

# Cyclones amid lockdown push e-survey of assets

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**Kolkata:** Following massive devastation during Cyclone Amphan in Kolkata and adjacent districts on May 20, some general insurance firms have commercially introduced e-survey of property claims in India as Covid-19 lockdown has made it difficult for surveyors to reach the site. The mechanism can be handy after Nisarga in Maharashtra as well, feel experts.

Dulal Mitra, the executive chairman of Ideal Insurance Broking, said e-survey through video-streaming with the help of artificial intelligence is popular in the west. In India, settlement through the process was introduced in motor insurance three years back. "Though some pilot projects were held before, but it was never used so widely for property cover settlement before. This is perhaps for the first time in Kolkata, video-stre-

aming for property claim settlement has been used in a big way. This could be used by insurance firms working under Covid protocol in Mumbai," he added.

The total number of property claims in West Bengal alone would cross 3000 mark. The state had witnessed a huge shortage of surveyors following Amphan as the number of surveyors

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in Kolkata was not enough for speedy assessment of damage claims of properties. A team of surveyors even had to travel 1500 km by car from Delhi to Kolkata amid lockdown.

Sanjay Datta, chief (underwriting, claims and reinsurance), ICICI Lombard, pointed out that the company is widely using video streaming for virtual survey of claims of smaller magnitude in Amphan-hit areas. Sources said that ICICI Lombard has received around 386

property claims and out of which, 230 are e-surveyed.

With regards to motor claims, the company has received 95 claims so far from which 12 are completely inspected through their app. "In Kolkata, we have instituted several technology-enabled communication channels and simplified claim settlement procedures for a speedy response," he added.

T A Ramalingam, CTO of Bajaj Allianz General Insurance, said his company has earlier introduced self-assessment of motor claims. This time, it is extensively using e-survey for property claims in Kolkata. "It is very difficult to take the surveyors to Amphan-affected sites. So online valuation is gathering pace. We are doing on-the-spot settlement for claims of Rs 5-10 lakh," he added. Bajaj Allianz has so far got over 600 property claims in West Bengal and 200 of them have been settled already and lot of them were through e-survey