

2026 Regular Session

HOUSE BILL NO. 625

BY REPRESENTATIVE JORDAN

INSURANCE: Requires peer-to-peer car sharing programs to maintain physical damage coverage for shared vehicles during the car sharing period

1 AN ACT

2 To enact R.S. 22:1300.9(D), relative to peer-to-peer car sharing programs; to establish
3 provisions regarding insurable interest; to delineate limitations on liability; to
4 authorize the maintenance of certain insurance policies; to mandate the inclusion of
5 physical damage coverage; and to provide for related matters.

6 Be it enacted by the Legislature of Louisiana:

7 Section 1. R.S. 22:1300.9(D) is hereby enacted to read as follows:

8 §1300.9. Insurable interest

9 * * *

10 D.(1) If a peer-to-peer car sharing program does not provide a non-insurance
11 contractual physical damage protection package, consistent with R.S. 22:1300.10(4),
12 to the shared vehicle during the car sharing period, the program shall own and
13 maintain as the named insured a policy of insurance written by an insurer admitted
14 or approved in this state, covering physical damage for collision and comprehensive
15 losses to the shared vehicle during the car sharing period.

16 (2) The policy of insurance required by this Subsection applies when the
17 policy of insurance maintained by the shared vehicle owner excludes or otherwise
18 does not provide coverage for physical damage for collision and comprehensive
19 losses to the shared vehicle during the car sharing period.

1 (3) The policy of insurance required by this Subsection may include a
 2 deductible in an amount no greater than one thousand dollars per occurrence.

3 (4) The policy of insurance required by this Subsection may include
 4 subrogation rights against a tortfeasor.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 625 Engrossed

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Jordan

Abstract: Establishes the insurance requirements for peer-to-peer car sharing programs.

Present law provides that a peer-to-peer car sharing program has an insurable interest in a shared vehicle during the car sharing period, specifies that nothing in present law creates liability for the program to maintain certain coverage, and authorizes the program to own and maintain motor vehicle liability insurance policies covering specified liabilities and losses.

Proposed law retains present law by restoring the provision specifying that nothing in the Section creates liability for a peer-to-peer car sharing program to maintain coverage mandated elsewhere in law.

Proposed law requires a peer-to-peer car sharing program to own and maintain, as the named insured, a policy of insurance written by an insurer admitted or approved in this state to provide physical damage coverage for collision and comprehensive losses to the shared vehicle during the car sharing period, but only when a contractual protection package is not in effect.

Proposed law further provides that the required physical damage policy applies only when the shared vehicle owners policy excludes or otherwise fails to provide such coverage during the car sharing period and authorizes the policy to include a deductible of up to \$1000 per occurrence and to include subrogation rights against a tortfeasor.

(Adds R.S. 22:1300.9(D))

Summary of Amendments Adopted by House

The Committee Amendments Proposed by House Committee on Insurance to the original bill:

1. Restore the provisions of present law.
2. Require an explicit insurance obligation on peer-to-peer car sharing programs in circumstances where no contractual protection package is provided.
3. Require peer-to-peer car sharing programs to maintain a physical damage insurance policy issued by an insurer admitted or approved in this state.
4. Make technical changes.