

MID - Rolling changes - Benefits

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Practical support for insured, victims and insurers

Double cover

- owner/driver of the cars
- victims of the accidents



Green Card System and Protection of Visitors Systems



70 years
of the Green Card System

20 years
of the Protection of Visitors System



- One Europe
- Two systems



RULES

- **DIRECTIVE 92/49/EEC on the coordination of laws, regulations and administrative provisions – Third non-life insurance Directive**
- **DIRECTIVE 2009/138/EC on taking-up and pursuit of the business of Insurance and Reinsurance - Solvency II**

EU legislation:

- 1 MID 1972
- 2 MID 1983
- 3 MID 1990
- 4 MID 2000
- 5 MID 2005
- Consolidation 2009/103/EC
- New proposal 2019

Amendments to MID

- proposal by European Commission
COM(2018) 336 final 2018/0168(COD)
- adopted by the European Parliament
on 13 February 2019
- referred back to the committee responsible

Involved bodies:

- National Bureaux
- Compensation Bodies
- Information centers
- Insurance Guaranty Funds
- EUCARIS

Aim:

- More rights for users and victims
- Check of the insurance contracts
- Fight against uninsured driving
- Fight against fraud
- Analysis, statistics, tariffication

Proposals:

- Guarantee limits
- Random checks controls
- Claims history
- Liability of trailers

Proposals:

- Prescription period
- Use in traffic
- Bankruptcy
- Price Comparison Tool

Basic rules

Law – equal for all type vehicles

Scope of cover:

Terrorist acts

Scope of cover:

MTPL of specific type of vehicles

Up-to member states

Insurance guarantee sum

- **bodily injury** **6 070 000 Euro**
 - **property damage** **1 220 000 Euro**
- both per accident**

Basic rules

- Clear system of registration of vehicles
- EUCARIS tools
- Central data base of the insured vehicles

Basic rules

Compensations rights in the case of the insurer's insolvency

Insolvencies:

Bulgaria

Olympic Ins. (Branch)

Cyprus

Olympic Insurance

Denmark

Alpha Insurance

Qudos Insurance

France

La Mutuelle des Transports

Assurances (MTA)

Gibraltar

Enterprise Insurance

Greece

Life Insurance

Hungary

MAV

Lichtenstein

Gable Insurance AG

Malta

Setanta Insurance

Netherlands

Ineas

Romania

Astra Asigurări

Carpatica Asig



**Thank you
for your kind attention!**