Motor Insurance System in Major Countries:  
Civil Liability and Compulsory Insurance

A comparative study on the motor insurance systems of major countries may diagnose issues of Korean system and suggest improvement plans. The issues of the Korean system can be more clearly highlighted through comparison with foreign countries, and saving trial and error by learning from the experiences of countries that have introduced similar systems first.

The motor insurance system is closely related to the life of people. In particular, liability insurance, which is a compulsory insurance, functions as a kind of a social safety net, and in proportion to its importance, system improvement challenges are constantly raised. In the era of self-driving cars, a fundamental review of the motor insurance system is required, and there is increasing trend of international unification.

Looking at the past and present of motor insurance in major countries can give various implications to understand the challenges of Korean motor insurance system and to estimate the future direction. In addition, it is expected that it can serve as basic research for in-depth study on various individual issues related to motor insurance.