MISSISSIPPI LEGISLATURE

By: Senator(s) Michel, McLendon, Sparks, To: Insurance; Judiciary, Boyd

Division A

SENATE BILL NO. 2530 (As Passed the Senate)

1 AN ACT TO CREATE THE PEER-TO-PEER CAR SHARING PROGRAM ACT; TO 2 AUTHORIZE VEHICLE OWNERS AND DRIVERS TO USE A BUSINESS PLATFORM 3 FOR THE SHARING OF VEHICLES FOR FINANCIAL CONSIDERATION; TO 4 PROVIDE FOR DEFINITIONS RELATED TO THE ACT; TO PROVIDE THAT A 5 PEER-TO-PEER CAR SHARING PROGRAM SHALL ASSUME LIABILITY OF A 6 SHARED VEHICLE OWNER FOR CERTAIN INJURIES OR DAMAGE WITH CERTAIN 7 EXCEPTIONS; TO REQUIRE CERTAIN NOTIFICATIONS TO SHARED VEHICLE OWNERS ABOUT THE USE OF THEIR VEHICLE; TO PROVIDE THAT AN 8 9 AUTHORIZED MOTOR VEHICLE LIABILITY INSURER MAY EXCLUDE CERTAIN COVERAGE IN SHARED VEHICLE OWNERS' INSURANCE POLICIES; TO REQUIRE 10 A PEER-TO-PEER CAR SHARING PROGRAM TO COLLECT AND VERIFY RECORDS 11 12 PERTAINING TO THE USE OF A SHARED VEHICLE; TO EXEMPT A 13 PEER-TO-PEER CAR SHARING PROGRAM AND A SHARED VEHICLE OWNER FROM VICARIOUS LIABILITY; TO PROVIDE THAT AN AUTHORIZED MOTOR VEHICLE 14 15 LIABILITY INSURER MAY HAVE CERTAIN INDEMNITY RIGHTS; TO PROVIDE 16 THAT A PEER-TO-PEER CAR SHARING PROGRAM SHALL HAVE AN INSURABLE 17 INTEREST IN A SHARED VEHICLE DURING THE CAR SHARING PERIOD; TO 18 REQUIRE A CAR SHARING PROGRAM AGREEMENT TO HAVE CERTAIN CONSUMER 19 PROTECTION DISCLOSURES; TO REQUIRE A PEER-TO-PEER CAR SHARING 20 PROGRAM TO VERIFY DRIVER'S LICENSES; TO PROVIDE FOR SPECIFIC PROCEDURES REQUIRED OF PEER-TO-PEER CAR SHARING PROGRAMS IN 21 22 REGARDS TO AUTOMOBILE SAFETY RECALLS; TO PROVIDE THAT THE 23 COMMISSIONER OF INSURANCE SHALL HAVE THE AUTHORITY TO PROMULGATE 24 RULES AND REGULATIONS THAT ARE NECESSARY TO ADMINISTER AND ENFORCE 25 THE PROVISIONS OF THIS ACT PROVIDED THAT SUCH RULES AND 26 REGULATIONS ARE NOT INCONSISTENT WITH THE PROVISIONS OF THIS ACT; 27 TO AMEND SECTIONS 27-19-40, 63-1-67, 77-8-1 AND 27-17-35, 28 MISSISSIPPI CODE OF 1972, TO CONFORM TO THE PROVISIONS OF THIS 29 ACT; AND FOR RELATED PURPOSES.

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BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

31 <u>SECTION 1.</u> Title. This chapter may be cited as the
32 Peer-to-Peer Car Sharing Program Act.

33 <u>SECTION 2.</u> Definitions. For purposes of this chapter, 34 unless the context requires otherwise, the following terms shall 35 have the meanings ascribed herein:

36 (a) "Car Sharing Delivery Period" means the period of
37 time during which a shared vehicle is being delivered to the
38 location of the car sharing start time, if applicable, as
39 documented by the governing car sharing program agreement.

40 (b) "Car Sharing Period" means the period of time that 41 commences with the car sharing delivery period or, if there is no 42 car sharing delivery period, the period of time that commences 43 with the car sharing start time and in either case ends at the car 44 sharing termination time.

