Automated vehicles:
from the mandatory insurance to the growth of optional insurances

Iolande Viricel

Trainer / Teacher-researcher
PhD of Law, associate member at Aix-Marseille University (EA 4690)
https://publicationsvingianoiolande.wordpress.com/

SUMMARY

1. Why mandatory insurance will continue?

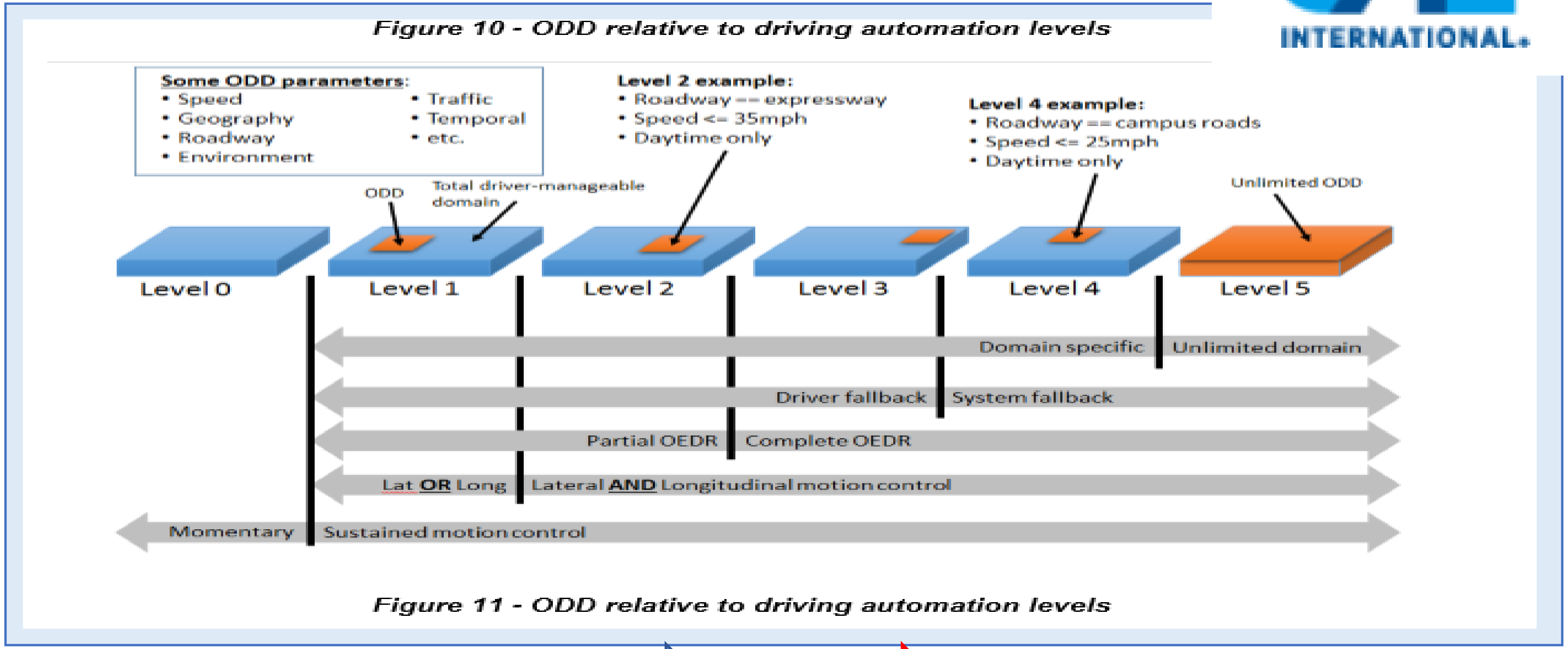
a. What is the mandatory insurance for?
b. What if there is no driver anymore?

2. Why automated vehicles drive a wind of change in the insurance market?

a. New risks
b. *Mobility as a service*

INTRODUCTION

What is an automated vehicle?



