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## 6<sup>th</sup> MEETING OF THE BSEC-URTA *AD HOC* WORKING PARTY ON INSURANCE

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TOBB Plaza

Istanbul, Turkey

Wednesday, 7 February 2018, at 10:00 hrs

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### REPORT

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The 6<sup>th</sup> meeting of the BSEC-URTA *ad hoc* Working Party on Insurance was held at the premises of TOBB Plaza in Istanbul on 7 February 2018.

BSEC-URTA Members, Observers, IRU, invited insurance companies as well as the representative of Russian law company URVEST participated in the meeting.

The list of participants is given in **Annex 1**.

#### Background

The 5<sup>th</sup> Meeting of the Working Party took place in Istanbul on 28 August 2017 with the participation of BSEC-URTA Member Associations and invited insurance companies as well as the representative of Reinsurance Company Swiss Re.

In conclusion, at its fifth meeting, the Working Party agreed as follows:

1. RGS with the support of Swiss Re will prepare the summary description of the terms and conditions of the Product and send this description together with the Agreement of confidentiality to the potential participants chosen for the survey in 5 different countries.
2. The Product should be presented by insurance companies – participants of the WPI in 5 different countries to 5-6 road carriers – representative of various sectors of road transport industry starting from small private companies with 1-3 trucks and finishing by the big companies with more than 100 trucks.
3. RGS will give all the documents, questionnaires and very clear instructions to local insurance companies about the questions which should be asked and of expecting results of the survey, including the survey of what additional services the carriers want and what they are willing to pay for. Some questions should be asked about the potential network of services agents (Associations, Insurance companies, internal providers).
4. Insurance Companies – participants of WPI also should provide BSEC-URTA with the information in respect of IT-Platform. The IT-Platform should be in the BSEC-URTA, but the connections should be in each country.
5. Hold the sixth meeting for elaboration of concrete steps for creating the single regional insurance product.

Also, on its 32<sup>nd</sup> meeting, the BSEC-URTA General Assembly took note of the Report of the 5<sup>th</sup> meeting of the Working Party on Insurance as well as verbal report of the WPI Chairperson Ms. Natalia Polunina, informing about recent developments of co-developing regional CMR product with the participation of Swiss Re. It was decided to hold the 6<sup>th</sup> meeting of the Working Party with participation of insurance companies in order to detalize the parameters of new regional CMR product.

#### Summary of the 6<sup>th</sup> Meeting

BSEC-URTA President Ms. Asli Gozutok and Honorary President Mr. Vladimir Florea delivered their opening remarks and Chairperson Ms. Natalia Polunina chaired the meeting welcoming all the participants.

Then, the floor was given to the representative of URVEST Law Firm Mr. Roman Obrastsov who shared his *presentation about URVEST*, its services, scope and benefits for the carriers (**Annex 2**). He also gave the examples of cooperation methods of solving law suits in Europe, EAEU, CIS, BSEC countries,

patterns of possible work with BSEC-URTA and its Members and Observers as well as answered the questions of the participants.

Then the Chairperson Ms. Natalia Polunina took the floor. She noted that as a result of the surveys done the carries in the region showed the high interest to such kind of service which was asked about in questionnaire. Main problems are: IT-platform characteristics and promotion of the insurance product. The beginning may be set with Moldova, Georgia (+ Azerbaijan). The details on responsibilities, organizational and legal steps are described in the *CMR + Project Presentation (Annex 3)*.

Outline of technical task is determined in *IT Platform Example Presentation (Annex 4)*.

Participants agreed that in order to push the establishment and presentation of the regional CMR+ Product, the following steps should be done.

