



**No.C-18015/60/2026-HM
GOVERNMENT OF MIZORAM
HOME DEPARTMENT**

Mizoram Secretariat, MINECO, Aizawl, Mizoram mzhomeddeptt@gmail.com

Aizawl, the 21st of September, 2026

NOTIFICATION

In compliance with the Hon'ble Supreme Court of India Judgement & Order dated 17.08.2026 in the Oriental Insurance Co. Ltd. Vs. Tuni Pati & Ors, the competent authority hereby constitute a Special Investigation Team (SIT) to be headed by the Inspector General of Police (Crime) with the following members as below:

Convener	:	Inspector General of Police (Crime)
Member Secretary	:	Assistant Inspector General of Police (Legal)
Members	:	1. Chief Informatics Officer 2. Director, Transport Department 3. Superintendent of Police, Cyber Crime

Terms of Reference:

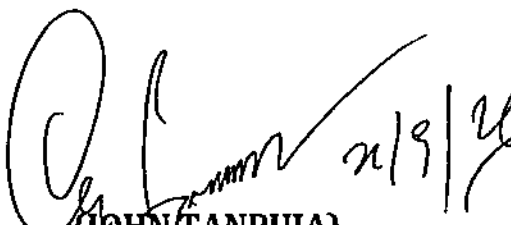
1. To receive, verify, and investigate all insurance fraud complaints forwarded by insurance companies operating in Mizoram.
2. To conduct immediate criminal inquiries into cases where insurance claims are negated or dismissed by Motor Accident Claims Tribunals (MACT) on grounds of fraud or collusion.
3. To unearth organized syndicates involved in recurring patterns of fraud—such as using the same vehicle in multiple accident claims, fake crash reports, staged injuries, or forged documents.
4. To probe potential collusion or contributory negligence involving insurance personnel, law enforcement officials, medical practitioners, or legal advocates.
5. To establish a centralized submission mechanism (dedicated email/portal) for insurance companies to lodge complaints directly, preventing selective or "pick-and-choose" reporting.
6. To utilize and integrate digital verification tools, including VAHAN, SARATHI, and e-DAR (e-Detailed Accident Report) databases, to cross-check vehicle registry, driver licensing, and highway accident records.
7. To register FIRs under relevant legal provisions (Bharatiya Nyaya Sanhita / IPC) immediately upon finding prima facie evidence of fraud.

8. To report findings of misconduct or internal collusion by insurance officers to the top management of the respective insurance companies for departmental action.
9. To complete initial verification within 30 days of receiving a complaint.
10. To maintain an active record of all such cases and to submit a quarterly progress report (complaints received, FIRs registered, chargesheets filed, arrests made) to the Home Department, Mizoram.

Sd/- VANLALMAWIA
Secretary to the Govt. of Mizoram.
Home Department.

Memo.No.C-18015/60/2026-HM : Aizawl, the 21st of September, 2026
Copy to.

1. Commissioner & Secretary to Governor, Mizoram
2. Commissioner & Secretary to Chief Minister, Mizoram
3. PS to Home Minister, Mizoram
4. Sr. PPS to Chief Secretary, Government of Mizoram
5. PPS to Director General of Police, Mizoram
6. PPS to Secretary, Home Department
7. PS to Secretary, Transport Department
8. All Administrative Head, Government of Mizoram
9. All Heads of Department, Government of Mizoram
10. All Deputy Commissioners of the District, Mizoram
11. All District Superintendent of Police, Mizoram
12. Members concerned
13. Guard file.


(JOHN TANPUIA)
Joint Secretary, to the Govt. of Mizoram
Home Department.