



Circular No: IRDA/LIFE/GDL/MISC/265/11/2020

Ref: IRDA LIFE/Heavy Rainfall/Flood/2020

2nd November, 2020

To Chairman/CEOs of Life Insurers.

Sub: Guidelines on settlement of Life Insurance Claims to the victims of Heavy rainfall and floods in Andhra Pradesh, Telangana, Maharashtra and Karnataka.

As a result of recent havoc created by heavy rainfall and floods there are reports of loss of human lives and loss of belongings in the affected Districts of primarily the states of Andhra Pradesh, Telangana, Maharashtra and Karnataka. In order to extend every possible facilitation for quick and timely settlement of life insurance claims, you are advised to take the following actions immediately in all the states affected due to this disaster.

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 floods. The nodal officer should contact the Chief Secretary/Officer concerned of the state immediately and be in regular contact thereafter.
2. Similarly, a nodal officer may be appointed in affected district to liaise with the DM/District Administration. The contact particulars of all the Nodal Officers shall be conveyed to the Authority.
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 Chennai floods in 2015 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. 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.
7. 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.
8. 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.



9. The State-wise Progress report & consolidated report on the claims settled shall be submitted to hemant.mourya@irdai.gov.in and life@irda.gov.in on a weekly basis before 12.00 PM (first such report to be received on 3rd Nov. 2020). PMJJBY claims data need to be submitted separately while including the same in total claims. The format for data to be submitted state wise and consolidated data for all states is given in Annexure-I.

This has the approval of the Competent Authority

Chief General Manager (Life Insurance)

Annexure-I

(Name of Insurance Company)

Format for weekly reporting on heavy rainfall and flood related claims in Andhra Pradesh/Telangana/Maharashtra/Karnataka and Consolidated report.

Status as on Date:

SI.NO	Type of Claim		Claims reported		Claims settled	
			Number	Amount (in Lacs)	Number	Amount (in Lacs)
1	Individual Insurance	Death claims(including rider benefit if any)				
2	PMJJBY	Death Claims				
3	TOTAL					