45 (c) "Car Sharing Program Agreement" means the terms and
46 conditions applicable to a shared vehicle owner and a shared
47 vehicle driver that governs the use of a shared vehicle through a
48 peer-to-peer car sharing program.

(d) "Car Sharing Start Time" means the time when the shared vehicle becomes subject to the control of the shared vehicle driver at or after the time the reservation of a shared vehicle is scheduled to begin as documented in the records of a peer-to-peer car sharing program.

54 (e) "Car Sharing Termination Time" means the earliest 55 of the following events:

S. B. No. 2530 **~ OFFICIAL ~** 24/SS26/R44PS PAGE 2 (i) The expiration of the agreed upon period of time established for the use of a shared vehicle according to the terms of the car sharing program agreement if the shared vehicle is delivered to the location agreed upon in the car sharing program agreement;

When the shared vehicle is returned to a 61 (ii) 62 location as alternatively agreed upon by the shared vehicle owner and shared vehicle driver as communicated through a peer-to-peer 63 64 car sharing program, which alternatively agreed upon location 65 shall be incorporated into the car sharing program agreement; or When the shared vehicle owner or the shared 66 (iii) vehicle owner's authorized designee, takes possession and control 67

68 of the shared vehicle.

(f) "Peer-to-Peer Car Sharing" means the authorized use
of a vehicle by an individual other than the vehicle's owner
through a peer-to-peer car sharing program. This term shall not
be construed to mean rental car or rental activity.

(g) "Peer-to-Peer Car Sharing Program" means a business platform that connects vehicle owners with drivers to enable the sharing of vehicles for financial consideration. This term shall not mean rental car company. An individual or business entity lawfully engaging in a peer-to-peer car sharing program shall not be considered as any of the following:

(i) As a "rental company" as that term is defined in Section 27-19-40(4);

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81 (ii) As being engaged in renting a motor vehicle
82 to another within the meaning of Section 63-1-67; or

83 (iii) As a "transportation network company" as84 that term is defined in Section 77-8-1.

85 (h) "Shared Vehicle" means a vehicle that is available86 for sharing through a peer-to-peer car sharing program.

87 (i) "Shared Vehicle Driver" means an individual who has
88 been authorized to drive the shared vehicle by the shared vehicle
89 owner under a car sharing program agreement.

90 (j) "Shared Vehicle Owner" means the registered owner, 91 or a person or entity designated by the registered owner, of a 92 vehicle made available for sharing to shared vehicle drivers 93 through a peer-to-peer car sharing program. A shared vehicle 94 owner shall not mean a person "renting a motor vehicle to another" 95 as that activity is described in Section 63-1-67.

96 <u>SECTION 3.</u> Insurance coverage during car sharing period.

97 (1) Except as provided in subsection (2) of this section, a 98 peer-to-peer car sharing program shall assume liability of a 99 shared vehicle owner for bodily injury or property damage to third 100 parties, or uninsured and underinsured motorist losses, during the 101 car sharing period in an amount stated in the peer-to-peer car 102 sharing program agreement, provided that the amount shall not be 103 less than that set forth in Section 63-15-43.

104 (2) Notwithstanding the definition of "car sharing105 termination time" as set forth in this act, the assumption of

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106 liability under subsection (1) of this section shall not apply to 107 any shared vehicle owner when:

(a) A shared vehicle owner makes an intentional or
fraudulent material misrepresentation or omission to the
peer-to-peer car sharing program before the car sharing period in
which the loss occurred; or

(b) Acting in concert with a shared vehicle driver who fails to return the shared vehicle pursuant to the terms of the car sharing program agreement.

(3) Notwithstanding the definition of "car sharing termination time" as set forth in this act, the assumption of liability under subsection (1) of this section shall include any bodily injury or property damage losses by damaged third parties<u>.</u> <u>or uninsured and underinsured motorist losses</u>, as required by Sections 63-15-1 et seq.

121 (4) A peer-to-peer car sharing program shall ensure that, 122 during each car sharing period, the shared vehicle owner and the 123 shared vehicle driver are insured under a motor vehicle liability 124 insurance policy that provides insurance coverage in amounts no 125 less than the minimum amounts set forth in Section 63-15-43; and 126 (a) Recognizes that the shared vehicle insured under 127 the policy is made available and used through a peer-to-peer car 128 sharing program; or

129 (b) Does not exclude use of a shared vehicle by a130 shared vehicle driver.

