

## EXAMINING THE CONTRIBUTIONS AND THE ROLE OF INSURANCE INDUSTRY IN THE IMPLEMENTATION OF VISION ZERO POLICY IN INDIA

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### ABSTRACT

*Vision Zero, a globally adopted policy originating in Sweden in 1997, seeks to eradicate road fatalities. With a primary focus on road safety, this research examines recent initiatives by insurance companies, addressing legal implications and associated strategies. The study's aims include analysing the impact of the insurance sector on Vision Zero policies, assessing the effectiveness of initiatives, identifying challenges, exploring collaboration opportunities, and offering recommendations for enhancement. By addressing key research questions on initiatives, collaboration, challenges, impact on premiums and claims, and contributions to safe mobility, this study aims to contribute valuable insights to the ongoing efforts for safer and more secure road environments. The significance of this research lies in its potential to influence road traffic safety, risk mitigation, and the formulation of innovative strategies for promoting safe road behaviour, ultimately contributing to the overarching goals of Vision Zero. The implementation of the Vision Zero Policy in India by insurance companies is not merely a corporate responsibility but also carries legal implications, given the mandatory allocation of 2% of net profits towards Corporate Social Responsibility (CSR) initiatives. This essay explores the intersection of CSR, legal compliance, and the initiatives undertaken by insurance companies to support Vision Zero, aiming to eradicate road fatalities and serious injuries. Indian insurance companies have adopted behaviour-based pricing strategies, such as HDFC ERGO's multilingual digital support and Bajaj Allianz's road safety campaign. Regulatory bodies like IRDAI have facilitated the adoption of telematics-based auto insurance plans, determining premiums based on vehicle usage and driver behaviour. In conclusion, the active engagement of insurance companies in CSR initiatives and innovative strategies aligns with the Vision Zero Policy, demonstrating their commitment to promoting road safety and contributing to the overarching goal of zero road fatalities and serious injuries. References include legal frameworks, CSR guidelines, and specific insurance initiatives, emphasizing the comprehensive approach undertaken by the insurance sector in supporting Vision Zero.*

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## INTRODUCTION

This research delves into the integral contributions and role of the insurance industry in implementing the Vision Zero policy in India. Originating in Sweden in 1997, Vision Zero aims to eliminate road fatalities globally. Focusing on recent initiatives by Indian insurance companies, the study assesses their impact, navigates legal implications, and explores associated strategies. Key objectives include analysing the insurance sector's influence on Vision Zero policies, evaluating initiative effectiveness, identifying challenges, exploring collaboration opportunities, and offering recommendations for improvement. Addressing critical research questions on initiatives, challenges, collaborations, and contributions, the study aims to provide valuable insights to enhance road safety and contribute to Vision Zero goals in India. The significance lies in its potential to shape insurance policies, risk assessment practices, and collaborative efforts, fostering comprehensive strategies for risk mitigation and safe mobility.

### Background Of The Study

The Vision Zero policy, initially introduced in Sweden in 1997<sup>1</sup>, strives to eliminate road fatalities and severe injuries. Adopted globally, including in India, the policy emphasizes safe street design, education of road users, and rigorous enforcement of traffic laws. The pivotal role of insurance in realizing the Vision Zero goal is evident, contributing significantly to reducing accidents and casualties on roads.

### Research Gaps Identified

This paper addresses gaps in existing research by examining recent initiatives undertaken by insurance companies and exploring the associated legal implications.

### Aims And Objectives

Analyse Impact: Examine the influence of the insurance sector on the effective implementation of Vision Zero policies.

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<sup>1</sup> Vision Zero network, 'What is Vision Zero?' <https://visionzeronetwork.org/about/what-is-vision-zero/>

**Evaluate Initiatives:** Assess recent initiatives undertaken by insurance companies in the context of Vision Zero goals.

**Identify Challenges and Recommendations:** Identify challenges faced by the insurance sector and explore solutions for improving road safety.

### **Research Question(S)**

Key research questions delve into the initiatives and strategies of insurance companies, collaboration with stakeholders, challenges faced, impact on insurance premiums and claims, and contributions to fostering safe, healthy, and equitable mobility.

### **Significance Of The Study**

This research is significant in influencing road traffic safety, risk mitigation, and the development of innovative solutions for promoting safer road behaviour. It has the potential to shape insurance policies, risk assessment practices, and collaborative endeavours, fostering comprehensive strategies for risk mitigation and the promotion of safe mobility.

