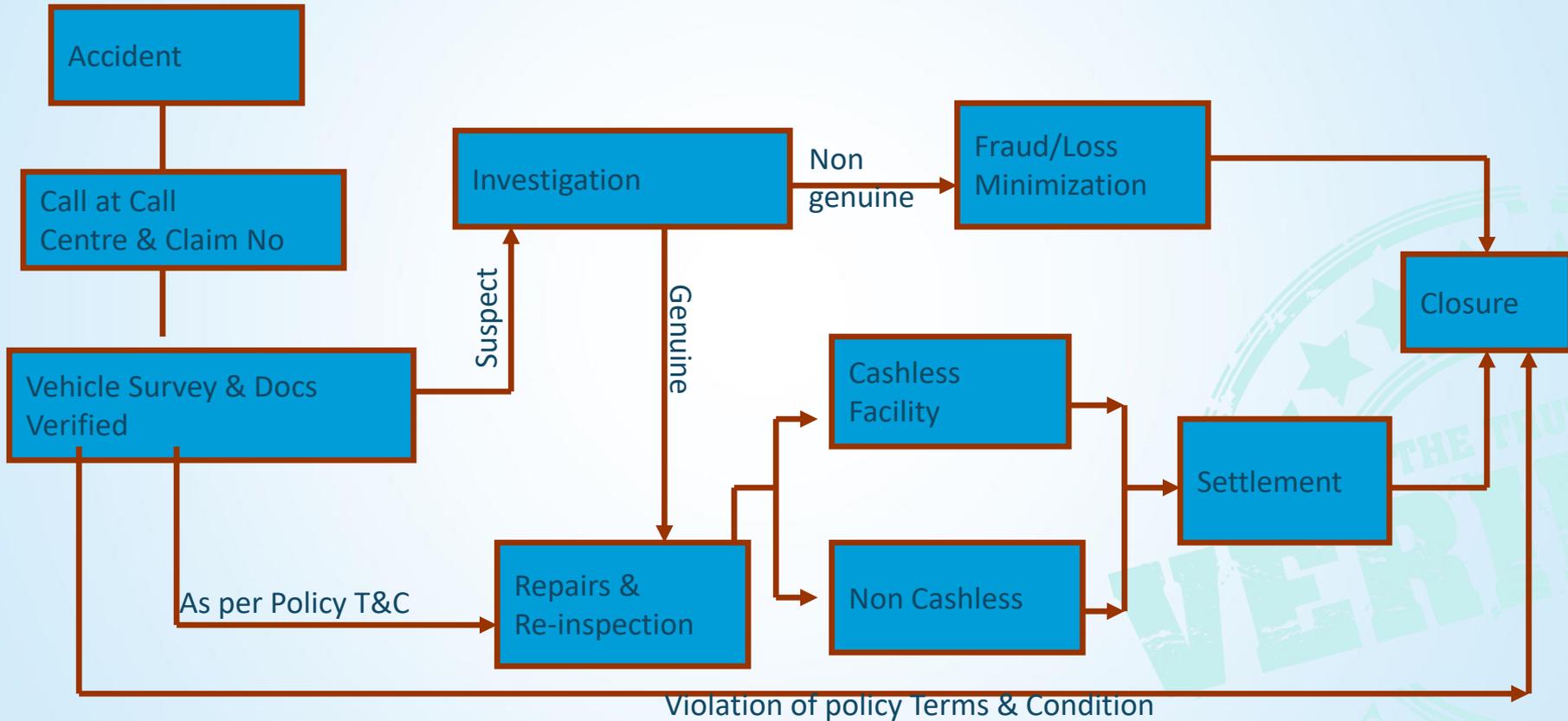


# Own Damage Investigation

