



Behind the Wheel of Claims: Navigate with Confidence

FACILITATOR:

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Adamjee Insurance Co, Ltd

History of Motor Insurance



1894

The First Motor was introduced into England.



1895

The first Third Party Liability only Motor policy was introduced.



1899

Addition of accidental damages cover.



1901

Burglary, Theft and Fire risks were added and called Comprehensive Policy.

First motor Tariff were introduced.



1913

Completion of Motor Policy wording.



1928

Introduce compulsory third party insurance.



1934

The Motor Vehicles Act was passed in Indo Pak.

Compulsory provision came into force in Indo Pak.



1939



1946

Why Motor Insurance ?

Legal Compliance: Motor insurance (at least Third-Party Liability) is mandatory by law in most countries to protect others from harm caused by your vehicle.

Financial Security: Covers damage to your own vehicle (own damage) and protects against financial loss due to accidents, theft, fire, or natural disasters.

Liability Protection: Ensures you're legally and financially covered if your vehicle injures another person or damages property.

Risk Management: Mitigates unexpected expenses, allowing vehicle owners to manage risks without heavy out-of-pocket costs.

Additional Benefits: Access to roadside assistance, towing, cashless repair services, and legal support as part of many motor insurance policies.

Business Continuity: For commercial vehicles, motor insurance ensures uninterrupted operations by covering fleet damage and third-party liabilities.



Legislation



In Pakistan, only the practice of motor insurance is influenced, to a large extent, by motor vehicle Act, 1939. Section 94 of the motor vehicle act Provide that

“ No person shall use or allow any other person to use motor vehicle in a public place unless the vehicle is covered by a insurance policy”

Dispute Resolution Authorities



Insurance Ombudsman Pakistan:

Primary authority for handling insurance-related complaints by individuals against insurance companies. Operates under Federal Insurance Ombudsman Ordinance, 2000. Offers free-of-cost resolution. Handles issues like: Delay or non-payment of claims, Unjust repudiation, Policy misrepresentation or non-disclosure by insurers.

Website: <https://www.insuranceombudsman.gov.pk>



Securities & Exchange Commission of Pakistan

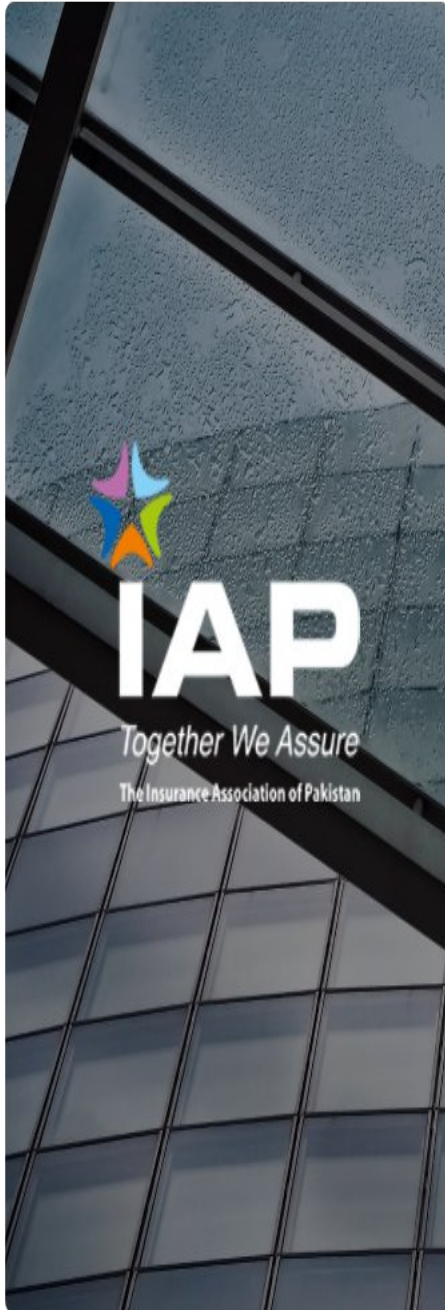
(SECP) Regulates the insurance industry under Insurance Ordinance 2000. Handles complaints related to regulatory breaches, unfair practices, and unlicensed activity. Platform: SECP Service Desk (eServices complaint portal). Useful when: The company is operating without license, There's systemic or repeated non-compliance.

Consumer Protection Courts:

(Provincial Level) Available under Consumer Protection Acts of provinces (e.g., Punjab, Sindh, KPK). Consumers can file legal claims for unfair practices and compensation under consumer rights.

Courts of Law (Civil Courts):

In cases where high monetary value or complex contractual issues exist, parties may directly approach civil courts for relief or damages.



The Insurance Association of Pakistan



established in 1948, serves as the principal representative body for Pakistan's insurance industry, encompassing both life and non-life sectors. It functions as a trade association registered with the Ministry of Commerce and is a member of the Federation of Pakistan Chambers of Commerce and Industry (FPCCI) .Key Roles and Functions :

1. Industry Representation and Advocacy.
2. Technical Support and Standardization.
3. Fraud Prevention and Risk
4. Educational Initiatives International Collaboration.
5. Public Awareness and Industry

The association provides a platform for technical collaboration among its members through various specialized committees:

- Accident Technical Committee
- Life Technical Committee
- Marine Technical Committee
- Property Technical CommitteeTakaful
- Technical Committee

These committees work on standardizing policy wordings, developing underwriting guidelines, and addressing technical challenges within the industry

Resent Initiatives....

Centralized Motor Insurance Repository

In February 2025, the Central Depository Company (CDC), in collaboration with the Securities and Exchange Commission of Pakistan (SECP) and the Insurance Association of Pakistan (IAP), launched the country's first Centralized Motor Insurance Repository. This digital platform aims to enhance transparency, improve underwriting practices, and combat insurance fraud by providing a centralized database for motor insurance policies. The implementation is planned in three phases:

Phase 1: Establishing the data repository for cross-industry data sharing and regulatory oversight.

Phase 2: Integrating with vehicle registration authorities for real-time insurance status verification.

Phase 3: Incorporating claims-related data and connecting with motorway and licensing authorities.

Leading insurance companies, including Adamjee Insurance, EFU General Insurance, and Jubilee General Insurance, have partnered in this initiative.

Mandatory Third-Party No-Fault Insurance

In Sindh, The Government of Sindh, in coordination with the SECP, is advancing the implementation of Mandatory Motor Third-Party Liability (MTPL) Insurance across the province. This initiative aims to strengthen road safety mechanisms and ensure financial protection for road users.

Key aspects of this initiative include:

No-Fault Coverage: Compensation to accident victims will be provided regardless of who is at fault, streamlining the compensation process and reducing the burden on the judicial system.

Verification Measures: To combat fraudulent insurance certificates, the SECP and IAP plan to implement security features on insurance documents and establish a centralized database for verification.

Public Awareness: Recognizing the low compliance rate with existing MTPL requirements, the initiative includes plans for a comprehensive public awareness campaign to educate vehicle owners about the importance of MTPL insurance.

International Insurance

As of 2023, the global insurance industry collected approximately \$7.186 trillion in total premiums across all sectors, including life, health, and non-life (general) insurance .

