

A map of Europe and its surrounding regions. The landmasses are shaded in two colors: a light green and a grey. The light green shading covers most of Western and Central Europe, including the British Isles, France, Germany, Poland, Czech Republic, Slovakia, Austria, and Italy. The grey shading covers Eastern Europe, including Russia, Ukraine, and parts of the Balkans and Scandinavia. The text is overlaid on the light green area.

# **Actual development and the problems in the transborder claims handling**

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# Key terms



- **Protection**
- **Trust**
- **Uninsured driving**
- **Financial stability**
- **Fraud**

# Not to forget

A map of Europe with a green hatched area covering the United Kingdom, Ireland, and parts of France and Germany. The rest of Europe is shaded in a solid light green color. The text 'Not to forget' is written in green at the top, and a list of bullet points is written in blue in the center.

- **Aims of the regulations**
- **Consumer protection**
  - **insured**
  - **victim**

# Two pillars

A map of Europe and surrounding regions, including parts of North Africa, the Middle East, and Iceland. The map is color-coded: a central area covering most of Europe is shaded in light green. A larger area, including the British Isles, Scandinavia, and parts of Central Europe, is shaded in a darker green with diagonal hatching. Other regions like Turkey, the Balkans, and parts of North Africa and the Middle East are shaded in a medium green. The rest of the world shown is in grey.

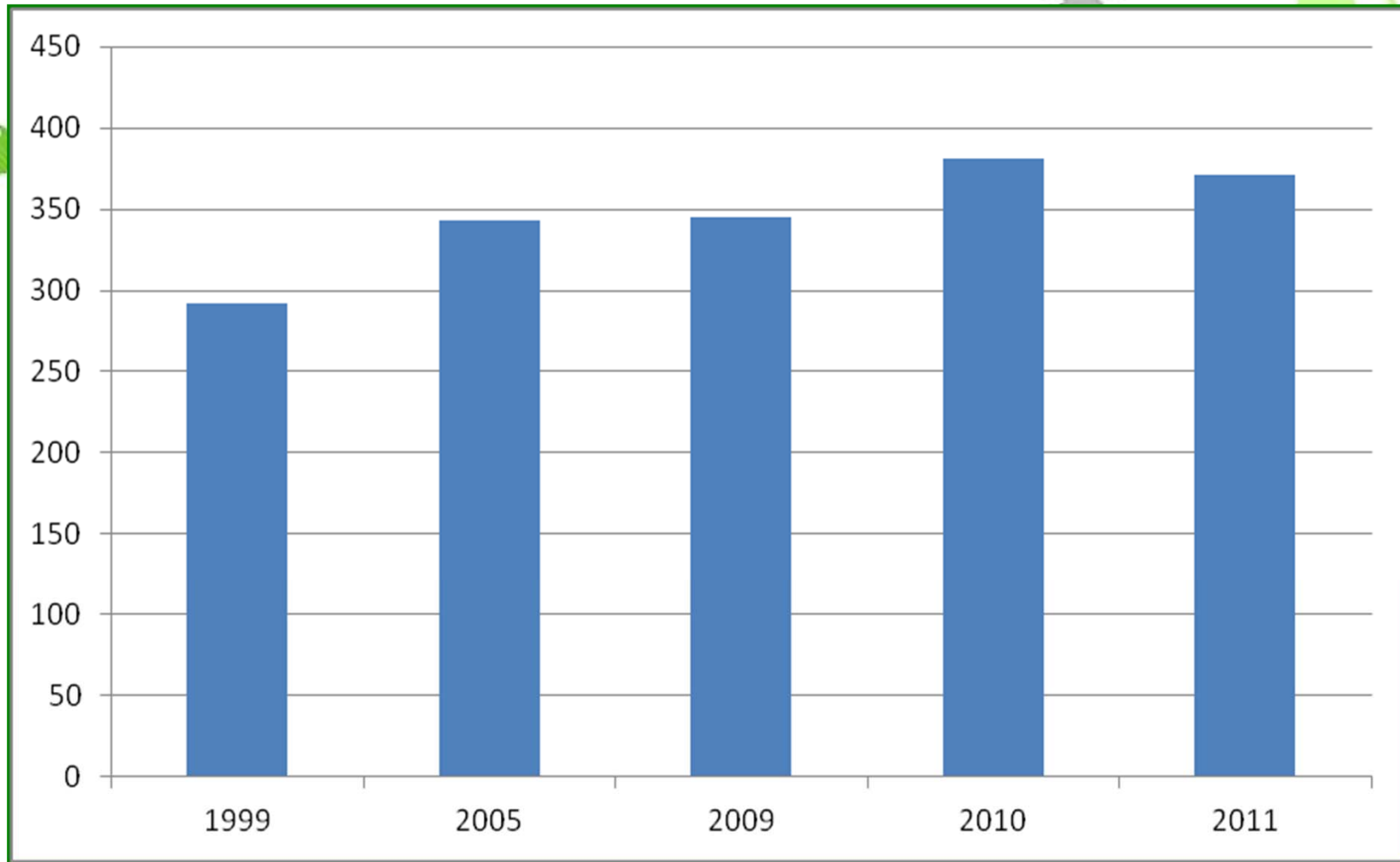
- **Green Card System**
- **Protection of visitors**



