



27th September, 2019

To,

- **Nodal Officers of leading insurance companies in Gujarat**

Sub: Capacity building for effective functioning of claim settlement mechanism across Gujarat in the wake of recent Natural Calamity in Gujarat state

Dear Sir/Madam,

It is to bring to your kind attention that during current monsoon season, Gujarat has received more than 125% of average yearly rainfall compared to previous years and the State is witnessing hardest hit flood in the country and consequently industry and trade have been severally affected in majority districts of the state. Earlier, we had requested your organisation to organize claim clinics at taluka and district level for timely and speedy settlement of insurance claims of industry and trade vide our letter no. **GCCI/DYSGR/FIN&B/2019-20/7839** dated **3rd August, 2019**.

With reference to the above, we have received a communication from Insurance Regulatory And Development Authority of India (IRDAI) regarding guidelines issued to Insurance Companies with regard to Insurance Claims of recent flood in Gujarat.

GCCI requests following information related to insurance claims settled by your company to the members of industry and trade across the state for further consultations with its stakeholders:

- (a) Details of Claim Clinics organized or planned by your company at taluka and district level across the State, i.e. Date, Venue, etc.
- (b) Details of offices/special camps set up for the purpose and other relevant details publicized through your website, media and through State Government channels to enable filing of claims

Durgesh V. Buch
President

Natubhai Patel
Sr. Vice President

Bhargav Thakkar
Vice President

Sanjeev Chhajer
Secretary

Dilip M. Padhya
Secretary (R)

Pathik S. Patwari
Treasurer



- (c) Details of Dedicated Nodal officers who organized and managed said claim clinics, i.e. Name, Contact number, Designation
- (d) Number of claims disbursed till September 2019 and number of pending disbursements
- (e) Steps taken by your company to expedite the claim settlement process
- (f) Details of awareness campaigns planned by you in the State, and support needed from GCCI or its affiliated associates, if required

Looking forward to your prompt reply.

With warm regards,

Durgesh Buch

President

Encl: letter received from IRDAI



भारतीय बीमा विनियामक और विकास प्राधिकरण
INSURANCE REGULATORY AND
DEVELOPMENT AUTHORITY OF INDIA
Date : 20/09/2019

Shri. Durgesh Buch
President,
Gujarat Chamber of Commerce & Industry,
Shri Ambica Mills – Gujarat Chamber Building,
Ashram Road, Ahmedabad - 380009.

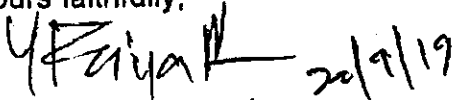
Dear Sir,

Sub: Request for organizing Claim Clinics at Taluka and District levels for timely settlement of claims from industry and trade in view of the recent heavy rains.

This has reference to your letter GCCI/DYSGR/FIN&B/2019-20/7839, dated 30th August, 2019 on the captioned subject. We have advised all General Insurance companies to initiate immediate steps for quick registration and disposal of claims arising out of recent floods(August 2019) in parts of Gujarat. In this regards, we have issued guidelines IRDAI/NL/GDL/MISC/143/08/2019, dated 22nd August, 2019. A copy is enclosed for ready reference.

We have also advised all General Insurance companies to nominate a senior officer at the company level who would act as a Nodal Officer for the recent floods in the state of Gujarat. Please find enclosed names of nodal Officers along with contact details as per Annexure-"A".

Yours faithfully,


Yegna Priya Bharath
Chief General Manager (Non-Life)

Encl : 1. Guidelines on recent floods in Gujarat.
2. Annexure – "A": Nodal Officers details.



IRDAI/NL/GDL/MISC/143/08/2019

22nd August 2019

All CEOs /CMDs of all General Insurance Companies and Stand Alone Health Insurance Companies

Re: Guidelines on Insurance Claims of victims of recent floods (August 2019) in parts of Gujarat

As you are aware, the recent floods, have caused immense loss to property in the state of Gujarat. There is an urgent need for the insurance industry to take immediate steps to mitigate the hardships of the affected insured population by ensuring immediate registration and settlement of eligible claims.

2. You are advised to initiate immediate steps for quick registration and disposal of claims on the following lines: -
 - a. Please nominate a senior officer at the company level who would act as a Nodal Officer for the affected states. The Nodal Officer would be coordinating the receipt, processing and settlement of all eligible claims. The contact particulars of the Nodal Officer may also be conveyed to us and the same may be given due publicity.
 - b. If there are any death claims and death certificate is difficult to obtain on account of non-recovery of body etc, the process followed in the case of Jammu & Kashmir floods (Notification of Ministry of Home Affairs, GoI, No. 1/12/2014-Vs (CRS) Dated 12.09.2014- which was also followed when Tamilnadu Floods and Kerala Floods occurred), may be considered.
 - c. Details of offices/ special camps set up for the purpose and other relevant details may be publicized through your website, media and through State Government channels to enable filing of claims.
 - d. It needs to be ensured that all claims are surveyed immediately and claim payments/on account payments are disbursed at the earliest and in any case not exceeding the stipulated time line.
 - e. Adequate number of surveyors may be engaged immediately in the affected areas.

- f. You are also requested to launch extensive awareness campaign in the affected states duly highlighting the measures taken by you.
3. In order to gauge the magnitude of loss, all non-life insurers (including Standalone Health Insurers) are advised to submit information relating to insurance claims related to Gujarat Flood 2019 on daily basis in the format attached.
4. We request you to take urgent steps for expeditious settlement of claims in the flood hit areas and submit details of the same as advised above.


