

Adam Neylon

State Representative • 98th Assembly District

To: The Assembly Committee on Insurance
From: Rep. Adam Neylon
Re: Assembly Bill 737

Chairman Steffen and Insurance Committee Members, thank you for holding a hearing on AB 737, legislation to create an insurance framework for the Peer to Peer (P2P) car sharing industry.

This legislation is needed to ensure consumer protection and create a uniform insurance framework for the P2P car sharing industry. P2P car sharing is when a private individual owns a car and wants to allow someone else to share their car for a short period of time in exchange for money. As you would imagine, sharing your car with someone else for money would bring up insurance and liability questions. That is the reason I am authoring this legislation and also the reason this bill is before the Insurance Committee.

The process for using a P2P car sharing platform is simple. First a vehicle owner creates a profile for their car including photos and information on a digital platform. Would-be users can then view and pay the vehicle owner to use that car for a short period of time through the digital platform. This allows the car owner to make money on that car while they are not using it. This is a nationally growing gig or part-time industry here in Wisconsin and across the country. The value to individual car owners and folks looking to use a car for a short time continues to increase. Keep in mind, rental car companies are almost exclusively located in urban and suburban areas, usually near larger airports. P2P vehicle sharing is everywhere, helping to eliminate short-term car use deserts.

Here are a few key points to keep in mind during this hearing:

- Rental car companies in WI enjoy a sales tax exemption when they purchase the cars they rent - this exemption is \$50 million annually.
- Individual car owners pay sales tax when they purchase a car – rental car companies do not.
- Rental car companies are required to charge a vehicle rental fee of 5% - this is roughly \$9 million annually.
- P2P car sharing services do pay state and local sales tax on the transactions happening in Wisconsin. Car owners who use a P2P platform receive a 1099 tax form, so they are paying state income tax. Car owners who use the P2P platform are also paying registration fees in WI.
- P2P car sharing services are currently operating in Wisconsin, and they are not charging consumers the vehicle rental fee. This is because individual car owners are not a rental car company, they are private citizens who own a car and want to make some money on the side while they are not using their car.

I have heard concerns that if P2P car sharing services are not subject to the vehicle rental fee, the tourism industry may lose out on money they receive from the Wisconsin's Department of Tourism.

Fortunately this is not the case. Vehicle rental fee collections are sent to the Department of Transportation. Of the \$9 million that is collected annually from vehicle rental fees, the Joint Finance Committee decides how much of that money to give to the Department of Tourism to market destinations across Wisconsin. In each of the last four budgets JFC has given the Department of Tourism the same amount of money - \$1.5 million. The \$1.5 million number is chosen by JFC, it is not based on a percentage or formula.

I would like to touch on the simple amendment I have introduced on this bill. This amendment emulates the legislation that was signed into law in Oklahoma last year, which Enterprise agreed to. The amendment simply says, if you procure a Wisconsin DOR exemption to not pay sales tax on the purchase of the vehicle, then you do have to pay the rental car fee, and if you're in Milwaukee, you also have to pay the local exposition district rental car tax. The amendment also says that if sales tax was paid upon purchase of the vehicle, then there is no obligation to collect the rental car fee or the Milwaukee local exposition district rental car tax. Essentially you either pay on the front end or on the back end – not both.

Thank you for your time and I would be happy to answer any questions.

Adam R. Shores
Vice President, State Government and Political Relations

January 18, 2022

The Honorable David Steffen
Chair, Assembly Committee Insurance
The Wisconsin State Assembly
Wisconsin State Capitol
2 East Main Street
Madison, WI 53703

Dear Mr. Chairman,

As the primary national trade association for home, auto and business insurers across the country, the American Property Casualty Insurance Association (APCIA) is pleased to add its voice to those advocating for the adoption of Assembly Bill 737 by Representative Adam Neylon and others. This legislation—which conforms to the National Conference of Insurance Legislators (NCOIL) model law on peer-to-peer car sharing—will provide a uniform, responsible and appropriate insurance regulatory framework for this emerging transportation platform.

Peer-to-peer car sharing provides convenient, affordable, and environmentally friendly on-demand access to vehicles for those who do not own cars or for whom car ownership is cost prohibitive. It allows individuals to access a new solution to long-standing mobility needs, while allowing car owners to earn passive income through sharing their vehicle, which otherwise may sit idle. The peer-to-peer car sharing transaction requires an appropriate insurance framework as is laid out in this legislation.