# Green Card Claims

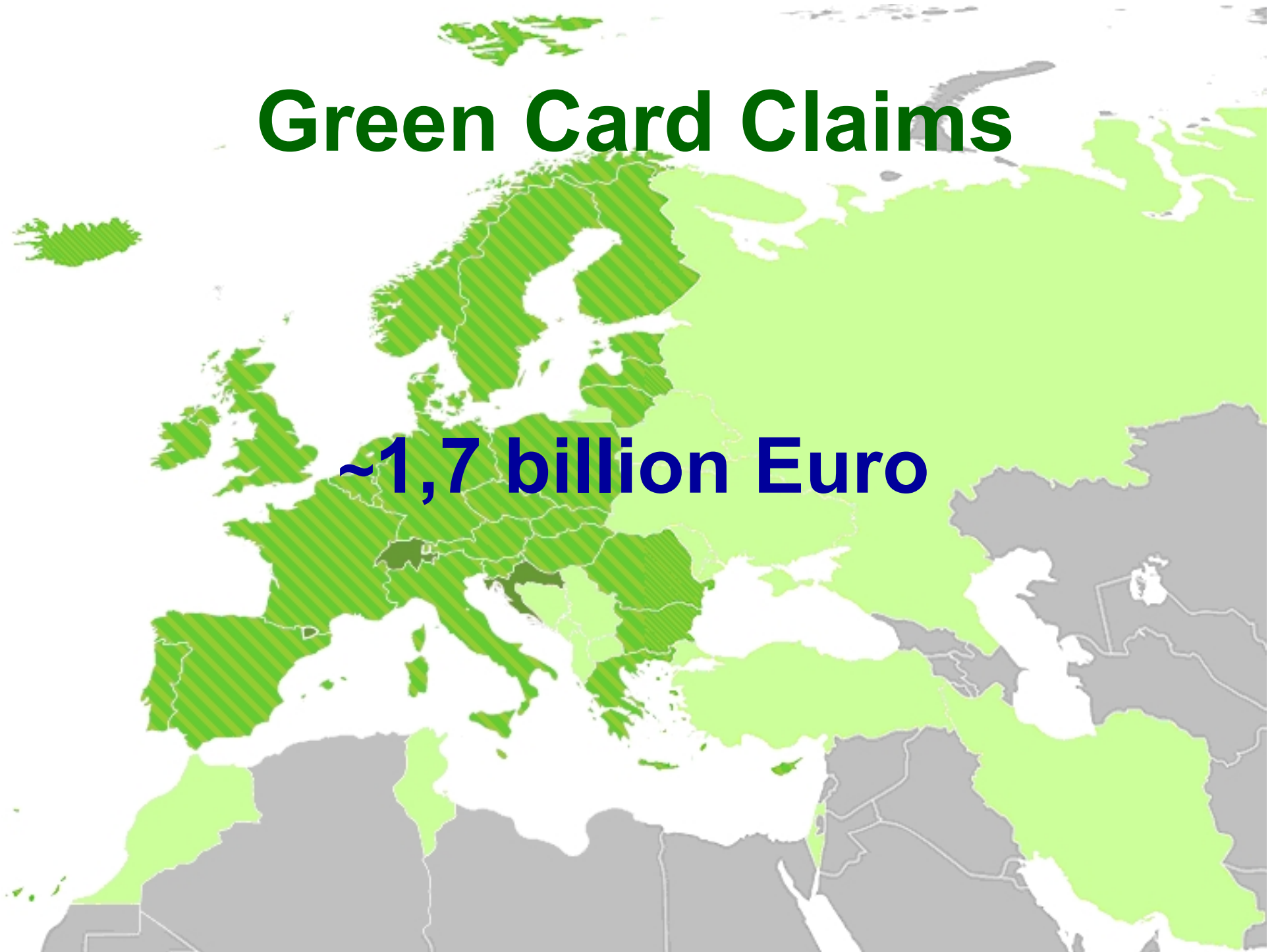


- **2011** 371.271
- **2010** 381.353
- **2009** 345.746
- **2005** 342.963
- **2000** 337.361
- **1999** 291.730



# Green Card Claims

**~1,7 billion Euro**



# Protection of visitors

A map of Europe and its surrounding regions. The landmasses are colored in shades of green and grey. The British Isles, Ireland, and parts of Scandinavia and Central Europe are shaded in a darker green with diagonal hatching. The rest of Europe, including the Mediterranean basin, the Balkans, and parts of North Africa and the Middle East, is shaded in a lighter green. The surrounding oceans and seas are white.

- **Motor Insurance Directive**
- **Agreement on Protection of visitors**



# SCOPE of the System

A map of Europe and its surrounding regions, including parts of North Africa, the Middle East, and Iceland. A large area covering most of Europe, the British Isles, and parts of North Africa and the Middle East is shaded with a green diagonal hatching pattern. This hatched area represents the 'SCOPE of the System'. The rest of the map, including parts of North Africa, the Middle East, and Iceland, is shown in a solid light green color. The text 'SCOPE of the System' is written in large, bold, green letters at the top of the map. Below it, a list of four bullet points in blue text is overlaid on the map.

- **Natural limits**
- **Geographical limits**
- **Manageability**
- **Decision of GA 2012**

