

# Automobile Trends: Who (or What) is at the Wheel

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This Power Point presentation, made at the AIPSO Residual Market Forum in Waverly, Rhode Island, discusses key trends in the automobile industry and their insurance implications.

One section discusses recent increases in the number of miles Americans are driving, which generally indicates that insurable exposures are increasing.

Another section discusses unauthorized immigrants. In January California became the tenth state to allow unauthorized immigrants to apply for drivers licenses. (Puerto Rico and the District of Columbia have similar laws.) The presentation examines the impact the new law, AB60, has had on the state. Also discussed are trends in uninsured motorists and the affordability of auto insurance.

The final section discusses the advent of driverless technology features on autos. It notes that these are the latest of a long line of safety features that have for decades driven claim frequency down significantly. All features emerge slowly into the marketplace, and driverless features will probably move into the marketplace at a similar rate, giving insurers significant time to understand and adapt to the new technology.

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