

EUROPEAN SECURITY
European Insurance Market
Requirements
December 2006



The Author

P Burnley

Report ref:
SBD/SEC/2013

SBD

Overview

SBD is an independent company providing specialist consultancy in the design and development of automotive components and systems. The company, founded in 1995, has extensive knowledge of the strategic development of vehicle systems.

Working closely with manufacturers and suppliers, SBD provides consultancy at various levels including:

- Technical Research**
- Strategic Planning**
- Program Management**
- Product Development**

SBD also provides the industry with detailed market and technical reports on various technologies, market trends and competitor analysis.

The company has helped to develop many successful systems seen in the market today and is continuing to help manufacturers implement the next generation of systems with an emphasis on *Vehicle Security* and *Vehicle Telematics*.

For more information, visit www.sbd.co.uk

This report is intended for the addressee only, and may contain confidential or privileged information that is not available to the general public. You are being sent this information because you are known and trusted by SBD. We therefore expect the information to be handled in a responsible and sensitive manner.

The views expressed in this report are those of SBD only, and we do not take responsibility for any misinterpretation based on the information contained in this report. Vehicle testing reports can only be considered to represent the specific vehicle being tested at that time, and are not necessarily representative of the complete range of vehicles and models available.

Table of Contents

1. Executive Summary	7
1.1 Introduction	7
1.2 Conclusions	8
1.3 Insurance requirements	9
2. Overall situation analysis	12
2.1 Theft trends	12
2.2 Insurance requirements for vehicle security	16
2.3 Insurance benefits for vehicle security	20
3. Background statistical data	24
3.1 Car parc	24
3.2 New car sales	25
3.3 Average age of parc	26
3.4 Theft data	27
4. Scope of this report	32
4.1 Countries included in this study	32
4.2 Limitations of this study	33
4.3 Format of this report	33
5. Belgium	37
5.1 Market situation	37
5.2 Insurance System	38
5.3 Cost of Ownership	39
5.4 Security Requirements and Benefits	39
6. Finland	43
6.1 Market situation	43
6.2 Insurance System	45
6.3 Cost of Ownership	47
6.4 Security Requirements and Benefits	48
7. France	52
7.1 Market situation	52
7.2 Insurance System	53
7.3 Cost of Ownership	55
7.4 Security Requirements and Benefits	58
8. Germany	62
8.1 Market situation	62
8.2 Insurance System	64
8.3 Cost of Ownership	66
8.4 Security Requirements and Benefits	69
9. Italy	74
9.1 Market situation	74
9.2 Insurance System	75
9.3 Cost of Ownership	77
9.4 Security Requirements and Benefits	78
10. The Netherlands	81
10.1 Market situation	81
10.2 Insurance System	85
10.3 Cost of Ownership	87

10.4	Security Requirements and Benefits.....	87
11.	Norway.....	92
11.1	Market situation.....	92
11.2	Insurance System.....	93
11.3	Cost of Ownership.....	95
11.4	Security Requirements and Benefits.....	95
12.	Poland.....	98
12.1	Market situation.....	98
12.2	Insurance System.....	99
12.3	Cost of Ownership.....	101
12.4	Security Requirements and Benefits.....	101
13.	Russia.....	104
13.1	Market situation.....	104
13.2	Insurance System.....	106
13.3	Cost of Ownership.....	108
13.4	Security Requirements and Benefits.....	108
14.	Spain.....	112
14.1	Market situation.....	112
14.2	Insurance System.....	113
14.3	Cost of Ownership.....	114
14.4	Security Requirements and Benefits.....	116
15.	Sweden.....	120
15.1	Market situation.....	120
15.2	Insurance System.....	123
15.3	Cost of Ownership.....	125
15.4	Security Requirements and Benefits.....	126
16.	United Kingdom.....	130
16.1	Market situation.....	130
16.2	Insurance System.....	132
16.3	Cost of Ownership.....	134
16.4	Security Requirements and Benefits.....	136
17.	Comité Européen des Assurances (CEA).....	141
17.1	Current status of CEA01.....	142

