e-Courts

District Court, Vizianagaram,
Date : **.08.2025**.

Copy of letter of the Honourable High Court of Andhra Pradesh, dt.19.08.2025 in R.O.C. No. 569/SO/2025 along with copy of letter of the Bajaj Allianz General Insurance Company Limited, communicated **to all the Judicial Officers** in the unit of Vizianagaram District Judiciary, for information.

Sd/ M. Babitha

Principal District Judge,
Vizianagaram.

True Copy / By Order

B.SJL.V.20

Chief Administrative Officer,
District Court, Vizianagaram.

Copy to :-

The **System Officer, e-Courts** Project, District Court, Vizianagaram, with a direction to send the copy of the same **to all the Judicial Officers relating to the unit of Vizianagaram District Judiciary, through their respective official mails** and to upload the same in District Court website **vizianagaram.dcourts.gov.in**

.Dis.No. 3424 **Date :** 26 **-08-2025.**

S.B.G. PARDHA SARADHI
REGISTRAR GENERAL

AMARAVATI
(Off):08632372613
(Telefax) : 0863 2372631

19 AUG 2025
District Administrative Office

ROC No.569/SO/2025 **Dated 19 .08.2025**

To

All the Principal District Judges in Andhra Pradesh.

Sir/Madam,

Sub: High Court of Andhra Pradesh – **Proposal for constitution of Special Investigation Team (SIT) for investigating suspected Fraud and Fake Motor Accident Claim cases filed before Motor Accident Claims Tribunals, within the State of Andhra Pradesh** – Information called for - Reg.

Ref: Letter dt:04.07.2025 of the representative of the Bajaj Allianz General Insurance Company Limited, Regional Office at Hyderabad.

*****

Adverting to the subject and reference cited, while enclosing the letter of the Bajaj Allianz General Insurance Company Limited, as directed, I am to request you to inform, whether any fake Motor Accident Claims are identified in your unit, if identified, inform whether there is any necessity to investigate and the measures required to prevent such fabricated cases.

Your immediate attention to this matter is crucial.

Yours sincerely,

REGISTRAR GENERAL

Enclosure: As stated.

Check & Put up

D.J.

R.NO.5303
19-08-25

Bajaj Allianz General Insurance Company Limited

04 JUL 2025
S.O.

Caringly yours

DATED – 04-07-25

TO,

The Honourable Registrar General,
High Court of Andhra Pradesh,
High Court Buildings, Nelapadu(v)
Guntur District,
Andhra Pradesh.

569

Sub – Request for constitution of Special Investigation Team (SIT) for investigating suspected Fraud and Fake Motor Accident Claim cases filed before Motor Accident Claims Tribunals, within the State of Andhra Pradesh.

Ref –

(i). Order dated 05-01-2017 passed by the Hon'ble Supreme Court in SLA (C) No. 23628/2016.

(ii). Order dated 12-09-2023 passed by the Hon'ble Supreme Court in SLA (C) No. 1110/2017.

(iii). Order dated 08-04-2025 passed by the Hon'ble Supreme Court in SLA (C) No. 1110/2017.

(iv). Order dated 16-04-2025 passed by the Hon'ble Supreme Court in SLA (C) No. 1110/2017.

(v). Order dated 25-04-2025 passed by the Hon'ble Additional Chef Secretary, Department of Home Affairs, on behalf of State Government of Punjab.

Respected Sir,

1. We would like to inform you that we, Bajaj Allianz General Insurance Company Limited are an Insurance Company dealing with General Insurance business having various Area Offices and Branch Offices throughout India. Our insurance company is one of the leading insurance Companies in the field of insurance and is continuously issuing various kinds of Policies of Insurance and

Insurance Company Limited

Policies as mandated under the provisions of Motor Vehicle Act, 1988 (herein after referred as M.V. Act) in respect of motor vehicles. We being directly associated with insurances, over the period of time, our company has been arrayed as parties before various Motor Accident Claims Tribunals and Commissioner for Employees' Compensation.

