

A map of Europe and surrounding regions. The landmasses are shaded in light green. A large portion of Western and Central Europe, including the British Isles, France, Germany, and Poland, is overlaid with a darker green diagonal hatching pattern. The rest of the map, including Eastern Europe, the Mediterranean, and North Africa, is a plain light green. The text is centered over the hatched area.

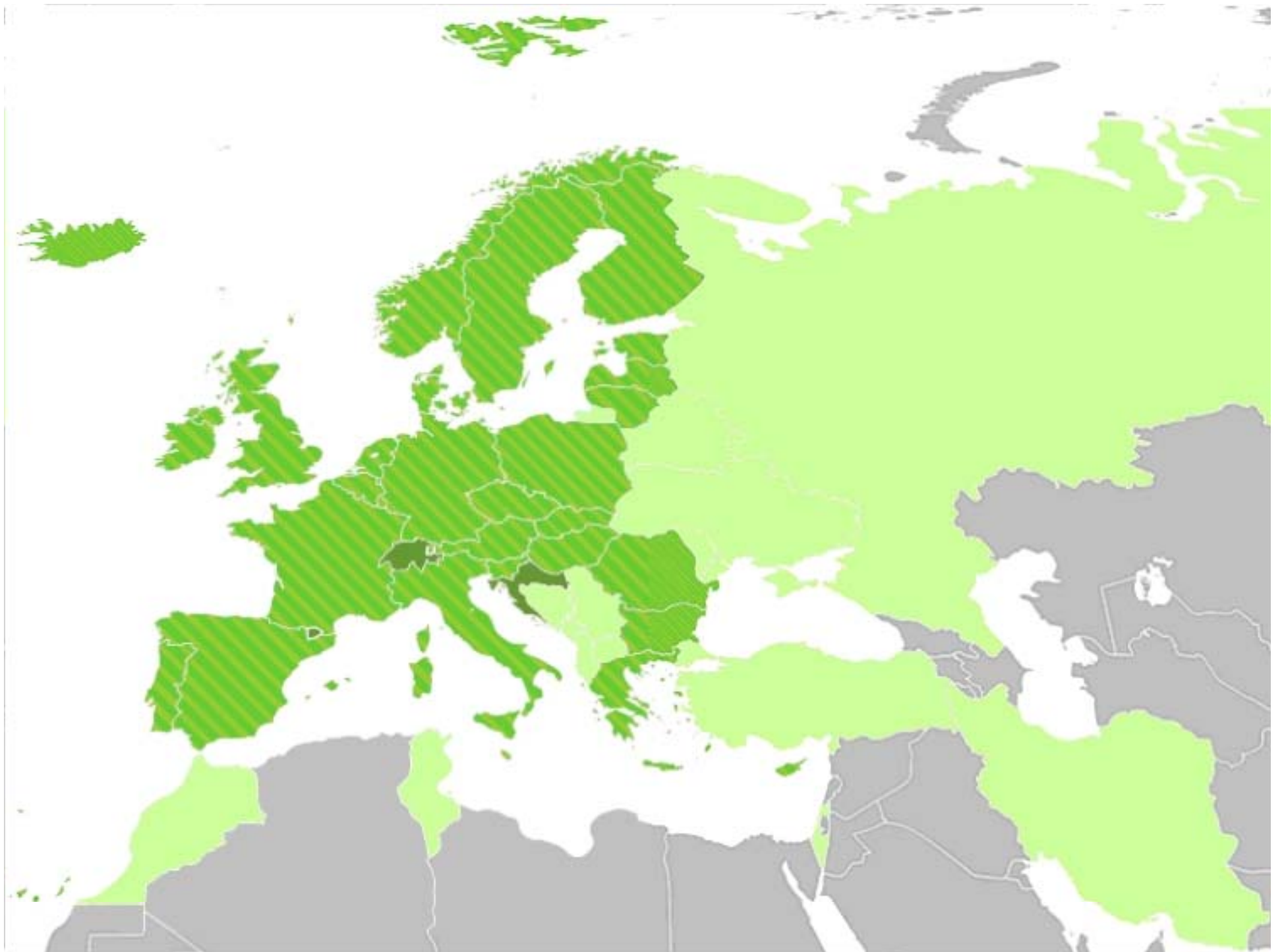
**Claims settlement and
financial discipline in the
Green Card System/MID -
potential dangers and
solutions**

Luzern 27.10.2011

Some statistics

A map of Europe and its surrounding regions, including parts of North Africa, the Middle East, and Iceland. The map is color-coded: a dark green hatched pattern covers the British Isles, Scandinavia, and parts of Central Europe; a light green color covers most of Western and Southern Europe, the Balkans, and parts of the Middle East; and grey areas represent non-membership. The text 'Some statistics' is centered at the top in a dark red font. Below it, a bulleted list in blue font provides membership counts for three categories.