List of Tables

Table 1. Analysis of theft reduction by country	14
Table 2. Classification system by country.....	17
Table 3. Proposed new developments from Insurance industry.....	19
Table 4. Risk classification modification by security	20
Table 5. Summary of insurance benefits	21
Table 6. Car parc by country in 2004.....	24
Table 7. Theft reduction from 2000 to 2005.....	28
Table 8. Theft statistic source comparison	29
Table 9. Market share of car insurance companies in Belgium	38
Table 10. Insurance security requirements in Belgium.....	40
Table 11. Security system benefits in Belgium.....	41
Table 12. Vehicle thefts (by manufacturer) in Finland	44
Table 13. Market share of car insurance companies in Finland	45
Table 14. LVK classification table for liability insurance	47
Table 15. Security system benefits in Finland	49
Table 16. SRA classification specification adjustments.....	56
Table 17. SRA classification, price rating	57
Table 18. SRA classification, repair cost	58
Table 19. French insurance requirements	59
Table 20. Security system benefits in France.....	60
Table 21. Vehicle thefts (by manufacturer) in Germany	63
Table 22. Manufacturers with highest German theft rate.....	63
Table 23. Vehicle models with highest German theft rates	64
Table 24. Market share of car insurance companies in Germany	65
Table 25. GDV type-classification tables.....	67
Table 26. Security system benefits in Germany	71
Table 27. Market share of car insurance companies in Italy	76
Table 28. Security system benefits in Italy	79
Table 29. Vehicle thefts (by manufacturer) in the Netherlands.....	83
Table 30. Manufacturers with highest theft rate in the Netherlands	83
Table 31. Market share of car insurance companies in the Netherlands.....	85
Table 32. Insurance security requirements in The Netherlands	88
Table 33. Security system benefits in the Netherlands.....	89
Table 34. Summary of planned requirement changes.....	90
Table 35. Market share of car insurance companies in Norway.....	93
Table 36. Norwegian insurance requirements	95
Table 37. Security system benefits in Norway.....	96
Table 38. Vehicle thefts (by model) in Poland in 2005	99
Table 39. Market share of car insurance companies in Poland.....	99
Table 40. Security system benefits in Poland.....	102
Table 41. Vehicle thefts (by manufacturer) in Moscow.....	105
Table 42. Vehicle thefts (by model) in Moscow	106
Table 43. Security system benefits in Russia	109
Table 44. Market share of car insurance companies in Spain.....	113
Table 45. Insurance security requirements in Spain.....	117
Table 46. Security system benefits in Spain.....	118
Table 47. Vehicle thefts by manufacturer in Sweden	122
Table 48. Manufacturers with highest theft rate in Sweden.....	122
Table 49. Market share of car insurance companies in Sweden	124
Table 50. Insurance security requirements (passenger cars) in Sweden.....	126
Table 51. Security system benefits in Sweden	127

Table 52. Most stolen older UK cars (2003-2005).....	131
Table 53. Most stolen high-value UK cars (2003-2005)	132
Table 54. Car insurance companies in the United Kingdom, ordered by market share	133
Table 55. Insurance security requirements in United Kingdom	136
Table 56. Thatcham NVSR calculation method.....	137
Table 57. Security system benefits in United Kingdom	138

List of Figures

Figure 1. Countries covered in this report.....	7
Figure 2. Car thefts as percentage of parc	13
Figure 3. New car sales in 2005	25
Figure 4. Average age of car parc	26
Figure 5. Theft trends for all countries	27
Figure 6. Theft rates in 2005.....	30
Figure 7. Countries included in this study.....	32
Figure 8. Belgium theft data	37
Figure 9. Finland theft data.....	43
Figure 10. Finland theft recovery data.....	44
Figure 11. France theft data	52
Figure 12. France theft recovery data.....	53
Figure 13. Germany theft data.....	62
Figure 14. Italy theft data	74
Figure 15. Italy theft recovery data	75
Figure 16. The Netherlands theft data.....	81
Figure 17. The Netherlands theft recovery data	82
Figure 18. Non-recovered thefts by vehicle model in the Netherlands	84
Figure 19. Norway theft data	92
Figure 20. Poland theft data	98
Figure 21. Russia theft data.....	104
Figure 22. Spain theft data	112
Figure 23. Sweden Theft Data.....	120
Figure 24. Sweden theft recovery data.....	121
Figure 25. Non-recovered thefts by vehicle model	123
Figure 26. United Kingdom theft data.....	130
Figure 27. Forecast changes to UK group rating scheme	139