2. That the Motor Accident Claims Tribunals have been constituted with a view to provide immediate relief to the genuine and needy victims of the Motor Vehicular Accidental Cases. However, what is alarming is that taking illegitimate advantages of the provisions of some beneficial legislation i.e. The Motor Vehicle Act, 1988 as well as The Employee Compensation Act, 1923, a number of false and vexatious claims have increased in an alarming proportions day by day. Due to non-availability of adequate platform for undertaking such false and vexatious claims, it has become easier to get a claim concocted case based upon the forged and fabricated / manipulated documents. As a consequence of which some unscrupulous persons are enjoying wrongful gain. Since the matter in issue is quite serious involving public interest and money at large and also to ensure that the money involved reaches the right claimants on the basis of correct documents, detection and prevention of such fraudulent/fake claims are required to be curbed out effectively.

3. Over the period of time, while dealing with such cases, we have come across a few modus-operandi of the fraudulent activities of the unscrupulous elements as hereunder:-

a. Natural deaths have been shown as accidental deaths as well by lodging a false First Information Report and thus creating/fabricating evidence.

b. Similarly, the claim petitions are being filed based upon the concocted/fabricated medical documents though the victims have not sustained any injuries as written in the medical records.

Bajaj Allianz General Insurance Co. Ltd. Hyderabad

c. The claim petitions are being filed based upon false implication of the vehicles in injury/death cases, manipulation of the accident, false implication of the same vehicles by getting insurance policies from different Insurance Companies.

d. The same vehicles are being implicated in accidents at regular intervals with multiple insurance companies involving same vehicle/claimants.

e. That apart, the cases where unknown vehicles/hit and run cases are involved, but the insured vehicles are implanted and shown to have caused the accident in connivance with fraudsters to get the compensation from the insurance Companies by playing fraud upon them.

f. Where the claimants are not the ones who are actually injured/dependents of the ones deceased in the said alleged accident and the claims are made merely for the fact that the actual dependents of those deceased in the said accident/injured people have not claimed under MACT/WC ACT because of various other reasons.

g. Cases of repeated claimants, insured and driver who have filed claim petitions with different Insurance Companies

4. We approach your office by way of the present application / representation with request to pass appropriate directions for constitution of Special Investigation Team (SIT) for investigating Fraud and Fake Motor Accident Claim cases filed before Motor Accident Claims Tribunals, within the State of **Andhra Pradesh**.

5. In this context, we would like to draw your kind attention to the fact that in a similar situation, the Hon'ble Allahabad High Court (Lucknow Bench) was

pleased to direct constitution of Special Investigation Team (SIT) for investigating suspected Fraud and Fake Motor Accident Claim cases filed before Motor Accident Claims Tribunals, which was assailed before the Hon'ble Supreme Court, which however, was dismissed and the order passed by the Hon'ble Allahabad High Court (Lucknow Bench) as regards constitution of Special Investigation Team (SIT) was not interfered with.

6. It is stated herein taking note of seriousness of such alarming situation, the Hon'ble Supreme Court vide its order dated 5/1/2017 passed in SLA (C) No. 23628/2017 was pleased to take cognizance of the matter for the purpose of issuance of appropriate guidelines to prevent filing of such false and fabricated cases and amongst other, was pleased to observe as hereunder -

> *"...The situation is really alarming. Similar scenario cannot be ruled out elsewhere in other States/Union Territories also, which is required to be looked out.*
>
> *Thus we propose to issue notice to all the States/Union Territories and insurance companies as to what steps can be taken to rule out the filing of fake cases and what remedial measures can be taken. The notice be also issued to the High Courts through Registrars so as to ascertain from MACTs such doubtful cases which prima facie may require investigation and to prevent filing of such fabricated cases..."*

7. It is pertinent to mention herein that the Hon'ble Supreme Court vide its Order dated 12-09-2023 passed in SLA (C) No. 1110/2017, amongst other, was pleased to observe as hereunder -

> *"...The State Government(s) will inform the Court whether Special Investigation Teams (SIT) have been constituted in their respective States to investigate the suspicious/fake claim cases..."*

Bajaj Allianz General Insurance Co. Ltd. Hyderabad

Caringly yours

8. Similarly, the Hon'ble Supreme Court vide its Order dated 08-04-2025 passed in SLA (C) No. 1110/2017, amongst other, was pleased to observe as hereunder -

"1. These are matters relating to fake claims being set up before the Motor Accident Claims Tribunal as well as Commissioner, Workmen Compensation. This Court is monitoring these matters and has directed the respective states, as well as the Bar Council of India and the State Bar Councils, to respond.