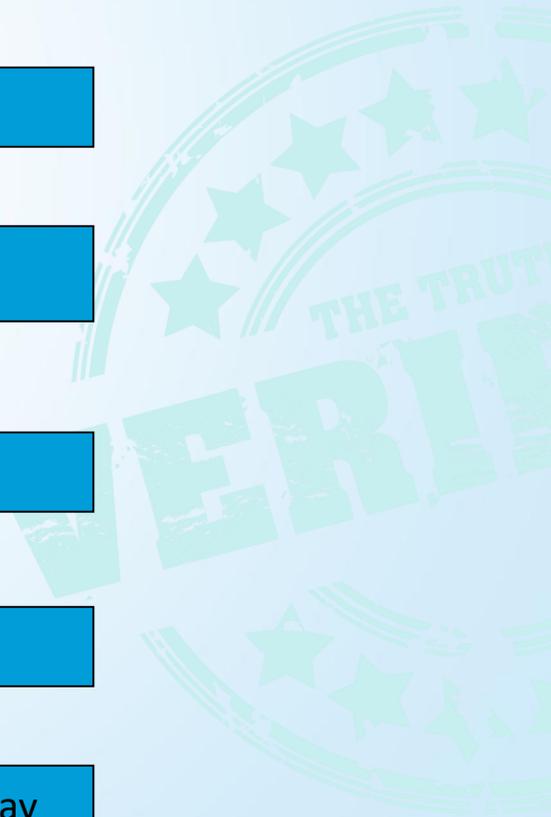
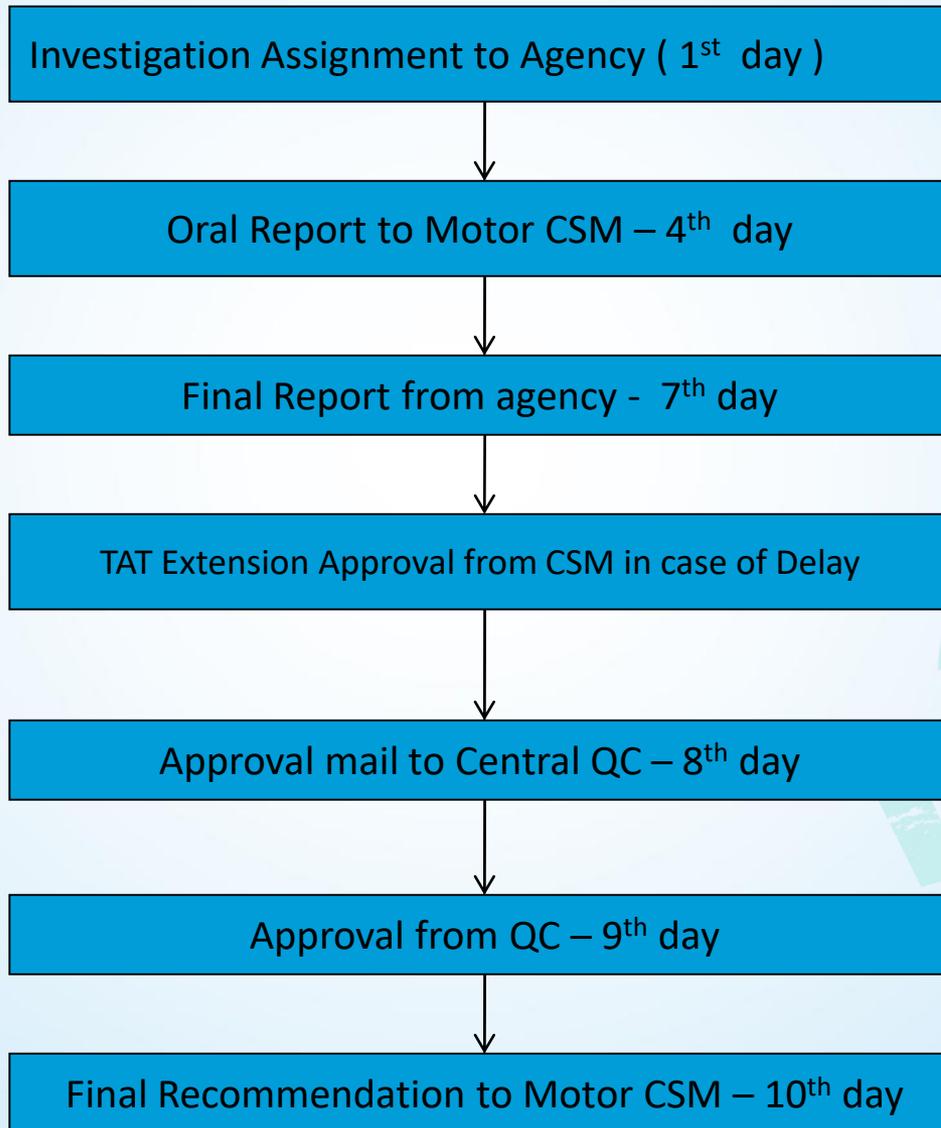


The Truth.  
Verified.

