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2nd International Conference

"Road traffic safety and transport challenges in South East Europe"



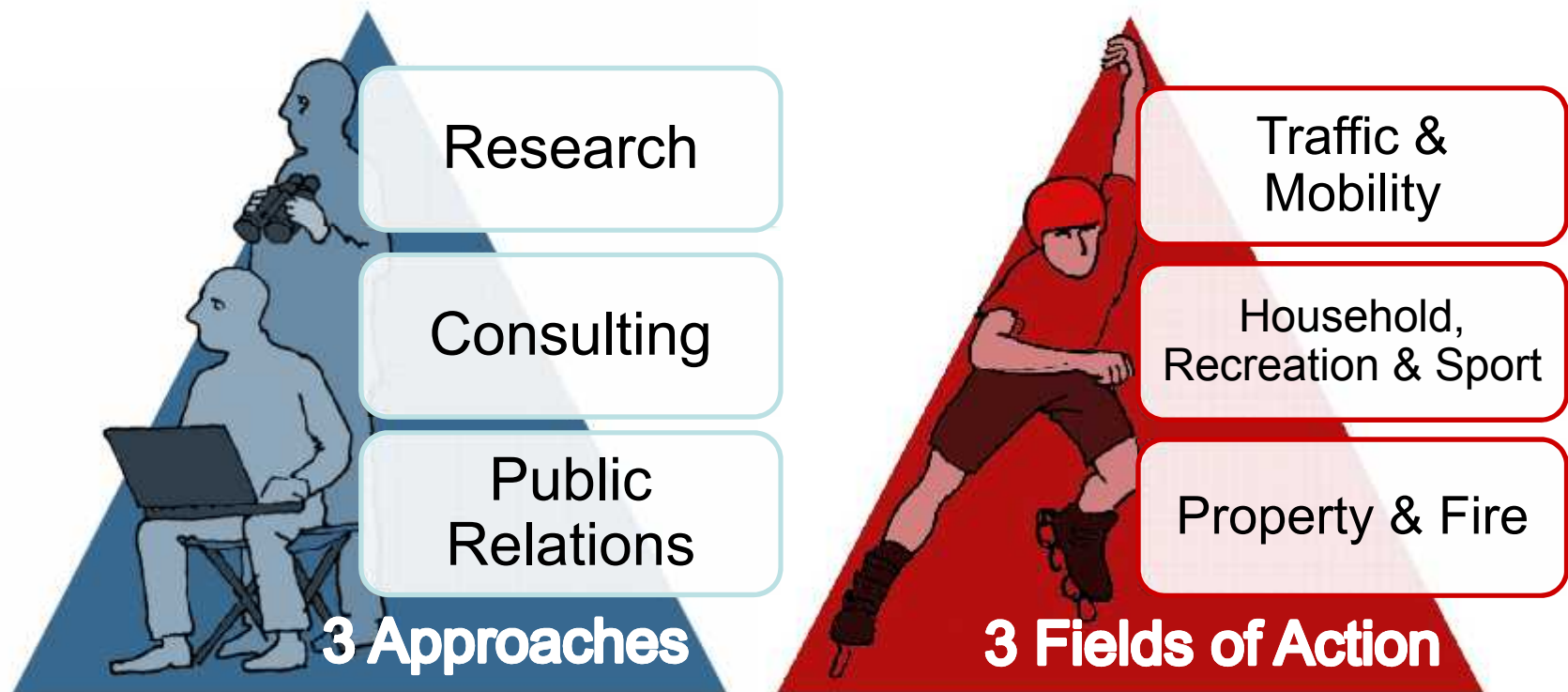
**Austrian Models of Motor Insurance and Vehicle Registration
– A Step Towards Safer Roads**



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KFV: Mission Statement and Operating Range

Minimising Accident Risks



Agenda

→ **Motor insurance and road safety**

Privatized vehicle registration – Austrian example

Why is motor insurance important for road safety?

Duties of the policy holder with regard to road safety

- No alcohol consumption when driving
- Don't carry more people than allowed according to the law
- Don't drive without a driving license
- Meet the necessary requirements for the use of the vehicle

Incentivising safer driving by insurers (bonus malus, discounts, driver trainings, telematics, etc.)



Uninsured driving – road safety

„ Uninsured drivers are generally believed to cause more accidents than insured drivers, thereby contributing to higher claims frequency.“

(Retail Insurance Market Study for the European Commission by Europe Economics, 2010)

Higher number of insured vehicles
leads to a higher level of road safety !

