



CCN Journal

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FROM THE EDITOR

Greetings from the CCN Team! We are delighted to present the 3rd edition of our summer newsletter for 2024. As we enter this vibrant season, we extend our warmest wishes for a rejuvenating and enjoyable summer holiday. This year holds great promise for growth and innovation at Claims Corporation Network, and we are excited about the opportunities that await us. Reflecting on our past achievements, we have seen significant progress with new projects and initiatives that have strengthened our position in the industry. We are grateful for your continued support as we strive to lead the way in our field. May your summer be filled with relaxation, joy, and memorable moments. Wishing you a fantastic summer holiday ahead!



Dear reader,

As the first half of 2024 has passed and we are facing the summer holiday period, we hereby present to you the next CCN newsletter, with a lot of new articles and topics to explore.

The first half of 2024 has shown economical headwinds, with higher inflation, higher interest rates and in some EU countries negative GDP growth. Still the war at our eastern borders is ongoing, with geopolitical risks.

The UEFA EURO 2024 championship in Germany shows the unity between countries and fans having good times together and, in that way, building bridges to understand the cultural differences. Hope we will have peace soon on our continent.

With these games, we see fans travelling to Germany by car, plane and train. This means that our activities in motor claims, assistance and flight disruptions will see a spike in activities.

On behalf of the whole CCN Team, I wish you a nice summer period and quality time with family and friends.

Stay safe and healthy and take care of each other.

Warm regards,

Cees Werff

Group CEO

Claims Corporation Network

A Year of Growth and Collaboration: Network's Success in 2023



In the fast-paced world of networking, the past year has been nothing short of exhilarating for our network. With a slew of new products and work sources introduced across the group, we have witnessed unprecedented growth and success.

One of the highlights of the year was our active participation in various industry events such as ITIC, Uniglobal, and Insurance Innovators, where we had the opportunity to showcase our business and forge valuable connections. These events not only allowed us to promote our brand but also enabled us to stay abreast of the latest trends and developments in the industry.

Maintaining regular contact with industry colleagues is a cornerstone of our networking strategy, and we were thrilled to engage with peers at prestigious events like the COB 75th anniversary event in Windsor, UK, and the Ofesauto and MIB joint conference in Madrid. These gatherings provided us with a platform to exchange ideas, collaborate on projects, and strengthen our professional relationships.

Looking ahead, we are excited about upcoming events such as the IETL conference in Porto and the Swiss MIB conference, which promise to offer further opportunities for networking and knowledge sharing with colleagues from across Europe. These events serve as invaluable forums for learning, collaboration, and mutual growth within our network.

However, it is our ongoing communication with the CCN teams across Europe that truly sets us apart. Through a series of cross-border networking events, localized strategy meetings, training sessions, and social activities, we ensure that all team members are aligned on our goals and vision for the future. This collaborative approach not only fosters a sense of unity within the network but also drives innovation and excellence in everything we do.

As we reflect on the past year, it is clear that our network's success is built on a foundation of teamwork, collaboration, and continuous learning. With a shared commitment to excellence and a passion for growth, we look forward to achieving even greater milestones in the years to come.

Stay tuned for more updates on our progress in our upcoming newsletters.

UK Focus – Autonomous Vehicles Coming Soon



The UK's Automated Vehicle Act, passed in May 2024, aims to enhance road safety by introducing self-driving vehicles that could surpass human drivers' safety levels by 2026. The legislation also anticipates economic benefits, job creation, and improved connectivity for communities across the country.

A Bill on the legal framework for the safe deployment of self-driving vehicles in the UK was considered by the House of Lords between November 23 and February 24. Both the House of Commons and the House of Lords agreed the bill in May 2024 and the Automated Vehicle Act is now law.

The legislation, which is the first of its kind in Europe, has at its heart road safety. Human error contributed to around 88% of road traffic accidents and it is hoped that, in time, autonomous vehicles will match or exceed the safety levels of human drivers. There is still significant testing to take place before we will see these self-driving vehicles on the roads.

It is hoped that the AV Act (20.05.2024) will not only bring these safety benefits to our roads by 2026 but also create economic benefits to the UK with the possible creation of thousands of jobs in the industry with the hope that it becomes the leader in self driving technology regulation.

It is hoped that the integration of such vehicles onto our roads will connect communities, access to services and increase mobility to those who have not had such access before.

Self-driving trials have been taking place across the country and significant investment is being made in this sector in the UK to help advance such trials.

