

Viewpoints

What are the challenges and opportunities of the Gender Directive?



‘The price should relate to the risk’

Jonathan Evans MP,
chair of All Party Parliamentary
Group for insurance and
financial services:

“I am of the view that the judgment that was made in the *Test Achats* case was extraordinary. I didn’t agree with this decision made by the court, but there we are. I am of the view that insurance is the pricing of risk, and the price you pay should relate to what the risk is. I think we’ve got to be very cautious that the industry does not, in a sense, find itself challenged for breaching the directive.”



‘Telematics will aid in getting data’

Ashley Prebble, partner,
Norton Rose:

“Telematics is regarded as one of the most effective ways of dealing with the gender directive ruling. What insurers now need to do is to demonstrate more particular reasons for pricing their premium. So they have to ask more questions and get more data about a particular driver, to ascertain how safe, or not, they may be, and telematics absolutely helps with that.”

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