

Haryana Parivar Surksha Nyas
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Empanelment of Surveyor

The State Government has constituted Trust namely “Haryana Parivar Suraksha Nyas (HPSN)” registered on 13th December, 2021 with the main objective to implement and rationalize the scheme related with compensation for the death/accident/property loss and to support the victim and/or dependent with timely support.

Applications are invited from willing and eligible persons and are registered as per Insurance Regulatory and Development Authority of India (Insurance Surveyors and Loss Assessors) Regulations, 2015 for Empanelment of Surveyors for deployment on need basis in Haryana by Haryana Parivar Surksha Nyas.

The Surveyors empanelled will be responsible for conducting site visits, preparing Survey reports etc. for processing of Claims under Mukhyamantri Vyapari Kshatipurti Yojana and other scheme being implemented by the department. Eligible applicants desirous of empanelment by HPSN may submit their online applications in the prescribed proforma by 30.04.2023. For application and other details kindly visit www.hpsn.finhry.gov.in and email the form at hpsn-fd@hry.gov.in

Detail for Empanelment of Surveyors

Applications in the prescribed format are invited from willing and eligible persons for consideration and Empanelment of Surveyor for deployment on need basis in Haryana by HPSN.

The Surveyors and Loss Assessors are regulated by IRDAI (Surveyors and Loss Assessors) Regulation, 2015, wherein the duties and responsibilities of a Surveyor are clearly defined. Any Surveyor and Loss Assessor holding valid license issued by IRDAI as per IRDAI (Surveyors and Loss Assessors) Regulations, 2015 and who is also a member of IISLA (Indian Institute of Insurance Surveyors and Loss Assessors) can apply for empanelment in the standard application form of the Trust. Therefore, all the Surveyors empanelled will govern by the Surveyors Management Policy (SMP) – 2018 issued by Ministry of Finance, Government of India.

Any Surveyor and Loss Assessor holding valid license issued by IRDAI as per IRDAI (Surveyors and Loss Assessors) Regulations, 2015 and who is also a member of IISLA can apply for empanelment in the standard application form of the Trust. Surveyors License is a pre-condition but not a sufficient condition for surveyor empanelment.

- i. Online applications will be invited for empanelment of the Surveyors by the Trust.
- ii. The following documents will be required for empanelment of Surveyors:
 - IRDAI License copy
 - IISLA membership (Student Membership not admissible)
 - Proof of Date of Birth
 - Qualification Certificate : Academic, Professional, Insurance (From Insurance Institute of India)
 - Experience Certificate from Senior Surveyors, if any (after obtaining license from IRDAI)
 - Proof of empanelment with any other General Insurance Company (if any) as independent surveyor
 - Proof of existing empanelment with PSUs (for applicants applying to include additional LOBs only)
 - Any other relevant document.

Selection Process

The selection process for empanelment of Surveyors will be finalized by “Surveyor Empanelment Committee” constituted by Haryana Parivar Suraksha Nyas. In case necessary, the applicant will be called for a personal interview by ‘Surveyor Empanelment Committee’.

Surveyor Empanelment Committee

The Surveyor Empanelment Committee will be under the Chairmanship of CEO, Haryana Parivar Suraksha Nyas and consist of following members :-

1. Regional Manager from any insurance company
2. Representative from Haryana Traders Welfare Board
3. Representative from HPSN

- i The CEO, HPSN shall be the final authority on any dispute/ settlement of appointment of surveyors respectively.
- ii Empanelled list of surveyors will be available on the website of the Trust.
- iii The surveyor, so selected for empanelment, shall be empanelled for initially for 2 years and will be renewed subject to the satisfactory annual performance appraisal report. Where license is to be renewed, evidence of his application filed with IRDAI for renewal within stipulated time-frame to be submitted.

