



IRDA/NL/RI/MISC/15-16/37

Date: 07.12.2015

All CEOs/CMDs of all General Insurance Companies and Stand-alone Health Insurance Companies

**Re: Guidelines on Insurance Claims for losses due to Flood in the state of Tamil Nadu, Puducherry and neighbouring districts of Andhra Pradesh**

As you are aware, the recent flood has caused immense loss to life and property in the states of Tamil Nadu, Puducherry and neighbouring districts of Andhra Pradesh. There is an urgent need for us to take immediate steps to mitigate the hardships of the affected insured population of these states by ensuring immediate registration and settlement of eligible claims.

You are advised to initiate immediate steps for quick registration and settlement of claims on merit on the following lines-

- Please nominate a senior officer who would act as a nodal officer for the state, who would be coordinating /expediting the settlement of all claims that are reported in the affected states. The contact particulars of the officer/s may also be conveyed to us and due publicity be given.
- The Nodal Officers should contact the Chief Secretary/Officer concerned of the states immediately and be in regular contact thereafter.
- A Nodal Officer may also be appointed in each affected district to liaise with the DM/ District Administration.
- In case of death claims where death certificate is difficult to obtain on account of non-recovery of body etc, the process followed in case of recent Jammu & Kashmir floods may be considered.
- Details of offices/ special camps set up for the purpose may be publicized in press and through State Government to enable filing of claims.
- It needs to be ensured that all claims are surveyed within 72 hours and claim payments/on account payments are disbursed within 15 days.
- Adequate number of surveyors may be engaged immediately in the affected districts.

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- You are also requested to launch extensive awareness campaigns in these States, duly highlighting the measures taken by you.

In order to gauge the magnitude of the loss, all non life insurers (including Standalone Health Insurers) are advised to submit information relating to insurance claims in Tamil Nadu, Andhra Pradesh and Puducherry on daily basis in the link which will be e-mailed to the insurers separately. The data pertaining to previous day (on cumulative basis) should be uploaded on the link daily by 13.00 hours without fail. We request you to take urgent steps for expeditious settlement of claims in the flood-hit areas and submit details of the same on fortnightly basis as advised above.

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Nilesh Sathé  
Member (Life)

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