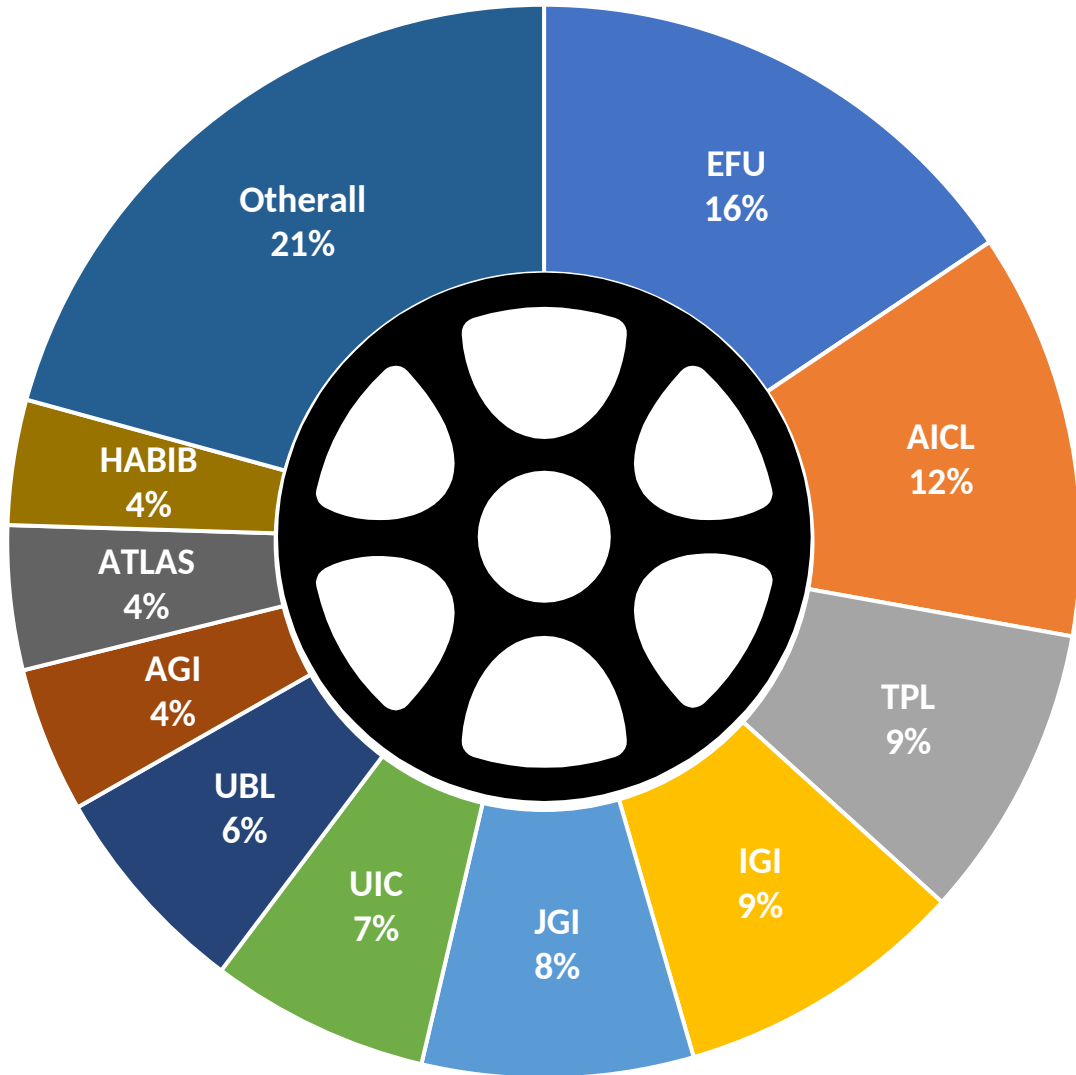
Breakdown of Global Non-Life Insurance Premiums (2023)

- **Property & Casualty (P&C) Insurance:** Approximately \$2.153 trillion
- **Auto Insurance:** Approximately \$923.4 billion

This indicates that auto insurance premiums constitute about 43% of the global P&C insurance market and approximately 12.8% of the total global insurance premiums.



