



Circular No: IRDA/LIFE/GDL/MISC/140/06/2020

Ref: IRDA/LIFE/Cyclone Nisarga/2020

5<sup>th</sup> June,2020

To Chairman/CEOs of Life Insurers.

**Sub: Guidelines on settlement of Life Insurance Claims to the victims of recent Cyclone "Nisarga"**

As a result of Cyclone "Nisarga", there are reports of loss of human lives and loss of belongings in the affected Districts of primarily the states of Maharashtra and Gujarat. In order to extend every possible facilitation in quick and timely settlement of life insurance claims, you are advised to take the following actions immediately in all the states affected by the cyclone:

1. Nominate a senior level officer who would act as a nodal officer in the state to liaise with the state administration to facilitate identification of policyholders among the deceased due to Cyclone Nisarga. Send the list of nodal officers to Authority.
2. Initiate immediate action to ensure that all reported claims are registered and eligible claims are settled expeditiously.
3. With regard to claims involving loss of life, where difficulty is experienced in obtaining a death certificate due to non-recovery of body etc., the process followed in the case of Chennai floods in 2015 may be considered.
4. A suitably simplified process/procedure including relaxations in the usual requirements wherever feasible may be considered to expedite claims settlement.
5. Details of offices/special camps set up for the purpose may be publicized in the press, electronic media etc to enable immediate filing of claims. Details of such publicity activities may be sent to the Authority, immediately.
6. With a view to limit the fallout of the Novel Corona Virus (COVID-19) pandemic and limiting direct/indirect social contact, all the Life Insurers are advised to encourage and motivate their policyholders/claimants to adopt e-modes, wherever possible for correspondence while intimating the claim and the procedure for filing all the relevant documents.
7. If Policyholders/claimants are coming to office, Insurers should follow the government directions regarding maintaining social distancing and proper sanitization. The staff must be duly sensitized to deal with policyholders/claimants with empathy and concern.
8. The State-wise Progress report on the claims settled shall be submitted to [ronanki.venkatesh@irda.gov.in](mailto:ronanki.venkatesh@irda.gov.in) and [life@irda.gov.in](mailto:life@irda.gov.in) on a weekly basis every Monday before 12.00 PM (first such report to be received on 8<sup>th</sup> June 2020) for data up to last working day of the previous week. PMJBY claims data need to be submitted separately while including the same in total claims.

This has the approval of the Competent Authority.

**Chief General Manager (Life Insurance)**

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भारतीय बीमा विनियामक और विकास प्राधिकरण  
INSURANCE REGULATORY AND  
DEVELOPMENT AUTHORITY OF INDIA

**Format of Progress report on the claims settled for the week ending**

SI.No	Type of Claim		Claims reported		Claims settled	
			Number	Amount (in lacs)	Number	Amount (in lacs)
1	<b>Individual Insurance</b>	Death claims (including rider benefit if any)				
2	<b>PMJJBY</b>	Death Claims				
3	<b>TOTAL</b>					