

Insurance for safer roads

October 27th 2016, AXA France, Nanterre

#RoadSafety

#InsuranceforSaferRoads



Global Road Safety Partnership is hosted by



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Agenda

Time	Speaker
09:00	AXA's engagement to safer roads , Gaëlle Olivier, CEO AXA Global P&C
09:15	Video of Jean Todt , UN Special Envoye for Road safety and Chairman of Fédération Internationale de l'Automobile
09:20	Overview of the global road safety situation Dr Margie Peden, Coordinator in charge of Unintentional injury prevention at World Health Organization
09:35	Priorities on road safety worldwide Dr Soames Job, Global Road Safety Lead and head of the Global Road Safety Facility at the World Bank
09:50	The role of insurers in road safety: overview & perspectives S. Job (WB); G. Olivier (AXA); M. Peden (WHO); A. Price (Zurich), A. Bradley (Nestle), B. Watson (GRSP)
10:45	<i>Coffee break</i>
11:00	Workshops <ul style="list-style-type: none">• Innovation in Road Safety education• Embedding Road Safety in insurance products & services• Insurance and public sector collaboration
12:30	Workshop conclusions
12:45	What is ahead for further collaboration between insurance & road safety? Barry Watson, CEO of GRSP

AXA's engagement to Safer Roads



Gaëlle Olivier
CEO AXA Global P&C



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***“Insurance has a key role to play
to meet the SDGs targets in road safety”***



Jean Todt

UN Special Envoy for Road safety
President of the Fédération Internationale
de l'Automobile



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Global road safety, trends, forecasts & focus areas



Margie Peden

Unintentional injury prevention Coordinator
World Health Organization



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Global road safety, trends, forecasts and focus areas

**Margie Peden
Coordinator: NVI/UIP**



Setting the scene



<https://youtu.be/Eq1SageDwjg>

<https://www.youtube.com/watch?v=eo5SUFVobEw>

Global road safety policy coordination mechanisms

- 1968 Vienna convention
- 2004 *World report on road traffic injury prevention*
→ UN GA → WHO coordinate global road safety → WHA
- UN Road Safety Collaboration
- Global road safety coordination mechanisms
 - Governing bodies
 - Networks
 - Ministerial meetings



http://www.who.int/violence_injury_prevention/publications/road_traffic/world_report/en/

Governing bodies

The main global governing bodies that support road safety policy are:

- the World Health Assembly (WHA)
- the United Nations General Assembly (UNGA).

WHA and UNGA have been key in passing resolutions on road safety.



Networks

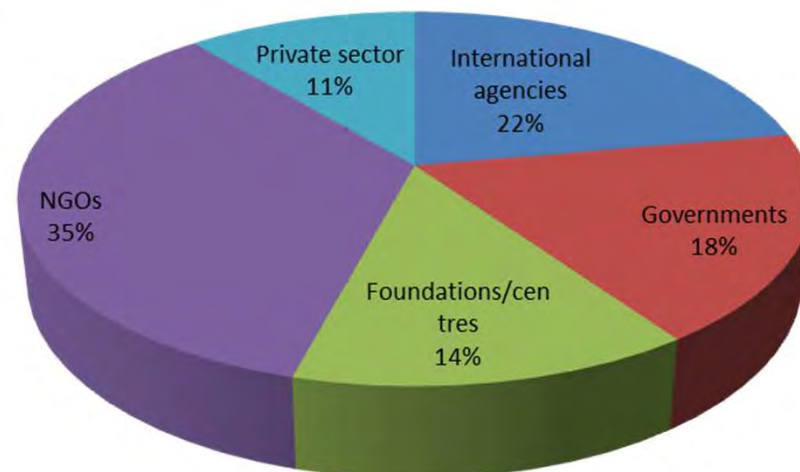
- Types of networks
 - Coordination : United Nations Road Safety Collaboration
 - Research : Road Traffic Injury Research Network
 - Civil society : Global Alliance for Road Safety NGOs, Youth for road safety (YOURS)

United Nations Road Safety Collaboration

- Created in 2004
- Informal consultative mechanism
- Secretariat : WHO
- Goal : strengthen international collaboration among UN agencies & other international partners

www.who.int/roadsafety

UNRSC Membership (N = 72)



Good Practice Manuals



2006

2013

In progress

Ministerial Meetings on Road Safety



TIME FOR ACTION



FIRST GLOBAL MINISTERIAL CONFERENCE
ON ROAD SAFETY
MOSCOW 2009



2nd High Level Meeting on Road Safety
Brazil, November 2015

Decade of Action (2011-2020)



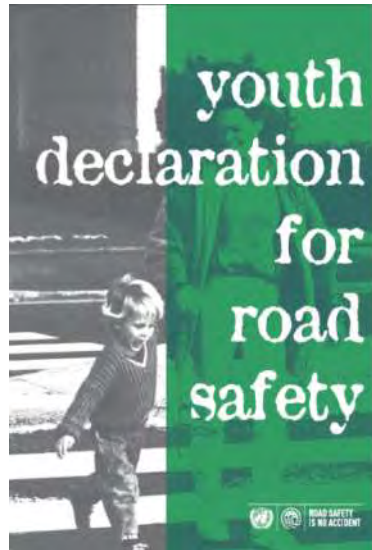
Global Plan for the Decade of Action for Road Safety 2011-2020



DECADE OF ACTION FOR
ROAD SAFETY 2011-2020

http://www.who.int/roadsafety/decade_of_action/en/

UN Road Safety Weeks



2007



2013

#SaveKidsLives



2015

Global Alliance for road safety NGOs



<http://roadsafetyngos.org/>

Global road safety policy instruments

Road safety policy finds its way to the political agenda through a number of political and policy instruments.