S. B. No. 2530 **~ OFFICIAL ~** 24/SS26/R44PS PAGE 5 131 (5) The insurance described under subsection (4) of this 132 section may be satisfied by motor vehicle liability insurance 133 maintained by:

134

(a) A shared vehicle owner;

135 (b) A shared vehicle driver;

136 (c) A peer-to-peer car sharing program; or

137 (d) Both a shared vehicle owner, a shared vehicle138 driver and a peer-to-peer car sharing program.

139 The insurance described in subsection (5) of this (6)140 section that is satisfying the insurance requirement of subsection 141 (4) of this section shall be primary during each car sharing period, and in the event that a claim occurs in another state with 142 143 minimum financial responsibility limits higher than the minimum amounts set forth in Section 63-15-43, during the car sharing 144 145 period, the coverage maintained under subsection (5) shall satisfy 146 the difference in minimum coverage amounts, up to the applicable 147 policy limits.

148 (7) The insurer, insurers or peer-to-peer car sharing
149 program providing coverage under subsections (4) or (5) of this
150 section shall assume primary liability for a claim when:

(a) A dispute exists as to who was in control of the shared motor vehicle at the time of the loss and the peer-to-peer car sharing program does not have available, did not retain or fails to provide the information required by Section 8 of this act; or

S. B. No. 2530 24/SS26/R44PS PAGE 6 (b) A dispute exists as to whether the shared vehiclewas returned to the alternatively agreed upon location.

158 If insurance maintained by a shared vehicle owner or (8) 159 shared vehicle driver in accordance with subsection (5) of this 160 section has lapsed or does not provide the required coverage, 161 insurance maintained by a peer-to-peer car sharing program shall 162 provide the coverage required by subsection (4) of this section beginning with the first dollar of a claim and have the duty to 163 164 defend such claim except under circumstances as set forth in 165 subsection (2) of this section.

(9) Coverage under an automobile insurance policy maintained by the peer-to-peer car sharing program shall not be dependent on another automobile insurer first denying a claim nor shall another automobile insurance policy be required to first deny a claim.

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(10)

Nothing in this act:

(a) Limits the liability of the peer-to-peer car sharing program for any act or omission of the peer-to-peer car sharing program itself that results in injury to any person as a result of the use of a shared vehicle through a peer-to-peer car sharing program; or

(b) Limits the ability of the peer-to-peer car sharing
program to, by contract, seek indemnification from the shared
vehicle owner or the shared vehicle driver for economic loss
sustained by the peer-to-peer car sharing program resulting from a

180 breach of the terms and conditions of the car sharing program 181 agreement.

182 SECTION 4. Notification of Implications of Lien. At the 183 time when a vehicle owner registers as a shared vehicle owner on a 184 peer-to-peer car sharing program and prior to the time when the 185 shared vehicle owner makes a shared vehicle available for car 186 sharing on the peer-to-peer car sharing program, the peer-to-peer 187 car sharing program shall notify the shared vehicle owner that, if 188 the shared vehicle has a lien against it, the use of the shared vehicle through a peer-to-peer car sharing program, including use 189 190 without physical damage coverage, may violate the terms of the contract with the lienholder. 191

192 <u>SECTION 5.</u> Exclusions in motor vehicle liability insurance 193 policies. (1) An authorized insurer that writes motor vehicle 194 liability insurance in the state may exclude any and all coverage 195 and the duty to defend or indemnify for any claim afforded under a 196 shared vehicle owner's motor vehicle liability insurance policy, 197 including, but not limited to:

198 (a) Liability coverage for bodily injury and property199 damage;

200 (b) Uninsured and underinsured motorist coverage;

201 (c) Medical payments coverage;

202 (d) Comprehensive physical damage coverage; and

203 (e) Collision physical damage coverage.

204 (2) Nothing in this act:

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(a) Invalidates or limits an exclusion contained in a
motor vehicle liability insurance policy, including any insurance
policy in use or approved for use that excludes coverage for motor
vehicles made available for rent, sharing or hire or for any
business use;

(b) Invalidates, limits or restricts an insurer'sability under existing law to underwrite any insurance policy; or

(c) Invalidates, limits or restricts an insurer'sability under existing law to cancel and nonrenew policies.

