



**GENERAL INSURERS' (PUBLIC SECTOR) ASSOCIATION OF INDIA**

Ground Floor, Jeevan Tara Bldg., 5, Sansad Marg, New Delhi-110001

Phones:011-23744597 / 98 Fax 011-23744599

15-3-2017

To

The General Managers (Technical),  
Member Companies

Re: **Revision of Survey Fees / Investigation Fees/ Expenses**

Dear Sir,

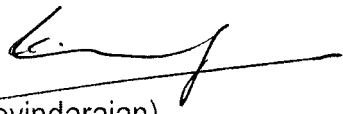
This is further to the various correspondence and meetings of GM(Technical – Motor / Non-Motor) held in GIPSA for revision in Survey Fees/ Investigation Fees/ Expenses. After several rounds of meetings held with Member Companies, the proposals for revision in Survey Fees in various departments made by the Member Companies was placed before the Governing Board of GIPSA and approved in its meetings held on 26.12.2016 and 22.02.2017.

The revised Survey/ Investigation Fees/ Expenses Schedule, as approved by the Governing Board of GIPSA is enclosed herewith (6 pages). For the sake of uniformity, it is advised by the Board that the same shall be made effective in the Member Companies w.e.f. 01.04.2017 for the losses occurring on or after 01.04.2017, after securing the approval of the Boards of the respective companies, if required.

A scanned copy of the Revised Schedule is also being mailed to the CMD Secretariat of the Member Companies for necessary action.

Kindly acknowledge receipt of the communication.

Yours sincerely,

  
(K. Govindarajan)

Chief Executive

Enclosure: As above.

**SCHEDULE OF SURVEY / INVESTIGATION FEES / EXPENSES**

**Effective Date:**

This Revised Schedule shall be effective from 01.04.2017 for the losses occurring on or after 01.04.2017.

**I FIRE AND ENGINEERING:**

**(1) Material Damage:**

S.No.	Assessed Loss (Rs.)	Existing Fees (Rs.)	Revised Fees (Rs.)
1.	Upto 50,000/-	12% of the assessed loss subject to minimum of 2,500/-	12% of the assessed loss subject to minimum of 2,500/-
2.	Above 50,000 upto 1,00,000/-	6,000/- + 2.25% on balance above 50,000/-	6,000/- + 2.25% on balance above 50,000/-
3.	Above 1,00,000/- upto 10,00,000/-	7,125 + 1.75% on balance above 1,00,000/-	7,125 + 1.75% on balance above 1,00,000/-
4.	Above 10,00,000/- upto 25,00,000/-	22,875 + 1.5% on balance above 10,00,000/-	22,875 + 1.5% on balance above 10,00,000/-
5.	Above 25,00,000/- upto 50,00,000/-	45,375 + 1.25% on balance above 25,00,000/-	45,375 + 1.25% on balance above 25,00,000/-
6.	Above 50,00,000/- upto Rs. 1,00,00,000/-	76,625 + 0.75% on balance above 50,00,000/-	76,625 + 0.75% on balance above 50,00,000/-
7.	Above 1,00,00,000/- upto 5,00,00,000/-	1,14,125 + 0.35% on balance above 1,00,00,000/-	1,14,125 + 0.35% on balance above 1,00,00,000/-
8.	Above 5,00,00,000/- upto Rs. 15,00,00,000	2,54,125 + 0.10% on balance above 5,00,00,000/- (Subject to maximum of 7,00,000/-)	Rs.2,54,125/- plus 0.70% on the balance above Rs.5,00,00,000/-
9.	Above 15,00,00,000/- upto 50,00,00,000/-		Rs.9,54,125/- plus 0.25% on the balance above Rs.15,00,00,000/-
10.	Above 50,00,00,000/-		Rs.18,29,125/- plus 0.15% on balance above Rs.50,00,00,000 Subject to a Max. of Rs.25,00,000/-

Notes –

- For assessment under Indemnity as well as Reinstatement Value Policies, the survey fees applicable will be on the Gross assessed loss on Reinstatement Value Basis.
- In cases where the claim is not admissible but surveyor has assessed the loss, without prejudice, survey fee should be paid based on the assessed loss.

