



## A productive and thriving Sector: **Developing autonomous vehicles**



### UK

**insurers Direct Line Group, AXA and RSA are supporting the autonomous driving pilots**



### Leading

**on the road to creating a world leading autonomous vehicles market**



### 3 pilots

**across the UK developing this exciting new technology**

The insurance and long-term savings industry is investing in new technology that will secure Britain's future prosperity and help deliver new products for businesses and families across the country. For example, the sector is keeping the UK at the forefront of the development of autonomous vehicles – one of the most exciting technologies currently in development around the world.

Major UK insurers such as **Direct Line Group (DLG), AXA, XL Catlin and RSA** are working intensively on pilots of autonomous vehicles across the country. While car manufacturers are producing innovative hardware and software, insurers are innovating their products to make sure vital questions of safety and liability are answered to make the UK's autonomous vehicles market a global leader.

### **GATEway** in Greenwich

**GATEway** (Greenwich Automated Transport Environment) is testing driverless pods as a first step to bringing autonomous vehicles to all parts of London. ABI member, **RSA** has partnered with a range of organisations including the University of Greenwich and Imperial College, Heathrow Airport, and Oxford University spinout Oxbotica to develop and test the vehicles. RSA is helping manage and resolve risks so GATEway can get technology to market, including to the elderly and people with mobility issues, without compromising safety. Technology developed in contained environments is now being trialled in close proximity to the general public; as well as advising on how to manage these trials so they are as safe as possible, RSA is ensuring that if there are any unforeseen incidents, these do not threaten the future viability of the trials.

Ultimately, while the technology needs to be safe, insurance also needs to protect people if incidents occur. By being at the forefront of technological development, the industry is helping this new technology get to market more quickly and preventing problems for consumers further down the line.



## AXA: supporting trials across the country

AXA is part of a number of major trials of autonomous vehicles, looking at different aspects of this new, exciting and complex technology:

### VENTURER

**VENTURER**, in **Bristol** and **South Gloucestershire**, is supported by AXA in partnership with BAE Systems, the University of the West of England and the University of Bristol, Williams Advanced Engineering and others. It is focused on the human behaviour aspects of autonomous vehicles, and the insurance and legal questions that must be resolved before vehicles can be used on roads.

For example, the trial is looking at handover. The process of people switching driverless mode off and then taking back control is one of the trickiest moments – both in insurance, legal, and practical terms – for the development of autonomous vehicles. A lot of the technology for autonomous vehicles exists: it is the social and legal aspects we have to get right.

### UK Autodrive: Cars talking to each other

In **Milton Keynes** and **Coventry**, on-road trials are being supported by AXA, Ford, Jaguar Land Rover and Tata Motors. Over the course of the three-year trial the vehicles will move from having an occupant who can be responsible for the car's operation to being able to travel with a remote safety controller. The project will start on a test track and move through increasingly complicated scenarios including a fleet of **self-driving 'pods' that can operate on pavements**.

The trial will explore ways in which cars can communicate with each other with huge potential benefits to safety, traffic flow and the environment. As the trials move from the track to complex real-world scenarios, AXA is considering the different insurance models that will need to be developed, with personal insurance for drivers being replaced by insurance covering the vehicle itself as the role of human drivers becomes more limited.



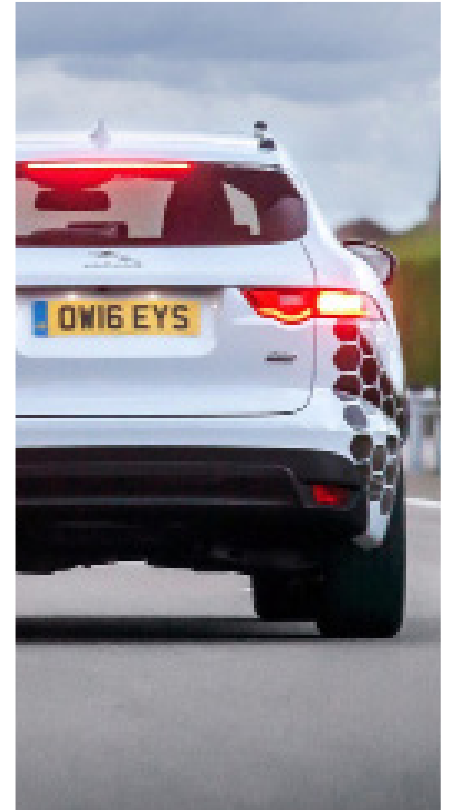
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## Helping the government create a world-leading sector

The UK is set to be one of the first countries to set out clearly in legislation what insurance will be required for automated driving. The new liability framework is the result of consultation between the insurance industry, Government and the automotive sector. The Government's aim is to specify a consistent approach for drivers and claimants that will ensure users of automated vehicles will be treated the same as those driving manually. This framework then ensures that different industries can collaborate to resolve liability disputes efficiently, without pre-judging how the technology itself will work.

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