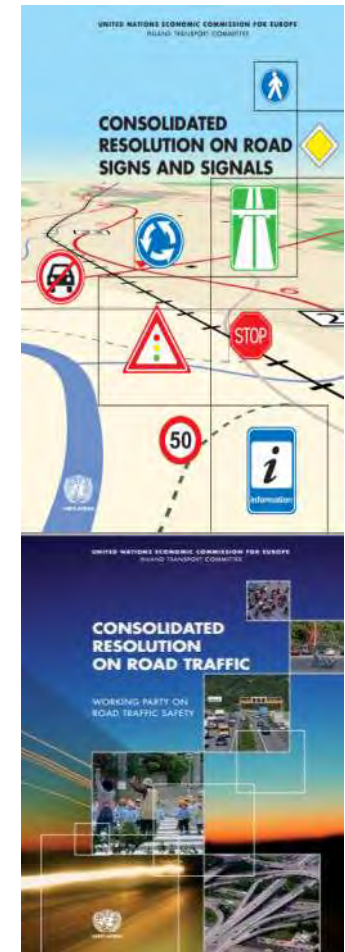
- Resolutions and declarations
- UN Conventions
- UN Sustainable Development Goals

<http://www.who.int/roadsafety/about/resolutions/download/en/>

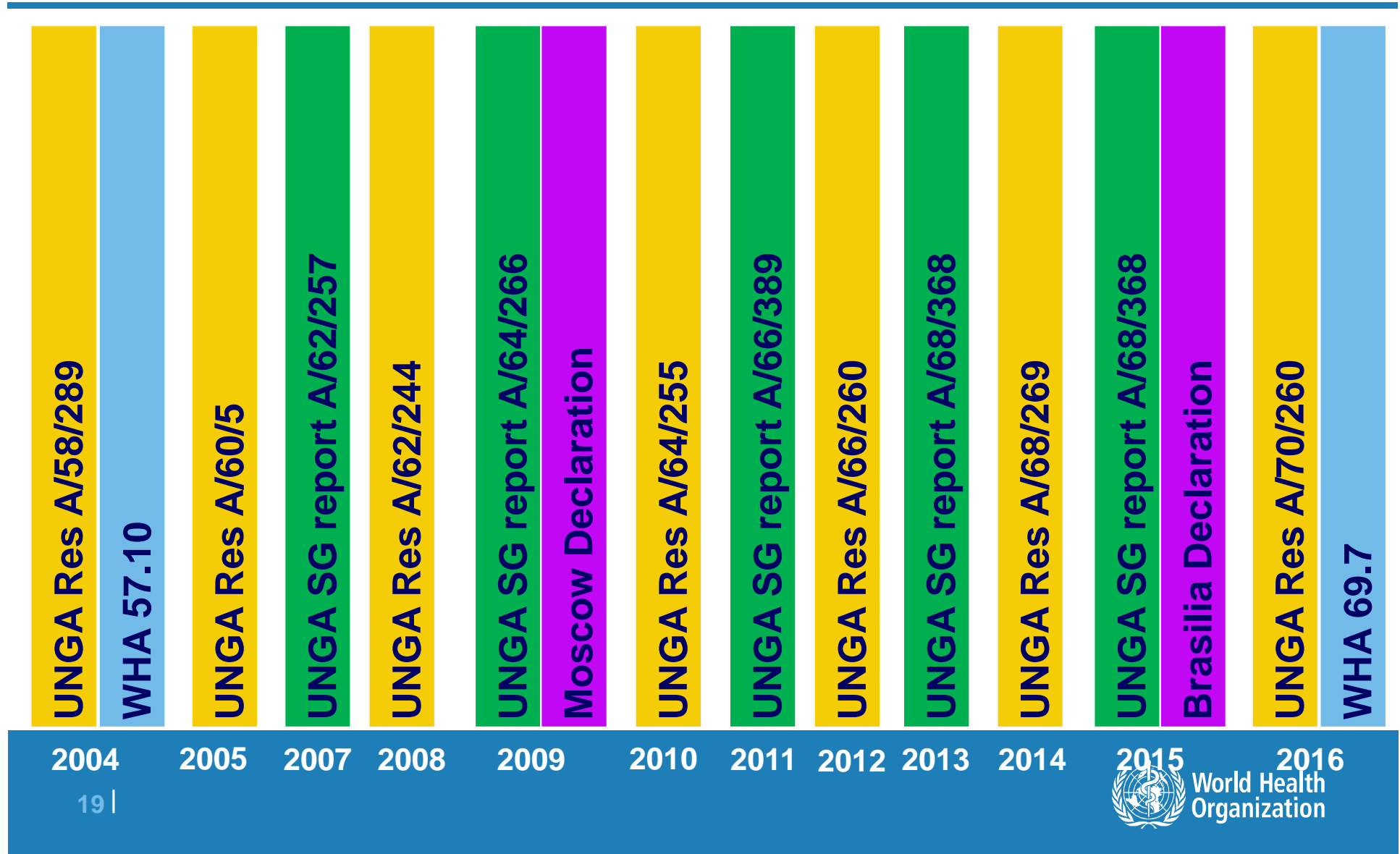
UN Conventions on road safety

- 1949 Convention on Road Traffic
- 1950 European Agreements supplementing the 1949 Convention on Road Traffic
- 1968 Convention on Road Traffic
- 1971 European Agreement supplementing 1968 Convention on Road Traffic
- 1968 Convention on Road Signs and Signals

<http://www.unece.org/trans/welcome.html>



Resolutions and SG reports



Sustainable Development Goals



Ensure healthy lives and promote well-being for all at all ages

3.6

By 2020, halve the number of global deaths and injuries from road traffic accidents

