

Press-release
14th March 2006

Last year almost two Mio lats were paid off under concerted statements

Last year for road accidents registered at insurance agencies, applying concerted statements, there were paid off MTPL indemnifications for over 1,9 Mio lats. As proves data processed at the Latvian Motor Insurer's Bureau (LTAB).

At the end of 2005 (November and December) the proportion of concerted statements in claims for losses attained 50% of all road accidents. These are the highest figures since introduction of the system on the 1st of May 2004.

Juris Stengrevics, LTAB Director - General: „Thanks to the said figures it is possible to declare that Latvia, within a comparatively short period of time, has attained excellent results in introduction of concerted statements, since from all road accidents the crashes that may be registered with the help of concerted statements make about 50% – 70%. In rest cases motor drivers must not apply concerted statements at all; the Road Police must be called in instead.

Still it is necessary to mention that motor drivers lack of knowledge when they may and when they must not apply concerted statements. That's why many of them, getting into insignificant accidents, wherein there have not been incurred damages to a third party and there haven't been aggrieved parties, to be on the safe part they choose to call in Road Police, which having assessed the accident circumstances, invite motor drivers to fill out concerted statements. It is necessary to mention that should at once concerted statements be applied then road policemen would save time and resources for prevention of road accidents that haven't happened yet.”

„In some cases motor drivers fail to execute concerted statements correctly. It is essential to describe an accident scheme, to indicate circumstances, how, when and where the accident has happened, to indicate involved vehicles and, so that RP could consider that as a document, signatures of both drivers is a must”, acknowledges J.Stengrevics.

About practice of application of concerted statements in road accidents

In Latvia a simplified procedure of registration of road accidents was introduced on the 1st of May 2004. A concerted statement simplifies record of road accidents and enables to receive insurance indemnification.

Concerted statements are designed for insignificant motor car crashes in order to save time of participants of road accidents, waiting for the Road Police, as well as when completing accordant documents. Record of road accidents in such a way is allowed in definite cases: when in a road accident there are no aggrieved parties, there haven't been incurred damages to property of third parties, also if there haven't been incurred damages to the vehicles involved into the road accident through which it would be impossible or prohibited to drive the vehicles. Concerted statements may be filled out in such cases when only two vehicles are involved into the road accident and when drivers don't have discords on the accident circumstances.

Filling out concerted statements facilitates receipt of insurance indemnification, since there is no necessity to require the Road Police for additional information about a culpable person.

An insurer on the assumption of furnished documents assesses and determines liability of each person, involved into a road accident, for damages incurred and effects payment of indemnification.

Opinion of insurance agency

Oskars Hartmanis, „If Latvia” Director of Indemnification Department: „In autumn 2005 „If Latvia” launched an informative campaign on application of concerted statements. We are satisfied that more and more motor drivers apply concerted statements in small road accidents. But unfortunately motor drivers fill out concerted statements also in cases, when in the result of accidents there appear health problems, or they continue driving failing to assess adequately technical condition of motor vehicles. Quite often a culpable party doesn't submit his /her copy of a concerted statement to his /her insurer and doesn't submit a vehicle to his /her insurer. MTPL Law prescribes that a culpable party must do that, or also there must be a letter from insurer that thereof doesn't wish to inspect the culpable vehicle. Therefore we advise drivers to require insurers for information about cases of application of concerted statements, so that after an accident and submission of correctly filled out concerted statements it would be possible to receive indemnification as soon as possible”.

Agris Āva, “Balta” Corporate Insurance Agency, Project Manager: „At the end of 2005 there were filed over 30% claims for CIA “Balta” MTPL insurance indemnification, applying concerted statements. But in processing thereof we encounter a range of difficulties. Major of them is that quite often a person liable for causing a road accident, mainly because of lack of knowledge, doesn't arrive at his /her insurer. But, in order to pay to an aggrieved person insurance indemnification, we also need the second copy of concerted statement; we need to get sure about all circumstances of accident and to see the second vehicle involved into the accident. The second problem with which „Balta” encounters more and more often is a situation, when a concerted statement is filled out in cases, when under Road Traffic Regulations this option is not allowed. These are cases, when there are injured people and cases, when a motor vehicle cannot or prohibited to drive from the accident site. Lack of such knowledge, unfortunately, hinders payment of insurance indemnification to aggrieved parties.”

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