

Autonomous public transport on demand - Perspective from an Insurer standpoint

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Ruter's Supplier Conference – 12.01.2017



Agenda

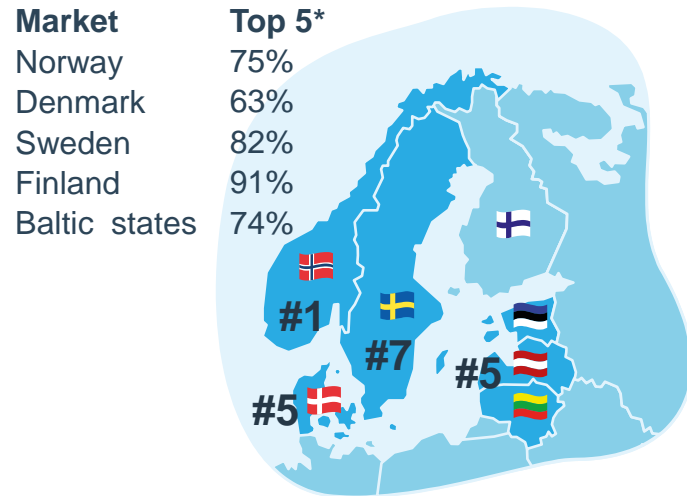
- Gjensidige in short
- Autonomous transport on demand
 - General implications
 - The insurer's perspective
- Gjensidige's starting point and readiness
- How we'd like to partner

Gjensidige ASA

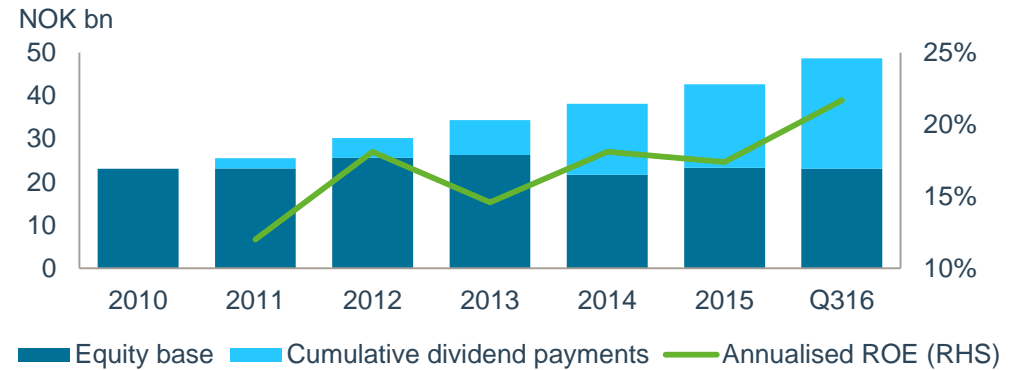
Market leader in Norway and a strong position in the Nordic/ Baltic region



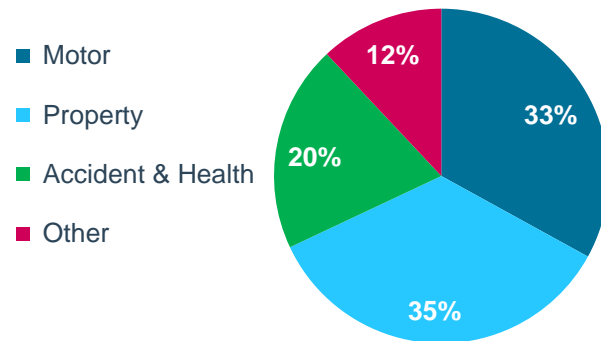
Consolidated markets



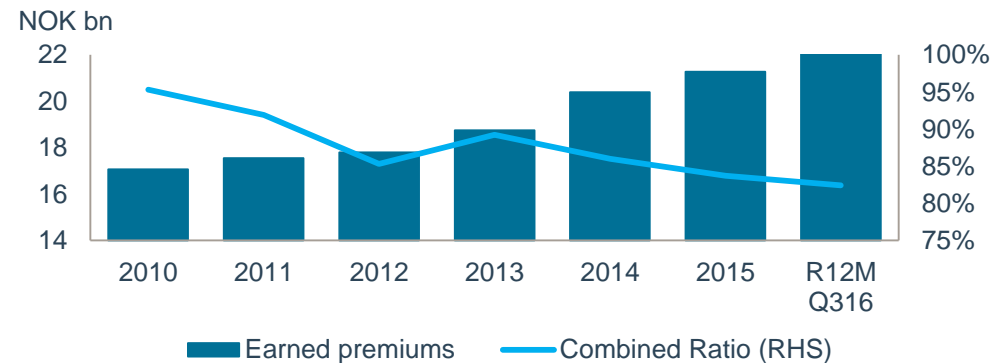
Strong value creation since IPO...



