



MOTOR CLAIMS FRAMEWORK (MCF)





BACKGROUND

- **Many motorists are uncertain of what to do in an event of a motor accident**
- **They often allow their vehicle to be taken away to any other workshops and sign any agreement given by any unauthorised tow-truck operator**
- **Potentially higher costs from exaggerated claims which may lead to higher motor insurance premiums**





WHAT IS MOTOR CLAIMS FRAMEWORK(MCF)?

- A new motor best practice undertaken by all motor insurers in Singapore, which provides clear and common procedures on what to do in an event of a motor accident.
- The MCF provides motorists with an enhanced claims experience and at the same time, helps contain claims costs for insurers.





PURPOSE OF MCF

- Insurers will provide a comprehensive service (via their approved reporting centres or workshops) to encourage you:
 - i. To report your accident with your accident vehicle as well as
 - ii. Have the repairs carried out at the approved workshops
- Allows motorists to make motor claims in a simple, efficient and speedy manner.



WHAT TO DO IN A MOTOR ACCIDENT

- 1. Exchange particulars of involved parties including Name, NRIC/FIN, Telephone Number, Address and Insurer.**

Take note of the vehicle numbers.



TAKE PICTURES AT ACCIDENT SCENE



Motorists are encouraged to follow these 3 easy steps :-

SCENE

Take pictures of the accident scene including the accident vehicles and surrounding areas

OWN VEHICLE

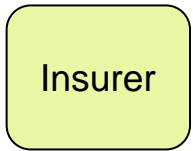
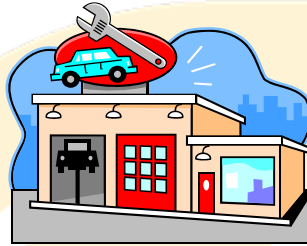
Take pictures of the damages to your own vehicle including your licence plate

OTHER DAMAGED VEHICLE/S

Take pictures of the damages to all other vehicles involved in the accident including the licence plates. For multiple vehicle collision, take pictures of those with direct contact eg. immediate front and immediate rear vehicles.



PICTURE SUBMISSION BY MOTORISTS



Motorist takes pictures and goes down to the ARCs

ARC upload pictures and e-files Accident Report

Download Pictures and Accident Report to Insurer



Note:

GIARMC: GIA Record Management Centre

ARC: Accident Reporting Centre



WHAT TO DO IN A MOTOR ACCIDENT

2. Call your insurer's hotline for a tow truck or for further advice on accident .
3. Report and take your accident vehicle (whether damaged or not) to the approved reporting centre within 24 hours or by the next working day.



**Avoid all unauthorised tow-truck operators
or repair workshops**



BENEFITS OF REPORTING

- Insurers will assist policyholders in handling repairs to the damaged vehicle, including assisting policyholders to file claims against a Third Party, if the policyholder is not liable
- By reporting the accident within the stipulated time, you not only enjoy easy and quality repair services as provided under the MCF, but you will also avoid potentially higher costs from exaggerated claims





REMEMBER

All accidents must be reported to your insurer within 24 hours or the next working day with your accident vehicle, even if there is no visual damage to your vehicle, and irrespective of whether you are claiming from any insurers or third parties.

NB: Above requirement will be incorporated via a new Policy Condition in your motor insurance policy



IF YOU FAIL TO REPORT THE ACCIDENT...

- Failure to comply with the new policy condition will be seen as being “in breach” of the policy terms and conditions i.e. **insurers can decline your claim**
- Non-compliance of this Policy Condition will result in a **loss of your No Claims Discount** upon renewal of your policy





NCD-PRIVATE VEHICLES

Current	Upon Renewal (Non-Reporting)
50%	40%
40%	30%
30%	20%
20%	10%
10%	0%
0%	0%

*The Accident NCD to be applied first before the Non-Reporting NCD.



NCD-MOTORCYCLES AND COMMERCIAL VEHICLES

Current	Upon Renewal (Non-Reporting)
20%	15%
15%	10%
10%	0%
0%	0%

*The Accident NCD to be applied first before the Non-Reporting NCD.



MOTOR INSURANCE CONSUMER EDUCATION PLAN (MICEP)

Objectives

- To explain the features and benefits of the MCF to the main target group: the 800,000 motorists in Singapore and to **ensure motorists now know what to do in the event of an accident.**
- To reach out to all key stakeholders and engage them proactively.
- To deal with concerns and questions motorists may have of the new MCF.
- To map out clear communications plans for dealing with each of these stakeholders/groups.

To send a Clear and Common Message



MICEP-MEDIA CHANNELS AND KEY STAKEHOLDERS

- **Media – Straits Times, Today, LianHe ZaoBao, The New Paper and other motor publications**
- **Radio Talkshows**
- **MAS (MoneySense-MINDEF Talks)**
- **Roadshows at heartlands**
- **GIA website & all partners' websites**
- **LTA**
- **Traffic Police**
- **CASE, AAS**
- **All Petrol Companies**
- **Car Dealers**
- **Approved Reporting Centres / Authorised Workshops and all other stakeholders**





MICEP-COMMUNICATIONS COLLATERAL

- **Brochures/ Leaflets, letters, etc**
- **Posters**
- **Banners**
- **e-Banners at websites**
- **Car Decals**





Sample of the MCF Poster/Flyer



WHAT YOU MUST DO IN A MOTOR ACCIDENT

1 EXCHANGE particulars of involved parties including Name, NRIC/FIN, Telephone Number, Address and Insurer. Take note of the vehicle numbers. Take digital / MMS photographs of the vehicle.	2 CALL your insurer's hotline for a tow truck or further advice on the accident.	3 REPORT and bring your accident vehicle (whether damaged or not) to the approved reporting centre/ authorised workshop within 24 hours or by the next working day.
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AVOID ALL UNAUTHORISED TOW-TRUCK OPERATORS OR REPAIR WORKSHOPS

 The Motor Claims Framework will provide a comprehensive service for all motor accident claims and is supported by all insurers in Singapore.

FOR MORE INFORMATION, VISIT WWW.GIA.ORG.SG

 **GENERAL INSURANCE ASSOCIATION**



Sample of the MCF Car Decal



Name of Insurance Company and Contact Number to be added



Sample of the MCF-Phase 2 Car Decal

1 SCENE
take pictures of the accident scene capturing the accident vehicles and surrounding areas.

2 OWN VEHICLE
take pictures of the damages to your own vehicle capturing your licence plate.

3 OTHER DAMAGED VEHICLE/S
take pictures of the damages to all other vehicles involved in the accident capturing licence plates. For multiple vehicle collision, take pictures of those with direct contact eg, immediate front and immediate rear vehicles.

TAKE PICTURES AT ACCIDENT SCENE

and submit them at any of your authorised Accident Reporting Centres during your reporting.

FOR MORE INFORMATION, VISIT WWW.GIA.ORG.SG



COMMENCEMENT DATE OF MCF

- **Commencement Date: 1 Jun 08**
- **Policy Condition will be endorsed in renewals or new business incepting 1 Jun 08 onwards**
- **For existing policies (not due for renewal), this is industry-wide best practice condition i.e. your insurers strongly encourage you to observe this requirement**
- **Advertisements were featured on The Straits Times, Today, LianHe ZaoBao, The New Paper-27 May 08**





COMMENCEMENT DATE OF MCF-PHASE 2

- **Commencement Date: 2 Feb 09**
- **Objective: to create awareness and to encourage motorists on the use of Digital/MMS Picture-taking after motor accidents**



Thank you.