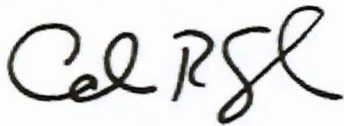
The language in AB 737, which stems from the NCOIL model law, was developed by interested parties and agreed upon through extensive stakeholder participation and ensures there are robust and uniform measures for consumer safety, transparent pricing, and insurance coverage. Lawmakers across the country are taking action to implement this common-sense approach, and APCIA urges Wisconsin to join their ranks. To date, 11 states have passed legislation closely tracking the NCOIL model act.

This legislation follows suit with the NAIC model law in presenting additional clarity and consumer protection for those involved in the car sharing process. Specifically, the bill clarifies that a car sharing program agreement does not mean a rental car agreement. Further, it broadens the provision of the peer-to-peer program having primary liability in dispute situations concerning possession or return of the car; and preserves an insurer's ability to underwrite, cancel or non-renew under existing law.

Assembly Bill 737 will strengthen necessary liability and consumer protections and we believe Wisconsin should adopt these consensus provisions. We look forward to working with you to promote an innovative, consumer-centric peer-to-peer car sharing marketplace for the people of Wisconsin.

We greatly appreciate your consideration of our perspective. Please contact me directly at 847-553-3678 or via email at adam.shores@apci.org or APCIA's Wisconsin counsel, Scott Stenger at 608-215-9126 or via email at scott@stengergov.com with any questions. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Adam R. Shores". The signature is fluid and cursive, with the first name "Adam" and last name "Shores" clearly legible.

Adam R. Shores



TO: Members of the Assembly Insurance Committee

FROM: Jon Van Arsdell, Head of Government Relations - Avail

DATES: January 19, 2022

RE: Support for Assembly Bill 737 (AB-737) relating to requirements for and insurance related to peer-to-peer motor vehicle sharing programs.

On behalf of Avail, a peer-to-peer car sharing company backed by Allstate, we write today in strong support of Assembly Bill 737 (AB-737) Peer-to-peer car sharing allows Wisconsin car owners to share their cars with those in need of a safe, convenient, and affordable means of transportation. At the same time those sharing their vehicles enjoy the added benefit of earning passive income through the sharing process by utilizing an asset that for many has been sitting in their driveway or garage for months as we endure the lasting impacts of the COVID-19 pandemic. In addition to providing an alternative to traditional car renting, peer-to-peer car sharing gives Wisconsin residents and visitors a new solution to long standing mobility needs where public transit and other alternatives are not an option.

AB-737 would establish a clear and comprehensive regulatory framework necessary to promote peer-to-peer car sharing and protect all involved in and around the sharing process. This legislation, which is based off a nationally agreed upon model, would help bring uniformity to peer-to-peer car sharing regulation and foster an innovative transportation model in Wisconsin. Through the establishment of thorough insurance requirements, strong consumer protections and safety protocols, and clear definitions, AB-737 would ensure that peer-to-peer car sharing is appropriately and adequately regulated allowing Wisconsinites and visitors to reap the benefits of the sharing economy.

We thank you for your consideration and respectfully request your support of AB-737. Should you have any questions regarding peer-to-peer car sharing, Avail or this legislation, please do not hesitate to contact me or Avail's Wisconsin lobbyist, Misha Lee.

Sincerely,

A handwritten signature in black ink, appearing to read "Jon Van Arsdell".

JON VAN ARSDELL

Head of Government Relations
Avail

NetChoice Promoting Convenience, Choice, and Commerce on the Net

Carl Szabo, Vice President & General Counsel
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January 16, 2022

Representative David Steffen, Chair
Committee on Insurance
Wisconsin Assembly

RE: Support for AB 737 - Promoting Competition in Car Sharing Services.

Dear Chair Steffen and members of the committee:

We write to you to express our **support** for AB 737 because it:

- ▶ Creates clear rules of the road for citizens sharing their cars;
- ▶ Lowers costs for citizens to borrow cars; and
- ▶ Encourages innovation.

Today citizens across the state share their cars with neighbors, friends, and earn some extra income. At the same time, Big Rental is not only not meeting demands from consumers but is also enjoying an annual subsidy from Wisconsin citizens of more than \$58 million as of 2020.

AB 737 makes clear that citizens sharing their vehicles is different from Big Rental's business model. This bill makes clear that lawmakers will not pick winners (rental-car companies) and losers (residents who use peer-to-peer car sharing platforms) but will instead foster innovation and competition.

