



ABSTRACT

This document shall help the reader to get brief idea about the topic and explain the role of crop surveyor.

ARTHGRAM

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Crop Surveyor/ Loss Assessor

FAQ

Frequently Asked/Answered Questions

What is a FAQ?

Frequently Asked/Answered Questions

The FAQ is an acronym for Frequently Asked Questions or Frequently Answered Questions. A FAQ is a compilation of information in question and answer form, which come from monitoring technical/customer support channels such as email, trouble tickets, and forums, for the most common problems and complaints. Hence the name FAQ (Frequently Asked Questions).

1. What is the Crop Insurance?

Crop insurance refers to an insurance which insures farmers and crop producers against their loss of crops due to natural disasters, such as drought, floods, hails etc.

2. What is the PMFBY?

Pradhan Mantri Fasal Bima Yojana(PMFBY) is a Government of India sponsored Crop Insurance scheme operated in almost all States since 2016.

3. Who is the Crop Surveyor/Loss Assessor?

Surveyors are professionals who assess the **loss** or damage and serve as a link between the insurer and the insured. ... **Surveyors** are independent professionals licensed by IRDAI

4. Who is entitled to get Crop surveyor license/ who can apply for this license/ what is qualification criteria for license?

Only B. Sc. Agriculture graduates (**Final Degree Certificate** is required). Provisional degree certificate is not allowed.

5. Who is the right authority to issue licenses?

The Insurance Regulatory and Development Authority of India (IRDAI)- Autonomous body-Government of India.

6. What are the roles and responsibilities of ARTHGRAM team?

ARTHGRAM team shall facilitate the agriculture graduates to get the IRDAI's surveyor license and will provide vocational work opportunity as and when we receive work order from Insurance companies/ Reinsurance companies/ other Government departments and organisations.

7. What are the roles and responsibility of Crop Surveyor/Loss Assessor?

- Surveyors or Loss Assessors are professionals hired by insurance companies to assess the actual loss arising on the occurrence of fortuitous events.
- They act as intermediaries between the insurer and the insured in settling the claims.
- The surveyor prepares reports to assess the actual loss and to verify the details on the field.
- Insurance companies settle claims based on the reports submitted by surveyors.

8. What are the fees/ charges required for license?

Particulars	Instalment	Amount in Rs.	When
Fee Includes Registration with Insurance Institute, Enrolment for exams of two subjects, Books price, License fees + * <u>Facilitation charges (Rs.1500)</u> Facilitation work includes, online registration, filing application, arranging books and delivery to candidate's address, training, Follow ups etc.	1 st	3500	After preliminary approval from IRDAI
	2 nd	1500	After passing the exam

***100% refund of Facilitation charges after submitting the Undertaking about associating with ARTHGRAM along with license photo copy.**

Limited Period refund offer!!!

9. What is the scope of this license?

Agriculture is the most important sector of Indian Economy. The Indian agriculture sector accounts for 18 percent of India's gross domestic product (GDP) and employs 50% of the country's workforce. The Crop Insurance scheme has an excellent scope in the near future and skilled, qualified agriculture's professional's plays a vital role in the Surveyors field of Insurance.

10. What is the validity of the License?

This license is valid for lifetime subject to renewals in every 3 years

11. What is the type of job opportunity?

This is a vocational job opportunity and can play an entrepreneur role as well.

12. What are the documents required to apply for a license?

1. Aadhaar card
2. Pan card (Pan Number)
3. B.Sc Agriculture Final Degree certificate
4. Resume /CV
5. Passport size photo

13. Where I can work/operate after getting the license?

License holder can operate from anywhere in India to assess the crop losses.

14. What is the Turnaround time (TAT) for getting a license?

The candidate will get the license within 3 to 4 months.

15. Is there any exam to get this license?

Yes, Candidate has to clear an insurance exam to get the license.

16. How I will get the books for the exam?

ARTHGRAM team will courier the books (2 books) to the candidate's communication address.

17. Is there any training to get this license?

No, Training is exempted by IRDAI.

18. How many papers are there?

There are 2 papers. i.e. 1. Principles and Practice of Insurance and Survey & Loss assessment. 2. Crop Insurance

19. What is the exam mode?

The exam will be conducted online. Exam pattern will be multiple choice questions

20. Where exam will be conducted?

In all major cities of almost all State.

21. Who will provide me the survey work after getting the license?

ARTHGRAM team can provide you survey work as and when it receives work from clients. Candidate can also do his own work and / or survey work independently.

The Insurance companies or any other companies can also approach you for survey work.

22. What are the types of Losses in Crop Insurance?

Under Prime Minister Fasal Bima Yojana (PMFBY) the following types of losses can be reported

1. Prevented Sowing or Planting
2. Mid-term Adversity
3. Localized Calamities
4. Post-Harvest losses due to unseasonable rains

23. What is Prevented sowing/Failed sowing losses?

Insured area is prevented from sowing/ planting/germination due to deficit rainfall or adverse seasonal/weather conditions.

24. What is localized Calamities losses?

Loss/damage to notified insured crops resulting from the occurrence of identified localized risks of Hailstorm, Landslide, Inundation, Cloudburst and Natural fire due to lightening affecting isolated farms in the notified area.

25. What is Mid-season Adversity losses?

Insurance cover provide to the farmers immediate relief in case of adverse seasonal conditions during the crop season viz. floods, prolonged dry spells, severe drought, etc., wherein expected yield during the season is likely to be less than 50% of Normal Yield.

26. What are Post Harvest losses?

Assessment of yield loss on the individual plot basis in case of occurrence of the hailstorm, cyclone, cyclonic rains and unseasonal rains resulting in damage to harvested crop lying in the field in 'cut and spread' / small bundled condition for drying up to a maximum period of two weeks(14 days) from harvesting .

27. How survey will be conducted?

Area basis (Grampanchayat /village wise /Insurance Unit wise) or Individual farm basis

28. What is the Survey Report?

It includes all possible information regarding Insurance particulars, coverage, cause of losses, relevant weather data (rainfall, temperature etc.), status of the subject matter

of insurance, claim form and other relevant claims documents, supporting photos/videos.

29. What is the process flow for getting the license?



Kindly speak with us if you need further clarification in this regard.

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