### **Scope Of The Research**

The research aims to offer comprehensive insights into the role of the insurance sector in realizing the goals of the Vision Zero Policy. Encompassing various facets such as the industry's impact, challenges, collaborative opportunities, and recommendations, the study provides a holistic understanding of the insurance sector's contributions to Vision Zero objectives.

## **LITERATURE REVIEW**

In *Vision Zero in India: Risk Mitigation by Insurers*<sup>2</sup>, Dr. Manisha Choudhary investigates the proactive role of insurers in India's Vision Zero, actively mitigating risks to prevent accidents. The paper underscores insurers' contribution to the initiative by emphasizing a preventative approach, showcasing their significant impact on enhancing overall road safety.

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<sup>2</sup> Manisha Choudhary, 'Vision Zero in India: Risk Mitigation by Insurers' (The Journal of Insurance Institute of India).

No Penalty Discount Concept to Aid Vision Zero<sup>3</sup> by Nukalapati Naresh Kumar and Dr Petikam Sailaja proposes a unique strategy by eliminating penalties and introducing discounts to align with Vision Zero. This innovative approach aims to incentivize safety, emphasizing a paradigm shift toward accident prevention in line with Vision Zero's principles.

Gadvala J. Romario Linekar's *Insuring a Safer Future: Vision Zero's Collaborative Approach*<sup>4</sup> highlights the collaborative efforts within Vision Zero, illustrating how diverse stakeholders, including insurers, collaborate to create a safer future. The paper emphasizes shared responsibilities among stakeholders, demonstrating a collective commitment to reducing accidents through collaborative initiatives.

Surendra Jagga's *Vision Zero: Role of Insurance*<sup>5</sup> delves into the pivotal role played by the insurance industry in Vision Zero. The paper explores the industry's responsibility in promoting safety, emphasizing insurers' significant role in achieving Vision Zero goals by actively contributing to accident reduction and prevention.

*Vision Zero: Insurance Redefined*<sup>6</sup> by Dr Bhavin K. Rajput and Prof. Ketan R. Upadhyay explores the transformative impact of Vision Zero on the insurance landscape. The authors discuss how Vision Zero is reshaping industry norms, prioritizing safety, and preventing accidents through innovative approaches. The paper highlights the evolving role of insurance in fostering a safer environment aligned with Vision Zero principles.

## RESEARCH METHODOLOGY

The research adopts a doctrinal approach, focusing on analysing existing legal principles and frameworks related to the Vision Zero Policy. Secondary data, gathered from sources such as articles and official websites, forms the basis for this study. Unlike traditional doctrinal research that may involve extensive legal literature review, this research does not employ sampling, questionnaires, or primary data collection methods. Instead, a qualitative analysis is conducted on the compiled secondary data to explore the critical role of the insurance sector in achieving the Vision Zero objectives. The Vision Zero Policy, designed to eliminate traffic

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<sup>3</sup> Nukalapati Naresh Kumar and Petikam Sailaja, 'No Penalty Discount Concept to Aid Vision Zero' (The Journal of Insurance Institute of India).

<sup>4</sup> Gadvala J Romariolinekar, 'Insuring a Safer Future: Vision Zero's Collaborative Approach' (The Journal of Insurance Institute of India).

<sup>5</sup> Surendra Jagga, 'Vision Zero: Role of Insurance' (The Journal of Insurance Institute of India).

<sup>6</sup> Bhavin K Rajput and Ketan R Upadhyay, 'Vision Zero: Insurance Redefined' (The Journal of Insurance Institute of India).

fatalities and severe injuries while promoting safe and equitable mobility, serves as the central focus. The paper aims to provide a comprehensive overview of the insurance sector's contributions, impact, and initiatives within the Vision Zero framework, shedding light on the industry's crucial role in advancing road safety goals.

## DISCUSSION AND FINDINGS

### Vision Zero – An Overview

The Vision Zero policy represents a transformative prevention approach that seamlessly integrates safety, health, and well-being across various work levels. This adaptable concept can be tailored to address specific priorities related to safety, health, or well-being in any given context<sup>7</sup>. Within the framework of Vision Zero, accidents, and occupational diseases are not predetermined or inevitable; they always have identifiable causes. Establishing a robust prevention culture can eliminate these causes, preventing work-related accidents, harm, and occupational diseases<sup>8</sup>.

