



Provide response in vernacular language, crop insurers told

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IRDAI stresses need for awareness programmes on scheme guidelines, claim settlement process

- The Insurance Regulatory and Development Authority of India (IRDAI) wants general insurers dealing in crop insurance to ensure that their call centres/toll free numbers provide callers the option of accessing information in the official language of the respective State too.
- Besides offering responses in State's official language, in addition to in Hindi and English, the companies also need to ensure that their websites provide crop insurance related details in the vernacular language for the benefit of farmers.
- A circular from the regulator stressed on this and several other measures to be initiated by the general insurers in the backdrop of "various complaints/ suggestions in respect of crop insurance claims" that it had been receiving.
- While underscoring the need for awareness programme towards educating farmers on scheme guidelines, claim settlement process and grievance redressal process, the IRDAI also advised the insurance company to put in place a robust system to register all requests of individual loss assessment.
- The insurance companies, the IRDAI advisory said, must ensure proper representation in crop insurance meetings called for by relevant stakeholders.
- Senior-level officials having the required decision making power should be deputed for such meetings, the circular said.
- The regulator is also for the companies to designate an authorised person who is of senior-level permanent employee for each allocated cluster.
- Other aspects the regulator wanted the companies to undertake include facilitating bank branches, intermediaries and agents to

upload details of insured farmers and beneficiaries with all requisite details on national crop insurance portal.

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