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Working Party on Road Transport

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Geneva, 29-31 October 2008
Item 6 (c) (i) of the provisional agenda

**HARMONIZATION OF REQUIREMENTS CONCERNING INTERNATIONAL ROAD
TRANSPORT AND FACILITATION OF ITS OPERATION**

International Motor Insurance System (Green Card)

Report of the President of the Council of Bureaux

This year the 42nd General Assembly of the Council of Bureaux (CoB) was held on 29-30 May 2008 in Lisbon. The main issues addressed by the CoB over the last 12 months are discussed below.

I. New Green Card format

1. The Green Card remained almost unchanged for 50 years and the Council of Bureaux has worked on its first substantial revision. This revision aimed at clarifying remaining uncertainties, improving the Green Card as a document for controlling authorities in some cases, improving its contractual aspect and providing practical information to the policyholder, on either the Green Card or the CoB Website.
2. The Working Group which was set up within the Council of Bureaux to work initially on the Green Card security worked on this project and successfully completed its work after having obtained the consensus of almost all the Motor Insurance Bureaux and the approval of the relevant CoB Committees for revising the Green Card along the above lines.
3. The new Green Card format was adopted by the 42nd General Assembly (for both horizontal and vertical models) and will be implemented from 1 January 2009 with a two year transitional period (ending on 31 December 2010) in order to replace the current version of the Green Card.
4. No considerable changes were made to the Green Card: the new format aims at being more user-friendly as well as more understandable to the consumers (numbered items, clearer structure, more concise wording and obsolete information deleted) and gives more space to the insurers to provide additional information to the policyholders.
5. The new Green Card format was provided to the UNECE on 4th June 2008 (letter with ref. N° 7687) for the consideration of the Principal Working Party on Road Transport with explanations as regards the changes made (*The new form is attached as Annex*).
6. The positive response of the Principal Working Party on Road Transport is awaited by the Council of Bureaux to allow the implementation of the new Green Card format as from 1 January 2009.

II. New Constitution

7. A new version of the Constitution and the Internal Rules (CoB Election Procedure) have been adopted and came into force at the day of their adoption by the 42nd General Assembly (29 May 2008).
8. The CoB Management Committee decided in February 2007 to set up an ad hoc Working Group with the task of considering the articles provided for by the Constitution in the light of modern company law and traditions. The Working Group completed successfully its tasks after having obtained the consensus of the CoB Membership and approval and guidance of the CoB Management Committee.
9. The new version of the Constitution is not of a revolutionary character, but merely brings specific articles of the Constitution up to date.

10. The main amendments are:

- (a) A more logical and consistent lay-out of the document (e.g.: articles on the General Assembly, the Signatories to the Multilateral Agreement, the Management Committee and the other Permanent Committees now have the same design);
- (b) A clearer hierarchical structure between the different bodies of the Council of Bureaux for better efficiency (the General Assembly as the main decision-making body, the Management Committee having the power to propose matters to the General Assembly, the President and the Secretary General running the Council of Bureaux and being the executive powers as the chairman of the board and the CEO respectively);
- (c) Measures ensuring that the Management Committee is involved in any issues which is to be presented at the General Assembly (e.g.: proposals from the Permanent Committees have to be approved by the Management Committee before being presented at the General Assembly);
- (d) Provisions establishing that both the President and the Vice President of the Council of Bureaux are members of the Management Committee with the same voting rights as the other members of the Management Committee;
- (e) A clause stating that wording implying masculine gender includes also the feminine gender;
- (f) The initiation of the process aiming at clarifying the name of "Council of Bureaux" as "the International Association of National Motor Insurers' Bureaux", bearing in mind that this update would take time.

III. New Mediation rules

11. New rules on Mediation have been approved by the 42nd General Assembly and brought into effect as of 1st July 2008. These rules represent for the Council of Bureaux a new tool to resolve possible disputes between Motor Insurance Bureaux.

