

**The Liability Subcommittee recommends** the legislature consider enacting legislation that requires that persons or entities testing autonomous vehicles or autonomous vehicle technology equipment under the Department of Licensing's Self-Certification Pilot Project shall maintain with the Department of Licensing proof of an umbrella liability insurance policy in an amount not less than five million dollars per occurrence for damages by reason of bodily injury, death, or property damage in addition to the financial responsibility requirements in accordance with RCW 46.30.020.

**Background:**

Governor Inslee's Executive Order 17-02 allows for entities testing autonomous vehicle technology equipment to be involved in Pilot Projects in Washington. The order states that vehicle owners shall attest to proof of financial responsibility as required in RCW 46.30.020.\* That mandate is included in DOL's Self-certification for autonomous vehicle testing requirements.

**\*RCW [46.30.020](#)**

**Liability insurance or other financial responsibility required—Violations—Exceptions.**

(1)(a) No person may operate a motor vehicle subject to registration under chapter [46.16A](#) RCW in this state unless the person is insured under a motor vehicle liability policy with liability limits of at least the amounts provided in RCW [46.29.090](#), is self-insured as provided in RCW [46.29.630](#), is covered by a certificate of deposit in conformance with RCW [46.29.550](#), or is covered by a liability bond of at least the amounts provided in RCW [46.29.090](#). Proof of financial responsibility for motor vehicle operation must be provided on the request of a law enforcement officer in the format specified under RCW [46.30.030](#).

**RCW [46.29.090](#)**

**Requirements as to policy or bond.**

(1) No policy or bond is effective under RCW [46.29.080](#) unless issued by an insurance company or surety company authorized to do business in this state, except as provided in subsection (2) of this section, nor unless such policy or bond is subject, if the accident has resulted in bodily injury or death, to a limit, exclusive of interest and costs, of not less than twenty-five thousand dollars

because of bodily injury to or death of one person in any one accident and, subject to said limit for one person, to a limit of not less than fifty thousand dollars because of bodily injury to or death of two or more persons in any one accident, and if the accident has resulted in injury to, or destruction of, property to a limit of not less than ten thousand dollars because of injury to or destruction of property of others in any one accident.

(2) No policy or bond is effective under RCW [46.29.080](#) with respect to any vehicle which was not registered in this state or was a vehicle which was registered elsewhere than in this state at the effective date of the policy or bond or the most recent renewal thereof, unless the insurance company or surety company issuing such policy or bond is authorized to do business in this state, or if said company is not authorized to do business in this state, unless it executes a power of attorney authorizing the director of licensing to accept service on its behalf of notice or process in any action upon such policy or bond arising out of such accident.

(3) The department may rely upon the accuracy of the information in a required report of an accident as to the existence of insurance or a bond unless and until the department has reason to believe that the information is erroneous.