

Insurance for safer roads

October 27th 2016, Nanterre

#RoadSafety



Global Road Safety Partnership is hosted by



International Federation
of Red Cross and Red Crescent Societies
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Insurance & Public sector collaboration



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Agenda

Time	Topic
11:00	Public-private partnerships in road safety: overview & objectives Barry Watson, GRSP
11:05	Best practice case studies <ul style="list-style-type: none">• Advocacy work for the National law on Mobility and Road Safety in Mexico, Daniela Zepeda, AXA Mexico• Sharing responsibilities on road safety issues : the example of the partnership between insurers and the French government, Céline Soubranne, AXA Prévention, Emmanuel Barbe, Délégation Interministérielle à la sécurité et à la circulation routière
11:35	Panel Discussion: How can public authorities benefit from insurance expertise to increase road safety? Daniela Zepeda, AXA Mexico, Céline Soubranne, AXA France, Emmanuel Barbe, DISCR, Barry Watson, GRSP
12:20	Wrap up Barry Watson, GRSP



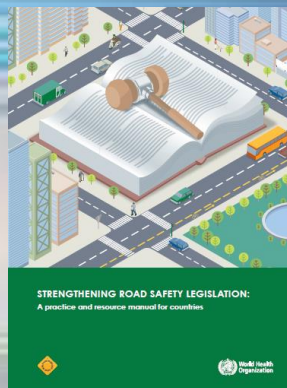
redefining / standards®

Advocacy work for the National law on Mobility and Road Safety in Mexico

Daniela Zepeda

Public affairs manager at AXA Mexico

“Comprehensive legislation—which incorporates strict, appropriate penalties, backed by consistent, sustained enforcement and public education—has been proven to be a strong catalyst for changing behavior, norms and public perceptions about road safety”



Strengthening Road Safety Legislation: A practice and resource manual for countries,
World Health Organization

