State Farm®

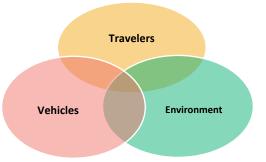
CAV - A CONVERSATION ON LEGAL AND PUBLIC POLICY ISSUES

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Transportation Ecosystem

Vehicles			
Components	Roles		
Vehicle type (auto, bus, bicycle, scooter) Production (design, engineering, testing, certification) Innovation stream Safety features – ADAS, airbags/seatbelts, redundancies Software updates Performance & defects Repair/maintenance availability, processes & cost Automaker/supplier behaviors & policies Industry collaboration Insurance coverage, cost & service Cargo Disposal	 Vehicle/device manufacturers Vehicle retailers/resale Vehicle repair and service providers Equipment suppliers Aftermarket providers Fleet managers Vehicle disposal providers Fuel/electrical source providers Gig providers Shared/mass transit providers (rail, bus, air, water) 		

Travelers			
Components	Roles		
 Beliefs & attitudes On-road behaviors Awareness & education Vehicle-related behaviors (selection, purchase/acquisition, use, repair/maintenance) Demographics (income, household size, age, gender, education, location of residence) 	 Drivers – Private Passenger & Recreational Drivers – Commercial (including gig) Passengers Pedestrians Cyclists Micromobility riders 		



Environment Roles Components · Federal regulators and Roadway design Roadway condition legislators Land use & parking · State regulators and Traffic laws legislators Insurance regulations Researchers Vehicle regulations Driver educators Enforcement · Licensing providers Social norms · State highway agencies Economy · Municipality officials Employment & · Local & state law workforce enforcement Innovation stream Emergency service Weather providers Crime Infrastructure providers Animals/wildlife Loan providers Geographical location · Telecommunications & Urbanicity data service providers Emergency response Insurers services Media Public transit · Logistics & shipping accessibility providers



Transportation Research Collaborations































Examples of Involvement with CAV Initiatives

- CAV Testimony before the California Department of Insurance Informational Hearing – September 2014
- Federal Law 2016 State Farm submitted comments that were adopted in the NHTSA Federal Automated Vehicle Policy
- Collaboration with NAMIC AV Council to develop a set of industry public policy principles – NAMIC adopted Summer 2017
- CAV Testimony before the U.S. House of Representatives May 2018
- Federal Law Comment letters submitted to NHTSA re New Car Assessment Program (June 2022), Event Data Recorders (August 2022), and Framework for Automated Driving System Safety (April 2021)



State Farm Public Policy

- Automobile safety is paramount for all roadway users, including pedestrians and bicyclists.
- 2. Timely access to vehicle data is critical for law enforcement, first responders, accident reconstruction experts, and insurers.
- 3. Existing liability principles/authorities should apply: States should define and address ADS personal liability issues in state/tort law and regulation in line with existing liability constructs. States and federal authorities should have the authority to define and address ADS liability issues in law and regulation.
- 4. Equitable access to CAV innovation and technology for all.



Auto Safety Issues

Issue	Injuries	Fatalities
Aggressive Driving	-	56%
Alcohol-Impaired Driving	-	30%
Distracted Driving	14%	8%
Drowsy Driving	2%	3%
Drug-Impaired Driving	-	14%
Red-Light Running	2%	5%
Speeding	13%	28%
Unrestrained	-	45%

Issue	Injuries	Fatalities
Child Passengers	6%	3%
Motorcyclists	4%	14%
Senior Drivers	10%	17%
Teen Drivers	8%	5%
Vulnerable Road Users	4%	19%

Intersections	50%	23%
Rural Driving	-	43%
Urban Driving	-	56%



National Highway Traffic Safety Administration. National Center for Statistics and Analysis. https://crashstats.nhtsa.dot.gov/.

National Highway Traffic Safety Administration. Traffic Safety Facts Annual Report Tables. https://cdan.nhtsa.gov/tsftables/tsfar.htm.

Thank you!