- **Members of the GC System 45**
- **Multilateral Agreement 32**
- **GC basis 13**



Some statistics



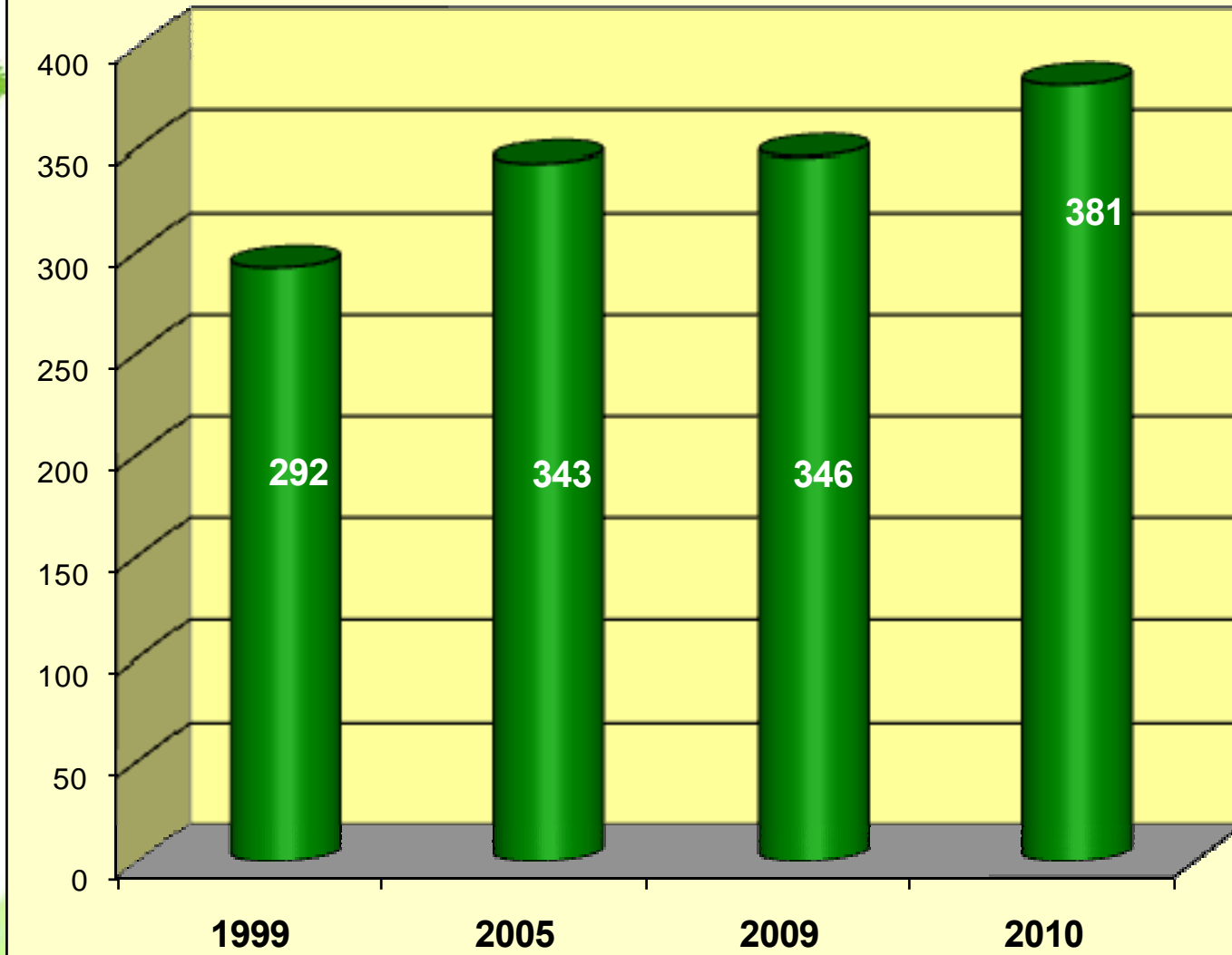
- **Population of Europe** 715 million
- **N° of vehicles** 350 million
- **EU yearly died** 50.000
- **EU yearly injured** 150.000