Mexico is one of the countries that does not have a national road safety law

FIGURE 9
Urban speed laws, by country/area

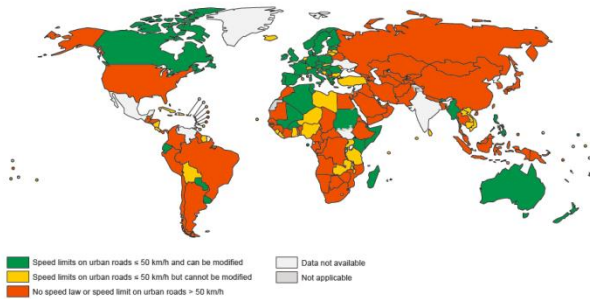


FIGURE 11
Drink-driving laws, by country/area

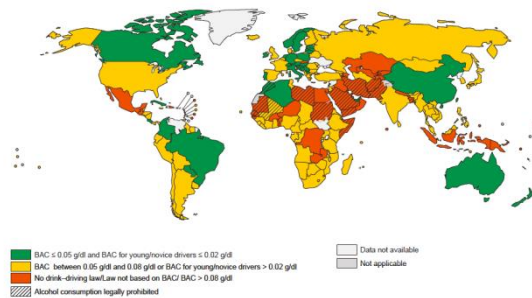


FIGURE 12
Seat-belt laws, by country/area

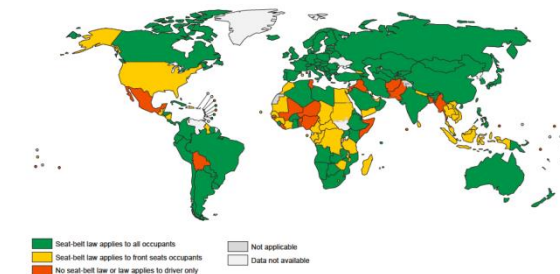


FIGURE 13
Countries meeting best practice criteria on child restraint laws

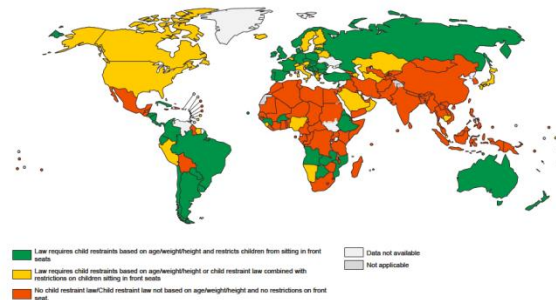


FIGURE 10
Motorcycle helmet laws and helmet standards, by country/area

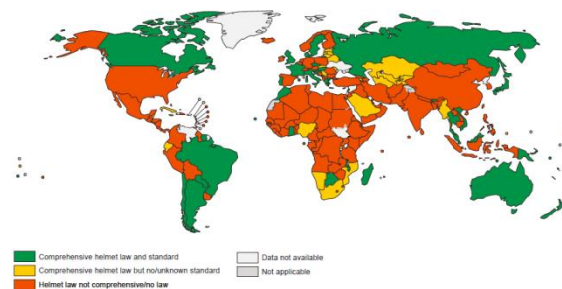
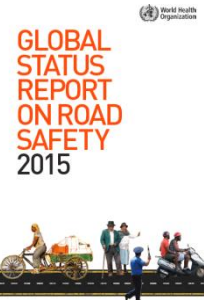
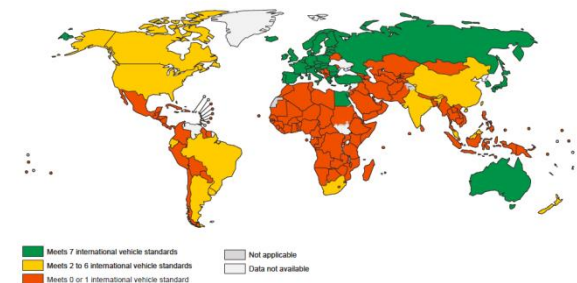


FIGURE 15
Countries applying priority UN vehicle safety standards



Road safety is a serious public health problem in Mexico

1st

cause of child mortality:
5 - 9 year-olds

2nd

cause of mortality:
15 - 29 year-olds

2nd

cause of orphaned children in Mexico

43

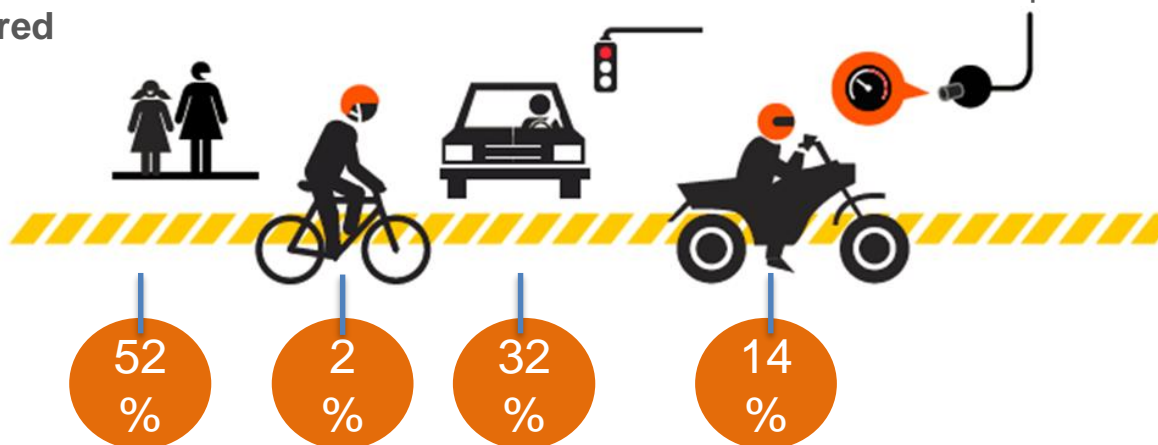
people die each day
86 people are injured

15,886

lives were lost in traffic collisions in 2014

52%

of victims are pedestrians



Limited and poorly enforced mandatory TPL insurance (penetration remains at just 28% of vehicles)

Advocacy may be defined as...

