

HB 974 -- PEER-TO-PEER CAR-SHARING PROGRAMS

SPONSOR: Murphy

PEER-TO-PEER CAR SHARING PROGRAM INSURANCE ACT (Sections 379.1900 to 379.1970)

This bill enacts the "Peer-to-Peer Car Sharing Program Insurance Act".

The bill requires peer-to-peer car sharing programs, as defined in the bill, to assume liability for property damage and bodily injury in an amount at least equal to the coverage required under the Motor Vehicle Financial Responsibility Law, as specified in the bill, and specifies certain requirements for insurance coverage and the resolution of coverage disputes (Section 379.1915, RSMo).

At the time a vehicle owner registers on a peer-to-peer car sharing program, but before the owner makes a vehicle available for car sharing, the program must provide notice that participation in the program may violate the terms of a contract with the holders of any liens on the vehicle (Section 379.1920).

Motor vehicle insurers in this state may exclude any and all coverage under a shared motor vehicle owner's policy of motor vehicle liability insurance (Section 379.1925).

In the bill, peer-to-peer car sharing programs must collect and verify certain records pertaining to the use of a vehicle, and provide them upon request to the vehicle owner, vehicle owner's insurer, or the driver's insurer to facilitate the processing of insurance claims, and retain the records for a time period not less than the applicable personal injury statute of limitations (Section 379.1930).

This bill provides that peer-to-peer car sharing programs and shared vehicle owners are exempt from vicarious liability based solely on vehicle ownership, and specifies that motor vehicle insurers have the right to seek recovery against the peer-to-peer car sharing program's insurer for defending certain claims (Sections 379.1935 and 379.1940).

Peer-to-peer car sharing programs must have an insurable interest in shared vehicles as specified in the bill, but are not required to maintain the insurance coverage mandated in the bill (Section 379.1945).

The bill outlines certain content peer-to-peer car sharing program agreements are required to include, and requires the peer-to-peer

car sharing program to verify and keep records of certain information about drivers (Sections 379.1950 and 379.1955).

Peer-to-peer car sharing programs must have sole responsibility for any equipment put in or on a vehicle to facilitate a car sharing transaction, and will hold harmless the vehicle owner for any damage or theft occurring to the equipment during the car sharing period, but may seek compensation from the shared vehicle drivers for the damages or loss (Section 379.1960).

This bill specifies parties' responsibilities regarding safety recalls (Section 379.1965).

The Department of Commerce and Insurance can promulgate all necessary rules and regulations for the administration of the provisions of the bill (Section 379.1970).

This bill has an effective date of January 1, 2026.

This bill is the same as HB 1032 and HB 1141 (2025) and similar to HB 57 (2025) and SB 904 (2024).