# Challange the Change in Motor Insurance

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## **Smart Car**



#### **Smart Car and Smart Cities**

 An automobile with advanced electronics. Microprocessors have been used in car engines since the late 1960s and have steadily increased in usage throughout the engine and drivetrain to improve stability, braking and general comfort. The 1990s brought enhancements such as GPS navigation, reverse sensing systems and night vision (able to visualize animals and people beyond normal human range). The 2000s added assisted parking, Web and e-mail access, voice control, smart card activation instead of keys and systems that keep the vehicle a safe distance from cars and objects in its path. Of course, the ultimate smart car is the one that drives itself.

#### Smart Car and smart cities

We talk also about «Autonomous Cars»

A computer-controlled car that drives itself. Also called a "robot car" or "driverless car," in 2011, Nevada was the first state in the U.S. to legalize their use. Experiments that detected the painted lines in the road date back to the 1980s in the U.S. and Europe. Although current systems scan painted lines as one of several detection methods, future systems are envisioned that will be guided by magnetic rails and other forms of enhanced highways.

## **Smart Car and Liability**

Liability of Drivers

Liability of Cars

Manifacturers

will be stricly connected

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### **Smart Cities**





#### **Smart Cities**

One of the challenges facing highway operators today is how to manage long-distance passenger and goods traffic more efficiently. They need to keep traffic flowing smoothly, avoid accidents and congestion, and help reduce fuel consumption and emissions.

# Smart Cities: the example of Amsterdam

- The city of Amsterdam now uses TrafficLink's SCM system that is connected to the traffic system of the national government. Both centres can see what is going on, on just one screen. This is how the centres can jointly and automatically manage traffic within the region.
- Since the initiative for regional cooperation and the implementation of intelligent traffic management, the percentage of vehicle loss hours in the Amsterdam area has dropped by 10 percent.
- Amsterdam's smart traffic management system can easily be prepared for connection with in-car and navigation equipment. This way, also in the future, Amsterdam can have it's own modern digital road manager, which helps optimizing traffic flow within the whole region.

# Smart cities and liability

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Liability of the traffic manager

## New frontiers of Damages

Evolution of Medicine and of Psycology



A new concept of Damage?

# Challenge the Change and Eu Law

• What could be the response of Eu to all these challenges?

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A new Motor Directives is needed?

# Thanks