And AB 737 makes it easier for average residents to supplement their incomes and for consumers to find affordable transportation options. In other words, AB 737 helps the very people it seeks to protect, which is especially important in a time of economic uncertainty and suffering.

We therefore respectfully ask that you **advance** AB 737.

1. AB 737 protects promotes competition

Rather than innovate, Big Rental is running the same playbook that has worked well in the past: get the locals to pass laws that benefit its bottom line at the expense of others. Digital newcomers threaten established firms that have spent decades—and untold money—forcing out competition and creating barriers to entry for newcomers. When it succeeds, this behavior results in higher prices for consumers and fewer jobs for your constituents.

Big Rental's fear of car-sharing platforms is not surprising. Indeed, a 2020 survey of rental-car operators revealed that "Competition from peer-to-peer networks (Turo, GetAround)" ranked as one of the top self-reported "threats" in 2020.¹ It's not hard to see why. Peer-to-peer car sharing offers better service and deals than Big Rental does. First, they give consumers better choices, including

¹ Auto Rental News, 2020 Fact Book 15 (2020), <http://digital.autorentalnews.com/factbook2020#&pageSet=6>.

specialty and antique cars. Second, they offer 24/7 roadside assistance. And third, they are more affordable than Big Rental—and they don't come with hidden fees.

2. AB 737 is pro-innovation and therefore pro-consumer

The rise of digital platforms, especially peer-to-peer ones, has threatened incumbents in all industries. This disruptive technology has proven popular with consumers. So much so that incumbents have been caught so off guard that rather than invest in their own research and development, or rather than adapt to changing consumer preferences, they have instead sought to squash innovation and strangle competition.

But AB 737 pushes back on this anti-consumer effort by making clear rules of the road for Wisconsin citizens sharing their vehicles. Give consumers more choice, increasing competition in the marketplace, and empowering your constituents to earn more money.

The peer-to-peer economy helps average Americans supplement their incomes by letting them rent assets they already own. Here, for example, car-sharing platforms let your constituents earn from their own cars, which they can then use to make car payments, pay insurance premiums, or cushion the financial blow from coronavirus.

3. Big Rental companies enjoy multi-billion-dollar subsidies not eligible to your citizens who share their cars

While Big Rental claims that Wisconsin citizens sharing their cars are the same as big rental, they leave out the fact that Big Rental enjoys annual state-level subsidies that earned them nearly \$4.2 billion in 2020 alone.²

When Wisconsin citizens buy a car, they pay taxes. The same is not true for Big Rental. Rather, Big Rental has a special tax carveout that shields them from car sales taxes - constituting of a wealth transfer from **Wisconsin tax payers to Big Rental of \$51 million a year.**

AB 737 is a simple bill that creates clear rules of the road for car-sharing, allowing your citizens to earn some extra income. We ask you to **advance AB 737.**

Thank you for considering our views and please let us know if we can provide further information.

Sincerely,

Carl Szabo
Vice President & General Counsel
NetChoice³

² NetChoice, Big Rental's Rules of the Road: Tax Loopholes & Sneaky Subsidies (Apr. 2020), available at <https://netchoice.org/wp-content/uploads/2020/04/Turo-VLF-v.3.pdf>

³ The views of NetChoice do not necessarily represent the views of each of its members.



To: Members, Assembly Committee on Insurance
From: Julia Hertel, Executive Director, Destinations Wisconsin
Date: January 19, 2022
RE: **Testimony in Opposition to Assembly Bill 737**

Destinations Wisconsin (DW) is comprised of 40 destination marketing organizations that support our state and local tourism industry. The Wisconsin tourism industry achieves a return on investment on promotional spending of 8 to 1: \$8 in tax revenue per \$1 promotional spend.

DW is submitting this testimony in opposition to Assembly Bill 737, specifically the provisions exempting peer-to-peer car sharing from paying state and local rental car taxes. The tourism industry supports providing Wisconsin visitors options to travel around our great state, but we believe revenue derived from those visits be captured across all delivery models. Like the lodging industry and room tax, we believe the peer-to-peer car sharing services should also be subject to state and local rental car taxes.

