

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

RAJYA SABHA
UNSTARRED QUESTION NO. 1296
TO BE ANSWERED ON 06/12/2024

INSURANCE COMPANIES EMPANELLED UNDER PMFBY

1296. SHRI P. P. SUNEER:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the details of empanelled insurance companies under Pradhan Mantri Fasal Bima Yojana (PMFBY) including criteria for empanelment, separately for public sector and private sector insurance companies, State-wise;
- (b) the data on premium collected, contributions from the Central and State Governments and insurance amount paid to farmers in the last three years, State-wise;
- (c) the details of complaints of irregularities, frauds and corruption in the implementation of the scheme received in the last three years and the details of action taken; and
- (d) the details of action taken against insurance companies including debarment from the scheme since 2020?

ANSWER

THE MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
(SHRI RAMNATH THAKUR)

(a): The insurance companies engaged in agricultural/rural insurance businesses and having adequate experience, infrastructure, financial strength and operational capabilities are empanelled by Department of Agriculture & Farmers Welfare (DA&FW). Once the insurance company has been empanelled by DA&FW, it is considered as pre-qualified to bid floated by State Governments for the selection of Implementing Agency (IA) to undertake implementation of the scheme in the States/UTs.

At present, in addition to all the 5 Public Sector General Insurance Companies, namely, Agriculture Insurance Company of India Ltd., National Insurance Company Ltd., New India Assurance Company Ltd., Oriental Insurance Company Ltd., United India Insurance Company Ltd.; 15 private general insurance companies namely, Bajaj Allianz General Insurance Company Ltd., Cholamandalam MS General Insurance Company Ltd., Future Generali India Insurance Company Ltd., HDFC-ERGO General Insurance Company Ltd., ICICI-Lombard General Insurance Company Ltd., IFFCO-Tokio General Insurance Company Ltd., Reliance General Insurance Company Ltd., SBI General Insurance Company Ltd., Shriram General Insurance Co. Ltd., Tata-AIG General Insurance Company Ltd., Universal Sompo General Insurance Company Ltd., Royal Sundaram General Insurance company Ltd., Go-Digit General Insurance company Ltd., Kshema General Insurance Ltd. and Raheja QBE General Insurance Company Ltd. have been empanelled for implementation of PMFBY in the country. The

company for implementation of the scheme is selected by the State Government concerned through transparent tender process from the empanelled list of companies

(b): As per provisions of the scheme farmer's share in premium has been capped at 2% during Kharif season and 1.5% for Rabi season for food and oilseed crops and 5% for commercial/ horticultural crops (both Kharif & Rabi Seasons). Remaining share of premium is shared by the Central and State Government on 50 : 50 basis except for North Eastern States & Himalayan States, where it is shared in the ratio of 90 : 10 with certain conditions. Some States have also decided to share farmer's share of premium from State budget. State-wise details of premium collected from farmers and claims paid to farmers during last three years i.e. from 2021-22 to 2023-24 are **annexed**.

(c) & (d): All the major work like selection of insurance model, selection of Insurance Companies through transparent bidding process, assessment of crop yield/crop loss for calculation of admissible claims are performed by the State Government concerned or Joint Committee of State Government officials and concerned insurance company. The roles and responsibilities of each stakeholder are defined in the Operational Guidelines of the scheme for the proper execution of the scheme. However, during the implementation of PMFBY, some grievances have been received against insurance companies about non-payment and/or delayed payment/under payment of claims. Such delays are generally on account of incorrect/delayed submission of farmer premium by banks; disputes between State Government and insurance companies regarding yield data; delay in release of State Government's share of funds; non-deployment of sufficient personnel by insurance companies etc. These grievances suitably addressed as per provisions of the scheme.

Since the scheme is implemented by the State Government, in order to resolve the grievances/complaints including those related to claims of insured farmers, provision of Stratified Grievance Redressal Mechanism viz. District Level Grievance Redressal Committee (DGRC), State Level Grievance Redressal Committee (SGRC) has been made in the Revised Operational Guidelines of the Scheme. These committees have been given the detailed mandate as outlined in the Operational Guidelines for hearing the complaints/ grievances and to dispose them as per the stipulated procedure.

To further improve the grievance redressal mechanism, Krishi Rakshak Portal and Helpline (KRPH) has been developed and introduced from January, 2024. A single Pan-India toll free number 14447 has been deployed and linked to the insurance companies database, where farmers can raise their grievances/issues. Timelines to resolve these grievances/issues has also been fixed. From January 2024 till October, 55.49 lakh calls have been received on KRPH, out of which, 24.96 lakh were complaints. Rest of the issues raised were either informative or seeking advisory. Out of the 24.96 lakh grievances/complaints, 22.55 lakh (90%) have been resolved. This mechanism has helped the Central and State Governments to monitor the grievances of stakeholders at a unified platform.

Premium and Claims details of KHARIF & RABI Crops under PMFBY and RWBCIS Combined as on 30th October 2024 (All figures in INR Crores)						
State/UT Name	2021-22		2022-23*		2023-24#	
	Farmer Premium	Paid Claims	Farmer Premium	Paid Claims	Farmer Premium	Paid Claims
A & N Islands	0.012	0.000	0.002	0.000	0.004	0.000
Andhra Pradesh	-	-	66.02	566.62	0.00	0.00
Assam	0.18	273.30	4.38	16.86	6.43	12.69
Chhattisgarh	186.08	1,432.82	212.38	533.99	219.91	517.92
Goa	0.00	0.00	0.01	0.00	0.00	0.00
Haryana	313.82	1,714.25	344.05	2,491.69	153.12	209.50
Himachal Pradesh	20.21	77.60	21.55	24.40	37.51	18.49
Jammu & Kashmir	6.58	56.05	6.90	6.04	16.70	30.38
Karnataka	249.48	1,489.93	324.28	1,555.97	373.18	2,021.56
Kerala	7.40	95.20	10.43	165.13	11.64	0.00
Madhya Pradesh	814.79	2,909.92	650.08	1,027.48	653.98	564.41
Maharashtra	664.34	4,613.47	901.29	5,032.09	193.61	4,887.60
Manipur	0.34	1.48	0.44	1.62	0.52	1.95
Meghalaya	-	-	0.04	0.01	0.01	8.63
Odisha	135.26	1,045.88	132.31	568.01	12.47	155.88
Puducherry	0.002	8.015	0.002	2.951	0.001	0.000
Rajasthan	823.79	5,176.77	838.93	4,129.74	1,015.61	926.32
Sikkim	0.08	0.53	0.15	0.00	-	-
Tamil Nadu	166.88	836.07	161.82	898.51	148.71	603.93
Tripura	0.37	2.63	0.44	0.28	0.58	0.00
Uttar Pradesh	284.70	988.00	286.18	944.70	281.97	393.42
Uttarakhand	39.05	122.86	55.25	207.02	60.58	38.72
Total	3,713.39	20,844.75	4,016.93	18,173.10	3,186.53	10,391.39

- Did not implement, 0.00 – very low figure (less than 1 lakh)
