



Ref: IRDA/NL/CIR/CRPI/047/03/2019

Dated: 15/03/2019

All General Insurance Companies Carrying on Crop Insurance Business

Subject: Effective implementation and improvement in servicing of Crop Insurance Schemes

The Authority has been receiving various complaints/ suggestions in respect of Crop Insurance claims. It may be recalled that a workshop on Crop Insurance was conducted by IRDAI on 15th November 2018 wherein representatives of various stakeholders, apart from representatives of Insurers participated. Fruitful discussions on various relevant issues took place.

For effective implementation of Crop Insurance Schemes, insurers are advised to be guided by the following:

1. **Proper representation in stakeholder meetings relating to Crop Insurance:** - Insurance companies must ensure proper representation in crop Insurance meetings that may be called for by relevant stakeholders. Senior level officials having the required decision making power should be deputed for such meetings.
2. **Designate Authorized Persons for each allocated cluster-** Companies should designate an authorized person for each cluster. This designated person should be senior level permanent employee of the company having sufficient decision making powers for smooth implementation.
3. **Deployment of adequate manpower by Insurance Company for each cluster-** Insurance Companies should ensure that sufficient manpower should be deployed for each cluster for different activities such as:
 - a. Liaisoning with State Governments
 - b. Creating awareness and generating publicity for PMFBY at grass-root level including bank branches
 - c. Facilitating the bank branches/ intermediaries/ agents to upload the details of insured farmers and beneficiaries with all requisite details on National Crop Insurance Portal well in time,
 - d. Co-observing Crop Cutting Experiments (CCEs) and allied activities.
4. **Individual loss assessment:** Insurance Company should put in place a robust system to register all requests of individual loss assessment. Where a request for

individual loss assessment is rejected, a written rejection letter mentioning the reason should be sent to insured. For all other cases, loss assessment survey should be done as per prescribed guidelines.

5. **Awareness Programme:** - Widespread awareness programmes should be conducted for educating farmer on scheme guidelines, claim settlement process and grievance redressal process.
6. **Response in Vernacular Language:** - Insurers should ensure that at call centers/ Toll-Free numbers responses should be available in State's Official Language other than Hindi and English. Websites of insurers should disclose crop insurance related details in the vernacular language for the benefit of farmers.

Please confirm having noted the above.

 18/3/19

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