

Washington State Autonomous Vehicle Work Group Subcommittee Discussion Form

Subcommittee	Liability Subcommittee
Date of Meeting	January 6, June 21, August 8, September 15

1) NOTEWORTHY TOPICS OF DISCUSSION, SUMMARY OF DISCUSSION, AND OUTCOME OF DISCUSSION

2021 summary to date:

January 6- The American Property Casualty Insurance Association and State Farm Insurance met with the subcommittee to discuss multiple topics around autonomous vehicles, including government roles, crash data access, safety evaluations, continuing human factors, consumer education, cybersecurity, and privacy concerns

June 21: Kit Chiu from WSP provided a presentation on research into the definitions of “driver” and “operator.” We learned that operator is more frequently used when referring to AV related actors., any reference to “person” in those definitions may not always refer to a natural person, and terms relating to different aspects of vehicle control are not well defined.

August 8: Brooke Stringer, Financial Policy and Legislative Advisor for the National Association of Insurance Commissioners, shared what is occurring at the federal level relating to AV and liability. Ms. Stringer worked for over a decade in the US Senate and provide her thoughts on committee dynamics and chances of any federal law being created in this space.

September 15: Jim Skogman from PEMCO Insurance spoke to the subcommittee on the difficulties of product liability and timeliness of claims and/or litigation on those types of coverages.

2) NEXT STEPS AND PLANS FOR SUBCOMMITTEE

The subcommittee will be designing a couple liability scenarios to examine outcomes for 1) consequences of greater product liability influence, 2) effects of strict liability to the AV provider, and 3) requiring the AV provider to name the AV owner/operator as an additional named insured on any auto policy they acquire.