One of the key points in the Act is to reassure drivers that when a vehicle is in autonomous mode, they will not be held liable for accidents that may occur. Liability in such accidents will be important as it needs to be established if it is the responsibility of the motor insurer, vehicle manufacturer, software developer or driver.

There will be continued discussions with the relevant departments in Government and the AV industry to ensure the speedy introduction of appropriate secondary legislation to allow the rollout of fully autonomous vehicles, hopefully in two years' time. It remains to be seen if the Government will have the resource to ensure that this tight regulatory timetable is kept to ensure that the UK remains at the forefront of this sector.



Denmark's Crackdown on Reckless Driving: A Comprehensive Overview of the Consequences

In response to a spate of tragic incidents involving reckless drivers, the Danish Parliament took decisive action in 2020 to combat reckless driving behaviour on the country's roads. The resulting rules, which came into effect on March 31, 2021, have been in place for over three years now, reshaping the consequences for those who engage in dangerous driving practices.

The Danish Traffic and Penal Code provides a clear framework for defining reckless driving, encompassing a range of behaviours that pose significant risks to public safety. These include exceeding speed limits by more than 100%, driving at speeds exceeding 200 km/h, operating a vehicle under the influence with a blood alcohol level above 2.00, and engaging in particularly hazardous actions such as repeatedly crossing barrier lines or intentionally endangering the lives of others on the road.

When a vehicle is used for reckless driving, law enforcement authorities are empowered to take swift action by seizing and ultimately selling the car involved in the offense. Importantly, this punitive measure applies regardless of whether the owner of the vehicle was personally responsible for the reckless behaviour behind the wheel. By holding both drivers and vehicle owners accountable for their actions, these regulations aim to send a strong deterrent message against irresponsible driving practices.

The financial ramifications of these regulations extend beyond individual drivers to impact rental and leasing companies, who face potential losses if their vehicles are confiscated due to reckless driving incidents involving their customers. To mitigate these risks and protect their assets, many companies have introduced new contractual conditions that allow them to seek compensation equivalent to the value of any confiscated vehicles.



One notable case that exemplifies the swift enforcement of these laws occurred in October 2021 when a Norwegian driver purchased a high-performance Lamborghini in Germany and was subsequently caught speeding at an alarming 236 km/h while passing through Denmark on his way back to Norway. As a result of his reckless behaviour, authorities seized his vehicle and proceeded to sell it, with the proceeds directed towards the state treasury. This incident serves as a stark reminder of the serious consequences that can arise from engaging in irresponsible driving practices and underscores the unwavering commitment of Danish authorities to uphold stringent road safety standards.

Denmark's crackdown on reckless driving represents a proactive approach towards enhancing road safety and promoting responsible behaviour among motorists. By imposing strict penalties for those who flout traffic laws and endanger public safety, these regulations aim to create a safer and more secure environment for all road users while sending a clear message that reckless driving will not be tolerated in Danish society.

FlightClaimEU: Passengers' Rights Explained



Understanding Passengers' Rights in Flight Delays: Recent EU Court Ruling Explained - Proactive Booking, Compensation Criteria, and Check-In Obligations Clarified.

In a recent ruling by the European Court of Justice, passengers' rights under EU Regulation 261/2004 were clarified regarding compensation for flight delays. The court's decision highlighted the importance of understanding the criteria for compensation eligibility in cases where flights are delayed or cancelled.

The court's ruling specified that passengers who proactively book an alternative flight after being informed of a delay by the airline are not automatically entitled to compensation under EU 261/2004. This decision was based on the requirement that passengers must experience an "irreversible loss of time equal to or in excess of three hours" to qualify for lump-sum compensation payments. The intention behind this criterion is to ensure that passengers genuinely suffer inconveniences related to time loss before being eligible for compensation.

Furthermore, the ruling emphasized that in situations where a flight is significantly delayed but still intended to be operated, passengers are obligated to check-in as usual. This stands in contrast to cases of flight cancellations, where passengers are exempted from the check-in requirement under the Air Passenger Rights Regulation. The court's decision underscored the analogy between severe delays and cancellations, highlighting that the core issue is the impact on the passenger's time rather than other forms of inconvenience.

It is essential for air travellers to be aware of their rights and obligations in cases of flight delays and cancellations. While the recent ruling may limit compensation eligibility in certain scenarios, it serves as a reminder that passengers have rights that protect them during air travel disruptions. By understanding these regulations and staying informed, passengers can navigate such situations with clarity and confidence. Ultimately, knowing their rights empowers passengers to advocate for themselves and ensure fair treatment when facing flight-related challenges.