In the context of Vision Zero, investments in workplace safety and health extend beyond averting human suffering. They safeguard our most valuable asset – our health and physical and psychological well-being. These investments also yield positive outcomes by enhancing employee motivation, improving the quality of work and products, boosting the company's reputation, and increasing satisfaction levels among employees, managers, and customers. Consequently, the Vision Zero policy becomes not merely a safety measure but a strategic investment with the potential for substantial benefits, including reduced claims, heightened customer satisfaction, and an elevated industry reputation for prioritizing safety and well-being. In the insurance industry, Vision Zero can play a significant role. Occupational diseases and workplace accidents always have a cause; they are neither predetermined by fate nor avoidable. These causes can be eradicated, and work-related injuries, illnesses, and diseases can be avoided by fostering a strong culture of preventive measures.<sup>9</sup>

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<sup>7</sup> ISSA, Vision Zero, '7 Golden Rules – For Zero Accidents and Healthy Life'

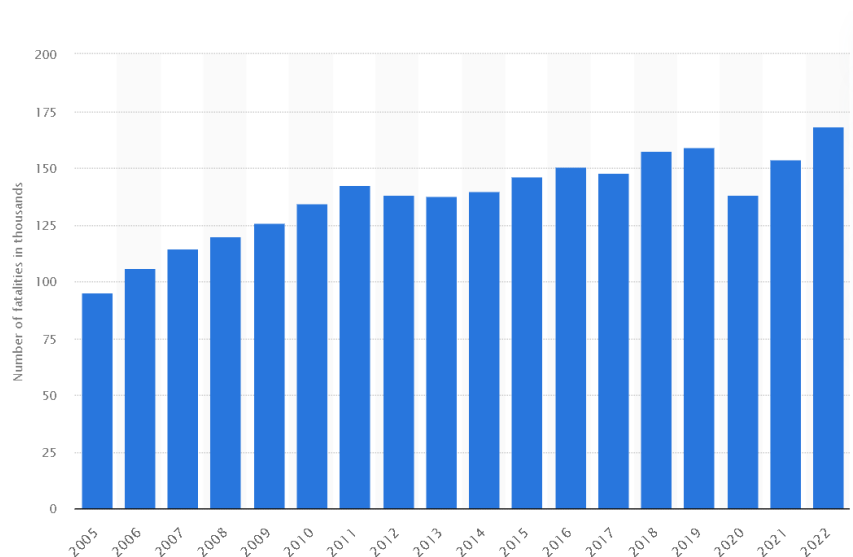
<https://visionzero.global/sites/default/files/2017-12/2-Vision%20Zero%20Guide-Web.pdf>

<sup>8</sup> Karin Edvardsson Björnberg, Sven Ove Hansson, Matts-Åke Belin, and Claes Tingvall, The Vision Zero Handbook: Theory, Technology and Management for a Zero Casualty Policy

<https://link.springer.com/referencework/10.1007/978-3-030-23176-7>

<sup>9</sup> Supra note 8

Table: No. of fatalities from 2005 to 2022 in '000.



Source: Ministry of Transport, GOI.

### Role Of Insurance Industry In Vision Zero Policy

The insurance industry has a significant role to play in the implementation of the Vision Zero policy. The industry can work with transportation professionals and the road safety community to develop a cohesive approach to improve road design, technology, driver performance, fleet maintenance, and management to align with the Vision Zero policy<sup>10</sup>.

Insurance firms can take a leadership role in furthering the cause of safer roads by partnering with various stakeholders, including government agencies, NGOs, and technology providers<sup>11</sup>. Collaboration with stakeholders is an opportunity for insurers to contribute to road safety initiatives and support Vision Zero policy implementation. By utilizing data, the industry can help customers make safety improvements that save lives and reduce costs. Insurance firms can make a significant contribution to safer roads by reducing the costs of road crashes to society and the economy<sup>12</sup>.

