



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. 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.

Name: _____ **AIDA National Section:** _____ **Date:** _____

In your country, do motor insurers:

<p>1. Contribute to eco-projects like reforestation, renewable energy sources and ecological education in everyday life? If so, how? Do they offer customers offsets?</p>	<p>In Uruguay, the motor insurers don't contribute in this kind of projects.</p> <p>Nowadays, the government is introducing a new kind of fuel that is more eco-friendly in order to minimise the environmental pollution.</p>
<p>2. Provide incentives to use green cars? If so, what?</p>	<p>No.</p>
<p>3. Provide special contractual conditions (such as “pay as you drive” formula) to improve eco-</p>	<p>No.</p>



driving habits?	
4. What national legal or regulatory measures are in place to oblige auto manufacturers/vehicle users to reduce emissions from vehicle use?	Only the measures that have been mentioned, related to the new kind of fuel.
5. Has any auto industry trade manufacturer association for your country agreed to any emissions reduction target (gCO2/km) and by what date?	No.
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?	In addition to the new kind of fuel, the government explores alternative fuels, specifically gas for vehicle use.
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?	No.
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?	<p>The statistics shows that 4 than 10 Uruguayan families have at less 1 vehicle. The 99% of vehicles are imported.</p> <p>Over the last three years, the rate was growing dramatically, in the order of 40%.</p> <p>Over next ten years, we hope the rate will be stoped because the economic development will be slow.</p>



9. What motor insurance regime prevails and what motor insurance cover, if any, is compulsory?	<p>The motor insurance regime that prevails is the insurance against civil liability.</p> <p>In Uruguay we have one compulsory motor insurance cover. It is a basic insurance that cover only personal damages, no material damages.</p>
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.	No.
Other: 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?	