

## CHAPTER 2

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### OBJECTIVES AND RESEARCH METHODOLOGY

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## C H A P T E R 2

## OBJECTIVES AND RESEARCH METHODOLOGY

2.1 INTRODUCTION

The accidents of any kind represent social loss of great magnitude in terms of sufferings and pains, loss of earning capacity and cost in terms of disturbance in economic development and efficiency. The sufferings of the injured, emotional setback to families of the victims of the fatalities, permanent disfigurement, and disablement. This necessitates one to think seriously about the causes of various types of accidents and to find out the means of control as far as possible.

Thus, a small or major accident is directly and indirectly costly and affects national economy. To minimise these, we have to follow some principles, methods, techniques which will lead us to prevent or eliminate the accidents.

In the present study, an attempt is made to study the road accidents in particular and the insurance aspects related to motor vehicle plying on the roads.

## 2.2 SCOPE OF THE STUDY

The study on road accidents is focussed on Kolhapur district. The major reasons for limiting the scope of the study only to the Kolhapur district are mentioned below.

- [1] Kolhapur is one of the most developed district in Maharashtra.
- [2] Out of the 33 districts from Maharashtra State, Kolhapur stands among the first top ten districts in case of number of accidents in the State.
- [3] The National Highway Number 4 passes from Kini to Kagal through Kolhapur district and has a length of 57 kilometers, which is characterised by greater number of accidents.
- [4] The Kolhapur district has also Ghat section, where accidents are supposed to occur in greater number.

## 2.3 THE STATEMENT OF PROBLEM

The statement of the problem taken for the purpose partial fulfilment of M. Phil. course is framed as follows.

**"A CRITICAL STUDY OF AUTOMOBILE ACCIDENTS  
IN AND AROUND KOLHAPUR"**

**2.4 OBJECTIVES OF THE STUDY**

- (1) To study various types of accident insurances and policies pertaining to motor vehicles.
- (2) To understand the procedure followed in undertaking the insurance policy, various claim documents to be produced and claim settlement procedure to be followed.
- (3) To examine the types of accidents according to the vehiclewise, geographical locationwise, time of accidents, causes of accidents, etc., in and around Kolhapur.
- (4) To study the awareness of motor insurance among owners and drivers of the vehicles as well as their experiences in settlement practices of their accident claims.

**2.5 METHODOLOGY**

The researcher in the initial stages gathered information from the literature to get a more indepth knowledge about the subject undertaken. This was followed

by informal discussions with motor owners/drivers, insurance company officers, regional traffic officers, traffic police, and police station personnel to get a clear picture about the motor accidents.

Based on the information and knowledge gathered, a questionnaire was formulated for the administration to the owners/drivers of different types of vehicles on the road. This preliminary questionnaire was then administered on the trial basis for testing the response of the respondents. In all this was administered to 32 respondents. Based on the feedback received, the final questionnaire was prepared after suitable modifications in the earlier questionnaire. The final questionnaire was then translated into Marathi language for better understanding and communication with the respondents. The questionnaire is enclosed in the Appendix.

#### 2.5.1 Sample Selection

For the purpose of questionnaire administration to the driver/owner of various types of vehicles, the researcher adopted following procedure.

- i. The researcher stationed at different timings at prominent places on National Highway

- Number 4, State Highways, petrol pumps, dhabas, restaurants and bars, garrages and occassionally at accident spot.
- ii. The researcher moved on various roads in Kolhapur city and tried to contact two wheeler/ three wheeler / four wheeler riders by stopping them on the road as well as those drivers who were there in the stationed vehicle.
  - iii. In addition to the above, the researcher also went in rural areas, on National Highway and State Highways and carried out the questionnaire administration as mentioned above.

Thus, totally the researcher has administered in the above manner 202 cases during the present survey.

#### 2.5.2 Secondary Data

The secondary data was collected from the five insurance surveyors in Kolhapur city from their files and office records related to insurance claims settled by them in respective accidents. As such, there are eleven surveyors, out of which only above five have been doing

active business. Whereas, others are only license holders.

The five surveyors are mentioned below :

- 1) M/s Shinde Surveyor
- 2) Parmar and Company
- 3) Kabande Surveyor
- 4) Buchal Surveyor
- 5) Attane Surveyor

The researcher collected the cases registered with the above stated five surveyors during the year 1992-93, regarding the claims made about the losses/damages incurred in the accidents. Totally, there were 205 cases registered accident claims during the year under consideration in and around Kolhapur.

## 2.6 LIMITATIONS

The present study has following mentioned limitations.

- [1] The study is restricted only to Kolhapur city in particular as regards accident claims and district in general as regards the number of road accidents.

- [2] It is noticed in the secondary data that the figures related to accidents obtained from Regional Traffic Office, Police Station, insurance company surveyors, at times do not corroborate each other. This may be largely due to the fact that the information is obtained from different sources and for other reasons mentioned appropriately in the discussion in subsequent chapters.
- [3] As regards the primary information, it was felt that owner/driver of the vehicles, at times may not be expressing his opinion very freely. The researcher however, was not in position to verify the information.
- [4] The another most important limitation was that some respondents have not relied and given back the questionnaire.
- [5] The secondary information collected has to be restricted only to one year (1992-93) and only to 205 cases. This is mainly due to improper maintenance of the records with the surveyors. They further reported that it is not mandatory on their part to keep past data for long period.