

DJIA	26,210.81	-0.01%				
NASDAQ	7,460.29	+0.71%				
S&P 500	2,839.13	+0.22%	MARKETS	POLITICS	FEATURES	FBN TV
Oil	64.51	+1.48%	SMALL BUSINESS, BIG SUCCESS	CYBER SECURITY	BUSINESS LEADERS	PERSONAL FINANCE

Ameritrade TOP TOOLS FOR LESS Car!

By Bobby Hickman | Published June 28, 2012 | [Features](#) | [Insure.com](#)



(AP)

The first "driverless cars" now are hitting the highways, aiming to reduce accidents and make traveling safer. Fewer accidents should lead to lower **car insurance rates**. But who will be "at fault" if an automated car causes a crash?

[Continue Reading Below](#)


The insurance industry is only starting to consider these issues. Nevada recently approved the **first U.S. license for a driverless car**, and a similar process is under way in California. Also known as autonomous vehicles or "robot cars," the prototypes from Google feature self-driving technology that includes radar sensors that detect traffic. The prototypes also are equipped with video cameras, laser range finders and global positioning systems (GPS).

The widespread use of driverless cars is "a long way off," says Russ Rader, spokesperson for the Insurance Institute for Highway Safety. "But there are systems on vehicles right now that are the building blocks for autonomous vehicles."

Technology such as forward collision warning with automatic braking and electronic stability control already are making roads safer, he adds. Within a few years, there will be a semiautonomous vehicle available that can "drive itself in certain situations," such as in stop-and-go commuter traffic.


On Our Radar

On Our Radar

 **FOX Business**
[@FoxBusiness](#)


NFL, players to promote social justice efforts in joint campaign fxn.ws/2DFK01U

6 minutes ago Reply Retweet Favorite

 **FOX Business**
[@FoxBusiness](#)


Stocks inched mostly higher Tuesday, leading the S&P 500 and Nasdaq to clinch new record highs. fxn.ws/2DFv04f

7 minutes ago Reply Retweet Favorite

 **FOX Business**
[@FoxBusiness](#)


National Security Adviser H.R. McMaster: "This false premise that the [@POTUS](#) hasn't spoken on human rights, it's de..."

17 minutes ago Reply Retweet Favorite

 **FOX Business**
[@FoxBusiness](#)


NFL, players to promote social justice efforts in joint campaign fxn.ws/2DFK01U

6 minutes ago Reply Retweet Favorite

 **FOX Business**
[@FoxBusiness](#)

Stocks inched mostly higher Tuesday, leading the S&P 500 and Nasdaq to clinch new record highs. fxn.ws/2DFv04f

7 minutes ago Reply Retweet Favorite

 **FOX Business**
[@FoxBusiness](#)

National Security Adviser H.R. McMaster: "This false premise that the [@POTUS](#) hasn't spoken on human rights, it's de..."

17 minutes ago Reply Retweet Favorite

See All

And what if two driverless cars collided? Whittle says it "would be interesting to see how that plays out. How long will it be until someone says, 'It wasn't me, I wasn't driving?'"

NASDAQ 7,460.29 +0.71%

Whittle expects that a driver's risk characteristics will continue to be important for insurers in setting rates, even for cars that might normally operate without human intervention. It is likely that, for at least the near-term, these vehicles will offer an option allowing you to take control of the vehicle by overriding the driverless features.

TOP TOOLS FOR LESS and other personal factors still will matter when it comes to setting your premiums. And a person with a bad driving record isn't likely to get a second chance at **affordable car insurance** just because he or she buys a driverless car.

If driverless cars have an option for manual operation, "the insurer might have to assume that it is being manually operated all the time," Whittle notes. "Otherwise, they may be missing important risk characteristics to be sure they are setting a proper rate for coverage."

Proponents of driverless autos held a meeting June 12-13 in Detroit. **The Driverless Car Summit 2012** considered ways to improve existing technology. Not everyone is pushing for the use of driverless cars, however. In California, the nonprofit Consumer Watchdog organization recently urged state lawmakers to bar Google's driverless cars from state highways until there is a ban on **collecting movement data on drivers** of such vehicles. The group says such information gathering would violate drivers' rights to privacy.

Overall, Whittle says AIA considers autonomous vehicles "a fascinating development" with the potential for improving road safety. However, "it doesn't mean people won't be hurt in an accident. Unless this develops into a perfect state, you still have the potential for being seriously harmed in one of the most dangerous things we do on a regular basis."

The original article can be found at Insure.com:

[It wasn't me, it was my car!](#)

Sponsored Stories You May Like

Ad Content by



Better Than Bitcoin - New Tech Set to Soar 8,000%

Banyan Hill Publishing



The One Stock That Could Make Cryptocurrency Mainstream

coinstocks



The Highest Paying Cash Back Card Has Just Hit The Market

Credit.com



6 Diabetes Friendly Healthy Snack Choices

ActiveBeat

Sponsored Stories

- **Acworth, Georgia: This Brilliant, Young Company Is Disrupting a \$200...** (EverQuote)
- **The Medical Device Stock That Could Disrupt an Entire Industry** (Tech Stock Insider™)
- **7 Small Steps for Paying Off Credit Card Debt** (BBVA Compass: Banking, Credit Cards, Mortgages, & More)
- **Forget Your 401k If You Own A Home (Do This Instead!)** (Smart Saver Online)
- **Why Bitcoin Can't protect You From the Upcoming Bloodbath** (Harry Dent)
- **Meghan Markle's Favorite Brand Is Surprisingly Affordable** (InStyle - Fashion)
- **Our Town: Pennsylvania family's strange inheritance**
- **Venezuela's Oil Output Crumbles**
- **Democrats want to protect 'illegal' cop killer: David Clarke**
- **American rifle group hands out bonuses, boosts workers' pay after...**
- **Golf Channel cameramen walk out on coverage amid Sony Open**
- **GE's demise 'heartbreaking,' fast action needed: Fmr. GE executive...**

Ad Content by

On Our Radar

More from Fox Business

DJIA	26,210.81	-0.01%		
NASDAQ	7,460.29	+0.71%	26,210.81	-3.79
S&P 500	2,839.13	+0.22%	7,460.29	+52.26
Oil	64.51	+1.48%	2,839.13	+6.16
Oil			64.51	+0.94

Ameritrade TOP TOOLS FOR LESS



New details from Trump's \$1 trillion infrastructure plan



Super Bowl LII tickets set to be the most expensive ever



Trump's 'America First' tariffs are insignificant, Nissan Chairman says



Tariffs on solar panels, washing machines met with mixed emotions



Fired Google employee having trouble finding employment

[Continue to Fox Business Home](#)