Green Card Claims

A map of Europe is shown in the background, with the landmasses shaded in light green. The text is overlaid on the map. The title 'Green Card Claims' is at the top. Below it is a bulleted list of years and corresponding claim numbers. The years are 1999, 2000, 2005, 2009, and 2010. The claim numbers are 291.730, 337.361, 342.963, 345.746, and 381.353 respectively. The text is in a dark blue, bold font.

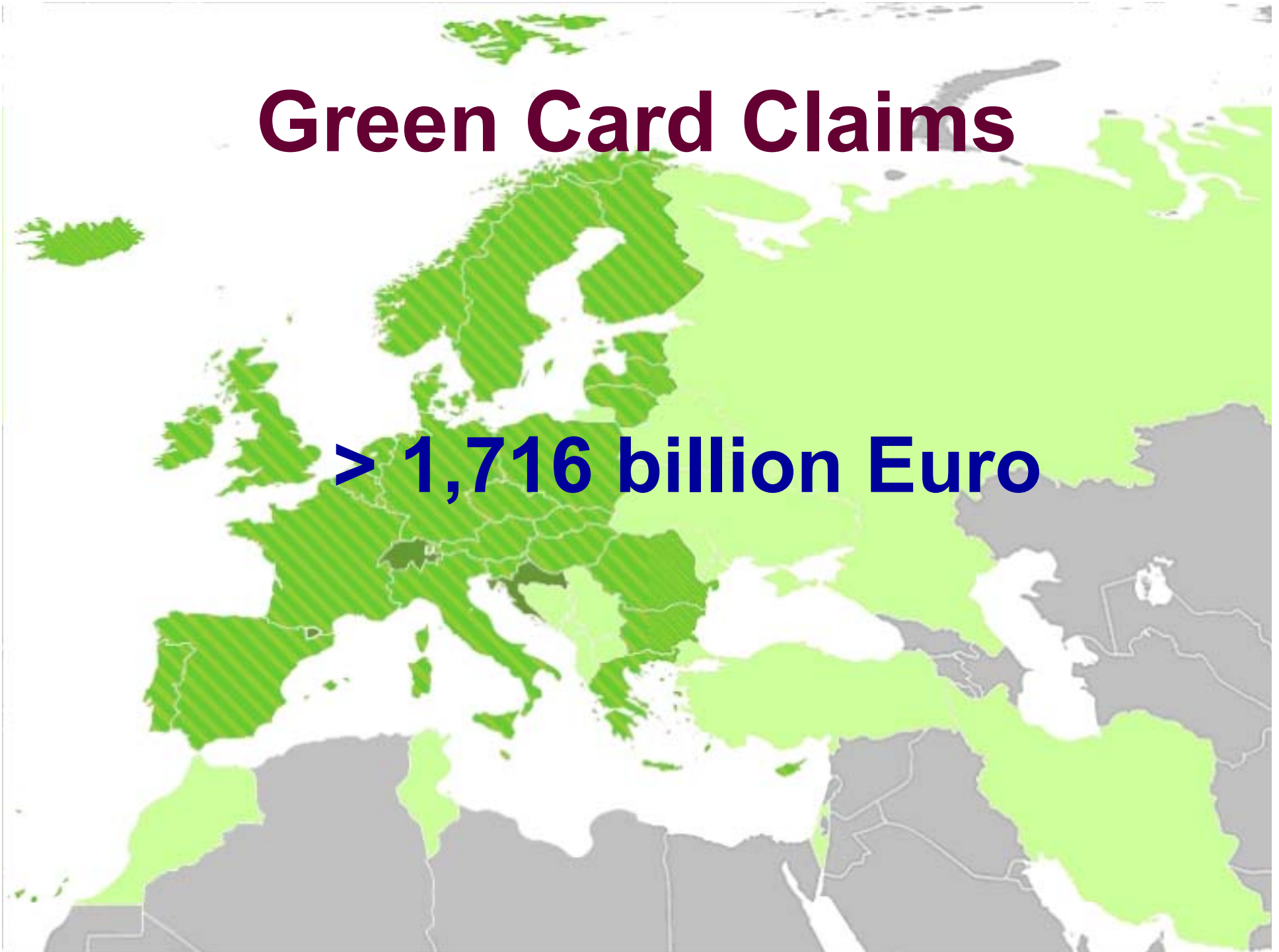
- **2010** **381.353**
- **2009** **345.746**
- **2005** **342.963**
- **2000** **337.361**
- **1999** **291.730**