12. Following the 41st General Assembly in 2007, the Management Committee of the Council of Bureaux mandated the Working Group on Financial Stability to work on the drafting of Mediation Rules as a priority with the aim to prepare them for approval and implementation by the next General Assembly.

13. Mediation is a direct communication and settlement of a dispute between the parties concerned. The parties have to work together with the help of a mediator to find a solution: it is seen as a rapid and less costly proceeding which preserves the good relationship between parties.

14. The Working Group worked on this project and successfully completed its work after having obtained the consensus of the CoB Membership and approval and guidance of the relevant CoB Committees.

15. This new rules are based on the core "first pay then dispute" principle. They further introduce clear time limits within which either mediation or arbitration can be activated. In order

to avoid that mediation fails due to the non-activity of a party to the mediation, specific provisions have been set (e.g. to go for arbitration).

16. Mediation rules are offered to the CoB Membership as an option to be used in exceptional cases where the disputing parties are unable to come to a common agreement since the preferred way of resolving disputes still remains the direct communication and settlement without involving the Council of Bureaux.

IV. Overhaul of the Explanatory Memorandum

17. The review of the old decisions taken by the General Assembly and by the Committee of the Signatories of the Multilateral Agreement before 1 July 2003 (when the Internal Regulations, and particularly Section III of the Regulations, came into force) has been completed this year. This study began in 2005 with the aim of completing the Explanatory Memorandum by the introduction of updated instructions for a correct interpretation of the Internal Regulations.

V. Financial Stability

18. The financial stability of the Green Card system remains the focus of continuing effort by the Council of Bureaux to ensure that large or catastrophic claims will be met by all Motor Insurance Bureaux.

19. This work which is aimed at strengthening the financial basis of the system will continue over the coming year.

20. A specific and detailed questionnaire on financial stability was circulated to the CoB membership during summer 2008 with a 2 month period for providing replies. The aim of the Working Group on Financial Stability is to thoroughly analyse replies received during autumn 2008 to allow for the reporting of the outcome to the 43rd General Assembly in 2009 after having discussed the findings with the Management Committee.

VI. Membership Issues

Russia

21. The Russian Association of Motor Insurers confirmed several times its wish to become member of the Green Card System on 1 January 2009. However, all the conditions for such membership were only fulfilled in March 2008, allowing the Council of Bureaux to schedule its application to the agenda of the 42nd General Assembly.

22. The Russian Association of Motor Insurers has been admitted by the 42nd General Assembly to membership under the status of a transitional member as of 1 January 2009 until its possible advancement to the status of a full member is agreed by the General Assembly according to the Transitional Membership Financial Guarantees Criteria, and provided that the financial guarantees (reinsurance contract and bank guarantee) are activated by 15 October 2008 for the bank guarantee and 1 November 2008 for the reinsurance program in light of its review clause.

23. This also implies that provided that the financial guarantees are met on time, Green Cards will have to be modified accordingly by January 2009 by adding the relevant information on Russia.

[Optional for the Bureau: insertion of the Bureau's logo]

