Subcommittee on Insurance and Liability – Recommendations from June 6 and June 20, 2018 Meetings to Confirm

The Subcommittee on Insurance and Liability will present the following recommendations to the full Task Force on Autonomous Vehicles on July 12, 2018:

- For automated vehicle testing, it is agreed that the insurer of the motor vehicle is the primary insurance applicable to liabilities imposed by law for bodily injury or property damage arising out of the operation of the motor vehicle.

- For automated vehicle testing, require $5 million umbrella insurance per event with a caveat to maintain existing coverages. Such coverage should include accommodation for business auto policies to cover less-than-catastrophic events. Coverage should not, however, be designed to roll back consumer protections in the Insurance Code or the Vehicle Code (e.g., personal injury protection, underinsured/uninsured motorist coverage).

- For automated vehicle testing, preserve some form of standardized, non-proprietary recorded data from a crash or incident involving an automated vehicle for the duration of the statute of limitations.

- Include a note in the report to the Legislature that states when the automated technology for commercial vehicles is more developed, the subcommittee recommends setting insurance minimums specifically for commercial vehicles equipped with automated technology levels 3 and higher.

- Include a note in the report to the Legislature that encourages a testing environment in Oregon for automated vehicles which preserves the current legal liability framework.