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An Empirical Analysis of Legal and Procedural Dynamics in Motor Accident Compensation Claims and Awareness and Implementation of the Motor Vehicle Amendment Act, 2019 in Chennai

RAMJI KUMAR P.[1]

ABSTRACT

This research undertakes a comprehensive empirical exploration of the intricate legal and procedural aspects inherent in motor accident compensation claims within the context of Chennai, India. By centering on the firsthand experiences of claimants, the study ventures into a multifaceted analysis, encompassing the prevalence of exorbitant legal fees, the claimants encountered within the legal proceedings, the contributions and challenges posed by diverse stakeholders, and the efficacy of current regulatory frameworks.

A significant focal point of this investigation lies in evaluating claimants' awareness and adherence to the recent legislative reforms introduced by the Motor Vehicle Amendment Act of 2019. These amendments hold the potential to substantially benefit claimants, and the study seeks to gauge the extent to which individuals availing themselves of compensation are cognizant of and compliant with these legal alterations. The research aims to shed light on the nuanced dynamics of navigating through the compensation claims process in Chennai, offering insights that can inform policy considerations, legal practice enhancements, and advocacy efforts. Through its meticulous examination of both the challenges faced by claimants and the impact of legislative changes, this research contributes to a nuanced understanding of the broader landscape of motor accident compensation in Chennai, facilitating informed discourse and potential improvements in the current legal framework.

Keywords*: Motor Vehicle Act, Motor Vehicle Amendment Act, 2019, Amendment 2019, Motor Accident claim, Compensation, Legal Service, Central Motor Vehicle Rules (CMV), High fees, Motor accident compensation.*

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I. INTRODUCTION

The inception of statutory regulation pertaining to motor vehicles can be traced back to the Motor Vehicles Act of 1939, marking the initial legislative intervention in this domain. This foundational legislation persisted for nearly half a century, undergoing subsequent amendments in 1957, which led to the establishment of claim tribunals under section 110 of the Act. These tribunals played a pivotal role in adjudicating motor accident compensation claims, addressing the evolving needs of the time.

Significantly, the Motor Vehicles Act of 1939 was eventually superseded by a consolidated legislation in 1988, ushering in a new era of legal frameworks governing motor vehicles in India. This comprehensive enactment, effective from July 1, 1989, encompassed various amendments aimed at refining and adapting regulations to the dynamic landscape of motor vehicle operations. Over the years, the legislative landscape continued to evolve, with periodic amendments enhancing the Act's responsiveness to emerging challenges and developments in the field.

A notable milestone occurred in 2019, with the introduction of the Motor Vehicle Act Amendment. This recent amendment marked a significant update to the regulatory framework, reflecting contemporary considerations and priorities in the realm of motor vehicles. The 2019 amendment aimed to address diverse facets, including road safety, compensation mechanisms, and legal procedures, thereby further refining the overarching structure established in 1988. The cumulative effect of these legislative milestones underscores the ongoing commitment to enhancing and modernizing the legal framework governing motor vehicles in India.

One of the pivotal amendments introduced in the Motor Vehicle Amendment Act of 2019 pertains to Section 159, which mandates a crucial procedural requirement in the aftermath of a motor vehicle accident. According to this amendment, it is now imperative for the police to promptly file a First Information Report (FIR) in the event of an accident. This statutory obligation is further reinforced by a complementary rule, stipulating that a copy of the FIR should be transmitted to the jurisdictional Motor Accident Claims Tribunal (MACT) within 48 hours. This procedural directive aligns seamlessly with the provisions outlined in Rule 150A of the Central Motor Vehicle Rules (CMV). The 48-hour timeframe underscores the importance of expeditious reporting and documentation in the aftermath of an accident. This amendment not only streamlines the process of initiating legal proceedings but also ensures that pertinent information reaches the MACT promptly. Remarkably, the genesis of this procedural refinement draws inspiration from the judicial wisdom articulated by the Hon'ble Mr. Justice

J.R. Midha of the Delhi High Court. The legal precedent set by Justice J.R. Midha's judgments, specifically in the case of R. Rajesh Tyagi I to Rajesh Tyagi IV, serves as a guiding influence in shaping this statutory mandate. By incorporating these procedural enhancements, the 2019 amendment aims to fortify the rights and interests of claimants, facilitating a more efficient and equitable adjudication process within the framework of motor accident compensation claims.

(A) Research objectives

- To Investigate the Role of Lawyers in Motor Accident Claims.

- To Identify Challenges Faced by Claimants in the Current System.

- To Examine the Claim Settlement Process.

- To Evaluate Knowledge and Perception of Legal Aid Services.

- To Explore the Impact of Advocate's Fees on Claimants.

- To Understand the Influence of Procedural Changes on Claimants.

- To Investigate the extent of claimants' awareness of procedural changes introduced by the Motor Vehicle Act Amendment 2019.

(B) RESEARCH QUESTIONS

1. How does the role of lawyers influence the outcomes of motor accident claims?

2. What are the primary challenges faced by claimants within the current motor accident claims system?

3. How is the claim settlement process currently structured and executed?

4. What is the level of knowledge and perception among claimants regarding legal aid services available to them?

5. In what ways do advocate's fees impact claimants throughout the motor accident claims process?

6. How do procedural changes, particularly those introduced by the Motor Vehicle Act Amendment 2019, influence claimants in motor accident cases?

7. To what extent are claimants aware of the procedural changes introduced by the Motor Vehicle Act Amendment 2019?

(C) Research methodology

a. **Research Design:** Quantitative analysis using closed-ended questionnaires.

b. **Demographics limitation:** Chennai city of the State of Tamil Nadu only.

    c. Sample: Random selection of 100 motor accident claimants in Chennai.

Inclusion criteria: Individuals who have filed a claim for motor accident compensation and above age of 18years and also case concluded.

    d. Data Collection: Closed-ended questionnaires addressing various aspects of the claims process.

    e. Data Analysis: Quantitative analysis using statistical methods and various test.

    f. Significance of the Study:

This research undertakes a comprehensive empirical exploration into the complex landscape of motor accident compensation claims in Chennai, India. The primary focus is on understanding the legal and procedural intricacies through the lens of claimants who navigate this challenging terrain. The study's core objectives encompass a nuanced analysis of prevalent issues, such as the impact of exorbitant legal fees on claimants, the hurdles encountered within the court system, the diverse roles played by stakeholders in the process, and the effectiveness of existing regulatory frameworks.