<sup>10</sup> 'Why the Insurance Industry Needs a Seat at the Road Safety Table' (Medium, 26 January 2024) <https://medium.com>

<sup>11</sup> 'The Democratization of Road Safety - How Insurance and Telematics Will Lead the Way' (Sentiance, 26 January 2024) <https://sentiance.com>

<sup>12</sup> 'How the Insurance Industry Can Make Our Roads Safer' (World Bank Blogs, 26 January 2024) <https://blogs.worldbank.org>

The insurance industry insures almost 1 billion vehicles globally, making their role in the coalition implementing the Vision Zero policy crucial. Their contribution can be further enhanced by working towards safer roads<sup>13</sup>. Moreover, reducing the instances of collisions can result in lower insurance claims for the insurance industry<sup>14</sup>. The report investigates four primary themes related to insurers working towards safer roads and builds the business case for insurers to work towards safer roads. Thus, it is evident that the insurance industry has a somewhat hidden but important role in the road safety agenda, and their contribution towards the implementation of the Vision Zero policy is crucial.

### **Initiatives By Insurance Companies**

Vision Zero is a globally embraced road safety initiative that aims to eliminate fatalities and serious injuries on roadways. In support of this noble cause, insurance companies have taken various initiatives to encourage road safety practices and promote safe driving habits. These initiatives not only contribute to the reduction of accidents but also align with the broader goal of creating safer road environments.

### **Initiatives To Promote Road Safety**

Several insurance companies have actively participated in campaigns and programs to promote road safety. Bajaj Allianz, for instance, launched an exercise in India with a focus on emphasizing the importance of safety while driving, to decrease accidents caused by negligence<sup>15</sup>. The Insurance Council of Texas collaborated with AAA Texas for the "Survive the Drive" public awareness campaign, shedding light on perilous driving habits and stressing the significance of safe practices.<sup>16</sup>

### **Behaviour-Based Pricing Strategies**

Indian insurance companies have adopted behaviour-based pricing strategies to incentivize safe driving practices. HDFC ERGO General Insurance introduced multilingual support on digital platforms, including AI-enabled chatbots and an app to provide solutions to health and motor-

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<sup>13</sup>'The Insurance Industry and Safer Roads' (Arrive Alive, 26 January 2024) <https://www.arrivealive.mobi/the-insurance-industry-and-safer-roads>

<sup>14</sup>'Insurance Companies' Impact on Road Safety and How It Affects You' (Cascade Business News, 26 January 2024) <https://cascadebusnews.com>

<sup>15</sup> Pearl Daniels, 'Bajaj Allianz Boo Boo Campaign on Awareness of Road Safety' <https://www.rushlane.com/bajaj-allianz-boo-boo-campaign-12175297.html>

<sup>16</sup> Insurance Council of Texas, 'Survive the Drive: Promoting Safe Habits on Texas Roads' <https://www.insurancecouncil.org/survive-the-drive-blog>

related queries.<sup>17</sup> Bajaj Allianz, apart from its road safety campaign, has been actively promoting behaviour-based insurance plans<sup>18</sup>.

### Telematics-Based Auto Insurance Plans

Regulatory bodies such as the Insurance Regulatory and Development Authority of India (IRDAI) have played a crucial role in encouraging safer driving. IRDAI allowed general insurers to provide sophisticated add-ons to vehicle insurance plans, including telematics-based auto insurance. This innovation determines the cost of insurance premiums based on how the vehicle is used or the driver's behaviour, promoting good driving habits.<sup>19</sup>

### Pay As You Drive (PAYD) Pilot Project

In line with Vision Zero principles, IRDAI introduced the 'Pay as You Drive' (PAYD) pilot project. This initiative directly links the premium paid by policyholders to the distance travelled by their vehicles. By encouraging policyholders to drive less and opt for public transport, PAYD aims to reduce the risk of accidents, aligning with the vision of zero road fatalities.<sup>20</sup>

*Table: Initiatives and Companies*

Initiative	Insurance Company
Road Safety Campaign	Bajaj Allianz
"Survive the Drive" Public Awareness Campaign	Insurance Council of Texas
Multilingual Support and AI-Enabled Platforms	HDFC ERGO General Insurance
Telematics-Based Auto Insurance Plans	General Insurers in India
Pay As You Drive (PAYD) Pilot Project	IRDAI

In conclusion, insurance companies are actively contributing to the Vision Zero policy by implementing various initiatives that prioritize road safety. These efforts not only align with

<sup>17</sup> Abhishek Raval, 'HDFC ERGO Transforming Its General Insurance Value Chain Using Digital' <https://www.expresscomputer.in/news/hdfc-ergo-transforming-the-general-insurance-value-chain-using-digital/78608/>