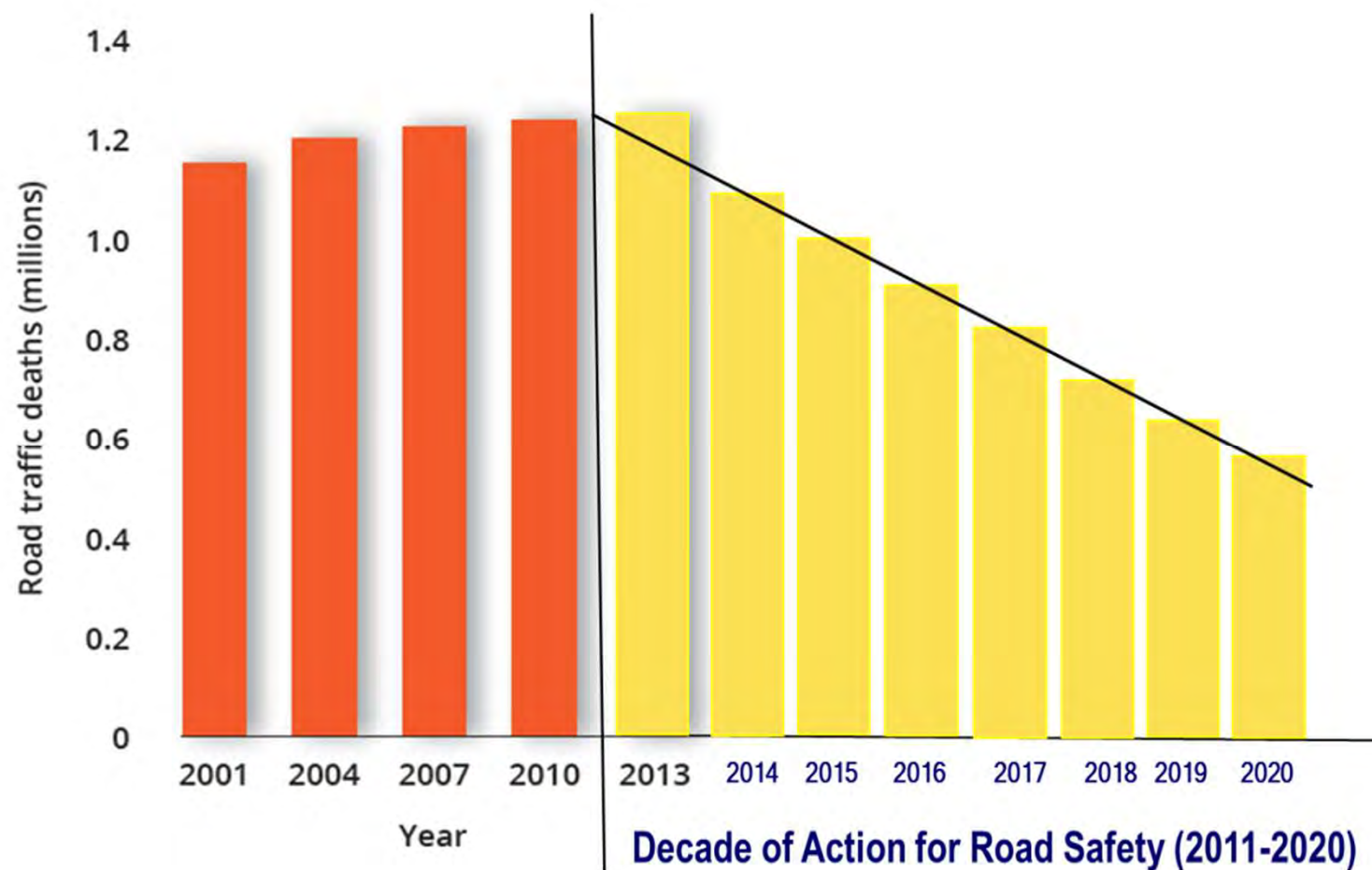


Make cities and human settlements inclusive, safe, resilient and sustainable

11.2

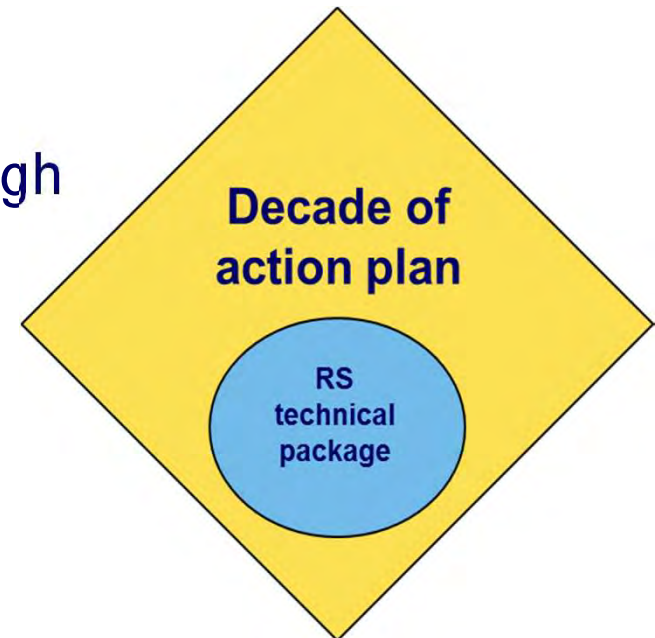
By 2030, provide access to safe, affordable, accessible and sustainable transport systems for all, improving road safety, notably by expanding public transport, with special attention to the needs of those in vulnerable situations, women, children, persons with disabilities and older persons

Where do we need to get to?