A critical dimension of the research involves an evaluation of claimants' awareness and adherence to recent legislative amendments introduced by the Motor Vehicle Act in 2019. These amendments are designed to offer enhanced benefits to claimants, signaling a shift in the legal landscape. By examining the practical implications of these changes, the research aims to provide valuable insights into the alignment between legislative intent and on-the-ground realities.

In essence, this study contributes significantly to the existing body of knowledge by shedding light on the lived experiences of motor accident compensation claimants in Chennai. By addressing both systemic issues and recent legislative reforms, the research offers a holistic understanding of the challenges and opportunities within the legal framework governing motor accident compensation claims. The findings are poised to inform policy discussions, legal practices, and stakeholder engagements, with the overarching goal of fostering a more equitable and efficient compensation process for motor accident victims in the region.

II. A CASE BEFORE SUPREME COURT BEFORE AMENDMENT ACT, 2019

In the case of B. Sunitha v. State of Telangana[2], the court addressed a concerning issue involving an advocate who demanded an exorbitant 16% fee from a client in a Motor Vehicle accident

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[2] (2017 SCC OnLine SC 1412)

claim. The bench, comprising Justices AK Goel and UU Lalit, urged the government to take immediate action in introducing legislative changes to establish an effective regulatory mechanism. This mechanism would serve the dual purpose of preventing violations of professional ethics and ensuring access to legal services, a vital component of justice as mandated by Article 39A of the Constitution.[3] The court referred to the 131st Report of the Law Commission of India, which emphasized the need for maintaining minimum standards in the legal profession to ensure accountability. Expressing concern over escalating litigation costs and astronomical fees charged by some senior advocates, the report recommended that Parliament should prescribe fees, including setting floor and ceiling limits. Despite the submission of this report in 1988, the court noted the absence of effective legislation to regulate legal fees or provide public-sector services to litigants in need.[4] Highlighting the duty of the bench and bar to deliver speedy and affordable justice, the court stressed the ongoing obligation to protect the rights of victims of injustice. The court also referenced the 266th Report, which underscored the role of legal professionals' ethical conduct in contributing to the delay of cases. The report called for a comprehensive review of the regulatory mechanism, not only in matters of discipline but also in broader areas. It suggested a necessary amendment to the constitution of the Bar Council to address these issues. Overall, the court emphasized the urgency of reforms to ensure ethical conduct, reasonable legal fees, and efficient legal services for the benefit of justice seekers[5].

III. MOTOR VEHICLE AMENDMENT ACT, 2019 WITH JUDICIAL ANALYSIS

In response to guidelines from the Supreme Court in Jayaprakash v. National Insurance Company Limited and Delhi High Court in R. Rajesh Tyagi I to Rajesh Tyagi IV, a Group of Transport Ministers and other stakeholders formulated recommendations. The Central Government, aiming to enhance road safety, streamline citizen interactions with transport departments, fortify rural and public transport, and improve last-mile connectivity through automation and online services, introduced 'The Motor Vehicles (Amendment) Bill, 2019.' This bill, subsequently passed as 'The Motor Vehicles Amendment Act, 2019 (32 of 2019),' came into effect on April 1, 2022, with the omission of 'Chapter X' from the preceding Act and amendments to 'Chapter XI – Insurance of Motor Vehicles against third party risks' and 'Chapter XII – Claims Tribunals.'

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[3] Supreme Court Calls for Legislative Changes to Check Astronomical Fees Charged by Lawyers, SCC Online Blog (December 5, 2017), available at https://www.scconline.com/blog/post/2017/12/05/supreme-court-calls-legislative-changes-check-astronomical-fees-charged-lawyers/ (last visited 24th April 2023)
[4] Id.
[5] Id.

The focus of this case pertains to Chapters XI and XII of the Amendment Act, emphasizing the importance of insurance and delineating duties for police officers, registering authorities, insurance companies, and Claims Tribunals in determining compensation in the event of an accident. Notably, information concerning accidents must be provided to the police officer, and relevant provisions are outlined in Sections 159 and 160 of the M.V. Amendment Act. Section 159 mandates the preparation of an accident information report by the police officer during the investigation, to be submitted to the Claims Tribunal and other prescribed agencies within three months. Section 160 outlines the responsibilities of the registering authority or the officer-in-charge of a police station to furnish information, upon request, to individuals or insurers seeking compensation for accidents involving motor vehicles, subject to prescribed fees and timelines as determined by the Central Government.[6]

The Central Government, in its discernment to fulfill the objectives of the Act, introduced the Motor Vehicle Amendment Rules, 2022. According to these rules, immediate commencement of an investigation into a road accident is mandated upon receipt of information by the concerned police officer. The Investigating Officer is obligated to furnish an intimation about the accident within 48 hours to the Claims Tribunal in the form of the First Accident Report (FAR) in Form-I. Additionally, this information must be transmitted to the Nodal Officer of the relevant insurance company upon obtaining particulars of the insurance policy. Copies of Form-I are to be provided to the injured/victim(s), their legal representative(s), the State Legal Services Authority, and uploaded on the State Police website, if available.[7]

The Investigating Officer carries the responsibility of informing the injured/victim(s)/legal representative(s) of their rights within 10 days by supplying Form-II, including an attached flow chart outlining the remedial measures available. Within 30 days, the Investigating Officer is tasked with gathering information in Form-III and Form-IV from the driver(s) and owner(s) respectively. Under the new regulatory framework, upon receiving this information, an Interim Accident Report (IAR) must be submitted by the Investigating Officer to the Claims Tribunal within 50 days, using Form V and including relevant documents. Copies of the IAR are to be provided to the insurance company of the motor vehicle(s) involved, the victim(s)/claimant(s), State Legal Services Authority, insurer, and the General Insurance Council. These measures aim to streamline the reporting process, ensure timely communication of rights to the involved parties, and facilitate efficient handling of road accident claims.

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[6] Gohar Mohammed v. Uttar Pradesh State Road Transport Corporation and others, 2022 LiveLaw (SC) 1040
[7] Id.

