

---

## 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

2026 Regular Session

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.