

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2398

ANSWERED ON:10.03.2000

INSURANCE CLAIMS

A. VENKATESH NAIK;ASHOK NAMDEORAO MOHOL;BHIM PRASAD DAHAL;NAMDEO HARBAJI DIWATHE;RAVI PRAKASH VERMA;REENA CHOUDHARY

**Will the Minister of FINANCE be pleased to state:**

- (a) the State-wise, number of cases of insurance claims pending for settlement in each insurance company at present alongwith the number of cases pending for more than one year, two years and three years;
- (b) whether there is inordinate delay in settlement of cases by these companies;
- (c) if so, the details thereof and the reasons therefore; and
- (d) the steps taken by the Government for speedy disposal of such cases, particularly in case of Karnataka and Maharashtra ?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATH) :

- (a) The required information is given in the enclosed Statement I and II respectively.
- (b) and (c) Generally, there is no delay in settlement of claims. Claims are expeditiously settled on completion of all requirements by the insured.
- (d) The industry has, from time to time, initiated several measures throughout the country including Karnataka and Maharashtra for expeditious settlement of claims. These include system of inhouse survey of claims upto Rs. 20,000/-, settlement through Lok Adalats and Jald Rabat Yojna, simplification and standardisation of claims settlement procedures, setting up of permanent claims review Committees at regional offices, etc.