Automated Vehicles and Insurance Pulse Survey

SURVEY QUESTIONNAIRE
October 9, 2018
Online survey of 500 auto insurance customers conducted in August 2018.

1. If we define a “fully automated vehicle” as a car in which the occupants have no control, how long do you think it will be until there is a fully automated vehicle on the market? [PROG: SINGLE RESPONSE]

1 Less than 2 years (18%)
2 2 to 5 years (33%)
3 6 to 10 years (20%)
4 Over 10 years (13%)
0 There will never be a fully automated vehicle (15%)

2. Once there is a fully automated vehicle on the market how many years will it be before you are comfortable riding in one? [PROG: SINGLE RESPONSE]

1 Right away (7%)
2 Less than 2 years (11%)
3 2 to 5 years (13%)
4 6 to 10 years (13%)
5 Over 10 years (13%)
0 I would not ride in a fully automated vehicle (42%)

3. What level of safety testing for a fully automated vehicle would you require before you ride in that vehicle? [PROG: SINGLE RESPONSE]

1. I would be comfortable without any safety testing (2%)
2. Less than a 10% error rate (2%)
3. Less than a 2% error rate (14%)
4. Require 100% safe – 0% error (45%)
0. I would not ride in a fully automated vehicle (38%)
4. Who would you trust most to perform reliable safety testing for fully automated vehicles? [PROG: SINGLE RESPONSE]

1. The vehicle manufacture (12%)
2. The federal government (9%)
3. State governments (4%)
4. Insurance Institute for Highway Safety (29%)
5. Highway Loss Data Institute (5%)
6. Other (1%)
7. None of the above (40%)

3. What is the highest level of risk of injury or death you would be comfortable with before riding in a fully automated vehicle? [PROG: GRID] [PROG: ROWS]

   a. Risk to you

   [PROG: COLUMNS]
   1. I would accept more risk (9%)
   2. The same as an ordinary car (19%)
   3. 5% less risk than a normal car (5%)
   4. 50% less risk than a normal car (11%)
   5. 100% less risk than a normal car (56%)

   [PROG: ROWS]
   b. Risk to a family member

   [PROG: COLUMNS]
   6. I would accept more risk (9%)
   7. The same as an ordinary car (17%)
   8. 5% less risk than a normal car (4%)
   9. 50% less risk than a normal car (11%)
   10. 100% less risk than a normal car (60%)

   [PROG: ROWS]
   c. Risk of other people (e.g., pedestrians, etc.)
11. I would accept more risk (9%)
12. The same as an ordinary car (17%)
13. 5% less risk than a normal car (5%)
14. 50% less risk than a normal car (13%)
15. 100% less risk than a normal car (57%)

16. I would accept more risk (9%)
17. The same as an ordinary car (24%)
18. 5% less risk than a normal car (4%)
19. 50% less risk than a normal car (14%)
20. 100% less risk than a normal car (48%)

4. Who would you trust most to objectively determine the following resulting from a fully automated vehicle accident? [PROG: GRID]

   a. Risk of injury or death to you or a family member
   1. The automated vehicle manufacturer (11%)
   2. The company making the automated software (8%)
   3. My insurance company (20%)
   4. The legal system/courts (34%)
   5. The U.S. Department of Transportation (27%)

   b. Risk of damage to the fully automated vehicle
   6. The automated vehicle manufacturer (13%)
   7. The company making the automated software (11%)
   8. My insurance company (28%)
   9. The legal system/courts (21%)
   10. The U.S. Department of Transportation (27%)

   c. Risk of damage to other vehicles
5. Why do you think auto manufacturers are interested in fully automated vehicles? Mark all that apply.

