Subcommittee on Vehicle Code Amendments and Public Safety

Statement of Intent:

Acknowledgement That Insurance Minimum Coverage May Change In Some Situations

The Subcommittee believes that existing laws defining the obligations to maintain insurance and how and when coverages apply are currently adequate for the deployment of highly automated vehicles (HAVs). However, as the relationships between the various entities—owners, operators, manufacturers, insurers—develop, policy makers will need to adjust the minimum insurance policy coverage limits to protect the general public and ensure there are ample financial resources to compensate individuals in the event of an adverse incident with an HAV that results in death, injury, and/or property damage.

The Subcommittee believes current minimum insurance policy coverage limits may be inadequate in the following scenarios in which an HAV is deployed:

- Transportation Network Companies and ride share companies operating HAVs;
- Commercial Carriers such as trucking companies that are “platooning”¹ HAVs;
- HAVs that have the ability to “platoon” with other HAVs;
- Commercial Carriers transporting Hazardous materials as classified by the U.S. Environmental Protection Agency;
- Common Carriers such as bus companies operating HAVs.

¹ Platooning is the linking of two or more vehicles in convoy, using connectivity technology and automated driving support systems.