1. Executive Summary

1.1 Introduction

1998 年以来、欧州では全ての新車にイモビライザの装着が規制 (95/56/EC) で義務付けられている。この規制が導入されたことで、当初は、欧州の全ての国々で車の盗難総件数が徐々に減少した。

しかし、過去 8 年間に窃盗の手口と様式が変化し、今では規制で求められる基本レベルのイモビライザなら問題なく破ってしまうだけの理解、知識を備えたプロの窃盗犯によって盗難される車の割合が高くなっている。規制に適合したイモビライザを装着しているにも関わらず、窃盗犯に防犯上の弱点を知られており、継続して高い盗難率に悩まされているという車が多い。

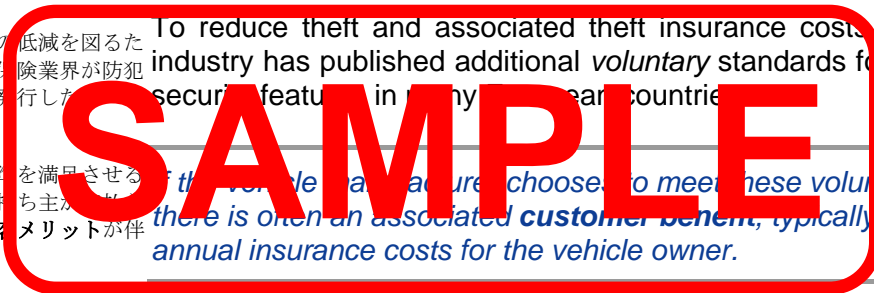
盗難およびそれに伴う保険費用の低減を図るために、欧州の多くの国々では、保険業界が防犯機能に関する任意基準を追加で発行した。

自動車メーカーが、この任意基準を満足させることにした場合には、自動車の持ち主から年間保険料が低くなるなど、顧客メリットが伴う場合が多い。

Within Europe, there is legislation (95/56/EC) mandating the fitment of an immobiliser to every new car since 1998. A primary result of this legislation has been a steady reduction in the overall theft of cars in all European countries.

However, theft methods and patterns have changed over the past eight years and a higher proportion of cars are now stolen by professional thieves who have the knowledge and understanding to overcome the basic level of immobiliser performance that is required by legislation. Despite having an immobiliser fitted that complies with legislation, a number of vehicles have inherent security weaknesses that are known to thieves and continue to have high theft rates.

To reduce theft and associated theft insurance costs, the insurance industry has published additional voluntary standards for the fitment of security features in many European countries.



