

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

### **Agenda**

Monday, August 27, 2018 2:00-4:30 PM at the Minnesota Department of Revenue  
Stassen Building, Conference Room 200, 600 N. Robert Street, St. Paul, MN 55146

Call-in number: (888) 742-5095

Conference Code: 740 089-9265

*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 & Introductions**

- Review of Executive Order & Goals
- Review of Agenda & Meeting Process
- Introductions

#### **2. Presentation: Overview of Connected and Autonomous Vehicles (“CAV”)**

Kristin White, MnDOT CAV-X Office

#### **3. Presentation: Key CAV Issues for Insurance and Liability**

Vicky Rizzolo, American Family Insurance & Alison Groebner, Department of Commerce

#### **4. Discussion**

- Review & comments on draft questions (see next page)
- Discussion

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

## 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 eco-system 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?