

**THE MOTOR VEHICLE INSURANCE (THIRD PARTY RISKS)
ACT.**

Statutory Instrument 214—1.

The Motor Vehicle Insurance (Third Party Risks) Regulations.

Arrangement of Regulations.

Regulation

1. Citation.
2. Insurer to furnish monthly returns.
3. Settlement of claims.
4. Premium rates.

Schedules

First Schedule Forms.

Second Schedule Premium rates.

**THE MOTOR VEHICLE INSURANCE (THIRD PARTY RISKS)
ACT.**

Statutory Instrument 214—1.

The Motor Vehicle Insurance (Third Party Risks) Regulations.
(Under section 41 of the Act.)

1. Citation.

These Regulations may be cited as the Motor Vehicle Insurance (Third Party Risks) Regulations.

2. Insurer to furnish monthly returns.

An insurer operating business under the Act shall furnish monthly returns of its business operation in respect of third party insurance within fourteen days from the end of the month to which they relate in the form prescribed in the First Schedule to these Regulations.

3. Settlement of claims.

An insurer shall settle all claims arising under the Act in respect of third party insurance within sixty days of notification; but where there exists valid disputes over the claim, the insurer shall settle the claim within thirty days after resolution of the disputes.

4. Premium rates.

The premium payable under the Act shall be in accordance with the rates set out in the Second Schedule to these Regulations, whereby the liability of an insurer per policy shall not exceed one million shillings per person per accident, and the aggregate liability per accident shall not exceed ten million shillings.

—

SCHEDULES

First Schedule.

reg. 2.

Forms.

Insurer's Monthly Returns.
The Motor Vehicle Insurance (Third Party Risks) Act.

For the month of _____, 20 ____

Vehicle Registration No.	Insurance Certificate No.	Category of vehicle (<i>please tick</i>)					Premium	Remarks
		Private	L/Commercial	H/Commercial	P.S.V. bus	Others (<i>specify</i>)		
Monthly total								

Monthly Claims Returns.

For the month of _____, 20 ____

Claims paid		Admitted/Unpaid claims		
Vehicle Registration No.	Amount paid	Vehicle Registration No.	Amount claimed	Remarks
Monthly total				

Second Schedule.

reg. 4.

Premium rates.

Premium rates for maximum limits of liability of 1,000,000 shillings per person and maximum aggregate limit per accident of 10,000,000 shillings.

Type of vehicles	Recommended premium payable by the insured in shillings
1. Private motor and three-wheeled vehicles falling under two categories— (a) Class I for own/family use only	21,910 basic, plus 1,000 shillings per extra passenger in excess of 5 including drivers
(b) Class II for company use on business and driven by employed driver	27,390 basic, plus 1,000 shillings per extra passenger in excess of 5 including drivers
2. Commercial motor vehicles falling under the following categories— (a) Class I—Vehicles for own use and carrying own goods only— (i) vehicles up to 1500 kgs. (ii) vehicles from 1501 kgs. to 3000 kgs. (iii) vehicles from 3001 kgs. to 6000 kgs. (iv) vehicles from 6001 kgs. to 10,000 kgs. (v) vehicles in excess of 10,000 kgs.	<p style="text-align: right;">18,260 27,390 40,780 54,780</p> <p>54,780 basic, plus 2,390 per extra 1,000 kgs. or part of that amount</p>
(b) Class II—Vehicles for public use and carrying goods for hire or reward (general cartage)— (i) vehicles up to 1500 kgs. (ii) vehicles from 1501 kgs. to 3000 kgs. (iii) vehicles from 3001 kgs. to 6000 kgs. (iv) vehicles from 6001 kgs. to 10,000 kgs. (v) vehicles in excess of 10,000 kgs.	<p style="text-align: right;">27,390 40,780 61,625 82,170</p> <p>82,170 basic, plus 4,565 per extra 1,000 kgs. or part of that amount</p>

Type of vehicles	Recommended premium payable by the insured in shillings
(c) Class III—Vehicles for private hire and self driven or by employed drivers, eg., tour companies— (i) vehicles up to 2000 c.c. charge per passenger seat (ii) vehicles from 2001 c.c. to 3000 c.c. charge per passenger seat (iii) vehicles over 3000 c.c. charge per passenger seat	 31,950 3,650 36,520 3,650 45,650 3,650
(d) Class IV—Vehicles for P.S.V., e.g., taxis— (i) vehicles up to 2000 c.c. charge per passenger seat (ii) vehicles from 2001 c.c. to 3000 c.c. charge per passenger seat (iii) vehicles over 3000 c.c. charge per passenger seat	 32,605 3,915 39,130 3,915 45,650 3,915
3. Buses falling under two categories— (a) private buses (P.M.O.) (b) public buses <i>N.B.</i> —All vans with seating capacity of twenty and above to be regarded as buses for rating purposes.	45,000 basic, plus 3,915 per passenger seat 50,000 basic, plus 5,220 per passenger seat
4. Motorcycles/motorbicycles— (a) cycles up to 50 c.c. (b) cycles over 50 c.c. to 150 c.c. (c) cycles over 150 c.c. to 300 c.c. (d) cycles over 300 c.c. to 500 c.c. (e) cycles over 500 c.c.	 3,260 3,915 6,520 9,785 13,045
5. Ambulances Private or public	 13,695
6. Bullion vans/fire fighting vehicles— (a) vehicles for own private use— (i) and not exceeding 3000 c.c. (ii) and exceeding 3000 c.c. (b) bullion vans for public hire	 52,170 78,255 91,300

Type of vehicles	Recommended premium payable by the insured in shillings
11. Motor trade risks—	
(a) for first pair of number plates	78,255
(b) for second pair of number plates	52,170
(c) for third pair of number plates	39,130
(d) for extra set of number plates in excess of three	26,085

History: S.I. 36/1991.
