



**Maryland SB 395 Testimony  
Senate Finance Committee  
Wednesday, February 11, 2026**

Chair Beidle, Vice Chair Hayes, members of the Maryland Senate Finance Committee, thank you for the opportunity to speak to you today in support of Senate Bill 395. I'd also be remiss if I didn't thank Sen. Giles for her leadership in sponsoring this piece of legislation. My name is John A. Heath, and I am the Sr. Manager of Government Relations and External Affairs for Turo, the world's leader in Peer to Peer Car Sharing and our mission is to put the world's 1.5 billion cars to better use.

We most recently have begun Black History Month where we have an increased focus on the civil rights movement, however, as Dr. King and the movement evolved, you hear a shift from just civil rights to economic or "Silver Rights." Turo seeks to be a leader in the Silver Rights Movement by providing a platform for Marylanders to share their cars and earn extra money. Turo provides the lowest barrier micro-business enterprises anyone can create because they already have cars. We are increasingly supporting individuals to grow their micro-businesses particularly in a State like Maryland that has so many residents who are now facing unexpected unemployment due to the decisions made in Washington. Turo has a positive economic impact on the State and local economies because the dollars earned stay local. Additionally, Turo has provided a viable mobility option that many have relied on like nurses did during the Covid crisis.

Maryland has always been at the forefront of embracing and regulating P2P car sharing. The state passed one of the country's first bills establishing a sensible and comprehensive regulatory framework for the P2P car sharing industry in 2018. That bill pre-dated the official adoption of the P2P Car Sharing Program Model Act by the National Council of Insurance Legislators (or, "NCOIL") in 2019 and the amendments that were adopted in 2021.

The NCOIL Model Act was carefully developed through extensive discussions and negotiations among the P2P car sharing industry, the rental car industry, and the insurance industry, including members of the American Property Casualty Insurance Association (or, "APCIA") and the National Association of Mutual Insurance Companies (or, "NAMIC"). To date, 30 states, including Maryland, have P2P car sharing laws that closely follow the NCOIL Model Act.

However, because Maryland's P2P car sharing law was enacted prior to the official adoption of the NCOIL Model Act, it differs in some important ways from the best practices agreed on by the stakeholders involved in the NCOIL Model Act negotiations. The bill before you today, SB 395, would help bring Maryland's trailblazing



P2P car sharing law into better alignment with the NCOIL Model Act and the states that have adopted it, including neighboring Delaware, Pennsylvania, Virginia, and West Virginia.

Allow me to share a few important ways that SB 395 updates Maryland’s P2P car sharing law are as follows:

- It allows the shared vehicle owner, the shared vehicle driver, the P2P car sharing program, or some combination of the three to provide insurance coverage for a shared vehicle during the car sharing period on a primary basis.
  - This protects the rights of insurers to sell various types of insurance policies and the rights of consumers to buy various types of policies and ensures that policies that provide coverage for P2P car sharing will be fully honored under Maryland law.
- Importantly, it requires P2P car sharing programs to maintain backstop coverage and step in and provide full coverage if an owner or driver’s policy lapses or is deficient in any way.
- For shared vehicles that may be driven to other states, it ensures that insurance coverage that meets another state’s minimum financial responsibility requirements is available in case of an accident in that state.
- It allows drivers to be held responsible for traffic violations and tolls, fees, and charges incurred during the car sharing period, instead of owners and P2P car sharing programs, in the same way traditional rental car companies are not held responsible for the actions of their customers.

Thank you for your continued leadership in providing economic opportunity to Marylanders, and more important, thank you for the opportunity to testify in support of Senate Bill 395.