

CAR-AZY DRIVERLESS CAR INSURANCE PLAN - THE WEST AUSTRALIAN, 1 JANUARY 2019

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**Car-azy driverless car insurance plan - The West Australian, 1
January 2019**

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3 January 2019

[The West Australian](#) on 1 January 2019 covered the Insurance Commission's submission to the National Transport Commission's [Motor accident injury insurance and automated vehicles discussion paper](#).

The National Transport Commission sought feedback on whether existing motor accident injury insurance schemes should be amended to provide cover for injuries involving an automated vehicle.

The Insurance Commission favours the principle that vehicle manufacturers and the companies that introduce technology on Australian roads should be responsible for the performance of the technology and the cost of personal injury if those products fail.

Motor accident injury insurance schemes were not designed to cover vehicle manufacturer negligence and product liability risks.

Amending motor accident injury insurance schemes to accommodate the cost of automated driving system-caused accidents would transfer that liability to motorists and scheme underwriters. It would potentially have motorists providing an unquantified subsidy to multinational vehicle and technology companies.

The Insurance Commission's submission highlights that automated vehicle manufacturers should therefore ensure they have suitable insurances to cover the risk of their products causing injury when those products are brought to market. These products would need to provide the claims management response expected by the community.

The Insurance Commission's full submission is available on the National Transport Commission's website:

[https://www.ntc.gov.au/Media/Reports/\(67A8132C-320A-0458-2407-41F33BC87E28\).pdf](https://www.ntc.gov.au/Media/Reports/(67A8132C-320A-0458-2407-41F33BC87E28).pdf)

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