#### **Next steps and further actions:**

- 1) Clarification with Swiss Re possibility of including Turkey into the CMR+ Pilot Project.
- 2) Market search for evaluation of proposals on creation of IT-platform.
- 3) Technical analysis and elaboration of Financial Plan for IT-platform and generally for the CMR+ Project.
- 4) After 3-4 countries are determined for participation in the CMR+ Pilot Project and concrete steps in creation of IT-platform are elaborated the International Secretariat submits to the IRU fund for financial support. As B Plan be ready to elaborate other mechanisms of searching donors/investors such as BSTDB.
- 5) Elaborate the Road Map for CMR+ initiative with duly written steps, and then approve it on the 33rd Meeting of the BSEC-URTA General Assembly, which will be held on 8 June 2018 in Sofia, Bulgaria.
- 6) Preparation of legal basis, regulatory documents (like MoU, agreements etc.) between BSEC-URTA, Associations and insurers and reinsures.
- 7) Hold intermediate meeting(s) for comprehensive work on CMR+ Project (coordination, organizational, technical, legal etc. issues) for better readiness to present it on the 33<sup>rd</sup> Meeting of the BSEC-URTA General Assembly.

#### **Next Meeting**

The Working Party agreed that Chairperson will announce venue and date of its next meeting in consultation with the International Secretariat after review all necessary steps.

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## 6<sup>th</sup> MEETING OF THE BSEC-URTA AD-HOC WORKING PARTY ON INSURANCE

TOBB PLAZA

Istanbul - Turkey

Wednesday, 7 February 2018, at 10:00 hrs

### LIST OF PARTICIPANTS

No.	MEMBER / OBSERVER / COMPANY /GUEST
1)	<b>Insurance Company « ROSGOSSTRAKH » (Russia)</b> - Natalia POLUNINA
2)	<b>Law Firm «URVEST » (Russia)</b> - Roman OBRAZTSOV
3)	<b>TOBB (Turkey)</b> - Ahmet KARAKAS
4)	<b>Insurance Company AK Sigorta (Turkey)</b> - Duygu KILIC ATASEVEN - Sedef BOZDAG
5)	<b>Insurance Company JLT SIGORTA (Turkey)</b> - Ebru UYSAL
6)	<b>UND (Turkey)</b> - Haydar OZKAN - Alpdogan KAHRAMAN
7)	<b>BSEC-URTA</b> - Asli GOZUTOK - President - Vladimir FLOREA – Honorary President - Adrian ALBU – Secretary General - Olga HALDIZ – Assistant to the Secretary General



## LEGAL SUPPORT OF INTERNATIONAL CARRIERS AND FOREIGN ECONOMIC ACTIVITY PARTICIPANTS

### ABOUT COMPANY

#### **Law firm "URVEST"**

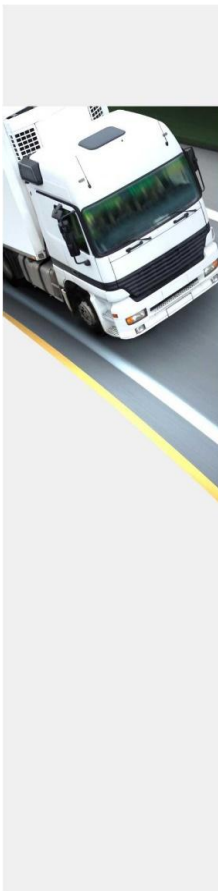
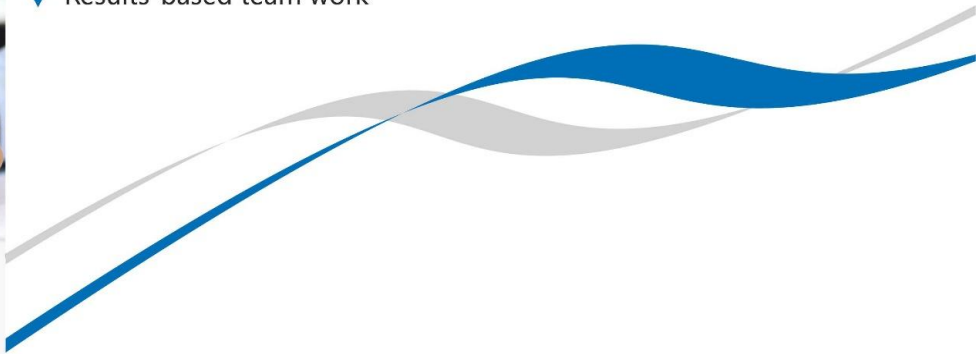
is an ambitious team of lawyers, providing since 2003 professional services to international carriers and foreign economic activity participants in the sphere of customs law, transport law and other related fields of law.





