

Press release

Drones and insurance: an exciting voyage of discovery and in which Achmea wants to be in the lead

Zeist, 26 November 2020 - Achmea is a partner of Amsterdam Drone Week (ADW), which this time will take place online between 1 and 3 December. This partnership is in line with our strategy to contribute to a safe and future-proof society and part of this is the future of innovative mobility, including air mobility. Lidwien Suur, a member of Achmea's Executive Board and also a member of the ADW's Board of Recommendation, explains why it makes sense to take part in the innovation leading group.

“Insurance is not the first thing that comes to mind when you think of drones”, admits Lidwien Suur. “In that respect, Achmea is perhaps an unusual partner among parties such as Airbus, Boeing, KPN, the Port of Rotterdam, Amazon and Google. Even so, it is logical that we closely monitor this technology as we are keen to be at the forefront. The fact remains that insurance and risks are our core business. And while risks are falling sharply or disappearing in some areas (such as motor claims), they emerge in new areas and create new markets (drone claims). We are also doing it for our society and for non-life customers of, say, Centraal Beheer and Interpolis. We are always researching the possibilities to make the Netherlands safer and more future-proof thanks to new technology.”

Drones aid in prevention and damage assessment

Exactly for these reasons, Achmea is not only thinking about how drone operations can best be insured but it is also using drones to advise businesses on how they can minimise their risk of damage. Lidwien Suur, “We, for example, not only fly with drones above glasshouses to check for hairline cracks. But we also hang sensors in multi-storey car parks to quickly detect flooding. These are all technical solutions to minimise the risk of damage.”

Drones are not only used for prevention. Achmea's experts also use them to assess and determine major fire and storm damage at businesses. Lidwien Suur explains, “This involves damage that cannot be properly surveyed from the ground. Or where the site cannot be safely entered because it could collapse, or asbestos is present. Our experts tell me that customers think it is great and really special when they open the car boot and a drone flies out. Customers often say, ‘I didn't know my insurance company was so innovative’. And if we send them photos, they are really enthusiastic.”

“One of our experts recently visited an agricultural customer whose barn had been completely destroyed by fire. Only the drone pictures clearly showed how close the burnt-out building was to the surrounding structures. The customer said he had never realised the danger of fire spreading. It was an eye-opener for him, and he would certainly take this into account during the rebuilding process. Finally drones also offer cost savings, since mobile inspection platforms are no longer needed and in addition the work is safer as our people no longer have to climb on roofs.”

Good regulation, prevention and insurance

New, European rules for professional and semi-professional drone flying will come into force from 31 December 2020. Lidwien Suur, “There was a special session on regulation during the last ADW, which

we followed with great interest. Above all, you want everything to do with drones to be as safe as possible. But if something goes wrong, there must be insurance coverage. You can achieve the first with good regulation but also with preventive requirements. The government can enforce this, but insurance companies will also set certain requirements for using drones. And then the 'residual risk' can be covered via an insurance policy."

And finally, there is the tricky question of liability. This subject is becoming increasingly complex, partly as a result of rapid advances in autonomous driving and flying. Who is liable for damage if a self-piloting drone flies into something? Lidwien Suur, "None of this has yet been finalised and that's another reason we want to be at the forefront and work with pilots. There's a lot we still don't know, but you have to start somewhere to gain experience. It will probably increasingly move in the direction of product liability, so that the manufacturer is liable if things go wrong. But perhaps it is the company that sold the equipment, or the software builder."

"This is difficult and unexplored territory. And that's why it's so important that we contribute our knowledge of liability and keep talking to manufacturers and users of these kinds of systems. After all, this whole new world is an exciting voyage of discovery in which we want to be in the lead."

For more information:

Marco Simmers
corporate spokesman
+31 6 53 43 87 18
marco.simmers@achmea.com

About Achmea

Achmea is the parent company of strong insurance brands including Centraal Beheer, Interpolis and Zilveren Kruis. Together they form the largest insurance group in the Netherlands with approximately 14,000 employees. Achmea has a strong cooperative identity and balances the interests of customers, partners, employees and shareholders. That cooperative identity drives Achmea to work for a healthy, safe and future-proof society. Achmea customers contributed premiums of approximately €20 billion in 2019. Achmea is the market leader in non-life and health insurance in the Netherlands and a major player in income-protection and individual life insurance. Centraal Beheer APF offers customised pension solutions. The asset manager, Achmea Investment Management, has over €186 billion in assets under management. Achmea offers mortgages via Centraal Beheer and Woonfonds, among others. In addition to the Netherlands, Achmea is also active in Turkey, Greece, Slovakia, Australia and Canada. www.achmea.com

