

INSURANCE INDUSTRY'S ROLE IN FULLY AUTOMATED VEHICLES

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Assisted driving systems which help with speed and steering control are increasingly available on motor vehicles. They have the capability to support the driver – but not to replace them. They are, therefore, automated but not driverless. The current motor vehicle liability insurance is based on insuring the 'user' of the vehicle, the concept which was clarified over decades on a case by case basis. When a vehicle is fully automated, at least in the UK, the insurer insures the 'vehicle' on a strict liability basis. This is not only a major shift from a negligence based liability but also has impact on the insurer's subrogation rights against the party who stand behind the fault that caused the accident. Hence, the focus of the matter moves to the tort law liability from the insurance itself. This talk will provide an overview of the incumbent motor vehicle insurance regime and discuss how this regime can be adopted to the driverless vehicles.



Özlem Gürses is a professor of law at King's College London. She specialises in insurance and reinsurance law. She is the author of numerous articles and books written in these areas. Her publications include *Marine Insurance Law*, 3rd ed, 2023, *The Law of Compulsory Motor Vehicle Insurance* (Informa, 2019), *Reinsuring Clauses*, 2010, *Research Handbook on Marine Insurance Law*, 2024 (ed). Özlem sits in the Presidential Council of International Insurance Law Association/Association Internationale de Droit des Assurances (AIDA), chairs the Reinsurance Working Party of AIDA, and is a Committee member of the British Insurance Law Association.

Date: 11 June 2024

Time: 11:30-12:30

Please register in advance at:
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**Venue: Li Dak Sum Yip Yio Chin Academic
Building, 6/F, LI-6301, SLW Seminar Room**