

# **MOTOR THIRD PARTY INSURANCE**

## **The Role of the FRSC**



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Corps Marshal  
Federal Road Safety Corps

**Tuesday 28 July, 2015**

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# Outline

**Introduction**

**Role of the FRSC in Motor Vehicle Insurance**

**Challenges**

**Going Forward**

# Introduction



**Nigeria has experienced a very rapid rate of urbanization in the last two decades**

**In this period, water transport has been relegated, the Railways have been abandoned and the cost of air transport has been prohibitive. This has led to an increased dependence on road transport**

# Increased dependence on Nigeria's roads has led to a corresponding increase in road traffic crashes



# Estb. of the Federal Road Safety Commission

This, in turn, led to the establishment of FRSC in 1988 as the lead agency on road traffic and safety management in Nigeria

With a mission to regulate, enforce and coordinate road traffic and safety management activities through:

- Sustained public enlightenment
- Promotion of Stakeholder cooperation
- Prompt rescue service
- Effective patrol operation
- Robust data management
- Improved vehicle administration



**In order to effectively deliver on her mandate and as a matter of organizational strategy, the Corps has had to collaborate with several agencies and industries.**

**Prominent among these, is the Insurance industry**



**etc.**

# FRSC's Role in Motor Vehicle Insurance in Nigeria





# Building a Comprehensive Database

- Installation of IT infrastructure in all FRSC formations
- Maintenance of a central database at RSHQ
- Unification of FRSC NULS database with the VIO



# Effective Rescue Operations

Holistic rescue operations are carried out by FRSC teams which ensure that adequate information on the nature and causes of the crashes are collected

This information is vital during insurance investigations and claims



# Crash Investigation/Road Audit

In addition to the data gathered by the Rescue teams at the crash scenes, FRSC conducts 6DT crash investigation



# The Information Verification Portal (IVP)

The Corps has set up the IVP for public access to the database of the Corps and the swift verification of any and all information relevant to the investigations of the Insurers

**Federal Road Safety Commission**  
Information Verification Portal

Home    FAQ    SUPPORT    CORPORATE USERS

Check all the Information From our Databank

- Driving School Standardisation Program Application
- Offender's Register Application
- Road Transport Safety Standard Application
- National Drivers Licence Application
- National Vehicle Identification Scheme Application

Public User

Welcome to FRSC Information Verification Portal

As part of the commission's effort at serving the public effectively, FRSC is introducing the Information Verification Portal (IVP). The IVP is a gateway to an array of

The portal can be accessed on [www.frscivp.com.ng](http://www.frscivp.com.ng)

# **CHALLENGES OF THE CORPS**

- **When we become an economic giant by 2020, there will be an estimated 40million vehicles that will drive on Nigerian roads**
- **The challenges of transportation in Nigeria will also increase accordingly. This will include Road crashes, traffic congestion and data management.**
- **The importance of data cannot be over-emphasized if the Corps will meet her objective of placing Nigeria's roads among the 20 safest roads in the world by 2020**
- **However, despite the efforts of the FRSC, the Corps is however faced with several issues that threaten the capacity of the Corps in this regard**

# CHALLENGES II

## Proliferation of Fake Vehicle Number Plates



## Delay and/or Neglect in updating the Database by Stakeholders in the NULS process



## Corruption of Crash Scenes

- Investigation of road crashes are usually hampered by the corruption of the crash scenes by the well-meaning first responders
- Eye witness reports are usually discordant, contradictory and generally unreliable



## Public Unawareness

- The low level of public awareness concerning the intentions of the FRSC as regards the NULS scheme has led to a rejection of the scheme by motorists
- This has translated into several law suits seeking for the cancellation of the scheme



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**FRSC COLLABORATION WITH THE  
INSURANCE INDUSTRY**

**FRSC has built a robust database on registered vehicles and drivers**

**The data is shared with relevant Stakeholders including Nigerian Insurers Association (NIA)**

**Shared information include:**

- **Vehicles registration data**
- **Drivers Licence data**
- **Road Traffic Enforcement data**
- **Road Traffic Crashes data**

- **The Insurance industry has also reciprocated the gesture by sharing with the Corps, its impressive database of motor vehicles insured in Nigeria**
- **This has greatly assisted the Corps in making forecasts and planning for future development**
- **FRSC and NIA have also collaborated in crash investigations**

**What role can the Insurance industry play in ensuring safer roads?**

# Going Forward

- Improving on the time lag it takes before the upload of insurance policy, which is very strategic for robust national data management
- Collaborating with FRSC and supporting all her programmes aimed at addressing Nigeria's road safety Challenges
- Partnering with the FRSC team towards the conclusion of the implementation of the NOVO Health Africa Project



# Going Forward II

- **Eliminating the touting and faking of insurance policy to unsuspecting motorists**
- **Showing good driving examples to other road users and help to influence good driving culture**
- **Supporting the FRSC's annual vehicle licensing renewal scheme**
- **Supporting the FRSC's Special Patrol Operations including EMBER months campaign with logistics and materials for safe motoring during the yuletide**





## **Going Forward III**

- **Stepping up initiative for educating the motoring public on the processes of obtaining new number plates and drivers licences to reduce the proliferation of fakes and to eliminate the antagonism of the scheme by motorists**
- **Driving to save lives**

# Remember

If the FRSC succeeds in its mandate of making roads safer , it would translates to enhancing motor vehicle insurance business



Together

**Together we can make roads safe**



Safety starts with  
**you**



**Thank You!**

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