

[After Cyclone Biparjoy, insurers start receiving claims](#)



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Insurers have started receiving claim intimations after Cyclone Biparjoy battered several towns and villages in Gujarat.

Gaurav Arora, Chief of Underwriting & Claims Property & Casualty, ICICI Lombard, said, "Till the weekend, we have received a few claims under Fire & Engineering Insurances. Surveyors have been appointed in each of the intimated claims. Surveys were initiated over the weekend by the appointed surveyors. As people return from the Cyclone shelters, enter their homes, and/or restart their businesses, we expect more claims to get intimated over this week."

T A Ramalingam, Chief Technical Officer, Bajaj Allianz General Insurance, confirms, "With cyclone Biparjoy, we have started to receive claim intimations from the affected regions, which are still under 100 as of today. Considering that this is just the onset of claims, we anticipate more intimations in the following days. We have mobilised a dedicated team to support customers through their claim settlement process."

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The insurers' claims team is on the ground at the loss sites attending to the reported claims and the appointed surveyors to ensure spot settlements for the claims. Arora said, "We have received intimations since Friday and over the weekend for losses sustained to the insured property under Property Insurance by our clients primarily from Kutch, Morbi and Rajkot districts. For the large value claims, we, in conjunction with the appointed surveyors, are concluding the physical surveys to release payment to our clients in their bank account."

### **Steps taken by insurers for speedy claim settlement process**

- Insurers have structured outreach to their insured clients before Cyclone to sensitise them about the proactive measures they may take to safeguard their properties. Ramalingam said, "We have deployed our surveyors who will be assessing damages and accordingly, claims will be settled on priority, which is also as per IRDAI's directive of fast-tracking these claims."
- The insurers also conducted webinars to contact the insured and solve their problem immediately. "A Cyclone preparedness Webinar was also held on 13 June 2023, wherein we reached out to some of our clients. Virtual engagements one on one was also done for many clients to advise them on implementing the loss prevention checklist," said Arora.
- Insurers have assigned a single point of contact person to speed up the process. Arora said, "On the claims servicing aspect, we have nominated a senior claims team representative at Ahmadabad to be the SPOC for all Cyclone-related claims. Like in past catastrophic incidents, for ensuring expeditious settlement, our appointed surveyors have reduced the documentation requirements to a minimum."
- Besides, insurers are also taking advantage of digital processes during claims settlement like electronic communication, OTP-based e-consent, Penny Drop for funds transfer, etc.