2. None of the States except the State of Uttar Pradesh, Haryana and Himachal Pradesh have filed response.

3. Most of the States and the State Bar Councils are unrepresented before the Court."

9. Similarly, the Hon'ble Supreme Court vide its Order dated 16-04-2025 passed in SLA (C) No. 1110/2017, amongst other, was pleased to observe as hereunder -

"1. All the States and the State Bar Councils are duly represented.

2. None of the states except the State of Uttar Pradesh, Haryana and Himachal Pradesh have filed response in these matters.

4. We expect all the States to file their response within a period of three weeks clearly indicating as to how many fake claims have been detected throughout the respective States and the manner in which the exercise of detection of fake claims was carried out. It would be better if the report of the Special Investigation Team ('SIT') in this regard is also enclosed with the affidavit. The affidavit should also indicate the investigation which may have been carried out in respect of such fake claims and whether charge sheets have been submitted or the charges have been framed."

10. In the compliance of the order passed by the Hon'ble Supreme Court, the Additional Chief Secretary to Government of Punjab,

Department of Home Affairs passed the order with the instructions dated 25-04-2025, to Additional DGP (Traffic), Inspector General of Police, Additional State transport Commissioner (Enforcement), Depute Labour Commissioner for constitution of S.I.T., which is pleased to observe as hereunder -

> *"...The Governor of Punjab is pleased to constitute the Special Investigation Team (S.I.T.) on the following terms of reference and timelines in pursuance of order dated 16.04.2025 of Hon'ble Supreme Court of India passed in Special leave to Appeal (C) no. 1110/2017 Safiq Ahmad Vs ICICI Lombard General Insurance Company Limited & Others Comprising the following members, without any additional financial benefits..."*

11. A perusal of the aforementioned orders would clearly fortify that though directions has given by the Hon'ble Supreme Court to act on fraud and fake insurance claims, however, till date State of **Andhra Pradesh** has not taken any considerable steps for constituting Special Investigation Team (SIT). It is a matter of great concern that due to such inaction on the part of State of **Andhra Pradesh** regarding constitution of Special Investigation Team (SIT), the fraud insurance claims are continuously increasing in the Tribunals falling under jurisdiction of Hon'ble High Court. As resulting in not only tremendous losses to insurance companies but also huge loss of public money due to payout in such fake and fraudulent claims.

Under the aforementioned facts and circumstance, we earnestly request your office to pass appropriate directions for constitute Special Investigation Team (SIT) for investigation of insurance fraud cases in State of **Andhra Pradesh** with speaking order under the supervision of a higher level police officer comprising a team properly trained with scientific as well as insurance fraud investigation in order to comply with the directions passed by the Hon'ble Supreme Court.

For ease of reference, we have enclosed the following documents, so that immediate and efficacious steps can be taken from your end for passing appropriate directions for constitution of Special Investigation Team (SIT) in order to investigate insurance fraud cases in State of **Andhra Pradesh** -

a) Order dated 05-01-2017 passed by the Hon'ble Supreme Court in SLA (C) No. 23628/2016.

b) Order dated 12-09-2023 passed by the Hon'ble Supreme Court in SLA (C) No. 1110/2017.

c) Order dated 08-04-2025 passed by the Hon'ble Supreme Court in SLA (C) No. 1110/2017.

d) Order dated 16-04-2025 passed by the Hon'ble Supreme Court in SLA (C) No. 1110/2017.

e) Order dated 25-04-2025 passed by the Hon'ble Additional Chef Secretary, Department of Home Affairs, on behalf of State Government of Punjab.

Regards,

Bajaj Allianz General Insurance Company Limited,
Registered Head Office at GE Plaza, Airport Road,
Yerwada, Pune – 411006.

Regional Office at –
4th Floor, North East Plaza,Opp: Khairatabad RTA office,
Beside BMW Showroom,Erramanzil, Hyderabad - 500082
Contact – T Soma Raju (Nodal officer) – 9133021666
Mail ID – soma.t@bajajallianz.co.in

Copy to :: **The Chief Secretary, Home Department,vAndhra Pradesh. 1st Block, 1st Floor, A.P Secretariat Office, Velagapudi-522023. Andhra Pradesh**