

## **Governor's Advisory Council on Connected & Automated Vehicles Subcommittee on Insurance and Liability**

### **Agenda**

Monday, September 24, 2018 1-3:30 pm  
MnDOT District 6 Rochester Headquarters Building  
Conference Rooms Mississippi River East & West  
2900 48th Street NW, Rochester, MN 55901

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Call-in number for audio: 1-888-742-5095

Conference code: 1658 926 687

Subcommittee Goal: To ensure Minnesota insurance laws and regulations are responsive to connected and autonomous vehicle (CAV) technology to allow for innovation in the development of products and services while providing adequate protection for Minnesota families and businesses.

#### **1. Welcome and Introduction**

#### **2. Summary of Last Meeting's Discussion Topics and Common Themes**

(Subcommittee Liaisons: Alison Groebner, Department of Commerce & Vicky Rizzolo, American Family Insurance)

#### **3. Discussion: Other Topics the Subcommittee Would Like to Address?**

#### **4. Develop Recommendations to the Advisory Council**

- What do you want to be sure the liaisons recommend to the Advisory Council?
- Refine tentative recommendations
- Discuss and develop any additional recommendations

#### **5. Closing & Next Steps**

- Is the subcommittee ready to present to the Advisory Council?

## Key Questions for CAV Insurance and Liability

- What insurance or liability statutory changes, if any, should be considered or recommended in Minnesota's auto insurance laws to address the new mobility ecosystem and automated vehicles?
- Assuming Minnesota allows testing of automated vehicles on public roadways, should the state require specific insurance and liability protections during testing phases? If so, what standards should be adopted? How should insurance differ between automated vehicle on-road public testing and full-scale deployment?
- What is the role of insurance companies in the new mobility ecosystem? What are the responsibilities of insurance companies, government and others to educate consumers on changes in vehicle technology (its potential and limitations) and also on safety issues posed by technological advances?
- What are some of the challenges insurers face in the evolution of insurance products to cover risks in the new mobility ecosystem?
- Do you have specific recommendations relating to potential new insurance products and services that may develop in response to advancing technology changes?
- What accident data will insurers need to provide necessary coverage and properly rate new insurance new products? How does this differ from the accident data insurers have access to today?
- Should we treat people injured in accidents involving automated vehicles differently than those injured in accidents involving non-automated automobiles (or partially automated vehicles)? What factors should we consider?