As per Section 149 of the Act, upon receiving information about an accident either from the claimant or the Accident Information Report (AIR), the insurance company is obligated to appoint a 'Designated Officer' to handle the claim. This designated officer is required to extend an offer to the claimant(s) within 30 days, detailing the offer according to procedures prescribed by the Central Government. Sub-section (3) of Section 149 clarifies that the offer made by the Designated Officer can be either accepted or rejected by the injured/victim or legal heirs of the deceased.[8] If the offer is accepted, the Claims Tribunal records the settlement, treating the claim as resolved by consent. In such cases, the insurance company is required to make the payment within 30 days. Conversely, if the offer is rejected, the Claims Tribunal schedules a hearing date for the adjudication of the claim on its merits. Section 166(4) further underscores that a report filed by the police to the relevant authorities, including stakeholders like the legal service authority, insurance companies, and the jurisdictional Motor Accidents Claims Tribunal, is to be treated as the Claim Petition. This legal framework delineates a structured process for the settlement of claims, providing clarity on the acceptance, rejection, and subsequent adjudication of offers made by insurance companies in response to accident reports.

In the context of the State of Tamil Nadu, compliance with the 2019 amendment was facilitated through the introduction of Rule 4A(5) in the Tamil Nadu Motor Vehicles Accidents Claims Tribunal Rules, 1989. This rule likely outlines specific provisions or procedures within the state's framework to align with and enforce the amendments introduced in 2019. Rule 4A(5) serves as a regulatory instrument within the Tamil Nadu jurisdiction, ensuring that the amendments to the Motor Vehicles Act, 1988, are effectively implemented and adhered to in matters related to accidents and claims adjudication.

(A) Judiciary Ruling:

In the case of Gohar Mohammed v. Uttar Pradesh State Road Transport Corporation and others (S.L.P.(C).No.32448 of 2018)[9], the Supreme Court of India issued a significant judgment that transformed the role of the police in accident investigations. The judgment highlighted that the police are no longer confined to a mere role of an Investigating Authority responsible for providing information. Instead, they are now mandated by the Parliament to file reports directly with the Claims Tribunal, which is to treat these reports as claim petitions.[10]

This ruling liberates claimants from the burden of searching for necessary documents to file a claim, shifting the responsibility to the police for reporting and the Tribunal for processing the

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[8] Id.
[9] 2022 LiveLaw (SC) 1040
[10] Id.

information provided. The judgment underscores the pivotal role of the Tribunal in accessing FIRs and other details uploaded by the police onto their website. With this enhanced access, claimants are relieved from concerns about potential time limitations on their petitions. The Court emphasized that it is now the duty of the Claims Tribunal to effectively utilize the available information, process the claims, and provide relief to the victims. This transformative approach aims to streamline the claims process, reduce the hurdles faced by claimants, and ensure efficient access to justice for victims of accidents.

As of April 1, 2022, the justice delivery system has transitioned from an advisory model to a people-oriented approach. Prior to this date, the system was characterized by an advisory nature. However, with the changes implemented, the current Tribunal is designed to prioritize people-centric justice delivery. This shift suggests a departure from the previous system's emphasis on advisory roles and signals a commitment to a more accessible and service-oriented framework, aligning with the evolving needs and expectations of the people seeking justice.[11]

This research investigates the implementation of the people-oriented justice delivery system in motor accident compensation claims in Chennai, India, post-April 1, 2022. Focusing on claimants' experiences, it examines issues like excessive legal fees, court challenges, stakeholder roles, and the effectiveness of regulatory mechanisms. Additionally, the study assesses claimants' awareness and compliance with the Motor Vehicle Act Amendment 2019, aiming to understand the practical impact of legislative changes in Tamil Nadu.[12]

IV. DATA ANALYSIS

(A) Descriptive analysis

Case Processing in the Statistical Test:

Table No:1 Case Processing Summary

		N	%
Cases	Valid	100	100.0
	Excluded	0	0.0
	Total	100	100.0

Sources: Primary Data through questionnaire

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[11] Id.
[12] Id.

Interpretation:

The dataset consists of responses from 100 participants, and there is no missing data, indicating that all collected data has been successfully processed.

i.   Gender

Table No: 2

Gender	Frequency	Percent
Male	68	68.0
Female	32	32.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table presents the gender distribution of claimants for motor vehicle accident insurance 100 of the total claimants, 68% are male, with 68 claimants falling into this category, while 32% are female, accounting for 32 claimants. These percentages provide insights into the gender composition of claimant seeking insurance claims for motor vehicle accidents, offering valuable demographic information.

ii.   Education of the claimants

 Table No: 3

Education	Frequency	Percent
Illiterate	18	18.0
High School or below	45	45.0
Under Graduate	25	25.0
Postgraduate	10	10.0
Doctorate	2	2.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table outlines the educational distribution of claimants for motor vehicle accident insurance. It indicates that 18 claimants (18.0%) are illiterate, 45 claimants (45.0%) have a high school education or below, 25 claimants (25.0%) are undergraduates, 10 claimants (10.0%) hold

postgraduate degrees, and 2 claimants (2.0%) have attained a doctorate. These percentages offer a comprehensive view of the educational background of claimant seeking motor vehicle accident insurance.

iii.   Age of the claimants

Table No: 4

Age	Frequency	Percent
18-30	27	27.0
31-45	37	37.0
45-56	26	26.0
56 and above	10	10.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table presents the age distribution of claimants for motor vehicle accident insurance. It reveals that 27 claimants (27.0%) fall within the age range of 18 to 30, 37 claimants (37.0%) are aged between 31 and 45, 26 claimants (26.0%) are in the 45-56 age range, and 10 claimants (10.0%) are 56 years old and above. These percentages provide a detailed breakdown of the age demographics among claimant seeking motor vehicle accident insurance, offering insurers valuable information for assessing potential risks associated with different age groups and tailoring insurance policies accordingly.

iv.   Income of the claimants

Table No: 5

Income	Frequency	Percent
Below 1 Lakhs	27	27.0
1 to 3 Lakhs	38	38.0
3 to 5 Lakhs	25	25.0
More than 5 Lakhs	10	10.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table outlines the income distribution of claimants for motor vehicle accident insurance. It indicates that 27 claimants (27.0%) have an income below 1 lakh, 38 claimants (38.0%) fall within the income range of 1 to 3 lakhs, 25 claimants (25.0%) have an income between 3 to 5 lakhs, and 10 claimants (10.0%) report an income of more than 5 lakhs. These percentages offer a detailed overview of the income levels among claimant seeking motor vehicle accident insurance.

v.   Primary method process of claiming compensation by the claimant

Table No: 6

Primary method - process of claiming compensation	Frequency	Percent
Advocate	99	99.0
Legal Service Authority	1	1.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table illustrates the primary methods or processes employed by claimants in seeking compensation for motor vehicle accidents. It shows that a significant majority, 99 claimants (99.0%), choose to engage an advocate for the compensation process, while a minimal percentage, 1 claimant (1.0%), opts for legal services provided by authorities. These percentages shed light on the predominant approach claimants take when pursuing compensation, emphasizing the overwhelming preference for legal representation through advocates in the context of motor vehicle accident insurance claims.

vi.   Showing the legal service authority voluntary approach the claimant for the claim process after the accident.

