

QUESTIONNAIRE FOR AIDA WORLD CONGRESS, RIO, 2018

New Technologies

(Autonomous Vehicles and Robots- Cyber Risks- New Technologies and Insurance Process)

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I. DRIVERLESS/AUTONOMOUS VEHICLES AND VESSELS

1 Are there any specific laws already adopted in your jurisdiction, or proposals for laws, relating to liability in tort for injuries inflicted by the use of such vehicles or vessels? If so, please provide a short explanation.

No information.

Comment: answers may include the liability of drivers, producers of vehicles and the suppliers of satellite technology.

2. Are there any specific laws already adopted in your jurisdiction, or proposals for laws, relating to compulsory insurance coverage for injuries inflicted by the use of such vehicles or vessels? If so, please provide a short explanation.

No information.

Comment: answers may relate to motor vehicle insurance and product liability insurance.

3. How do you envisage the future of personal lines in motor vehicle insurance in the next 5-10 years in your jurisdiction?

Comment: you may wish to comment on the future of motor vehicle insurance and the plans being made by the industry for new products

There are not any significant discussions on the future of motor vehicle insurance in the light of the DRIVERLESS / AUTONOMOUS VEHICLES AND VESSELS in the local market. For the moment we expect the market to further develop classic CASCO covers with possible shift towards telematics, connected cars as well as online services (pure online policy purchase, online claims handling etc.)

4. Driverless cars and autonomous vehicles apart, how do you assess the following technological developments that are expected to not only reshape the auto sector but also the insurance industry around it?

- (a) connected cars (i.e., Internet enabled vehicles, (IEV));
- (b) automated driver assistance systems (ADAS);
- (c) car/ride sharing;
- (d) alternative fuel vehicles.

Comment: answers may include identifying the legal and regulatory regime and provisions in your jurisdiction. We expect connected cars to become more and more popular. The connected cars industry is more likely to be taken over by the brands, meaning it will be the OEMs who will have the control over the data received from the vehicle. Car sharing is already in place in some big cities like Moscow, however no big success so far.

II. CYBER RISKS

5. Identify the concerns have emerged in your jurisdiction as a result of cyber risks. Is there any legislation in place or under consideration that might affect such risks?

No information in the light of DRIVERLESS/AUTONOMOUS VEHICLES AND VESSELS.

Comment: possible matters include cyber-terrorism, hacking, computer or software failure and financial fraud.

6. How has the insurance industry responded to cyber risks? In particular:

- (a) do property policies cover losses from cyber risks, or is special insurance required?

We do not have any information that the property policies cover losses from cyber risks.

- (b) is insurance and reinsurance readily available?

We believe yes, especially in the reinsurance area by the multinational companies.

- (c) are there any special restrictions imposed on cyber risks, e.g. event limits or deductibles?

There are not special restrictions imposed on cyber risks.

III. NEW TECHNOLOGIES AND THE INSURANCE PROCESS

7. To what extent have the availability of new technologies affected the way in which insurance policies are placed? In particular:

- (a) has there been any effect on the traditional use of agents and brokers?
(b) has the underwriting process been affected by the availability of information, particularly big data, from sources other than the applicant for insurance?
(c) has the means of providing information to policyholders changed significantly, e.g. are written documents provided or are policyholders directed to websites?

It is difficult to predict the reaction of the local market due to the absence of the discussions on DRIVERLESS / AUTONOMOUS VEHICLES AND VESSELS in such market.

8. To what extent is genetic testing regarded as important by life and accident insurers? Is there any legislation in place or in contemplation restricting requests for genetic information, and are there any relevant rules on privacy that preclude its disclosure?

We believe that such restricting for getting genetic information can be stipulated in the local legislation, but the special legal research is required to be sure.

9. Has the assessment of claims been affected by the availability of data. In particular, are there any industry-wide arrangements in place whereby insurers can share information on fraud?

Yes and No. The question is what we consider under industry-wide arrangements. If it is the special database the reply is No, if it is the special union of insurance companies the reply is YES.

10. Are there any other ways in which the new technologies have affected the insurance process in your jurisdiction?

Online services tend to get more and more popular when it comes to policy issuing or claims handling.

IV. OTHER NEW TECHNOLOGY RISKS

11. Are there any other particular risks from new the new technologies that have been identified in your jurisdiction? If so, is there any legislation in place or under consideration to regulate them?

No information.