**(2) Loss of Profit:**

Assessed Loss (Rs.)	Existing Fees (Rs.)	Revised Fees (Rs.)
Upto 5,00,000/-	200% of Material Damage Fees	200% of Material Damage Fees
Above 5,00,000/- upto 10,00,000/-	Rs.28,250/- + 150% of fees for Material Damage on balance amount exceeding Rs.5,00,000/-	Rs.28,250/- + 150% of fees for Material Damage on balance amount exceeding Rs.5,00,000/-
Above 10,00,000/-	Rs.41,375/- + 100% of fees for material damage on balance amount exceeding Rs.10,00,000/- subject to maximum of Rs.5,00,000/-	Rs.41,375/- + 100% of fees for material damage on balance amount exceeding Rs.10,00,000/- subject to a maximum of Rs.18,00,000/-.

**(3) Preliminary Survey Fees:**

Appointment of any preliminary surveyor for Property Damage Claim should be avoided as far as possible. In case, any preliminary surveyor has to be appointed then his fees may be paid at flat amount of Rs.5,000/- irrespective of category of the surveyor.

**(4) Fees Payable to the Surveyors where assessment of the claim is not required:**

Appearance in a Court / Tribunal / Ombudsman office / Consumer Forum etc.

Type of Licence issued by IRDAI	Existing Fees	Revised Fees
Fellow Member	Rs.4,800 per day	Rs. 10,000/- per day
Associate Member	Rs.3,600 per day	Rs. 7,500/- per day
Licentiate Member	Rs.2,400 per day	Rs. 5,000/- per day

**(5) Total loss claims:**

A claim may be treated as Total Loss when salvage value is below 5% of the sound value of the property destroyed. The fee to be paid for total loss claim may be restricted to 75% of the fees prescribed for normal claims.

**(6) Salvage:**

When the surveyor is required to undertake reconditioning and sale of salvage on behalf of the Account / Interest concerned, he may be paid fees and actual expenses maximum upto 5% of value realized subject to max. Rs.10,00,000/-.

**II MISCELLANEOUS DEPARTMENT**

**(1) Schedule of Survey Fees:**

Continue the existing practice i.e. to use Fire & Engineering Survey Fee Schedule for Misc. Dept. also.

**(2) Schedule for Doctors' Fees:**

In regard to Doctors Fees for Mediclaim and other health policies, the existing practice of deciding the fees by DGM/ CRM depending upon the standing of the Doctor will continue subject to the following limits:

Existing Fees		Revised Fees	
Maximum of Rs. 750/- for General Physicians	Maximum of Rs.1,500/- for Specialists	Maximum of Rs. 1500/- for General Physicians	Maximum of Rs.3000/- for Specialists

**III MARINE (CARGO) SURVEY FEES**

**Assessment of Loss/Damage to all types of Cargo:**

**(a) Job work exceeding 5 hours for any loss:**

S. No.	Type of Licence issued by IRDAI	Existing Fees	Revised Fees
1	Fellow Member	Rs.6,000/- for on the job exceeding 5 hrs per day subject to a maximum of Rs.50,000/-	Rs.7,500/- for on the job exceeding 5 hrs per day subject to a maximum of Rs.50,000/-
2	Associate Member	Rs.4,800/- for on the job exceeding 5 hrs per day subject to a maximum of Rs.35,000/-	Rs.6,000/- for on the job exceeding 5 hrs per day subject to a maximum of Rs.35,000/-
3	Licentiate Member	Rs.3,000/- for on the job exceeding 5 hrs per day subject to a maximum of Rs.25,000/-	Rs.3,750/- for on the job exceeding 5 hrs per day subject to a maximum of Rs.25,000/-

**(b) On the job work not exceeding 5 hrs for any loss:**

S. No.	Type of Licence issued by IRDAI	Existing Fees	Revised Fees
1	Fellow Member	Maximum of Rs.3,000/-	Maximum of Rs.3,750/-
2	Associate Member	Maximum of Rs.2,500/-	Maximum of Rs.3,125/-

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3	Licentiate Member	Maximum of Rs.1,500/-	Maximum of Rs.1,825/-
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**Notes –**

- 1 Appointing office should pay the survey fees, if the insured does not pay. Survey fees should also be paid, even if the liability to the insurer is NIL under the policy provided the surveyor is appointed by insurers.
- 2 For claims involving machinery and equipment requiring detailed inspection in line with Engineering Surveys to ascertain the extent of loss, Fire & Engineering Schedule of Fee will be applicable.

