Autonomous Vehicles

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AV Policy Questions

• What guidelines, standards or requirements should be put in place to ensure safety without constraining the developing technology?
• Does our current system of determining liability for accidents and compensating victims need to change?
• Who should have ownership of or access to AV data?
• How can the privacy of users and the intellectual property rights of developers be protected?
• Do financial responsibility laws that need to be changed to reflect the increasing role of technology in the driving function?
Automated Vehicle Impact on Auto Insurers

• Will more AV’s mean fewer claims?
  – What happens in the transition period?
• Who is responsible?
  – Manufacturer, driver or both?
  – Products liability / More complexity
  – What did the car do and when?
  – Repair costs and complexity?
• Opportunity to develop new products
  – Who owns the vehicles?
  – Subscription based?
• Challenge to figure out how to rate for them
  – Shift from driver based regimes to technology based?
  – Does this fit in to current regulatory systems?
  – Does adequate data exist, accessible?
Essential Elements for AV’s

• **Innovation/Access to information**
  – In order to develop products and pricing insurers will need;
    • the ability to identify vehicles with automated driving technology
    • access to performance data to develop insurance products and price risk

• **Safety**
  – Clear direction for companies; clear expectations for the public
Essential Elements for AV’s

• **Liability Allocation**
  – Vehicle data, photos and video critical for resolving liability
  – Clear demarcation of responsibility for accidents (product liability vs auto ins)
  – Blanket immunity for auto manufacturers or new no fault regimes are not necessary

• **Insurance Requirements**
  – Insurance financial responsibility for manufacturers