Yegnapriya Bharath
Chief General Manager (Non-Life)

Encl: GOI No. 1/12/2014-Vs (CRS) Dated 12-09-2014

Details of Nodal Officers co-ordinating w.r.t recent floods(August2019) in Gujarat State.

(Annexure- A)

Company name	Name of the Nodal Officer	Cont No : Mob/Land no.	E-mail id
The New India Assurance Co. Ltd	Mr Raman Rohit	9427301395	raman.rohit@newindia.co.in
National Insurance Co. Ltd.	Shri Apurva Mazumdar, Regional Manager	7506345280 / 0265-2415643	a.mazumdar@nic.co.in
The Oriental Insurance Co. Ltd.	Ms Rekha Solanki	9898001828	rekhasolanki@orientalinsurance.co.in
United India Insurance Co. Ltd.	NARENDRA JARWAL	9680704505 / 079-27544727	narendrarajwal@uiic.co.in
	PRABODH RAIZADA	9829185851 / 9829185851	prabodhraizada@uiic.co.in
ACKO General Insurance Limited	Mallikarjun SM	7400445942	mallikarjun@acko.com
	Rupesh Patade	9136905858	rupesh@acko.com
Aditya Birla Health Insurance Co. Ltd.	Kamlesh Ghadge	9819722357	kamlesh.ghadge@adityabirlacapital.com
Agriculture Insurance Company of India Ltd.	Kamal Kishore Gupta	9910020975	kkgupta@aicofindia.com
Apollo Munich Health Insurance Co. Ltd	Dr K Ravi Kumar	9000825765	ravi.kumar5@apollomunichinsurance.com
	Prashant Sivaramakrishnan	9811440834	prashant.sivaramakrishnan@apollomunichinsurance.com
Bajaj Allianz General Insurance Co. Ltd	Mr. Amit Middha	9910485720	amit.middha01@bajajallianz.co.in
Bharti AXA General Insurance Co. Ltd.	Mr Kaustubh Ramane	8451805506	kaustubh.ramane@bhartiataxa.com
Cholamandalam MS General Insurance Co. Ltd.	Mr. Narsimhan- Deputy General Manager	9382512628 / 044-40910683	narasimhank@cholams.murugappa.com
	K.Ramamurthy, Senior Manager	9884003315	ramamurthyk@cholams.murugappa.com
CIGNA TTK Health Insurance Co. Ltd.	Jitwin Purohit	7096391015	jitwin.purohit@manipalcigna.com
DHFL General Insurance Co. Ltd	Gulshan Kumar	9717790202 / 9717790202	gulshan.kumar@dhflinsurance.com
Edelweiss General Insurance Co. Ltd.	MITESH BHAVSAR	7400057267	mitesh.bhavsar@edelweissfin.com
Future Generali India Insurance Co. Ltd.	Mehul Pradhan	7940227102	mehul.pradhan@futuregenerali.in
Go Digit General Insurance Co. Ltd	Mr. Kamil Malik	7410005411	kamil.malik@godigit.com
	Ms. Deepti Mathankar	9930266097	deepti.mathankar@hdfcergo.com
	Mr. Sachin Batwal	9769107756	sachin.batwal@hdfcergo.com
	Mr. Atul Purohit	9879017196	atul.purohit@hdfcergo.com
HDFC ERGO General Insurance Co.Ltd.	Mr. Prakash Rudani – AVP Customer Service	9552500663	prakash.rudani@icicilombard.com
ICICI LOMBARD General Insurance Co. Ltd.	Mr. Milan Sanghvi	9825183677	msanghvi@iffcotokio.co.in
IFFCO TOKIO General Insurance Co. Ltd.	Pranav Modi	7069006490	pranav.modi@Kotak.com
Kotak Mahindra General Insurance Co. Ltd.	Yogesh Yarde	8980035770	Yogesh.Yarde@libertyinsurance.in
Liberty General Insurance Co. Ltd.	DIPEN CHANDARANA	9099962789	dipen.chandarana@magma-hdi.co.in
Magma HDI General Insurance Co. Ltd.	SHAFEEQ ANWAR ANSARI	9179018495	shafeeq.ansari@magma-hdi.co.in
Max Bupa Health Insurance Co. Ltd	Partha Banerjee	9920266377	partha.banerjee@mabupa.com
Reliance General Insurance Co.Ltd	Prashant Bunnawar	9320008907	prashant.bunnawar@relianceada.com
	Ranjit Dwivedi	7045838085	ranjit.dwivedi@relianceada.com
Religare Health Insurance Co. Ltd	Dr. Mayur Doshi	8448192101	mayurkumar.doshi@religare.com
	Nilesh Shah - Motor OD	9727773901	nilesh.shah@royalsundaram.in
Royal Sundaram General Insurance Co. Ltd.	Prasenjit Sengupta - Commercial Claims	7400410792	Prasenjit.Sengupta@royalsundaram.in
	Sujatha Balaji - PA & Home claims	9940086037	sujatha.balaji@royalsundaram.in
SBI General Insurance Co. Ltd.	Amit Shah	079-61343234	Amit.shah@sbigeneral.in
Shriram General Insurance Co. Ltd.	Mr. Anand Prakash Singh (Motor Claims)	9924887500 / 7014733458	anandprakash.singh@shriramgi.com
	Mr. Ankit Sharma (Non-Motor Claims)	6375541171 / 0141-4951102	nonmotorclaims@shriramgi.com
Tata AIG General Insurance Co. Ltd.	Mr Amit Chadha, Dy VP Claims	9099938583 / 022-66844444 (ext 3830)	amit.chadha@tataaig.com
Universal Sampo General Insurance Co. Ltd.	Mr. Tejas Soni	079 - 26431310 / 7043346697	tejas.soni@universalsampo.com