“ [...] raising awareness of an issue for the purpose of the policies, programs and resources devoted to it.” In Road Safety, it may be used for many purposes:

- drawing attention
- creating political will
- correcting public misconceptions about the causes and prevention of road traffic crashes
- promoting changes in current national policies and programs
- conveying messages to the general public about the need to change specific behaviors
- building effective partnerships and coalitions
- increasing funding for policies and programs to support road safety and road traffic injury victims
- generating a demand for road safety from the public



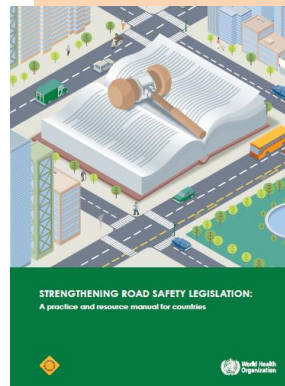
To achieve the necessary legislative reforms, WHO recommends following these strategic steps:

Assess the terrain

1. Review status of road safety in the country
2. Identify political mechanisms which influence the creation or modification of legislation
3. Engage partners

Prepare to act

1. Define objectives
2. Develop a strategy



Take action

1. Develop advocacy materials
2. Organize events
3. Identify champions
4. Engage the media
5. Use social media

To assess the terrain, we defined a clear statement about the challenges of protection deficit. We...

1. Reviewed the status of road safety in the country

Diagnosed and made proposals for solutions based on best international practices and standards

2. Identified political mechanisms which influenced the creation or modification of legislation

Analyzed the political landscape. In Mexico road safety is the responsibility of the local governments

Mapped stakeholders. Road safety is the result of the competence of different governmental agencies

3. Engaged partners

The core of our strategy was to create strong partnerships with key players

To prepare to act, we founded a civil organization dedicated to promoting road safety

With the technical support of the World Health Organization and experts within the Mexican government, AXA Mexico and organized victims of road collisions launched an unprecedented alliance in Mexico: Reacciona por la Vida (React for life. Together for a safe mobility), a not-for-profit organization that promotes a national road safety agenda.



reinventando / los seguros



**Reacciona
por la vida**
Juntos por una
movilidad segura

The work of “Víctimas de la Violencia Vial A.C.” is one of the success stories of WHO

Case studies

1. Advocating for legislative change related to drinking and driving in Mexico

Víctimas de Violencia Vial (VIVIA) operates in the Mexican state of Jalisco. Since its establishment as a nongovernmental organization in 2009, the organization has used a combination of tactics to influence revision of the state's legislation on drinking and driving. As an association of victims, a key strategy has been to facilitate opportunities for victims and their families to share their personal stories with influential groups in society.

VIVIA has led a drive to take the road safety cause to state and local legislatures. Under the banner 'Legislando para la Vida' or 'Legislating for Life', VIVIA has used these fora as occasions not only to describe the nature and consequences of road traffic injuries for individuals, but also to promote stronger road safety legislation, including legislation on drinking and driving. VIVIA has regularly organized interviews with victims and their families and representatives of the state's broadcast and print media. Through television and radio talk-shows, the public hears at first hand from victims themselves about the devastation caused by road traffic crashes and the long-term impact this has had on their lives. Again, this also provides an opportunity to educate the public about the need for stricter laws and more stringent law enforcement.



VIVIA also invites representatives of other nongovernmental organizations, concerned citizens and the media to join "citizen observatories", in which victims of road traffic crashes and their families engage with the police as they conduct breath-tests on drivers. This is one component of a broader campaign to end drinking and driving. In September 2010, with the backing of the three main political parties, the state of Jalisco revised its drinking and driving legislation. It set an upper limit on the level of blood alcohol concentration (BAC) at 0.05 g/dl down from 0.15 g/dl for the general driving population and a BAC limit of 0.00 g/dl for drivers of public transport vehicles. Also as part of this new legislation, penalties have been made more severe for those who break the law. Owing in part to the advocacy efforts of VIVIA and other nongovernmental organizations which comprise the "Colectivo Ciudadano" or "Citizens' Collective", the state has seen a decline in drinking and driving fatalities since the law was enacted. With support from some key government ministries, VIVIA and its partners are currently organizing advocacy fora about other issues such as seat-belts, child restraints and helmets for motorcyclists.