<sup>18</sup> Bajaj Allianz Life, 'eTouch, A Non-Linked, Non-Participating, Individual Life Insurance Term Plan' <https://www.bajajallianzlife.com/term-insurance-plans/etouch-term-insurance-p>

<sup>19</sup> Rajesh Verma, 'Role of Telematics in Motor Insurance: A Way Forward' (Amity University) <[articles/Role-of-telematics-in-motor-insurance-a-way-forward-1528-2678-25-S3-519.pdf](https://www.amity.edu/Articles/Role-of-telematics-in-motor-insurance-a-way-forward-1528-2678-25-S3-519.pdf)>

<sup>20</sup> ICICI Lombard, 'Pay Car Insurance Premiums Based on How You Drive and How Much You Drive' <https://www.icicilombard.com/blogs/car-insurance/car/pay-car-insurance-premiums-based-on-how-you-drive-and-how-much-you-drive>



global road safety goals but also showcase the industry's commitment to creating safer roadways for all.

## **LEGAL IMPLICATIONS: INITIATIVES BY INSURANCE COMPANIES IN THE FORM OF CSR**

The role of insurance companies in implementing the Vision Zero Policy in India is not only a matter of corporate responsibility but also one that carries legal implications. In the context of Corporate Social Responsibility (CSR), the government of India has mandated that companies allocate 2% of their net profits towards social development through CSR initiatives.<sup>21</sup> This legal requirement aligns with the broader goal of promoting social and environmental well-being. In the case of insurance companies, their CSR initiatives play a crucial role in supporting the Vision Zero Policy, which aims to eliminate road fatalities and serious injuries.

### **CSR Guidelines and Vision Zero Alignment**

For insurance companies undertaking CSR initiatives to promote road safety and align with the Vision Zero Policy, adherence to CSR guidelines is essential. The CSR projects need to be meticulously designed to contribute to the primary goal of Vision Zero – reducing the number of accidents on the road. Initiatives should focus on promoting safe driving practices, educating the public, and creating awareness about road safety. By doing so, insurance companies not only fulfil their CSR obligations but also actively contribute to a safer road environment.<sup>22</sup>

### **Compliance with Laws and Regulations**

The legal landscape surrounding CSR initiatives involves compliance with relevant laws and regulations. Insurance companies need to ensure that their CSR initiatives do not violate anti-trust laws or any other regulations governing the insurance industry. This underscores the importance of integrating CSR efforts with a thorough understanding of the legal framework. Complying with laws ensures that the initiatives are not only socially responsible but also legally sound, fostering a positive impact on road safety without unintended legal consequences.

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<sup>21</sup> Venkat Raj, 'Corporate Social Responsibility (CSR) in India: A Comprehensive Guide' [https://taxguru.in/company-law/omprehensive-guide-corporate-social-responsibility-csr-india.html#google\\_vignette](https://taxguru.in/company-law/omprehensive-guide-corporate-social-responsibility-csr-india.html#google_vignette)

<sup>22</sup> Azam Malik, 'Corporate Social Responsibility Initiatives of LIC and ICICI Life Insurance Company' <https://garph.co.uk/ijarmss/dec2015/23.pdf>

### Tabulation of Initiatives by Insurance Companies and their Significance.

**Table: Insurance Companies and their Significance in CSR Initiatives**

Insurance Company	CSR Initiative	Significance
Honda Motorcycle and Scooter India	National Road Safety Awareness Campaign	Fostering a culture of safe riding, targeting school students to instill road safety awareness.
SBI General Insurance	Support to Himachal Pradesh Police	Providing a well-equipped ambulance for immediate medical care to road accident victims, particularly within the 'Golden hour.'
ICICI Lombard	'Ride to Safety' Program	Focus on making roads safer for children riding on two-wheelers, employing a multi-tier strategy to raise mass awareness about road safety.
Bajaj Allianz General Insurance	'Safety First' Road Safety Initiative	Targeting school children to educate them about road safety, aiming to instill safe driving practices from a young age.
Tata AIG General Insurance	'Road Safety and You' Initiative	Partnering with Mumbai Traffic Police to raise awareness about road safety, launching the 'Drive Safe' app to provide real-time information and tips.
Reliance General Insurance	'Drive Safe with Reliance' Initiative	Promoting safe driving practices through initiatives and launching the 'Reliance Car Assist' app for real-time traffic information and safety tips.

