

## Claim Process

### A - Manual process (Eye extimation)

### B - Index method

#### Manual Process - Steps

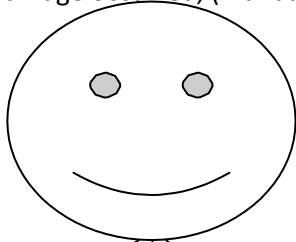
- 1 If crop damaged from any insured perils, Insured(farmer) must be informed to any of the following persons/places within 14 days from the date of damage.
  - 1 AAIB agent or
  - 2 Nearest ASCs Office or
  - 3 Mahawelli office -(if land located Mahaweli area.)
  - 4 Officials/Office Nominated by the Ministry/ Government
- 2 All of the above persons/places will release relevant claim forms at the time of claim intimation. All place of claim intimations has claim leger to enter the claim. its monitor by the head of each center. all are government institutional centers.
- 3 Claim details will be entered into the claim form by the farmer and need to return it within 7 days  
Claim committee consists of the followings (this committee will change periodically)

Head of farmer organization  
Agriculture research and production assistant (**ARPA**) of ASC  
Mahavali Manager /wildlife officer/irrigation dept officer//Bank loan officer/Divisional officer of ASCs/Agriculture instructor /  
Government Agent - Divisional secretary Assistant director of agriculture  
Officials Nominated by the Ministry/ Government  
Current Committee activities as below

- A The Client must get the first signature from the head of farmer organization with certifying the damage and handover the claim form to the **Agriculture research and production assistant (ARPA)**
- B **ARPA or Officials Nominated by the Ministry/Government** will physically asses the loss and may adjust the claim according to his estimation and certify the claim.
- C **ARPA** will submit the same forms to Divisional officer of ASCs for his /her recommendation and signature. The divisional officer is the head of ARPA.
- D Same recommended claim forms will be submitted to the committee a meeting headed by government agent for approval. who is presently calling divisional secretary.
- E Once the claim committee completed and approved the claim it will be forward to the AAIB district office with 14 days it was received from the client . AAIB district officers calculate the final claim amount accoding to the circular issued by the government.
- F Then, all claim details forward to the insurance division of the head office of AAIB after the recommendation of the district heads of the AAIB .
- G The staff of the insurance division process the claim according to the given guidelines and release vouchers to the finance department for payment.
- H Finance department release the indemnity according to the vouchers release by the insurance division
- I Claim will be directly credit to the farmer's bank account after various levels system approvals
- J Client has a 30 days grace period for appeal If the claim was suspended.
- K Appeals claims also finalized within 45 days from the date from received and if it liable
- L Diagram for activities as below (subject to change )

***(AAIB need to provisions for change of this mechanism. It will change periodically)***

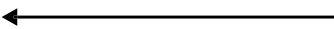
If damage occurred, (manual process )



Client must inform the damage



Claim form release to the client



Client need to complete it and return to head of farmer organization



Indemnity directly send to the bank account of the client



AAIB District office sends it to the AAIB Head office for payment.



Approved forms send to the relevant AAIB district Office Committee will take the final decision it's headed by Divisional secretary



1 AAIB agent or  
2 Nearest ASCs Office or  
3 Mahawelli office –  
4 or any official nominated by the Ministry / Government

Famer organization  
Farmer organization must certify the damage and need to rerun the claim form to ARPA



ARPA or any nominated officials must physically asses the damages and adjust the claim. Then forward it to DO for the recommendation



1 DO need to recommend it and put a signature for approval.  
2 DO need to forward claim forms to the committee for final decision