

# OVERALL KEY FINDINGS

**1 Overall, the post-crash impact was more severe for LIH in Low Capacity States compared to HIH in High Capacity States.**

LIH > HIH

**2 The incidence of fatality post-crash is higher among victims from LIH than HIH.** As high as 44% of the households in rural areas reported at least one death after a road crash compared to 11.6% of households in urban areas. Similarly, LIH reported over twice the numbers of deaths post-crash vis-à-vis HIH. The risk of a victim undergoing disability after a crash was two times more likely among LIH in rural areas.



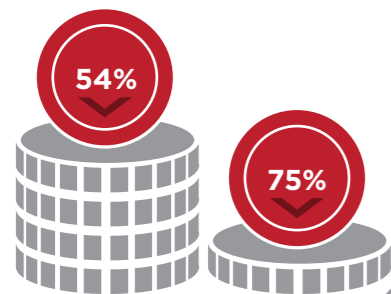
**5 In addition to financial distress, poor households experience a deterioration in their quality of life accompanied with psychological suffering and emotional distress.**



**6 Within households, it is women who bear the brunt of caregiving activities, leading to a double burden of labour and mental load, exacerbated inequalities of opportunities in returning to livelihoods and income generating tasks.**



**3 The socio-economic burden of road crashes is disproportionately borne by poor households.** Decline in total household income was sharper among LIH (75%) than HIH (54%). The severe impact of decline in income was highest among LIH in rural areas (56%) compared to LIH in urban areas (29.5%) and HIH rural (39.5%).



**4 The ability to cope with financial distress post-crash was better for HIH than LIH.** LIH were three times more likely to seek financial help than HIH. Debt rates were also almost three times higher among LIH compared to HIH after the crash.



**8 Information asymmetry and poor awareness on legal compensation among LIH:** Only less than a quarter of the LIH victims were aware of the compensation process and insurance clauses. Only a handful of the victims availed government compensation/ex gratia.

**7 Inequality in insurance coverage and delay in accessing compensation further mars the quick recovery process among LIH households.** Insurance coverage was significantly higher among HIH and households in urban areas vis-à-vis LIH urban areas.



**9 Low rates of insurance coverage and poor awareness related to legal compensation processes among truck drivers:** Overall, 2/3rd of the respondent truck drivers did not file an FIR after the crash. Only 40% of the truck drivers were covered under life insurance and 18% under medical insurance at the time of the crash. Overall, 2/3rd of the truck drivers were not aware of third-party liability insurance. None of the drivers said that they had applied/benefited from cashless treatment at the hospital, solatium fund for hit and run case or ex-gratia schemes.