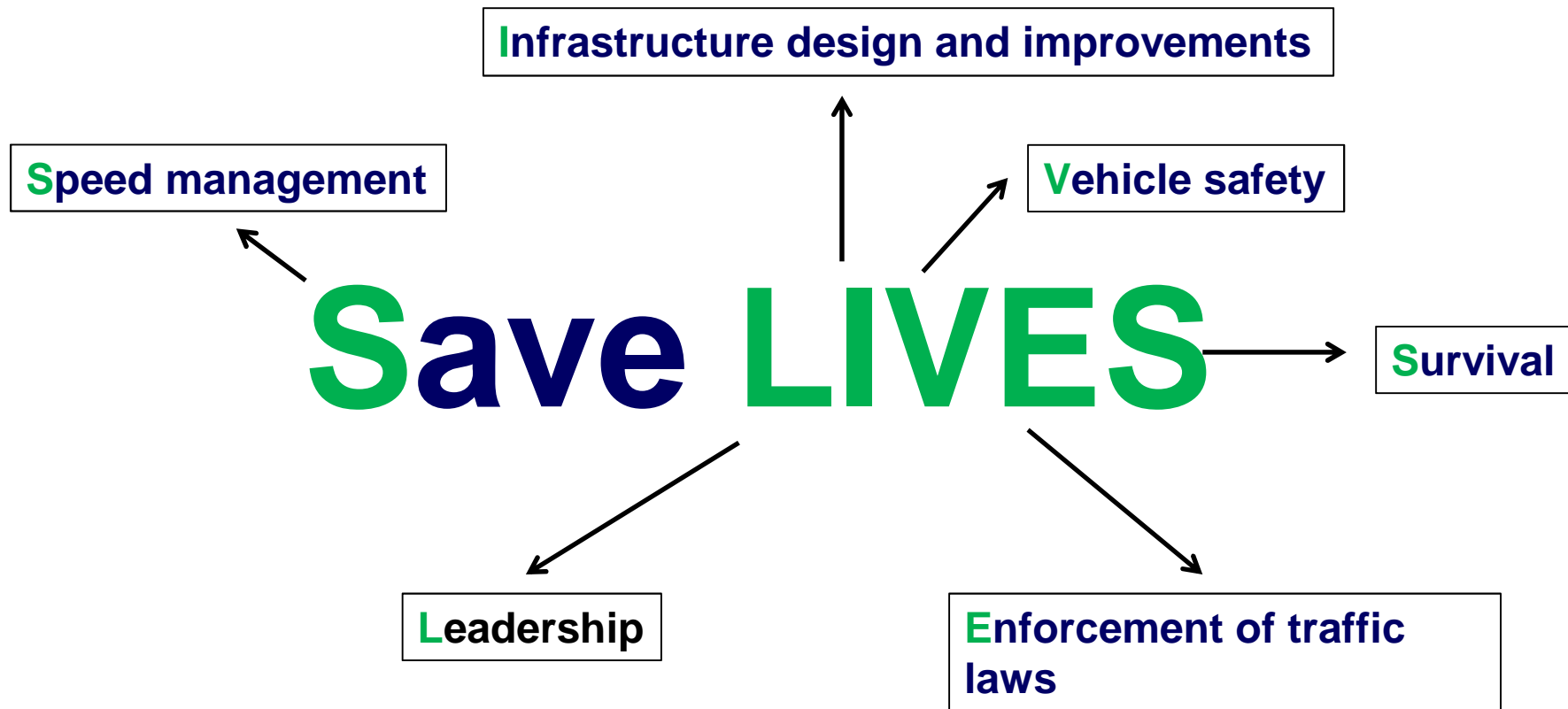


How can this be done?

- Provide Member States and other road safety organizations with a "Technical Package"
- Where can we have most impact, i.e. need to prioritize
- Best use of collective efforts and work through **partnerships.**



Content of the package



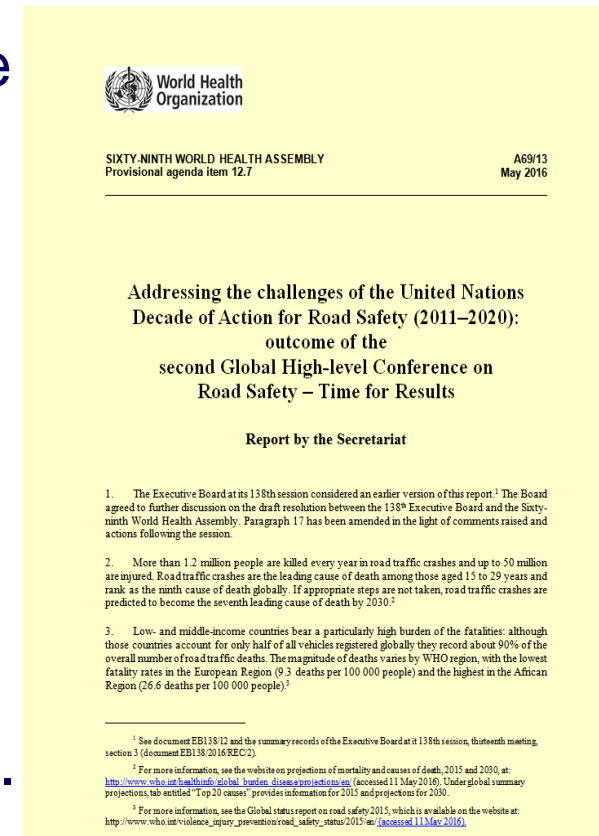
6 strategies, 20 approaches

Making the Save LIVES package work in countries

- Buy in from global community → agree to focus on these areas
- Branding, marketing
- Champions & policy makers → make aware globally & countries
- Simultaneous action is required at national and local levels
 - Countries should know where they are now: in-depth assessment
 - Where they want to be in 5 years: targets and indicators
 - Agree key actions, resources, appropriate national level package
 - Monitor progress
- Simultaneous action is required from **partners**

Voluntary targets and indicators

- UN GA asked WHO to develop performance targets and indicators on risk factors and service delivery.
- Accepted through WHA last week.
- Member State driven process
 - Start May 2016
 - End May 2018
- Evidence developed by WHO with **partners.**



4th UN Road Safety Week : Slow down!

