

## **MODIFICATIONS OF MTPL LEGISLATION AND NEW METHODS OF SYSTEM FRAUD**

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**Abstract.** *In Romania, we are facing a stage of changes, whether they are political, economical or legal. In the context of an intense economic turmoil, the rules are beginning to change to the advantage / disadvantage of some actors from the auto and insurance market. Of great importance for all these entities is the mandatory MTPL – MOTOR THIRD PARTY LIABILITY (RCA), because as its name implies, it is mandatory for any vehicle owner. It is certain that until now, the insurance company where the MTPL was made was for most users, selected according to cost / level of insurance premiums. The new part intervenes through the new regulations that will take effect; with a series of modifications that have their actual origins in foreign / EU systems. Given the idea that we need to implement quality in the services field, some relevant aspects of fraud control have been omitted. The core of economic issues is the one to be debated, namely - why can't we create a complex electronic system (a common database) that would significantly minimize the irregularities, therefore saving funds otherwise used to detect them, because unfortunately, the changes attract methodological imperfections found in the calculations within the insurance industry.*

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