Autonomous Vehicles
Legislative, Regulatory and Claims Perspectives

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Region III
Oak Brook, IL

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Overview

- Background
  - About PCI
  - About Me
- Autonomous Vehicles
  - Where are we now?
  - Where are we going?
  - Potential game changers
  - Impact on claims handling
- Questions
About PCI

• Premier P&C trade association
• What we provide
  • Advocacy
  • Information
  • Forums for discussion
About Me

• Claims Background – 22 years
• Joined PCI 2007
  • Auto Insurance & Claims Issues
  • Committee Liaison
    • Auto, Claims, Physical Damage, Fraud
Where are we now?

Legislation and Regulation
Autonomous Vehicles - Legislation
Legislation and Regulation

• 2013 Legislation
  • 14 states introduced legislation
  • Enactments - DC (19-278) MI (SB 169) and NV (SB 313)

• 2014 Legislation
  • 5 states introduced legislation
  • Enactment- CA (AB 2734)
  • Pending – NJ (SB 734)

• 2014 State Regulation
  • California DMV and DOI
  • Florida DOT working group
Regulation

- **NHTSA**
  - 2013 Policy Statement
    - Recommends testing only
    - Does not address responsibility for accident's and citations
  - 2014 Vehicle to Vehicle (V2V) Technology
    - Report on status of technology
    - Advanced notice of rulemaking
      - Require V2V capability
      - Set minimum standards
Where are we going?
A look in to the crystal ball........

• Legislative & Regulatory
  • NHTSA guidelines provide framework during testing phase, slow expansion as testing
  • Beyond Testing – Data ownership, access, privacy
  • High profile testing incident?
Potential Impact on Underwriting

- Rating factors
  - Related to drivers, not vehicles
- Sufficient data?
  - Will insures have access to it?
Potential Impact on Claims Handling

• Product liability for manufacturers
  • Increasing cost and complexity of auto claims handling.

• Whose fault is it? The driver or the machine?
  • Obtaining and preserving the vehicle operational data – Who did what and when?

• Cost of repairs
  • Who can do the repairs?
  • How long will it take?
Potential Game Changers

- Litigation and Liability
- Infrastructure
- Regulation
  - Motor Vehicle and Operator Licensing
  - Traffic Laws
- What happens if accidents don’t decrease?
Questions?
Thank You

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