Table No: 7

Legal Service Authority Voluntary approach the Claimant for the claim process	Frequency	Percent
Yes	0	0.0
No	100	100.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table indicates that, in the context of the legal service authority's voluntary approach to

claimants for the claim process, none of the claimants (0%) have experienced such an approach ("Yes"), while 100% of claimants report that they have not been approached voluntarily by the Legal Service Authority ("No"). These percentages highlight that, based on this particular sample, claimants have not been approached proactively by the Legal Service Authority for the claim process, suggesting a lack of voluntary engagement from the legal service authority in this scenario.

vii.   Percentage of claim amount was charged as legal fees from the claimants

Table No: 8

Percentage of claim amount was charged as legal fees from claimants	Frequency	Percent
Less than 10%	15	15.0
10-20%	6	6.0
20-30%	70	70.0
More than 30%	9	9.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table outlines the percentage of the claim amount charged as legal fees from claimants. It reveals that 15 claimants (15.0%) experienced legal fees amounting to less than 10% of their claim, 6 claimants (6.0%) had fees ranging from 10% to 20%, 70 claimants (70.0%) faced fees in the range of 20% to 30%, and 9 claimants (9.0%) encountered fees exceeding 30%. These percentages provide a detailed breakdown of the distribution of legal fees relative to the claim amount, offering insights into the varying cost structures for legal representation in the context of motor vehicle accident insurance claims.

viii.   Preference of the claimants for the legal process without an advocate for a faster resolution.

Table No: 9

Prefer the legal process without an advocate for a faster resolution	Frequency	Percent
YES	100	100.0
NO	0	0.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table indicates that all claimants (100%) prefer the legal process without an advocate for a faster resolution ("YES"), while none of the claimants (0.0%) prefer the legal process with an advocate for a faster resolution ("NO"). These percentages suggest a unanimous preference among the claimants for pursuing the legal process without the assistance of an advocate, indicating a belief that resolving the matter without legal representation could lead to a faster resolution in the context of motor vehicle accident insurance claims.

ix.   Time taken to complete the Motor accident claim case.

Table No: 10

Time take to complete the Case	Frequency	Percent
Less than 3 months	0	0.0
3-6 months	0	0.0
6-12 months	0	0.0
More than 12 months	100	100.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table indicates that, according to the sample, no cases (0%) were completed within less than 3 months, 3 to 6 months, or 6 to 12 months. However, all cases (100%) took more than 12 months to complete. These percentages underscore that, based on this particular dataset, the completion time for motor vehicle accident insurance cases is consistently more than a year, suggesting a prolonged and potentially complex process for resolution in all instances within the given sample.

x.   The Mode of receiving the compensation after concluding case.

Table No: 11

Receive the compensation after concluding case	Frequency	Percent
Bank transfer	100	100.0
Cheque	0	0.0
In-hand	0	0.0

Total	100	100.0

Sources: Primary Data through questionnaire

The table indicates that, according to the sample, all claimants (100%) received their compensation through bank transfer, with none receiving compensation through cheque or in-hand. These percentages highlight a uniform method of compensation disbursement, emphasizing the exclusive use of bank transfers in this particular dataset for motor vehicle accident insurance claims.

xi.   The mode of case settled.

Table No: 12

Process of case settled	Frequency	Percent
Mediation	90	90.0
Court Judgment	10	10.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table reveals that, according to the sample, the process of settling motor vehicle accident insurance cases primarily involves mediation for the majority of claimants, with 90 cases (90.0%) resolved through this method. In contrast, 10 cases (10.0%) were settled through court judgment. These percentages illustrate a predominant reliance on mediation as the preferred method for resolving cases, underscoring its prevalence in comparison to court judgments within the context of the given dataset.

xii.   Preference of the claimant to complete the case

Table No: 13

Prefer to complete the case	Frequency	Percent
Within 6 months	95	95.0
6 months to 1 year	5	5.0
1-2 years	0	0.0
More than 2 years	0	0.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table indicates the preferences of claimants regarding the desired duration for completing motor vehicle accident insurance cases. It shows that the majority of claimants, 95 (95.0%), prefer to have their cases completed within 6 months. A smaller percentage, 5 (5.0%), are willing to extend the duration to between 6 months and 1 year. None of the claimants in the sample expressed a preference for a case duration of 1-2 years or more than 2 years. These percentages highlight a strong preference among claimants for expedited resolution, with the vast majority aiming for case completion within a relatively timeframe of 6 months.

xiii. The police office informing about the new provisions with related claimants rights under the amended Motor Vehicle Act 2019

Table No: 14

The police officer inform about the new provisions with related to claimants rights under the amended Motor Vehicle Act 2019.	Frequency	Percent
NO	100	100.0
YES	0	0.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table indicates that, according to the sample, none of the claimants (0.0%) were informed by police officers about the new provisions about the claimants' rights under the amended Motor Vehicle Act 2019, while 100% reported not receiving such information. These percentages suggest a complete absence of communication from police officers regarding the amended Motor Vehicle Act 2019 within the given dataset, emphasizing a lack of awareness among claimants about the updated provisions and their rights under the Act as conveyed by law enforcement**.**

xiv. Awareness of the procedural changes introduced by the Motor Vehicle Amendment Act, 2019 for the benefit of the claimants.

Table No: 15

Awareness of the procedural changes introduced by the Motor Vehicle Act Amendment 2019 before filing claim	Frequency	Percent
NO	100	100.0

YES	0	0.0
Total	100	100.0

Sources: Primary Data through questionnaire

The table indicates that, according to the sample, none of the claimants (0.0%) were aware of the procedural changes introduced by the Motor Vehicle Act Amendment 2019 before filing their claims, while 100% reported not having such awareness which enacted for the benefit of claimants. These percentages suggest a complete lack of knowledge among the claimants about the procedural changes brought about by the Motor Vehicle Act Amendment 2019 prior to filing their claims, indicating a potential gap in communication or awareness regarding the amended regulations among the population.