Some statistics



Green Card Claims

> 1,716 billion Euro



Claim settlement

A map of Europe and its surrounding regions, including parts of North Africa and the Middle East. The map is color-coded to show claim settlement coverage. A large area in Western and Central Europe, including the British Isles, France, Germany, and Italy, is highlighted with a dark green diagonal hatching pattern. A larger area covering most of Europe, including Eastern Europe, is highlighted with a solid light green color. Other regions like the Balkans, Turkey, and parts of North Africa and the Middle East are shown in a solid grey color, indicating no coverage. The text 'Claim settlement' is at the top, and a bulleted list is in the center-left.

- **Bureaux**
- **Agents**
- **Correspondents**

Integration and protection

A map of Europe and its surrounding regions, including parts of North Africa and the Middle East. The map is color-coded: a central area covering the British Isles, Scandinavia, and Central Europe is shaded with a dark green diagonal hatching pattern. A larger area, including Western Europe, the Mediterranean basin, and parts of North Africa and the Middle East, is shaded in a solid light green. The rest of the world shown on the map is in grey. A blue bullet point is positioned to the left of the text 'Green Card System 1949'.

- **Green Card System 1949**

Objectives

A map of Europe and its surrounding regions. The landmasses are shaded in two colors: a light green and a darker green with diagonal hatching. The light green areas include most of Western and Central Europe, as well as parts of the Middle East and North Africa. The hatched areas include the British Isles, Scandinavia, and parts of Central Europe. The surrounding oceans and seas are white, and other landmasses are shown in grey.