# OD claim process in Ins Co



# Investigation Process



# Basics



## ► Policy Bifurcation

- New policy: - need to check purchase invoice for loss date manipulation
- Rollover : - when the old policy belong to another co. need to check
  - With breakin
- Without breakin
  - If date of loss falls in close proximity period.
  - Previous policy check.
  - Claim history in previous policy through IIB.
- Renewal : - need to check if date of loss falls in close proximity period

# Mandatory Documents



- Claim form
- DL
- RC
- Vehicle Photos
- Loss location/spot photos
- Permit / Fitness / Loading Receipt in case of CV
- Garage job card
- Towing receipt
- Previous policy details
- FIR / Police complaint
- Hospital documents



# Frauds in OD claims



- ▶ Driver Implant
- ▶ Misrepresentation of facts
- ▶ Fake document submissions
- ▶ Date of loss prior to the policy start date
- ▶ Date of loss after policy end date



# Grounds for repudiation



- Hire and reward
- Non Insurable Interest
- Over seating / Overloading
- No permit / Fitness
- Invalid DL / No DL
- Drunk & Drive
- Fraud and Misrepresentation of facts
- Technical - Mechanical Failure
- No CNG Endorsement



# Grounds for repudiation

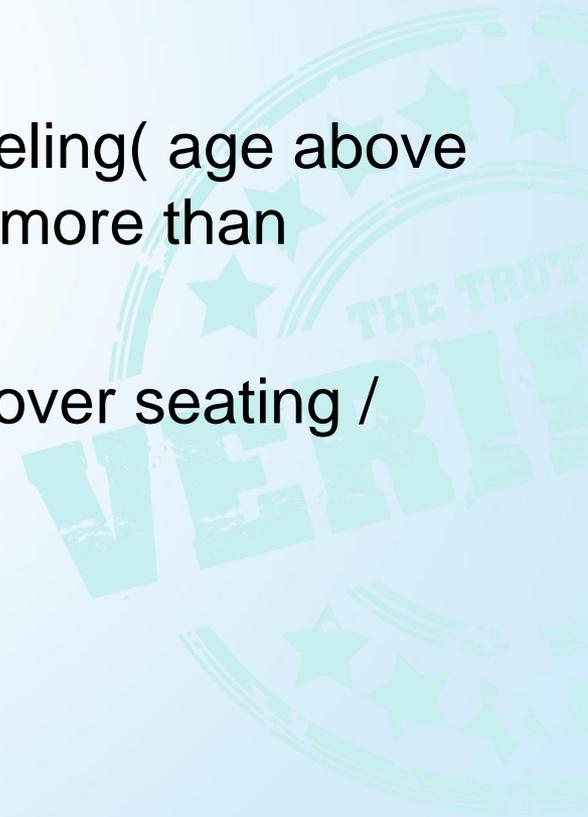


- ▶ Hire & Reward
  - ▶ If Insured has taken private car policy and running vehicle on rental basis, its violation of policy as he should have taken passenger car policy by paying additional premium
  - ▶ Evidence : - FIR , Statement
- ▶ Out of Policy / Not in Policy period
  - ▶ If date of loss is before policy inception
  - ▶ If date of loss is after policy expiry date
  - ▶ Insurance policy is liability only policy

# Grounds for repudiation



- ▶ Over seating / Overloading
  - ▶ Carrying capacity of commercial vehicle = Gross vehicle weight – unladen weight
  - ▶ Over seating = No. of persons traveling( age above 18 years ) @ time of accident was more than seating capacity.
  - ▶ Nexus between cause of loss and over seating / overloading



# Grounds for repudiation



## ➤ Non Insurable interest

- Insured sold the vehicle to another person and accident occurred from the possession of new owner
- Policy is not transferred to new owner which should be transferred with in 14 days ( Section 157 )

## ➤ Importance

- The insurance contract is between the customer and insurance co.
- For any changes in vehicle insured has to inform co.

