

Circular no: IRDA/NL/CIR/MISC/88/06/2024

4th June, 2024

All CEOs /CMDs of all Insurance Companies, including Life and Stand-Alone Health Insurance Companies

Re: Insurance claims relating to Cyclone Remal and subsequent heavy rains/floods

The Cyclone Remal and subsequent heavy rains/floods (May 2024) have caused widespread loss to human lives, property (homes and businesses) and infrastructure in various states.

2. All Insurance Companies are advised to mobilise all resources to ensure immediate service response including outsourced functions such as Surveyors, Loss Adjustors and Investigators. Specifically:
 - a. Nominate a Senior Executive to act as the Nodal Claims Officer overseeing the claims response. The Nodal Officer appointment should be communicated to the Chief Secretary concerned of the State immediately.
 - b. Districts reporting large numbers of claims may be overseen by a designated District Claims Service Head.
 - c. The contact particulars of the State / District heads should be published on the Insurer website and necessary publicity may be also given in the press.
 - d. All Insurers should also activate, publish 24x7 helplines to respond / assist Claimants and launch extensive awareness campaign duly highlighting the measures taken.
 - e. Special Claims Desks at District level with adequate delegated Claims Settlement Authorities are recommended to be set up for affected areas to facilitate speedy processing of claims and settlements including release of on-account interim payments to assist early reinstatement of property/ businesses.

- f. It needs to be ensured that all claims are surveyed immediately and claim payments/ on account payments are disbursed at the earliest.
 - g. Adequate number of Surveyors and Loss Adjustors be immediately engaged and if needed, resources from neighbouring States may be also deployed.
 - h. Insurers shall encourage Policyholders to use electronic communication wherever possible for correspondence while initiating the claim and filing all the relevant documents. Efforts shall be made to ensure that digital processes are resorted to the extent possible for assessment of claims.
 - i. Insurers are also expected to review and streamline processing of claims by ensuring only such documentation necessary to substantiate claim quantum, to ensure expeditious final settlement.
 - j. With regard to claims involving loss of life, where difficulty is experienced in obtaining a death certificate due to non-recovery of body etc., if the details of the Insured matches with the details of the deceased published by State/Central Government or appropriate/Govt. authorities., the claim may be considered without insisting for death certificate.
3. All Insurers (General, Life and Standalone Health Insurers) are advised to submit information related to the Cyclone/flood claims to the IRDAI in the format attached on a weekly basis at nl-catastrophe@irdai.gov.in by General and Health Insurers and at life@irdai.gov.in by Life Insurers.


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