



## SUPREME COURT COMMITTEE ON ROAD SAFETY

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**No. 56/2015/CoRS**  
**Dated: 27<sup>th</sup> December, 2016**

To

**The Chief Secretaries of all States/UTs**

Sub: **Third Party Insurance of vehicles**

Sir,

As you are aware, the Motor Vehicle Act, 1988 provides for mandatory third party insurance cover for all vehicles in India. From the information provided by the Insurance Regulatory Development Authority (IRDA), and General Insurance Council (GIC), it appears that more than 50% of the vehicles plying on roads in India are uninsured.

2. The issue to bring all vehicles under insurance cover has been discussed in detail by the Committee with IRDA, Ministry of Road Transport & Highways (MoRTH), Deptt. of Financial Services and GIC. Following these discussions, IRDA & MoRTH were asked to map VAHAN data with the Insurance data to identify the vehicles without third party insurance. IRDA has informed that the mapping is under progress. The Committee has desired that this should be completed by 31<sup>st</sup> January, 2017 and details of the uninsured vehicles should be sent to the Transport Authority in the State.

3. You will appreciate that the non-insurance of vehicles cause hardship to the road accident victims in obtaining compensation that is due. The Committee is examining various measures to bring all vehicles under third party insurance cover. In the first instance, the Committee desires that your Govt. should periodically check the vehicles to see whether the vehicle owners have third party insurance cover. In



case they are not covered by third party insurance, the vehicles should be detained till such time the valid Insurance Certificate is produced by the vehicle owner.

4. The State Govt. may initiate appropriate action and inform the Committee of the details.

**Yours faithfully,**



**(S.D. Banga)**

**Secretary to the Committee**

Copy to:

The Additional Chief Secretary(Transport) / Principal Secretary(Transport)  
/Secretary(Transport)/ Transport Commissioner of all States/UTs