



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

Title:To All the CEOs of the Life Insurance companies,

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Guidelines on settlement of Insurance Claims of victims of recent Floods in Chennai and other affected areas of the states of Tamilnadu, Puducherry & Andhra Pradesh

Attention is invited to the captioned subject. As a result of the heavy rains and floods, there are reports of loss of human lives and loss of belongings in the states of Tamilnadu, Puducherry and neighbouring districts of Andhra Pradesh. In order to extend every possible facilitation in quick and timely settlement of life insurance claims to the affected people in the places mentioned in the subject, you are advised to take the following actions immediately:

1. Nominate Senior Officer/s who would act as the Nodal Officer/s in the states for coordinating/ expediting settlement of all the claims that are reported.
2. Convey the particulars of the Nodal Officer so nominated to the Chief Secretary and Officer concerned of the respective State Governments who would be overseeing the efforts being made to mitigate the suffering and loss of the victims. It is informed that the Nodal Officer in the State of Tamilnadu is Shri Atulya Mishra, I.A.S., Principal Relief Commissioner.
3. Initiate immediate action to ensure that all reported claims are registered and eligible claims are settled expeditiously.
4. 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 the recent Jammu & Kashmir (J&K) floods in 2014 may be considered.
5. A suitably simplified process/procedure including relaxations in the usual requirements wherever feasible may be considered to expedite claims settlement.
6. Initiate, inter alia, the following proactive measures to let the policyholders / beneficiaries access the services of insurance companies.
 - a. A dedicated toll free number
 - b. A dedicated e-mail Id
 - c. Contact Address of the local offices, if any.
7. 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.
8. The details of operations and actual functioning of all branches/offices of life insurance companies in the affected areas of both the States may be provided immediately.
9. State wise progress report on the claims settled for States of Tamilnadu, Puducherry and Andhra Pradesh shall be submitted on **daily** basis by 1 PM for data upto previous day, in the link provided by IRDAI separately by mail.
10. PMJBY claims data need to be submitted separately while including the same in total claims.

Member (Life)