Industry Vs. Motor Premium



Overall Industry Premiums
PKR. 182 Billion



Motor Portfolio
PKR. 36 Billion **20%**

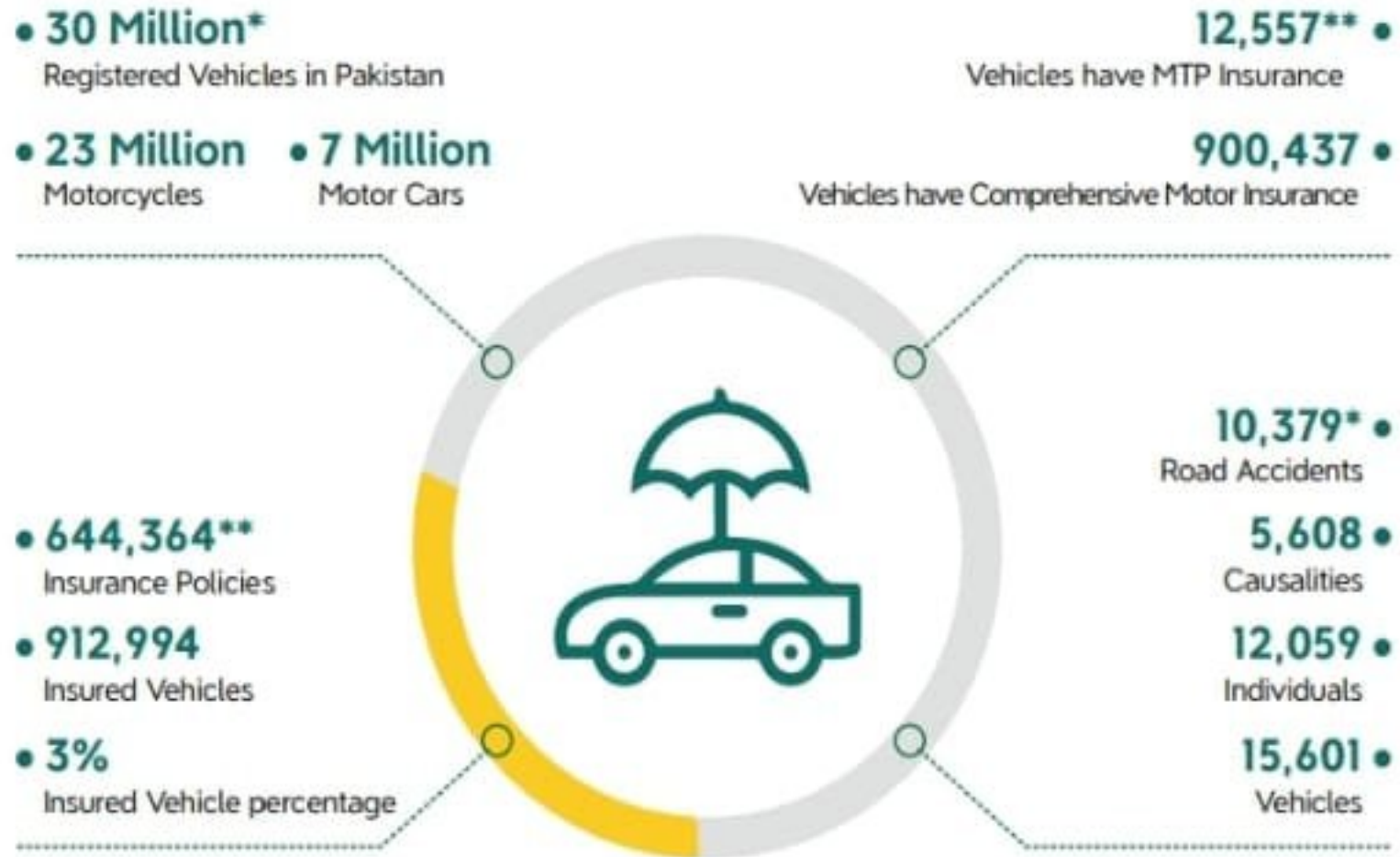


Conventional
PKR. 25 Billion **69%**



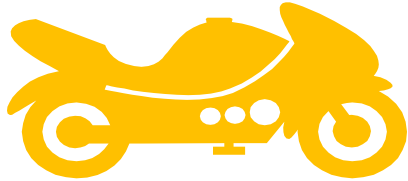
Takaful
PKR. 11 Billion **31%**

Motor Insurance Penetration



Snatched & Theft Records

52147



50062
8204
41858

Total
Snatched
Theft

2085
283
1802



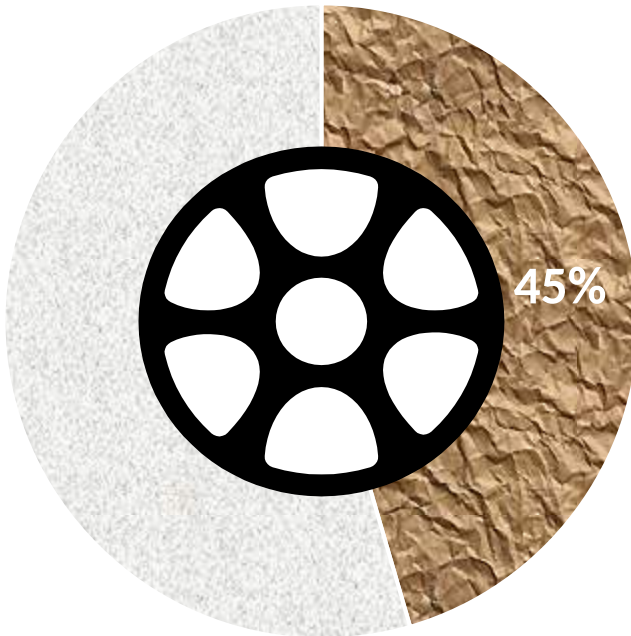
2024	Four (4) Wheelers			Two (2) Wheelers			Overall		
	Snatched	Theft	Total	Snatched	Theft	Total	Snatched	Theft	Total
Dec	24	148	172	493	3165	3658	517	3313	3830
Nov	24	151	175	516	2950	3466	540	3101	3641
Oct	28	165	193	674	3233	3907	702	3398	4100
Sep	31	159	190	621	3361	3982	652	3520	4172
Aug	23	150	173	656	3385	4041	679	3535	4214
Jul	19	164	183	610	3076	3686	629	3240	3869
Jun	24	135	159	564	2792	3356	588	2927	3515
May	19	145	164	711	3103	3814	730	3248	3978
Apr	19	143	162	612	3572	4184	631	3715	4346
Mar	22	141	163	968	4546	5514	990	4687	5677
Feb	33	138	171	916	4221	5137	949	4359	5308
Jan	17	163	180	863	4454	5317	880	4617	5497
	283	1802	2085	8204	41858	50062	8487	43660	52147

Source CPLC - Sindh Data

Industry Claims Figures

Claims Amount PKR. 16 billion Loss Ratio 45%

Source IAP Data Year 2024



Own Damage 246,457

Total Loss 925

Theft 2003

Claims Count on basis of Average

What is our Product?

Claims



LOSS Vs. CLAIM

LOSS

Definition:

A loss in auto insurance refers to the actual damage or injury that results from an accident or other covered event.

Examples:

Damage to your vehicle, injuries to yourself or your passengers, property damage to another vehicle or property.



CLAIM

Definition:

A claim is the formal request you make to your insurance company to pay for the loss that you've experienced.

Purpose:

The purpose of making a claim is to receive payment from the insurance company for the covered loss, as outlined in your policy.



Role of Motor Claims Department

- To provide fast and efficient claim service.
- To indemnify the policy holder in accordance with the cover.
- To ensure that only valid claims are to be paid/ exgratia payments.
- To deal with third party claim whilst protecting the policy holder interest.
- To protect the fund of premium against over payment, fraud and expenses incurred due to inefficient claim handling process.

Great underwriters are shaped by Claims – where risk becomes reality

Principle of Claims Handling



Insurable Interest

The legal right to the insured, arising out of a financial relationship, recognized at law, between the insured and the subject matter of the insurance.

- The owner of vehicle it self.
- Any one who is driving or using a vehicle with consent of owner.
- An employee may have an insurable interest in a vehicle provide by the employer.
- Hire purchase or lease.



Indemnity

Exact financial compensation sufficient to place the insured in the same financial position after a loss as they enjoyed immediately before the loss.

- *Subject to policy limits (sum insured), exclusions and any applicable excess/ deductible.*



Subrogation

The right of one person having indemnified another under a legal obligation to do so, to stand in the place of that other and avail themselves of all the right and remedies of that other.

- *Normally in practice this right is used by insurer in theft losses*



Contribution

Contribution is the right of an insurer to call upon other similarly but not the same insured, to share the cost of an indemnity payment.

- Not apply to PAB.
- Two or more insurance companies & policies, policy must be liable for the loss.
- Common subject matter of the insurance.
- Common peril
- Betterment



Policy Form



ADAMJEE INSURANCE COMPANY LIMITED

(Incorporated in Pakistan)
(ISO 9002 Certified Company)

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: 29719 AIC PK
Fax : (92-21) 32412627 / 32429035
E-mail : info@adamjeeinsurance.com
Website : www.adamjeeinsurance.com

PRIVATE CAR POLICY

Whereas Whereas the insured by a proposal and declaration stated as stated in the Schedule which is part of this contract and is deemed to be incorporated herein has applied to the Company for the insurance hereinafter contained and has paid and will pay the premium as consideration for such insurance in respect of accident, loss or damage occurring during the Period of Insurance.

Now this Policy Witnesseth:

That subject to the Terms Exceptions and Conditions contained herein or endorsed hereon, as expressed herein.

SECTION I - LOSS OR DAMAGE

The Company will indemnify the insured against loss or damage to the Motor Car and/or its accessories whilst thereon by

- (a) accidental external means
- (b) fire external explosion
- (c) burglary house-breaking
- (d) malicious act
- (e) riot, strike
- (f) flood, hail, wind, hurricane, cyclone, tornado, or typhoon
- (g) earthquake volcanic eruption or other convulsion of nature and
- (h) whilst in transit by Air road rail inland waterway lift or elevator.

The Company shall not be liable to make any payment in respect of (a) consequential loss depreciation wear and tear mechanical or electrical break down failures or breakages and (b) damage to tyres and battery unless the Motor Car is damaged at the same time when the liability of the company is limited to 50% of the cost of replacement

In the event of the Motor Car being disabled by reason of loss or damage covered under this Policy the Company will bear the cost of protection and removal to the nearest repairs and of redelivery to the insured but not exceeding in any Rs. 500/- per accident.

The insured may authorise the repair of the Motor Car necessitated by damage for which the company is liable under this Policy provided that:-

- (a) the estimated cost of such repair does not exceed Rs. 500/-
- (b) the Company be furnished forthwith with a detailed estimate of the cost and
- (c) the insured shall give the Company every assistance to see that such repair is of a reasonable quality and at a reasonable cost.

SECTION II - LIABILITY TO THIRD PARTIES

1. The Company will indemnify the Insured in the event of accident or loss or arising out of the use of the Motor Car against all sums including claimant's costs and expenses which the Insured is liable to pay in respect of:
 - (a) death of or bodily injury to any person but except as far as is necessary to meet the requirements of Section 95 of the Motor Vehicles Act, 1939, the Company shall not be liable where death or injury arises out of and in the course of the employment of such person by the Insured;
 - (b) damage to property other than property of the Insured or held in trust by or in the custody or control of the Insured.
2. The Company will pay all costs and expenses incurred with its written consent.
3. In terms of and subject to the provisions of the indemnity which is granted by this Section to the Insured the Company will indemnify any Driver who is driving the Motor Car on the insured's order or with his permission provided that such Driver:
 - (a) is not under the influence of any intoxicating liquor or drugs or any other substance at the time of the accident;
 - (b) shall as though he were the insured observe fulfill and be subject to the terms exceptions and conditions of this Policy in so far as they can apply.
4. In terms of and subject to the limitations of the indemnity which is granted by this Section in connections with the Motor Car the Company will indemnify the Insured whilst personally driving a private Motor Car (but not a Motor Cycle) not belonging to him and nor hired to him under a hire purchase agreement.
5. In the event of the death of any person entitled to indemnity under this policy the Company will in respect of the liability incurred by such person indemnify his personal representatives in the terms of and subject to the limitation of this policy provided that such personal representatives shall as though they were the insured observe, fulfil and be subject to the terms exceptions and conditions of this policy in so far as they can apply.
6. The Company may at its own option (A) arrange for representation at any Inquest or Fatal Inquiry in respect of any death which may be the subject of indemnity under this Section and (B) undertake, the defence of proceedings in any Court of Law in respect of any act or alleged offence causing or relating to any event which may be the subject of indemnity under this Section.

SECTION III - MEDICAL EXPENSES

The Company will pay to the Insured the reasonable medical expenses not exceeding Rs. 350 in respect of any one accident incurred in connection with any bodily injury by violent accident external and visible means sustained by the insured or any occupant of the Motor Car as the direct and immediate result of an accident to the Motor Car.

AVOIDANCE OF CERTAIN TERMS AND RIGHT OF RECOVERY

Nothing in this Policy or any endorsement hereon shall affect the right of any person indemnified by this Policy or any other person to recover an amount under or by virtue of the provisions of the Motor Vehicles Act, 1939, Section 96.

BUT the Insured shall repay to the Company all sums paid by the Company which the Company would not have been liable to pay but for the said provisions.