## WHY US?

- ✓ Unique specialization: customs, transport, foreign trade
- ✓ Prompt legal support of carriers and FEA participants
- ✓ Wide geography of services due to established network of partner lawyers and consultants across Europe, EAEU, CIS, BSEC countries
- ✓ Effective and individual turnkey solutions
- ✓ Results-based team work



## KEY SERVICES

- ✓ Round the clock legal support of international carriers and FEA participants
- ✓ Providing help on the territory of the foreign state in the case of road accident
- ✓ Providing help in searching goods, transport vehicles with goods and drivers
- ✓ Prompt help in the case of transport vehicles and goods detention on the border passages, temporary storage warehouses, in the course of transporting goods
- ✓ Gathering documents necessary for insurance payment on the territory of the foreign state

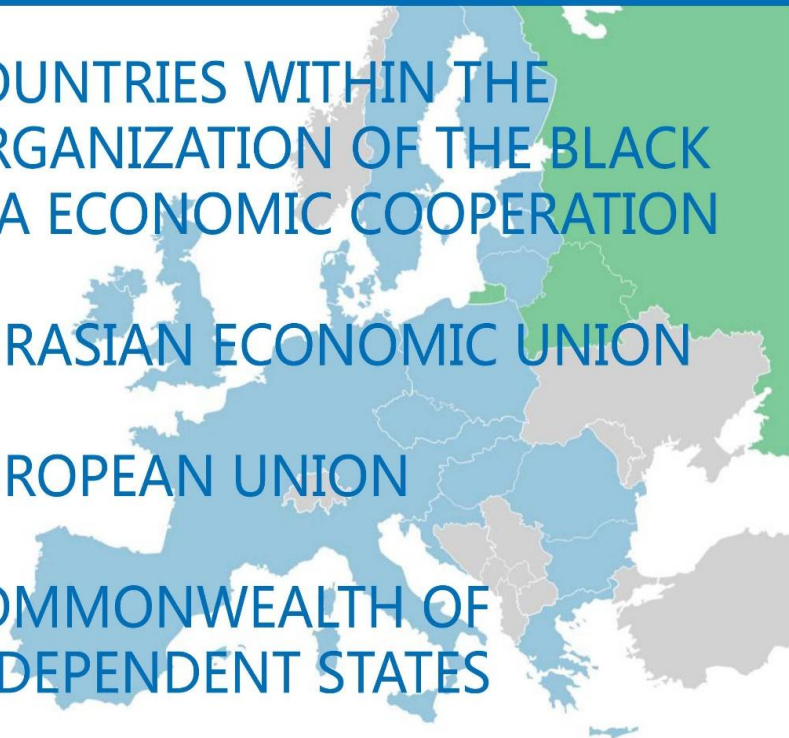
## SCHEME OF WORK

- 1 Round the clock reception of client requests by the call-centre
- 2 Task assignment to the consultant in the country where the problem situation occurred
- 3 Control over the execution of the assigned task
- 4 Maintenance of permanent interaction between the process participants
- 5 Notification of the client upon the solution of the problem situation



## GEOGRAPHY OF SERVICES

- ✓ COUNTRIES WITHIN THE ORGANIZATION OF THE BLACK SEA ECONOMIC COOPERATION
- ✓ EURASIAN ECONOMIC UNION
- ✓ EUROPEAN UNION
- ✓ COMMONWEALTH OF INDEPENDENT STATES





# CONTACTS



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A decorative graphic consisting of two wavy lines. One is a solid blue line and the other is a light gray line, both curving across the lower half of the page.

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# CMR+ Project Presentation



## Pilot Project of implementation of the BSEC-URTA Single Insurance Product

### Proposed Further Steps and Actions

A) Organizational Actions	Who	When
Approval of the innovative CMR + Project as one of the priorities of the Organization	BSEC-URTA 33 GA	8 June 2018 Sofia
Approval the Road Map (deadlines, responsible persons, resources) for the promotion of the "CMR +" Project	BSEC-URTA 45 MC	7 June 2018 Sofia
Promotion of the Project and implementation of decisions of WPI "CMR +"	International Secretariat, Management Council	June-August 2018
Creation of a commercial company for the promotion, implementation and management of the Project	International Secretariat, Legal Adviser, President	June 2018
Holding of a joint meeting of WPI "CMR +" with the participation of the IRU in order to unite efforts and find opportunities to promote the Project "CMR +" in different regions of the world	International Secretariat, Chairperson, IRU MD	June-August 2018
Preparation a Financial plan for the implementation of the Project "CMR +" for the possible investor	International Secretariat, Chairperson, IRU MD	April-May 2018