ORIGINAL

1. INTERNATIONAL MOTOR INSURANCE CARD 1. CARTE INTERNATIONALE D'ASSURANCE AUTOMOBILE 1. <i>the same as above in any national language of the "issuing" Bureau</i>						2. ISSUED UNDER THE AUTHORITY OF					
3. VALID						4. Country Code/Insurer's Code / Number / /					
Day DD	Month MM	Year [Optional YY or YYYY]	Day DD	Month MM	Year [Optional YY or YYYY]						
(Both Dates Inclusive)											
5. Registration No. (or if none) Chassis or Engine No.						6. Category of Vehicle*		7. Make of Vehicle			
8. TERRITORIAL VALIDITY This card is valid in Countries for which the relevant box is not crossed out (for further information , please see www.cobx.org) In each country visited, the Bureau of that country guarantees, in respect of the use of the vehicle referred to herein, the insurance cover in accordance with the laws relating to compulsory insurance in that country. <u>For the identification of the relevant Bureau, see reverse side.</u>											
A	B	BG	CY ⁽¹⁾	CZ	D	DK	E	EST	F	FIN	
GB	GR	H	I	IRL	IS	L	LT	LV	M	N	
NL	P	PL	RO	S	SK	SLO	CH	AL	AND	BIH	
BY	HR	IL	IR	MA	MD	MK	RUS	SRB ⁽²⁾	TN	TR	
UA											
(1) The cover provided under Green Cards issued for Cyprus is restricted to those geographical parts of Cyprus which are under the control of the Government of the Republic of Cyprus. (2) The cover provided under Green Cards issued for Serbia is restricted to the Republic of Montenegro and to those geographical parts of Serbia which are under the control of the Government of the Republic of Serbia.											
9. Name and Address of the Policyholder (or User of the vehicle)											
10. This Card has been issued by: <ul style="list-style-type: none"> • Name of the Insurer: • Address of the Insurer [Optional for the insurer: <ul style="list-style-type: none"> • Logo of the company • Phone &/or Fax number(s) • Homepage • E-mail address] 							11. Signature of Insurer				

Useful Information [optional for the national markets to indicate additional information]

*CATEGORY OF VEHICLES CODE:

A CAR	C LORRY OR TRACTOR	E BUS	G OTHERS
B MOTORCYCLE	D CYCLE FITTED WITH AUXILIARY ENGINE	F TRAILER	

NOTE TO THE INSURED

In regard to (a) damage to the insured vehicle, however caused; (b) personal injuries not covered by the Compulsory Third Party Insurance Law in force in the country of accident; (c) renewal of a card the validity of which has expired; the Bureau of the country visited should not be approached but notification should be given (unless otherwise instructed by the Insurer) direct to the Insurer.