In conclusion, the legal implications surrounding CSR initiatives by insurance companies in India underscore the need for compliance with CSR guidelines and overall legal frameworks. These initiatives not only fulfil legal obligations but also contribute significantly to the broader Vision Zero Policy, aligning corporate responsibility with societal well-being.

## CHALLENGES AND SUGGESTIONS:

### Challenges

The promotion of road safety through the Vision Zero policy by the insurance industry faces multifaceted challenges. From a lack of public understanding of telematics technology to resistance from drivers and the need for collaborative efforts, these hurdles underscore the complexity of advancing the Vision Zero initiative. Some of the challenges faced are as follows.

Lack of public understanding of telematics technology hampers its adoption for monitoring driver behaviour.

Overcoming resistance from drivers who are unwilling to be monitored by telematics devices is a significant challenge<sup>23</sup>.

Educating the public about the benefits of telematics and its role in enhancing road safety is crucial.

Collaboration among the insurance industry, government, and stakeholders is essential for the effective promotion of the Vision Zero policy.

Adapting the program to the varying levels of maturity in high-income and low/middle-income countries poses a notable challenge.<sup>24</sup>

Tailoring the approach based on the specific context and requirements of each region is crucial for success.

### Suggestions And Recommendations

To enhance road safety and bolster the Vision Zero policy, it is recommended to advocate for the implementation of data analysis and real-time monitoring of leading indicators within the insurance industry. This proactive approach can potentially save lives, prevent truck breakdowns, and facilitate timely shipments. Collaboration among the insurance sector, government entities, and various stakeholders is crucial to effectively execute the Vision Zero

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<sup>23</sup>'The Democratization of Road Safety - How Insurance and Telematics Will Lead the Way' (Sentiance, 26 January 2024) <https://sentiance.co>

<sup>24</sup>'The Insurance Industry and Safer Roads' (Arrive Alive, 26 January 2024) <https://www.arrivealive.mobi/the-insurance-industry-and-safer-roads>

policy, emphasizing a cohesive strategy. Additionally, the insurance industry should prioritize public education initiatives, enlightening individuals about the advantages of telematics technology in advancing road safety. The research underscores four key focal areas for insurers: road design, technology integration, driver performance evaluation, and efficient fleet maintenance. These aspects necessitate collaborative efforts with transportation professionals, the road safety community, and government agencies. While acknowledging potential challenges, the insurance industry, insuring nearly one billion vehicles globally, remains pivotal in reducing collision frequencies, thereby contributing significantly to road safety initiatives and the success of the Vision Zero policy.

## **CONCLUSIONS**

### **Limitations Of The Study**

Despite the valuable insights provided in this research, several limitations should be acknowledged. Firstly, the study predominantly relies on a doctrinal approach, utilizing existing legal principles and frameworks. The absence of primary data collection methods, such as surveys or interviews, may limit the depth of understanding of certain perspectives within the insurance industry.

Additionally, the research primarily focuses on initiatives and strategies employed by insurance companies, potentially overlooking the nuanced challenges faced at the ground level. The findings may also be influenced by the available literature, and a more extensive exploration of real-world implementation challenges could enhance the study's comprehensiveness.

Furthermore, the scope of the study is restricted to India, and generalizations to other regions should be made cautiously. These limitations highlight avenues for future research to delve deeper into the intricacies of Vision Zero policy implementation by the insurance industry in India and beyond.

### **Conclusion**

In conclusion, this study underscores the vital role played by the insurance industry in championing the Vision Zero policy in India. As insurers actively engage in CSR initiatives and innovative strategies aligned with Vision Zero principles, their commitment to promoting road safety becomes evident. The adoption of behaviour-based pricing strategies, telematics-

based auto insurance plans, and collaborative efforts with stakeholders exemplify the industry's dedication to reducing accidents and contributing to the overarching goal of zero road fatalities. Legal compliance, especially in the realm of CSR, adds another layer of significance to insurers' contributions. While challenges persist, such as the lack of public understanding of telematics technology and resistance from drivers, recommendations for real-time monitoring and collaboration offer pathways for improvement. Ultimately, the insurance industry's active involvement positions it as a key player in shaping safer and more secure road environments in India.



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