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SECTION 6. Recordkeeping; use of vehicle in car sharing.

215 A peer-to-peer car sharing program shall collect and verify 216 records pertaining to the use of a vehicle, including, but not limited to, times used, car sharing period pick-up and drop-off 217 218 locations, fees paid by the shared vehicle driver and revenues received by the shared vehicle owner and provide that information 219 220 upon request to the shared vehicle owner, the shared vehicle 221 owner's insurer or the shared vehicle driver's insurer to 222 facilitate a claim coverage investigation, settlement, negotiation 223 or litigation. The peer-to-peer car sharing program shall retain 224 the records for a time period not less than the three-year 225 limitation under Section 15-1-49.

226 <u>SECTION 7.</u> Vicarious liability. A peer-to-peer car sharing 227 program and a shared vehicle owner shall be exempt from vicarious 228 liability consistent with 49 USC Section 30106 and under any state 229 or local law that imposes liability solely based on vehicle 230 ownership.

231 SECTION 8. Contribution against indemnification. A motor 232 vehicle insurer that defends or indemnifies a claim against a shared vehicle that is excluded under the terms of its policy 233 234 shall have the right to seek recovery against the motor vehicle 235 insurer of the peer-to-peer car sharing program if the claim is: 236 (a) made against the shared vehicle owner or the shared vehicle 237 driver for loss or injury that occurs during the car sharing 238 period; and (b) excluded under the terms of its policy.

239 <u>SECTION 9.</u> Insurable interest. (1) Notwithstanding any 240 other law, statute, rule or regulation to the contrary, a 241 peer-to-peer car sharing program shall have an insurable interest 242 in a shared vehicle during the car sharing period.

(2) Nothing in this section creates liability on a
peer-to-peer car sharing program to maintain the coverage mandated
by Section 3 of this act.

(3) A peer-to-peer car sharing program may own and maintain
as the named insured one or more policies of motor vehicle
liability insurance that provides coverage for:

(a) Liabilities assumed by the peer-to-peer car sharing
program under a peer-to-peer car sharing program agreement;

(b) Any liability of the shared vehicle owner; or
(c) Damage or loss to the shared motor vehicle or any
liability of the shared vehicle driver.

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254 <u>SECTION 10.</u> Consumer protection disclosures. (1) Each car 255 sharing program agreement made in the state shall disclose to the 256 shared vehicle owner and the shared vehicle driver:

(a) Any right of the peer-to-peer car sharing program
to seek indemnification from the shared vehicle owner or the
shared vehicle driver for economic loss sustained by the
peer-to-peer car sharing program resulting from a breach of the
terms and conditions of the car sharing program agreement;

(b) That a motor vehicle liability insurance policy issued to the shared vehicle owner for the shared vehicle or to the shared vehicle driver does not provide a defense or indemnification for any claim asserted by the peer-to-peer car sharing program;

(c) That the peer-to-peer car sharing program's insurance coverage on the shared vehicle owner and the shared vehicle driver is in effect only during each car sharing period and that, for any use of the shared vehicle by the shared vehicle driver after the car sharing termination time, the shared vehicle driver and the shared vehicle owner may not have insurance coverage;

(d) The daily rate, fees, and if applicable, any
insurance or protection package costs that are charged to the
shared vehicle owner or the shared vehicle driver;

(e) That the shared vehicle owner's motor vehicleliability insurance may not provide coverage for a shared vehicle;

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(f) An emergency telephone number to personnel capable of fielding roadside assistance and other customer service inquiries; and

(g) If there are conditions under which a shared vehicle driver must maintain a personal automobile insurance policy with certain applicable coverage limits on a primary basis in order to book a shared motor vehicle.