## ➤ Evidence

- Sale agreement, statement of the current or previous owner

# Grounds for repudiation



## ➔ Invalid DL

Vehicle Type	DL Required
TW -Non Gear	MCWOG
Bike / Scooter	MCWG
Private Car	LMV
Taxi / Tourist Car / Bus	LMV - Transport / Transport vehicle
Truck	Transport vehicle / HGV / LCV / MCV
Tractor / JCB	Transport vehicle / HGV / LCV / MCV
Agricultural Tractor	LMV

# Grounds for repudiation



## ▶ Misrepresentation of facts

- ▶ Misrepresentation in terms of loss location / in terms of date of loss – Letter to insured asking for clarification
- ▶ Forged documents – Forged sign of old owner by purchaser
- ▶ Technical issues – misrepresentation in cause of loss , damages are not matching with cause

# Ground of repudiation



## ➤ MV Act Violation

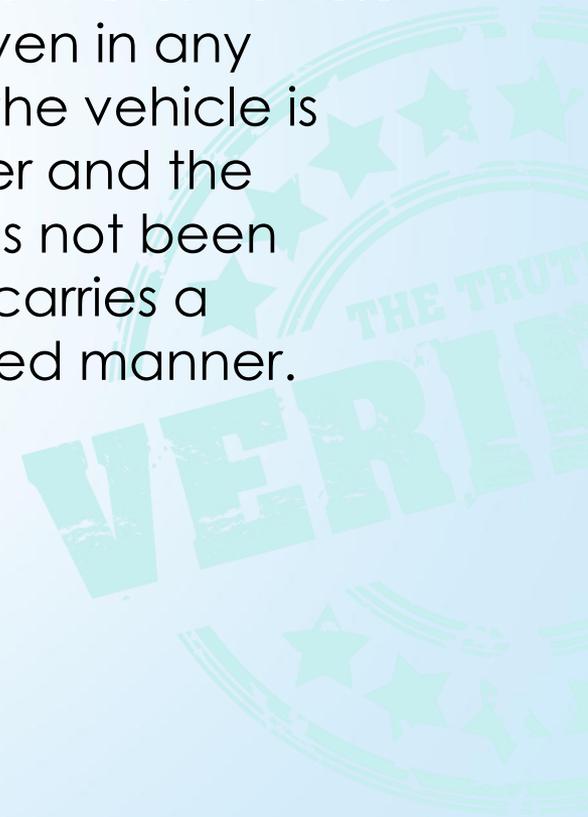
- Permit- Section 66 states - No owner of a motor vehicle shall use or permit the use of the vehicle as a transport vehicle in any public place whether or not such vehicle is actually carrying any passengers or goods save in accordance with the conditions of a permit granted or countersigned by a Regional or State Transport Authority.
- Fitness – Section 56 states -transport vehicle shall not be deemed to be validly registered for the purposes of section 39, unless it carries a certificate of fitness in such form containing such particulars and information as may be prescribed by the Central Government, issued by the prescribed authority, or by an authorized

# Ground of repudiation



## ➤ MV Act Violation

- Non Registration – Section 39 states - No person shall drive any motor vehicle and no owner of a motor vehicle shall cause or permit the vehicle to be driven in any public place or in any other place unless the vehicle is registered in accordance with this Chapter and the certificate of registration of the vehicle has not been suspended or cancelled and the vehicle carries a registration mark displayed in the prescribed manner.



