



## Insurance for Safer Roads: 3<sup>rd</sup> Workshop Wrap Up

On October 11, 2018, the 3<sup>rd</sup> Insurance for Safer Roads workshop was hosted by the Thatcham Research centre, in Thatcham (England), with support from the initiative founders Nestle, Zurich and the Global Road Safety Partnership (GRSP). The event brought together participants from the previous editions (Paris in 2016 and Zurich in 2017) and welcomed new participants coming from a wide spectrum of organizations and insurers committed to making roads safer.

In this third workshop, participants shared successes and challenges, discussed new technologies and tools designed to increase road safety, and explored 'next steps' for the Insurance for Safer Roads initiative.

Andrew Bradley, Head of Group Risk Safety at Nestle and GRSP Chair, said in his opening statement: "It's promising that the insurance industry has recognized that it has a great role to play in road safety, yet we need to see more in product lines and on the ground."

David Cliff, CEO of GRSP, reminded the room that despite existing efforts of the road safety community, "the numbers of deaths and injuries are still on the rise. In fact, the new figure estimated by the World Health Organization is now over 1.4 million road deaths per year."

Participants represented a broad range of road safety stakeholders: researchers, policy advocates, insurers, brokers, fleet managers, and technical experts. Each brought his/her specific knowledge and analysis to this rich discussion. The first part of the workshop was geared towards exploring topics such as the future of autonomous vehicles, solutions to distracted driving, data gathering and its use, and the traction of road safety within the context of the Sustainable Development Goals.

The second part of the workshop focussed more specifically on the insurance perspective. After an update from the FIA High Level Panel for Road Safety on *Movernos seguros*—a project focusing on improving road safety through the development of car insurance markets in Latin-America and the Caribbean—a lively free-format discussion explored the challenges facing the insurance industry and innovative ways to influence driver's behaviour.

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The workshop identified as immediate next steps:

- the need for case studies to better communicate success stories;
- the possibility for GRSP, FIA and insurers to prepare a joint report in follow up to the 2017 report to present at the 2020 Ministerial meeting;
- and the necessity of constituting a small working group to drive the initiative forward.

Participants also identified as necessary raising public awareness on the role of NCAP, and the opportunity to advocate for higher safety standards in emerging markets with vehicle manufacturers.

The concluding session posed some questions to the group: could insurers be more involved in NCAP ratings and charge premiums accordingly? How could we contribute to FIA's work in Latin America and Caribbean with the view of replicating that model in Asia or Africa? Would there be the possibility of better linking insurers in these projects? And finally, could insurers' data be standardized and how could that be best used?

The initiative working group will be preparing a draft work plan for the next 12 months to share with the broader initiative members and participants with a view to defining a clear vision and producing tangible work products for dissemination ahead of the planned 4<sup>th</sup> workshop in late 2019.