286 <u>SECTION 11.</u> Driver's license verification and data 287 retention. (1) A peer-to-peer car sharing program may not enter 288 into a peer-to-peer car sharing program agreement with a driver 289 unless the driver who will operate the shared vehicle:

(a) Holds a driver's license issued under Section
63-1-5 that authorizes the driver to operate vehicles of the class
of the shared vehicle; or

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(b) Is a nonresident who:

(i) Has a driver's license issued by the state or country of the driver's residence that authorizes the driver in that state or country to drive vehicles of the class of the shared vehicle; and

(ii) Is at least the same age as that required ofa resident to drive; or

300 (c) Otherwise is specifically authorized under Title
301 63, Chapter 1, Mississippi Code of 1972 to drive vehicles of the
302 class of the shared vehicle.

S. B. No. 2530 **~ OFFICIAL ~** 24/SS26/R44PS PAGE 12 303 (2) A peer-to-peer car sharing program shall keep a record 304 of:

305 (a) The name and address of the shared vehicle driver;
306 (b) The number of the driver's license of the shared
307 vehicle driver and each other person, if any, who will operate the
308 shared vehicle; and

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(c) The place of issuance of the driver's license.

310 SECTION 12. Responsibility for equipment. A peer-to-peer 311 car sharing program shall have sole responsibility for any equipment, such as a GPS system or other special equipment that is 312 313 put in or on the vehicle to monitor or facilitate the car sharing 314 transaction, and shall agree to indemnify and hold harmless the 315 vehicle owner for any damage to or theft of such equipment during 316 the sharing period not caused by the vehicle owner. The 317 peer-to-peer car sharing program has the right to seek indemnity from the shared vehicle driver for any loss or damage to such 318 319 equipment that occurs during the sharing period.

320 <u>SECTION 13.</u> Automobile safety recalls. (1) At the time 321 when a vehicle owner registers as a shared vehicle owner on a 322 peer-to-peer car sharing program and prior to the time when the 323 shared vehicle owner makes a shared vehicle available for car 324 sharing on the peer-to-peer car sharing program, the peer-to-peer 325 car sharing program shall:

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326 (a) Verify that the shared vehicle does not have any
327 safety recalls on the vehicle for which the repairs have not been
328 made; and

329 (b) Notify the shared vehicle owner of the requirements330 under subsection (2) of this section.

(2) (a) If the shared vehicle owner has received an actual notice of a safety recall on the vehicle, a shared vehicle owner shall not make a vehicle available as a shared vehicle on a peer-to-peer car sharing program until the safety recall repair has been made.

336 (b) If a shared vehicle owner receives an actual notice 337 of a safety recall on a shared vehicle while the shared vehicle is 338 made available on the peer-to-peer car sharing program, the shared 339 vehicle owner shall remove the shared vehicle as available on the 340 peer-to-peer car sharing program, as soon as practicably possible 341 after receiving the notice of the safety recall and until the 342 safety recall repair has been made.

343 (c) If a shared vehicle owner receives an actual notice 344 of a safety recall while the shared vehicle is being used in the 345 possession of a shared vehicle driver, as soon as practicably 346 possible after receiving the notice of the safety recall, the 347 shared vehicle owner shall notify the peer-to-peer car sharing 348 program about the safety recall so that the shared vehicle owner 349 may address the safety recall repair.

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350 <u>SECTION 14.</u> Regulations. The Commissioner of Insurance 351 shall have the authority to promulgate rules and regulations that 352 are necessary to administer and enforce the provisions of this act 353 provided that such rules and regulations are not inconsistent with 354 the provisions of this act.

355 **SECTION 15.** Section 27-19-40, Mississippi Code of 1972, is 356 amended as follows:

27-19-40. (1) A motor vehicle dealer or automobile auction may apply to the State Tax Commission for special in-transit tags or plates, which when properly displayed shall authorize the motor vehicle dealer or automobile auction to operate a motor vehicle upon the highways of this state without paying the annual highway privilege tax upon such vehicle and without attaching any other license tag or plate to such vehicle, if:

(a) The movement of the motor vehicle is for the
purpose of sale of such vehicle to another motor vehicle dealer or
automobile auction;

(b) The motor vehicle is being moved from the place of business of one motor vehicle dealer or automobile auction to the place of business of another motor vehicle dealer or automobile auction; and

371 (c) The special in-transit tag or plate is displayed in 372 plain view on the motor vehicle in the manner prescribed by the 373 State Tax Commission.

