A photograph of a road accident scene on a two-lane asphalt road. In the distance, a red car is on the left lane, a white car is on the right lane, and a dark-colored car is crushed in the center of the road between them. The background shows a hilly landscape under a bright, hazy sky. In the foreground, a large, rectangular, weathered yellow sign is positioned on the road, partially obscuring the view.

ACCIDENT INDEX 2024

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INTRODUCTION

India is united by its love for good food, madness for cricket and anxious parents who want to make sure we're home safely and on time.

As India's leading tech-first insurance provider we can't help but echo the same sentiment!

Well regulated traffic and organized driving is a significant factor that contributes positively to a city's quality of life.

And that brings us to the **ACKO Accident Index - an in-depth analysis of driving and accident trends across major Indian cities.**



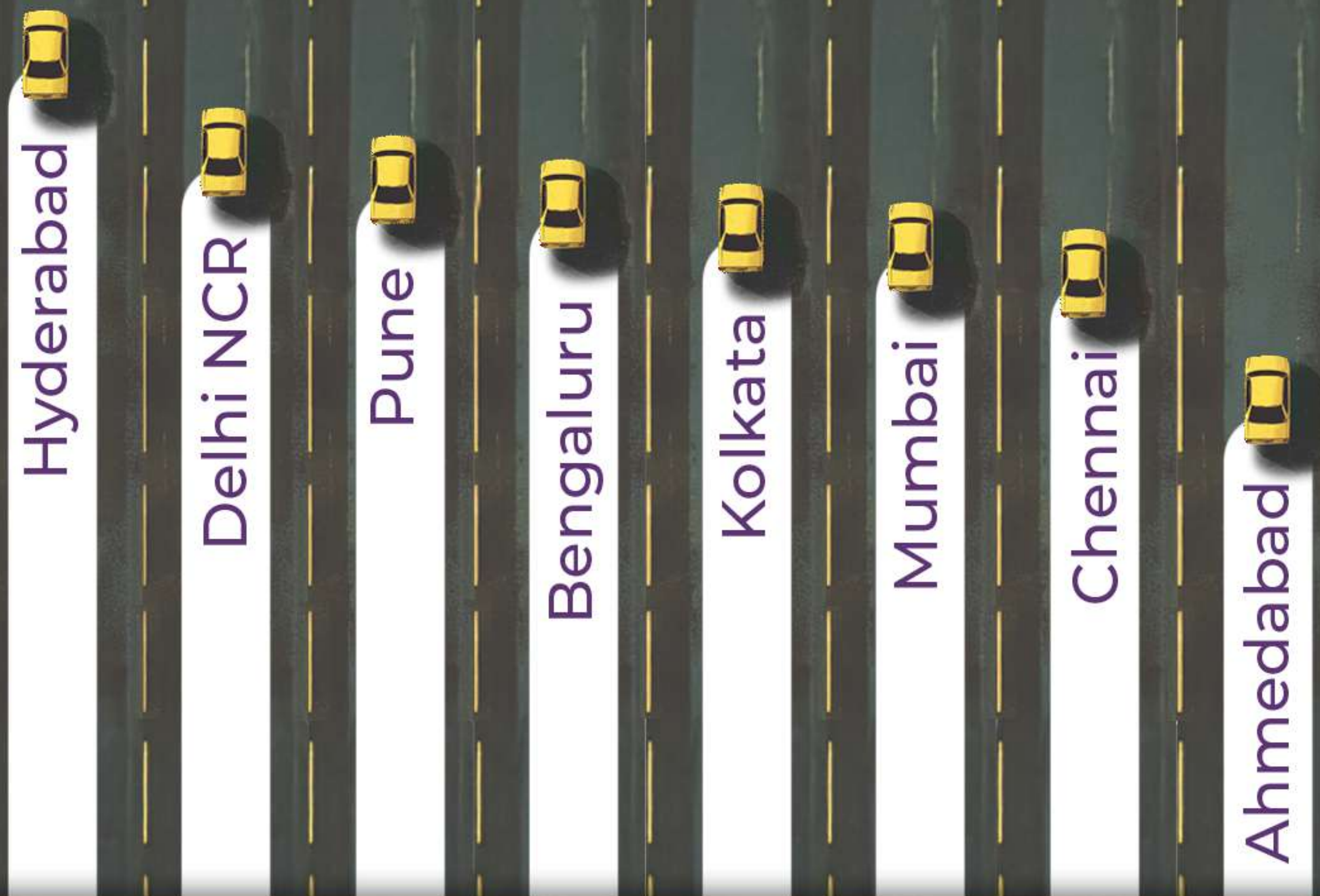
Accident Trends *in 2024*

- Nearly **78%** of all road accidents happen in the metro cities of India.
- **Hyderabad and Delhi NCR top the list** when it comes to the most accident prone cities for car owners.
- **45%** of pothole related accidents in India are from Bengaluru
- Chennai saw an unusually high number of insurance claims this year due to **Cyclone Michaung**

The most common but often ignored cause of accidents?

