**Motor Insurance Working Party Meeting – Copenhagen 11th June 2015**

Partecipants: Sara Landini (Chair) Italy, Peggy Sharon (Vice-Chair) Israel, Ilaria Garaci (Italy), Giovanna D’alfonso (Italy), Rikke Jensen- (DK), Rikke Katrine Jensen (DK); Natasa Backovic Blecic (NNG);Tatiana Silva (PT); Milla Mustamaki (FI); Ann Sohe Leth (DK); Jahub Pourzywniali (PL); Jesper Riavn (DK); Antti Kolkke (Fi); Lars Solvinger (SW); Arnaldo Oliveira (PT); Hans Wenstuk ( NL); Ronit Diskin (Israel); Meora Teitler (Israel); Map van Tiggele (NL); Peter Back – Hansens (Australia); David Mckenna (Australia); Michael Gill (Australia), Ilan Kaner (Israel); Csurgo Otto (Hungary); Mr. Ferenc KISS (Hungary), Dorte Christensen (DK); Anselmo Aurelio (Italy)

Summary of the meeting

Sara Landini explained the main topic: “Handling Complaints Management” (see attached slides) and introduced the presentations of Ilaria Garaci “Mediation and Arbitration in Motor Insurance”(see attached slides) and of Ilan Kaner “Electric Bicycles Insurance” (see attached slides).

The discussion on “Handling Complaints Management, mediation and arbitration in motor insurance litigations” focused on:

* Incentive to mediation
* Disclosure problems
* Incentive to avoid small claims
* Binding decision of mediator? In Countries, like Australia, where mediation is successful, the Mediator has only facilitative functions. There is no final binding decision of the mediator. The mediation is not mandatory.
* Consumers education
* Access to Justice
* Different outcome in ADR and in Judicial Procedure.
* ADR can determine uncertainty about the dispute solution

The discussion on “Electric Bicycles Insurance” focused on:

* In some countries, like Netherlands, an high percentage of people is insured for personal liability. Accidents caused by electric bicycles are covered in this way. In such countries we have problems of interaction between motor liability coverage and personal liability coverage.
* It is important to consider new forms of vehicles. A hot topic in motor insurance is “Challenge the Change” (as suggested by Michael Gill).
* New concept of vehicle ?

We collected some ideas for next meetings:

Traffic regulation an motor insurance, new issues relating to the question of: what is an accident du to use of the vehicles for transportation purposes

The right of parents to compensation in case of son injured or killed in an accident

What kind of vehicles should be insured?

What kind of insurance (liability, third party) in case of personal injury and in case of property claims?

**Next meeting will be hold in Paris on 2nd Dicember 2015.**