



Stephen MEDHURST

RSA Global Rail Industry Practice Leader

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Biography:

Steve has led the RSA rail portfolio of business for the last 13 years, both in the UK and when he worked for RSA in the Netherlands, as well as nearly 34 years' experience in the insurance industry at RSA. In this time, not only has he developed a large book of rail business and overseen the growth of our sector expertise worldwide, he also has built up strong relationships within the global rail community. He combines his lifelong passion for the industry with his deep sector knowledge and expertise. This has culminated as Steve being regarded as the leading authority for Rail within the London Insurance Market. Steve is also a member of the Rail Review board which is a leading Rail industry lobbying group (other members include the UK Gov't Minister for Rail, UK Gov't Department of Transport, Sir Peter Hendy – Chairman of Network Rail, Andrew Haines – CEO of Network Rail, CEO's of UK Train Operating Companies, Paul Plummer – Head of The Rail Development Group) In January he became our Global Rail Industry Practice leader, which strengthens our position as a major insurer and underpins our strategy of driving growth on concentrated sectors of business

Title of presentation: HOW INSURERS CAN HELP IN REDUCING THE NUMBER OF LEVEL CROSSING INCIDENTS

Summary:

The vast majority of Level Crossing Accidents which occur around the world are caused not caused by the Train operator but normally they are blamed for it in the press. We all need to look at ways in which we can educate people (including drivers of motor vehicles). Accidents like the Oss incident in The Netherlands in September 2018 or a school bus being hit by a train in the Pyrenees France December 2017 must be a rarity rather than a regular occurrence.

In the presentation we will look at ways the insurance industry can help in risk management and educating drivers which could include:

- Does the driver fully understand the route
- Get them not to rely on Sat Nav
- Is the vehicle being used suitable for the route – been incidents recently of a bus getting grounded at a level crossing as it was not suitable for the route and a subsequent train crashed into it
- Use of technology to tell a driver he is coming to a level crossing or investing in new technology
- Insurers analyzing claims experience of a fleet (are there any losses as a result of level crossing incidents)
- Increased self-insured retention (deductible) / pricing for level crossing incidents where it is proved it is the drivers' fault



- There is some evidence that non-compliant drivers at level crossings appear to spend less time visually searching than compliant drivers so the DriverMetrics eye scanning module would appear helpful for driver/fleet

In addition we will also briefly look at ways which the railway industry can help themselves, such as:

- Ensuring all vegetation is removed 50/100 meters each side from the level crossing to ensure drivers have a clear line of sight

And also look at ways local authorities can help by forcing Cars to slow down at level crossing which should stop people taking a risk of jumping the train.