S. B. No. 2530 24/SS26/R44PS PAGE 15 374 (2)A motor vehicle dealer or automobile auction may apply 375 for a temporary tag or plate to be used when a motor vehicle in 376 this state is sold by the motor vehicle dealer or automobile 377 auction to a nonresident of the State of Mississippi or when a 378 motor vehicle is sold by a motor vehicle dealer or automobile 379 auction to a Mississippi resident who may temporarily exit this 380 state before obtaining a Mississippi tag or plate. Such tag or 381 plate when properly displayed shall authorize the purchaser of 382 such a motor vehicle to operate the motor vehicle upon the highways of this state. The temporary tag or plate shall be valid 383 384 for a period of seven (7) full working days, exclusive of the date 385 of purchase, after the date the motor vehicle is purchased; 386 however, if the temporary tag or plate is issued to a nonresident 387 of the State of Mississippi, the temporary tag or plate shall be 388 valid for the number of days within which the nonresident is 389 required to obtain a permanent motor vehicle license tag or plate 390 by the laws of the nonresident's state of residence.

(3) The State Tax Commission shall issue such tags or plates to each motor vehicle dealer or automobile auction who applies for them upon payment of a fee in an amount equal to Two Dollars (\$2.00) for each in-transit tag or plate and Five Dollars (\$5.00) for each temporary tag or plate.

396 (4) Whenever a rental company acquires a vehicle from a 397 dealer by sale or otherwise, the rental company may apply for a 398 temporary tag or plate to be issued by the dealer. Such tag or

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399 plate, when properly displayed, authorizes the rental company to 400 operate the motor vehicle upon the highways of this state. The 401 temporary tag or plate is valid for a period of thirty (30) full 402 working days, exclusive of the date of delivery. Any dealer 403 issuing a temporary tag under this subsection may collect from the 404 purchaser requesting the issuance of the temporary tag a fee of 405 Five Dollars (\$5.00). The penalties established under Section 406 27-19-63, are not applicable until after the expiration of the 407 thirty-day period under this subsection. For the purposes of this subsection, the term "rental company" means any person or entity 408 409 in the business of providing primarily motor vehicles to the 410 public under a rental agreement for a rental period not to exceed 411 thirty (30) days, provided that any person or business entity 412 lawfully engaging in a peer-to-peer car sharing program under the 413 Peer-to-Peer Car Sharing Program Act shall not be considered as a 414 rental company.

415 The tags or plates authorized pursuant to this section (5)shall be designed by the State Tax Commission. The State Tax 416 417 Commission shall adopt rules and regulations necessary to 418 implement this section, including, but not limited to, rules and 419 regulations establishing procedures for issuing such tags or 420 plates and for the use and display of such tags or plates. Each 421 motor vehicle dealer or automobile auction who is issued tags or 422 plates pursuant to this section shall keep such records as may be required by the State Tax Commission. 423

(6) Any motor vehicle dealer or automobile auction who uses a tag or plate issued pursuant to this section for a purpose that is not authorized by this section shall be guilty of a misdemeanor and, upon conviction thereof, shall be punished by a fine of One Thousand Dollars (\$1,000.00), and the use of all tags or plates issued to such motor vehicle dealer or automobile auction pursuant to this section shall be suspended for a period of one (1) year.

(7) As used in this section, the terms "motor vehicle
dealer" and "automobile auction" shall have the meanings ascribed
to such terms in Section 27-19-303, Mississippi Code of 1972.

434 **SECTION 16.** Section 63-1-67, Mississippi Code of 1972, is 435 amended as follows:

436 63-1-67. (1) No person shall rent a motor vehicle to any 437 other person unless the latter person is then duly licensed under 438 the provisions of this article, or, in the case of a nonresident, 439 then duly licensed under the laws of the state or country of his 440 residence except a nonresident whose home state or country does 441 not require that an operator be licensed.

442 (2) No person shall rent a motor vehicle to another until he 443 has inspected the license of the person to whom the vehicle is to 444 be rented and compared and verified the signature thereon with the 445 signature of such person written in his presence.

446 (3) Every person renting a motor vehicle to another shall
447 keep a record of the registration number of the motor vehicle so
448 rented, the name and address of the person to whom the vehicle is

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449 rented, the number of the license of said latter person and the 450 date and place when and where said license was issued. Such 451 record shall be open to inspection by any police officer or 452 officers or employee of the commissioner.

