

# AMICE feedback on the Commission's roadmap on Cooperative, Connected and Automated Mobility

## About AMICE (Association of Mutual and Cooperative Insurers in Europe)

AMICE is the voice of the mutual and cooperative insurance sector in Europe. The Brussels-based association advocates for appropriate and fair treatment of all mutual and cooperatives insurers in a European Single Market. It also encourages the creation and development of innovative solutions for the benefit of European citizens and society.

Mutual and cooperative insurance follows the principles of solidarity and sustainability and is characterised by customer-membership and a democratic governance. The mutual business model, with its focus on using surpluses for the benefit of its members, is the natural way to provide insurance.

Mutual and cooperative insurers have a market share of more than 30% of the European insurance sector, with more than €420 billion in premiums written and over 410 million policyholders across Europe.

---

AMICE welcomes the opportunity to provide feedback on the European Commission's roadmap on Cooperative, Connected and Automated Mobility (CCAM).

One of the main challenges that could impede the deployment of connected and automated vehicles is the access to in-vehicle data. AMICE welcomes the Commission's intention to provide further guidance on a governance framework for access to and sharing of data generated by connected vehicles.

The Commission rightly points out that "centralisation of in-vehicle data as currently implemented by some market players, might in itself not be sufficient to ensure fair and undistorted competition between service providers.". The deployment of connected and automated driving suffers from highly fragmented regulatory approaches in different markets. Therefore, a coordinated EU action is necessary in the field of in-vehicle access to data given that the unfair advantage of vehicle manufacturers have over other stakeholders. The European Commission should ensure that all service providers can have the same access to this data and be on an equal footing with car manufacturers in terms of competition. This means access free from any interference by vehicle manufacturers, and solely based on the consent of drivers/consumers. These measures should be taken to ensure a healthy competitive market for vehicle data-based services, to the benefit of consumers.

On the access to vehicle data, AMICE invites the European Commission to consider the following points:

- As long as a neutral data access device could not be agreed with all the manufacturers, access via OBD (On-Board Diagnostic) interface must be preserved.
- When there is access to data, it must include all the vehicle data produced by the systems installed in the vehicle by the manufacturers, whether these data are raw or aggregated.

- Although ensuring that the transfer of in-vehicle data is secure is essential, cybersecurity considerations which are unsubstantiated should not represent an impediment to such access.

On the driver's consent for the transmission of data, AMICE is of the view that:

- Consent must only be necessary outside the context of the accident. Making the consent mandatory in this latter circumstance would eventually make it a condition of subscription or even undesirable guarantee.
- In the event of an accident, if the driver has not formally agreed to the transmission of the data, this should not prevent the establishment of his/her liability.

AMICE also urges the European Commission to take into consideration the conclusions of the 2017 TRL study on access to in-vehicle data and resources, which provides a good overview of the various technologies available for such access.

Finally, AMICE notes that in its roadmap the European Commission is only focusing on three issues: data access, cybersecurity and connectivity. In addition, AMICE invites the European Commission to consider civil liability aspects resulting from autonomous driving. As highlighted in the recent motion for a European Parliament resolution on autonomous driving in European transport (2018/2089(INI)), the European Parliament draws the Commission attention to the fact that this civil liability aspects have to be settled under a European basis, not national ones and urges the Commission to take position.