**(2) Claims for non-delivery and shortages:**

S. No.	Category of Surveyor	Existing Fees	Revised Fees
1	Fellow Member	Maximum of Rs.3,000/-	Maximum of Rs.3,750/-
2	Associate Member	Maximum of Rs.2,500/-	Maximum of Rs.3,125/-
3	Licentiate Member	Maximum of Rs.1,500/-	Maximum of Rs.1,825/-

**Note –** For Claims involving machinery and equipments requiring detailed inspection in line with Engineering Surveys to ascertain the extent of loss, Fire & Engineering Schedule of Fees will be applicable.

**IV MOTOR DEPARTMENT**

**(1) Survey Fees:**

S. No.	Estimate of Repairs (Rs.)	Existing Fees	Revised Fees
1.	Upto 20,000/-	Rs.750/-	Rs. 850/-
2.	20,000/- to 50,000/-	Rs.1,100/-	Rs. 1200/-
3.	50,000/- to 1,00,000/-	Rs.1,300	Rs. 1500/-
4.	1,00,000/- to 2,00,000/-	Rs.2,000/-	Rs. 2300/-
5.	Above Rs.2,00,000/-	Rs.2000/- + 0.65% on balance above Rs.2,00,000/- subject to maximum of Rs.10,000/-.	Rs. 2300/- + 0.7% on balance amount above Rs.2,00,000/- subject to a maximum of Rs.12,000/-
6.	Rs. 2,00,001/- to Rs. 5,00,000/-		
7.	Rs. 5,00,001/- to Rs. 10,00,000/-		
8.	Above Rs. 10,00,000/-		

**(2) Valuation of Vehicle:**

Existing Fee	Revised Fees
Maximum Rs.750/-	Two & Three Wheeler - Rs. 750/- Pvt.Car/Taxis - Rs. 1000/- Others - Rs. 1500/-

**(3) Investigation for OD Claims:**

Existing	Revised
Rs 1500/- plus conveyance by public transport and/or by Two Wheeler, TA and DA and other out of pocket expenses. Additional fee for additional effort for complicated cases. In exceptional circumstances the Third Party claim investigator may be reimbursed conveyance expenses by Car/Taxi provided prior approval is obtained from competent authority.	Rs. 2000/- plus conveyance by public transport and/or by Two Wheeler, TA and DA and other out of pocket expenses. Additional fee for additional effort for complicated cases. In exceptional circumstances the Third Party claim investigator may be reimbursed conveyance expenses by Car/Taxi provided prior approval is obtained from competent authority.

**(4) Re-inspection / Spot Survey Fees:\***

S. No.	Re-inspection / Spot Survey	Existing Fees	Revised Fees
1.	Upto 80 Kms	Rs 750/-	Rs. 850/-
2.	Above 80 Kms	Rs 1,000/-	Rs. 1200/-

**(5) Outstation Survey (Spot,/Final/Re-inspection) involving overnight Stay away from the normal place of work:**  
Fees calculated at 150% of the amount determined as per scale given above will be payable.

**(6) Motorized Machines:**

The above schedule is to apply for Survey jobs in respect of motorized machines also. However, in the case of following types of miscellaneous class vehicles, Fire & Engineering fee schedule may apply.

- (a) Cranes: Breakdown vehicles, mobile cranes and goods carrying vehicles having a crane as a part of or fixed to the vehicle or trailer.
- (b) Dumpers, Dust Carts, Water Carts, Road Sweepers and Tower Wagons, Mechanical Navies, shovels, Grabs, Excavators, Mobile Plant, Road Rollers, Site Clearing and Leveling Plant and Tar Sprayers.

Note: The above provisions will not be applicable to dumpers/ tippers registered as Goods carrying vehicle

**V AVIATION DEPARTMENT**

**Survey Fees:**

(i) Assessment of Loss/Damage by any Aviation Surveyor licensed in India – Rs. 15,000/- per man day for eight hours. Expenses payable as per Section VI (General Provisions) of Survey Fee Schedule shall be in addition to the above fees.

(ii) Assessment of Loss/Damage by Foreign/overseas/global Aviation Surveyors – to be decided by the Companies.

**VI GENERAL PROVISIONS APPLICABLE TO ALL DEPARTMENTS**

**(1) Fees for Joint Survey:**

**Existing:** Appointment of Joint Surveyors shall be at the discretion of Head Office and fee for joint survey may be paid @ 133 1/3% of the schedule to be shared equally.

**Revised:** Appointment of Joint Surveyors shall be at the discretion of Head Office and fee for joint survey may be paid @ 150% of the schedule to be shared equally.

**(2) Fees of Consultant / Specialist :**

Wherever a Consultant / Specialist is appointed to assist the surveyor, his fee shall be negotiated and agreed at the time of appointment itself.

