

Claims Processing SOP – Internal

1. Purpose

This Standard Operating Procedure (SOP) defines the internal process for handling disaster-related agriculture and animal husbandry claims. The SOP ensures regulatory compliance and consistent claim settlement.

2. Scope

This SOP applies to all disaster-related claims including flood, cyclone, and drought losses under agriculture and animal husbandry sectors.

3. Reference Documents

- State Disaster Response Fund (SDRF) Norms – G.O.Ms.No.380
- IRDAI Protection of Policyholders' Interests Regulations
- NDMA Disaster Management Guidelines

4. Roles and Responsibilities

- Case Officer – Claim intake and preliminary verification
- Review Officer – Eligibility validation and calculation checks
- Senior Officer – Approval and escalations

5. Claim Intake Procedure

1. Register claim within 24 hours of receipt.
2. Capture claim details including disaster type, state, crop/animal category.
3. Collect mandatory supporting documents.

6. Claim Classification

Claims shall be classified based on disaster type, category (crop/animal), and applicable state-specific SDRF norms.

7. Verification Process

1. Verify official disaster notification.
2. Confirm crop loss percentage (minimum 33%).
3. Validate land ownership or livestock records.

8. Application of Compensation Norms

Compensation must strictly follow SDRF norms. Assistance is not admissible if benefits are availed under any other government scheme.

9. Escalation Guidelines

Claims must be escalated if:

- Compensation exceeds ₹5,00,000
- Policy interpretation is unclear
- Fraud indicators are observed

10. Compliance and Audit

All claim decisions must record policy references. Cases are subject to internal audit and regulatory review.

11. Closure

After approval and disbursement, the claim shall be closed with complete documentation.