### Proposed Further Steps and Actions

<b>B) Legal Actions</b>	<b>Who</b>	<b>When</b>
Drafting and signature of an Agreement between participants to the Project (BSEC-URTA, Insurance companies, Reinsurers)	Chairperson, Legal Adviser, Participants	April - June 2018
Drafting and signature of an Agreement between Project Management and Service Agent "URVEST"	Chairperson, Legal Adviser, URVEST	April - June 2018
Preparation of other regulatory legal documents necessary for implementation of the Project	International Secretariat, Chairperson, Legal Adviser	July-August 2018
Registration of the commercial company for the promotion, implementation and management of the Project	International Secretariat, Legal Adviser, President	June 2018

### Proposed Further Steps and Actions

<b>C) Technical Activities</b>	<b>Who</b>	<b>When</b>
Identification of sources for funding of a Project Management IT Platform	President, Management Council, Chairperson,	April - June 2018
Drafting of the Technical description for the Project necessary for the creation of the IT Platform	Chairperson	March- 2018
Selection of the service integrator company (jointly BSEC-URTA and IRU) to develop the unified electronic platform of the Project "CMR +"	President, Chairperson, IRU MD	July-August 2018

## Electronic Platform for Selling Insurance Policies

Characteristics	Description
Who will use?	<ol style="list-style-type: none"> <li>1. Hauliers from different countries (on the first stage BSEC States, over the long term - other states) for registration of insurance policy (certificate) for CMR liability insurance (single/standardized insurance product for all the countries)</li> <li>2. Call-Centre or insurance company representative, service agent for checking the availability of insurance certificate from the applying carrier</li> </ol>
How to enter?	Through the web-site of Associations or through the BSEC-URTA site. To enter by means of search engines is IMPOSSIBLE!!!
Policy Payment	On-line, with the use of different methods (bank cards, web-money etc.)
Language	Main one – English, with the opportunity to turn to other languages (Turkish, Rumanian, Russian).

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## Electronic Platform for Selling Insurance Policies

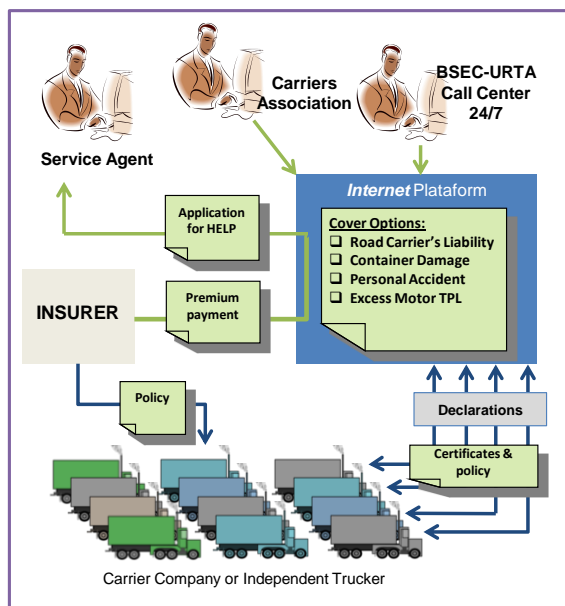
Characteristics	Description
Technology	<ol style="list-style-type: none"> <li>1. Haulier enters the web-site</li> <li>2. Chooses the necessary language</li> <li>3. Chooses the necessary company (most often from his own country)</li> <li>4. Enters the necessary parameters for entering into an insurance policy (certificate)</li> <li>5. Pays the policy (the fee is composed as follows: one vehicle insurance fee per year X amount of vehicles)</li> <li>6. After payment is done (the payment should be reflected on the account of the relevant insurance company) – the certificate is sent by e-mail to the carrier or is printed out</li> <li>7. The original policy is sent to the insurance company by courier mail to the address specified by the carrier</li> </ol>

