



AV & INSURANCE

Autonomous Vehicles Working Group
October 24, 2019

Agenda



- Introductions/Agency Updates
- Presentation: of Insurance Standards
 - Highlights from DISB: Angela King
- Potential Pilot: ***What does that look like?***
- Questions and Discussion

Agenda

Boston	California	Florida	Nevada	Pennsylvania
insurance or a surety bond in the amount of a minimum of \$5,000,000. The policy or bond shall be for the purpose of satisfying any judgment or judgments for damages for personal injury, death or property damage caused by a vehicle being tested in the Commonwealth of MA.	Manufacturer provides insurance, surety bond, or self-insurance for injuries, death, or property damage of \$5M.	Prior to the start of testing in this state, the entity performing the testing must submit to the Department of Highway Safety and Motor Vehicles an instrument of insurance, surety bond, or proof of self-insurance acceptable to the department in the amount of \$5 million.	Proof of insurance or self-insurance acceptable to the Department in the amount of \$5,000,000 or make a cash deposit or post and maintain a surety bond or other acceptable form of security with the Department in the amount of \$5,000,000	That any HAV titled and registered in Pennsylvania complies with the requirements of 67 Pa. Code Ch. 175, relating to required safety and emissions inspections, as required, and the requirements of Chapter 17 of Title 75 of the Pennsylvania Consolidated Statutes, relating to financial and insurance responsibilities.

Agenda

B23-0232 - Autonomous Vehicles Testing Program Amendment Act of 2019	B23-0248 - Autonomous Vehicle Amendment Act of 2019	DMPED Recommendation
<p>At least \$25 million – insurance/surety bond/self-insurance</p>	<p>\$5 million</p>	<p>Engage DISB working group. \$5 million appears to be fairly common. Why was \$25 million proposed? If we require more than \$5 million, we should have clear reasoning</p>

DISB'S INSURANCE PRESENTATION TO DISTRICT'S AV WORKING GROUP

Introduction

- Establishment of Working Group, Name of the Working Group and First Meeting Date
 - July 15, 2019
 - Department of Insurance, Securities and Banking (DISB) AV - Subcommittee
 - October 2, 2019

Participants:

- 10 people have signed up to participate in the DISB AV Subcommittee
- Representatives from the insurance industry, Associate Commissioner and Policy Analyst.

Purpose of the Sub-committee:

- Research and gain an understanding of autonomous, connected and other emerging vehicle technology, the impact it will have on the District Insurance Market place, laws regulation, District residents and,
- Provide a forum/platform for discussion, engagement and offer, information, updates, advice or suggestions to the Commissioner, the District's AV Working Group or other interested parties when permissible.

Focus

- Liability and insurance issues affecting the testing, sale, operation and use of autonomous and/or connected vehicles in the District of Columbia.

Topics of Research, Discussion or Implementation

- Handout

Autonomous Vehicles Principles



- Safety
 - Reduce driver, passenger, pedestrian, injuries and fatalities
- Equity
 - Improve transportation access across geographies and populations; address employment displacement and job opportunities
- Efficiency
 - Reduce negative externalities of congestion, reduce costs and pollution, and improve movement
- Sustainability
 - Improve environmental impacts, be financially sustainable, adapt to changes

Agenda



POTENTIAL PILOT

- What issues/challenges should AVs address?
- What would be the pathway from testing, pilot, to deployment?

Agenda



Questions/Discussion