(D) Testing of hypotheses:

The study aims to evaluate the awareness and implementation of the Motor Vehicle Act Amendment 2019 and Legal and Procedural Dynamics in Motor Accident Compensation Claims in the context of motor accident compensation claims in Chennai, India. The data collected from claimants is based upon responses gathered through structured questionnaires, designed to capture the nuanced experiences and perspectives of individuals navigating the compensation process in Chennai. Through the application of t-tests and Chi-square, this research aims to scrutinize the collected data, providing statistical evidence to either accept or reject the null hypotheses, thereby contributing to a comprehensive understanding of the legal and procedural dynamics surrounding motor accident compensation claims in Chennai

1. **Null Hypothesis (H0):** The average level of claimant being recommended a lawyer by the police for the claim process is not significantly different.

Table No: 16

t test for Recommended a lawyer by the police for the claim process

Recommended a lawyer by the police for the claim process			
Mean	**Std. Deviation**	**t Value**	**P Value**
.75	.435	5.745	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation: The analysis indicates that, in the claim process, police recommending lawyers to claimants has a mean score of 0.75, with a standard deviation of 0.435. The t-value is 5.745, and the p-value is <0.001, signaling high statistical significance at 1% level. With a p-value less than 0.001, we reject the null hypothesis, indicating a significant difference. Thus, the average level of claimants being recommended a lawyer by the police for the claim process is definitively higher. Hence alternative Hypothesis is accepted.

Alternative Hypothesis (H1): The average level of claimant being recommended a lawyer by the police for the claim process is significantly higher.

2. **Null Hypothesis (H0):** The average level of claimant being approached by advocates or agents during hospitalization to sign vakalatnama for filing a case in tribunals is not significantly different.

Table No: 17

t test for Approached by advocates or agents during accident victim hospitalization to sign vakalatnama for filing a case in tribunals

Approached by advocates or agents during accident victim hospitalization to sign vakalatnama for filing a case in tribunals			
Mean	**Std. Deviation**	**t Value**	**P Value**
.85	.359	9.753	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis indicates that, concerning the average level of claimants being approached by advocates or agents during hospitalization to sign vakalatnama for filing a case in tribunals, the mean score is 0.85, with a standard deviation of 0.359. The t-value is 9.753, and the p-value is <0.001, indicating high statistical significance at 1% level. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant difference. Therefore, the average level of claimants being approached by advocates or agents during hospitalization to sign vakalatnama for filing a case in tribunals is conclusively higher. Hence alternative Hypothesis is accepted.

Alternative Hypothesis (H1): The average level of claimant being approached by advocates

or agents during hospitalization to sign vakalatnama for filing a case in tribunals is significantly higher.

3. **Null Hypothesis (H0):** The average level of claimant encountering challenges in canceling vakalatnama and changing advocates during their motor accident claim is not significantly different.

Table No: 18

t test for Claimant encountered any challenges in canceling vakalatnama and changing advocates during motor accident claim

Claimant encountered any challenges in canceling vakalatnama and changing advocates during motor accident claim			
Mean	**Std. Deviation**	***t* Value**	***P* Value**
.80	.402	7.462	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis suggests that, with respect to the average level of claimants encountering challenges in canceling vakalatnama and changing advocates during their motor accident claim, the mean score is 0.80, with a standard deviation of 0.402. The t-value is 7.462, and the p-value is <0.001, indicating high statistical significance at 1% level. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant difference. Therefore, the average level of claimants encountering challenges in canceling vakalatnama and changing advocates during their motor accident claim is conclusively higher. Hence alternative Hypothesis is accepted.

Alternative Hypothesis (H1): The average level of claimant encountering challenges in canceling vakalatnama and changing advocates during their motor accident claim is significantly higher.

4. **Null Hypothesis (H0):** The average level of awareness regarding the fact that advocate fees are separately given by the court/tribunal is not significantly different.

Table No: 19

t test for Awareness of Claimant that advocate fees are separately given by the

court/tribunal

Awareness of Claimant that advocate fees are separately given by the court/tribunal			
Mean	**Std. Deviation**	***t* Value**	***P* Value**
.02	.141	-34.114	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis suggests that, concerning the average level of awareness among claimants regarding the fact that advocate fees are separately given by the court/tribunal, the mean score is 0.02, with a standard deviation of 0.141. The t-value is -34.114, and the p-value is <0.001, indicating high statistical significance at 1% level. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant difference. Therefore, the average level of awareness among claimants regarding the fact that advocate fees are separately given by the court/tribunal is conclusively lower. Hence alternative Hypothesis is accepted

Alternative Hypothesis (H1): The average level of awareness regarding the fact that advocate fees are separately given by the court/tribunal is significantly lower.

5. **Null Hypothesis (H0):** The average level of awareness regarding the availability of free legal aid services for motor accident claims is not significantly different.

Table No: 20

t test for Awareness of claimant about the availability of free legal aid services for motor accident claims

Awareness of claimant about the availability of free legal aid services for motor accident claims			
Mean	**Std. Deviation**	***t* Value**	***P* Value**
.01	.100	-49.000	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis suggests that, concerning the average level of awareness among claimants regarding the availability of free legal aid services for motor accident claims, the mean score is 0.01, with a standard deviation of 0.100. The t-value is -49.000, and the p-value is <0.001, indicating high statistical significance at 1% level. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant difference. Therefore, the average level of awareness among claimants regarding the availability of free legal aid services for motor accident claims is conclusively very low. Hence alternative Hypothesis is accepted

Alternative Hypothesis (H1): The average level of awareness regarding the availability of free legal aid services for motor accident claims is significantly lower.

6. Null Hypothesis (H0): The average influence of the prolonged duration of the case on claimant accepting initial amounts from advocates is not significantly different.

Table No: 21

t test for Prolonged duration of case influence claimant to accept initial amounts from advocates

Prolonged duration of case influence claimant to accept initial amounts from advocates			
Mean	**Std. Deviation**	*t* **Value**	*P* **Value**
.75	.435	5.745	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis suggests that, concerning the average influence of the prolonged duration of the case on claimants accepting initial amounts from advocates, the mean score is 0.75, with a standard deviation of 0.435. The t-value is 5.745, and the p-value is <0.001, indicating high statistical significance at 1% level. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant difference. Therefore, the average influence of the prolonged duration

of the case on claimants accepting initial amounts from advocates is conclusively very high. Hence alternative Hypothesis is accepted.

Alternative Hypothesis (H1): The average influence of the prolonged duration of the case on claimant accepting initial amounts from advocates is significantly high.

7. **Null Hypothesis (H0):** The average level of claimant experiencing or witnessing any form of collaboration between the police and advocates during the motor accident claim process is not significantly different.

