

Practical aspects of the transborder claims within the EU countries

Mariusz W. Wichtowski



What are we speaking about?



Are there any solutions?

Different Systems:

- Brown Card
- Orange Card
- White Card
- Green Card
- MID Directive



Green Card System

Aims:

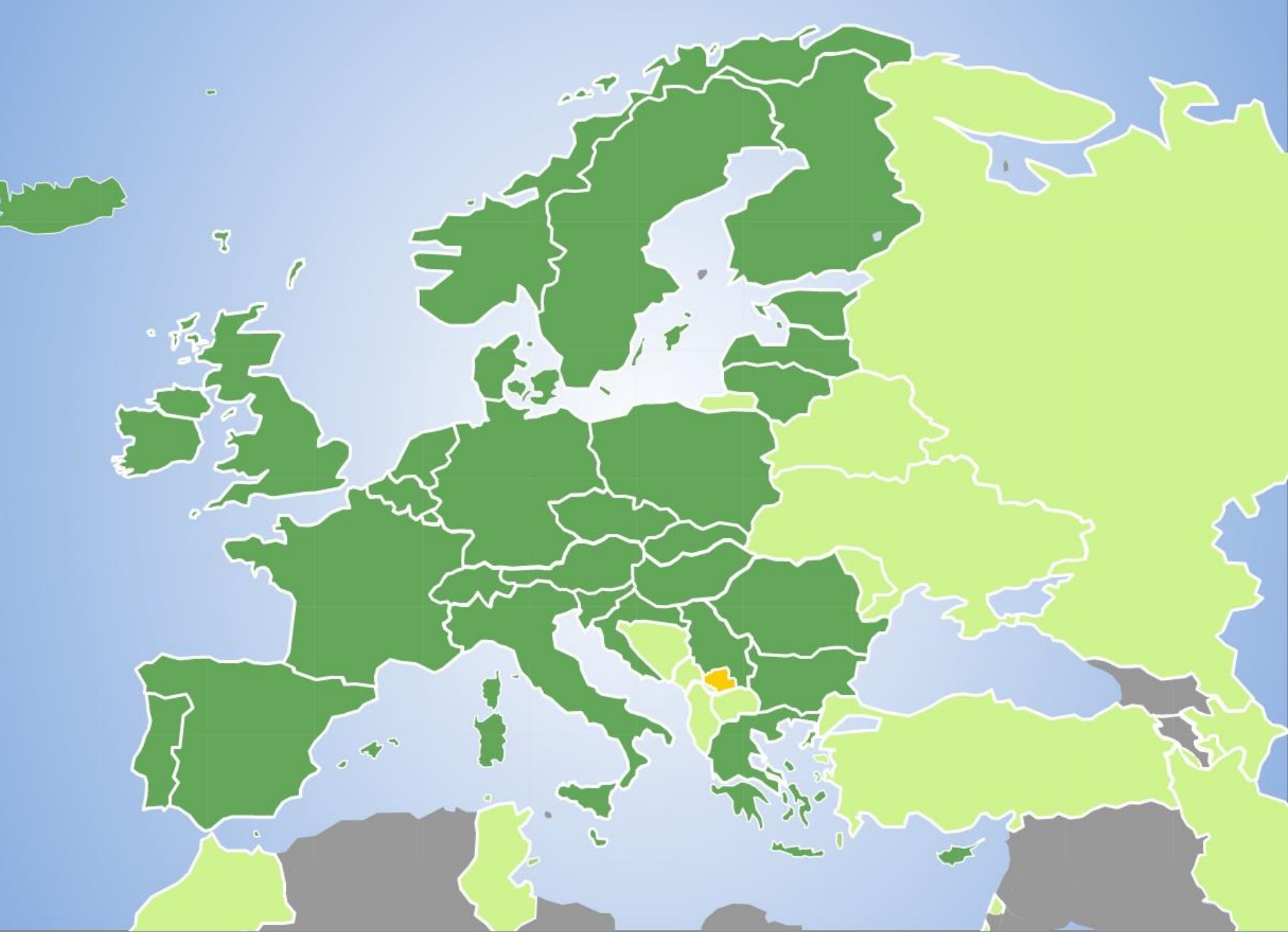
- **road traffic facilitation**
within 48 countries
- **victims protection –**
accidents in own countries



Unique facilitator of the road traffic in Europe

Organization of the System:

- **Council of Bureaux**
- **47 members from 48 countries**
- **Secretariat in Brussels**
- **non political**
- **non profit**