Diversified product mix

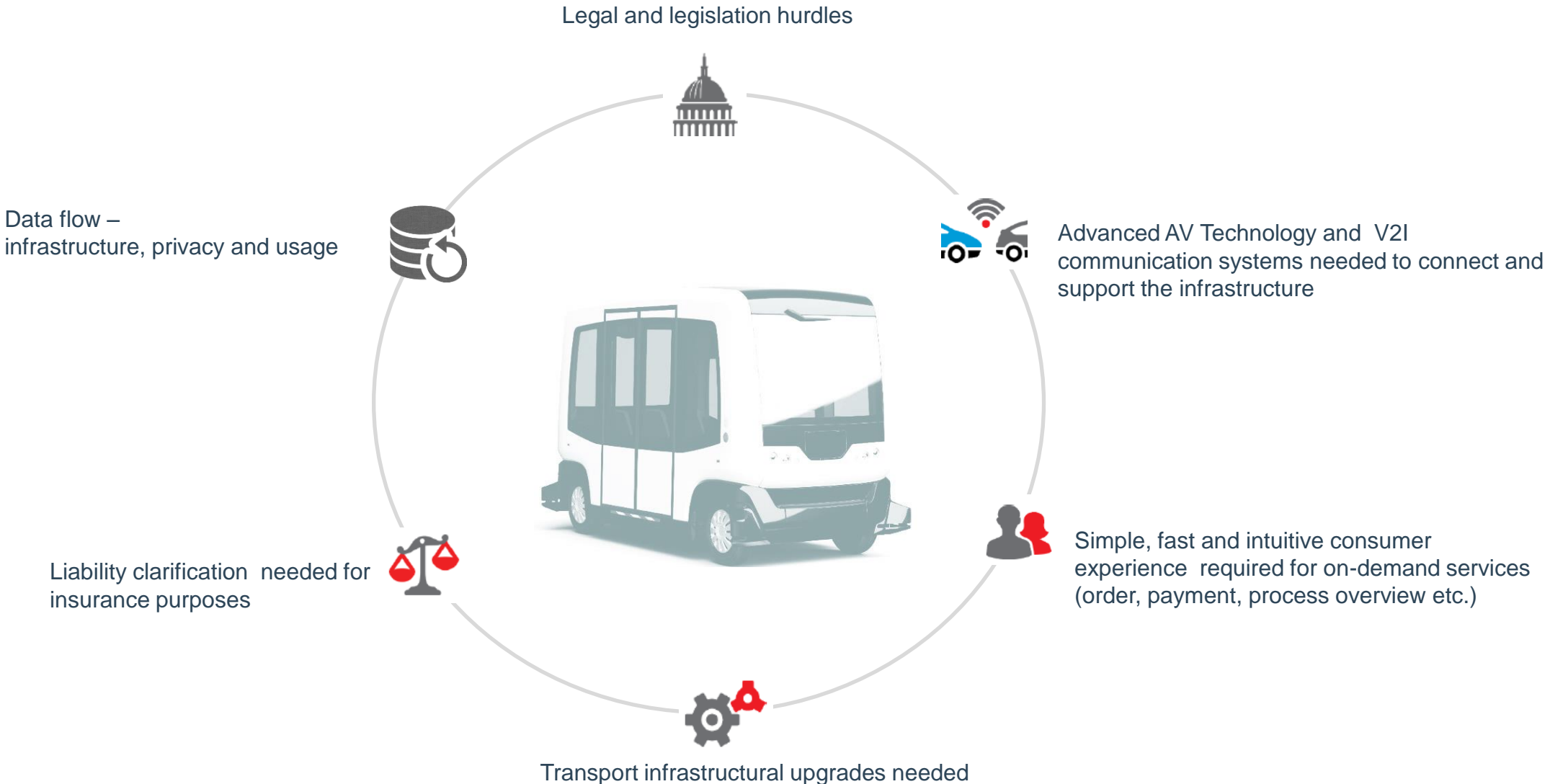


...driven by solid growth, underwriting and cost discipline



Implementing Autonomous public transport on demand

General implications & challenges



Implications for insurance

The insurer's perspective



The question of liability is central

- Personal liability gives place to product liability as autonomy grade increases (?)
- Conditions change over time and circumstances

