Amend printed bill, page 5, after line 14 insert:

"(4) If the insurance that complies with subsection (1) of this section is provided by the shared car driver or shared car owner, a car sharing program shall maintain insurance that provides coverage meeting the requirements of this section and that covers a lapse in or lack of coverage of the shared car driver's or shared car owner's insurance, beginning with the first dollar of a claim and including a duty to defend the claim.

(5) Coverage under an automobile liability insurance policy maintained by the car sharing program does not depend on a personal automobile liability insurer first denying or being required to deny a claim.".

Page 5, line 15, strike "(4)" and substitute "(6)".

Page 6, strike lines 6 and 7 and substitute:

"6-1-1205. Liability - exclusions for personal automobile liability insurance policy - indemnification. (1) (a) Except as provided in subsection (1)(b) of this section, a car sharing program shall assume the liability of a shared car owner for any bodily injury or property damage to third parties, or uninsured and underinsured motorist or personal injury protection losses, caused by the shared car driver during the sharing period up to an amount stated in the car sharing agreement, but not less than the minimum amount of financial responsibility required by article 7 of title 42.

(b) A car sharing program does not assume liability under this subsection (1) for any bodily injury or property damage caused by the shared car owner making an intentional or fraudulent material misrepresentation to the car sharing program before or during the sharing period in which the loss occurred.

(2) An authorized insurer may exclude".

Renumber succeeding subsection accordingly.

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