



March 26, 2026

The Honorable Matthew LaMountain  
Chair, Senate Committee on Judiciary  
82 Smith Street  
Providence, RI 02903

The Honorable Mark McKenney  
Vice Chair, Senate Committee on Judiciary  
82 Smith Street  
Providence, RI 02903

**RE: Support SB 2146 - Relating to Insurance – Peer-to-Peer Car Sharing Program Act**

Dear Chair LaMountain, Vice Chair McKenney, 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 2146**. Peer-to-peer car sharing 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 2146 would create comprehensive insurance regulations that would allow Rhode Island 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 communities, and allows car owners to earn extra income by renting out their vehicles. This legislation would protect those benefits for Rhode Island by providing clarity about insurance requirements and avoiding burdensome taxes and fees.

**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.<sup>1</sup> Peer-to-peer car sharing services put privately-owned vehicles to more efficient use by repurposing underutilized cars and cutting down on the need for individual car ownership, garages, and storage.<sup>2</sup> Research links access to these services with reduced demand for car ownership, and increased rates of carpooling in some cases.<sup>3</sup> Peer-to-peer

---

<sup>1</sup> S. Bricka et al. *Summary of Travel Trends: 2022 National Household Travel Survey*. Federal Highway Administration, Jan., 2024. [https://nhts.ornl.gov/assets/2022/pub/2022\\_NHTS\\_Summary\\_Travel\\_Trends.pdf](https://nhts.ornl.gov/assets/2022/pub/2022_NHTS_Summary_Travel_Trends.pdf)

<sup>2</sup> Mobility Lab. "Why Should Local Governments Care About Carsharing?" Sept. 6, 2013. <https://mobilitylab.org/2013/09/06/why-should-local-governments-care-about-carsharing>

<sup>3</sup> Susan Shaheen, Elliot Martin, and Mikaela Hoffman-Stapleton. "Shared mobility and urban form impacts: a case study of peer-to-peer (P2P) carsharing in the US." *Transportation Sustainability Research Center*, Nov. 26, 2019. <https://tsrc.berkeley.edu/publications/shared-mobility-and-urban-form-impacts-case-study-peer-peer-p2p-carsharing-us>

car sharing also allows families to use one of their most expensive assets, their car, for additional income. Especially now, with rising prices and an increasing cost of living,<sup>4</sup> this legislation can give Rhode Island families more flexibility in their budgets.

### **Peer-to-peer car sharing helps combat transit and food accessibility gaps**

Research shows that communities of color are more likely to rely upon public transportation, accounting for 60% of all public transit riders.<sup>5</sup> In addition, these communities are more likely to experience commutes to work that are 60 minutes or longer, one way.<sup>6</sup> In Rhode Island, where public transit options are limited, particularly in rural communities where traditional rental car locations may be dozens of miles away, peer-to-peer car sharing can serve as both a mobility lifeline and an income opportunity. Residents in low-income and predominantly minority areas are also often forced to travel long distances to access grocery stores or rely on corner stores with limited produce. Peer-to-peer services level the playing field 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 2146 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. Importantly, SB 2146 clarifies that peer-to-peer car sharing is distinct from traditional rental car activity and does not impose new taxes, surcharges, or fees, helping preserve affordability and access for Rhode Island families.

By providing clear insurance standards, consumer protections, and appropriate tax treatment, SB 2146 creates a stable regulatory framework that supports innovation while protecting Rhode Island drivers and vehicle owners. To ensure all Rhode Islanders can benefit from peer-to-peer car sharing services, we encourage you to **support SB 2146**.

Sincerely,



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

---

<sup>4</sup> Erin Doherty. "New poll paints a grim picture of a nation under financial strain." *POLITICO*, Dec. 10, 2025. <https://www.politico.com/news/2025/12/10/poll-affordability-cost-of-living-00678076>

<sup>5</sup> CJI Research Corporation and Hugh M. Clark. *Who Rides Public Transportation: The Backbone of a Multimodal Lifestyle: Passenger Demographics & Travel*. American Public Transportation Association, Jan., 2017. <https://www.apta.com/wp-content/uploads/Resources/resources/reportsandpublications/Documents/APTA-Who-Rides-Public-Transportation-2017.pdf>

<sup>6</sup> Algernon Austin. *To Move Is to Thrive: Public Transit and Economic Opportunity for People of Color*. Demos, 2017. <https://www.demos.org/sites/default/files/publications/Public%20Transit.pdf>