Question for written answer E-002479/2019 to the Commission
Rule 138
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Subject: New technologies and car insurance premiums

According to a Reuters article published on 26 July 2019 entitled 'New auto safety technology leaves insurers in the dark', the installation of new anti-collision technologies in cars is unlikely to change insurance premiums.

Advanced driver assistance systems (ADAS) are intended to assist drivers and thus improve safety.

It is a lucrative and growing market that is expected to be worth USD 67 billion by 2025.

A group of 20 car manufacturers has already promised to equip almost every new vehicle with a forward collision warning system and automatic emergency braking in urban conditions by 2020.

Insurance companies, however, will reportedly refuse to lower premiums, despite the lower risk of accident thanks to these new intelligent driving systems.

Does the Commission, given the consumer protection powers conferred on it by Articles 4(2)(f), 12, 114 and 169 of the Treaty on the Functioning of the European Union and Article 38 of the Charter of Fundamental Rights, intend to enter into negotiations with the biggest insurance companies with a view to revising premiums downwards?

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