- **No of citizens** ca **800 million**
- **No of vehicles** ca **450 million**

- **Transborder claims** ca **400.000**
- **Value of claims** ca **2 Billion €**

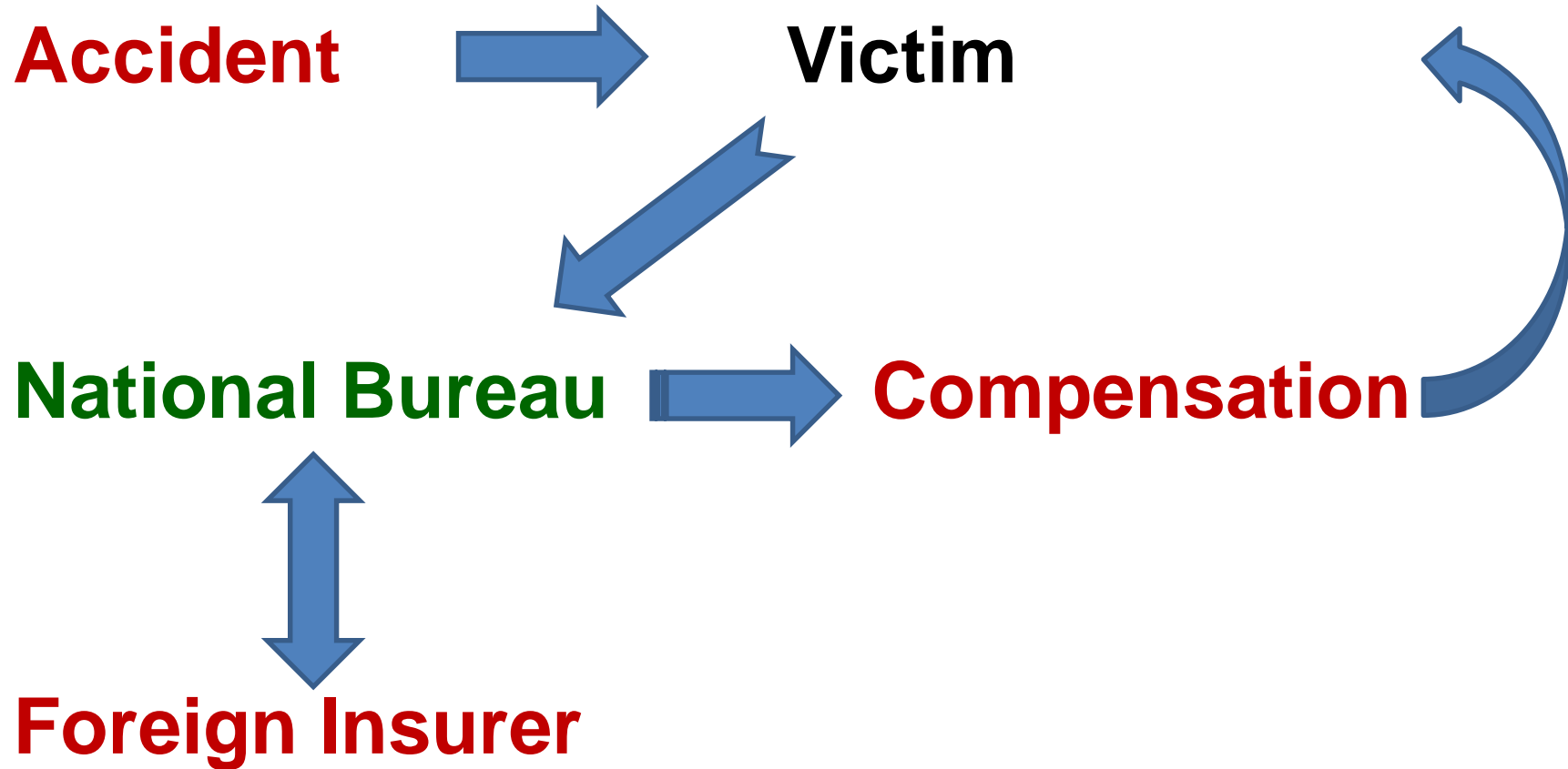
- **Uninsured – loss** ca **1 Billion €**
- **Fraud`s level** ca **15 %**

Organization of the National Bureau:

- non profit
- independent – non governmental body
- financed by members



How does it work?





EU MID Directive

Aim:

victims protection – accidents in visiting countries



Practical support for insured, victims and insurers

Involved bodies:

- **Insurers**
- **National Bureaux**
- **Guarantee Funds**
- **Compensation bodies**

Unique and coherent System based on two pillars





**Thank you
for your kind attention!**