



# Role and Duty of Insurance Company in Motor Accident Claims. Bottlenecks in Settlement of Claims.

Workshop on Qualitative Disposal of Motor  
Accident Claim Cases (W-1)

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Workshop on Qualitative Disposal of  
Motor Accident Claim Cases (W-1)  
Judicial Academy, Jharkhand  
(05 April 2026)

# Objective of the Session

To understand role of Insurance Companies in MACT cases

To identify bottlenecks in claim settlement

To improve coordination among stakeholders

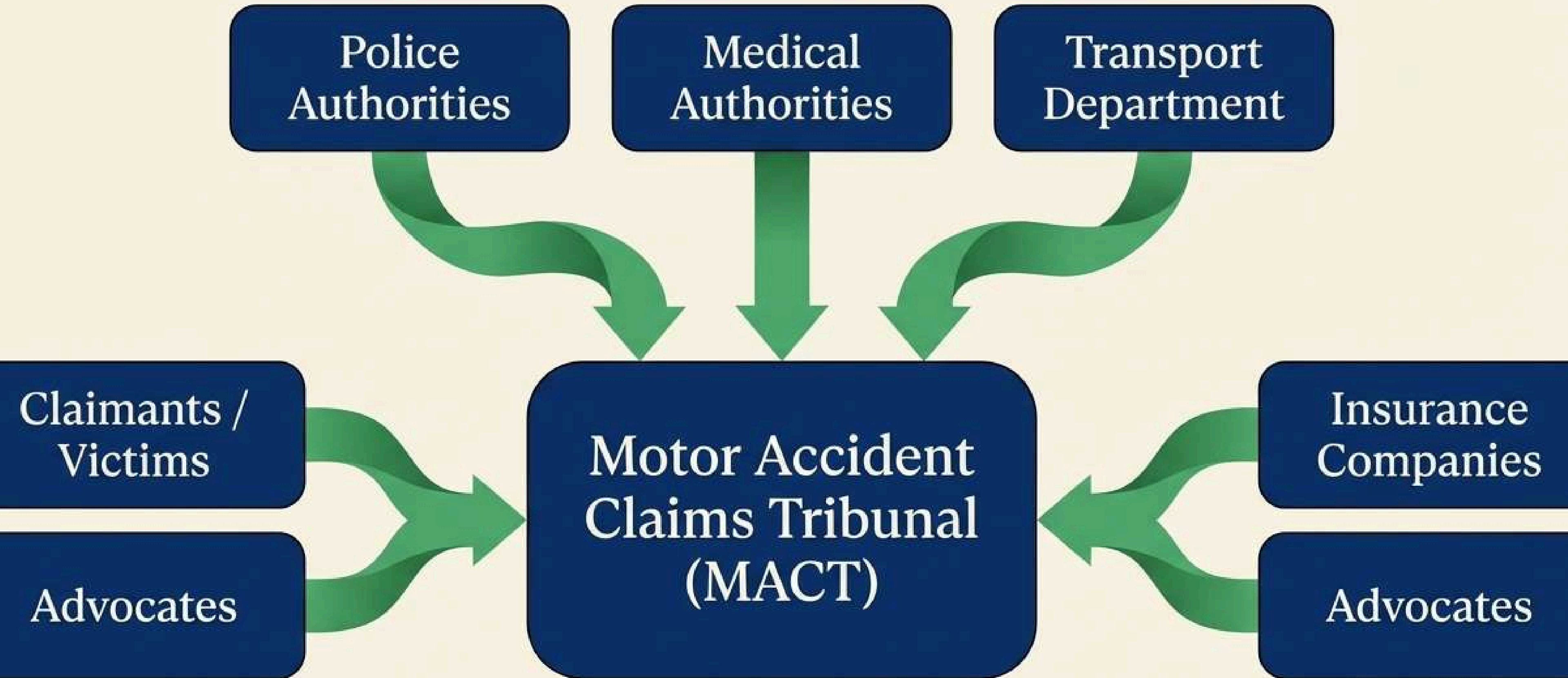
To ensure timely and fair compensation

To suggest practical solutions

**Ensuring timely and fair compensation**



# Stakeholders in Motor Accident Claims



# Role of Insurance Company



# Duties of Insurance Company



Timely verification of insurance policy



Prompt appointment of surveyor/investigator



Fair assessment of liability



Avoid unnecessary litigation



Timely deposit of awarded amount



Cooperation with Tribunal

