### Newsletters 2013

### BOOKS AND PAPERS OF INTEREST

Books and abstracts selected by Sara Landini

**Insurance and the Law of Obligations**

[Rob Merkin](http://www.amazon.com/s/ref%3Dntt_athr_dp_sr_1?_encoding=UTF8&field-author=Rob%20Merkin&search-alias=books&sort=relevancerank) , [Jenny Steele](http://www.amazon.com/s/ref%3Dntt_athr_dp_sr_2?_encoding=UTF8&field-author=Jenny%20Steele&search-alias=books&sort=relevancerank)

Oxford 2013

This book explores the multiple influences of insurance in the law of obligations, and the nature and impact of insurance law as an inherent and significant aspect of private law. It combines conceptual and doctrinal analysis, informing the theoretical discussion of the nature of private law, including the role of judicial and public purpose, and the place of formalism and of contextualism in normative theories of private law.

**Driver Acceptance of New Technology: Theory, Measurement and Optimisation** (Human Factors in Road and Rail Transport) [Hardcover]

[Michael A. Regan](http://www.amazon.com/Michael-A.-Regan/e/B00GZBPLZC/ref%3Dntt_athr_dp_pel_1) , [Tim Horberry](http://www.amazon.com/Tim-Horberry/e/B00GZBNFUU/ref%3Dntt_athr_dp_pel_2) , [Alan Stevens](http://www.amazon.com/s/ref%3Dntt_athr_dp_sr_3?_encoding=UTF8&field-author=Alan%20Stevens&search-alias=books&sort=relevancerank) (Editors)

Hashgate 2014

This book comes at a critical time in the history of the modern motor vehicle, as the number of new technologies entering the modern vehicle cockpit rapidly escalates. The goal of this book is to inspire further research and development of new vehicle technology to optimise user acceptance and, in doing so, to maximise its potential to save human lives.

Acceptance of new technology and systems by drivers is an important area of concern to governments, automotive manufacturers and equipment suppliers, especially technology that has significant potential to enhance safety. To be acceptable, new technology must be useful and satisfying to use. If not, drivers will not want to have it, in which case it will never achieve the intended safety benefit. Even if they have the technology, drivers may not use it if it is deemed unacceptable, or may not use it in the manner intended by the designer. At worst, they may seek to disable it. This book brings, into a single edited volume, the accumulating body of work on driver and operator acceptance of new technology. Bringing together contributions from international experts in their field, the editors have shaped a book that covers the theory behind acceptance, how it can be measured and how it can be improved. Case studies are presented that provide data on driver acceptance for new and emerging vehicle technology. Although driver acceptance is the central focus of this book, acceptance of new technology by operators in other domains, and across cultures, is also investigated. Similarly, perspectives are obtained from domains such as human computer interaction, where user acceptance has long been regarded as a key driver of product success.

**Motor Vehicle Insurance (Chinese Edition)**

Higher Education Press, March 1, 2012

 [Wang Haiyan](http://www.amazon.com/s/ref%3Dntt_athr_dp_sr_1?ie=UTF8&field-author=Wang+Haiyan&search-alias=books&text=Wang+Haiyan&sort=relevancerank)

Traffic Law and Motor Insurance law in China is still in its nascent stage. The rules of the road in Chian are understood to mean both the codified and uncodified practices, procedures and norms of behavior generally followed by motorists, cyclists etc.

This book provides a full analysis and reconstruction of such rules.

**Trafego, riscos e o seguro de automoveis**

Estudio de direito do seguro em homenagem a Pedro

Marcus Frederico B. Fernandes

Rio de Janeiro 2011

This paper focuses on the social function of motor insurance and on some related problems: pricing, moral hazard and ecological items. Insurance premium represents a fixed cost for auto owners. It’s should be better to provide PAYD (pay as you drive) formula in order to reduce the number of cars and GAS emissions.

**Pay-As-You-Drive Insurance: The Effect of The Kilometers on the Risk of Accident**

Anales del Instituto de Actuarios Españoles, 3ª época, 19, 2013/135-154

Jean-Philippe Boucher , Ana M. Pérez-Marín, Miguel Santolino

Pay-As-You-Drive (PAYD) motor policies are a new concept of insurance contracts which has started to be commercialized in many countries. It is also called Usage Based Insurance (UBI) because, instead of an annual premium be established, the premium is fixed according to the number of kilometers done by the car, besides other characteristics of the risk traditionally used in pricing. Therefore, those who use more the car are going to pay a higher premium because they are more exposed to the risk of accident. In this article we present a bibliographical review on the most relevant contributions about PAYDinsurances, which are not still sufficiently known in Spain. An empirical application is carried out in which the influence of the number of driven kilometers in the risk of accident is investigated. Four types of claims are studied: property damages/bodily injuries, at-fault/not-at-fault claims. A generalization of the offset Poisson

regression model is applied to identify the shape of the effect of driven kilometers on the risk of accident. We show that the association between the number of kilometers and claim frequency is not properly captured by a linear relationship, and alternative forms of relationship are discussed.