



Autonomous and Connected Vehicles



Nationwide is committed to adapting with a changing technological landscape and will continue to provide the protection that our members and the public have come to trust.

We believe there are two major technological advances that will significantly impact the insurance industry:

ADVANCED DRIVER ASSISTANCE SYSTEMS (ADAS)

FULLY AUTONOMOUS VEHICLES

Safety has always been a top priority for Nationwide. We strongly support efforts to make our roads safer by continuing intelligent vehicle research; developing technology to reduce vehicle accidents and injuries; and heightening public awareness about safety benefits. Over the long term, autonomous vehicles will drive down the frequency of accidents even further.

Vehicle technology is advancing at a fast pace. ADAS is already available in cars on the road today, and it is having an impact. Statistics show that nearly 47% of all vehicle-to-vehicle accidents are the result of rear-end collisions. By incorporating just two ADAS capabilities, forward collision warning and automatic emergency braking, the frequency and severity of rear-end collisions are expected to be reduced dramatically.

We believe fully autonomous vehicles will be widely available by 2025. This will ignite a shift in consumer behavior that will drive the rise of the sharing economy. We project that vehicles per household will decrease from 1.9 today to 1.1 by 2050. Fewer personally owned vehicles will lead to fewer accidents and will result in a dramatic reduction in total automobile insurance premiums.

The transition period from manually operated vehicles to fully autonomous vehicles will create intense change for communities across the country. With 260 million vehicles on US roads today and only 17 million new vehicles produced each year, there will be a critical transition period where both driver operated and fully autonomous vehicles will occupy the roadways. This transition period creates a wide range of safety implications for our transportation system.

Nationwide recommends the following when considering public policy related to autonomous driving systems and emerging vehicle technology:

- Legislation and regulation should uphold our common public safety goals and ensure that deployment does not proceed faster than is deemed appropriately safe for consumers.
- Autonomous vehicle technology alone does not fundamentally change the legal theories of liability associated with motor vehicle crashes. Liability issues should be addressed in state/tort law and regulation in line with existing liability constructs.
- Legislation authorizing the testing of autonomous vehicles on public roadways should specify that an engineer or operator must be able to intervene and take control of the vehicle when operating autonomously.
- States should retain the regulation of insurance and continue to have authority over the registration, licensing, and operation of Autonomous Driving Systems.
- Insurers should have access to vehicle information data and aggregate data should be made publicly available to better understand autonomous vehicle risk.