# Legal Framework

## Motor Vehicles Act, 1988

### Section 146

Insurance of  
Vehicles

### Section 149

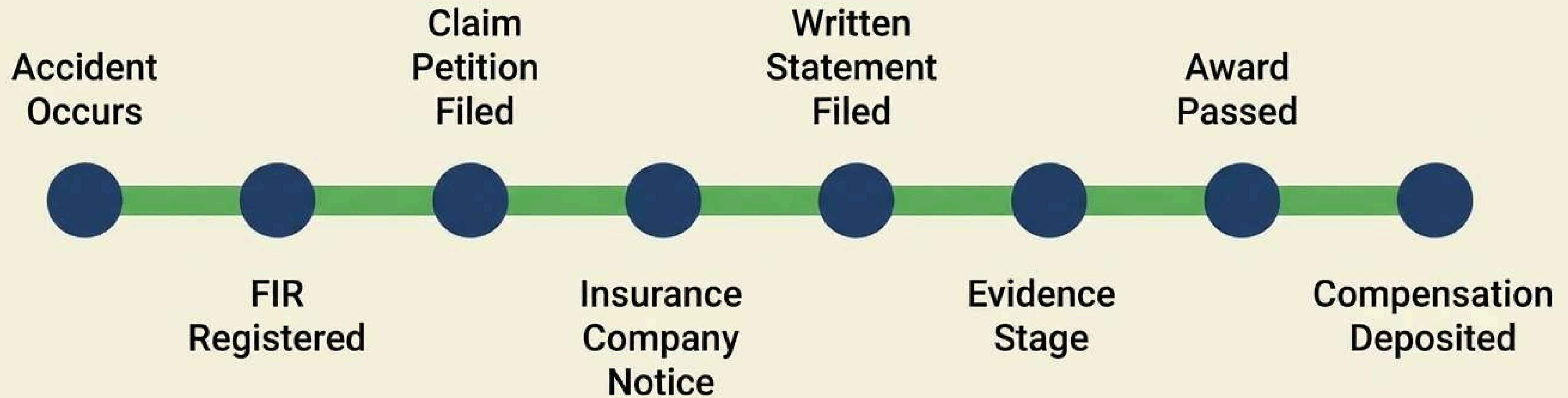
Duty of Insurer to  
Satisfy Judgments

### Section 168

Award of Claims  
Tribunal

## Supreme Court Guidelines

# Standard Claim Process



# Bottlenecks in Settlement of Claims



# Bottlenecks from Insurance Company Side



# The Friction & Resolution Matrix

Stakeholder	Key Bottlenecks	Systemic Impact	Proposed Solution
Police	<ul style="list-style-type: none"><li>• Delay in filing charge sheet</li><li>• Delay in accident information report (AIR)</li><li>• Incomplete investigation</li></ul>	Blocks liability assessment	Digital submission of documents & Timely investigation
Claimant	Missing medical/income proof	Halts compensation calculation	Digital SOPs for mandatory early submission
Insurer	Internal approval & legal delays	Triggers litigation & interest burden	Fast-track claims processing & Dedicated MACT teams
Tribunal	Multiple adjournments	Creates judicial backlog	Fixing strict timelines for each stage

