

**SUMMARY OF THE MEETING OF MOTOR INSURANCE WORKING GROUP
(ZURICH, OCTOBER 22, 2009).**

On the occasion of the third Conference of AIDA Europe, also the AIDA Working Groups gathered in Zurich on 22 October, after the meeting of the Presidential Council. At the Motor Insurance Working Group, chaired by Dr. Armando Zimolo, took part, representing the Italian section, even prof. Aurelio Anselmo, who was appointed Secretary General of the Group in the previous meeting in Montevideo; among the members of the Standing Committee were present the vice President Otto Csurgo, dr.Xavier Legendre, dr.Martin Ketzler representing the vice President Dieter Pscheidl.

The President explained and illustrated by a series of synoptic and graphics slides, the contents of the study on "Normative and Management Characteristics of Motor Third Party Liability in the World", presenting also the draft release of the volume that, with the indication of the latest legislative measures and statistical data, will be presented to the XIII World Congress in Paris in May 2010.

It was discussed then the approach of the questionnaire that will be sent to the AIDA National Sections, the regulatory authorities, the insurers associations for the new study with international comparison "Victims' Protection", divided into four areas of investigation:

- on whether there are procedures in various countries of direct compensation of the victims in a road accident by own insurer to ensure a more timely indemnity to the injured, with verification of the applicability to all claims, to bodily injuries or only to property damages and of the reimbursement's criteria on the basis of civil liability between the companies; this issue has taken over as the Vice Chairman of the Group Otto Csurgó on behalf of the Hungarian Chapter;
- on operating characteristics and modalities of intervention of the Guarantee Funds or similar systems, such as in the United States the "Unsatisfied Judgment Fund" or the "Uninsured (and underinsured) Motorist Coverage" to protect the victims of investment by vehicles remained unknown or were not insured or guaranteed by companies with insufficient limits or put into liquidation, a subject which will be followed by dr. Xavier Legendre, responsible for international relations of the French Guarantee Fund;
- procedures for compensation of victims of foreign countries and the degree of coverage provided by the international certificate of insurance (green card in Europe, orange card in the Arab countries, yellow and brown cards in Africa, yellow and pink cards in North America) and by the Fourth Motor Directive for the countries of the European Union; analysis that will be performed by Dr. Martin Ketzler with the cooperation of AVUS International;
- on providence-laws for the protection of weaker parties in a

traffic accident (pedestrians, cyclists, children, elderly, disabled), topic that will be followed by the Italian section.

The President also reported on the constitution of a Latin American Subgroup that took place during the meeting in Montevideo, coordinated by the lawyer Patricia Jaramillo Salgado and joined by 10 representatives of the AIDA Chapters of Argentina, Brazil, Colombia, Paraguay, Peru, Uruguay, Venezuela. He then outlined the contents of the broad and articulate response given on behalf of the Motor Insurance Working Group to the questionnaire of prof. Kullmann for drafting the report on compulsory insurance to be presented to Congress in Paris. The next meeting of the Group will take place precisely in the XIII World Congress, Tuesday 18 May at 15 with service simultaneous English-French-Spanish.