453 <u>(4) The provisions of this section shall not apply to any</u> 454 person or business entity lawfully engaging in a peer-to-peer car 455 <u>sharing program or acting as a shared vehicle owner under the</u>

456 Peer-to-Peer Car Sharing Program Act.

457 **SECTION 17.** Section 77-8-1, Mississippi Code of 1972, is 458 amended as follows:

459 77-8-1. (1) As used in this chapter:

460 (a) "Personal vehicle" means a vehicle that is used by461 a transportation network company driver and is:

462 (i) Owned, leased or otherwise authorized for use463 by the transportation network company driver; and

464 (ii) Not a common carrier by motor vehicle,
465 contract carrier by motor vehicle, or restricted motor carrier
466 under Chapter 7, Title 77, Mississippi Code of 1972.

467 (b) "Commissioner" means the Commissioner of Insurance.
468 (c) "Department" means the Mississippi Department of
469 Insurance.

(d) "Digital network" means any online-enabled
technology application service, website or system offered or
utilized by a transportation network company that enables the

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473 prearrangement of rides with transportation network company 474 drivers.

"Transportation network company" means a 475 (e) 476 corporation, partnership, sole proprietorship, or other entity 477 that is licensed under this chapter and operating in Mississippi 478 that uses a digital network to connect transportation network 479 company riders to transportation network company drivers who 480 provide prearranged rides. A transportation network company shall 481 not be deemed to control, direct or manage the personal vehicles 482 or transportation network company drivers that connect to its 483 digital network, except where agreed to by written contract.

484 (f) "Transportation network company driver" or "driver" 485 means an individual who:

486 (i) Receives connections to potential passengers
487 and related services from a transportation network company in
488 exchange for payment of a fee to the transportation network
489 company; and

490 (ii) Uses a personal vehicle to offer or provide a
491 prearranged ride to riders upon connection through a digital
492 network controlled by a transportation network company in return
493 for compensation or payment of a fee.

(g) "Transportation network company rider" or "rider" means an individual or persons who use a transportation network company's digital network to connect with a transportation network

497 driver who provides prearranged rides to the rider in the driver's 498 personal vehicle between points chosen by the rider.

499 "Prearranged ride" means the provision of (h) 500 transportation by a driver to a rider, beginning when a driver 501 accepts a ride requested by a rider through a digital network 502 controlled by a transportation network company, continuing while 503 the driver transports a requesting rider, and ending when the last 504 requesting rider departs from the personal vehicle. A prearranged 505 ride does not include transportation provided using a common 506 carrier by motor vehicle, contract carrier by motor vehicle, or 507 restricted motor carrier under Chapter 7, Title 77, Mississippi 508 Code of 1972. A prearranged ride does not include shared expense 509 carpool arrangements or vanpooling as defined in Section 77-7-7, 510 or any other type of arrangement or service in which the driver receives a fee that does not exceed the driver's costs associated 511 512 with providing the ride.

513 (2) The provisions of this section shall not apply to any
514 person or business entity lawfully engaging in a peer-to-peer car
515 sharing program under the Peer-to-Peer Car Sharing Program Act.
516 SECTION 18. Section 27-17-35, Mississippi Code of 1972, is
517 amended as follows:
518 27-17-35. (1) Upon each person operating a taxicab,

510 U-drive-it, or other forms of renting motor vehicles (for the 520 transportation of persons for hire), whether driven by the person

521 renting same, or by driver furnished by the person operating the station, for each automobile so operated, as follows: 522 523 In municipalities of class 1......\$15.00 524 In municipalities of class 2.....\$10.00 In municipalities of classes 3, 4, 5, 6, 7, and elsewhere in 525 526 the county.....\$ 5.00 527 (2) The provisions of this section shall not apply to any 528 person or business entity lawfully engaging in a peer-to-peer car 529 sharing program or acting as a shared vehicle owner under the 530 Peer-to-Peer Car Sharing Program Act. 531 SECTION 19. This act shall take effect and be in force from 532 and after 270 days from the date that the Governor signed the

533 bill, or if the Governor did not sign the bill, then 270 days from 534 the date the bill became law absent the Governor's signature.