CCN's Participation at ITB Berlin Showcases Innovative Flight Disruption Insurance Solution

CCN's participation at ITB Berlin showcased its innovative flight disruption insurance solution, "FlyPax," which offers comprehensive coverage for various flight disruptions. The introduction of FlyPax received positive feedback from industry professionals, indicating strong interest in potential collaborations and partnerships. This event not only highlighted CCN's commitment to innovation but also reinforced its position as a leading provider of tailored insurance services for travellers worldwide.

This year, CCN participated in ITB Berlin, one of the world's largest tourism trade fairs, where you can find the opportunity to connect with numerous new faces and industry professionals. A highlight of CCN's presence at the fair was the introduction of its innovative service, "FlyPax." FlyPax offers "Fly Assured," a comprehensive flight disruption insurance solution designed to provide assistance to travellers in the event of flight disruptions caused by airlines.

FlyPax covers a wide range of flight disruptions, including delays exceeding 3 hours, cancellations reported less than 14 days before departure, missed connections leading to a delay of at least 3 hours for the entire journey, denied boarding for passengers with confirmed reservations, and situations where passengers are downgraded to a lower class than what they paid for. The introduction of this new flight disruption insurance product at ITB Berlin was a valuable opportunity to showcase its benefits and features to a diverse audience.

FlyPax received positive feedback from many travel agencies and tour companies at ITB Berlin, indicating a strong interest in potential collaborations and partnerships.



The event served as a platform for fruitful discussions and networking opportunities, allowing FlyPax to explore potential business relationships and expand its reach within the travel industry.

CCN's participation at ITB Berlin not only highlighted the commitment to innovation and customer-centric solutions but also reinforced CCN's position as a leading provider of comprehensive insurance services tailored to meet the evolving needs of travellers worldwide. CCN look forward to further developing FlyPax offering and forging strategic partnerships that will enhance the travel experience for customers while providing peace of mind in the face of unforeseen flight disruptions.

Coris UK Enhancing Customer Satisfaction with Exceptional Services

Coris UK, a part of CCN since 2023, offers a wide range of claims management services to insurers in Europe. The company has received positive feedback for its exceptional service quality, with a recent testimonial praising Nick Lavelle, the Managing Director, for his professionalism and support during a challenging situation. This feedback motivates Coris UK to maintain its commitment to excellence and customer satisfaction, setting new standards in the insurance industry.



Coris UK, a claims management company that became a part of CCN at the beginning of 2023, is an integral member of the wider Claims Corporation Network, offering a comprehensive range of services to insurers across Europe to effectively manage their claims. With its inception dating back to 1987 as part of the Coris group, Coris UK primarily functions as a Third-Party Administrator (TPA) and Green Card handling agent on behalf of insurers throughout Europe, delivering a diverse array of claims solutions to insurer clients and network partners.

Since its integration into the CCN, Coris UK has been dedicated to enhancing its service quality over time, resulting in an influx of positive feedback and compliments from satisfied customers in recent months. Notably, a heartening testimonial was received last month from one of our esteemed clients, NB, expressing their gratitude for the exceptional services provided by Coris UK Ltd and specifically acknowledging Nick Lavelle, Head of International Claims - CCN Group and Managing Director of Coris UK:

"I am pleased and grateful to write a review for the excellent services provided by the insurance company Coris UK Ltd and specifically, Nick Lavelle, Head of International Claims - CCN Group, Managing Director – Coris UK.

My name is NB, a Ukrainian citizen who was involved in an accident abroad, not at fault, as my car was struck by another person while reversing. My initial feelings were shock, fear, and the urgent need for support in a foreign country.

I contacted Coris UK Ltd through my insurance policy, as a partner company in the UK, and they responded to me very quickly.

Furthermore, all communication was extremely efficient, fast, and customer-oriented.

From my point of view, additional assistance was offered more than once and was appreciated by me as a sign of high professionalism.

I am sincerely grateful to you for your support, willingness to help in difficult times and high level of competence in all matters.

I wish your company prosperity and success in your business.

I will use your insurance services and strongly recommend you as a reliable partner in the Ukrainian insurance market."

Feedback such as this from our valued clientele serves as a source of motivation for us at Coris UK, encouraging us to continue delivering top-notch services and striving towards further elevating our service standards. Each message and testimonial we receive fuels our commitment to excellence and reinforces our dedication to providing unparalleled support to our customers in their times of need.

As we move forward, we remain committed to upholding the values of integrity, efficiency, and customer-centricity that define Coris UK's approach to claims management. We are grateful for the trust placed in us by our customers and look forward to continuing to exceed expectations and set new benchmarks for service excellence in the insurance industry.





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