

**GOVERNMENT OF INDIA  
MINISTRY OF RAILWAYS**

**LOK SABHA  
UNSTARRED QUESTION NO. 429  
TO BE ANSWERED ON 27.11.2024**

**INSURANCE TO VICTIMS OF RAIL ACCIDENTS**

**429. SHRI S VENKATESAN:  
SHRI SUBBARAYAN K:  
SHRI GADDIGOUDAR PARVATAGOUDA CHANDANAGOUDA:  
COM. SELVARAJ V:  
SHRI BALWANT BASWANT WANKHADE:**

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

- (a) the number of major Rail accidents that took place during the last five years, i.e. during the period from 01.11.2019 to 31.10.2024 along with the details of loss of lives and injured in the above accidents;**
- (b) total financial loss incurred by the Government on this count;**
- (c) the number of victims who had availed insurance through e-tickets;**
- (d) the number of nominees of the insured secured death claims;**
- (e) reasons for non-settlement of death claims, if any;**
- (f) the details of investigation made into these accidents; and**
- (g) action taken/being taken by the Government thereon?**

**ANSWER**

**MINISTER OF RAILWAYS, INFORMATION & BROADCASTING AND  
ELECTRONICS & INFORMATION TECHNOLOGY**

**(SHRI ASHWINI VAISHNAW)**

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

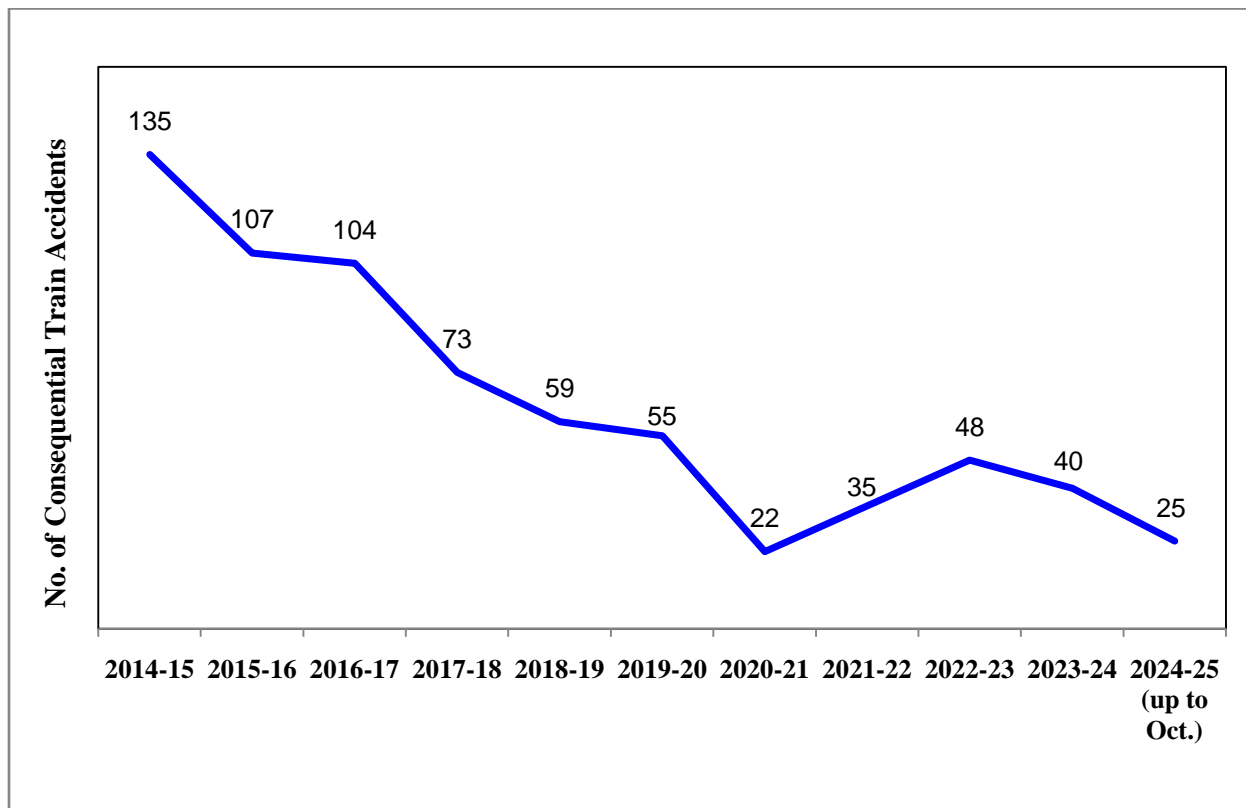
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**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (g) OF UNSTARRED QUESTION NO. 429 BY SHRI S VENKATESAN, SHRI SUBBARAYAN K, SHRI GADDIGOUDAR PARVATAGOUDA CHANDANAGOUDA, COM. SELVARAJ V, SHRI BALWANT BASWANT WANKHADE TO BE ANSWERED IN LOK SABHA ON 27.11.2024 REGARDING INSURANCE TO VICTIMS OF RAIL ACCIDENTS**

**(a) to (g): As a consequence of various safety measures taken over the years, there has been a steep decline in the number of accidents. Consequential Train Accidents have reduced from 135 in 2014-15 to 40 in 2023-24 as shown in the graph below. The causes of these accidents broadly include track defects, Loco/Coach defects, equipment failures, human errors etc. An accident might cause damage to the Railway property that includes track, rolling stock, OHE equipment, signaling gears etc.**

**It may be noted that the consequential train accidents during the period 2004-14 was 1711 (average 171 per annum), which has declined to 678 during the period 2014-24 (average 68 per annum).**

**Another important index showing improved safety in train operations is Accidents Per Million Train Kilometer (APMTKM) which has reduced from 0.11 in 2014-15 to 0.03 in 2023-24, indicating an improvement of approx. 73% during the said period.**



**Consequential Train Accidents on Indian Railways and casualties therein:-**

<b>Period</b>	<b>No. of Consequential Train Accidents</b>	<b>No. of Deaths</b>	<b>No. of Injuries</b>
<b>2004-05 to 2013-14</b>	<b>1711</b>	<b>904</b>	<b>3155</b>
<b>2014-15 to 2023-24</b>	<b>678</b>	<b>748</b>	<b>2087</b>

**Total cost of damages to railway property such as Rolling stock/Tracks etc., in consequential Train accidents during the past five years (from April 2019 to March 2024) have been assessed as Rs. 313 Cr.**

**During the period from 01.11.2019 to 31.10.2024, 22 claims were registered under the Optional Travel Insurance Scheme.**

**Passengers directly fill their nomination on the websites on insurance agencies and settle claims directly with them. No death claims were registered during the period from 01.11.2019 to**

**31.10.2024 with any of the insurance companies under Optional Travel Insurance Scheme.**

**Inquiries into the rail accidents are carried out by the statutory body, the Commissioner of Railway Safety under Ministry of Civil Aviation and Department Inquiry Committees as per laid down norms.**

**The agencies, after due deliberations, submit their findings and recommendations in various accidents. As per the recommendations suggested by the agencies in their report, appropriate action is taken by the Railway Administration.**

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