GENERAL EXCEPTIONS

The Company shall not be liable under this Policy in respect of

- (1) any accident loss damage and/or liability caused sustained or incurred outside the Geographical Area
- (2) any claim arising out of any contractual liability
- (3) any accident loss damage and/or liability caused sustained or incurred whilst any Motor Car in respect of or in connection with which insurance is granted under this Policy is:
 - (a) being used otherwise than in accordance with the Limitations as to Use or
 - (b) being driven by any person other than a driver
- (4) (a) any accidental loss or damage to any property whatsoever or any loss or expense incurred or resulting or arising, therefrom or any consequential loss;
 - (b) any liability of whatsoever nature directly or indirectly caused by or contributed to by or arising from nuclear fuel or from any nuclear waste from the combustion of nuclear fuel for the purposes of this exception combustion shall include any self sustaining process of nuclear fission.
- (5) any accidental loss damage or liability directly or indirectly caused by or contributed to by or arising from nuclear weapons material.
- (6) any accidental loss damage and/or liability caused sustained or incurred after any variation in or termination of the Insured's interest in the Motor Car.

The company shall not be liable in respect of any accident loss damage and/or liability directly or indirectly proximately or remotely occasioned by contributed to by or traceable to or arising out of or in connection with war invasion the act of foreign enemies hostilities or war like operations (whether before or after declaration of war) civil war or any act of any person acting on behalf of or in connection with any organisation rising rebellion revolution insurrection military or any act of any person acting on behalf of or in connection with any organisation with activities directed towards the overthrowing of the Government de jure or de facto or to the influencing of it by terrorism or violence or by any direct or indirect consequences of any of the above occurrences and except under Section II-1 (a) of this Policy whilst the Insured or any person driving with the general knowledge and consent of the Insured is under the influence of intoxicating liquor or drugs and in the event of any claim hereunder the insured shall prove that the loss damage and/or liability arose independent of and was connected with and occasioned by or contributed to by or traceable to any of the above occurrences and in default of such proof the Company shall not be liable to make any payment in respect of such a claim.

CONDITIONS

This Policy and its Schedule shall be read together and any word or expression to which a specific meaning has been attached in any part to this Policy or of the Schedule shall be the same meaning wherever it may appear.

1. Notice shall be given in writing to the Company immediately upon the occurrence of any accident or loss or damage and in the event of any claim and thereafter the Insured shall give all such information and assistance as the Company shall require. Every letter claim writ summons and/or process shall be forwarded to the Company immediately on receipt by the Insured. Notice shall also be given in writing to the Company immediately the Insured shall have knowledge of any impending prosecution. Inquest of Fatal Inquiry in respect of any occurrence which may give rise to a claim under this Policy. In case of theft or other criminal act which may be the subject of a claim under this Policy the Insured shall give immediate notice to the Police and co-operate with the Company in securing the conviction of the offender.

2. No admission offer promise payment or indemnity shall be made or given by or on behalf of the Company without the written consent of the Company which shall be entitled to it so desires to take over and conduct in the name of the Insured the defence or settlement of any claim or to prosecute in the name of the Insured for its own benefits any claim for indemnity or damages or compensation. The Company shall have full discretion in the conduct of any proceedings or in the settlement of any claim and the Insured shall give all such information and assistance as the Company may require.

3. The Company may at its own option repair, reinstate or replace the Motor Car or its accessories or may pay in cash the amount of the loss or damage and the liability of the Company shall not exceed the actual value of the parts damaged or lost plus the reasonable cost of fitting and shall in no case exceed the Insured's estimate of the value of the Motor Car (including accessories thereon) as specified in the Schedule or the value of the Motor Car (including accessories thereon) at time of the accident whichever is the less.

4. The Insured shall take all reasonable steps to safeguard the Motor Car from loss or damage and to maintain it in efficient condition and the Company shall have at all times free and full access to examine the Motor Car or any part thereof or any driver or employee of the Insured. In the event of any accident or breakdown the Motor Car shall not be left unattended without proper precautions being taken to prevent further damage or loss and if the Motor Car be driven before the necessary repairs are effected the extension of the damage or any further damage to the Motor Car shall be entirely at the Insured's own risk.

5. The Company may cancel this Policy by giving 30 days' notice by registered letter to the Insured at his last known address and in such event will return the premium for the period the Policy has been in force or the Policy may be cancelled at any time by the Insured on giving 30 days' notice and (provided no claim has arisen during the then current period of insurance) the Insured shall be entitled to a return of the premium less the Company's short period rates for the period the Policy has been in force.

6. If at any time any claim is made under this Policy there is any other existing insurance covering the same loss damage or liability the Company shall not be liable to pay or contribute more than its rateable proportion of any loss damage compensation costs or expenses. Provided always that nothing in this condition shall limit the Company any liability from which but for this conditions it would have been relieved under proviso (a) of Section II-3 of this Policy.

7. If any difference arises as to the amount to be paid under this Policy (liability being otherwise admitted) such difference shall be referred to the decision of an Arbitrator to be appointed in writing by the parties in difference or if they cannot agree upon a single Arbitrator to the decision of two Arbitrators one to be appointed in writing by each of the parties within one calendar month after having been required in writing to do so by either of the parties or in case the Arbitrators do not agree of an Umpire appointed in writing by the Arbitrators before entering upon the reference. The Umpire shall sit with the Arbitrators and preside at their meetings and the making of an Award shall be a condition precedent to any right of action against the Company.

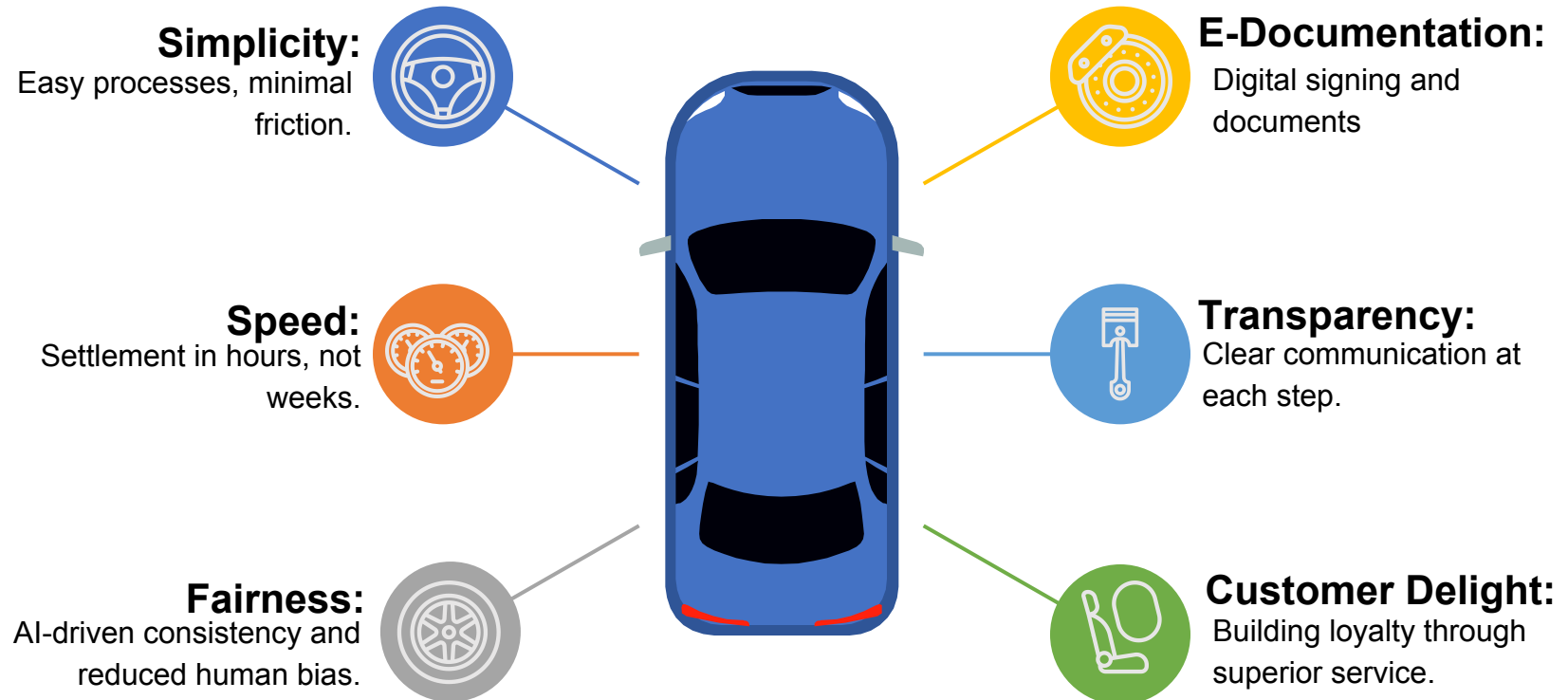
8. The due observance and fulfillment of the terms conditions and endorsement of this Policy in so far as they relate to anything to be done or complied with by the Insured and the truth of the statements and answers in the said proposal shall be conditions precedent to any liability of the Company to make any payment under this Policy.