Currently, Milwaukee is the only local jurisdiction with a local rental car tax. Visit Milwaukee, which is a member of our organization, is funded through the Wisconsin Center District. The Milwaukee County car rental tax, food and beverage tax, and room tax fund provides revenue to pay down the Wisconsin Center District debt and support Visit Milwaukee's tourism marketing efforts. Our members oppose the carve out for peer-to-peer car sharing services from the local rental car tax and the precedent it sets for other local communities.

Finally, the state Department of Tourism currently receives \$1.6 million annually from the state vehicle rental fee and could be affected by this legislation's state rental car tax carve out. The genesis of this allocation was based on the legislative intent to capture revenue spent by visitors and redirect it back into tourism marketing efforts. Instead of directly tying the state rental car tax revenue to this appropriation, the Legislature in 2005 decided to set a sum sufficient appropriation. However, that decision does not undermine the intent. In the 2005 Legislative Fiscal Bureau Paper #711 on this topic, it states "Regardless of whether or not the Committee decides to retain the direct tie between the amounts appropriated for tourism marketing and the amount generated by the vehicle rental fee, the decision to use transportation fund revenues for tourism marketing will likely be contingent upon the Committee's decision on the increase to the vehicle rental fee." In that budget, the Legislature voted to increase the state vehicle rental fee from 3% to 5% of gross receipts from vehicle rentals.

For these reasons, we ask the committee to consider amending the bill to remove this carve out. Until that change is made, our organization opposes Assembly Bill 737.

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AMY M. RISSEUW
PRESIDENT, APPLETON

ALLAN M. FOCKLER
PRESIDENT-ELECT, BROOKFIELD

PETER M. YOUNG
VICE-PRESIDENT, WAUSAU

NOAH D. DOMNITZ
SECRETARY, MILWAUKEE

KRISTEN S. SCHEUERMAN
TREASURER, APPLETON

JAY A. URBAN
PAST-PRESIDENT, MILWAUKEE

BRYAN M. ROESSLER
EXECUTIVE DIRECTOR

January 19, 2022

Improving AB-737's Insurance Requirements

AB-737 creates unnecessary confusion regarding the adequacy, applicability, and primacy of the liability insurance coverage required under the bill. Moreover, the bill allows insurance coverage to be cancelled based on the actions of the vehicle owner that have nothing to do with third parties, leaving third parties potentially responsible for damages and injuries caused by a shared vehicle driver.

The bill should be amended to provide adequate, modern levels of insurance coverage and more clarity over whose insurance is responsible in the event of a crash.

AB-737 Does Not Require Adequate Insurance Coverage. This bill only requires the peer-to-peer (P2P) company to assume liability to the state minimum limits under Wis. Stat. § 344.33 (2). Wisconsin's current insurance limits, set in 1982, do not provide nearly enough coverage to cover medical bills and property damage stemming from crashes involving shared cars. Given that these cars are more likely to be driven by unfamiliar and infrequent drivers, more coverage should be required as a matter of sound public policy. Several states have either required the P2P company to assume all liability whereas others have imposed greater minimum coverage requirements. We encourage committee members to consider higher limits.

The Bill Departs from Successful Model in use for Transportation Network Companies (Uber, Lyft, et al). Rideshare vehicles that feature a driver like Uber and Lyft are required by law to have insurance that provides \$1 million in coverage for death, bodily injury, and property damage. We encourage this committee to amend the bill to adopt this structure as applied to P2P car sharing.

AB-737 Creates Unnecessarily Complex Series of Choices Over the Primary Insurance Policy. The bill should make clear who is responsible for providing insurance. Right now, the bill creates a series of complex choices making it unclear when and whose insurance applies.

The Bill Could Terminate Insurance Coverage to Injured Third Parties. This bill potentially allows insurance coverage to be dropped if a vehicle owner makes a misrepresentation to the peer-to-peer company. The terms are not well defined but also an alleged misrepresentation by a vehicle owner also means that a P2P carrier is not required to assume liability. In a situation like this, it is also likely that there will be disputes over the coverage, meaning that injured third parties, including pedestrians and other drivers, may be left holding the bag.

P2P Companies Should Be Responsible for Ensuring Unsafe Vehicles are Not on Platform. P2P companies are the party most likely to be able to monitor vehicle safety notices and recalls. The bill should require that the company remove vehicles with open recall notices from its platforms until necessary repairs are made. The responsibility should not be on the vehicle owner.



January 19, 2022

The Honorable David Steffen, Chair
Assembly Committee on Insurance

RE: Turo's testimony in support of AB 737

Chairman Steffen, Vice-Chair Peterson and distinguished Members of the Assembly Committee on Insurance.