NAMES AND ADDRESS OF THE BUREAUX

A	AUSTRIA	VERBAND DER VERSICHERUNGSUNTERNEHMEN ÖSTERREICHS, Schwarzenbergplatz 7, Postfach 248, A-1030 WIEN, [43] (1) 711 560.
AL	ALBANIA	BSHS BYROJA SHQIPTARE E SIGURIMIT, Rruga "Gjergj Fishta", Pall. Edi-AI-II, Kati II-IB, TIRANA, [355] (42) 54033
AND	ANDORRA	OFICINA ANDORRANA D'ENTITATS D'ASSEGUARANÇA D'AUTOMÒBIL, c/o Maria Pla, 33, 3r, 3a, AD500, ANDORRA LA VELLA [376] 86 00 17
B	BELGIUM	BUREAU BELGE DES ASSUREURS AUTOMOBILES, Rue de la Charité 33 Bte 2, BE-1210 BRUXELLES [32] (2) 287 18 11
BG	BULGARIA	NATIONAL BUREAU OF BULGARIAN MOTOR INSURERS, 2, Graf Ignatiev Str, floor 2, SOFIA 1000 [359] (2) 981 11 03
BIH	BOSNIA and HERZEGOVINA	– BIRO ZELENE KARTE U BOSNI I HERCEGOVINI, Kolodvorska 11A/II, 71000 SARAJEVO [387] (33) 213 674
BY	BELARUS	BELARUSIAN TRANSPORT INSURANCE BUREAU, 1 Kalvanyaskaya St, 220004 MINSK, [375] (17) 2264 764
CH	SWITZERLAND	NATIONALES VERSICHERUNGSBÜRO SCHWEIZ (NVB) SWISS NATIONAL BUREAU OF INSURANCE (NBI), Thurgauerstrasse 101, CH-8152 Opfikon Glattbrugg, [41] (44) 628 65 19 - Secretariat [41] (44) 628 89 30 - For claims only- Free phone from Switzerland 0800 831 831
CY	CYPRUS	MOTOR INSURERS' FUND, 23, Zenon Sozous Str., P.O. Box 22030, 1516 NICOSIA [357] (22) 763 913 or 764 907
CZ	CZECH REP.	ČESKÁ KANCELAR POJIŠTITELŮ, Štefánikova 248/32, 150 00 Praha 5, CZECH REPUBLIC [420] (2) 21 413 660
D	GERMANY	DEUTSCHES BÜRO GRÜNE KARTE e.V., Glockenglessenwall 1, 20095 HAMBURG [49] (40) 33 44 00
DK	DENMARK	DANSK FORENING FOR INTERNATIONAL MOTORKØRETØJSFORSIKRING, Amaliegade 10, 1256 KØBENHAVN [45] (33) 43 55 00
E	SPAIN	OFICINA ESPAÑOLA DE ASEGURADORES DE AUTOMOVILES, Sagasta 18, 28004 MADRID [34] (91) 446 03 00
EST	ESTONIA	EESTI LIIKLUSKINDLUSTUSE FOND, Mustamäe tee 44, 10621 TALLINN, [372] 667 1800
F	FRANCE	BUREAU CENTRAL FRANÇAIS, 1, rue Jules Lefebvre, 75431 PARIS, Cedex 09 [31] (1) 53 21 50 80
FIN	FINLAND	LIIKENNEVAKUUTUSKESKUS, Bulevardi 28, FIN-00120 HELSINKI 12 [358] (9) 680 401
GB	UNITED KINGDOM OF GREAT-BRITAIN AND NORTHERN IRELAND	
		MOTOR INSURERS' BUREAU, Linford Wood House, 6-12 Capital Drive, Linford Wood, Milton Keynes, MK14 6XT [44] (1908) 830 001
GR	GREECE	MOTOR INSURERS' BUREAU-GREECE, 9 Xenophontos Street, ATHENS 105 57, [30] (210) 32 23 324/32 36 562
H	HUNGARY	MAGYAR BIZTOSÍTÓK SZÖVETSÉGE (MABISZ), Hungarian Motor Insurance Bureau Aradi utca 65-67, H-1062 BUDAPEST / POB 1297, H-1381 BUDAPEST 62, [36] (1) 266 9963
HR	CROATIA	HRVATSKI URED ZA OSIGURANJE, Croatian Insurance Bureau, 10000 ZAGREB, Martićeva 73, [385] (1) 46 16 755
I	ITALY	UFFICIO CENTRALE ITALIANO, (UCI) Soc. Cons. a r.l., 20145 MILANO, Corso Sempione 39, [39] (02) 34 96 81
IL	ISRAEL	Israel Insurance Association, THE GREEN CARD BUREAU, 11 Moshe Levy Str. P.O.B. 17160, Rishon-LeZion 75070, [972] (3) 9424311
IR	ISLAMIC REPUBLIC OF IRAN	