Coconuts!

Which city is the most accident prone?



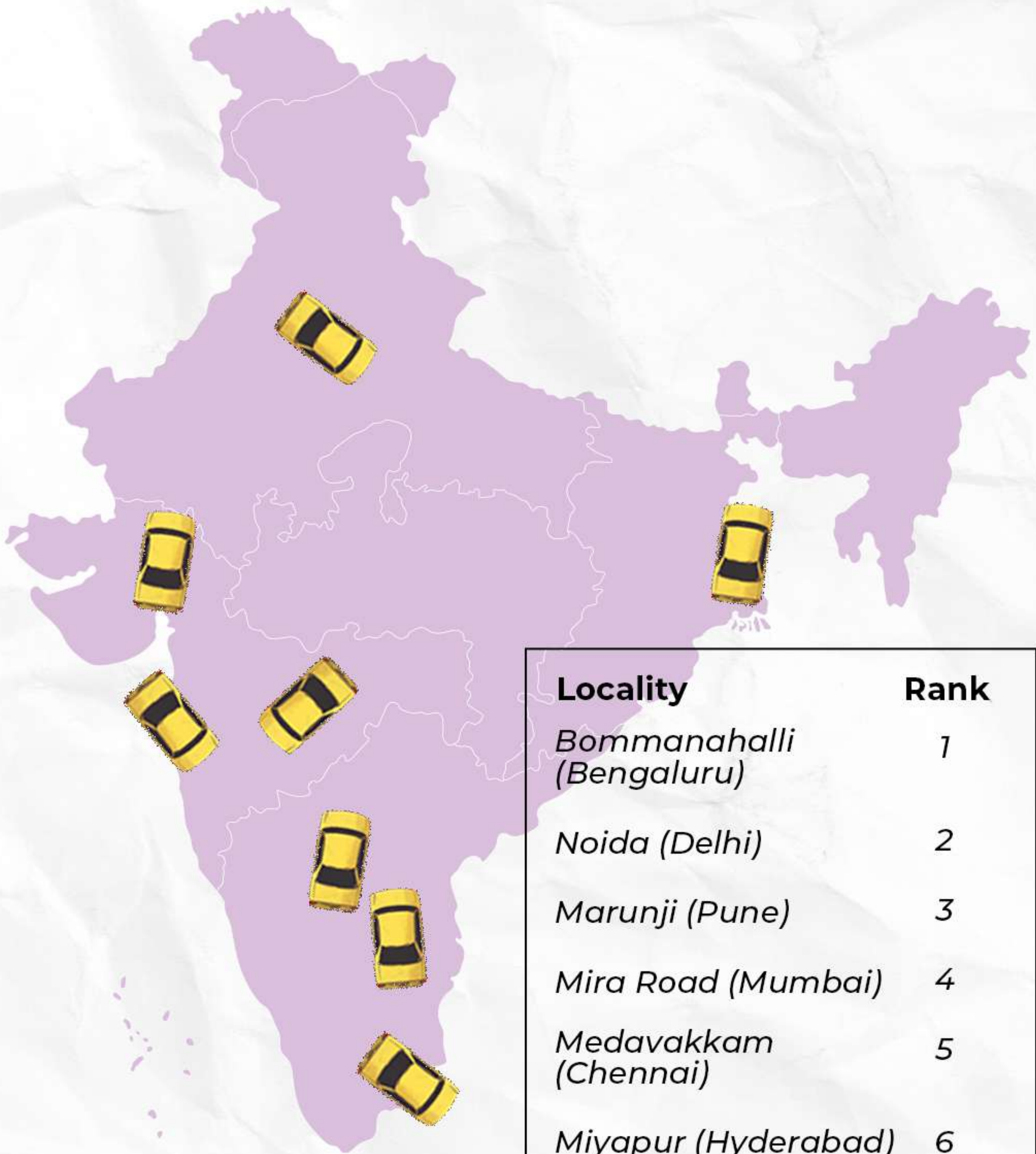
In 2022, **Delhi** was leading the chart with the highest number of car accidents, but now we can (not so) safely say -

aaj gaadi tera Hyderabad thokega!

However Delhi is a close second followed by Pune, Bengaluru and Kolkata as most car accident prone cities.

Despite having **46%** fewer cars than Delhi, Hyderabad has seen a sharp rise in accidents over the last two years.

