



PROTECTING CROSS-BORDER ROAD TRAFFIC VICTIMS

Report to the 117th Session of the WP on Road Transport of the Economic Commission for Europe

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Overview

- **Some Key figures**
 - **New brand Name and Logo**
 - **Financial Stability**
 - **Membership issues**
 - **Strategic plan for COB till 2025 (digitalisation strategy)**
 - **Data Protection**
 - **E-IMIC**
 - **New Motor Insurance Directive**
 - **e-learning**



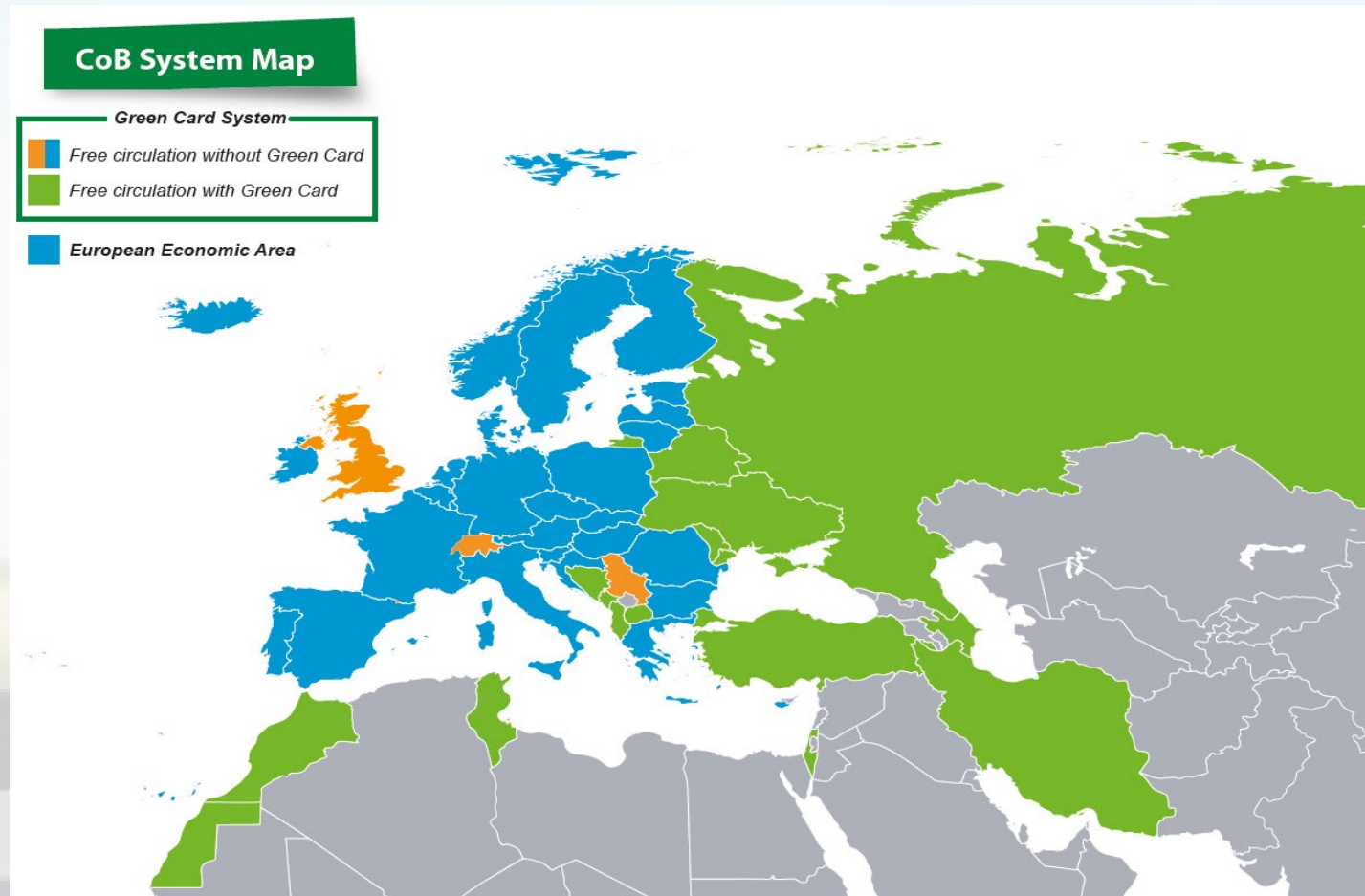
Key Figures

Some Key figures

Vehicle fleet: 450 million

Cross border accidents 440.000 (significant drop)

Cash flow turn – rough estimate 1,5 billion EUR





New Brand name and logo

New Brand Name and logo



PROTECTING CROSS-BORDER ROAD TRAFFIC VICTIMS



Financial Stability

Financial stability

○ **Financial Guarantees (Transitional 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 National Guaranteeing Bureau and even less to the COB (failures of the controlling authorities)**
 - Currently working on broadening the list of measures/sanctions (being able to impose also in case of threat vs currently, only when there is a breach of our rules)