- 8-14 May 2017
- Theme: speed management
- Promote proven strategies:
 - Setting and enforcing speed limits appropriate to the function of the road
 - Automated speed enforcement
 - Traffic calming measures
 - Speed adaptation in cars
 - Etc...



<http://www.who.int/roadsafety/week/2017/en/>

SPEED: THE FACTS



A 5% cut in average speed can result in...

30%

reduction in the number of fatal crashes.

Best practice

When motorized traffic mixes with pedestrians and cyclists, the speed limit should be under 30km/h.

47
countries



have implemented an urban speed limit of 50km/h or less...



...and allow local authorities to reduce these limits.



What partners can do

- Before the Week

- Establish a planning committee
- Plan events to be hosted during the Week by your organization
- Develop materials and / or a website in support of the theme for employees
- Brand your events with the symbol of the Decade

- During the week

- Campaign in organization
- Support country events, e.g. workshops, marches, charity events, ceremonies, etc.
- Talk to the press about role of insurance companies

Death on the roads

http://www.who.int/violence_injury_prevention/road_traffic/death-on-the-roads/en/

Priorities for road safety worldwide



Soames Job

Global Road Safety Lead
& head of the Global Road Safety Facility
World Bank



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Priorities in road safety

Insurance and Road Safety Workshop
27 October 2016, Paris, France

Dr Soames Job
Global Lead Road Safety
Head of the Global Road Safety Facility,
World Bank



WORLD BANK GROUP
Transport & ICT

Overview of talk

The role of Insurance

PRIORITIES FOR ROAD SAFETY

- 1. Low and middle income countries**
- 2. Urbanisation**
- 3. Vulnerable road users**
- 4. Speed management, especially for Vulnerable road users**
- 5. Road and roadside engineering and design, especially for Vulnerable road users**
- 6. Aligning Road Safety with the global climate and environment agendas**

MEETING THE CHALLENGES

The Global Road Safety Facility & the World Bank

1. Low and middle income countries

- 90% of road crash deaths occur in LMICs
- Rise in deaths has flattened: but quite unevenly
- In 5 years, death rates have risen by 32% in Low Income Countries

WE MUST DO MORE

Insurance industry moves into LMICs will help with vehicle regulation and post-crash care.



Low and middle income countries

Per 100,000 people:

MICs of Africa

4x

death rate
of OECD



LICs of Africa

4.4 x

Death rate
of OECD



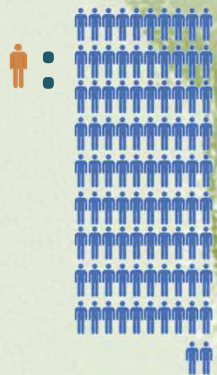
Low and middle income countries

Per 10,000 vehicles:

MICs of Africa

92x

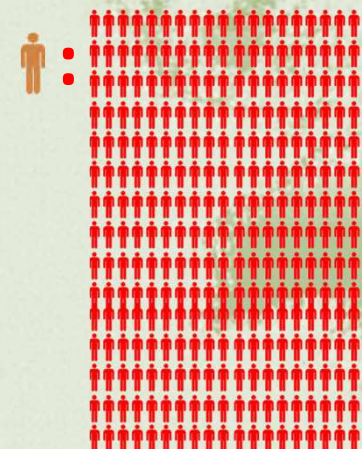
death rate
of OECD



LICs of Africa

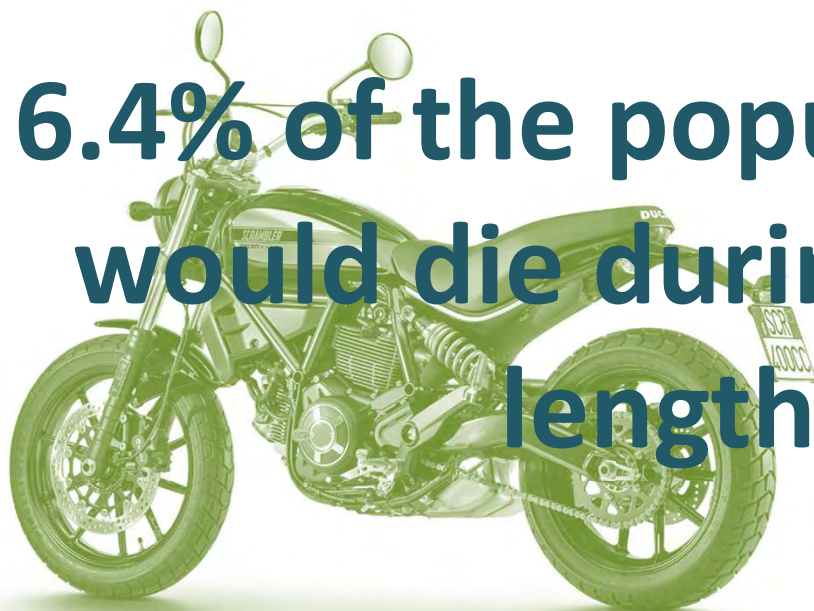
300x

death rate
of OECD



With motorization at the same levels as the OECD:

**6.4% of the population of LIC Africa
would die during a time span the
length of WWII.**



With motorization at the same levels as the OECD:

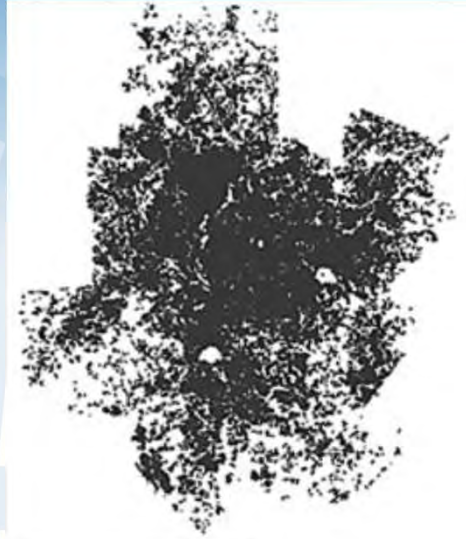
6.4% of the population of LIC Africa
would die during a time span the
length of WWII.

Or **2.5x** the actual death rate of WWII

2. Urbanisation

- Coming soon: 1 billion more people
 - Globally move from 50% to 70% urban dwellers by 2050
 - LMIC urban dwellers will double
 - Most of the urban infrastructure for 2050 is not yet built.
- Urban road safety is critical

There are specific solutions: Such as urban Planning, regulation to reduce exposure



Atlanta

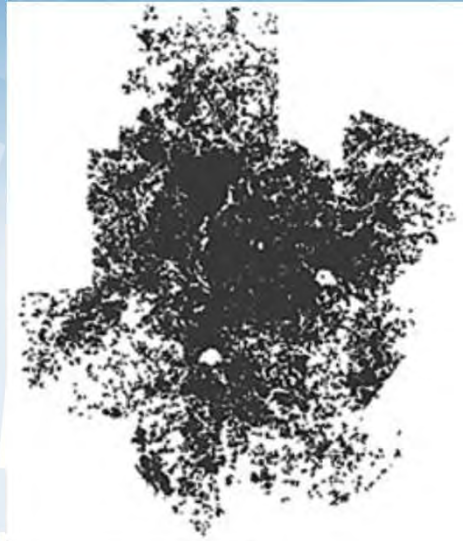
- Population: 2.5million
- Urban area: 4,280 km²
- Mode share: Car 77%, Transit 3%, Biking 0%, Walking 1%



Barcelona

- Population: 2.8 million
- Urban area: 162 km²
- Mode share: Car 20%, Transit 33%, Biking 12%, Walking 35%

There are specific solutions: Such as urban Planning, regulation to reduce exposure



Atlanta

- Population: 2.5million
- Urban area: 4,280 km²
- Mode share: Car 77%, Transit 3%, Biking 0%, Walking 1%
- Traffic fatality rate: 9.7/100,000 population



Barcelona

- Population: 2.8 million
- Urban area: 162 km²
- Mode share: Car 20%, Transit 33%, Biking 12%, Walking 35%
- Traffic fatality rate: 1.9/100,000 population

3. Vulnerable road users

- 49% of global deaths
- Well designed bicycle paths and dedicated motorcycle lanes
- Helmets
- Over 80% of roads with pedestrians do not have usable footpaths (iRAP)

