



## **AIDA CLIMATE CHANGE WORKING PARTY and AIDA MOTOR INSURANCE WORKING PARTY**

### **Questionnaire on Motor Insurance and Climate Change**

21 AIDA National Sections (and three individuals) supplied answers to a Questionnaire prepared by Prof Marcel Fontaine which informed his General Report upon Climate Change and Insurance Law arising out of discussions held at the XIII AIDA World Congress in Paris in May 2010. Since then much has happened. The AIDA Climate Change Working Party has been formed. It has already held five meetings. It is now looking to update information previously gathered on a range of topics.

In Sydney for its sixth meeting – on **18 September 2013** - the AIDA Climate Change Working Party is combining with the AIDA Motor Insurance Working Party to consider **Climate Change Mitigation, Adaptation, Transport and Insurance**.

The Chair of the Motor Insurance Working Party, Prof Sara Landini is presently leading a project, supported by AIDA Europe, concerned with the “**Green Car & Insurance**”, a review of measures currently taken by insurers to encourage among other things the use of carbon offsets and more eco-friendly practices by way of vehicle repairs and maintenance, the use of greener vehicles, the more eco-friendly use of vehicles, designed to reduce fuel consumption, emissions and congestion and at the same time to improve vehicle efficiency and road safety.

It is therefore timely for us to consider together a few pertinent questions to help inform discussions in Sydney.

We have deliberately aimed to keep this questionnaire short. The first three questions are those posed at the end of the “Green Car & Insurance” document posted on the AIDA Motor Insurance Working Party page of the AIDA website [http://www.aida.org.uk/workpart\\_motorins.asp](http://www.aida.org.uk/workpart_motorins.asp). The remainder are designed to update issues reported upon previously or known to concern initiatives in various countries presently.

Please feel free to include in your answers any links to materials described or to introduce at the end any topics not specifically addressed, but thought to be of interest. For details of the Agenda for the Sydney meeting and for registration details for the AILA Sydney Conference please visit the AIDA Climate Change Working Party page of the AIDA website: [http://www.aida.org.uk/workpart\\_climatechange.asp](http://www.aida.org.uk/workpart_climatechange.asp).

**Name: Rossana Bril AIDA National Section: Argentina Date: 10/09/2013**

#### **In your country, do motor insurers:**

In Argentina, we are far from a deep environmental awareness.

Nothing is civil society, and environmental NGO's who have the initiative in promoting projects and work on awareness campaigns

environment.

Businesses, linking environmental care as a face of corporate social responsibility, however, for the moment no profound changes.

In regards to the insurance market, there are no incentives through sustainable practices to collaborate with climate change mitigation.



Very few general initiatives can highlight, for example, the insurer Allianz, through its program called "ENVIRONMENTAL ALLIANCE".

Environmental Alliance: The project's main objective is to raise awareness in relation to paper usage and environmental stewardship, promoting parallel electronic policy (ie the policy sending PDF via mail instead of sending paper). The program focuses concrete actions involving producers, employees and insured.

Allianz Andean Solar Village: This is the San Juan Pueblo and Oros located in the province of Jujuy. The same will be provided with clean energy to promote the sustainable use of natural resources. In collaboration with the Foundation EcoAndina, Allianz aims to foster the development and implementation of solar thermal energy as an alternative resource for the care and preservation of the environment

<p><b>1. Contribute to eco-projects like reforestation, renewable energy sources and ecological education in everyday life? If so, how? Do they offer customers offsets?</b></p>	<p>Allianz think an alliance with Forest Bank Foundation, which is a feature that channels the contribution of small, medium and large donors for the same purpose, save forests at risk in Argentina. If customers choose to receive electronic policy, and avoid the use of paper, the money saved by the insurer of the paper used, is donated to Forest Bank Foundation to save forests of Argentina.</p>
<p><b>2. Provide incentives to use green cars? If so, what?</b></p>	<p>There are very few green vehicles in Argentina , Toyota has the Prius. But the situation with the import restrictions imposed by the national state , n be developed have allowed this type of market .</p> <p>Toyota Motor Corporation just marked a milestone in its history , announcing that from 1997 to date has surpassed the 5 million hybrid vehicles sold worldwide. Currently , Toyota sells 19 hybrid models passenger and a hybrid plug-in in about 80 countries and regions around the world . Between April 2013 and December 2015, TMC will launch a total of 18 new hybrid vehicles worldwide, showing its commitment to increase its product line and increase the number of countries and regions where hybrids are marketed . The Prius , a pioneer in this technology , is presented in four versions , including a plug- in that allows direct electrical charge outlet. A aforementioned vehicles , adds 100 % electric version of the new Rav4 , which completes the portfolio of the company 's sustainable mobility .</p> <p>However, in Argentina have 248 units of Prius sold in Argentina .</p> <p>In early 2010, the government established a reduction of import duty for the country to facilitate the introduction of motor vehicles with operating principles designed to reduce environmental pollution and consumption of fossil fuels, such as hybrid, electric , or other alternative energy , but this incentive was canceled soon after.</p>