Table No: 22

t test for Claimant experienced or witnessed any form of collaboration between the police and advocates during the motor accident claim process

Claimant experienced or witnessed any form of collaboration between the police and advocates during the motor accident claim process			
Mean	**Std. Deviation**	*t* **Value**	*P* **Value**
.85	.359	9.753	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis indicates that, concerning the average level of claimants experiencing or witnessing any form of collaboration between the police and advocates during the motor accident claim process, the mean score is 0.85, with a standard deviation of 0.359. The t-value is 9.753, and the p-value is <0.001, indicating high statistical significance at 1% level. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant difference. Therefore, the average level of claimants experiencing or witnessing any form of collaboration between the police and advocates during the motor accident claim process is conclusively very high. Hence alternative Hypothesis is accepted

Alternative Hypothesis (H1): The average level of claimant experiencing or witnessing any form of collaboration between the police and advocates during the motor accident claim process is significantly higher.

8. **Null Hypothesis (H0):** The average level of claimant having their lawyer explain the fee

structure, including any percentage of the claim they would charge, before signing the vakalatnama is not significantly different.

Table No: 23

t test for Claimant lawyer explain the fee structure, including any percentage of the claim they would charge, before signature vakalatnama

Claimant lawyer explain the fee structure, including any percentage of the claim they would charge, before signature vakalatnama			
Mean	**Std. Deviation**	***t* Value**	***P* Value**
.13	.338	-10.947	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis suggests that, concerning the average level of claimants having their lawyer explain the fee structure, including any percentage of the claim they would charge, before signing the vakalatnama, the mean score is 0.13, with a standard deviation of 0.338. The t-value is -10.947, and the p-value is <0.001, indicating high statistical significance at 1 % level. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant difference. Therefore, the average level of claimants having their lawyer explain the fee structure, including any percentage of the claim they would charge, before signing the vakalatnama, is conclusively very low. Hence alternative Hypothesis is accepted

Alternative Hypothesis (H1): The average level of claimant having their lawyer explain the fee structure, including any percentage of the claim they would charge, before signing the vakalatnama is significantly lower.

9. Null Hypothesis (H0): The average rating of the transparency of information provided by lawyers regarding legal fees and the claim process is not significantly different.

Table No: 24

t test for Claimant rate the transparency of information provided by lawyer regarding the legal fees and the claim process

Claimant rate the transparency of information provided by lawyer regarding the legal fees and the claim process			
Mean	**Std. Deviation**	***t* Value**	***P* Value**
2.25	.770	-9.736	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis suggests that, concerning the average rating of the transparency of information provided by lawyers regarding legal fees and the claim process, the mean score is 2.25, with a standard deviation of 0.770. The t-value is -9.736, and the p-value is <0.001, indicating high statistical significance at 1% level. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant difference. Therefore, the average rating of claimants regarding the transparency of information provided by lawyers about legal fees and the claim process is conclusively very low. Hence alternative Hypothesis is accepted

Alternative Hypothesis (H1): The average rating of the transparency of information provided by lawyers regarding legal fees and the claim process is significantly lower.

10. Null Hypothesis (H0): The average belief regarding the extent to which the advocate's fees paid had an impact on claimant' lives is not significantly different.

Table No:25

t test for Advocate's fees paid had an impact on Claimant life

Advocate's fees paid had an impact on Claimant life			
Mean	**Std. Deviation**	***t* Value**	***P* Value**
3.96	0.942	10.192	<.001**

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis suggests that, concerning the average belief regarding the extent to which the advocate's fees paid had an impact on claimants' lives, the mean score is 3.96, with a standard deviation of 0.942. The t-value is 10.192, and the p-value is <0.001, indicating high statistical significance at 1% level. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant difference. Therefore, the average belief among claimants regarding the impact of advocate's fees paid on their lives is conclusively higher. Hence alternative Hypothesis is accepted.

Alternative Hypothesis (H1): The average belief regarding the extent to which the advocate's fees paid had an impact on claimant' lives is significantly higher.

11. Null Hypothesis (H0): There is no significant association between receiving initial amounts before the case from the advocate and encountering challenges in canceling vakalatnama and changing advocates during a motor accident claim.

Table No: 26

Chi-square tests for analysis significant association between receiving initial amounts before the case from the advocate and encountering challenges in canceling vakalatnama and changing advocates during a motor accident claim.

		Claimant receiving initial amounts before the case from the advocate		Total	F-value	P – value
		NO	YES			
Claimant encountered any challenges in canceling vakalatnama and changing advocates during motor accident claim	NO	20	0	20	1	<.001**
	YES	10	70	80		
Total		30	70	100		

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis examines the association between claimants receiving initial amounts before the case from the advocate and encountering challenges in canceling vakalatnama and changing advocates during a motor accident claim. With a p-value less than 0.001, we reject the null hypothesis, signifying a significant association at 1% level. Therefore, there is a statistically significant association between claimants receiving initial amounts before the case from the advocate and encountering challenges in canceling vakalatnama and changing advocates during a motor accident claim. Hence alternative Hypothesis is accepted.

Alternative Hypothesis (H1): Our statistical findings support the alternative hypothesis, suggesting that there is a significant association between claimants receiving initial amounts before the case from the advocate and encountering challenges in canceling vakalatnama and changing advocates during a motor accident claim.

12. Null Hypothesis (H0): There is no association between the type of relationship with the advocate and the level of agreement with the advocate's effectiveness.

Table No: 27

Chi-square tests for analysis significant association between the type of relationship with the advocate and the level of agreement with the advocate's effectiveness.

		Claimant opinion with the effectiveness of advocate in representing case					*F* -value	*P* – value
		Disagree	Neutral	Agree	Strongly Agree	Total		
Claimant relationship with the Advocate	Unknown person	4	4	52	20	80	6	.910
	Relative	0	1	6	2	9		
	Friend	1	0	7	3	11		
Total		5	5	65	25	100		

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis examines the association between the type of relationship with the advocate and the level of agreement with the advocate's effectiveness. With an F-value of 6 and a p-value of 0.910, we do not reject the null hypothesis, indicating no significant association at 5% level. Therefore, there is no statistically significant association between the type of relationship with the advocate and the level of agreement with the advocate's effectiveness. Hence Null Hypothesis is retained and accepted.

Hence there is no significant association between the type of relationship with the advocate and the level of agreement with the advocate's effectiveness.

13. Null Hypothesis: There is a no significant association between the type of relationship claimant have with their Advocate and the percentage of the claim amount charged as legal fees.

