately owned vehicles, facilitates more livable and equitable cities, and allows car owners to earn extra income by renting out their vehicle. This legislation would protect those benefits for Maryland by providing clarity about insurance requirements and avoiding burdensome taxes and insurance premiums.

Peer to peer car sharing encourages more efficient use of privately owned vehicles. Studies show cars sit idle about 95% of the time nationwide, sitting in one spot, taking up prime real estate.¹ Peer to peer car sharing services puts privately-owned vehicles to more efficient use by repurposing underutilized cars and cutting down on the need for individual car ownership, garages, and storage.² Peer to peer car sharing also allows families to use one of their most expensive assets, their car, for additional income. Especially now, with rising prices and interest rates, this legislation can give Maryland families more flexibility in their budgets.

¹ See <https://fortune.com/2016/03/13/cars-parked-95-percent-of-time/>

² See <https://mobilitylab.org/2013/09/06/why-should-local-governments-care-about-carsharing>

Peer to peer car sharing helps address gaps in both transit and food accessibility.

Research shows that Black people are more likely to rely upon public transportation, accounting for 60% of all public transit riders.³ In addition, Black and Brown communities are more likely to experience commutes to work that are 60 minutes or longer, one way.⁴ In Maryland, the Central Maryland Transportation Alliance gave the state's transportation system a D- rating citing issues like reliability.⁵

For residents in low-income and predominantly minority communities, limited transportation options often mean traveling long distances to access grocery stores or relying on corner stores with limited produce. Nearly 1 in 4 Baltimore residents live in a food desert.⁶ Peer to peer car sharing services balance the scales for residents by offering an alternative, more accessible and affordable means of transportation to get from one destination to another.

By creating reasonable insurance standards and avoiding burdensome taxes and fees, SB 771 will keep costs down and preserve peer to peer car sharing as an accessible transportation option. This bill sets out clear, fair rules for residents looking to access alternative transportation options or rent out their personal vehicles. To ensure all Marylanders can benefit from peer to peer car sharing services, we encourage you to **support SB 771.**

Sincerely,



Brianna January
Director of State & Local Government Relations, Northeast US

³ See <https://www.apta.com/wp-content/uploads/Resources/resources/reportsandpublications/Documents/APTA-Who-Rides-Public-Transportation-2017.pdf>

⁴ See <https://www.demos.org/sites/default/files/publications/Public%20Transit.pdf>

⁵ See <https://cmtalliance.org/report-card/>

⁶ See <https://www.thebaltimorebanner.com/culture/food-drink/food-desert-grocery-shopping-H3LP00ZDARD6VNVIXSZET50EUU/>