Press Note

Bajaj General Insurance (formerly known as Bajaj Allianz General Insurance Company Limited) files FIR Over Motor Fraud in Jaipur

07 Nov 2025: Bajaj General Insurance has successfully registered criminal complaint at Vidhayak Puri Police Station, Jaipur against an insured for attempting to defraud the company through a suspicious motor insurance Own Damage (OD) claim. The case came to light when the insured filed an OD claim under a policy that had commenced on May 1, 2024, citing an incident that allegedly occurred on June 15, 2024. However, a thorough investigation by the company revealed inconsistencies in the details provided at the time of claim. Evidence gathered during investigation showed that the vehicle in question had actually sustained damage on April 24, 2024, i.e., before the policy's start date.

Further investigation uncovered that pre-inspection photographs submitted at the time of policy purchase belonged to a different vehicle of the same model. Moreover, the claimant failed to report the accident to the police at either the actual or previously stated locations. Most notably, the claim itself was filed more than a month after the policy was issued and contained misleading information. Service centre records show the vehicle was brought in on June 16, 2024, and both these records and Google Maps data directly contradict the insured's account of events.

Despite initial reluctance from authorities to take action, Bajaj General Insurance pursued the matter through legal channels. After multiple court visits and submission of extensive evidence, including photographic proof, FASTag transaction records, NHAI rescue team reports, and service centre logs, the court directed the registration of an FIR at Vidhayak Puri Police Station, Jaipur.

The FIR was registered for cognizable offences, setting a strong precedent for future cases. This case highlights the importance of persistent follow-up, strategic legal engagement, and data-backed investigation in addressing fraudulent claims. The Indian insurance industry loses billions to insurance fraud each year.

Bajaj General Insurance have a zero-tolerance policy towards any form of insurance fraud and will continue to actively investigate and prosecute fraudulent activities done by policyholders. Bajaj General Insurance urges all its policyholders to be vigilant against fraudulent activities and to report any suspicious activity immediately. The company encourages everyone to understand the consequences of insurance fraud and the impact that it has on the industry and society as a whole.

The company will continue to cooperate with the authorities and judiciary proceedings towards the closure of this case. The company remains committed to protecting genuine policyholders and upholding integrity in the insurance ecosystem.

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About Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited)

About Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) is one of India's leading, most trusted and dynamic private general insurance companies. It is a subsidiary of Bajaj Finserv Limited, India's leading and most diversified financial services group. Bajaj General offers a broad portfolio of innovative and customer-focused insurance solutions, spanning motor, health, and home insurance, along with specialised products such as pet insurance, wedding insurance, event protection, cyber insurance, and rural insurance. From safeguarding your health and home to protecting your travels and life's most important moments, Bajaj General aims to be a constant partner in your journey. Bajaj General equally offers a comprehensive and a well-diversified range of products, including fire, marine, engineering, liability and surety insurance to corporates and SME's. The company also participates in various government schemes with a focus on financial inclusion. The company is also known for its robust risk selection capabilities, digital adoption and product innovation.

Established in 2001, the company has grown its footprint to nearly 1,500 towns and cities across India, ensuring easy access and a close connection to its customers. This access is enabled through the largest distribution network, spanning across individual agents, point of-sales personnel, banks, NBFCs, motor dealers, brokers and the company's proprietary sales force.

It holds an [ICRA]AAA rating from ICRA Limited, reflecting the highest level of confidence in its financial strength and stability. With a strong legacy, a forward-looking mindset, and an unwavering focus on its 'Customer-First' philosophy, Bajaj General remains committed to protecting what matters most, empowering individuals, families, and businesses to live with confidence and peace of mind.

For further information visit: https://www.bajajgeneralinsurance.com/

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