Visit: <http://www.victimasdeviolenciavial.com>

Box 4.3 Advocating for legislative change related to drinking and driving in Mexico

VICTIMAS DE VIOLENCIA VIAL (VIVIA) operates in the Mexican State of Jalisco. Since its establishment as a nongovernmental organization in 2009, it has used a combination of tactics to influence revision of the Jalisco's legislation on drinking and driving. As it is an association of victims, it provides opportunities for victims and their families to share their personal stories with influential groups in society.

VIVIA has led a drive to take the road safety cause to state and local legislatures. Under the banner 'Legislando para la Vida' or 'Legislating for Life', VIVIA describes the nature and consequences of road traffic injuries for individuals to promote stronger road safety legislation, including on drinking and driving. VIVIA regularly organizes interviews with victims and their families which are disseminated by the broadcast and print media, so that the public hears at first hand from victims about the devastation caused by road traffic crashes and the long-term impacts on their lives. These provide an opportunity to educate the public about the need for stricter laws and law enforcement.

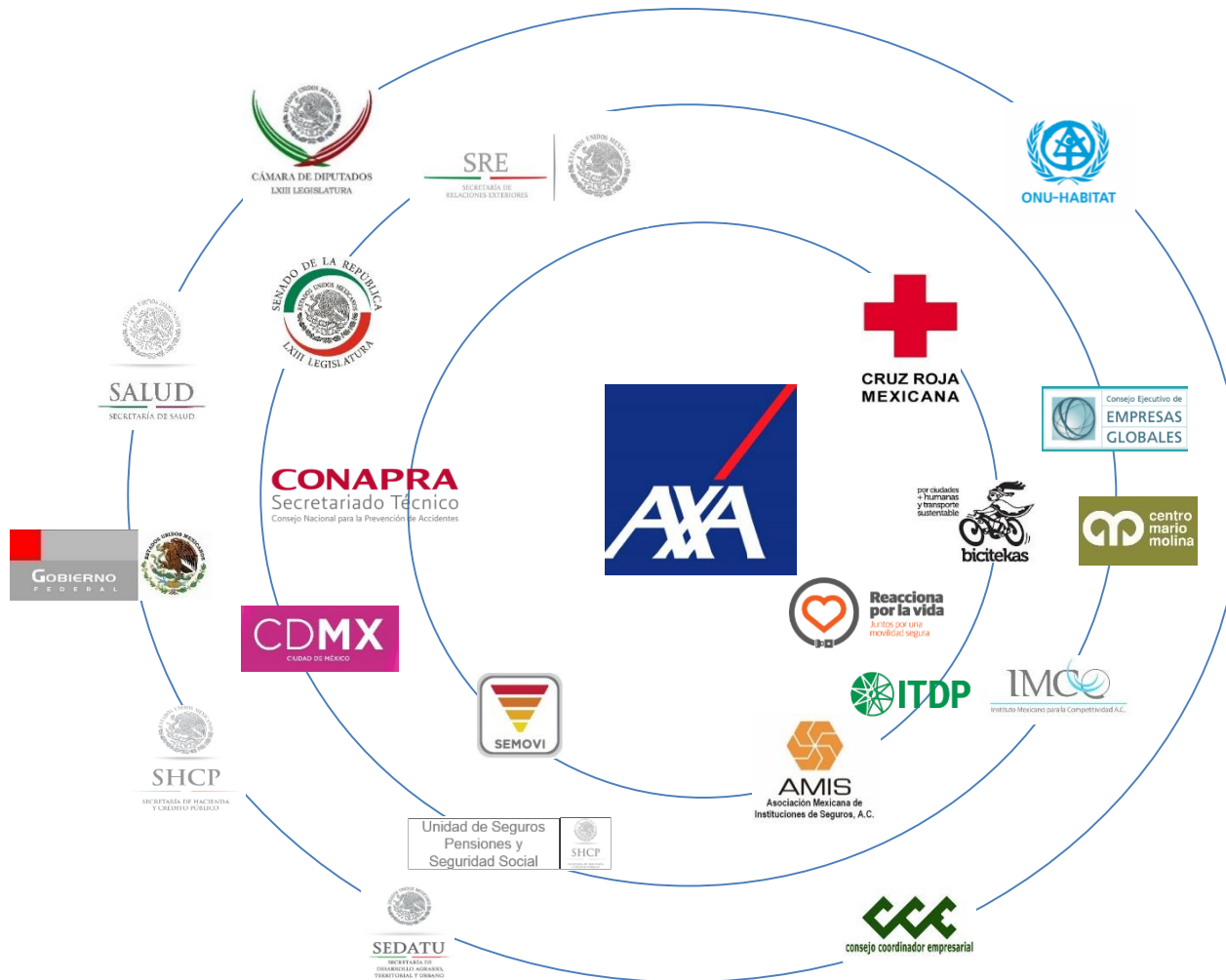
VIVIA also invites representatives of other nongovernmental organizations, concerned citizens and the media to join 'citizen observatories', in which victims of road traffic crashes and their families join the police in conducting breath tests on drivers. This is one component of a broader campaign to end drinking and driving. In September 2010, with the backing of the three main political parties, the State of Jalisco revised downwards the upper limit of the permitted blood alcohol concentration from 0.15 g/dl to 0.05 g/dl, for the general population, and set a blood alcohol limit of 0.00 g/dl for drivers of public transport vehicles. The new legislation also imposes more severe penalties for those who break the law. Owing in part to advocacy by VIVIA and the other nongovernmental organizations that comprise the 'Colectivo Ciudadano' (Citizens' Collective), the number of fatalities due to drinking and driving has decreased since the law was enacted. With support from various government ministries, VIVIA and its partners are organizing advocacy on other issues, such as wearing seat-belts, using child restraints and wearing motorcycle helmets.

