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Introduction

Insurance contracts, as a risk transfer tool, were among those most directly invested by the current pandemic and most particularly invested, since these are contracts in which the modulations of contractual risk find specific regulation in the law and in contracts.

Let's say immediately that in some cases the pandemic did not aggravate the risk, but decreased it (it is the case of the rca) even if due to an accidental anomaly of the risk that does not affect the level of the risk taken. The fact that vehicles drive less and with particular restrictions does not exclude the risk of vehicle movement. After all, the EU has extended the insurance obligation to the Court of Justice also to the hypothesis of a car kept in a garage. Here actions for the reduction of the premium will be difficult to accept, decreases will be able to intervene spontaneously by the companies in a logic of customer satisfaction and lead to rethinking insurance models. In a logic of pandemic risk as ordinary risk, and no longer as systemic risk, perhaps models such as the PAYD (pay as you drive) model in which the calculation of the premium is anchored to the use of the vehicle in terms of kilometers traveled.