Allotment of Survey Jobs to Surveyors

- i. Where a surveyor needs to be appointed, it will be done within 2 days of receipt of intimation of the claim from the beneficiary.
- ii. After appointment of Surveyor, the Trust will provide details to Surveyors about Date of Accident, Claim Number, Mobile number of contact person and type of claim. Similarly, SMS/ Mail alerts will also be sent to beneficiary and/or repairer mentioning name & contact number of Surveyor.
- iii. Acceptance of survey job allotted to the surveyor shall be conveyed by surveyor to the Trust within 24 hours through e-mail.
- iv. Spot/ Preliminary Survey is not mandatory, however Trust may order spot survey in cases where it is required. Spot surveyor shall submit the report to the Trust along with the necessary documents/photographs immediately and in any case within 48 hours after visiting the affected site/loss location. The surveyor has to confirm and document (primarily through digital photographs/ videos including GPS coordinates) to the satisfaction of the Trust.
- v. Final Survey jobs shall be allotted on a reasonable and fair rotation basis. Profile of the surveyor/ his or her experience shall be kept in view in relation to a claim with special features like nature of loss, cause and extent of loss, difficulty level of engaging with the claimant, area of operation of surveyor, frequency and severity of claims from the same claimant/geography etc. While the objective is to ensure job rotation, at the same time, it shall be ensured that the right job is given to the right person.
- vi. In case of corporate surveyor, any licensed Surveyor and Loss Assessor appointed as director/partner of such company/ firm, shall undertake survey jobs and issue survey reports only in the capacity of director/ partner of the corporate company/firm.
- vii. The Survey Fees shall be as per the GIPSA Survey Fees Schedule dated 15th March, 2017, as revised from time to time and duly approved by higher authorities.
- viii. In case the appointed surveyor for a claim is unable to complete his assignment due to any extenuating circumstances, his contract may be terminated with documented reasons by the Trust.

Time-line for Survey Report Submission

The time-line is critical in the overall claims management perspective.

- i. Surveyor shall start the survey immediately but not later than 48 hours of his appointment. He should submit “Interim Report” along with photographs of the loss immediately but not later than 15 days after visiting the affected site/loss location.
- ii. He shall immediately but not later than 7 days of the claim intimation, inform the claimant to submit required information and essential documents in support of claim.
- iii. The surveyor shall submit his ‘Final Survey Report’ to the Trust within 21 days of his appointment.
- iv. Where special circumstances exist in respect of a claim, either due to its special/complicated nature or due to difficulties associated with replacement/reinstatement, the surveyor shall seek an extension from the Trust for submission of his report. In such an event, the surveyor shall give the ‘Status Report’ to the Trust fortnightly wherever warranted.
- v. A scheduled follow-up will be maintained by the Trust to ensure submission of survey report by the surveyor within 21 days from the date of allotment of survey job.
- vi. In case of delay in submission of report beyond the prescribed timeline, surveyor shall keep the Trust informed of the reasons thereof, in writing. In any event, where the claimant, fails to provide the required information/data or documents relevant to the loss and its assessment beyond the time extension provided by the Trust, the surveyor shall finalize the Survey Report based on available documents and details after giving three written reminders to the beneficiary/Claimant.
- vii. If the Trust, on the receipt of a survey report, finds that it is incomplete in any respect, it shall require the surveyor, under intimation to the beneficiary/claimant; to furnish an additional report on certain specific issues within 15 days of the receipt of ‘Final Survey Report’.
- viii. The surveyor, on receipt of this communication, shall furnish an additional report within three weeks of the date of receipt of communication from the Trust.
- ix. A copy of the Survey Report shall be made available to the beneficiary/claimant by the Trust, if the beneficiary/claimant so desires.

Duties and Responsibility of Surveyors

- i. The empanelled surveyors shall ensure that they are in compliance with the duties and responsibilities and code of conduct at all times as mandated by the extant Surveyors Regulations. This policy needs to be implemented by the Trust in conjunction with the IRDAI (Surveyors and Loss Assessors) Regulations, 2015 as amended from time to time. In case any aspect of this policy is at divergence with IRDAI (Surveyors and Loss Assessors) Regulations as amended from time to time, the Regulation shall prevail over the same;