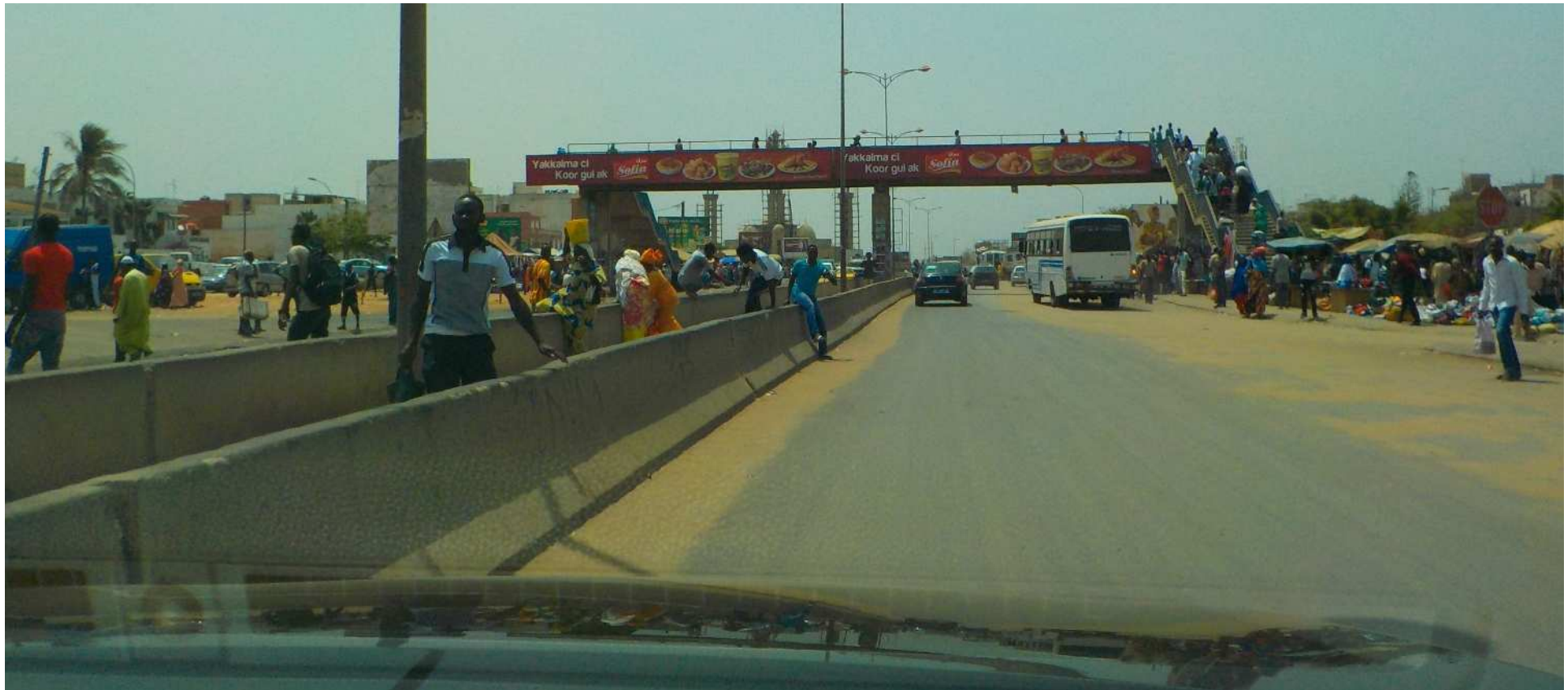




**Footpaths are not just
an engineering issue:**

**Regulation of
footpath use to allow
pedestrians is critical**





Pedestrian footbridges must be used selectively, and must include pedestrian fencing to prevent at-grade crossing

4. Speed management, especially for Vulnerable road users

- Speed is the toxin, and is consistently underestimated as a factor
- Speed management is THE BEST chance to deliver the SGD target of 50% decrease in deaths by 2020 (see: Job R.F.S. and Sakashita C. (2016). "Management of speed: the low-cost, rapidly implementable effective road safety action to deliver the 2020 road safety targets" *Journal of the Australasian College of Road Safety* 27(2):65-70.)
- Speed will be the theme for the 2017 UN Road Safety Week

Some solutions (speed humps) are cheap and popular

Residents often install their own



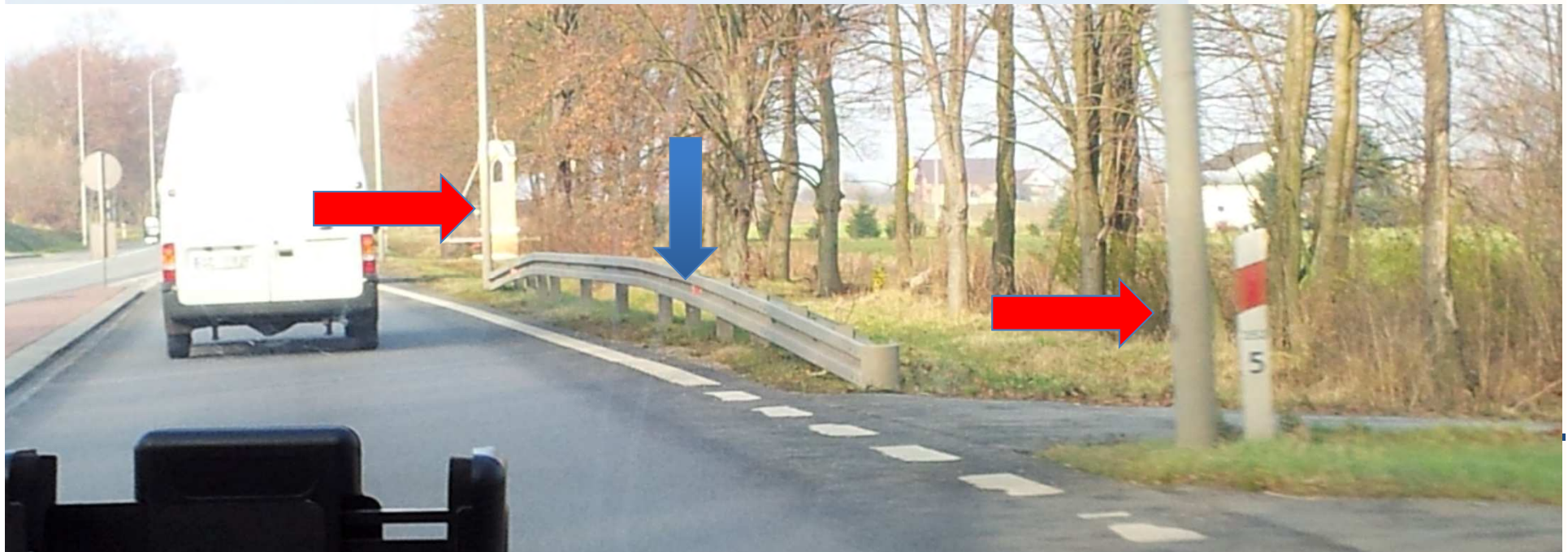
5. Aligning Road Safety with the global climate and environment agendas

- There are powerful synergies with Climate and Environment agendas (which have strong global political support)
 - 23% of all GHGs are from transport
 - Lower open road speed limits
 - Management of Urbanization (urban design)

