



March 26, 2026

Chairman Matthew L. LaMountain  
Rhode Island Senate  
Senate Judiciary Committee  
82 Smith Street  
Providence, RI 02903

RE:Turo support on SB 2146 An Act Concerning To Insurance – Peer-to-Peer Car Sharing Program

Dear Chairman LaMountain and Committee Members,

Turo is the largest peer-to-peer car sharing marketplace, and we want to express our support for Senate Bill 2146. Turo provides the opportunity for car owners (“hosts”) to share their cars with their neighbors or with visitors to their communities. Hosts earn extra income from the sharing of their own assets to offset the high costs of car ownership or lessen the burden of credit card debt, student loans, or even medical bills.

Guests, who are also often local, enjoy the opportunity to choose an exact make, model, and price point to suit their specific needs or take them on their next adventure. Hosts and guests are directly connected via the Turo app or website, and make arrangements where the host, not Turo, decides pricing, mileage, delivery, and any extras.

Turo led the effort to collaborate with the American Property and Casualty Insurance Association (APCIA), and the National Association of Mutual Insurance Companies (NAMIC) to draft model language addressing insurance, safety, and consumer protections. In December of 2019, the National Council of Insurance Legislators (NCOIL) adopted this model language, offering the legislative framework for peer-to-peer car sharing. That model is reflected here in Rhode Island as Senate Bill 2146.

Senate Bill 2146 strengthens consumer protections and accountability. It ensures that every vehicle shared on platforms like Turo is covered by a valid insurance policy that meets Rhode Island requirements for the entire trip, with no gaps, placing clear responsibility on the platform to ensure compliance.

The bill also includes key protections, including requiring valid driver’s licenses, maintaining transaction records, providing clear disclosures on coverage and fees, and ensuring vehicles are checked for safety recalls and removed if necessary.

These provisions are based on the NCOIL model act, which has been successfully implemented in more than 30 states, protecting consumers while supporting innovation and expanding mobility options.



We appreciate the Committee's consideration of this legislation and its commitment to a safe and transparent framework for peer-to-peer car sharing in Rhode Island.

Best Regards,  
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