		Green Card Bureau of Iran c/o BIMEH MARKAZI IRAN, 72 Africa Avenue, 19157, POB 19395, 5588 TEHRAN, [96] (21) 22050001 - 5
IRL	IRELAND	MOTOR INSURERS' BUREAU OF IRELAND, Insurance House, 39 Molesworth Street, DUBLIN 2, [353] (1) 676 9944
IS	ICELAND	ALPJÓDLGAR BIFREIBATRYGGINGAR Á ÍSLANDI, Borgartúni 35, 105 REYKJAVÍK, [354] 568 1612
L	LUXEMBOURG	BUREAU LUXEMBOURGEOIS DES ASSUREURS, 75 rue de Mamer L- 8061 BERTRANGE Luxembourg, [352] 45 73 04
LT	LITHUANIA	MOTOR INSURERS' BUREAU OF THE REPUBLIC OF LITHUANIA, Algirdo 38 LT-03606 VILNIUS, [370] 5 216 28 60
LV	LATVIA	LATVIJAS TRANSPORTLĪDZĒKĻU APDROŠINĀTĀJU BIROJS, 9, Lomonosova Street, Riga LV-1019, [371] 7 114300
M	MALTA	MALTA GREEN CARD BUREAU, 43A/2 St Paul's Buildings, West Street, VALLETTA VLT 12, [356] 21 238 253
MA	MOROCCO	BUREAU CENTRAL MAROCAIN DES STES D'ASSURANCES, 154, Blvd d'Anta, 01 - CASABLANCA, [212] (22) 39 18 57, 39 18 59
MD	MOLDOVA	"ARCA" NATIONAL AGENCY OF INSURERS, Stefan Cel Mare str., 182, office 508 2012 CHISINAU, [373] (22) 221 970
MK	F.Y.R.O.M.	NATIONAL INSURANCE BUREAU, "Mitropolit Trodosj Galaganov" str., no.28/IV SKOPJE, [389] (2) 3136 172
N	NORWAY	TRAFIKKFORSIKRINGSFORENINGEN, Hansteens Gate 2, Postboks 2551 Solli, 0202 OSLO, [47] (22) 04 86 00
NL	NETHERLANDS	NEDERLANDS BUREAU DER MOTORRIJTUIGVERZEKERAARS, Handelskade 49 NL-2288 BA RIJSWIJK, ZH, [31] (70) 3408 280
P	PORTUGAL	GABINETE PORTUGUÊS DE CARTA VERDE-GPCV, Rua Rodrigo de Fonseca No.41 P - 1250 190 LISBOA, [351] (21) 384 8101/02
PL	POLAND	POLISH MOTOR INSURERS' BUREAU, ul. Swietokrzyska 14 PL 00-050 WARSAW, [48] (22) 626 46 33
RO	ROMANIA	BIROUL ASIGURATORILOR DE AUTOVEHICULE DIN ROMANIA (BAAR), 40-40bis Vaele Lascăr Street, 2 Bucharest, code 020502, Romania, [40] (21) 319 13 02, [40] (21) 319 13 03
RUS	RUSSIA	RUSSIAN GREEN CARD BUREAU (RAMI), 27 bld. 3, Lusinovskaya str, Moscow, Russia, 115093 ☎ [7] (495) XXXXXXX
S	SWEDEN	TRAFIKFÖRSÄKRINGSFORENINGEN, Kartavagen 108, STOCKHOLM / Box 24035, SE-104 50 STOCKHOLM, [46] (8) 622 782 00
SRB	SERBIA	UDRUZENJE OSIGURAVACA SRBIJE, Bulevar Despota Stefana 68b, P.O. Box 12-18, 11108 BEOGRAD 12, ☎ [381] (11) 2750 359, 2767 443
SK	SLOVAK REP	SLOVENSKÁ KANCELARIA POIST'OVATEĽOV, Trnavská cesta 82, 826 58 BRATISLAVA 29, [421] (2) 4444 1633
SLO	SLOVENIA	SLOVENSKO ZAVAROVALNO ZDRUZENJE, GIZ, 1001 LJUBLJANA, Železna cesta 14, P.O.Box 2512 [386] (1) 4377 098/4735 322
TN	TUNISIA	BUREAU UNIFIE AUTOMOBILE TUNISIEN, 5, Rue IBN ZOHR cité Jardin le belvédère 1002 Tunis, [216] (71) 841 514 or [216] (71) 841 784
TR	TURKEY	TÜRKİYE MOTORLU TAŞIT BÜROSU (TURKISH MOTOR INSURANCE BUREAU), Büyükdere Cad., Oya Sk. Devran Apt. 2/1, 34394 Gayrettepe, İSTANBUL, [90] (212) 217 5968, 217 5969, 217 5970, 217 5971
UA	UKRAINE	MOTOR (TRANSPORT) INSURANCE BUREAU OF UKRAINE, P.O.B. No.272, KYIV 2, 02002, UKRAINE, [38] (044) 239 20 27

For further information: please see www.cobx.org