



News

Ron Kammer Takes a Look at How Driverless Cars Will Impact the Insurance Industry

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[Ron Kammer](#), Co-partner in charge of the Miami office of Hinshaw & Culbertson LLP and the National Business Unit Leader of the firm's Insurance Practice, recently authored a *Daily Business Review* article titled, "Impact of Driverless Cars on the Insurance Market." In the article, Kammer notes the inevitable challenges for the insurance industry should autonomous vehicles become the car of choice for drivers.

The insurance industry has already started exploring other markets in anticipation of a predicted plunge in auto premiums, possibly by as much as 60 percent over the next 15 years, as car owners seek less coverage as a result of driverless cars. "There will certainly be new insurance markets" Kammer said, "[and] one potential market [will be] insuring manufacturers and software providers of accident avoidance systems who will be sued should those systems allegedly fail as their potential liability." This alleged system failure also ensures that driverless cars won't end litigation, because, as Kammer notes, when the accident avoidance technology fails, the companies who manufactured it will face liability. The number of cases may decrease, but they will become more complex as they focus on how the accident occurred and who was at fault.

Read the full article "[Impact of Driverless Cars on the Insurance Market](#)" on the *Daily Business Review* website (*subscription required*)

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