- **Free flow of cross border traffic**
- **Guarantee to victims**



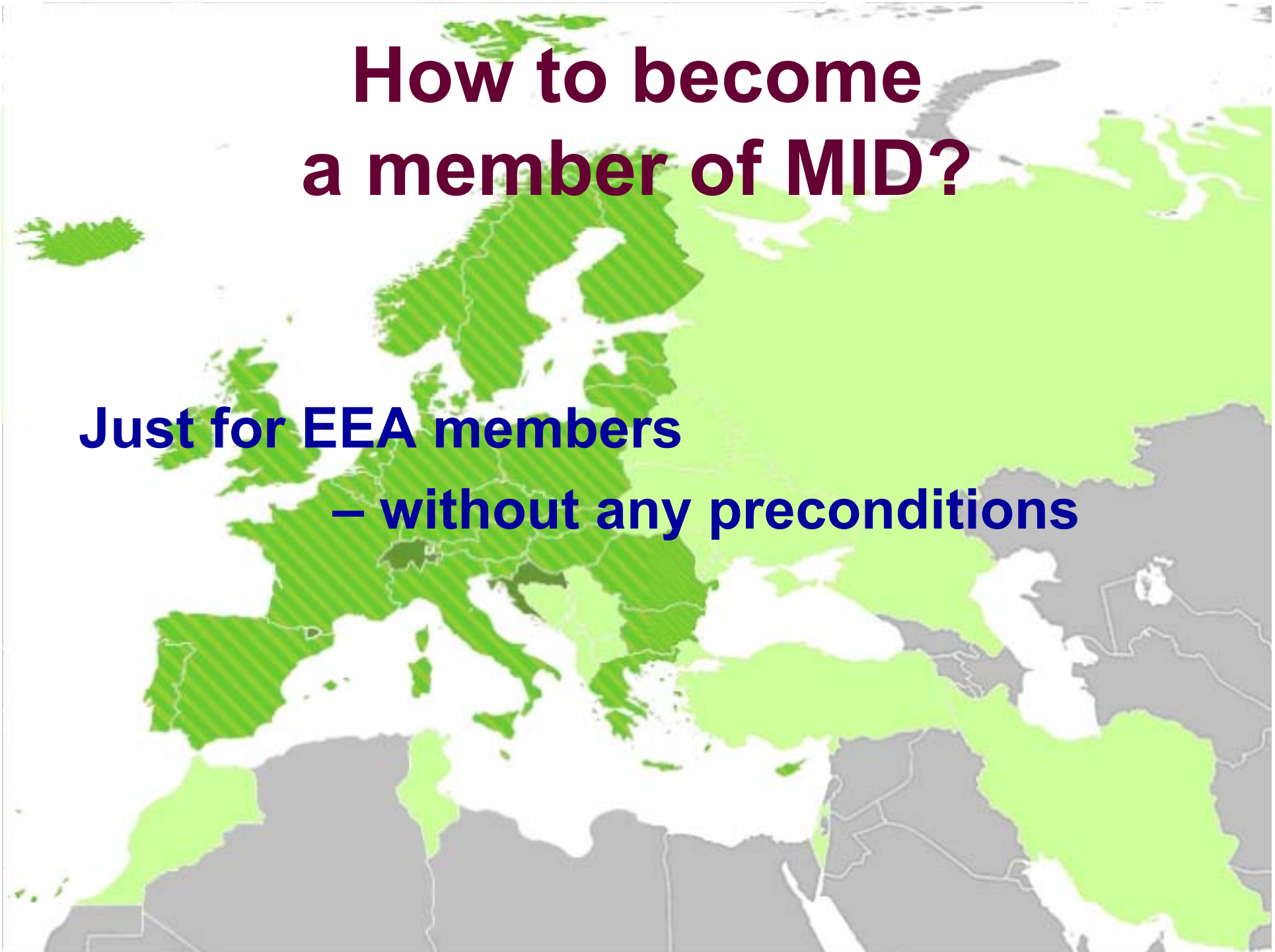
How to become a member of CoB?

- National Bureau
- MTPL law
- Financial guaranties
- Undertaking to UN

How to become a member of MID?

Just for EEA members

– without any preconditions



Are there any problems?

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 grey. A prominent green hatched pattern is overlaid on the European continent, extending from the British Isles in the west to the Mediterranean coast in the south, and from the North Sea in the north to the Balkans in the east.

- **Financial stability**
- **Diferent level of victims protection**
- **Practical experience**

How to solve them?



- **Tighten the financial discipline**
- **Regular checking of the financial stability**
- **Practical trainings**