# Partners in claims handling

A map of Europe and the Mediterranean region. A large area in the northwest, including the United Kingdom, Ireland, and Scandinavia (Norway, Sweden, Finland), is highlighted with a green diagonal hatched pattern. The rest of Europe and the Mediterranean region are shown in a solid light green color. Countries in Africa and the Middle East are shown in grey.

- **Bureaux**
- **Agents**
- **Correspondents**
- **Claims representatives**
- **Compensation bodies**
- **Guarantee funds**

# Identified risks

A map of Europe and its surrounding regions, including parts of North Africa, the Middle East, and Iceland. The map uses three colors to highlight different areas: a dark green diagonal hatched pattern covers the British Isles, Ireland, and parts of Scandinavia; a solid light green covers most of Western and Central Europe; and a solid grey covers Eastern Europe, North Africa, and the Middle East.

- **Economical world crisis**
- **Bankruptcies of insurers**
- **Delay of payments**
- **Lack of financial discipline**

# Identified risks



- **Reverse relationship**

**Bureau - Insurer**

- **Mutual trust**
- **Uninsured driving**
- **Fraud**



# Mutual trust

A map of Europe and its surrounding regions, including parts of North Africa and the Middle East. The landmasses are colored in a light green, while the oceans are white. A prominent feature is a large, diagonal hatched pattern in a darker shade of green that covers the entire continent of Europe and extends slightly into the surrounding waters.

