

SmartDrivingCars: Making Sure We Are Using the Same Terminology

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Presented at
Future Networked Car Symposium 2019
Geneva, Switzerland
March 7, 2019



Making Sure We Are Using the Same Terminology...

(one always must start with terminology)

- Lots of confusion...
- ‘Connected’; ‘Autonomous’, ‘Automated’, ‘4 NHTSA Levels’ ‘5 SAE Levels’...
 - **Only 3 kinds:**
 - ‘Safe-Driving ... (Cars, Trucks or Buses)’
 - Always on **Automated Emergency Braking & Lane Centering**
 - **Delivers: Safety**
 - ‘Self-Driving ... (Cars, Trucks or Buses)’
 - Safe-Driving + **Sometimes Capable / User Choice: Hands-Off &/or Feet-Off**
 - **Delivers: User Convenience + likely Negative Environmental Benefits**
 - ‘Driverless ... (Cars, Trucks or Buses)’
 - Safe-Driving + **Always: Hands-Off, Feet-Off**
 - **Delivers: Mobility for All + Enormous Environmental Benefits**

Major Market Forces ...

– ‘Safe-Driving Cars... (Trucks or Buses)’

- Don't Crash, Stay in their lane and keep us from mis-behaving
- Always on **Automated Emergency Braking, Lane Centering & and Speed Limiting**
- **Delivers: Safety**
- **Consumer Play (or Regulatory Play)**

But ... Safety Hasn't Sold!!!

However, When...

Cost of the Technology

<

Net Present Value { Expected Liability Savings delivered by that technology }

Then an Insurance “**Disrupter**” will pay for it & become “**Amazon of Insurance**”

\$\$\$ = (Focus on **Min {LOSS}** while continuing **Investing {Float}**)



“Self-driving Cars”



– ‘Self-Driving Cars... (Trucks or Buses)’

- Safe-Driving + **Ability to take Hands-Off Wheel and/or Feet-Off Pedals**
 - **ONLY:** On **Some** Stretches of **Some** Roads at **Some** Times
 - Requires “Adult Supervision”
- **Delivers: User Comfort & Convenience** + some Environmental Benefits (less speed variation)
 - New ‘Chrome & Fins’
 - » Auto companies & Car Dealers know how to sell these!

Driverless



- ‘Driverless Cars ... (Cars, Trucks or Buses)
 - Safe-Driving + **Always: Hands-Off, Feet-Off; No Steering Wheel or Pedals** (NO Adult Supervision)
 - Sharing Some Streets at Some Times with Conventionally-driven vehicles

Market / Implications...Driverless Cars

- Ownership Model
 - 1. Privately owned..

Seems just
WRONG!



Entitled Elitists Toy



Driverless



- **‘Driverless Cars ... (Cars, Trucks or Buses)**
 - Safe-Driving + Always: Hands-Off, Feet-Off; No Steering Wheel or Pedals (NO Adult Supervision)
 - Sharing Some Streets at Some Times with Conventionally-driven vehicles
 - **These can be “Mobility Machines”**

As a **Fleet Play** delivering Mobility as a Service; NOT a **Consumer Play**

You will NOT want to own one (“**Can’t Drive It**” Anxiety)

You are not responsible enough nor have the resources to maintain one



- **‘Driverless Cars ... (Cars, Trucks or Buses)**
 - Safe-Driving + Always: Hands-Off, Feet-Off; No Steering Wheel or Pedals (NO Adult Supervision)
 - Sharing Some Streets at Some Times with Conventionally-driven vehicles
 - These can be **“Mobility Machines”**
 - Delivering ~ 50 trips per day (On-demand, “24/7” to “All”
 - » Young (~12 -> 17), Old (~?? -> ???), Physically “Challenged”, **Poor**
 - Delivering: **Substantial Environmental Benefits (If Shared-Ride.. Just 2 or 3 sometimes)**

Discussion!

Thank You

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www.SmartDrivingCar.com