



Statement of the American Property and Casualty Insurance Association

Submitted to the Senate Committee on Commerce, Science and Transportation

Hearing Title: "Hit the Road Mac: The Future of Self-Driving Cars"

February 4, 2026

Chairman Cruz, Ranking Member Cantwell, and Members of the Committee:

Automated vehicles or self-driving cars offer the potential to save lives by reducing the number of deaths and accidents on our nation's roads. Nonetheless, vehicle accidents and damage to vehicles will continue to happen. On behalf of the American Property Casualty Insurance Association (APCIA) and our over 1200 member companies, I write to highlight that to protect people and property, vehicle liability insurance must remain an indispensable part of vehicle risk management. As it has been for over a century, insurance remains the most effective means to compensate crash victims fairly and efficiently.

As your Committee discusses the "The Future of Self-Driving Cars" in today's hearing, APCIA, as the leading voice of the nation's property and casualty insurers, urges policymakers to maintain a focus on vehicle and roadway safety; support the continued primacy of state regulation of insurance and liability issues; and ensure that vehicle owners' have control and can grant access to vehicle-generated data.

Safety: As driving functions become increasingly automated, it is likely that some motor vehicle laws and regulations will need to evolve over time. However, it is critical that all vehicles continue to comply with existing federal and state safety requirements and remain capable of adhering to state motor vehicle laws. Any exceptions to current auto safety laws or motor vehicle safety standards should be extremely rare, limited only to the highest levels of automated driving, and must clearly specify the levels of automation to which they apply. These exceptions should never compromise collision protection standards or any other human safety features. Additionally, automated, and connected vehicle systems must be robustly protected against cyber-attacks to ensure safety and security.

Primacy of State Regulation on Insurance and Liability Issues: Insurance is effectively regulated at the state level, and this framework should remain in place. Federal law should not pre-empt or conflict with state insurance requirements or limit the ability of states to identify Automated Driving System (ADS) equipped vehicles in registration or titling. The responsibility for determining liability apportionment should also stay with the states. Furthermore, state legal

systems must have the flexibility to adapt as technology evolves, ensuring that liability can be accurately allocated and accident victims retain access to appropriate compensation for damages. The U.S. legal system has historically demonstrated its ability to adjust to new technological developments, and this adaptability should continue to guide future changes.

Data Access and Innovation: To ensure secure and efficient data access, vehicle owners must have the ability to control and grant real-time access to vehicle-generated data.

At the same time, insurers must have reasonable access to information identifying vehicles equipped with advanced technology systems, along with standardized terminology describing these features to support innovation in motor vehicle technology. This access is critical for insurers to design products and underwriting methods to address evolving risks, obtain regulatory approval, and manage claims effectively.

Further, accident-related data like images and video from automated driving systems should be made available to federal and state transportation regulators, law enforcement, insurers, parties involved in the accident, and their authorized representatives. Such data must be provided on reasonable terms to enable prompt accident investigations and the timely resolution of damage and injury claims.

Repair Issues: As insurers, we are committed to ensuring that our customers receive safe, cost-effective, and high-quality vehicle repairs. We welcome efforts to advance information sharing and establish standards for repairing Advanced Driver Assistance Systems (ADAS), which will benefit consumers and promote a competitive, transparent repair marketplace.

APCIA appreciates the Committee holding this hearing to explore the future of vehicle technology and associated issues with ADAS equipped cars and ADS equipped or self-driving cars. We urge the Committee to consider stakeholder input regarding vehicle safety, the need for efficient data access, and consumer choice in vehicle repair which increasingly impacts affordability.