



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

Ref: IRDA/LIFE/Odisha & Neighbouring states/2019-20

07th May, 2019

To Chairman/CEOs of Life Insurers.

Sub: Guidelines on settlement of Insurance Claims of victims of recent Cyclone (Fani) in Odisha and the neighbouring states.

Cyclone Fani has resulted in immense loss to property and to some extent lives in Odisha and the neighbouring states. In order to extend every possible facilitation in quick and timely settlement of life insurance claims, you are advised to take the following actions immediately:

1. Initiate immediate action to ensure that all reported claims are registered and eligible claims are settled expeditiously.
2. 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.
3. A suitably simplified process/procedure including relaxations in the usual requirements wherever feasible may be considered to expedite claims settlement.
4. 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.
5. Progress report on the claims settled for the cyclone related deaths in Odisha and neighbouring states shall be separately submitted to ronanki.venkatesh@irda.gov.in and life@irda.gov.in on daily basis. PMJJBY claims data need to be submitted separately while including the same in total claims.

This has approval of the Competent Authority.

Chief General Manager (Life Insurance)

Format of Progress report on the claims settled for date --- for the state of ---

Sl.No	Type of Claim	Claims reported (Cumulative)		Claims settled (Cumulative)	
		Number	Amount (in lacs)	Number	Amount (in lacs)
1	Individual Insurance	Death claims (including rider benefit if any)			
2	PMJJBY	Death Claims			
3	TOTAL				

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