



## Driverless vehicles expected to change the insurance landscape

The introduction of driverless vehicles onto Australian roads is predicted to be a major game-changer for the insurance industry, but who to blame when things go wrong will be a hotly-debated topic at the 2nd International Driverless Vehicle Summit to be held in Adelaide later this year.

Summit speaker, Kane Blackman from the Insurance Commission of Western Australia, will explore the changing liability and personal injury insurance landscape that has implications for insurers, manufacturers, suppliers, motorists and policymakers.

“Driverless vehicle technologies promise fewer vehicle crashes and less insurance claims. This is an outcome we all look forward to,” Mr Blackman said.

Mr Blackman said that the prospect of fewer crashes and injuries on our roads following the introduction of automated vehicles, would impact the need for, and cost of, motor vehicle injury insurance and has the potential to fundamentally impact existing insurance business models.

“Currently human drivers cause most motor vehicle crashes, but when an automated vehicle – which makes decisions based on its programming, sensor feeds and inputs from the surrounding network – crashes, there might not be a driver at fault,” he said.

“Manufacturers and suppliers are legally obliged to provide products to consumers that are safe, free from defects and fit for purpose. There will be an expectation that automated vehicle manufacturers and suppliers accept liability should their products fail and cause injury.”

Automated vehicle owners are also expected to have responsibilities such as ensuring their vehicle is safely maintained according to manufacturer specifications, and that could include software updates and regular replacement of sensors, cameras and other equipment.

“Discussions are underway in States and Territories about what the personal injury insurance regimes should be for people injured in crashes of autonomous vehicles,” said Mr Blackman.

“The decisions made following those discussions will shape the future of motor injury insurance schemes.”

This will be particularly important during the transition phase when we will see a mix of driverless and human controlled vehicles sharing the road, and during the evolution from partially to fully automated vehicles.

Adding to the complexity is the potential for connectivity and technological failures, as well as the very real threat of cyber risk.”

The 2nd International Driverless Vehicle Summit – which will be held in Adelaide, South Australia on 16-17 November 2017 – has a theme of ‘Translating technology to real world deployment’, and delegates will hear updates from an array of prominent ADVI partners and other national and international experts.

More about the Summit and the exciting 2-day program can be found at <http://www.idvs2017.com.au/>

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**Kane Blackman – speaker overview** Mr Blackman was appointed Commission Secretary of the Insurance Commission in 2013. He is responsible for the Insurance Commission’s corporate affairs obligations, including government relations, stakeholder management and governance, and is Secretary to the Board. Mr Blackman is also the Insurance Commission’s deputy representative on the Road Safety Council of WA.

Prior to joining the Insurance Commission, Kane had more than 10 years’ experience in the mining, oil and gas, and financial service sectors, and is a Chartered Secretary. He previously held executive positions in operations, corporate affairs and governance for a range of multinational entities. He is also a non-executive director of Injury Matters and is on the council of the WA Branch of the Governance Institute of Australia.

**About the Australia and New Zealand Driverless Vehicle Initiative (ADVI)**

ADVI is the peak body that spans the wide ecosystem of driverless vehicles in Australia and New Zealand. With a membership of 100 leading organisations across a wide range of sectors, ADVI offers a unique opportunity for Government to collaborate with Industry and researchers, to position Australia and New Zealand amongst the world leaders in the development and deployment of driverless technology. ADVI’s education, advocacy and demonstration efforts help to inform and raise awareness, encourage community acceptance, and ensure understanding of the economic, environmental and lifestyle benefits of driverless vehicles.

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