Peril/ Coverages

- a. **Accidental external means** → Damage to the vehicle caused by sudden, unexpected events from outside the vehicle (e.g., collision, falling objects)
- b. **Fire, external explosion, self-ignition, or lightning or frost** → Covers damage due to fire (whether from outside or spontaneous within the vehicle), explosions, lightning strikes, or frost damage.
- c. **Burglary, house-breaking, or theft** → Covers loss or damage if the vehicle is stolen or broken into.
- d. **Malicious act** → Covers intentional damage caused by others, such as vandalism or deliberate destruction.
- e. **Riot, strike** → Covers damage caused during civil unrest, public disturbances, or strikes.
- f. **Flood, hail, wind, hurricane, cyclone, tornado, or typhoon** → Covers natural calamities and weather-related damage.
- g. **Earthquake, volcanic eruption, or other convulsion of nature** → Covers damage from seismic events or other violent natural movements.
- h. **Whilst in transit by air, road, rail, inland waterway, lift, or elevator** → Covers damage to the vehicle while it's being transported by different modes of travel.

Modern Practices & Claims Settlements

Key Goals of Modern Claims Settlement



Modern Practices & Claims Settlements

Digital Claims Intimation and

FNOL: (First Notice of Loss):

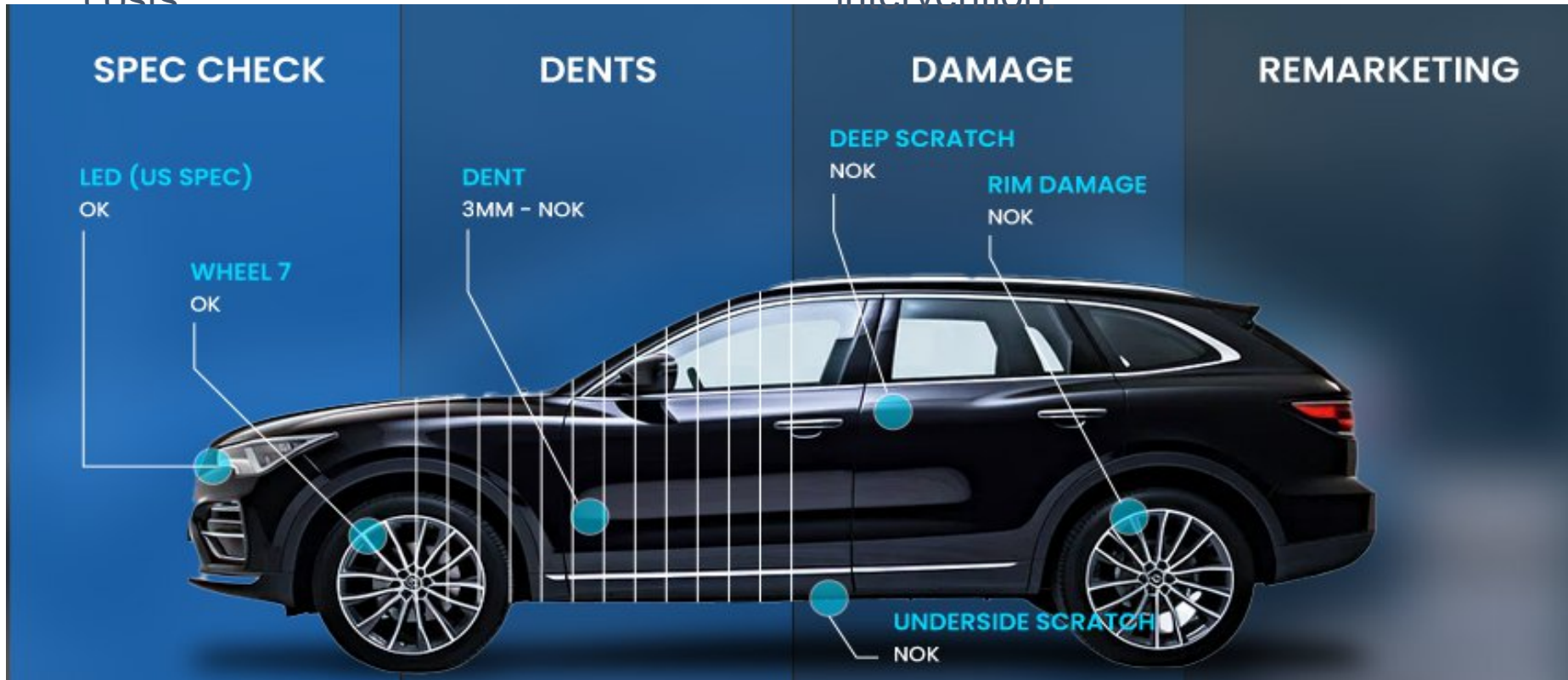
- **Mobile Apps and Web Portals:** Insurers now allow customers to lodge claims through mobile apps, websites, or WhatsApp bots.
- **Self-Service FNOL:** Policyholders can upload pictures, videos, and accident details directly, often triggering an instant preliminary assessment.
- **Real-Time Notifications:** Immediate acknowledgment of claim receipt and process initiation.



Modern Practices & Claims Settlements

AI-Powered Damage Assessment:

- **Photo-Based Damage Estimation:** Customers upload photos; AI tools (like Tractable, CCC Intelligent Solutions) automatically assess repair costs
- **Instant Claim Approvals:** For minor damages (bumper scratches, broken lights), systems approve small claims within minutes without human intervention



Modern Practices & Claims Settlements

SPEC CHECK

Remote and Video Surveys:

- **Video Claims Inspections:** Surveyors conduct live video calls with customers to inspect damages remotely, reducing turnaround time and travel costs.
- **Drone Inspections:** In large fleet claims or natural disaster events, drones are used to assess extensive damages quickly.

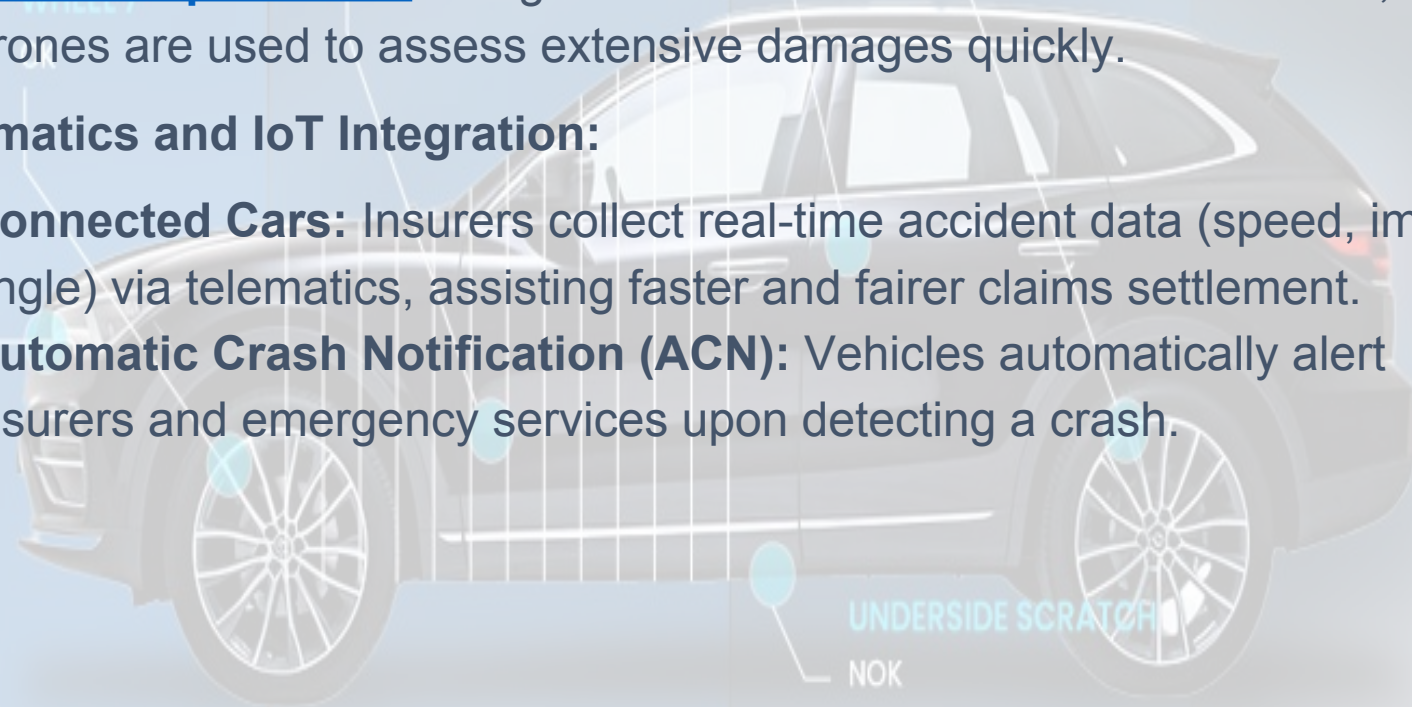
Telematics and IoT Integration:

- **Connected Cars:** Insurers collect real-time accident data (speed, impact angle) via telematics, assisting faster and fairer claims settlement.
- **Automatic Crash Notification (ACN):** Vehicles automatically alert insurers and emergency services upon detecting a crash.

DENTS

DAMAGE

REMARKETING





PUBLIC TRANSPORT

Lorem ipsum dolor sit amet, eu pri
assum inimicus evertitur, ius ut mol
equae forenibus argumentumtor.



ELECTRIC BUS

Lorem ipsum dolor sit amet, eu pri
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ECO TRANSPORT

Lorem ipsum dolor sit amet, eam homero
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Te his dicunt reprehendunt.



ELECTRIC BICYCLE

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argumentum, sed an mutat adhuc.



ELECTRIC CAR

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Electric Vehicle – RISK Management

1. **Battery & Charger Exclusion:** Any standalone loss, damage, or malfunction of vehicle batteries and/or chargers is expressly excluded from coverage.
2. **Spontaneous Combustion & Explosion:** Loss or damage caused by the spontaneous combustion or explosion of battery(s) is not covered under this policy.
3. **Mechanical & Electrical Breakdown:** Mechanical or electrical failure, breakdown, or drying out of battery(s) is excluded from coverage.
4. **Charging-Related Exclusion:** The insurer shall not be liable for any loss, whether Own Damage or Third-Party Liability, occurring while the vehicle is being charged at any location, including but not limited to public charging stations, residential premises, or any other charging facility.
5. **Component Exclusions:** This policy does not cover switches, relays, charging devices, or any other related system components of hybrid and electric vehicles.
6. **Depreciation Clause:** The standard depreciation clause shall apply to all covered components.
7. **Registration Requirement:** It is warranted that the insured vehicle must be duly registered with the Excise & Taxation Department.
8. **Authorized Repair Restriction:** Vehicle repair work shall only be permitted at manufacturer authorized repair centers.

Fraud Prevention.....

These steps are feasible, cost-effective, and can be implemented without heavy IT infrastructure you have to develop a short SOP draft for any of these steps?

Geo-tagged & Timestamped Photos: Make it mandatory for claimants to submit accident photos with location and time stamps to confirm where and when the damage.

Authorized Repairer Network: Settle claims only through a panel of approved workshops to control repair costs and avoid inflated/fake repair bills.

Quick Intimation Requirement: Enforce strict timelines (e.g., 24–48 hours) for claim reporting after an incident to reduce chances of staged claims.

Claims History Check: Use your internal system to track frequent claimants and flag any irregular patterns for deeper scrutiny.

Surveyor Spot Checks: Randomly audit surveyor reports (physical or photographic) to ensure authenticity and keep surveyors vigilant.

Blacklist of Fraudulent Customers & Garages:

Maintain and share an internal watchlist of known fraudulent individuals and workshops to avoid repeat fraud.

Customer Education: Display fraud warning notices on your website and policy documents to deter false claims by reminding customers of legal consequences.

Telephonic Verification: For suspicious claims, conduct a detailed phone interview to cross-check facts and detect inconsistencies.



What Insured Wants.....?

Efficient Claims Processing: Quick and straightforward claims processing to minimize delays and hassle for the auto owner.

Clear Communication: Transparent and timely communication regarding the status of the claim, what is covered, and any out-of-pocket costs.

Fair Settlements: Reasonable and fair assessments of damages and coverage amounts, ensuring the auto owner is adequately compensated for repairs.

Direct Billing with Repairers: Arrangements that allow the repair shop to bill the insurer directly, reducing the financial burden on the auto owner.

Assistance and Support: Help with navigating the repair and claims process, including recommendations for reputable repair shops.

Coverage Clarity: Clear explanations of what is covered under the policy, including any deductibles or limitations.

Flexibility: Options for the auto owner to choose their preferred repair shop, within the insurer's network or approved list.

What Insured Wants.....?

Accurate and Detailed Estimates: Clear and comprehensive estimates of repair costs, including labor, parts, and any additional fees.

Quality Repairs: High-quality repairs using appropriate parts (OEM or equivalent) and adherence to industry standards.

Timely Completion: Efficient repair services with realistic timelines and minimal delays.

Transparency: Clear communication about the repair process, including any unexpected issues or additional costs that arise.

Warranties: Guarantees on the workmanship and parts used, providing peace of mind regarding the durability and quality of the repairs.

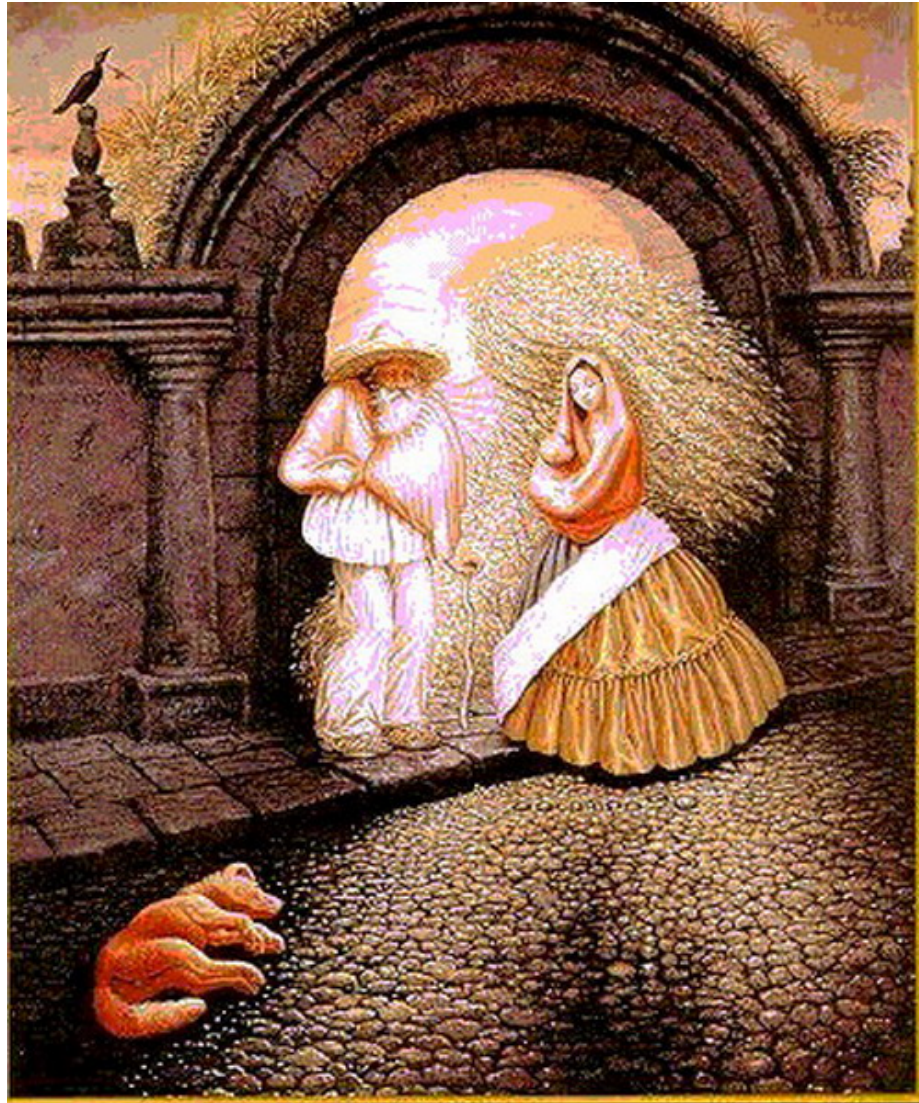
Customer Service: Friendly and professional service, including clean facilities and courteous staff.

