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## Getting from A to B

Changes in future mobility raise questions for insurers

Despite itself being disrupted by the COVID-19 pandemic, GFIA’s disruptive technology working group has this year worked with the cyber working group to inform select government agencies and policymakers of GFIA’s guiding principles for the future of mobility and motor insurance and it has explored the e-scooter landscape, particularly insurance and safety implications.

### Guiding principles for automated vehicles

Automated vehicles will change motor insurance underwriting, pricing, sales, distribution and claims management, and GFIA has developed a set of guiding principles to help steer the discussion with governments and regulators on the public policy implications of automated vehicles for the insurance market.

The principles have been sent to the International Transport Forum at the OECD, the International Organization of Motor Vehicle Manufacturers (OICA), the International Motor Vehicle Inspection Committee (CITA), and the European Association of Automotive Suppliers (CLEPA).

Insurance associations around the world are focusing their public policy and advocacy efforts in four areas:

- Ensuring the highest safety standards are maintained for all vehicles and, as necessary, updating vehicle safety standards to reflect the technology used to operate the vehicles.
- Determining coverage for new risks, such as cyber incidents.
- Ensuring access to vehicle data for underwriting, rating, claims and fraud-fighting purposes, as well as for devising more innovative services around the vehicle. Third parties, including insurers, should be able to access vehicle data through an open platform that is not controlled through the

proprietary model of a single stakeholder.

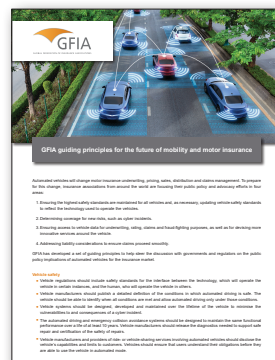
- Addressing liability considerations to ensure claims proceed smoothly. Insurance and liability laws should reflect local preferences on motor insurance coverage.

### Getting up to speed on e-scooters

Light electric vehicles, such as e-bikes and e-scooters have become ubiquitous in many cities and towns around the world in the last year or two. While they have the potential to bring benefits in terms of sustainable transport, they also raise some serious questions, not least in terms of insurance, safety and liability for accidents.

GFIA has been exploring the risk profile and safety of e-scooters and identifying jurisdictional best practices in e-scooter regulation. Regulations for e-scooters vary significantly from country to country. Some countries allow e-scooters on certain roads or pathways, while other countries continue to prohibit them except on private property. Some countries that do allow e-scooters on public roads, limit them to certain speeds or paths/roadways. And some countries have insurance requirements, while others do not.

The working group is developing a series of recommendations



*“GFIA’s guiding principles for the future of mobility and motor insurance” is available on the GFIA website, [www.GFIAinsurance.org](http://www.GFIAinsurance.org).*

to guide governments and regulators in their regulatory approach to e-scooters. It is looking at maximum e-scooter speed limits, age restrictions, safety requirements and questions around liability, taking into account the fact that e-scooters are more like bicycles than motor vehicles.