Press Note

Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited) Busts INR 25 Crore Motor Accident Insurance Fraud; FIR Filed

Pune, 12 Nov 2025: Bajaj General Insurance Limited (formerly known as Bajaj Allianz General Insurance Company Limited), one of India's leading private general insurers, has successfully uncovered an INR 25 crore motor accident insurance fraud based on a fabricated third-party compensation claim. The fraud was orchestrated through a false FIR and misleading documentation submitted to the Motor Accident Claims Tribunal (MACT), Bhuj.

The case originated from an FIR registered at Sanand Police Station under the Indian Penal Code and the Motor Vehicles Act. The complaint was filed by the alleged driver, who claimed that he was driving a Mahindra Xylo when a dog suddenly appeared on the road, causing the vehicle to overturn. He alleged that the co-driver, seated beside him, sustained fatal injuries and was declared dead at Sanand Government Hospital.

Following this, the legal heirs of the deceased filed a compensation claim of INR 25 crore before the MACT in Bhuj. Bajaj General Insurance received the court summons and initiated an internal investigation. The company obtained the FIR, chargesheet, post-mortem report, spot and inquest panchnamas, and vehicular documents. The company found the FIR and supporting documents suspicious and indicative of a premeditated attempt to defraud. Recognising the need for judicial intervention, Bajaj General Insurance filed a petition before the Hon'ble Gujarat High Court. In its judgment, the Court observed the accident to be prima facie suspicious and appointed a Special Investigation Team (SIT) under the CID Crime Branch to re-investigate the matter. All proceedings in the Motor Accident Claims Petition were stayed pending the SIT report.

The SIT, led by the Additional Director General of Police, CID Crime and Railways, Gujarat State, submitted its findings. The investigation confirmed that co-driver was actually driving the vehicle alone at the time of the accident. The alleged driver had knowingly filed a false FIR, misled witnesses, and submitted fabricated evidence to support the fraudulent claim. The vehicle owner, who was the insured also attempted to claim Own Damage compensation through Regular Damage Miscellaneous before the Principal Civil Judge, Mehsana, despite the claim being previously denied. Backed by verified evidence, Bajaj General Insurance filed an FIR at Sanand Police Station against both alleged driver and insured for conspiracy, fabrication of evidence, and attempted fraud.

Bajaj General Insurance remains unwavering in its zero-tolerance stance on insurance fraud. The company is fully committed to identifying, investigating, and taking decisive action against fraudulent activities. It urges all policyholders to remain vigilant and promptly report any suspicious behaviour. Insurance fraud harms not only businesses but also honest customers and the broader community. This case highlights that anyone, regardless of background, can be involved in fraud. Bajaj General Insurance will continue working with law enforcement and the courts to ensure justice is served.

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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 specialized 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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