

Insurance Companies Might Inspect Vehicles

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A working group under First Deputy Prime Minister Igor Shuvalov has drafted amendments to the bill on technical inspection of automobiles that would give the task to authorized service centers designated by a professional association of insurers selling mandatory auto insurance policies.

Currently, the inspection work is done by the traffic police, commonly known by its Russian acronym GAI.

There is now only one such insurance association in the country — the Russian Union of Insurers — and no one in the industry thinks another association will be created.

The idea is that car owners will get two certificates of inspection. They would keep one and submit the other to their insurance company to issue the policy. The results of the inspection, including diagnostic details, would be kept in a unified database.

Shuvalov hosted a series of meetings on automobile inspections. The last one took place on May 10, during which the current version of the bill was agreed upon. The bill should be signed off on by legal experts Monday, before being submitted to the State Duma for its second reading.

A member of the working group confirmed that the proposal will transfer the inspection process to insurers, and the primary task was to take the process away from the Interior Ministry, which includes the traffic police.

One police officer who participated in the discussion of the bill said insurers have a vested interest in conducting high-quality inspections, since that should reduce accident rates and, accordingly, the amount of damages paid.

Representatives of major insurance companies reached for comment said they had not heard of the government's new idea.

The bill proposes to give insurers the right to choose inspection operators based on their technical capability and resources, and to conduct inspections of the inspectors, including spot visits, if complaints are received about their work.

The bill will place responsibility on inspection operators for damage to the car and third parties if it is due to problems that should have been identified during the inspection. But if such defects are found on a brand-new automobile, the manufacturer or dealer will have to take responsibility, along with the inspection operator.

Car dealers will also be able to carry out the inspection. This is positive news, said Dmitry Gulin, president of the Association of Russian Car Dealers. "We have been responsible for the quality of service," he said.

The bill foresees the new process entering into force on Jan. 1, 2012, but for the following two years inspections can still be done via the existing system. Organizations accredited by the traffic police for technical inspection will be able to continue this work until the end of 2013.

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