Convenience Services: Additional services such as arranging towing, or offering a shuttle service.

Documentation: Proper documentation of all repairs and services provided, which may be needed for future reference or resale value.

By meeting these needs, both the repairer and the insurer can provide a positive experience for the auto owner, ensuring their vehicle is repaired properly and their claim is handled efficiently.

"The sharpest eye makes the finest claims adjuster — observation is the first step to fair settlement."



Nature of Losses

- **Partial Loss (Own Damage)**
- **Third Party**
- **Total Loss**
- **Theft / Snatch**

Basis of Settlement

Partial Loss:

- By Part
- Lump Sum
- Un-repair Damage Cost

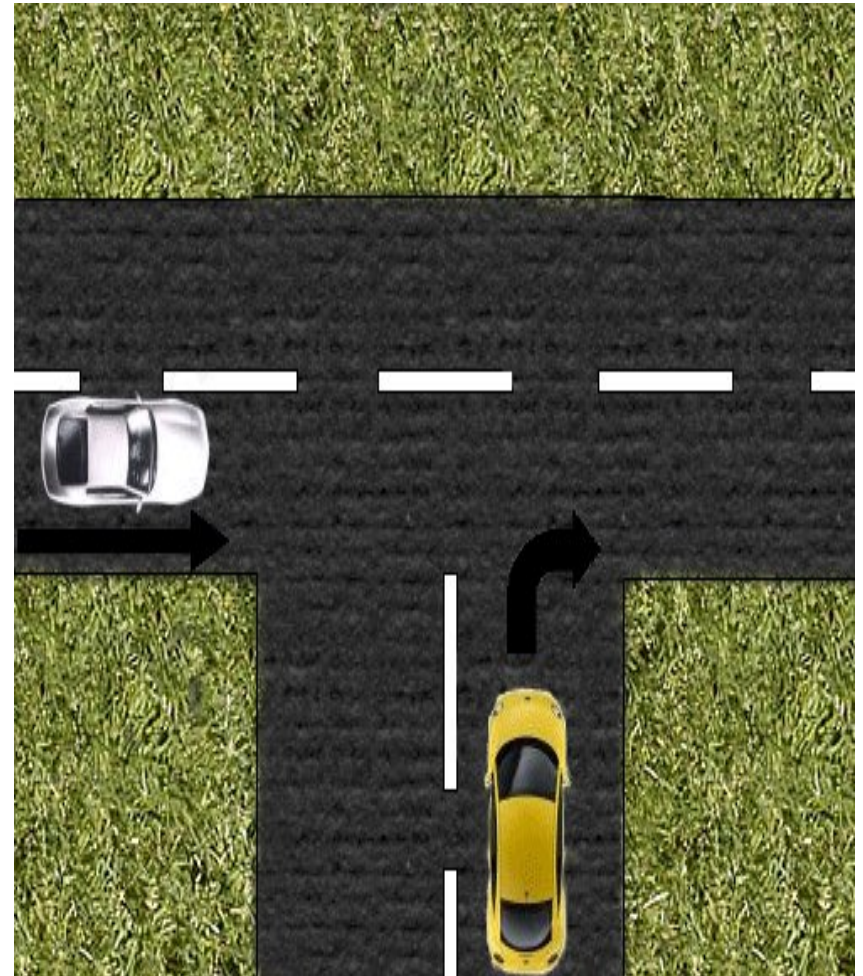
Total Loss:

- Repairing Cost more than 50% of the Sum Insured
- On Technical Basis (Like Chassis Frame damaged, Fire wall Damaged, Change in body shape)
- Expected Salvage Value

Theft & Snatch:

“The possession of a motor vehicle by those persons not having lawful access and joy riding is called ***theft*** ”

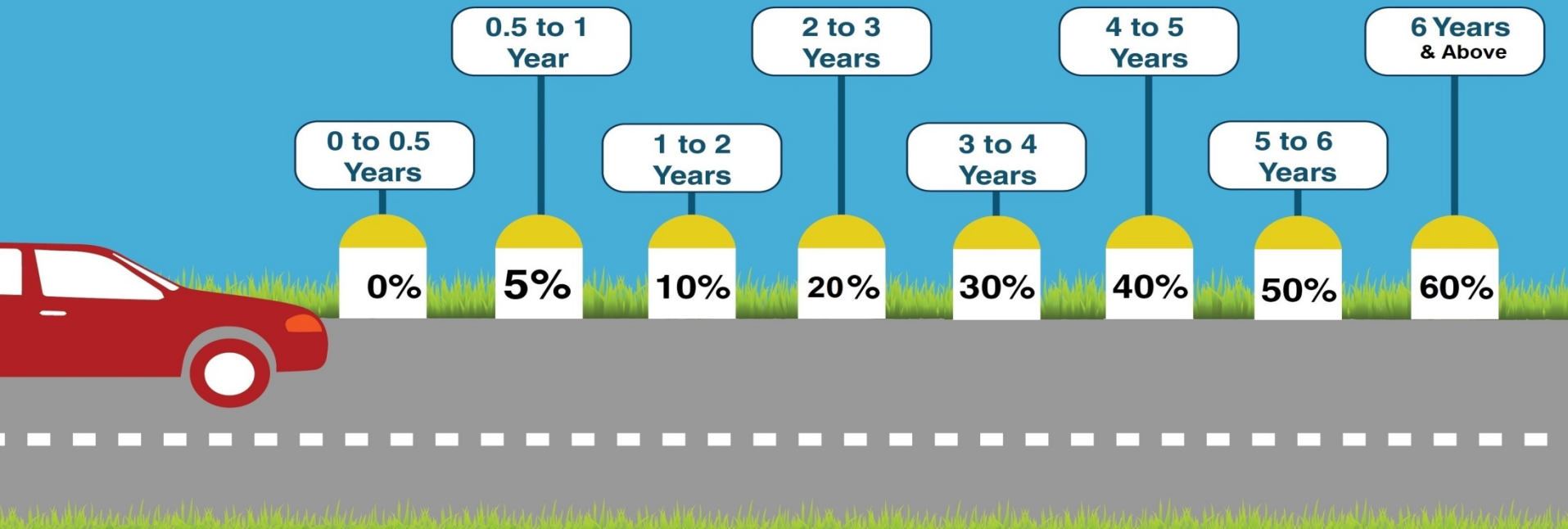
“Attempted robbery of a vehicle in which motor vehicle is taken by force by a stranger from the victim is called ***Snatch***”.