Uninsured vehicles in the EU*

Country	Percentage of uninsured vehicles	Country	Percentage of uninsured vehicles
ES	+/- 3%	CZ	8-9%
IE	+/- 5%	SK	+/- 4%
HU	7 – 8%	UK	+/- 5%
AT	+/- 0,01%	BG	< 30%
PL	6-10%	RO	+/- 25%

* European Commission, 2006

Agenda

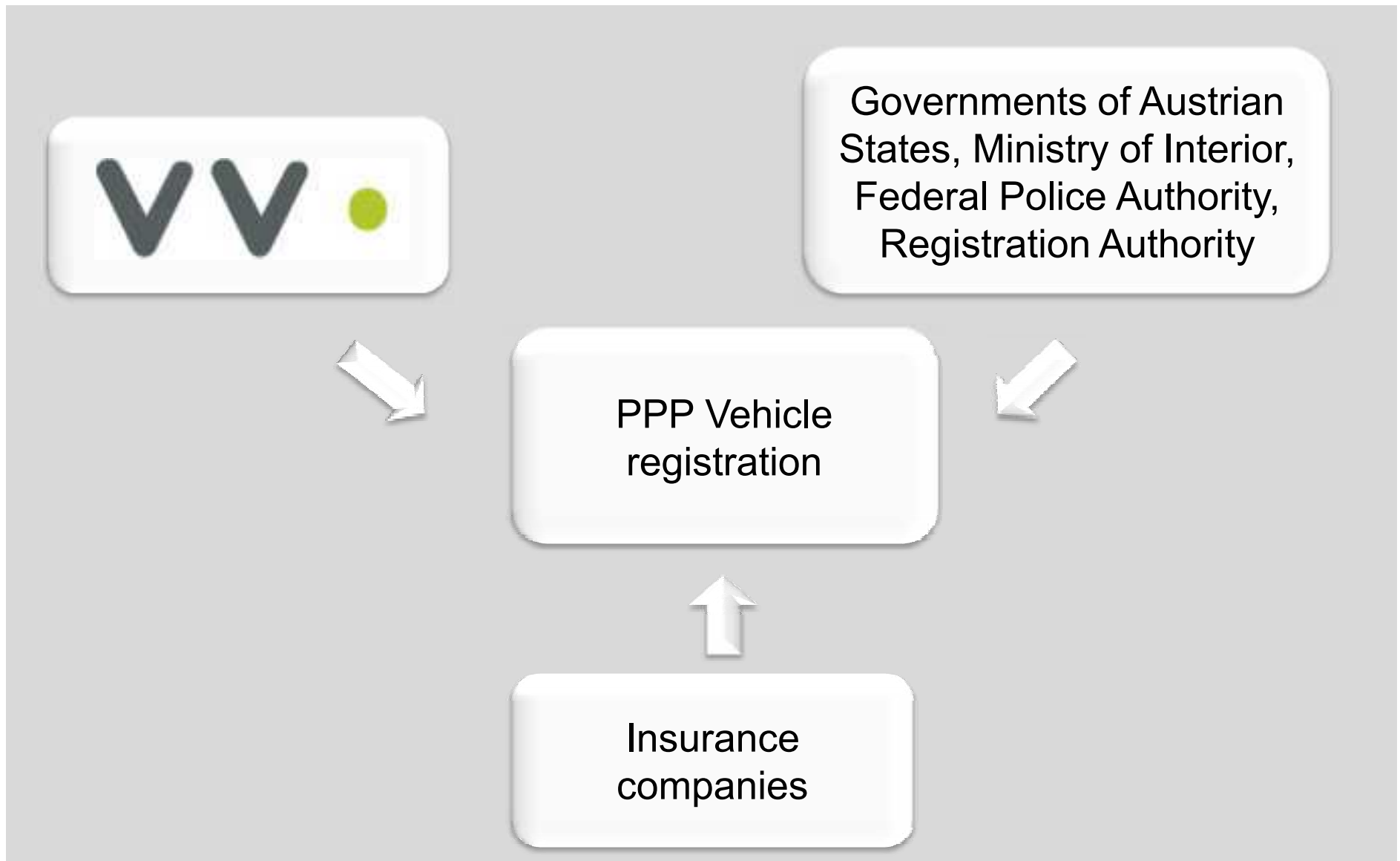
Motor insurance – road safety

→ Privatized vehicle registration – Austrian example

PPP: Model of vehicle registration

- Since 1999 motor insurers in Austria are running all vehicle registration offices and manage around **1.4 million registrations** per year.
- More than 1000 registration offices nationwide (sales offices of insurance companies)
- Delegation of power by government to the Austrian states
- **Central data base** is run by the Austrian Insurance Association (VVO)