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# Electronic Platform for Selling Insurance Policies

Characteristics	Description
Is there use to save the information?	Yes, it's necessary to foresee the possibility for archiving the following data : <ul style="list-style-type: none"> <li>- Applications (declarations)</li> <li>- Issued policies (certificates)</li> <li>- Notification of insurance claims</li> <li>- Service requests</li> </ul>
Accounting and Control	Once a month on the bases of Platform data the bordereau (list) is composed: <ul style="list-style-type: none"> <li>- Written out policies (certificates) per each insurance company</li> <li>- Notification of insurance claims</li> </ul>
How to notify the insurance claims?	Pre-notification of the insurance case (event/ accident) is proceeded by means of Platform and is redirected to the relevant insurance company (one which issued the policy).
How to apply for services?	Application for services can be done through the Platform to the Service Agent-Coordinator

## BSEC-URTA Platform: How does it work?



**2 Types of Assureds**  
Carrier Company  
Individual Trucker

**2 Sales Channels:**  
Carriers Association - Agent  
Assured himself - Carrier

**Capabilities**  
Certificate Administration  
Declaration Administration  
Premium Payment  
Referrals to Underwriters

**Types of Users:**  
Carrier/Assured  
BSEC-URTA Call Center  
Carriers Association  
Service Agent / Adjuster  
Underwriters

All online

# Example



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## Camino Seguro Plataforma: Input Information (side note: in Spain)

Pantallas Comunes  
Documentos adjuntos  
Acciones  
Copiar

INFORMACIÓN DEL TRANSPORTE

RESUMEN DE COTIZACIÓN

DETALLES

VIGENCIA

Desde el \*  
16/06/2015  
Hora de Inicio \*  
07:00  
Hasta el \*  
16/06/2015  
Hora de Fin \*  
15:00  
Tipo de Póliza \*  
Trayecto

ACTIVIDAD

Moneda \*  
USD  
Monto Asegurado \*  
50,000  
Origen \*  
-- Please Select --  
Destino Final \*  
-- Please Select --  
Interés Asegurado \*  
Productos minerales y metálicos  
Tipo de Contenedor \*  
Contenedor Bulk  
Número de Conductores en su empresa \*  
1

INFORMACIÓN DEL VEHICULO

Nombre del Conductor / Asegurado \*  
Erika Anna Schoch  
Número de Cedula  
XXXXXXXXXX  
Marca \*  
MACK  
Modelo \*  
M11000  
Número de Chasis \*  
123456789  
Año \*  
2015

Guardar y validar
Siguiente >

Información de la póliza

Producto: Camino Seguro  
No. de Póliza: 0000000405  
Estado: Incompleto  
Asegurador:

Información del Asegurado

Erika Anna Schoch  
Cambiar asegurado

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# Camino Seguro Plataform: Policy Issuance



Inicio Pólizas Cliente Referencia Idioma Lianna P. Gordon - Local Agent

INFORMACIÓN DEL TRANSPORTE RESUMEN DE COTIZACIÓN

**RESUMEN**

✓ Su certificado ha sido confirmado.

**Cobertura**

	LIMITE ASEGURADO	MONTO DEDUCIBLE
RC TRANSPORTISTA - CARGA	USD 50,000	
Terremoto y/o temblor	USD 50,000	
Huracán, tormenta, lluvia, manga de viento, tornado y/o manga de viento	USD 50,000	
Lluvia después de un Accidente	USD 50,000	
Incendio y/o rayo	USD 50,000	
Choque, colisión, y/o vuelco del vehículo transportador	USD 50,000	
Inundaciones y/o desbordamientos de ríos	USD 50,000	
Derrumbe de puentes y/o túneles y/o alcantarillados y/o embarcaderos	USD 50,000	
Explosión	USD 50,000	
Auto-ignición	USD 50,000	
Deslizamiento	USD 50,000	
Motín, huelga y tumultos populares	USD 50,000	
Descarriamiento	USD 50,000	
Robo de bultos completo a consecuencia de uno de los riesgos cubiertos	USD 50,000	

**CONTENEDOR**

Ruta: Ida y vuelta  
Tipo de Contenedor: 40 pies seco  
Limite Asegurado: 10.000  
Monto Máximo de Coaseguro: 2.000