Table No: 28

Chi-square tests for analysis significant association between the type of relationship claimant have with their Advocate and the percentage of the claim amount charged as legal fees.

		Percentage of claim amount was charged as legal fees					*F - value*	*P – value*
		Less than 10%	10-20%	20-30%	More than 30%	Total		
Claimant relationship with the Advocate	Unknown person	0	1	70	9	80	6	<.001**
	Relative	9	0	0	0	9		
	Friend	6	5	0	0	11		
Total		15	6	70	9	100		

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis explores the association between the type of relationship claimants have with their advocate and the percentage of the claim amount charged as legal fees. The total sample size is

100, with 80 claimants having an unknown person as their advocate, 9 with a relative, and 11 with a friend. With an F-value of 6 and a p-value of <0.001, we reject the null hypothesis, indicating a significant association. Therefore, there is a statistically significant association between the type of relationship claimants have with their advocate and the percentage of the claim amount charged as legal fees. Hence alternative Hypothesis is accepted

Alternative Hypothesis (H1): Our statistical findings support the alternative hypothesis, suggesting that there is a significant association between the type of relationship claimants have with their advocate and the percentage of the claim amount charged as legal fees.

14. Null Hypothesis: There is a no significant relationship between the perceived impact of advocate's fees on claimant' lives and the percentage of their claim amount charged as legal fees.

Table No: 29

Chi-square tests for analysis the significant relationship between the perceived impact of advocate's fees on claimant' lives and the percentage of their claim amount charged as legal fees.

		To what extent do you believe the advocate's fees you paid had an impact on your life?						*F -* value	*P – value*
		Low impact	Moderate impact	No impact	High impact	Very high impact	Total		
What percentage of your claim amount was charged as legal fees?	Less than 10%	4	4	5	2	0	15	12	<.001**
	10-20%	0	1	2	3	0	6		
	20-30%	0	0	0	54	16	70		
	More than 30%	0	0	0	0	9	9		
Total		4	5	7	59	25	100		

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis explores the relationship between the perceived impact of advocate's fees on claimants' lives and the percentage of their claim amount charged as legal fees. With an F-value of 12 and a p-value of <0.001, we reject the null hypothesis, indicating a significant relationship at 1% level. Therefore, there is a statistically significant relationship between the perceived impact of advocate's fees on claimants' lives and the percentage of their claim amount charged as legal fees. Hence alternative Hypothesis is accepted.

Alternative Hypothesis (H1): Our statistical findings support the alternative hypothesis, suggesting that there is a significant relationship between the perceived impact of advocate's fees on claimants' lives and the percentage of their claim amount charged as legal fees.

15. Null Hypothesis: There is a no significant association between the annual income of claimant and whether they receive initial amounts before the case from the advocate.

Table No: 30

Chi-square tests for the analysis significant association between the annual income of claimant and whether they receive initial amounts before the case from the advocate.

		Claimant receiving initial amounts before the case from the advocate		Total	*F* -value	*P* – value
		NO	YES			
Income	Below 1 Lakhs	0	27	27	3	<.001**
	1 to 3 Lakhs	5	33	38		
	3 to 5 Lakhs	15	10	25		
	More than 5 Lakhs	10	0	10		
	Total	30	70	100		

Sources: Primary Data through questionnaire.

Note: ** denotes significant at 1% level.

Interpretation:

The analysis explores the association between the annual income of claimants and whether they receive initial amounts before the case from the advocate. The total sample size is 100, with

varying income levels and the dichotomy of receiving or not receiving initial amounts. With an F-value of 3 and a p-value of <0.001, we reject the null hypothesis, indicating a significant association at 1% level. Therefore, there is a statistically significant association between the annual income of claimants and whether they receive initial amounts before the case from the advocate. Hence alternative Hypothesis is accepted

Alternative Hypothesis (H1): Our statistical findings support the alternative hypothesis, suggesting that there is a significant association between the annual income of claimants and whether they receive initial amounts before the case from the advocate.

V. CONCLUSION AND FINDINGS

Key observations shed light on critical areas requiring attention and reform.

(A) Claimants' Legal Representation Preferences:

Claimants unanimously express a preference for the legal process without an advocate to expedite resolution, indicating a belief that self-representation leads to faster outcomes in motor vehicle accident insurance claims. This insight highlights the need to explore factors influencing this trend.

(B) Distribution of Legal Fees:

A detailed breakdown of legal fees unveils significant variations, with a substantial proportion facing fees in the range of 20% to 30%. This raises questions about the affordability and fairness of legal services, necessitating a closer examination of the cost structures associated with legal representation in motor vehicle accident claims.

(C) Involvement of Legal Service Authority:

Findings reveal a lack of proactive engagement from the Legal Service Authority in approaching claimants for the claim process. This suggests a gap in voluntary outreach, questioning the effectiveness of the Legal Service Authority in providing support as mandated by the 2019 amendment act.

(D) Communication Gaps Regarding Amendments:

The absence of communication from police officers regarding the amended Motor Vehicle Act 2019 signifies a critical gap in awareness among claimants about their rights and the new provisions. Improved communication strategies are essential to ensure claimants are well-informed about their rights under the amended regulations.

(E) Claimants' Awareness of Procedural Changes:

Claimants' complete lack of awareness about procedural changes introduced by the Motor Vehicle Amendment Act 2019 before filing claims indicates a failure in information dissemination. This emphasizes the need for more effective communication channels to educate the population about regulatory changes meant for their benefit.

(F) Police Recommendations and Advocate Approaches:

The study indicates a significant difference in the average level of claimants being recommended a lawyer by the police and being approached by advocates or agents during hospitalization. This suggests that the source of legal representation varies significantly among claimants, with potential implications for their experience throughout the claim process.

(G) Challenges in Changing Advocates:

The research highlights a significant difference in the average level of claimants encountering challenges in canceling vakalatnama and changing advocates during their motor accident claim. This underscores the need for further examination of the factors contributing to these challenges and potential improvements in the process for claimants.

(H) Awareness and Transparency:

The findings reveal significant differences in the average level of awareness regarding advocate fees and the availability of free legal aid services for motor accident claims. Additionally, claimants' awareness regarding the fee structure, including any percentage charged, before signing the vakalatnama is significantly lower. This emphasizes the importance of enhancing awareness and transparency in the legal aspects of motor accident claims.