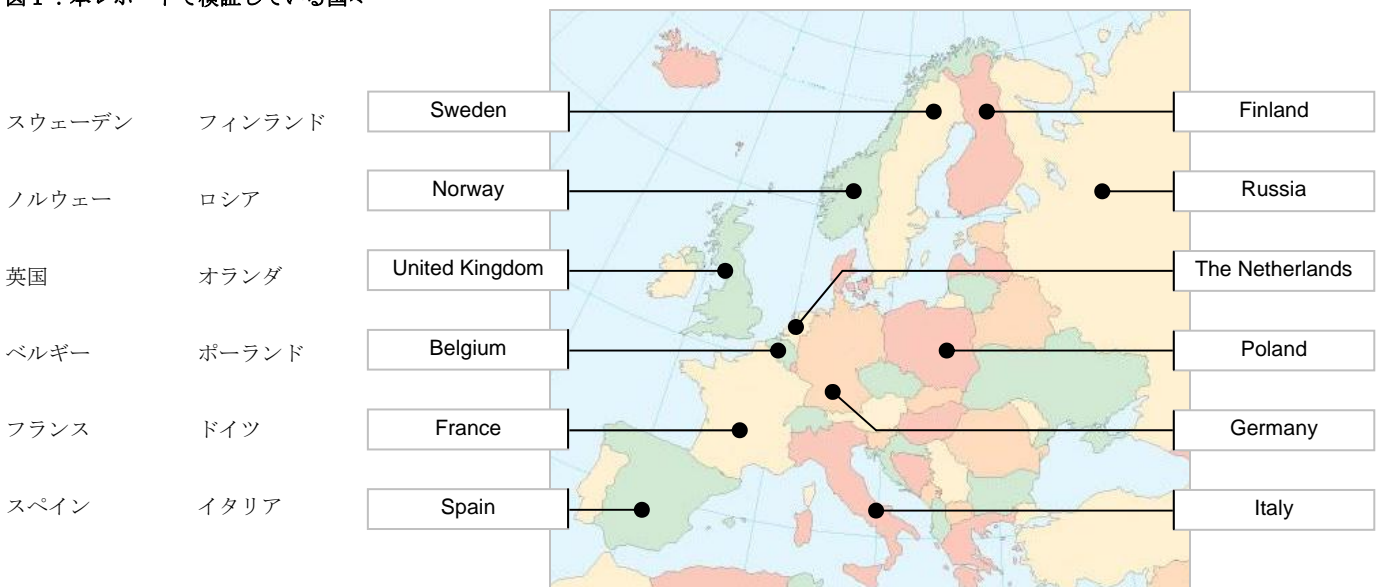
If the vehicle manufacturer chooses to meet these voluntary standards there is often an associated customer benefit, typically a reduction in annual insurance costs for the vehicle owner.

本レポートでは、下図 1 に示す 12 カ国の現状について検証する。西欧での新車販売の 85% 以上が、この 12 カ国であげられる。

This report examines the situation in twelve countries shown in Figure 1 below. Together, these countries account for over 85% of new vehicle sales in Western Europe.

図 1 : 本レポートで検証している国々

Figure 1. Countries covered in this report



Source: SBD, 2006

Belgium



Summary

Belgium has a xxxxx xxxxx xxxxx xxxxx and the average age of the vehicles in the parc is among the xxxxx xxxxx xxxxx countries studied.

Theft of cars in Belgium has xxxxx xxxxx xxxxx since 2000. This is xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx. The Ministry of the Interior has the responsibility of developing policy regarding vehicle crime.

Belgium does not operate a vehicle risk classification system for insurance. The Belgian insurance association, Assuralia, has written several insurance requirements for vehicle security covering immobiliser, alarm and SVT systems.

A low proportion of drivers in Belgium take theft insurance for their car. Belgian insurers offer benefits for xxxxx xxxxx xxxxx - xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx, xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx xxxxx.

5.1.2. Theft reduction initiatives

The Ministry of the Interior in Belgium is tasked with developing policy concerning vehicle crime. There is, in addition, a National Platform that discusses problems occurring as a result of vehicle crime and harmonizes the policies of all concerned parties.

5.2 Insurance System



There are approximately 60 active insurance companies operating in Belgium, although around 80% of car insurance business is conducted by the largest 7 companies. According to figures from 2004, the insurance companies with the largest share of the car insurance market in Belgium are listed in Table 9 below:

Table 9. Market share of car insurance companies in Belgium

	Insurance Group	Market Share
1 st		
2 nd		
3 rd		
4 th		
5 th		
6 th		
7 th		
8 th		
9 th		
10 th		

Source: Assuralia, 2006

5.2.1. Insurance Association

Assuralia (formerly known as UPEA/BVVO) represents the professional interests of the Belgian insurance industry. Assuralia is based in Brussels, and represents around 95% of non-life insurance companies operating in Belgium.

- **Contact details**
Assuralia
Division automobile
Square de Meeûs, 29
1000 Bruxelles
Belgium

Tel.: +32 2 547 56 11
Fax: +32 2 547 59 01

The representative for the motor division is:
xxxxx xxxxx