Aim of regulations

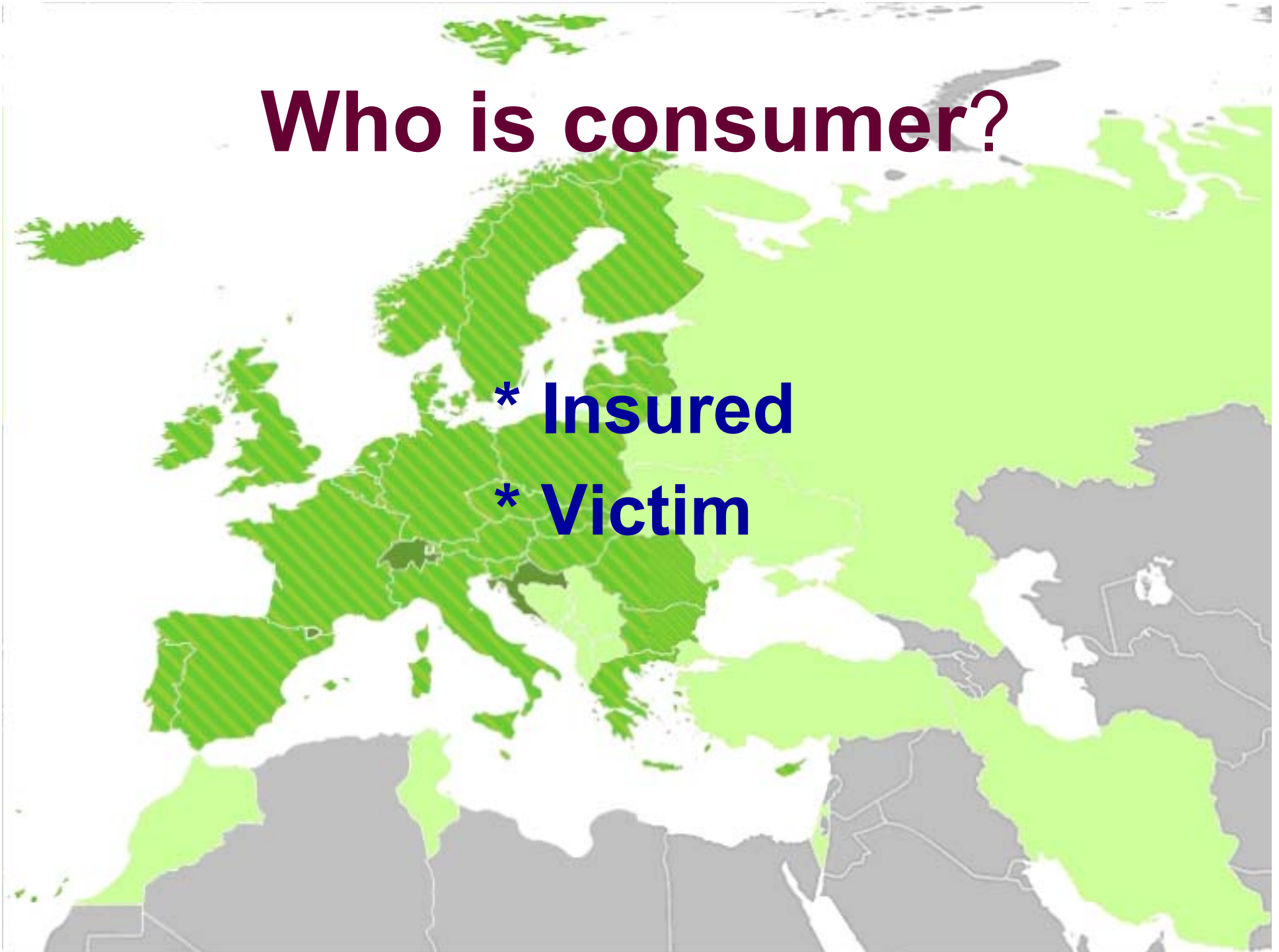
The image shows a map of Europe and its surrounding regions. The landmasses are colored in shades of green. The British Isles, Scandinavia, and parts of Central Europe are filled with a darker green color and diagonal hatching. Other parts of Europe, including the Mediterranean basin, Eastern Europe, and Turkey, are filled with a lighter green color. The surrounding oceans and parts of Africa and Asia are shown in grey. The text 'Aim of regulations' is centered at the top in a dark red font, and 'Consumer protection' is centered below it in a blue font.

Consumer protection

Who is consumer?

*** Insured**

*** Victim**



Two pillars

A map of Europe and its surrounding regions. The landmasses are colored in shades of green. The area covering the United Kingdom, Ireland, and the Scandinavian countries (Denmark, Norway, Sweden) is filled with a diagonal hatching pattern. The rest of Europe, including the Mediterranean basin, Central Europe, and Eastern Europe, is a solid light green. The surrounding oceans and parts of Africa and Asia are shown in a light grey color.

- **Green Card System**

- * based on existing certificate

- * deemed insurance cover

- **System of the EU directives**

Mirror effect

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, Italy, and the Balkans. The grey shading covers Eastern Europe, Russia, and parts of North Africa and the Middle East. The text is overlaid on the map.

- **Aim of Green Card System**

Protection of victims in their own countries

- **Aim of the 4th MID**

Protection of victims in visiting country

A map of Europe and its surrounding regions, including parts of North Africa and the Middle East. The map is color-coded: the British Isles, Ireland, and parts of Scandinavia are shaded with dark green diagonal lines; the rest of Europe and parts of North Africa and the Middle East are shaded in a light green; and the rest of the world is shaded in grey. The text "Mirror effect" is overlaid in the center in a bold, blue font.