On behalf of Turo and our community of hosts and guests in Wisconsin, I would like to thank you for the opportunity to submit testimony in support of AB 737. Your time, effort and consideration are sincerely appreciated.

Turo is an online based peer-to-peer car sharing marketplace that provides the opportunity for everyday Wisconites to share their personal vehicle with members of their community or visitors alike. In addition, it provides those in need of a vehicle with a reasonably priced option made possible by a local Wisconsin resident. Hosts are able to earn a little extra income by sharing their personal vehicle and guests are guaranteed the exact make and model of their choosing.

Turo is made possible by a vast community of hosts and guests all over Wisconsin. Our unique community is made up of veterans, police officers, teachers, and nurses. Turo provides these Wisconsin car owners an economic opportunity to utilize an asset that would otherwise sit idle. Turo hosts have the ability to use their earnings from sharing their car to help offset the cost of their monthly car payment, housing costs, student loans or medical bills.

The bill before the Committee is sensible and comprehensive model legislation to regulate the emerging industry of peer-to-peer car sharing. Based on the Peer-to-Peer Car Sharing Program Model Act adopted by the National Council of Insurance Legislators and enacted in over a dozen states, AB 737 was agreed upon through extensive negotiations with the peer-to-peer car sharing industry, traditional rental car, and the insurance industry including the American Property and Casualty Insurance Association (APCIA), and the National Association of Mutual Insurance Companies (NAMIC). The bill ensures that there are robust measures for consumer safety, transparent pricing, insurance coverage and roadside assistance for every peer-to-peer car sharing user in Wisconsin.

Specifically, AB 737 provides an insurance framework that protects shared car owners, drivers, and the broader community. This framework requires appropriate insurance coverage throughout the duration of the car sharing period and ensures that no gaps in coverage can exist.

Additionally, AB 737 creates obligations around consumer disclosures including insurance provisions, fees, and the terms and conditions of sharing agreements.

Turo and our community of Wisconsin peer-to-peer car sharing residents are appreciative of the legislature's interest in protecting consumers' right to the free market while also establishing a comprehensive regulatory framework for peer-to-peer car sharing. Thank you for the opportunity to provide this written testimony. For the reasons stated above, we encourage this committee to support AB 737.

My colleague Sean Vinck and I look forward to speaking with you and fielding any questions you may have. Thank you for your time, effort and consideration.

Sincerely,

Kinza Malik
kmalik@turo.com
Turo Government Relations



**WISCONSIN
TECHNOLOGY
COUNCIL**

January 19, 2022

TO: Rep. David Steffen, chair, Assembly Committee on Insurance
FROM: Tom Still, president, Wisconsin Technology Council
RE: Assembly Bill 737

Dear Chairman Steffen and members of the committee:

I'm not an insurance industry expert, nor could I ever play one on TV. No one in my family has a spare vehicle sitting in the garage and available for rent.

What my organization, my board and I do understand is how good public policy can help drive entrepreneurship and create a more dynamic economy for Wisconsin. The legislation before you today – Assembly Bill 737 – stands to do just that.

The bill and its Senate companion generally require that peer-to-peer motor vehicle sharing programs such as Turo and Avail assume liability for the owners of shared vehicles and set certain other requirements for these programs – without imposing undue burdens on the people who own the vehicle to be rented.

In that sense, it is one of the latest examples of what people call “the sharing economy,” or the “gig economy,” or the “peer-to-peer economy.”

Whatever the name, the definition is pretty much the same: It is an economic system in which assets or services are shared between private individuals, either free or for a fee, most typically by means of the internet.

The rise of the sharing economy means the technology is available to easily rent your car, your apartment, your bike, your dog-walking services, even your Wi-Fi network when you don't need it.

The sharing economy has brought innovation to industries that need a dose of “creative destruction,” which the economist Joseph Schumpeter defined as an entrepreneurial push from below to compel adoption of more efficient practices at the top.

The peer-to-peer economy allows people to exchange goods and services with one another at scale. These exchange relationships often undercut traditional arrangements, usually by reducing transactional friction or taking middlemen out of the equation.

Think of terms like crowdfunding, couch-surfing, co-working, ride sharing and talent sharing. Those terms are part of the language today because they work for millions of people.

