

## Best's Insurance Law Podcast



### What the Emergence of Autonomous Vehicles Means for Insurance Claims - Episode #193

Posted: Thurs., August 11, 2022



**Hosted by:** John Czuba, Managing Editor

**Guest Adjuster:** Peter Schiffrin of [Schiffrin, Gagnon & Dickey, Inc.](#)

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**John Czuba:** Welcome to “Best's Insurance Law Podcast,” the broadcast about timely and important legal issues affecting the insurance industry. I'm John Czuba, Managing Editor of *Best's Insurance Professional Resources*.

We're pleased to have with us today Peter Schiffrin, President of [Schiffrin, Gagnon & Dickey](#), a company in California which provides quality claim adjustments, investigations, and TPA claim administration services. Peter is also the current President of the National Association of Independent Insurance Adjusters.

Peter, we're very pleased to have you with us today.

**Peter Schiffrin:** Great to be with you.

**John:** Today's discussion is the emergence of autonomous vehicles, and potential impact on insurance claims.

Peter, what's the timing expectation? How are things proceeding in California?

**Peter:** We're certainly on the forefront of autonomous vehicles being put on the road. We have lots of users. If you look at how the expected rollout is, we have a lot of vehicles out there that are in that phase two, where there's a lot of sensors, and a lot of assistance, and some autonomous driving.

**John:** In terms of claims adjusting, what's the expected or anticipated impact?

**Peter:** There's a couple issues. The hope is that when the vehicles are fully autonomous, there will be a dramatic drop in bodily injury because everyone expects the vehicles will be better drivers than humans.

Funny enough, what we're seeing so far is that these vehicles are very expensive, when they're in an accident, to repair because they have so much technology in them that even a small fender bender ends up being a very large property damage claim. Even though accidents may be going down, claim costs may actually be going up.

**John:** Are there any new areas that may open as a result? As an example, you mentioned different types of claims. I know computer technologies were mentioned as a possible target for liability purposes.

**Peter:** Yes. It's interesting. The lawyers always have to have someone to sue after an accident. It may be that instead of suing the driver, they're suing the manufacturer of the vehicle, and all the companies that were involved in the creation of that vehicle or all the components in that vehicle because those are the people that are going to actually potentially bear the liability.

**John:** What's the latest on technologies, not only for auto claims, but for claims in general out on the West Coast?

**Peter:** As I mentioned before, I read the other day that the phase three vehicles, which will, for the most part, drive you around, with some exceptions, those vehicles are about three years out from being put on the road.

I recently listened to a podcast where a woman said she still thought we were 30 to 50 years away from complete autonomy because of the technology, and because of how many non-autonomous vehicles would still be on the road, and figuring out how to get them off the road. I think you'll see improvements all the time in vehicle safety, which hopefully will translate to less accidents.

**John:** How about future expectations, Peter? It seems like it's going to be a little bit further out than maybe originally anticipated.

**Peter:** Yes. The challenge, for the most part, is maybe not the technology improving to the point that the car can drive itself and you don't even need a steering wheel, but that there's so many vehicles on the road that won't be autonomous.

How do you tell someone, "No longer can you drive your 2006 Camry. We want that off the road so that we have complete autonomy"? Yes, it looks like we're at least a generation away from that, from what everyone is saying.

**John:** Peter, thank you so much for joining us today.

**Peter:** It's my pleasure.

**John:** You've just listened to Peter Schiffrin, President of the company [Schiffrin, Gagnon & Dickey](#) in California. Special thanks to today's producer, Frank Vowinkel. Thank you all for joining us for "Best's Insurance Law Podcast."

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I'm John Czuba, and now this message.

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