# Bottlenecks from Claimant Side

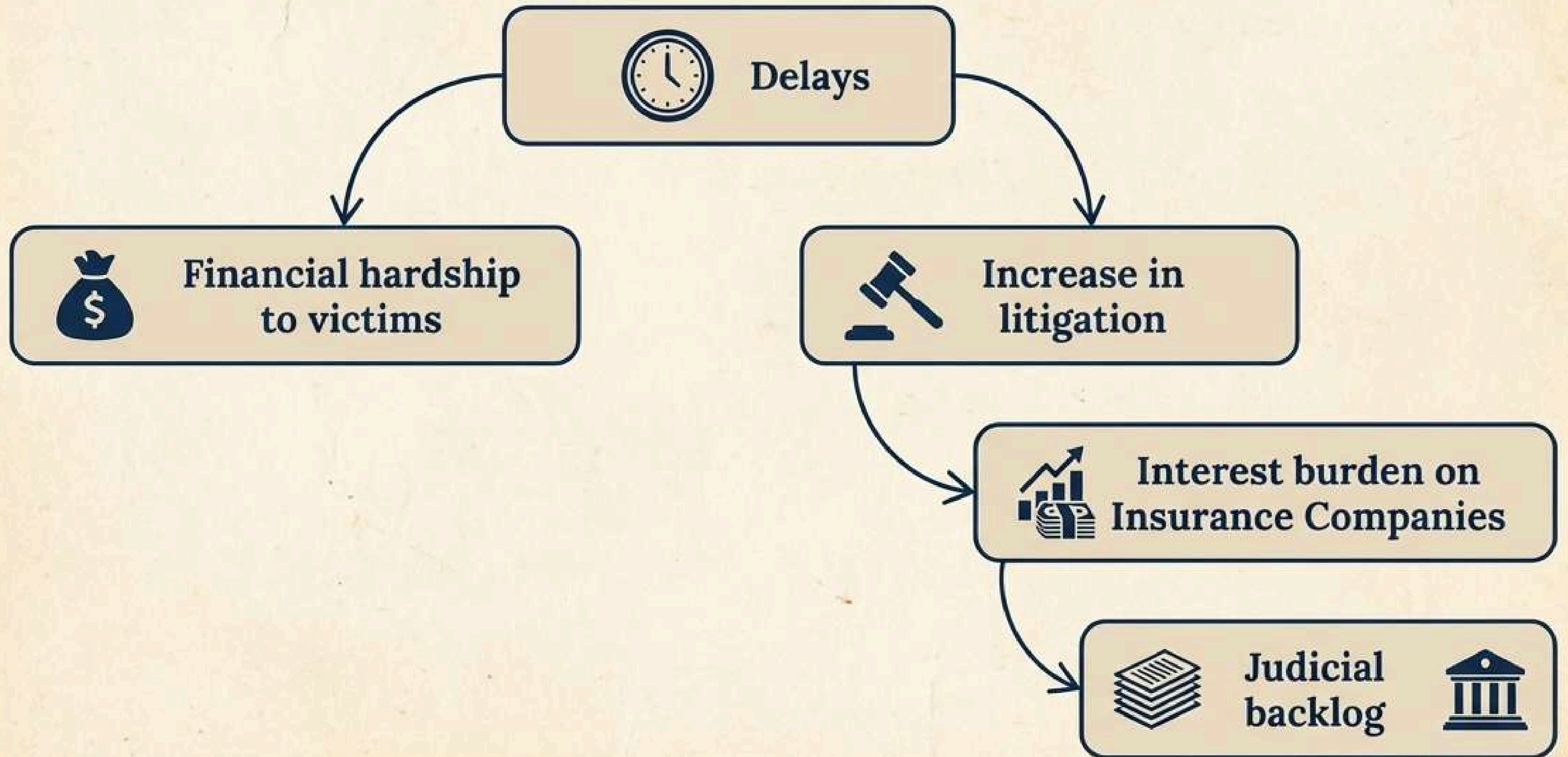
Non-submission of documents

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graph TD; A[Non-submission of documents] --> B[Delay in medical records]; B --> C[Delay in income proof];
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Delay in medical records

Delay in income proof

# Impact of Delays



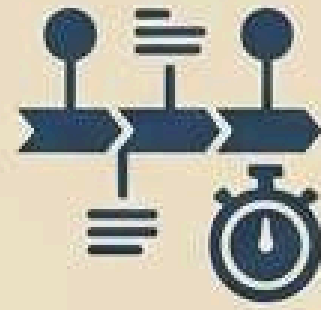
# Suggested Solutions



Digital  
submission of  
documents



Timely  
investigation



Fixing  
timeline for  
each stage



Coordination  
among  
stakeholders



Use of  
technology

# Best Practices

## Pre-litigation settlement

Implementing uniform, ecosystem-wide rules for document submission and verification to remove guesswork.



## Early verification of policy

Utilizing technology to track claims dynamically, eliminating physical document loss and surface-level delays.



## Fast-track claims

Institutionalizing regular, cross-functional reviews between Police, Insurers, and the Tribunal to align priorities.



## Dedicated MACT team

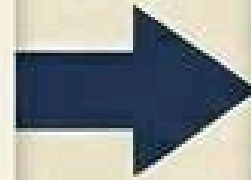
Shifting success metrics from basic 'process adherence' to the absolute 'speed of qualitative disposal'.



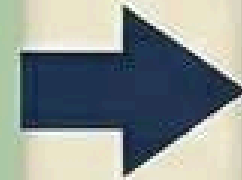
# Role of Tribunal



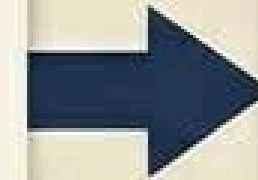
Fix strict  
timelines



Avoid  
unnecessary  
adjournments



Encourage  
settlement



Monitor  
compliance