



RANJAN LEARNS ABOUT SURVEYORS

While meandering through the ever increasing traffic one late evening Ranjan had a harrowing experience of a lorry hitting his car from behind, at a traffic junction. He manages to move the car to the side of the road. Luckily, he has the insurance company details in the glove compartment.

Hello, Sir, my name is Ranjan and I hold a Motor Insurance Policy No. 1234567 from your company. I have to inform you of an accident to my car bearing Registration No. ABC 1234.



In which area is your vehicle now?

I am near the 4th traffic junction on Road No. 5. I plan to tow the car to the service center.



Mr. Ranjan, I would request you to not to move the car. I will be deputing a Surveyor to take a look at your car and damages.

A Surveyor? Who is he and what has he to do with this? I will only deal with you. I do not want to deal with any third party.



Sir, an Insurance Surveyor is one who assesses the damages to a vehicle or any other subject matter that is insured. The Surveyor we are appointing will survey and assess the damage to your car on our behalf.



But what are his credentials? How do you rely on the judgment of a third party? I am not confident of this arrangement.

Mr. Ranjan, I must explain to you that an Insurance Surveyor is a professional who is licensed by the Insurance Regulatory and Development Authority (IRDA) to act as a Surveyor and loss assessor in respect of general insurance business. You can rest assured that the Surveyor that we are deputing is duly licensed by IRDA. Here, let me give you his contact details... he will be holding a letter of appointment from our company.



Oh, I see. Well then, I shall wait for him to come to the spot of the accident. Thank you for your prompt action.



Remember, Insurance Surveyors are professionals licensed by IRDA to act as Surveyors and Loss Assessors as prescribed under the Insurance Surveyors and Loss Assessors (Licensing, Professional Requirements and Code of Conduct) Regulations, 2000.

