

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

RAJYA SABHA
UNSTARRED QUESTION NO. 651
TO BE ANSWERED ON 05/12/2025

COMPLAINTS AGAINST INSURANCE COMPANIES UNDER RWBCIS

651. SHRI ANIL KUMAR YADAV MANDADI:

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

- (a) whether Government has enrolled insurance companies to process the claims under Restructured Weather Based Crop Insurance Scheme (RWBCIS);
- (b) if so, the details of the insurance companies that have been engaged to process and settle the claims as on date;
- (c) whether Government has received any complaint against insurance companies regarding non-settlement of insurance claims under RWBCIS; and
- (d) if so, the details of the same, insurance company-wise?

ANSWER

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

(a) & (b): 20 general insurance companies including all the 5 Public Sector general insurance companies namely, Agriculture Insurance Company of India Ltd. (AIC), National Insurance Company Ltd. (NIC), New India Assurance Company Ltd. (NIA), Oriental Insurance Company (OIC), United India Insurance Company Ltd. (UIIC) and 15 private Sector general insurance companies namely, Bajaj-Allianz, HDFC-ERGO, Iffco-Tokio, Reliance, ICICI-Lombard, Universal-Sompo, Royal Sundaram, Chola-MS, Future Generali, SBI General, Shriram General, Tata-AIG, GoDigit, Kshema and Raheja QBE General Insurance Company Ltd. have been empanelled by the Government of India for implementation including workout and settlement of claims under Weather Based Crop Insurance Scheme (RWBCIS) and Pradhan Mantri Fasal Bima Yojana (PMFBY) in the country. However, w.e.f. Kharif 2022 season, all the claims are worked out and paid on National Crop Insurance Portal (NCIP) using Public Finance Management System (PFMS) credentials. Further, the specific insurance company in the States is selected by the concerned State Government through transparent bidding process.

(c) & (d): Majority of the claims under PMFBY and RWBCIS are settled within the stipulated timelines i.e within 21 days of the receipt of requisite yield data from the concerned State Government, by the insurance companies. However, during the implementation of PMFBY, some complaints were received in the past about payment of claims which are primarily on account of **(a) delay in providing State Government share of subsidy (b) non-payment/delayed payment or under payment of claims on account of incorrect/delayed submission of insurance proposals by banks (c) discrepancy in yield data & consequent disputes between State Government and insurance companies etc.** The pending claims on account of these issue are settled after their resolution as per provisions of the scheme.
