

Report of CoB to the 116th Session of the Working Party on Road Transport of the Economic Commission for Europe

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Overview

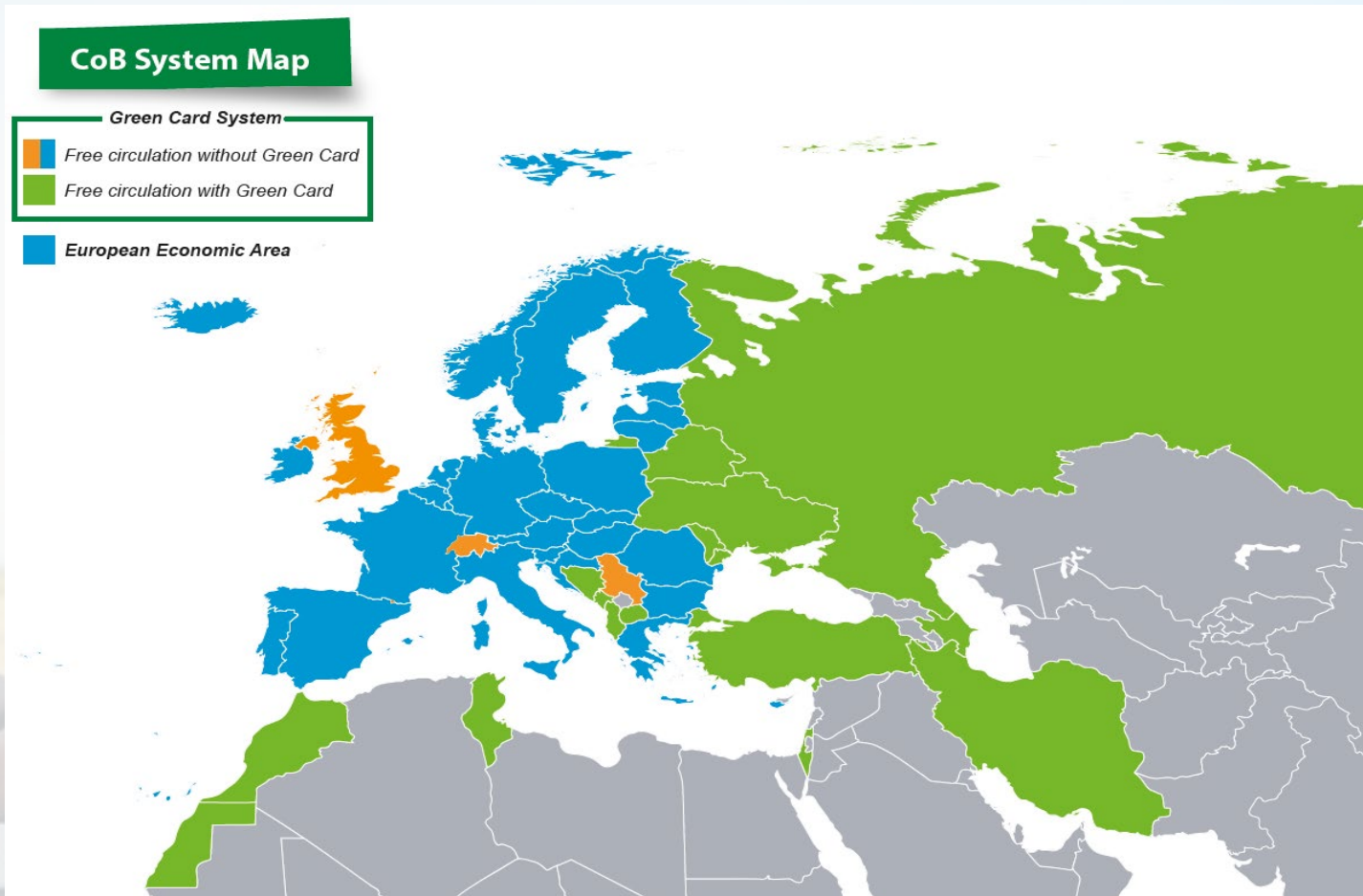
- Some key figures
- Financial stability
- Membership issues
- Harmonisation Process
- Victim's charter
- Collaboration platform
- **Data Protection (= continuous process)**
- **MID Refit**
- **e-learning**
- e-IMIC – GC from paper to digital
- Consolidated resolution on the International Motor Insurance system + requested changes to the content

Some Key figures

Vehicle fleet: 450 million

Cross border accidents 455.000

Cash flow turn – rough estimate 1,5 billion EUR



Financial stability

- Financial Guarantees (transitional members and monitored members)
- Bank Guarantee + reinsurance contract
- Causes: lack of discipline and/or failure to perform the financial obligations – individual insurers
- Impact: handling Bureaux are not reimbursed in time – liquidity issues
- Limited instruments are at the disposal of the National Guaranteeing Bureau and even less to the CoB (failures of the controlling authorities)
- Draw down on the Bank Guarantee of the BG Bureau
- International sanctions (IR and BY)