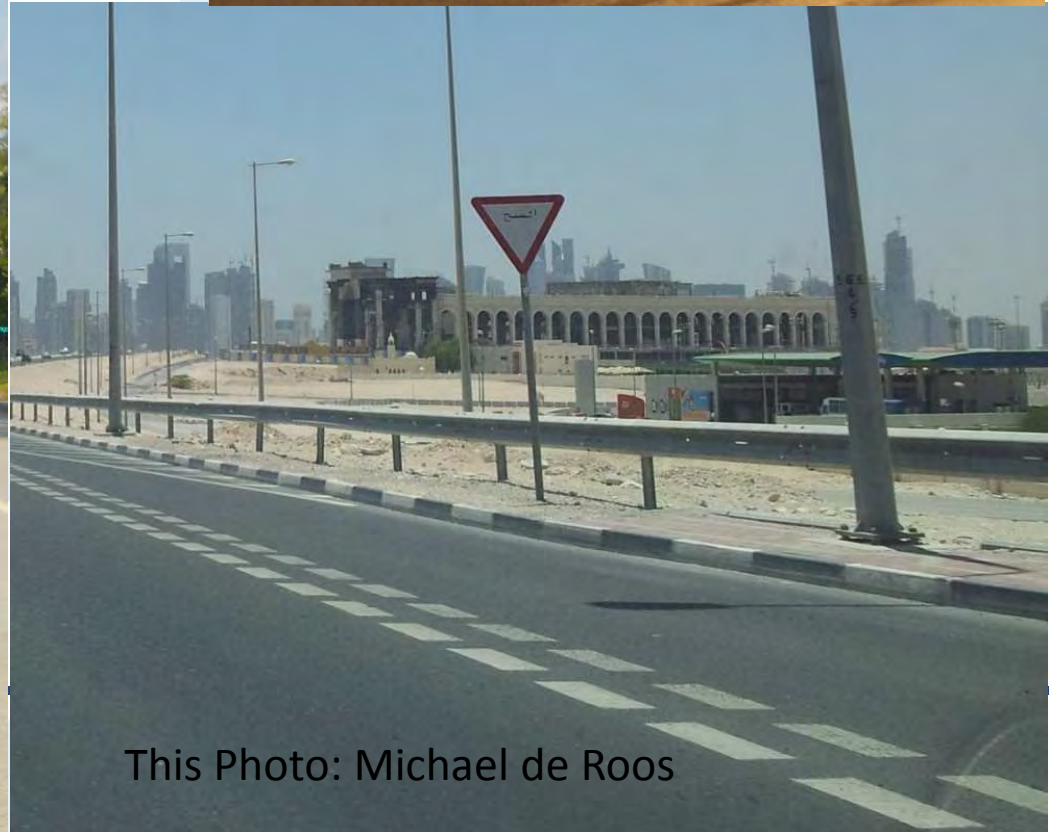
(There is also a review of this issue in the August issue of the *Journal of the Australasian College of Road Safety*)

6. Road and roadside engineering and design, especially for Vulnerable road users

Placement of barriers –
Policy change needed
to achieve more safety for same funds



Its not just Money- but
doing the right things with
it: North America, Eastern
Europe, and Gulf region



This Photo: Michael de Roos

MEETING THE CHALLENGES

The Global Road Safety Facility & the World Bank

■ Examples of solutions

1. Capturing synergies with climate change:

Sustainability Mobility for ALL- with a focus on safe, inclusive, efficient, green transport

2. New safeguards include Road Safety for the first time: great news

3. Leveraging funding

4. Increased focus on LICs (response to 32% increase in death rate)

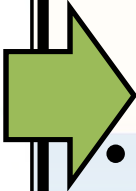
New World Bank Safeguards include Road Safety for the First Time

WORLD BANK

Environmental and Social Framework

*Setting Environmental and Social Standards
for
Investment Project Financing*

August 4, 2016

- 
- The Borrower will identify, evaluate and monitor the potential traffic and **road safety risks to workers, affected communities and road users**, ... develop measures and plans to address them.
 - ... the Borrower will undertake a **road safety assessment** to **identify negative safety issues, and establish and implement measures to resolve them.**
 - ... vehicle safety
 - ... safety of project equipment



Global Road Safety Facility

Leveraging Global Road Safety Successes

**Overall
leveraging ratio
in 2015 was
39:1**

**i.e., catalytic
funding**

**With thanks to our current major donors:
UK DFID, Bloomberg Philanthropies, and FIA Foundation**

The World Bank & the Global Road Safety Facility: e.g., in LIC: Nepal (with UK DFID support)



The World Bank & the Global Road Safety Facility: e.g., in LIC: Nepal



Thank you for your attention



Soames Job



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Transport & ICT

Panel discussion

The role of insurers in Road Safety Overview & Perspectives



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COFFEE BREAK *Espace Reception outside the auditorium*

Next up: Workshops

**Innovation in Road
Safety education**

Conference room 1

**Embedding Road
Safety in insurance
products & services**

Conference room 2

**Insurance &
public sector
collaboration**

Conference room 3

Workshops conclusions

**Innovation in Road
Safety education**

**Embedding Road
Safety in insurance
products & services**

**Insurance &
public sector
collaboration**

What is ahead for further collaboration between Insurance & Road Safety?



Barry Watson
CEO of Global Road Safety Partnership



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Report aim & 4 objectives

Identify how the insurance sector can contribute to the prevention of road collisions in low, middle and high income countries:

1. Understand the extent of road collisions globally
2. Explain why collision prevention is a smart objective for insurers
3. Identify how insurers can protect clients on the road
4. Explore emerging technologies and trends in society impacting road safety

Method

- Stakeholder advisory group
- Literature review
- Interviews with AXA, Zurich, Nestlé & GRSP
- Workshop survey
- Key outcomes from workshop

Findings to date

Insurance sector can support:

- Pricing incentives for safe driving
- Compensating road traffic casualties
- Participating in policy making & advocacy
- Funding & sponsorship for prevention efforts
- Research/data to close gaps in knowledge
- Insight into technological & societal trends such as connected vehicles and car sharing

Thank you

#RoadSafety
#InsuranceforSaferRoads