

Week commencing 28 September 2026

COVERAGE

14 – 27 September 2026

AUDIENCE

Transport, infrastructure and technology leadership

HANDLING

Internal use — not for onward distribution

IF YOU JUST REMEMBER ONE THING FROM THIS BRIEFING...

European insurers now price robotaxi risk — the UK still cannot say who is liable for one.

On 16 September Allianz signed a fleet and liability deal with Waymo for its German rollout — the clearest sign yet a major insurer will underwrite driverless risk at scale. Six weeks into Uber and Wayve's supervised London service, insurers still call liability genuinely unresolved between driver and software. Ask your team: has our AV liability assumption been tested against this?

THIS FORTNIGHT

Trials, regulation and sentiment

PRIORITY

16 SEP

Allianz signs fleet and liability insurance deal with Waymo for Europe

Allianz Partners agreed a three-year deal covering motor fleet, liability and digital claims for Waymo's German robotaxi operations, plus joint crash-data research ahead of Munich testing. It is the first major European insurer to commit fleet cover to a driverless operator at scale.

So what: insurers are pricing driverless risk before an accident record exists. Check whether any client-facing AV pilot has equivalent cover confirmed, not assumed.

WATCH

14 SEP,
UNCONFIRMED

Waymo reportedly preparing a second German launch, in Berlin

German investigative reporting says Waymo is preparing to map Berlin with up to 50 vehicles before year end, alongside its Munich programme. Waymo has not confirmed the plan or a timeline, and holds no KBA testing or operating permit in either city.

So what: scale ambition is outrunning permits again. Treat Berlin as unconfirmed reporting until Waymo or the KBA say otherwise.

PRIORITY

POLL FIELDED
JUN,
ONGOING

Londoners oppose robocabs by 42 to 29 per cent, YouGov finds

A YouGov survey of 1,053 Londoners for the London Assembly Transport Committee found 42% opposed autonomous passenger vehicles against 29% in support, with only 17% trusting operators with personal data. GMB continues to press for a driver-protection plan before any expansion of Uber and Wayve's service.

So what: measured opinion is running behind commercial rollout, not ahead of it. Weight client launch messaging against this, not just launch-week coverage.

WATCH

SINCE AUG,
UNRESOLVED

London Assembly's autonomous vehicle recommendations remain unpublished

The Transport Committee's report, promised "in the next few weeks" when chair Caroline Russell spoke in August, has still not appeared. It follows Committee concern that TfL was sidelined while the DfT approved Uber and Wayve's trial without TfL sign-off.

So what: the DfT/TfL licensing split stays contested and undocumented. Do not treat London's driverless permit process as settled by the APS regulations alone.

PIPELINE

What to expect in the next twelve months

OPERATOR OR AUTHORITY	CITY OR JURISDICTION	MILESTONE OR DECISION	DATE OR EXPECTED DATE
Uber & Wayve	London	Expand supervised fleet; driverless APS application awaits TfL guidance.	No date set
Waymo	Munich	Manual mapping continues; KBA Level 4 testing permit still needed.	Public service end of 2027 (stated)
Waymo	Berlin	Reported manual-mapping preparation with up to 50 vehicles; unconfirmed by Waymo.	Testing before end of 2026 (reported)
Apollo Go / Freenow	London (Brent)	Safety-driver road testing continues.	Public rides targeted 2027
Uber & WeRide	Zurich	Commercial launch targeted; FEDRO operating-area approval pending.	Later in 2026 (stated)

Company-stated dates are intent, not commitment. No European operator has completed the fully driverless regulatory stage.

REGULATORY AND SECTOR WATCH

What changed, and what is coming

In force now

- APS Permits Regulations 2026 in force since 15 May; DVSA has issued zero Part 5 permits to date.
- AEVA 2018 places civil liability for AV-caused accidents on the vehicle's insurer — now live-tested by Uber/Wayve's London service.

Approaching

- Allianz/Waymo insurance template, signed 16 September, may set a pattern other EU insurers follow.
- London Assembly recommendations report — promised for August, still unpublished as of this edition.

Standing watch — independent AV safety oversight. Neither the UK's Road Safety Investigation Branch nor an EU Road Safety Agency is yet operational. No change this fortnight; both remain unstaffed policy commitments rather than working bodies.

RECOMMENDED

Three things to do before the next edition

- Confirm which insurer covers automated-mode incidents on any client AV pilot under AEVA's insurer-first model.
- Track whether Waymo's Berlin mapping proceeds before Munich itself secures a KBA permit.
- Flag the London Assembly's overdue autonomous vehicles report to clients once it finally appears.

OUTLOOK — NEXT FORTNIGHT

We assess it is likely further European insurers follow Allianz into robotaxi risk before the next edition, a realistic possibility Waymo confirms Berlin mapping without a KBA permit, and likely the London Assembly's report continues to slip past its own promised timetable.

NEXT EDITION

Monday 12 October 2026. Send additions, corrections or sector intelligence to your ClearPath engagement lead.

