

GOVERNMENT OF INDIA
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS

LOK SABHA
STARRED QUESTION NO. 140
ANSWERED ON 24TH NOVEMBER, 2016

MEDICAL INSURANCE FOR ROAD USERS

*140. SHRI JAI PRAKASH NARAYAN YADAV:

Will the Minister of ROADTRANSPORT AND HIGHWAYS

सड़क परिवहन और राजमार्ग मंत्री

be pleased to state:

- (a) whether the Government is aware that very few victims of road accidents on National Highways are compensated by Insurance companies, and if so, the details thereof and the reasons therefor;
- (b) whether the Government has issued guidelines to ensure that 100 per cent insurance payments to victims of road accidents occurring on all highways under the Motor Vehicles Act, and if so, the details thereof; and
- (c) whether the Government is considering to set up a special fund to provide medical insurance to the victims and if so, the details thereof?

ANSWER

THE MINISTER OF STATE IN THE
MINISTRY OF ROAD TRANSPORT AND HIGHWAYS

(SHRI PON. RADHAKRISHNAN)

(a) to (c): A Statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (c) OF THE LOK SABHA STARRED QUESTION NO. 140 ANSWERED ON 24.11.2016 ASKED BY SHRI JAI PRAKASH NARAYAN YADAV REGARDING MEDICAL INSURANCE FOR ROAD USERS .

(a) As per the information maintained by Insurance Regulatory Development Authority (IRDA) of India, the number of claims reported, amount of claims paid and premium collected is as under:

Financial Year	Private/PSUs	Number of Claims reported*	Amount of claims paid (in crores)	Premium collected (in crores)
2014-15	Private	1,53,965	3,364.03	8,170.38
	PSUs	4,38,061	6,218.08	9,834.94
	Total:	5,92,026	9,582.11	18,005.32
2015-16	Private	1,69,028	4,767.39	9,610.42
	PSUs	4,47,638	6,863.13	12,015.51
	Total:	6,16,666	11,630.52	21,625.93

* includes death and injury claims.

(b) and (c) A provision to this effect has been incorporated in the Motor Vehicles (Amendment) Bill, 2016.
