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## Lead Role for Thatcham at Driverless Car Insurance Group

UK motor insurers are committing themselves to helping smooth the path of driverless cars onto UK roads, with the launch of a new initiative to address some of the issues which need to be overcome.

With 94% of road accidents caused by human error, the development of increasingly automated vehicles has huge implications for road safety. Truly driverless cars are also likely to revolutionise life for people with mobility issues.

A group of 11 UK motor insurers, led by the Association of British Insurers (ABI) and Thatcham Research, has now been formed to consider key issues relating to automated driving on UK roads, particularly concerning insurance and liability. The Automated Driving Insurer Group will feed into ABI policy and work with the Government on shaping the future of automated vehicle use in the UK.

Some key issues already identified include:

- Who could be held liable after an accident – drivers, manufacturers, system developers, car dealers, car maintenance firms or a combination?
- How to cope with vehicles at different levels of automation
- How data from individual vehicles will be recorded and used to improve safety and clarify liability
- Whether there need to be changes to existing road traffic laws and what those changes might be

**James Dalton, Director of General Insurance Policy at the ABI, said:**

“The presence of driverless cars on UK roads would be life-changing in many ways, and one of the business sectors likely to be most affected is insurance. Contrary to what some people might expect, insurers are not standing in the way of this development but actively looking to support progress and innovation.

“The developments we’ve seen towards increasingly autonomous vehicles are already reaping rewards – with autonomous emergency braking reducing collisions and injuries and helping to bring down insurance premiums. Truly driverless cars have the potential to dramatically reduce deaths and injuries on the roads and could revolutionise what we think of as public transport. The role of motor insurance in such a future will be very different to what it is today, but insurance will be part of the picture.”

**Peter Shaw, chief executive of Thatcham Research said:**

“Automated driving is developing at pace, and safety is paramount from both a driver’s perspective as well as an insurance risk. Working with car manufacturers and insurers, we’ll be researching and testing systems, to

provide insight and evaluation of the potential risks and benefits at each step of the way towards a world where cars can drive themselves.”

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Thatcham Research is the independent voice of automotive safety, security & repair, advising motorists, insurers and vehicle manufacturers to help reduce accident frequency, severity and costs and to realise the vision of ‘Safer cars, fewer crashes’, while driving standards in vehicle security.

As well as its world leading crash and track research, Thatcham Research develops repair methods amongst a number of other products and services within the collision repair industry for insurers, motor manufacturers, equipment manufacturers and suppliers.

In addition, Thatcham Research has administered the Association of British Insurer’s (ABI) Group Rating system for the past 50 years. Group Rating is an advisory system intended to provide insurers with the relative risk of private cars and light commercial vehicles.

A founder member of the international Research Council for Automobile Repairs (RCAR), Thatcham Research has also been a member of the European New Car Assessment Programme (Euro NCAP) since 2004.

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