Financial Stability

- **Only 2 members are responsible for 85% of the number and amounts of guarantee calls (BG/RO)**
 - 3rd drawdown on the BG Bank Guarantee is under execution and more will have to follow in 2022-2023 to clean the reimbursement backlogs)
- **Impact of Geopolitical realities**
 - Military Invasion of UA by the Russian Federation – sanctions on RUS and BY



Membership issues

Membership issues

- **Relation BY – RUS / UA**
- **Membership status UA Bureau**
- **Membership status BY and RUS Bureaux**
- **Termination bilateral agreements**
- **UA refugees in Europe**
- **Consequences of the war in UA**
- **Iran**

Relation BY – RUS / UA

- o BY, RUS, UA: only **Green Card system**
- o Relationship BY, RUS, UA:
termination bilateral agreements
- o Termination letter UA Bureau towards Bureaux of BY and RUS:
4 March 2022
- o Despite 12 months' notice: agreement between Bureaux:
effect as of 5 April 2022

Membership status UA Bureau



- **Business as usual** as much as possible:
 - Confirmation of cover
 - Payments
exemption from Martial Law
(payment moratorium)
 - « irregular working hours and conditions »

Membership status BY and RUS Bureaux



Беларускае бюро па транспартнаму страхаванню
Белорусское бюро по транспортному страхованию
Belarusian Transport Insurance Bureau



Российский Союз Автостраховщиков

- o Suspension membership?
 - o Termination membership?
- Conditional upon breach of obligations
- o Termination bilateral agreements?
- concerted procedure for EEA countries + CH

Termination bilateral agreements EEA + CH / RUS and BY

Agreement Bureaux of EEA + CH:

- o Concerted procedure for:
 - o Conclusion
 - o Termination } of bilateral Agreements with 3rd countries
- o Article 4: 1/3 of EEA States + CH
- o Procedure started on 27 April 2022
- o **Termination**: effect as of 1 June 2023
- o Also: **UK**

Termination bilateral agreements

Consequences:

- o Green Cards:
validity not to extend beyond 1 June 2023
- o Frontier insurance
- o Respect for existing obligations in pending claims
- o Other countries: bilateral agreements maintained (except: UK)

UA refugees in Europe

Short term

- Crisis management
- Certain countries: frontier insurance: free or symbolic price
- Caution: EEA wide cover
- Explanation about frontier insurance
- Brochure for UA refugees

UA refugees in Europe

Longer term

o Refugees returning?

o Insurance Europe and COB:
Plea for **cascade system**



1. UA Green Card cover
(acceptance PDF UA GCs)
2. Frontier insurance
3. Regular MTPL insurance for vehicles
registered in UA ??
(question towards EC)
condition: refugee status

As a result of the war in Ukraine

○ Possible amendment of COB's

- Articles of Association
- Standard Operating Procedures

○ In order to allow taking action in case of threat to the continuity of:

- COB
- Green Card system
- Motor Insurance Directives

Membership issues: IRAN

○ Problems experienced:

- Payments <== (US) sanctions

US sanctions (extra-territorial application)



EU Blocking Regulation

- Communication problems

○ General Assembly:

mandate to Supervisory Board to suspend Iran

« if the development of the payment and/or communication problems with the Bureau of Iran so warrants »



Data Protection

Data Protection

○ **Challenge: Exchange between EEA and non-EEA National Bureaux (without an adequacy decision issued by EC)**

- Standard Contractual clauses (SCC) – new versions issued by the EC
- Deadline for signing this new version = 27/12/2022
- Impact assessment
- COB will propose supplementary measures to be taken by non EEA data exporters



e-IMIC

e-IMIC – final goal

o Dedicated WG on e-IMIC

Final goal of the Working Group:

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

o Accessing secure information in real time: benefit to all parties:

- o **Victims** (faster compensation)
- o **Policy holders** (quicker and more reliable service from insurers)
- o **Insurers** (reduced costs for the insurance market)
- o **COB Members** (improved services for the victims)
- o **National police and / or border control authorities**
(access to the most recent information on the insurance cover)

e-IMIC – Interim steps taken



black on white

black on green

1 July 2020: possibility to issue black on white

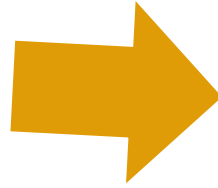
29 member countries are currently issuing black on white IMICs
(International Motor Insurance Certificates)

e-IMIC – next step - request for a decision

2022:



2023 ??



To be decided on

e-IMIC – from paper to digital

○ Request for a decision

- To accept the possibility to present IMICs in pdf on electronic devices

• Necessary changes in Annex 1

- International Motor Insurance **Card** System => **International Motor Insurance system**
- International Motor Insurance **Card** => **Certificate**
- **Green Card** => **International Motor Insurance Certificate**
- ...member insurers **print** => **provide**
- Point 3 - additional sentence: **An International Motor Insurance Certificate may be(1) printed black on white or black on green or (2) presented in a Portable Document Format (PDF) in an electronic form independent of the software, hardware or operating system that it is displayed on**



**Thank you
for your attention!**

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