

# INDIAN INSTITUTE OF INSURANCE SURVEYORS AND LOSS ASSESSORS

(Promoted by IRDA, Govt. of India)

Ref: IIISLA / EOI /2020

Date: August 07, 2020.

## :AN OPEN MESSAGE TO MEMBERS:

Dear IIISLA Members,

This is an open message to all the members of the profession, and I request you to receive it with an open mind, contemplate, discuss, debate and conclude; such that we can pursue our path further.

Any profession cannot progress ahead without proper direction, stipulation of objectives / goals to be pursued, with predefined performance parameters and ample work potential. Our profession thrived on the independent nature / freelance pattern, performing as an intermediary between the Insurer and Policy holder, though our remuneration is paid by Insurer in the form of Survey Fee.

Ever since the Regulator (IRDAI) came into existence, the Regulations made for the Surveyors pursued the path of controversy with grades introduced as A,B,C; Financial limits, Restriction of Departments to practice; in the year 2000; A, B, C replaced subsequently with F, A, L - 2013, Membership of IIISLA mandatory -2015; and now license to continue delinking with membership of IIISLA - proposed regulations 2020.

So, after two decades of Regulation, we are back to pre regulation days, with only license as requirement, if 2020 regulation are notified in their proposed form. But what is the work environment / job potential for Surveyors as of now in the Industry. Regulations promoted 'Employees of Insurers' to hold SLA license, Increased NSL and did not care for the Surveyor profession by fixing proper remuneration and facilitating professional environment of job potential. With Corporate licenses, the profession has turned to a business rather than a profession.

While so, major threats to the profession appear to be, notwithstanding the regulations in the pipeline; I. In house employees acting as Surveyors - Private Sector; II. EOI / LAA - Public Sector.

We have to agree that for major part it is our own professional brothers who are responsible for the above two maladies which have now taken the shape of real threat to endanger the independent nature of the SLA profession. Let us not go into such details, but then let us concentrate on, as to how to overcome the situation for the profession to survive and move towards regaining its lost glory, with much refined professional approach.

#### I. In house employees acting as Surveyors:

1. Nobody should impart surveyor training to employees of insurers.

2. Any Member of IIISLA accepting as a Trainer is responsible to make sure that Trainee is not an Employee, having valid education qualification and shall be a Student Member of IIISLA; before the applicant is accepted as a Trainee. Trainer has to register his trainee with the concern unit & Chapter also within 15days of commencement of training.

3. Trainer himself will be under scanner, if he accepts to be a Trainer to any of the employees with an Insurance Co., or with a Corporate, or with a Garage or any such employment. The Trainee needs to be full time with the Trainer, and a mutually acceptable / or as declared by IIISLA stipend has to be paid. Trainee has to submit a **project report** during last Qtr. to IIISLA H.O. **Trainer** has to get the Project Topic from the Chapters.

4. No Trainer will accept more than 2 trainees at any given point of time.

5. Chapters should be responsive to the new entrants to the profession by helping them to find a competent Trainer, and guiding them through the paper work for enrolment to membership of IIISLA, and forwarding to HO, within time frame laid for the purpose.

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6. Failing to follow the above guidelines will result in levy of penalty financially or blocking the name to act as trainer for 2 years.

7. SOP for the Training, is attached for your information and suggestions for improvement, if any.

Click Here to download SOP for the Training

### II. EOI / LAA.

Coming to EOI / LAA issues, such of the members of IIISLA who are already in such business, either directly or through proxy (or in the name of kith and kin) MUST say Good Bye to such activity within next few days, and in any case latest by 'Independence Day-2020', and come out with an open declaration to that effect. In this month of 'Independence Day', please show your concern and love to the profession. Please note, while the private sector is depriving us jobs by sheer violations; it is again our fellow brothers who are trying to snatch the jobs in bulk in the form of EOI /LAA.

We may apprehend / argue that if it is not we, such agency will go to business houses like MFC; but that is not a justification to resort to contract surveying. Let us work together as independent professionals and face the threat of 1) Inhouse survey and 2) Contract Survey.

Together we can build pressure on the Industry not to outsource any survey job to contractors; and not promote conflict of interest by using employees of Insurers in loss assessment. We will provide 'digital solution' for the TAT and 'Claims Process Portal' for monitoring and control.

With these few words, I give a call for all of my professional colleagues to please focus your attention on the above two threats and come out with your suggestion / actions supporting the call for unity of Independent Surveyors across the Industry/Country.

Corporate Surveyors are also advised to act professionally, and accept such jobs which they themselves can handle, and not resort to outsourcing of any sort. Out sourcing / proxy surveying has to be stopped at any cost, if we want this profession to survive and progress towards excellence; and make its mark in the Industry.

Thanks & Regards, D. Chandrasekhara Raju, B. Tech (Mech), MBA, FIII, President, IIISLA, Hyderabad. +91-99490-95995.

Encl: SOP - Training - IIISLA: