



## PROFESSIONAL INSURANCE AGENTS OF WISCONSIN, INC.

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March 18, 2024

The Honorable Tony Evers  
Governor of Wisconsin  
P.O. Box 7863  
Madison, WI 53707

Dear Governor Evers,

The Professional Insurance Agents of Wisconsin respectfully asks for your signature on the recently passed 2023 Assembly Bill 395, relating to peer-to-peer motor vehicle sharing. This legislation, authored by Rep. Duchow and Sen. Stafsholt, establishes a structured framework in our state statute for peer-to-peer car sharing transactions. We believe this framework is needed to ensure clarity in the rapidly growing peer-to-peer car sharing industry.

Peer-to-peer car sharing transactions allow a car owner to rent out their car during a time period of their choosing, through an app-based platform. These transactions are becoming increasingly popular, due to their ability to provide a convenient and cost-effective option for someone seeking a short-term rental. Questions remain, however, as to how insurance interacts within the boundaries of these transactions. There is uncertainty for the owner, the renter, the insurance companies, and insurance agents involved. This uncertainty can be resolved either by a series of lawsuits over many years, or legislation that clarifies which insurance policy covers what, and when.

Assembly Bill 395 creates a framework for these car sharing transactions that fits the nuances of Wisconsin's insurance landscape. Enacting this legislation is important for preserving the existence of this innovative new technology, while also mitigating the risks associated with it.

We urge you to sign this legislation into law, clarifying the regulation of peer-to-peer car sharing transactions.

Thank you for your consideration. Please contact me or Natalie White with any questions.

Sincerely,

Pete Hanson  
Executive Director