Source: reference (2).

Reacciona por la Vida has three main objectives

- To help Mexico achieve the Government's goal to reduce deaths and injuries by 50% by the year 2020 (commitment signed before the UN in 2011)
- To promote the adoption by Congress of an effective nationwide regulatory framework to increase sustainable mobility and road safety on every road in Mexico, with a focus in increased protection of victims, pedestrians, and cyclists
- To make the inhabitants of Mexico aware of the stories of victims of road collisions to make sure their tragic stories will not occur again

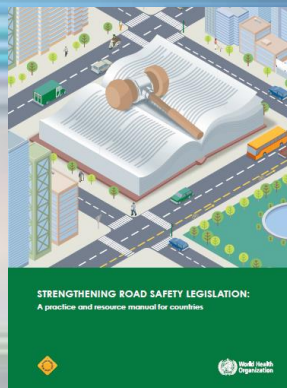
The heart of our strategy are the partnerships we have built between the public and private sectors



Although work still needs to be done, we have made significant improvements

- In 2014, the government of Enrique Peña Nieto launched the compulsory third party liability insurance in federal highways
- Vanguard Regulatory Policy Framework in Mexico City (2014: Law of Mobility; December 2015: Traffic Regulations; 2016-2017: Comprehensive Road Safety Program)
- In April 2016, the chairman of the Special Committee of Mobility in the Chamber of Deputies presented the initiative of law drafted by Reacciona por la Vida and its allies, to Congress
- In October 2016, Congress passed a new law on urban development that includes key points of mobility and road safety

“Passing and implementing comprehensive laws is challenging and time-consuming, and the process is hindered by many factors, such as lack of political will, institutional inertia, lack of resources and competing problems at national level. These hurdles can be overcome by strong advocacy and vigilance in seizing opportunities for advocacy to include road safety in public discourse, such as a change in administration”.



Strengthening Road Safety Legislation: A practice and resource manual for countries,
World Health Organization

Sharing responsibilities on road safety: the partnership between insurers & the French government

Céline Soubranne, AXA Prévention

Emmanuel Barbe, Délégation Interministérielle à la sécurité et à la circulation routière (DISCR)



1. Prevention and risk education

- AXA Prevention : a non profit organization since 1984
- To develop the culture of risk in France
- AXA Prevention : a national risk observatory

2. Our commitment in actions

- Motorbikers : our commitments with Club 14
- Sauve tes doigts ! (Protect your fingers !)
- Pedagogical contents : digital and print

Prevention and risk education



AXA Prevention : a non profit organization since 1984

Our mission : « **to study and put into action all means that would help prevent risks that threaten the people and their belongings.** »
(status extract)



To develop the culture of risk in France

1984 : AXA Prévention's foundation

1995 : Implementation of a charter between the State and the insurers .

