

This bill:

- 1) Makes findings and declarations pertaining to the advancements in automotive technology, including autonomous technologies, and the driver's ability to choose when to use those technologies when operating a motor vehicle.
- 2) For purposes of the Insurance Code, defines "Advanced Autonomous Driving System" as, a vehicle system that meets the definition of SAE Level 2, SAE Level 3 (Conditional Driving Automation), SAE Level 4 (High Driving Automation), or SAE Level 5 (Full Driving Automation), as defined by the Society of Automotive Engineers International standard J3016, as that standard may be amended from time to time.
- 3) For purposes of the Insurance Code, provides definitions for vehicles possessing automated driving systems from SAE Level 2 through SAE Level 5, as specified.
- 4) Requires an automobile manufacturer to notify DOI and automobile insurers of any software updates to vehicle models equipped with an advanced autonomous driving system.

COMMENTS:

- 1) *Purpose of the bill.* According to the author, "California has long led the nation in embracing technological innovation, and autonomous vehicles are no exception. The question before the Legislature is not whether self-driving technology will transform how Californians live, but whether California's laws will be positioned to ensure that transformation occurs on terms that protect consumers rather than expose them to financial coercion.

"SB 1315, the Drive My Car Act, requires automobile manufacturers to notify the insurance commissioner and the insurance providers of software updates to their vehicles. This measure starts the conversation on how to prevent automobile manufacturers' software from limiting a driver's ability to drive."

- 2) *AV regulation in California.* Under California law, AVs are defined as being vehicles that meet SAE Level 3, 4, or 5 standards. This includes any vehicle that, at a minimum, can conduct most driving tasks by itself under certain environmental conditions without human intervention. Importantly, Level 3, 4, and 5 vehicles do not include common vehicle safety features such as automatic braking, lane keep assist, or adaptive cruise control. Vehicles with these systems are considered Level 2 vehicles under SAE standards, and thus do not

qualify as AVs. This extends to what are commonly referred to as “Level 2+” or “Level 2 ADAS” vehicles, that package many of these features together to offer AV-like services.

In 2012, the Legislature passed SB 1298 (Padilla, Chapter 570) which permitted AVs to operate on public roads for testing by a driver under certain conditions. Since that time, AVs have been regulated by two state government entities. The Department of Motor Vehicles (DMV) regulates the testing, operation, and deployment of AVs, while the California Public Utilities Commission (CPUC) regulates commercial robotaxi services. In order for any AV manufacturer to apply for CPUC robotaxi permits, they must first have full DMV permits.

DMV offers two different types of AV permits. The first type is a testing permit, which allows manufacturers to test AVs on California roads for internal research purposes. The second type of permits are deployment permits, that allow manufacturers to deploy AVs on California roads more broadly for both private and commercial use. Currently, DMV is undergoing new rounds of AV rulemaking. The set of proposed regulations is aimed at authorizing new permit types and tackling existing safety concerns. Primarily, these rules will add a new permit type for heavy-duty vehicles, over 10,000 pounds in gross weight, for commercial purposes. The rules are also focused on expanding data reporting, especially for deployment permits, improving law enforcement interactions with AVs, and requiring proper licensure for safety drivers.

- 3) *ADAS and ADS.* Under SAE AV definitions, there are key differences between each level of vehicular autonomy. Levels 1 and 2 provide ADAS features that offer assistance to a human driver such as lane-keeping assistance, adaptive cruise control, and automatic emergency braking. Ultimately, under levels 0-2, these technologies are intended to assist the human driver, require human supervision, and the driver remains responsible for vehicle operation. Under existing law and regulations, levels 0-2 vehicles are not considered AVs. On the other hand, automated driving systems (ADS) are technologies designed to perform the entire dynamic driving task without a human driver. ADS equipped vehicles can operate autonomously under a variety of conditions and are considered vehicles in levels 3 through level 5. Under levels 3 through 5, the ADS system takes full control of the vehicle and the human(s) in the vehicle is / are not completely responsible for the operation of the vehicle.
- 4) *Vehicle software upgrades and updates.* Most modern vehicles today possess some form of software to assist with the operation of a vehicle. Based on the vehicle’s SAE classification, the software (and hardware) in the vehicle will gradually be more complex and sophisticated. For example, with Level 2

ADAS vehicles, software is utilized to enhance the vehicle's capabilities and safety features. Updates / upgrades may include the following:

- **Improving the vehicle's ability to detect and respond to hazards:** By updating the software, the vehicle can learn from its driving behavior and improve its ability to anticipate and react to potential dangers.
- **Enhancing the vehicle's performance:** Software updates can optimize the vehicle's performance, such as improving the responsiveness of the steering and braking systems.
- **Integrating new technologies:** Upgrades can introduce new technologies and features that were not available in the vehicle's original configuration.

The provisions specified in this bill aim to allow DOI and vehicle insurance providers to have a better understanding of the current software and future software enhancements in vehicles that will impact a motorist's driving behavior. Ultimately, the author asserts that by requiring automobile manufacturers to provide DOI and automobile insurers information on advanced driver assistance / autonomous driving system software in vehicles, this will allow those entities to better understand the overall driving risks motorists will encounter on the road.

5) *Double referred.* This bill was referred to the Senate Insurance Committee, where it passed out on a 6-0 vote on April 8, 2026.

FISCAL EFFECT: Appropriation: No Fiscal Com.: Yes Local: No

POSITIONS: (Communicated to the committee before noon on Wednesday, April 15, 2026.)

SUPPORT:

None received

OPPOSITION:

American Property Casualty Insurance Association
Pacific Association of Domestic Insurance Companies
Personal Insurance Federation of California

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