



बीमा विनियामक और विकास प्राधिकरण
**INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY**

Ref: IRDA/NL/CIR/MISC/116/05/2012 CIRCULAR

May 14, 2012

To

CEOs of all Non-Life Insurance Companies
(except Health Insurers & Specialised Insurers)

Sub: Web enabled facility to ascertain insurance particulars of motor vehicles

Insurers are aware that the Insurance Information Bureau (IIB) which acts as insurance data repository of the Authority has been engaged in collecting, collating and compiling inter alia motor insurance data which are useful to the stakeholders.

Recently, the Authority had mooted the proposal to provide access to data relating to insurance status of motor vehicle to the general public with a view to assist the accident victims. The said proposal was referred to the General Insurance Council and the feedback from the members of the council has been received and weighed by the Authority. It has been decided by the Authority that on a trial basis (beta version), a link will be provided through the web portal of IIB, to enable victims of motor vehicle accidents who are in need of details of insurance policy of involved vehicle(s) and the insurer concerned, to enable him/his representative to expedite the processing of claim arising out of the accident. The IIB has now provided access to the general public to the insurance status of motor vehicles for FY 2010-11 & 2011-12. The data will be updated regularly on receipt of data from insurance companies. This web-enabled facility has been provided to assist the victims of road accidents to get details of the motor insurance policy number of the involved vehicle(s) and the name/office details of the insurer. The accuracy of information will depend on the quality of data submitted by the insurers to IIB.

The first phase of this project will provide the following:


- i) The Querist needs to give details of the following mandatory fields -
 - (a) identity -Name &Postal Address
 - (b) Email id & Mobile number (if not available, to state so)
 - (c) registration number and accident date.
- (i) If the record is available, it will flash the details of vehicle registration number, engine number, chassis number, policy number, name of the insurer and insurer's office details.
- (ii) If no data is retrieved, the Querist will be asked to input Engine number or Chassis number.
- (iii) Even then if no data is retrieved, a message will flash highlighting the reasons for absence of information sought relating to the particular vehicle. The reasons for absence of information sought could be (i) absence of insurance, (ii) time lag in uploading of data by the insurance company etc.

In the next phase, it is proposed to upgrade the facility by providing the following:

- a) The Querist will be given a one-time password on providing his/her identity details of mobile number/email ID for retrieving the insurance details of the vehicle involved in accident. This facility will also be provided to identified IP addresses such as police stations/RTAs etc.
- b) If the record sought by the Querist is available, the concerned insurance company to be automatically informed through the same portal about the search.

- c) When the record is not available/not found, the searched registration number or engine number or chassis number as the case may be will be sent (auto-communication) to all insurers underwriting motor insurance to verify their database to check the insurance status of such vehicle and if available, to update IIB and if Querist has provided his email id, the insurer will intimate him also.
- d) In (c) above, in case any past insurance details are available, that will be shown to assist the Querist to contact the concerned insurer.
- e) In order to enhance the security features and also minimise misuse of the system, it is proposed to capture the information of querist in a manner so as to be in a position to analyse on various parameters such as change of the insurer etc.

The beta version of the facility is being put in place and the insurers are hence advised that data submission as required by the IIB be promptly submitted and the time lag of two months reduced so that the insuring public and the victims have a recourse to an web enabled facility for sourcing information required by them for claim purposes.


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Randip Singh Jagpal
HOD - Non-Life