The most accident prone areas in country



Locality	Rank
Bommanahalli (Bengaluru)	1
Noida (Delhi)	2
Marunji (Pune)	3
Mira Road (Mumbai)	4
Medavakkam (Chennai)	5
Miyapur (Hyderabad)	6
Bopal (Ahmedabad)	7
Gobinda Khatick Road (Kolkata)	8



You don't need to get into an accident to incur a major loss

Last year, **Chennai was hit by Cyclone Michaung, and 22% of the city's total claims were due to floods**—completely out of anyone's control. This shows that even when you're not driving, your car can suffer serious damage from acts of nature.

That's why relying only on third-party insurance isn't enough. To truly protect your vehicle, it's smart to go for comprehensive insurance and add-ons like Engine Protect Cover, which safeguards you from costly flood-related engine damage.

When nature strikes, having the right coverage can make all the difference.

The *i10* is the most accident prone car on Indian Roads



Rank Most Accident Prone Cars

- | | |
|---|----------------------------------|
| 1 | <i>Hyundai i10</i> |
| 2 | <i>Maruti Suzuki Swift</i> |
| 3 | <i>Maruti Suzuki Baleno</i> |
| 4 | <i>Hyundai i20</i> |
| 5 | <i>Maruti Suzuki Swift Dzire</i> |

The Hyundai i10 is the most accident prone car on Indian roads, closely followed by the Maruti Suzuki Swift.

The Baleno, i20 and the Swift Dzire take up 3rd, 4th and 5th places.

Watch out for the **Big Dawgs**



Stray animals were one of the leading causes of accidents last year with stray dogs leading the charts, closely followed by cows, buffaloes, monkeys and goats.

As our cities expand and the animal-human conflict continues to fester, it is vital that our stakeholders take serious measures to ensure both human and animal safety on roads.



How many potholes are too many potholes?

City	% of Pothole accidents
Bengaluru	44.80%
Delhi	13.37%
Mumbai	12.38%

Bengaluru leads the pack, making up almost **45%** of all pothole-related claims in India.

In comparison, Delhi comes in second with just **13%**, and Mumbai follows closely at third with **12%** — both far behind Bengaluru's staggering numbers.



These stats are **(coco)nuts**

While we all know alcohol is bad for your health and driving under the influence is a serious hazard, here's a shocker: **coconuts have caused 2.28x more accidents than drunk driving!**

Goes to show that you can be the safest driver, refrain from driving at night but still be at risk of incurring a loss.

What to do *in case you ever get into an accident?*

In the unfortunate event of a road accident, knowing what to do can make a significant difference in how the situation is handled.

Whether it's a minor collision or something more serious, following the right steps can ensure your safety and streamline the claims process with your insurance company.

Ensure Safety First: Check for injuries and move to a safe spot if possible.

Call Your Insurance Company: Report the accident immediately and follow their instructions.

If your accident involves damage to a third party (i.e., another vehicle, person, or property), it is crucial to handle the situation professionally and legally.

Document the Scene: Take photos of the damage to both vehicles, any injuries, and the overall scene. These will be important when filing your claim or if there is a dispute later.

What to do *in case you ever get into an accident?*

Exchange Information: Share your insurance and contact details with the third party involved. Also, collect their details to pass along to your insurer. Avoid discussing fault or liability with the other party as this is the insurance company's job to determine.

File an FIR (if necessary): In case of major third-party damage or injuries, you may need to file a First Information Report (FIR) at the nearest police station. This is essential if there's substantial damage or injury claims are anticipated.

Notify Your Insurer: Inform your insurance provider about the third-party damage immediately. They will guide you through the next steps, including third-party claim settlement.

What to do *in case you ever get into an accident?*

If your vehicle has suffered damage, and the accident does not involve another party, you'll need to handle it through an "own damage" claim.

Assess the Damage: Like with third-party claims, document the damage to your vehicle by taking photos and videos. This helps in speeding up the claims process.

Don't Repair Immediately: You might be tempted to get your car repaired right away, but it's important to wait for an inspection from your insurance company's surveyor. They will evaluate the damage and provide an estimate for the claim.

Visit a Network Garage: Most insurers have tie-ups with network garages that offer cashless repairs. Take your car to one of these garages for an easy and hassle-free experience, as the insurance provider will settle the bill directly.

Submit Necessary Documents: Be prepared to submit the claim form, your vehicle's RC (Registration Certificate), driving license, and a copy of the FIR (if applicable) to your insurance provider.

What to do *in case you ever get into an accident?*

Additional Tips:

Don't Admit Fault: In the heat of the moment, avoid admitting fault or liability, even if you think you might be responsible. Let the insurance companies determine that based on the evidence.

Stay Calm: Accidents can be stressful, but keeping your composure will help you navigate the situation more efficiently.

Following these steps will ensure that your claim process is as smooth as possible, whether it involves third-party or own damage claims. Make sure to have your insurance company's helpline number saved for quick access in emergencies.