	<p>Given this , and that, in addition to being a more expensive technology , the sales value of the Prius is affected by the luxury tax , we believe that levels of market integration are consistent with those expected. Should be reinstated in the future to reduce import tariffs or there is a loss or exemption from luxury tax , the sales certainly will benefit . Due to its large range of motion and unparalleled efficiency , the Prius is a great option for the domestic market , with a consumption of only 3.9 liters of fuel per 100 kilometers , and more than 50 % less emissions the atmosphere to a conventional vehicle</p> <p>But the absence of incentives has prevented development through insurance policies .</p>
<p><b>3. Provide special contractual conditions (such as “pay as you drive” formula) to improve eco-driving habits?</b></p>	<p>no</p>
<p><b>4. What national legal or regulatory measures are in place to oblige auto manufacturers/vehicle users to reduce emissions from vehicle use?</b></p>	<p>Environmental regulations governing the manufacture of vehicles, do not include an obligation to reduce emissions for vehicle use.</p> <p>However, the manufacturers, known industries are governed by special regulations environmental, according to the place where the industry is located.</p> <p>Environmental standards in our country, are jurisdictional, each province has its own environmental regulations, and that is why each industry is governed by regulations according to the installation site.</p>
<p><b>5. Has any auto industry trade manufacturer association for your country agreed to any emissions reduction target (gCO2/km) and by what date?</b></p>	<p>I Don´t know</p>
<p><b>6. Which (one or more) lower carbon advances or initiatives appear of greatest significance to vehicle use in your country: vehicle technology, alternative fuels, driver behaviour, infrastructure measures (traffic flow/congestion) or CO2 related taxation?</b></p>	<p>Driver behavior.</p> <p>Arguably, driver behavior is one of the major initiatives. There are campaigns for sustainable mobility, organized by municipalities and some NGOs, through which, promotes the use of bicycles (according to the distance), or the need for several people traveling in the same vehicle.</p> <p>Renault Argentina, develops sustainable driving program "Eco-driving" promoted driving behavior to reduce fuel consumption and CO2 emissions, use and maintain the vehicle in its highest state of efficiency and choose the car more efficient, one that fits the needs of each individual client.</p> <p>The use of biofuels for now is limited to a small sector of society. Moreover, its production is disputed by environmentalists</p>



<p><b>7. Has UBI (usage-based insurance) been offered in your country either by way of self-reporting or by use of data gathering (“black box” telematics)? Is this meeting with success or resistance and are there any concerns/controls re privacy issues?</b></p>	<p>I Don't know</p>
<p><b>8. In outline terms describe your country's motor vehicle use - in terms of aggregate number of vehicles, number of vehicle owners, vehicles per capita and whether vehicles are imported or manufactured domestically? What rate of growth is anticipated over next ten years?</b></p>	<p>In Argentina there is an amount of approximately 10 million vehicles, or a vehicle every four inhabitants.</p>
<p><b>9. What motor insurance regime prevails and what motor insurance cover, if any, is compulsory?</b></p>	<p>In Argentina the liability auto insurance is mandatory.</p>
<p><b>10. Has any litigation taken place in your country in the last five years by which challenges have been made of any kind against vehicle manufacturers in respect of emissions? Please describe and any outcome or if still pending.</b></p>	<p>No</p>
<p><b>Other:</b>   <b>Is there any issue, not necessarily described above, which merits particular mention in terms of the manufacture and/or use or insurance of vehicles and the impact upon CO2 emissions levels or Climate Change more generally?</b></p>	<p>Toyota makers in Argentina are working on research developments that contribute to the reduction of CO2 emissions levels.</p> <p>The work so far is internal, and very recent.</p> <p>It is a private initiative of Toyota, because no state policies that require it.</p>



Personal comment.

Unfortunately there is much that can be provided from our country, as the theme of cars and their impact on the environment are no agenda items or of businesses (with some exceptions) or the government.

There is a small and incipient drive towards sustainable mobility with biscicendas, etc, but the structure of public transport is very poor in our country, and there is still much to be done and work.