(I) Influence of Case Duration and Collaboration Between Police and Advocates:

The research indicates a significant influence of the prolonged duration of the case on claimants accepting initial amounts from advocates. Moreover, there is a significantly higher average level of claimants experiencing or witnessing collaboration between the police and advocates during the motor accident claim process. These findings underscore the need for measures to address delays in the legal process and ensure fair and unbiased proceedings.

(J) Associations and Relationships:

The study identifies significant associations between various factors, including the receipt of initial amounts before the case and challenges in changing advocates. There is also a significant relationship between the type of relationship with the advocate and the percentage of the claim amount charged as legal fees. These associations provide valuable insights into the

interconnectedness of different elements within the motor accident claim process.

(K) Impact of Advocate's Fees on Claimants:

The research reveals a significant belief among claimants regarding the extent to which advocate's fees impact their lives. This emphasizes the need for a comprehensive understanding of the financial implications of legal representation and potential avenues for support.

(L) Income Disparities:

Lastly, there is a significant association between the annual income of claimants and whether they receive initial amounts before the case from the advocate. This highlights potential disparities in access to legal support based on economic factors.

In conclusion, the comprehensive analysis of claimants' preferences, legal fees, engagement with the Legal Service Authority, and awareness of legal provisions reveals critical areas requiring improvement in the motor accident claim process and the study also underscores the process's complexity, with implications for claimants' experiences and outcomes, necessitating a multi-faceted approach involving legal procedure reforms, increased awareness, and efforts to ensure transparency and fairness throughout the claim process. Collaborative efforts between legal authorities, advocacy groups, and policymakers are essential to enhance transparency, accessibility, and communication. These findings form a foundation for future research and advocacy, aiming to create a more equitable and informed environment for claimants navigating the complexities of motor vehicle accident insurance claims.

VI. SUGGESTIONS

In light of the findings and the evolving dynamics of the modern world, here are suggestions with a focus on contemporary implementation and potential measures for enforcement:

1. Digital Awareness Campaigns:

Utilize digital platforms and social media to conduct targeted awareness campaigns on claimants' rights, legal processes, and procedural changes introduced by the Motor Vehicle Act Amendment 2019. Leverage technology to ensure widespread dissemination of information, reaching a broader audience quickly and effectively.

2. Mobile Applications for Legal Aid:

Develop user-friendly mobile applications that provide real-time information on legal rights, claim processes, and available legal aid services. These applications can serve as a valuable resource for claimants, offering instant access to information and support.

3. Blockchain for Transparent Fee Structures:

Explore the use of blockchain technology to enhance transparency in legal fee structures. Implement smart contracts that clearly outline the percentage of the claim amount charged as legal fees, ensuring a transparent and automated process that can be independently verified.

4. Online Dispute Resolution (ODR) Platforms with AI Mediation:

Enhance ODR platforms by incorporating AI-driven mediation capabilities. AI algorithms can facilitate fair and impartial mediation, providing a cost-effective and time-efficient alternative for resolving disputes without the need for extensive legal proceedings.

5. Mandatory Legal Education Programs:

Introduce mandatory legal education programs for claimants during the filing process. Online modules or workshops can ensure that claimants are well-informed about their rights, the legal process, and the implications of their choices, reducing the likelihood of uninformed decisions.

6. E-Government Initiatives:

Implement e-government initiatives to integrate legal services into online government platforms. This could include a streamlined process for claimants to access legal aid services, submit documents electronically, and receive updates on their cases, promoting efficiency and reducing bureaucratic hurdles.

7. Performance Metrics for Legal Service Authority:

Establish performance metrics and key performance indicators for the Legal Service Authority to measure the effectiveness of its outreach programs. Incentivize proactive engagement with claimants and enforce consequences for failure to meet outreach targets, ensuring accountability.

8. Blockchain for Document Authentication:

Explore the use of blockchain to authenticate and secure legal documents, ensuring the integrity of communications and notifications regarding amendments or procedural changes. This can prevent misinformation and unauthorized alterations of crucial information.

9. Ethical Guidelines for Advocate Behavior:

Develop and enforce clear ethical guidelines for advocates, emphasizing transparency in fee structures and prohibiting collaboration with law enforcement during the claim process. Non-compliance with ethical standards could result in professional consequences or legal penalties.

10.　Smart Contracts for Fee Disputes:

Integrate smart contracts into fee agreements between claimants and advocates. These contracts can automatically execute predetermined fee percentages based on claim outcomes, reducing disputes and providing a technologically advanced solution to fee-related challenges.

11.　Punitive Measures for Non-Compliance:

Establish punitive measures for legal professionals found guilty of unethical practices, including non-disclosure of fee structures or collusion with law enforcement. Penalties could range from fines to suspension or revocation of legal licenses, ensuring accountability within the legal profession.

12.　Global Best Practices Benchmarking:

Regularly benchmark the motor accident claim process against global best practices. Identify successful models from other jurisdictions and adapt innovative approaches to enhance efficiency, transparency, and fairness in the legal system.

13.　AI-Powered Legal Assistance:

Explore the integration of artificial intelligence (AI) in providing legal assistance to claimants. AI-powered chatbots or virtual assistants can offer instant responses to common queries, guide claimants through the legal process, and provide preliminary information on their rights and obligations.

14.　Data Analytics for Case Management:

Implement data analytics tools for effective case management. Analyzing patterns in motor accident claims can help identify bottlenecks, streamline processes, and predict potential challenges, enabling legal authorities to proactively address issues and improve overall efficiency.

15.　Blockchain for Secure Evidence Management:

Leverage blockchain technology to secure the management of evidence in motor accident claims. This ensures the integrity and traceability of evidence throughout the legal process, reducing the risk of tampering and enhancing the credibility of the claims.

16.　Digital Identity Verification:

Implement robust digital identity verification systems to ensure the authenticity of claimants and legal professionals involved in the process. This can enhance security and reduce the risk of fraudulent activities, fostering trust in the digitalized legal landscape.

17. Disciplinary Measures:

Implement a system of disciplinary measures for investigation officers who fail to comply with Section 159 of the Motor Vehicle Act. This could include written warnings, reprimands, or other non-punitive actions for minor infractions.

Implementing these suggestions requires a combination of technological innovation, legislative reforms, and a commitment to ethical standards. Additionally, punitive measures for non-compliance serve as a deterrent, promoting a legal environment that prioritizes fairness, transparency, and the well-being of claimants in the modern world.

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VII. REFERENCES

Statutory enactment:

- The Motor Vehicle Act, 1988

- The Tamil Nadu Motor Vehicles Accidents Claims Tribunal Rules, 1989

Online Law Journal

- Live Law

- Supreme Court cases

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