

# 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

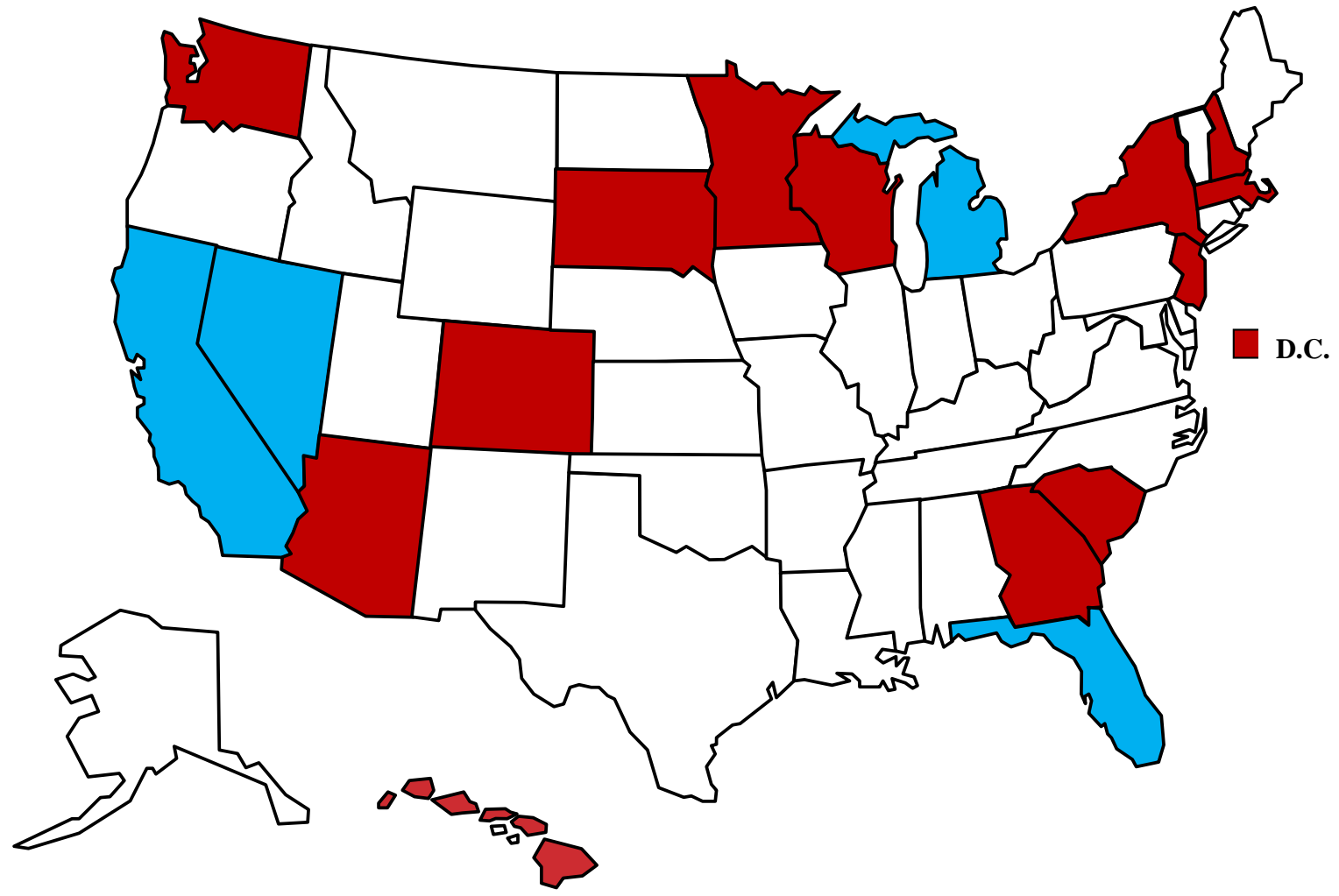
## About Me

- 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 frame work 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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