



## **Autonomous cars – would this mark the end of motor insurance?**

Imagine. You set out for your daily commute to your workplace in a town twenty miles away. Like every weekday morning, you drop the kids off at school on the way. Today, however, it's different.

You step into your vehicle, programme the computer system, and sit back to chat to the kids and send a couple of messages. Your car starts up, drives itself out of the drive, and half an hour later pulls up in the company car park, ready for you to start your day. The future is on its way!

Autonomous cars provide much debate for the insurance market. They have the potential to change the face of the motor insurance industry and it could lead to a substantial reduction in motor insurance claims if accidents significantly reduce. If cars become crashless, there may not even be a need for motor insurance! Any insurance needs such as damage whilst sitting on your driveway could be added to the home insurance policy.

However, if there is an accident autonomous cars and their "blackbox" will be examined to find out exactly what and how an incident happened. Who was at fault in this scenario is an important question that needs to be answered by the insurance industry of the future. Right now, the liability for an accident rests with the driver/user even if their actions are not at fault. The current stance could also potentially be changed to assign more liability to manufacturers, especially if it was expected that a driver did not have to take any responsibility for the driving of their car; meaning there could be a change of emphasis away from the driving and more about the model that is being driven.

And what about the data that the cars will collect? Well that's a discussion for another day....

As insurance brokers, we at Brightside support the journey towards driverless cars, because we believe it will lead to safer roads and fewer accidents. In the meantime, car makers need to ensure their vehicles don't cause drivers to disengage.

Let us know what you think