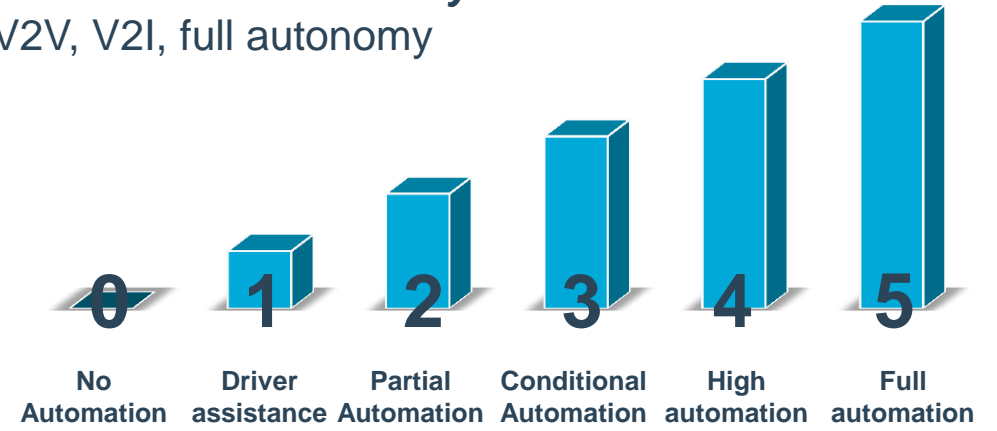


Concrete clarifications to be made

- What does the regulatory framework say?
 - Compulsory insurance
 - MTPL vs. TPL
- Liability between “control driver”, operating company, vehicle and technology suppliers
- Data privacy

What level of autonomy?

V2V, V2I, full autonomy



SAE International's taxonomy

Our contribution



Gjensidige* is currently contributing to the consultation from the Norwegian Ministry of Transportation on draft legislation for the testing of self-driving vehicles on roads

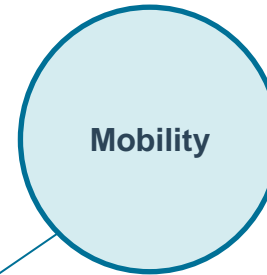
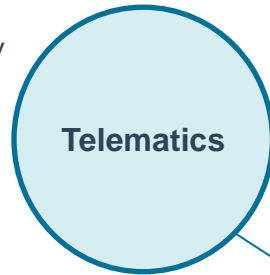
*through Finance Norway

Gjensidige's experiences of benefit to the project

200 years of experience with risk management, analytics and claim handling



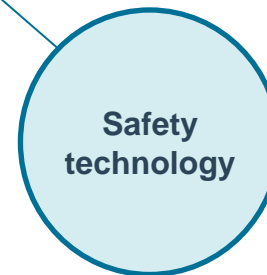
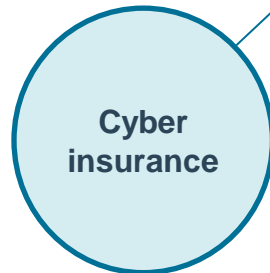
- 2006: First to pilot telematics in Norway
- 2015: Signed partnership with Paydrive (SE) as product underwriter



In process of co-creating insurance solutions with new shared mobility partners in Scandinavia



- Comprehensive commercial cyber insurance cover
- Alliances with global technology partners



- Assessment of ADAS technology
- Co-insurance partnership with Toyota in Norway

Why Gjensidige ASA?

200 years of experience with risk management, analytics and claim handling



Brand awareness and strength



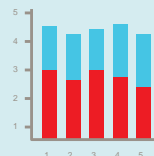
Quality mark in a competitive and digitalised environment

Focus on digital customer experiences



Building the best online customer experiences in the Nordic general insurance market

Technology platform and business intelligence



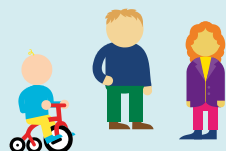
Analytical capabilities key to make sense of Big Data and applying insights

Strong dedication to innovation



Structured and prioritized approach to innovation

Strong focus on corporate citizenship



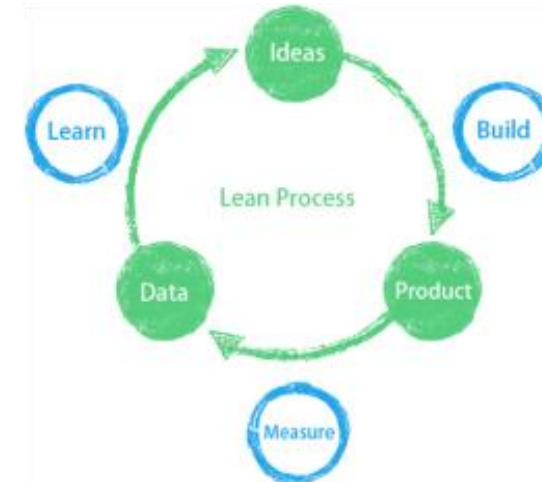
Building a safer society, also through partnerships (e.g. Trygg Trafikk)

Partnering on Autonomous public transport on demand

Principles for collaboration



- **Apply a test-and-learn approach**
 - Risk assessment
 - Scenario development
 - Communication with all involved parties (from technology and service provider, to regulatory authorities and market users)
- **Provide an open data environment**
- **Focus on creating an unique consumer experience**
- **Transparency on plans**



Questions?



Thank you