The Tech Council has long supported the notion of the peer-to-peer economy because it creates new opportunities, fosters company formation, tears down regulatory barriers imposed by those who prefer to be “fenced in,” and because it leverages technology.

Our organization also supports innovation in transportation – new ways to move people efficiently – which this bill also embraces.

Specifically, our “white papers” report released a year ago addressed innovation in transportation (page 4, executive summary; page 14 in Improve Tech Infrastructure section) and removing “fence-me in” obstacles to market diversification (page 4 in executive summary; page 18 in Entrepreneur section). <https://wisconsintechcouncil.com/publications/wtc-white-papers/>

I would ask committee members to consider what this bill will do to enhance one of Wisconsin’s core industries ... tourism.

The COVID-19 pandemic will eventually recede to the point that more people will want to get out and see what Wisconsin has to offer them in terms of leisure activities. Many will drive their own cars to get here, but some won’t – either because they don’t own a car or prefer not to use it if they do.

For those people, traditional car rental agencies are one option, but they might find it more affordable, more available or more convenient to try peer-to-peer car rental. They deserve the option to so in Wisconsin, just as people in 20 other states can do now.

On behalf of the Tech Council, I urge you to pave the way for the introduction of this technology platform to Wisconsin and to avoid adding regulatory or tax hurdles that would inhibit its implementation.

Thank you for your time today and I welcome any questions.

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INSURING AMERICA apci.org

Adam R. Shores
Vice President, State Government and Political Relations

January 18, 2022

The Honorable David Steffen
Chair, Assembly Committee Insurance
The Wisconsin State Assembly
Wisconsin State Capitol
2 East Main Street
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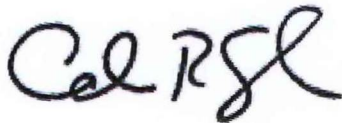
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Assembly Bill 737 will strengthen necessary liability and consumer protections and we believe Wisconsin should adopt these consensus provisions. We look forward to working with you to promote an innovative, consumer-centric peer-to-peer car sharing marketplace for the people of Wisconsin.

We greatly appreciate your consideration of our perspective. Please contact me directly at 847-553-3678 or via email at adam.shores@apci.org or APCIA's Wisconsin counsel, Scott Stenger at 608-215-9126 or via email at scott@stengergov.com with any questions. Thank you.

Sincerely,



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The Honorable David Steffen, Chair
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RE: Selina Leitner's testimony in support of AB 737

Chairman Steffen, Vice-Chair Peterson and members of the Assembly Committee on Insurance.

My name is Selina Leitner and I am a resident of Appleton, WI. I'm a full time real estate agent and have been a proud Turo host since 2018. I share my white Jeep available right on State Street with locals and visitors in need of transportation.

My first experience with peer-to-peer car sharing was on a trip to Las Vegas with a girlfriend of mine. She'd booked a beautiful convertible from a local Las Vegas host through Turo. The car was affordable and unique, elevating our experience and making it more memorable. I couldn't believe how easy and accessible it was to book a cool car for our trip, while also putting dollars in the pocket of a Vegas local. I started to think about my car back home and how I could utilize peer-to-peer car sharing as a host.

At the time, I had a beat up car and was waiting to upgrade it. I realized that if I bought my dream car, a white Jeep, I could share it on Turo a few times a month and be able to afford my monthly car payment, and that's exactly what happened. I purchased my Jeep, paid the full sales tax and registration fees to the state, and listed my car on Turo. Being a host has enabled me to supplement my income and offset the cost of my dream car, while giving back to my local community and travelers to Wisconsin alike by offering a mobility solution.

By sharing my car on Turo, I've had the opportunity to meet some incredible people. At the height of the lockdown here in Wisconsin, when it was impossible to find a rental car, I had a guest who was a traveling nurse who needed a car to get her from hospital to hospital. Peer-to-peer car sharing was the only affordable option available and I was thrilled to share my Jeep with her at a difficult time for us all, highlighting the power of leveraging community to lift one another up.

As you can see, I am not a rental car company but just a regular Wisconsin resident who is trying to make enough money to pay for my car payment every month. Peer-to-peer car sharing has improved my life and the lives of Wisconsinites all over the state. I'm asking the committee to support AB 737, a bill that sets forth a sensible regulatory framework for peer-to-peer car sharing and ensures that Wisconsin residents like me can continue to earn a little extra money each month. Thank you for doing the right thing for your constituents by supporting AB 737.

Thank you for your time and consideration,

Selina Leitner