

# Autonomous Vehicles Liability Insurance

## Abstract

The diploma thesis is focused on the issue of autonomous vehicles and its liability insurance as it is a very current topic, as evidenced by extensive discussions across the professional and lay public.

The aim of this thesis is to analyse the currently existing legal framework at national, EU and international level and to clarify whether the current legal framework is sufficient for the operation of autonomous vehicles. The liability insurance system itself and the principles of its operation are also analysed with regard to their suitability for autonomous transportation. Where deficiencies are identified, *de lege ferenda* considerations are outlined, and expected changes as well as appropriate solutions are identified. In addition, the diploma thesis provides a meaningful introduction to the principles of autonomous vehicles and discusses other areas closely related to liability insurance for damage caused by the operation of autonomous vehicles.

The diploma thesis is divided into five separate chapters. These chapters are structured in such a way that the reader first gains an understanding of the topic and becomes familiar with the complex system of autonomous vehicles. In the first chapter, the reader is introduced to the concept of an autonomous vehicle, the different classification systems and categories of autonomous vehicles, as well as possible scenarios for the introduction of autonomous vehicles into road traffic in the Czech Republic and abroad. The second chapter presents a discussion of liability for damage caused by the operation of a vehicle (third-party liability) as a key area determining the future setting of the insurance. It is the appropriate set-up of civil liability relationships that is a prerequisite for the proper functioning of the insurance system, as well as for determining who will be primarily responsible for taking out this insurance and bearing the costs associated with it. Chapter 3 focuses on third party motor insurance. The reader is introduced not only to the history of the institute itself, but also to the expected changes in the insurance system, as well as the possible transformation of the insurance market. The fourth chapter is devoted to the area of cybersecurity, privacy and data protection, outlining the various challenges for the insurance sector in this area. The last chapter is devoted to an analysis of foreign legislation. This chapter assesses the preparedness of selected countries, and the solutions chosen there can serve as inspiration for further developments in the Czech Republic.