**(3) Additional fees payable at the discretion of the company:**

Whenever any special efforts are required for assessing loss in respect of complicated claims, payment of additional fees if any, may be decided by the companies as per the following level.

- DGMs / CRMs - Upto 150% of Survey Fees including the claims falling within the Financial Authority of Divisional Offices
- GM - Upto 200% of Survey Fees
- HCC - Exceeding 200% of Survey Fees

**(4) Investigation Fees (other than Motor):**

**Existing:** DGMs / CRMs to negotiate in advance the fees depending upon status of the investigators and nature of investigation

**Revised:** DGMs / CRMs to negotiate in advance the fees depending upon status of the investigators and nature of investigation, subject to minimum Rs. 3500/-.

**(5) Conveyance Expenses:**

- (i) Survey undertaken within local Municipal limits / township/city/urban agglomeration

Class of City	Existing Fees	Revised Fees
A Class Cities	Rs.500/-	Rs. 600/-
Other Places	Rs.300/-	Rs. 350/-

- (ii) Survey undertaken outside local Municipal limits / township/city/urban agglomeration.

- (a) Reimbursement on actual basis (Travel by Air / Rail):

Class of City	Existing Fees	Revised Fees
Fellow Member	Air (Economy) / AC II Tier	Air (Economy) / AC II Tier
Associate and Licentiate Member	AC-II – Discretion for allowing travel by higher classes for difficult areas and due to urgency shall be with CRM/DGM	AC-II – Discretion for allowing travel by higher classes for difficult areas and due to urgency shall be with CRM/DGM

- (b) Where the surveyor travels by road:

- (i) Where the surveyor travels by road in his own car upto a distance of 350 Kms from his normal place of work to attend to a survey, he shall be paid uniformly a Km rate equal to 15% of the local price of petrol per litre for distance actually travelled. Where the distance travelled is more than 350 Kms, he may do so with the prior approval of the officer appointing him for the work
- (ii) Where the surveyor travels by taxi with the **prior approval of the appointing officer** he will be entitled to actual taxi fare incurred.
- (iii) If the surveyor undertakes the journey in his own motor cycle or scooter to the site of the accident/garage and other places on the claims work he shall be paid uniformly a KM –rate equal to 7.5% of the local price of petrol per litre for distance actually traveled.

**(6) Hotel charges:**

Reimbursement of lodging charges for stay in any ITDC or 3 Star Hotel (A.C. single room) may be made to surveyor on production of original bills and receipts from the hotel. However, if accommodation is not available in any of the ITDC or 3 star Hotels, then the surveyor may stay in any other hotel in which case, the maximum lodging charges payable to the surveyor will be either the lodging charges applicable to ITDC / 3 Star Hotel or actual expenses incurred towards lodging charges whichever is lower.

**(7) Daily Halting Allowance:**

Class of City	Existing Fees	Revised Fees
A Class Cities	Rs. 750/-	Rs. 1200
B Class Cities	Rs. 600/-	Rs. 900
Other Places	Rs. 500/-	Rs. 750

The Daily Halting Allowance shall be paid for the period commencing from the time of outward journey from the headquarter to the time of return to the headquarter. Payment of daily halting allowance shall be regulated by the following scale:

(a)	Every unit of 24 hours	Full daily halting allowance
(b)	Period exceeding 12 hours	Same as for 24 hour unit
(c)	Period exceeding 6 hours but not Exceeding 12 hours	50% of the amount for a 24 hour unit
(d)	Period not exceeding 6 hours	30% of the amount for a 24 hour unit

No daily halting Allowance shall be paid for journey within the jurisdiction of the Surveyors Headquarters i.e. Municipal or town limits.

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B-I  
[Signature]

**(8) Photographs / Video / CDs:**

<b>Existing</b>	<b>Comments of Company</b>
Charges to be reimbursed on the basis of actual number of digital photographs @ Rs.10/- per photo subject to a maximum of Rs.200/-. Bills / cash memos not to be insisted upon. In addition to still / digital photographs, Videography may be encouraged and actual expenses be reimbursed subject to a maximum of Rs.1,000/-.	Charges to be reimbursed on the basis of actual number of digital photographs (both soft copy and hard print) @ Rs.10/- per print subject to a maximum of Rs.200/-. Bills / cash memos not to be insisted upon. In addition to still / digital photographs, Videography may be encouraged and actual expenses be reimbursed subject to a maximum of Rs.1,000/-.

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