



CIPR Webinar: Peer-to-Peer Car Sharing and its Impact on Insurance: Examining the Road Ahead for Public Policymakers

*Monday, July 23rd, 2018
2:00 – 3:15p.m. Eastern*

The NAIC/Center for Insurance Policy and Research (CIPR) mission is to serve federal and state lawmakers, federal and state regulatory agencies, international regulatory agencies, and insurance consumers, by enhancing intergovernmental cooperation and awareness, improving consumer protection and promoting legitimate marketplace competition. To help achieve this mission, the CIPR hosts annual events and webinars that bring together a number of dynamic and informative speakers and panelists.

The CIPR is collaborating with The Institutes Griffith Insurance Education Foundation on this webinar to provide policymakers with a non-advocative, nonpartisan educational primer program on peer-to-peer car sharing.

Peer-to-peer (P2P) car sharing is an innovative approach to vehicle sharing in which vehicle owners temporarily rent their personal automobiles to others on a short-term basis (similar to Airbnb). Peer-to-peer car sharing belongs to the larger “sharing economy”, an emerging phenomenon premised on the notion of collaborative consumption as opposed to ownership. Having your own car used to be considered the best way to travel, but the concept of car ownership is fast evolving. Americans are now traveling in ways that were virtually unheard of a decade ago. They’re vacationing at the homes of strangers and driving (and being driven) around cities in other people’s cars. However, one of the concerns raised by P2P car sharing involves determining the liable parties following a crash. When a driver does not own the vehicle, the process of identifying the financially responsible parties can get complicated. It is even more complicated when you share your car with total strangers.

This webinar will start with a presentation on the current P2P car sharing landscape, including existing business models and the future direction of the market. Following will be a presentation exploring the liability issues surrounding P2P car sharing. The webinar will end with a panel discussion examining the road ahead and public policy considerations for P2P car sharing.

2:00 Introduction: Overview of the Program

— *Allan L. McVey, Commissioner, West Virginia Offices of the Insurance Commissioner*

2:10 The Current Peer-to-Peer Car Sharing Landscape

- *Michelle Fang, Chief Legal Officer, Turo*
- *Kathleen Birrane, Partner, DLA Piper, LLP (USA)*

2:30 Understanding the Liabilities and Implications of Peer-to-Peer Car Sharing

- *Matthew W. Daus, Esq., Transportation Technology Chair and Distinguished Lecturer, City University of New York's Transportation Research Center, and Partner, Windels Marx, LLP*

2:50 Panel Discussion: The Road Ahead

Moderators:

- *Shanique ("Nikki") Hall, CIPR Manager, NAIC*
- *Frank Paul Tomasello, Senior Director, The Institutes Griffith Foundation*

Panelists:

- *Allan L. McVey, Commissioner, West Virginia Offices of the Insurance Commissioner*
- *Michelle Fang, Chief Legal Officer, Turo*
- *Kathleen Birrane, Partner, DLA Piper, LLP (USA)*
- *Matthew W. Daus, Esq., Transportation Technology Chair and Distinguished Lecturer, City University of New York's Transportation Research Center, and Partner, Windels Marx, LLP*

3:05 Audience Q&A

3:15 Closing Remarks