

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2705

ANSWERED ON:07.02.2014

PROLIFERATION OF FAKE POLICIES

Dhotre Shri Sanjay Shamrao;Mahtab Shri Bhartruhari

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Government has any data about the number of uninsured vehicles (two wheelers as well as four wheelers) in the country and if so, the details thereof. State/UT-wise;
- (b) whether a large number of vehicles remain uninsured due to proliferation of fake policies in the country and if so, the details thereof and the reaction of the Government thereto;
- (c) the number of complaints received by the Government in this regard during each of the last three years and the current year. Company-wise along with the action taken thereon;
- (d) the concrete measures taken proposed to be taken by the Government to ensure that all vehicle owners in the country get their vehicles insured; and
- (e) the other steps being taken/proposed to be taken by the Government to safeguard the interest of the accident victims and customers in this regard?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a)& (b): Ministry of Road Transport and Highways has informed that the data of uninsured vehicles are currently not available with them.

(c): The details of fake policies as furnished by Insurance Regulatory and Development Authority (IRDA) insurer wise, state wise is given in "Annexure".

(d): As per IRDA, Insurance Information Bureau (IIB), an independent body has been established and promoted by Insurance Regulatory and Development Authority (IRDA) to facilitate the efficient functioning of Insurance markets by organising data collection, analysis and dissemination of decision support information. IIB also coordinates efforts with National Informatics Center (NIC) for linking IIB's database of insured vehicles through mapping the vehicle registration numbers and driving license details.

(e): General Insurance Council in collaboration with IRDA has initiated a pilot project for providing Emergency Medical Relief to the accident victims on Highways, through providing ambulance service on receiving calls from the scene of accident and alerting the police, fire, hospital and traffic control rooms as well as receive data and visuals and upload the same to appropriate institutions like police, RTA, Insurance Companies etc. The scheme also provides for reimbursement of hospitalization expenses to trauma centers /hospitals at the rate of Rs 5000 per day per accident.

This Scheme will help in reducing the death toll due to accidents.