AXA Prévention takes part into Assureurs Prévention (now called Attitude Prévention) and Prévention Routière actions (governance and financing).

Education continuum

Fight against alcohol

Motorbikes

2002 : France defines road safety as a « major national cause »

2010 : Merger of AXA Santé and AXA Prévention

Axa Prévention is since then a multirisks association

Our commun goal for 2020 : under **2000** deaths per year
on the French roads.

AXA Prevention : a national risk observatory

Since 2004, every year a barometer of French drivers' behaviour.

Prevention areas priorities regarding french drivers in 2016





Our commitment in actions

Motorbikers : our commitments with Club 14



14 propositions pour la moto



With Club 14, we are committed for decades for the security of the motorbikers. **Already in 2004 !**

14 commitments were promoted with the aim of improving safety and prevention : engine, motorbiker, behaviour. Since the beginning , we have underlined the importance of wearing a safety gear.

In 2013, Club 14 and AXA Prévention promoted **6** new commitments.



1. Standardize the protection equipment,
2. Raise active and passive security of the bikes (through technology),
3. Increase bikes' visibility thanks to a dedicated lighting system and suitable clothes,
4. Permit inter-lanes traffic,
5. Upgrade road infrastructures,
6. Promote efficient training, adapted to the level of experience of the users.

Sauve tes doigts ! (Protect your fingers !)



In order to raise all motorbikers' awareness on the importance of having a protective equipment.

7 000 pairs of certified gloves were distributed for free in Paris and Marseille on december 5th, 2012 and on december 2013 in Lille, Nantes, Lyon and Toulouse.

An innovative event, highly praised by the motorbikers.



“Protect your fingers” will be back in 2016



Starting november, 20th 2016.

Wearing gloves will become mandatory for motorbikers and their passenger.



3 000 new pairs of certified gloves
will be distributed in Paris and Marseille on
nov. 17th and 19th.

A new action to support government
measures and to underline the importance
of wearing a safety gear.

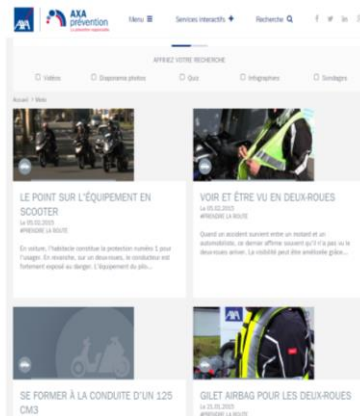
Pedagogical contents : digital and print



@NoFailAttitude

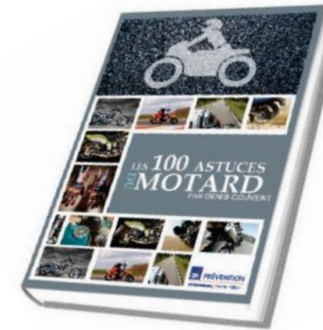
7300 followers

Average engagement rate : **2,5%**



@ axaprevention.fr

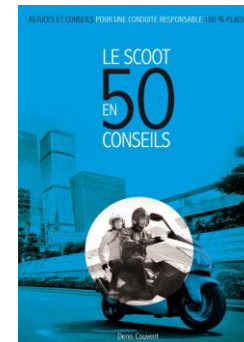
2.4 millions of visitors



« **Les 100 Astuces du Motard** »
(*The motorbiker's 100 tips*) co-edited with Denis Couvent, Commandant at CRS (November 2011).

25 000

copies distributed



« **Le scoot en 50 conseils** »
(*The scooter in 50 tips*), also co-edited with Denis Couvent (October 2014).

45 000

copies distributed



Panel discussion

**How can public authorities
benefit from insurance expertise
to increase road safety?**



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Thank you

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