- **Basis of the GC System**
- **Pay – Cry – Dispute**
- **Close cooperation**
- **Relations Bureau - Insurer**
- **Consequence – on all market**

# Potencial solutions

A map of Europe and its surrounding regions. The map is color-coded: some countries are shaded in a light green, while others are shaded in a grey. The shading appears to represent different categories or statuses of countries. The title 'Potencial solutions' is written in a bold, dark green font at the top of the map.

- **Tighten the financial discipline**
- **Monitoring of financial stability**
- **Introducing of financial criteria**
- **Permanent training**

# Monitoring



- of members
- of guarantee calls
- of international financial situation

# Sanctions



- ▶ **obligatory monitoring**
- ▶ **financial guarantees**
- ▶ **financial penalties**
- ▶ **temporary suspension**
- ▶ **termination of membership**



# Uninsured driving



- High level
- Claims paid minimum

**~1,2 bilion Euro**

# Uninsured driving

A map of Europe and its surrounding regions. A large area in the north and west, including the United Kingdom, Ireland, and parts of Scandinavia and Central Europe, is highlighted with a green diagonal hatched pattern. The rest of the map is a solid light green color. The background of the slide is a light green gradient.

- **Serious problems on several markets**
- **Impact on financial stability**

# Uninsured driving

A map of Europe with a green hatched area covering the United Kingdom, Ireland, and parts of Scandinavia (Norway, Sweden, Finland). The rest of Europe is shown in a light green color, and the surrounding regions (Africa, Asia) are in grey.

- **Research in progress**
- **Information's exchange**
- **Cooperation with EC, IE, E-Reg**
- **Potential solutions and proposals**

# Fraud – new challenge?



- **Is there any connection between the activity of the transborder insurance cover and fraud problems?**
- **Should we together look for any solution?**



# Fraud

A map of Europe with a green hatched area covering the United Kingdom, Ireland, and parts of Scandinavia and Central Europe. The rest of Europe is shown in a light green color, and the surrounding regions are in grey.

- **Value of the costs ?**
- **Estimation 10 - 15 % of claims paid**
- **Who is the final payer?**

# Fraud



- **At concluding of the insurance**
- **Trump up of the accidents**
- **After accidents**
- **At the claims settlement**

# Fraud

A map of Europe with a green hatched area covering the United Kingdom, Ireland, and parts of France, Germany, and Italy. The rest of Europe is light green, and Africa and Asia are grey.

## Participants:

- consumers
- crime gangs
- employees of the insurers

# Fraud

A map of Europe and its surrounding regions, including parts of North Africa, the Middle East, and Iceland. The map is overlaid with a green diagonal hatched pattern. The word 'Fraud' is written in large green letters at the top center. A list of activities is written in blue text on the left side of the map.

- **Request from UNECE**
- **Activity of CoB:**
  - **workshop on fraud**
  - **Working Group on Fraud**



# Fraud

A map of Europe and the Mediterranean region. A large area in the Balkans, including Greece, Bulgaria, and parts of Turkey and the Balkan Peninsula, is highlighted with a green diagonal hatched pattern. The rest of Europe and the Mediterranean basin are shown in a solid light green color. The rest of the world is shown in grey.

- **First steps**
- **Good example of cooperation:**

**Agreement among  
Balkan Bureaux**

# Aims for the future

A map of Europe and its surrounding regions. The landmasses are colored in shades of green and grey. The British Isles, Scandinavia, and parts of Central Europe are highlighted with a diagonal green hatched pattern. Other landmasses are a solid light green, while the Mediterranean, North Africa, and parts of the Middle East are grey.

- **Fight against uninsured drivers**
- **Fight against fraud**
- **Education**

A stylized map of Europe and the Mediterranean region. The map uses three colors: a light green for most of the landmasses, a darker green with diagonal stripes for the British Isles and parts of Western Europe, and a grey for the African continent and parts of the Middle East. The text "Thank you for your attention!" is overlaid in the center in a bold, italicized green font.

***Thank you for  
your attention!***