# Evidence Concrete/circumstantial



## ➤ Concrete Evidences

### ➤ FIR mentioning

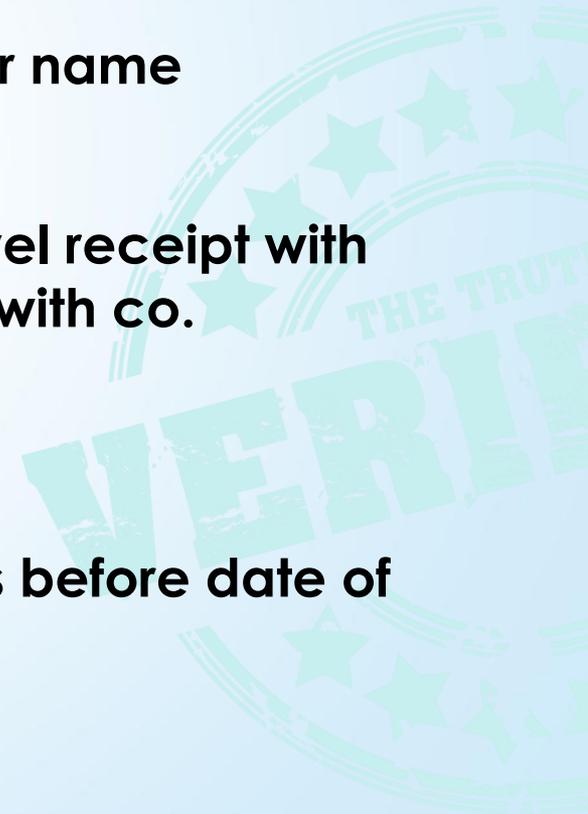
- Taxi use of passengers , hire & reward @ time of loss
- Vehicle sold by insured , actual driver name
- Untraced report stating fake incident

### ➤ Quotation on letterhead of agency , travel receipt with revenue stamp , agreement of contract with co.

### ➤ Notarized Affidavit

### ➤ Hospital Papers –in drunk & drive cases

### ➤ Sale Deed , Monetary transaction details before date of loss in Non Insurable Interest



# Evidence Concrete/circumstantial



## ► Circumstantial Evidences

- **Written Statement sub. to- Signed on all pages & written by insured / witness himself , No space should be left between signature & last sentence**
- **Cross signed by insured on photo attached in statement**
- **Signature matches in claim form & pan card**

# Evidence Concrete/circumstantial



## ► Circumstantial Evidences

- Video recording verifying insured identity & vehicle no.
- High km reading + income EMI mismatch + audio recording ( transcript )
- Visiting card / Hoarding , banner photo
- IT Returns stating income from travel business
- Press releases on travel of hire



# Investigation approach - OD



- ▶ Discussion with CSM
- ▶ Preliminary Enquiry
- ▶ Documents Understanding
- ▶ Identifying sources of information- neighbors , shopkeepers @ loss location , watchman etc.
- ▶ Interaction with various agencies / offices
- ▶ Use of latest equipment's



# Investigation approach - OD



- ▶ Detailed discussion with CSM regarding
  - ▶ Insured profile
  - ▶ Insured mindset
  - ▶ Accident details
  - ▶ Discrepancy
  - ▶ Collection of Documents



# Investigation approach - OD



- Preliminary enquiry
  - Enquiry from nearby sources without meeting customer
  - Collect all the information before visiting customer
- Documents Understanding
  - Proper knowledge of all documents
  - Identify discrepancies
  - Verify documents if found doubtful
  - All docs must be signed by insured



# Investigation approach - OD



- **Source of Information**
  - **Neighbors**
  - **Shopkeepers / Witness @ loss location**
  - **Security guards**
  - **Police officers / constables**
  - **Driver / cleaner / staff**
  - **Garage**
  - **Residence of driver / cleaner / occupant**
  - **Occupants / passengers**



# Investigation approach - OD



- ▶ **Interaction with external agencies**
  - ▶ **Police Station**
  - ▶ **RTO**
  - ▶ **Fire Brigade**
- ▶ **Use of latest Equipment's**
  - ▶ **Pen camera / IPOD camera in first place**
  - ▶ **Digital camera for loss location & vehicle photo**

# Case Discussion



**Take a recent case and discuss with the team during the training session for better understanding of investigation and document requirements in OD claims.**





**Thank you**