Mirror effect



Protection of visitors

A map of Europe and its surrounding regions, including parts of North Africa and the Middle East. The map is color-coded: the British Isles, Ireland, and parts of Scandinavia and Central Europe are shaded with diagonal green lines; most of Western and Southern Europe, as well as parts of the Middle East and North Africa, are shaded in a solid light green; and the rest of the map, including parts of Eastern Europe, North Africa, and the Middle East, is shaded in a solid grey. The text 'Protection of visitors' is written in a large, bold, dark red font at the top, and 'No statistics yet' is written in a bold, dark blue font in the center of the map.

No statistics yet

Why?

- **To protect the consumer**
- **To protect international insurance markets**



A map of Europe and its surrounding regions, including parts of North Africa, the Middle East, and Iceland. The map is color-coded: a dark green area with diagonal lines covers the British Isles, Scandinavia, and Central Europe; a light green area covers the rest of Europe, North Africa, and the Middle East; and a grey area covers the rest of the world. The text "Protection of both systems" is overlaid in the center in a bold blue font.

Protection of both systems

Identified problems



- **Economical world crisis**
- **Bankruptcies of insurance companies**
- **Delay of payments**
- **Lack of financial discipline**
- **Fraud**
- **Lack of trust**

Existing measures

A map of Europe and its surrounding regions, including parts of North Africa and the Middle East. The map is shaded in green, with a darker green and diagonal hatching pattern covering the British Isles, Scandinavia, and parts of Central Europe. The rest of the map is a lighter shade of green. The text is overlaid on the left side of the map.

- **Monitoring**
 - a/ transitional members
 - b/ all system
 - c/ online guarantee calls
 - d/ international research
- **Financial criteria**
- **Sanctions**

Monitoring

A map of Europe and its surrounding regions. The map is color-coded to show different monitoring subjects. A large area in the north and west, including Scandinavia, the British Isles, and parts of Central Europe, is filled with a dark green diagonal hatching pattern. A larger area covering most of Central and Eastern Europe, the Balkans, and parts of the Mediterranean coast is filled with a light green color. Other regions, including parts of the Mediterranean coast, the Middle East, and North Africa, are shown in grey. The text 'Monitoring' is centered at the top in a dark red font. Below it, the text 'Subjects of the monitoring:' is in a dark blue font, followed by a list of three items, each preceded by a dark blue right-pointing triangle.

Subjects of the monitoring:

- ▶ **new applicants**
- ▶ **transitional members**
- ▶ **full members**

Activity of the Monitoring Committee



- ▶ **monitoring**
- ▶ **preparing of the Financial Criteria**
- ▶ **checking OGCalls**
- ▶ **checking of the financial standing**
- ▶ **assistance**
- ▶ **dealing with complaints**
- ▶ **reporting to the Man Com**

Online Guarantee Calls

A map of Europe and surrounding regions. The United Kingdom and Ireland are highlighted with a dark green color and diagonal hatching. The rest of Europe, including Scandinavia, Central Europe, and the Mediterranean region, is highlighted with a light green color. The rest of the world is shown in grey.

- **Article 6 of Internal Regulation**
- **What about article 4 of IR ?**

A map of Europe and its surrounding regions. The landmasses are shaded in two colors: a light green and a darker green with diagonal hatching. The light green covers most of Europe, including the British Isles, Scandinavia, and parts of the Mediterranean and Balkans. The darker green with hatching covers the Iberian Peninsula, France, Germany, Poland, and parts of the Baltic states. The rest of the world, including Africa, Asia, and Australia, is shaded in a solid grey color. The title 'Financial Guarantees Criteria' is centered at the top in a dark red font.

Financial Guarantees Criteria

- **Why we need it?**
- **Applicability of the Criteria**
- **Period of validity**

A map of Europe and its surrounding regions, including parts of North Africa and the Middle East. The map is color-coded: some countries are shaded in a light green, while others are shaded in a grey. The text is overlaid on the map.

Financial Guarantees Criteria

- **For CoB members only**
- **Type of financial guarantees**
- **Standard of the security**
- **Bank guarantee**
- **Reinsurance programme**

A map of Europe and its surrounding regions, including parts of North Africa and the Middle East. The map is color-coded: the British Isles, Ireland, and parts of Western Europe are shaded in a dark green with diagonal lines; the rest of Europe and the Middle East are shaded in a light green. The text "Thank you for your attention!" is overlaid in the center in a bold, blue, italicized font.

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