

## U.S. issues safety rule for driverless cars

THE U.S. department of transportation's National Highway Traffic Safety Administration has issued guidelines to ensure the safety of occupants in automated vehicles.

The first-of-its-kind 'final rule' guidance updates the occupant protection Federal Motor Vehicle Safety Standards to account for vehicles that do not have the traditional manual controls associated with a human driver because they are equipped with automated driving systems (ADS).

"As the driver changes from a person to a machine in ADS-equipped vehicles, the need to keep the humans safe remains the same and must be integrated from the beginning," said Steven Cliff, the NHTSA's deputy administrator.

"With this rule, we ensure that manufacturers put safety first."

Before the new rule was introduced in March, occupant protection standards were written for common, traditional vehicle features, including steering wheels and other manual controls.

The new rule updates the standards to clarify what is required of manufacturers when applying the standards to ADS-equipped vehicles without traditional manual controls.

The final rule clarifies that, despite their innovative designs, vehicles with ADS technology must continue to provide the same high levels of occupant protection as current passenger vehicles.

The government said the rule is part of the NHTSA's ongoing efforts to ensure the public's safety as vehicle automation evolves.

Last summer the agency issued a standing general order requiring crash and incident reporting for vehicles equipped with ADS or certain advanced driver-assistance systems.

It said the reporting will help NHTSA investigators quickly identify defect trends that could emerge in automated systems.

The NHTSA also began last year to set safety standards for automatic emergency braking, which can help motorists avoid crashes with other road users.

## Cyber risk expected to rise with auto cover

BROKERS may soon need to discuss cyber coverage when working with auto insurance clients.

By 2025, most car manufacturers will offer vehicles with significant levels of self-driving features, an auto collision expert said during an online seminar presented last week by the Insurance Institute.

"The more technologically advanced something is, the greater the likelihood that piece of technology can be hacked," said Sami Shaker, who is a physicist and client relations manager at Oakville, Ont.-based

Kodsi Forensic Engineering.

He said anything with an IP address is hackable and can be breached by a bad actor who is smart enough, regardless of what protection measures might be in place.

Autonomous vehicles require connectivity to a variety of systems — including their own manufactures and to infrastructure — creating various avenues where they could be vulnerable to hackers, Mr. Shaker said.

Therefore, he said, insurers may need to develop cyber security add-ons to auto

policies.

And he noted that data could also become a part of insurance considerations for drivers as vehicles store more and more information.

Data is now one of the most valuable commodities in the world, Mr. Shaker said, and cars could become the next target for hackers looking for information to exploit.

He said auto insurance brokers of the future may need to discuss coverage for potential data breaches with their clients if that becomes an area of liability.

## Car maker will accept liability

AUTO MAKER Mercedes-Benz has announced that it will accept legal responsibility for collisions that occur in cars fitted with an 'L3' automated lane keeping system when they are directly caused by a fault with its technology.

But it will not accept responsibility in cases where a driver has failed to comply with their duty of care.

Matthew Avery, chief research strategy officer at Thatcham Research in the U.K., said the announcement is a significant milestone on the road to automated driving.

"The issue of liability in automated vehicles is complex and nuanced," he said late last month.

"It's too crude to suggest that the car maker should be liable in all circumstances. There will be times when an accident is and isn't the car maker's responsibility.

"What is apparent in the case of Mercedes, the first to have approval — in Germany — for technology that will allow drivers to disengage and do other things, is that when the automated system is in control, the car maker will be liable."

What is less straightforward, Mr. Avery said, is an accident that occurs when the driver has failed to comply with their duty of care.

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