

A “Insurance Europe” é a entidade que representa as seguradoras européias. De um modo geral, a sua atuação é bastante forte, se posicionando, sempre que possível, de forma clara e objetiva, como não poderia deixar de ser.

A seguir, mais um exemplo. No ano passado, o Parlamento Europeu encaminhou proposta defendendo a obrigatoriedade de seguro em robôs. Imediatamente, a entidade representativa se posicionou tecnicamente, dizendo que o seguro obrigatório só deve acontecer em casos muito específicos, quando ocorrem, por exemplo: uma grande quantidade de dados, com um bom histórico; uniformidade dos riscos; interesse de muitas seguradoras nesse produto; e boa capacidade de resseguro.

Isso acontece, por exemplo, no seguro de Responsabilidade Civil de Veículos, nunca em um mercado emergente como robôs.

A seguir, o texto e um quadro comparativo das situações.

<https://www.insuranceeurope.eu/insight-briefing-compulsory-insurance-when-it-works-and-when-it-doesnt>

Compulsory insurance and the EU

It is far more difficult for the conditions for compulsory insurance to be met at EU level than at national level. This is because of the often substantial differences in levels of risk, liability regimes and risk prevention cultures between countries:

An EU-wide compulsory scheme that works ...

Motor third-party liability (MTPL)

The motor insurance market is long-established with ample claims data and insurance capacity. Differences in risk and liability across the EU are also not pronounced. This made it possible to introduce an EU-wide compulsory scheme for MTPL insurance in 1972.

Motor third-party liability

For a compulsory EU scheme, is there sufficient:

- claims data? **YES**
- similarity of risks? **YES**
- insurance capacity? **YES**
- competition? **YES**
- reinsurance capacity? **YES**



... and one that wouldn't

Liability for robots/artificial intelligence

In February 2017, the European Parliament asked the European Commission to look into possible compulsory insurance for specific categories of robots, as part of the development of civil law rules on robotics. Compulsory insurance for the many different new liabilities, for which there is still insufficient claims data, would deter insurers from either entering the market or developing innovative and tailored products. If entrepreneurs were unable to buy statutory insurance, this could in turn stifle EU innovation in robotics.

Liability for robots/artificial intelligence

For a compulsory EU scheme, is there sufficient:

- claims data? **NO**
- similarity of risks? **NO**
- insurance capacity? **Market still developing**
- competition? **Market still developing**
- reinsurance capacity? **Market still developing**



Fonte: Francisco Galiza/[Rating de Seguros](#), em 09.03.2018.