

Press-release  
18<sup>th</sup> April 2006

## **LTAB: during recent two year the number of complaints on indemnifications decreased two times**

**Last year the Latvian Motor Insurer's Bureau (LTAB) received and considered 187 complaints, related to compulsory overland motor third party liability insurance in Latvia. If compared to 2003 the number of received complaints decreased two times.**

**Juris Stengrevics, LTAB Director - General:** „The number of complaints received by LTAB decreases from year to year. Last year the total number of complaints was 187, which is only 0,64% of the total number of insured cases. This is a very good figure, whereas in 2003 the number was twice higher. In comparison to the world practice such figures prove that in Latvia activities of insurance agencies can be assessed as very professional.”

Last year LTAB considered 106 complaints from those aggrieved in road accidents against decisions already adopted by insurance agencies. Additionally LTAB received yet 81 complaints against insurance indemnification cases decisions on which are still in the process of adoption.

### **In most cases insurers take into account LTAB opinions and change decisions**

Of 106 complaints against already adopted decisions in 56 cases or 53% LTAB renders opinions that insurer's decision on insurance indemnification is acknowledged unjustified. Almost 70% of cases, when insurer's decision is acknowledged unjustified, insurers have taken into consideration LTAB's opinion and have revised already adopted decisions, although law on Overland motor owners' third party liability compulsory insurance specifies that LTAB's decisions are permissive.

**Juris Stengrevics:** „In society there rules a wrong opinion that if LTAB's decision is not binding upon insurers, besides LTAB is being supported from insurer's means, and then our decisions would be to the benefit of insurers. Statistics proves otherwise. Last year in about 53% cases of considered complaints it was acknowledged that complaints were lodged reasonably. Also insurers subordinated to our decisions in about 70% of the said cases. Therefore we may conclude that we work at an independent from insurers institution, which adopts decisions, thoroughly evaluating circumstances of incidents. This is proved by the fact that approximately 40% of all complaints against decisions on amounts of indemnifications defined by insurers are considered by Technical Experts and Road Accident Circumstances Investigation and Transport Trace Evidence Analysis Expert commissions, involving highly qualified and independent specialists.”

Complaints lodged by aggrieved persons or vehicle owners are being considered at relevant commissions: Technical Expert Commission, which assesses expert reports on vehicles executed by certified experts, Road Accident Circumstances Investigation and Transport Trace Evidence Analysis Expert Commission, which analyzes and investigates road accidents and related circumstances, as well as Expert Commission for Assessment of Damages Incurred to Physical or Legal Entities.

LTAB considers all complaints received at the Agency and renders to every of them replies and its own assessment of situation. Consideration of complaints and rendering of LTAB assessments are free of charge.

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