

# Road Crash Victims Struggle as ₹80,000 Cr Lies Unpaid suggests report by Cars24's Crashfree India

**New Delhi | 23 March 2026:** Over **₹80,000 crore** in compensation meant for road crash victims remains unpaid across India, even as families continue to grapple with the aftermath of devastating crashes. A new report by Cars24's Crashfree India titled *"Justice Unserved: Why Most Crash Victims Don't Get Compensated in India,"* reveals that **more than 10.46 lakh compensation** cases are currently stuck in courts, exposing deep inefficiencies in a system designed to support victims. While India continues to focus on preventing road crashes, the report highlights a quieter but equally urgent crisis: victims and their families struggling to access the financial relief they are legally entitled to under the Motor Vehicles Act. This data is also available on the Insurance Regulatory and Development Authority of India (IRDAI).

## A System Strained by Delays and Backlogs

For many families, delays in compensation translate into prolonged financial uncertainty. The report suggests that the average compensation case takes approximately **3.6 years to resolve**, while some cases extend much longer due to litigation and appeals.

Even after tribunals pass compensation awards, accessing the funds remains a challenge. In **Bombay alone, over ₹459 crore lies unclaimed** in Motor Accident Claims Tribunals (MACTs), highlighting the scale of the issue. This is followed by **₹361 crore in Goa** and **₹282 crore in Gujarat**, with large sums stuck due to procedural hurdles and low awareness among beneficiaries.

## Compensation Pathways Exist but Are Underused

India's legal framework provides several routes for road crash victims and their families to seek compensation.

Under the **Hit-and-Run Compensation Scheme**, families of victims whose offending vehicle cannot be traced are entitled to **₹2 lakh in case of death and ₹50,000 for grievous injury**.

However, the scheme remains significantly underutilised. **In FY 2022-23 only 205 claims were filed nationwide and** even after filings increased the following year, just 10 states and one Union Territory accounted for all recorded claims, indicating large geographic disparities in awareness and access.

The research also suggests that these gaps are driven less by eligibility constraints and more by institutional and procedural barriers across the compensation process.

## **Post-Crash Justice: An Overlooked Dimension of Road Safety**

Road safety discussions in India typically focus on crash prevention and enforcement. However, the research highlights that post-crash justice, including compensation access, receives relatively little attention within the broader policy conversation.

“Compensation is treated as a downstream legal issue rather than an integrated part of crash response,” the report notes.

As a result, many victims face a fragmented process involving multiple institutions, including police authorities, hospitals, insurers and tribunals, without a clear support structure guiding them through compensation procedures.

## **From Research to Reform**

Crashfree India is testing practical interventions to address these gaps.

These include:

- **AASHA** (<https://crashfreeindia.org/aasha>), a 24x7 digital chatbot guiding crash victims through compensation processes
- A **MACT Compensation Calculator** to estimate minimum legal entitlements
- **Hospital-based legal helpdesks** assisting victims immediately after crashes
- **Public education tools**, including guidebooks, comicbooks and video explainers

Pilot initiatives across Delhi-NCR have already engaged over **100 crash victims directly** and reached more than **300 individuals through awareness programmes**.

**Kesar Kanjhlia, Research Lead, Crashfree India**, said, "When I started speaking to road crash victims and their families as part of this research, what struck me most wasn't just the hardship they had been through; it was the silence around them. Most conversations on road safety stop at prevention. That's only solving for the visible part of the problem. The harder, less discussed reality begins after the crash, when families lose income overnight and timely financial support often turns into a long, exhausting struggle. Post-crash compensation should be built into the system and not depend on how long victims can keep fighting. This gap in post-crash support, in helping victims and families navigate the legal and institutional maze that stands between them and their rightful compensation, is seldom documented or mapped. That is the white space Crashfree India is trying to fill."

## **Next Phase of Research**

Crashfree India is now launching a **large-scale victim survey across Delhi-NCR**, aiming to document the real-world journey of crash victims through the compensation system.

The study will examine when victims first learn about compensation rights, what barriers prevent them from filing claims and how institutional processes can be redesigned to ensure timely access to justice.

### **Read full report here:**

<https://crashfreeindia.org/documents/justice-unserved-crashfree-india.pdf>

## **About Crashfree India**

Crashfree India is a road safety organisation working to improve post-crash justice, strengthen compensation systems and support victims through research, institutional engagement and on-ground assistance initiatives.

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