[PROG: MULTIPLE RESPONSE, ORDER=RANDOMIZED]
1. Increase auto safety (26%)
2. Create new jobs (19%)
3. Promote innovation (45%)
4. Sell more cars (54%)
5. Sell transportation services (32%)
6. Sell web-based content and services (21%)
7. Obtain more consumer data (19%)
8. Other [PROG: FIXED] (4%)
9. None of the above [PROG: FIXED] (12%)

[PROG: COLUMNS]
11. The automated vehicle manufacturer (12%)
12. The company making the automated software (8%)
13. My insurance company (30%)
14. The legal system/courts (23%)
15. The U.S. Department of Transportation (27%)

[PROG: ROWS]
d. Risk of injury/death to others (e.g., pedestrians)

[PROG: COLUMNS]
16. The automated vehicle manufacturer (11%)
17. The company making the automated software (9%)
18. My insurance company (19%)
19. The legal system/courts (34%)
20. The U.S. Department of Transportation (27%)

[PROG: ROWS]
e. Guidelines for who was at fault in an accident

[PROG: COLUMNS]
21. The automated vehicle manufacturer (10%)
22. The company making the automated software (8%)
23. My insurance company (20%)
24. The legal system/courts (31%)
25. The U.S. Department of Transportation (30%)
6. Why do you think technology companies are interested in fully automated vehicles? Mark all that apply.

[PROG: MULTIPLE RESPONSE, ORDER=RANDOMIZED]
1. Increase auto safety (23%)
2. Create new jobs (23%)
3. Promote innovation (47%)
4. Sell more technology (64%)
5. Sell transportation services (36%)
6. Sell web-based content and services (36%)
7. Obtain more consumer data (27%)
8. Other [PROG: FIXED] (4%)
9. None of the above [PROG: FIXED] (9%)

7. Why do you think insurance companies are interested in fully automated vehicles? Mark all that apply.

[PROG: MULTIPLE RESPONSE, ORDER=RANDOMIZED]
1. Increase auto safety (34%)
2. Create new jobs (10%)
3. Promote innovation (18%)
4. Sell more insurance (59%)
5. Sell transportation services (15%)
6. Sell web-based content and services (14%)
7. Obtain more consumer data (24%)
8. Other [PROG: FIXED] (3%)
9. None of the above [PROG: FIXED] (16%)

8. Why do you think the government is interested in fully automated vehicles? Mark all that apply.

[PROG: MULTIPLE RESPONSE, ORDER=RANDOMIZED]
1. Increase auto safety (30%)
2. Create new jobs (23%)
3. Promote innovation (31%)
4. Increase transportation revenues (48%)
5. Provide transportation services (28%)
6. Provide web-based content and services (13%)
7. Obtain more citizen data (35%)
8. Other [PROG: FIXED] (3%)
9. None of the above [PROG: FIXED] (16%)
9. What do you think is the greatest potential **advantage** of fully automated vehicles?

[PROG: SINGLE RESPONSE, ORDER=RANDOMIZED]

1. Increase auto safety **(19%)**
2. Increase free-time **(7%)**
3. Lower insurance premiums **(4%)**
4. Greater mobility **(9%)**
5. Less dependence on foreign oil **(10%)**
6. Positive impact on the environment **(10%)**
7. I see no advantages to automated vehicles [PROG: FIXED] **(40%)**

10. What do you think is the greatest potential **disadvantage** of fully automated vehicles? [PROG: SINGLE RESPONSE, ORDER=RANDOMIZED]

1. Less safety **(17%)**
2. Less control/freedom **(17%)**
3. More expensive vehicles **(18%)**
4. More expensive insurance **(9%)**
5. More complex transportation system **(8%)**
6. More dependence on technology **(16%)**
7. I see no disadvantages to automated vehicles [PROG: FIXED] **(15%)**

11. Do you use ridesharing services such as Uber and Lyft for transportation? [PROG: SINGLE RESPONSE; ORDER=FIXED]

1 Yes, often (i.e., every 2 weeks or more) **(3%)**
2 Yes, on occasion (i.e., about monthly) **(6%)**
3 Yes but rarely **(9%)**
4 I have tried it but do not consider myself a rider **(6%)**
0 No, I have not used ridesharing **(76%)**
12 How likely would you be to use a driverless fully automated vehicle as a ridesharing option (e.g., instead of Uber/Lyft). [PROG: SINGLE RESPONSE; ORDER=FIXED]

1 Definitely would not (46%)
2 Probably would not (27%)
3 Probably would (20%)
4 Definitely would (6%)