



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

REF: IRDA/SUR/MISC/CIR/12/03/2017

30th March, 2017

To

The CEOs, All General Insurers

Sub: Survey work in Crop Insurance Department

Crop Insurance Department was introduced in IRDAI (Surveyors and Loss Assessors) Regulations, 2015 (hereinafter referred as Surveyor Regulations) to license individuals to undertake survey work in crop insurance. The syllabus for crop insurance subject for Surveyors has been finalised and examination will be conducted by Insurance Institute of India in due course.

Pradhan Mantri Fasal Bima Yojana (PMFBY) has prescribed certain criteria for appointing Loss Assessors by the Insurance companies for assessment of losses due to the operations of post-harvest losses. We understand that at present with respect to localised calamities or post-harvest losses, loss assessment is carried out by employees of Insurance Companies jointly with State Government officials.

In view of the above reason, it has been decided that till reasonable number of Crop Insurance Surveyors are available, crop insurance is exempt from the requirement of appointing Surveyors under sec. 64UM of the Insurance Act, 1938 for assessment of loss.

The above decision is taken under the powers vested with the Authority in section 64UM (10) of the Insurance Act, 1938, section 14 (2) of IRDA Act, 1999 read with Regulation 26 of Surveyor Regulations, 2015.

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P J Joseph
Member (Non Life)