



2<sup>nd</sup> December, 2020 / 16706

**Dr. Subhash C. Khuntia**

Chairman

Insurance Regulatory and Development Authority of India

Hyderabad.

**Sub: Request to issue supportive guidelines to Insurance companies in view of the COVID-19 crisis**

Respected Sir,

Greetings from Gujarat Chamber of Commerce and Industry (GCCCI).

Gujarat Chamber of Commerce and Industry (GCCCI) is the apex trade and industry body in the State of Gujarat. GCCCI, through its 4000 direct members and around 2,00,000 indirect members, represents the interests of all sectors and segments of trade and industry in Gujarat.

Sir, you will agree that the business fraternity is passing through very difficult times due to the COVID-19 pandemic. In such a scenario, the various government departments are providing maximum relief and support to the businesses so that they are able to face this challenge and come out of it successfully. On similar lines, we request certain support from the insurance companies too and request that supportive guidelines for business fraternity are issued by IRDA to all the private and public sector insurance companies covering the below mentioned supportive measures:

1. The businesses are not getting the insurance claims of their employees and workers as well as their families settled in cases of home quarantine of the patient, as the condition of hospitalization is not met. Sir, even the government is encouraging home quarantine as the number of beds in hospitals are limited. It is therefore requested that claims where the patient is home quarantined should also be settled positively without insisting hospitalization.

**Natubhai Patel**  
President

**Hemant N. Shah**  
Sr. Vice President

**K. I. Patel**  
Vice President

**Pathik S. Patwari**  
Hon. Secretary

**V. P. Vaishnav**  
Hon. Secretary (R)

**Sachin K. Patel**  
Hon. Treasurer

2. We understand that the claims are settled by the insurance companies after accounting for certain deductions as per the policy in the normal course. However, most of the employees and workers affected by the pandemic come from the lower strata of society and they have very low affordability and financial stability. We therefore request that their claims should be taken as a special case and should be settled without any deductions.

3. In order to provide the much-needed immediate relief to the workers and employees as well as the middle-class families, we request that the claim settlement period should be maintained in such a manner so that the claims are settled within 1 to 1.5 months of application.

Sir, we have received the above requests from a large number of our members and associations and hence we are requesting your good self for positive consideration of the requests. Needless to say, your support in these times of crisis will help the businesses to provide the much-needed support to their employees and workers as well as their families.

We look forward to your early positive decision in the matter.

With Regards,

  
**Natubhai Patel**  
**President**

Sd/-  
**Nilesh Desai**  
**Chairman, Insurance Committee**  
**(M:9825030676)**

**Natubhai Patel**  
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