- ii. Bringing to the notice of the authority, any change in the information or particulars furnished at the time of issuance of license, within a period not exceeding fifteen days from the date of occurrence of such change that has a bearing on the license granted by the authority;
- iii. Maintaining confidentiality and neutrality without jeopardizing the liability and claim of the claimant;
- iv. Conducting inspection and re-inspection of the property in question suffering a loss;
- v. Examining, inquiring, investigating, verifying and checking upon the causes and the circumstances of the loss in question including extent of loss, nature of ownership and insurable interest;
- vi. Conducting spot and Final surveys, as and when necessary and comment upon franchise, excess/under insurance and any other related matter;
- vii. Advising the claimant about loss minimization, loss control, security and safety measures, wherever appropriate, to avoid further losses;
- viii. Commenting on the admissibility of the loss as also observance of warranty conditions under the policy contract;
- ix. Surveying and assessing the loss on behalf of Trust;
- x. Assessing liability under the scheme;
- xi. Pointing out discrepancy, if any, in the policy wordings;
- xii. Satisfying queries of persons connected thereto in respect of the claim/loss;
- xiii. Giving reasons for repudiation of claim, in case the claim is not covered by policy terms and conditions;
- xiv. Commenting on salvage and its disposal wherever necessary.

Surveyors' Performance Appraisal

- i. Performance of each surveyor on the panel will be reviewed by the Trust.
- ii. Rating of surveyors on the basis of their report at the time of settlement of the claim on the following points will be rated :
Outstanding/good/average/below average/ poor.
 - a. Was the surveyor prompt in attending to the claim?
 - b. Were you informed about full requirements at the beginning?
 - c. Was he professional & focused?
 - d. Was the conclusion of assessment communicated to you?
 - e. Was he courteous & helpful?
 - f. Prompt and timely submission of survey report
 - g. Error free and unambiguous survey report – Fair assessment
 - h. Quick response to queries raised, if any
 - i. Suggestions for risk improvement
 - j. Feedback from the customer
- iii. In respect of fraudulent claims where surveyors are found involved (either actively or passively), Trust may remove such surveyor. A reference will also be made to IRDAI under the relevant regulatory provisions. Thereafter, the Competent Authority to settle the claim shall appoint a new surveyor.

Similar procedure is to be adopted in respect of issues/complaints of corruption against the appointed surveyor. Surveyors shall follow 'Code of Conduct' defined in the IRDAI 'Surveyors and Loss Assessors' Regulations, 2015 at all times.

APPLICATION FORM FOR EMPANELMENT OF SURVEYOR

under Haryana Parivar Suraksha Nyas

1. Name of the Applicant

2. Father Name

3. Individual / Corporate

4. Address of the applicant

5. Qualifications (**Attach Qualification Proof**)

i. Academic

ii. Professional

iii. Insurance

6. Date of Birth/ Age (**Attach DOB Proof**)

7. Contact No.

8. E-mail Address

9. IRDAI Licences No. (**Attach copy Of Licences**)

10. Licences Valid Up to (DD/MM/Y)

11. IISLA membership (**Attach copy**)

i. Membership No.

ii. Level (F/A/L)

iii. YYYY

12. State allocation of departments and Level of Membership :

Department	Fire	Marine cargo	Marine Hull	Engg	Motor	Misc	Crop Insurance	LOP
Level of membership								

13. Experience (as independent surveyor/ under senior surveyor)

Independent Surveyor

Under Senior Surveyor

(Attach Certificate from Senior Surveyor)

14. Are you already empanelled with any other General Insurance Company? If so, the details thereof. (**Attach Proof of Empanelment**)

<input type="text" value="PSGICs"/>	<input type="text" value="Private GICs"/>

15. Has your application for empanelment been rejected by any General Insurance Company / have you been de-empanelled by any General Insurance Company / have you been penalized by IRDAI during last three Financial Years?

 Yes No

16. If so, details thereof. (Last Three Financial Years)

17. Will working as a surveyor be your sole occupation?

 Yes No

Declaration: I solemnly declare and confirm that the particulars given above are true to the best of my knowledge and belief.

Signature :- _____

Place :- _____

Date :- _____