Privatized vehicle registration

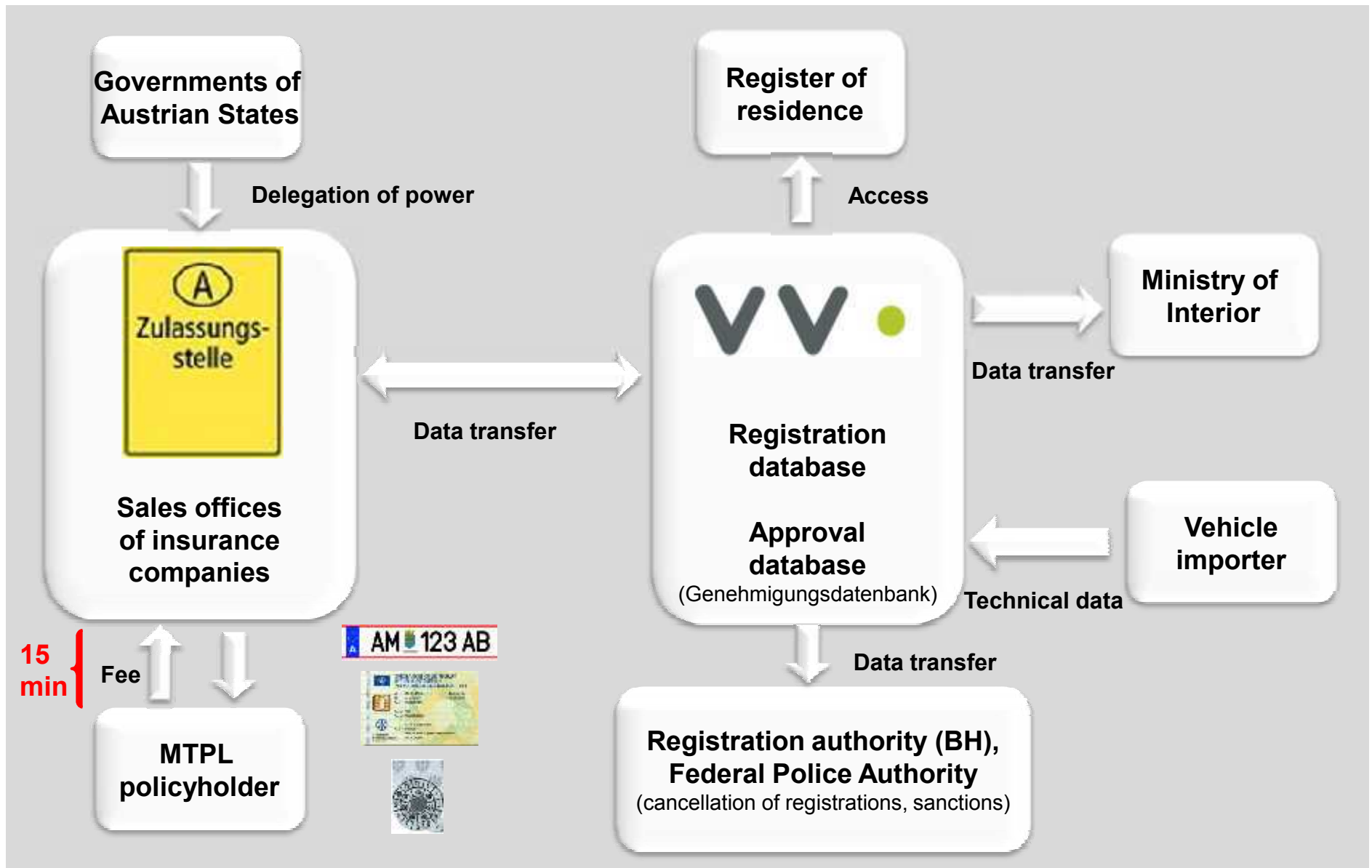


Vehicle registration - procedure

Procedure of privatized vehicle registration

- MTPL insurance cover is a precondition for vehicle registration, thus preventing uninsured driving
- Certificate of roadworthy technical car status is also a precondition
- Registration plate, inspection sticker and registration certificate is handed out by the insurers' sales office

Vehicle registration – work flow



Road Safety Impacts

Road safety impact of vehicle registration

- Prevention of **uninsured driving**.
- Reduction of **hit-and-run accidents**.
- Insured vehicles are **safer vehicles**.
- Citizens benefit from a **one stop shop service** and **increased road safety**.
- Authorities benefit from **less bureaucratic burden**.



Further information

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