

## [ASA Insurance Announces the Future of Auto Insurance and Driverless Vehicles](#)

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Online PR News â€œ 10-July-2018â€œ In the past, it was expected that there would be no need for car insurance in Salt Lake City or elsewhere once autonomous vehicles were introduced to the road. However, there have been several reports of accidents involving driverless vehicles in the testing phase. This issue indicates a continued need for coverage through car insurance but in a different way. ASA Insurance sees growth potential for insurers that are willing to adapt and change.

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The need for car insurance will continue, predicts ASA Insurance. Not everyone will be able to convert to a driverless car at the same time. Many will wait to see how the technology works in the real world while others will need to wait for the price to come down. Those who do purchase the driverless cars once they are approved for the road will need coverage for accidents that may not be their fault but the fault of the driverless technology. It may not be the car owner who needs to purchase a policy but the manufacturers or dealers who build and sell the vehicles. This opens up a new opportunity for insurers who can create new insurance products quickly.

"Autonomous cars will be more expensive to insure," predicts Creed Anderson of ASA Insurance, an independent agency that provides auto insurance in Salt Lake City. "Damage to sensors will increase the expenses of repairing the vehicle." This situation can already be seen where there are backup cameras and parking systems in place. The costs to repair these vehicles is significantly more than it is for older cars that donâ€™t have this technology.

The changes to insurance policies for autonomous vehicles may be beneficial to both the insurance provider and the insured. Instead of the driver paying for more insurance, some experts predict it will fall to the manufacturer. This means premiums may go down or at least stay the same for the driver while the insurance provider can charge more to the manufacturer for coverage of defects. As more technology is added to vehicles today, it is easy to see where autonomous cars will become a normal part of traffic in the future. Predictions continue that these vehicles may be on the road in just a few years. However, regulations must still be decided for these vehicles and the technology is not quite there for full autonomy. On the other hand, more new technology is continually being developed and added to the cars already on the road to partner with the driver for improved safety.

The process may be taking longer than predicted 10 years ago, but it is still moving forward for the introduction of driverless cars. The question is more of when rather than if they will make it to the general public. One thing is certain: accidents can still happen no matter who or what is in control of the wheel and the need for insurance will not go away with the change.

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## Image Gallery



ASA Insurance offers the lowest prices on home insurance in the state. The motive for purchasing any insurance is to protect you, your family, and your personal property, from unforeseen events or circumstances, and to ensure that financially you will be able to the cover the financial costs of any consequences of such events.

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