Human driver → Driving is divided → The system is the « driver »

1. Why mandatory insurance will continue?

a. What is the mandatory insurance for?

French Law 27 february 1958
Directive 72/166/CEE, 24 april 1972

« Any individual or legal entity other than the State … who want to drive a vehicle…»

Voiture vecteur créé par vectorjuice - fr.freepik.com

Motor vehicle

Automation = driving task

Connectivity = data

1. Why mandatory insurance will continue?

a. What is the mandatory insurance for?

European Parliament legislative resolution of 21 October 2021 on the proposal for a directive of the European Parliament and of the Council amending Directive 2009/103/EC of the European Parliament and the Council of 16 September 2009 relating to insurance against civil liability in respect of the use of motor vehicles, and the enforcement of the obligation to ensure against such liability (COM(2018)0336 – C8-0211/2018 – 2018/0168(COD))

(39) In order to ensure that Directive 2009/103/EC continues to serve its purpose, which is to protect potential injured parties from accidents involving motor vehicles, the Commission should also monitor and review that Directive in light of technological developments, including the increased use of autonomous and semi-autonomous vehicles. It should also analyse the use by insurance undertakings of systems in which premiums are influenced by the policyholders' claims-history statements. Moreover, the Commission should assess the effectiveness of exchange of information systems used for the purpose of cross-border checks on insurance.

Dita Charanzová
@charanzova

Only 3 votes against! Overwhelming support for my Motor Insurance file. Glad we did a good job for our citizens. 🚗 🛻 🚲 🛵

Traduire le Tweet

1:15 PM · 21 oct. 2021 · Twitter for iPhone

2. Why automated vehicles drive a wind of change in the insurance market?

a. New risks

Freedom of contract

https://www.euro-assurance.com/assurance-facile/droits-obligations/conditions-resiliation-contrat-assurance.html

Driver insurance

Broken glass insurance

Assistance insurance

Cyber risk

2. Why automated vehicles drive a wind of change in the insurance market?

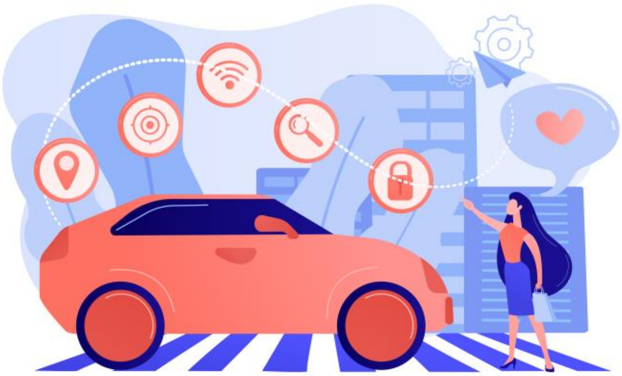
b. *Mobility as a service*

Allianz France, premier assureur du Mobility-as-a-Service (MaaS)

Afin d'accompagner cette expérience inédite de mobilité, Allianz France s'est associé au Groupe Transdev pour assurer les utilisateurs de la plateforme.
L'offre d'assurance multimodale combine les garanties des univers auto et vie quotidienne (garantie du conducteur, garantie de rachat partiel de franchise en cas d'accident responsable, garantie responsabilité vie privée, garantie dommages accidentels et casse…..) afin de protéger les usagers pendant leurs déplacements en autopartage ou vélopartage. Les garanties sont activées automatiquement au début de chaque location de vélo/auto via l'application Moovizy.

https://newsroom.allianz.fr/actualites/allianz-france-premier-assureur-a-se-lancer-dans-le-maas-mobilite-servicielle-ou-mobility-as-a-service-c8fb-98cdb.html

CONCLUSION



Voiture vecteur créé par vectorjuice - fr.freepik.com

- ✓ Auto insurance contract still exist
- ✓ New risks

Keep in touch !
Iolande VIRICEL
Trainer / Teacher-researcher
PhD of Law, associate member at Aix-Marseille University (EA 4690)
iolande.viricel@gmail.com