Membership issues

- Armenia negotiations are on going (challenged by the difficulties resulting from Nagorno Karabakh region)
- Israel is leaving the GC system (low number of Green Card issued // particularities in the IL legal system – no fault system – limited reimbursement)
- Challenged by new applications for membership (outside the scope of the Green card system)

Geographical scope

CoB-Membership is limited to :

Countries lying to the **West of the Ural Mountains and the Caspian Sea**

and

to the **countries bordering the Mediterranean Sea.**

==> future Membership possible for:

- Armenia, Georgia and Kazakhstan
- Algeria, Egypt, Lebanon, Libya and Syria

Geographical scope



Solution(s) ???

- To be discussed with UNECE
- Umbrella organisation for the different card systems – in the beginning documented / steered by CoB
- With ... possibility to sign bilateral agreements between members of different card systems

Harmonisation Process

- Guarantee Funds, Compensation Bodies and Information centres of EEA = new members of the CoB (since September GA 2020)
- Improvement of the protection and rights of victims of a cross border traffic accident = mirror effect of GC system (basis EU directive – limited to EEA)
- Complexity increased of cross border traffic accident – CoB website: competent body search engine

Victims Charter

- Charter of Road Traffic Victims Rights
- Common initiative of UNECE, IETL and CoB
- **Promotion** of the charter to contribute to the reinforcement of victims' rights following the occurrence of a road traffic accident

Collaboration platform

- For all CoB member (including the new members)
- Consolidated knowledge base
- Full process of the organisation of Committees and Working Groups (with also the possibility to co-create documents on the platform)
- To exchange and collaborate in their day-to-day business (with full respect of DP(GDPR) rules / uniformisation in exchange/ respect of deadlines / follow up on their performance)

Green Card: from paper to digital

- Dedicated WG on e-IMIC created in 2018

Final goal of the WG

Find a solution to check the validity of the insurance cover without any paper document but via electronic means

- **Accessing secure information in real time – benefit to all parties involved**
 - **CoB Members** (immediate result on insurance inquiry)
 - **Victims** (> faster compensation)
 - **Policy holders** (quicker and more reliable service from insurers)
 - **Insurers** (reduced costs for the insurance market)
 - **National Police and/or border control** (real time info on insurance situation)

Green Card: from paper to digital

■ Interim steps :

- From black on Green to black on White
- Since 01/07/2020 – possibility to issue Black on White
- 28 member countries are currently issuing black on white IMICs
- 10 out of these 28 are issuing solely black on white IMICs and no longer black on green IMICs

Green Card: from paper to digital

- **Next step (to be decided on by the SC.1 during the 116th Session):**
 - **The possibility to present IMICs in PDF on electronic devices** (e.g. smartphone, laptop, tablet)
- **Future:**
 - **Paperless international proof of valid MTPL insurance for the country visited – data base**

From Annex to a Consolidated Resolution

- Shifting from Annex no.1 to RE.4 to a **self-contained Consolidated Resolution;**
- Main advantages: **Ease of reference and readability**

From Annex to a Consolidated Resolution

Requested changes / clarifications in the text:

- **Change of the title** -> “Consolidated Resolution on the International Motor Insurance System – known as the “Green Card System”)”;
- **Preamble:** to set the context of the Consolidated Resolution
- ~~Card~~ -> **Certificate** (more in line with the electronic form);
- ~~Green Card~~ replaced in the text with **International Motor Insurance Certificate**, e.g. International Motor Insurance **Certificate** -> **also known** as the Green Card (reference to the Green Card is still kept)
- Possibility to present IMICs in PDF in an electronic form (para.4)

From Annex to a Consolidated Resolution

Requested changes / clarifications in the text:

- ~~Print~~ the IMIC -> **provide** the IMIC (para. 4);
- [...] on behalf of the Bureau which **either** provided the IMIC or **authorised its member insurer to do so** (para. 7);
- French version of the IMIC is no longer mandatory > deleted. Two appendices left.
- Back of the IMIC is **voluntary**.
- Reference to the **website of the CoB** added for further information, if needed.

From Annex to a Consolidated Resolution

Cosmetic changes in the text:

- Renumbering of the text due to the Preamble -> e.g. Chapter II (i.e. **Recommendations**) starts with paragraph 2;
- ~~Article~~ switched to **paragraph** (para. 2);
- ~~bureau~~ -> **Bureau**;
- [...] the Council **of Bureaux** (para. 3).

From Annex to a Consolidated Resolution

- **Questions ?**
- **Voting ...**

Thank you for your attention!

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