**COBERTURA DE ACCIDENTES PERSONALES**

Ruta: Ida y vuelta  
Limite Asegurado: 1.500

< Anterior Imprimir Documento Guardar y validar

Información de la póliza

Producto: Camino Seguro  
Póliza No: TEST-CAMS-0000000176  
Estado: Emitido

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## Camino Seguro Plataform: Trucking Company policies

INFORMACIÓN DEL TRANSPORTE RESUMEN DE COTIZACIÓN

**DETALLES**

**VIGENCIA**

Desde el: 18/08/2015  
Hora de Inicio: 07:00  
Hasta el: 18/08/2015  
Hora de Fin: 15:00  
Tipo de Póliza: Trayecto ☐ Tiempo ☒

**INFORMACIÓN DE LA PÓLIZA DE TIEMPO**

Número de Póliza: CAMS-1004  
Nombre del asegurado / compañía: Barceló Group  
Desde el: 30/4/2015  
Hasta el: 30/4/2016  
Hora de Inicio: 00:01  
Hora de Fin: 00:01  
Moneda: USD  
Limite Asegurado para RC Transporte: 100000  
Número de conductores en la flota: 3  
Cobertura de Daños al Contenedor: Sí  
Cobertura al Contenedor en carretera: Ida y vuelta  
Cobertura de Gastos Médicos y muerte del Conductor: No

Guardar y validar Siguiendo >

Información de la póliza

Producto: Camino Seguro  
No. de Póliza: 0000000405  
Estado: Incompleto  
Asegurador: Erika Anna Schoch  
Cambiar asegurado

Cover adapted to the needs of the Trucking Company

Trucker can realize individual declarations for each trip he makes that are assured through the Company's policy

Platform or app generates bordereaux of the declarations

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## Camino Seguro Plataform: Referrals

Automatically refers in particular cases to an underwriter given specified parameters:

- Goods carried in inadequate containers (e.g. chilled food in a non-reefer container)
- Agent or assured attempts to change shipment details post-bind
- Insured periods longer than 10 days
- Shipments that are to be carried out more than 10 days ahead of time
- Cancellation requests

INFORMACIÓN DEL TRANSPORTE RESUMEN DE COTIZACIÓN

DETALLES

VIGENCIA

Desde el \* 15/06/2015

Hora de Inicio \* 09:00

Hasta el \* 15/06/2015

Hora de Fin \* 14:00

Tipo de Póliza \* Trayecto

ACTIVIDAD

Moneda \* USD

Monto Asegurado \* 100,000

Origen \* -- Please Select --

Destino Final \* -- Please Select --

Interés Asegurado \* Perecederos

Tipo de Contenedor \* 40 pies seco

Antypical cases

INFORMACIÓN DEL TRANSPORTE RESUMEN DE COTIZACIÓN

Pantallas Comunes

Documentos adjuntos

Documentos

E-mails

Acciones

> Cambiar el documento

> Copiar

> Imprimir Documento

> Enviar E-mail

RESUMEN

✓ Su certificado ha sido confirmado.

Prueba de Pago Recibido

Cobertura

RC TRANSPORTISTA SA

Terrenos

Huracán, tormenta, manga de viento

Lluvia después de un Accidente

Incendio y/o rayo

Make changes after binding

Información de la póliza

Producto: Camino Seguro

Póliza No: TSG-CAMS-0000000177

Estado: Emitido

Asegurador:

Información del Asegurado

Erika Anna Schoch

LIMITES ASEGURADO	MONTO DEDUCIBLE
USD 100,000	1,000
USD 100,000	1,000
USD 100,000	1,000
USD 100,000	1,000

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## Coverages Offered

### Options:

- ☒ Road Carrier's Liability
  - ☐ One way
  - ☐ Annual open cover
- ☒ Container Damage
  - ☐ One way
  - ☒ Roundtrip
- ☐ Personal Accident
  - ☐ One way
  - ☐ Roundtrip
- ☐ Excess Motor TPL

Standardized coverage and easy to understand

plus...

Cover **appropriate** to the characteristics of the particular trip / transportation

Cover **tailored** to the needs of the Driver