Depreciation Scale

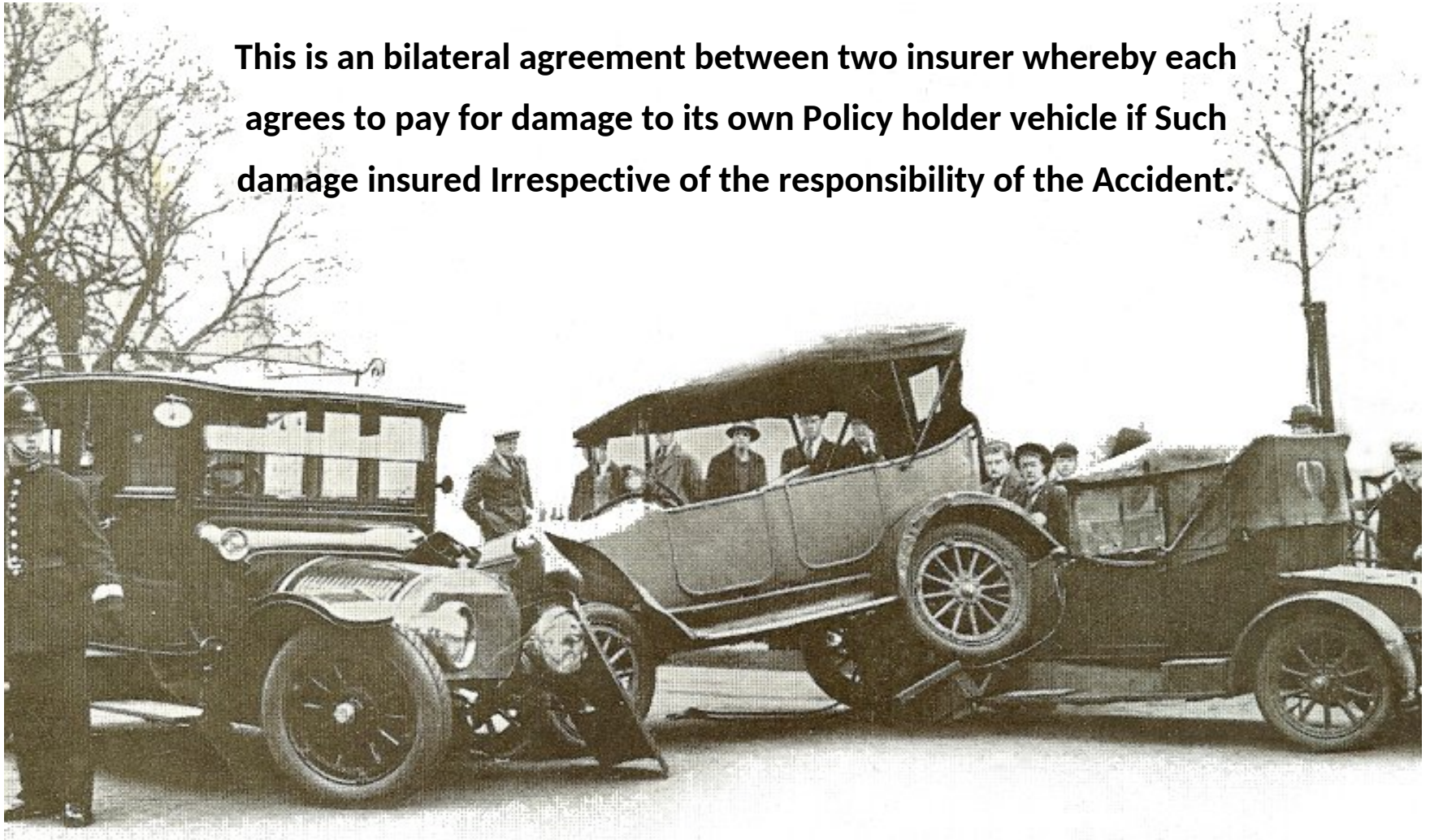


For all parts NOT mentioned above, depreciation is calculated on the Age of the Vehicle and is:



Knock For Knock

This is an bilateral agreement between two insurer whereby each agrees to pay for damage to its own Policy holder vehicle if Such damage insured Irrespective of the responsibility of the Accident.



Documents

Common & Initial Documents

Insurance Policy / Certificate
Motor Claim Performa
Claim Form
Preliminary Report / Survey Report
Driving License
CNIC
Registration book
Police Report / FIR
Driver's Statement

Further Documents (Theft & Total Loss)

Excise File
Open Transfer Deed
Original / Duplicate Keys
Route Permit (Commercial Vehicle)
Fitness Certificate (Commercial Vehicle)
Subrogation Letter (Theft)
Vehicle Salvage Inventory (Total Loss)

Optional (Required on Case to Case)

Tracker Company Reports
Pre Insurance Inspection Report & Photographs
NOC (Hire Purchase Agreement)
Import Documents

Ownership Certificate
Premium Receipt
Letter Of Indemnity (Total Loss)
Police Final Report

Inside

First Investigation Report



- Police Station
- FIR No, date & time of lodge
- Date & time of incident
- Complainant Name & Address
- Detail of theft/snatched vehicle
- Place of incident
- Circumstances of theft/snatch
- ACT

Note:

If the FIR lodge by the person other than Insured then the statement of Insured required in which the relation of that person with Insured must be mention in FIR.

- Normal Theft applied PPC rule is 381/A
- Snatched & Gun Point Theft applied PPC 382/A
- Terrorism and RSD loss applied PPC is 146, 147, 148, 149, 427, 435, 436, 380
- Kidnapping on Gun Point and Robbery 365, 324, 392
- Road Accident Injury and Death (QISAS AND DIYAT ORDINANCE)
- **279. Rash driving or riding on a public way:** Whoever drives any vehicle, or rides, on any public way in a manner so rash or negligent as to endanger human life, or to be likely to cause hurt or injury to any other person, shall be punished with imprisonment of either description for a term which may extend to two years or with fine which may extend to one thousand rupees, or with both.
- **320. Punishment for qatl-i-khata by rash or negligent driving:** Whoever commits qatl-i-khata by rash or negligent driving shall, having regard to the facts and circumstances the case, in addition to diyat, be punished with imprisonment of either description for a term which may extend to ten years
- **337-G. Punishment for hurt by rash or negligent driving:** Whoever causes hurt by rash or negligent driving shall be liable to arsh or daman specified for the kind of hurt caused and may also be punished with imprisonment of either description for a term which may extend to five years as ta'zir.
- **427. Mischief causing damage to the amount of fifty rupees:** Whoever commit mischief and thereby causes loss or damage to the amount of fifty rupees or upwards, shall be punished with imprisonment of either description for a term which may extend to two years, or with fine, or with both.

What else is tracking good for?

- Historical records for assessment when a claim is lodged
- For Example:
 - When a customer files a claim for a stolen or snatched vehicle, we can obtain:

Incident Report	How, when, where the incident took place? Whether proper procedure was followed or not
Movement Report	Where was the vehicle before and after the incident? Does it match with description defined by customer
Call recordings	Was intimation done in time? Was it genuine or fabricated?
Call Log	Chronological details of customer and tracking company's contacts

"Surveyors are the eyes and ears of the insurer — seeing the unseen, hearing the untold."

Phase I :

- Coordinate with the client.
- Inspect the damaged vehicle & Photographs.
- Approval of the repair estimate according to the terms & conditions of the insurance policy.
- Approval should be signed and stamped by surveyor.
- Collect the relevant Documents from the insured /workshop.
- Preliminary Report must be send to the concerned branch alongwith their photographs through e-mail.

Phase II :

- Visits are undertaken during the repair of the vehicle.
- Give advise regarding Parts found damaged on dismantling.
- Photographs of the vehicle during repairing.

Phase III:

- Upon the completion of the repair Re-inspect the Vehicle.
- Collect the final repair bill from the repairer.
- Final survey report must be submitted with in 3 working days after re-inspection along-with photographs & repair bill.



MCQ'S

Q1.

When was the first Third Party Liability only Motor policy introduced?

- A. 1894
- B. 1895
- C. 1901
- D. 1899

Q2.

What is the main legal basis for mandatory motor insurance in Pakistan?

- A. SECP Regulations 2002
- B. Insurance Act 1958
- C. Motor Vehicle Act 1939 – Section 94
- D. Insurance Ordinance 2000

Q3.

4. What distinguishes a claim from a loss?

- A. Claim is always less than the loss.
- B. Loss is the event; claim is the formal request for compensation.
- C. Loss occurs after claim is filed.
- D. They are synonymous.

MCQ'S

Q4.

Which principle gives the insurer rights to recover from a third party after claim settlement?

- A. Indemnity
- B. Contribution
- C. Subrogation
- D. Proximate cause

Q5.

Indemnity means?

- A. Paying more than the actual loss
- B. Restoring insured to the same financial position before the loss
- C. Doubling the insured amount
- D. Deducting salvage value from claim

Q6.

Contribution applies when?

- A. A claim is below deductible
- B. Only one insurer is involved
- C. Multiple insurers cover the same subject and peril
- D. The insured is underinsured



THANK YOU!