

GOVERNMENT OF INDIA
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
DEPARTMENT OF FISHERIES

RAJYA SABHA

UNSTARRED QUESTION No. 1327
TO BE ANSWERED ON 11TH FEBRUARY, 2026

Group Accident Insurance Scheme

1327 Shri Digvijaya Singh:

Will the Minister of *Fisheries, Animal Husbandry and Dairying* be pleased to state:

- (a) the number of accidental deaths of fishermen reported annually since 2021;
- (b) the average time taken for settlement of insurance claims under Group Accident Insurance Scheme (GAIS);
- (c) whether the adequacy of the ₹ 5 lakh insurance cover has been indexed against inflation or living costs; and
- (d) if not, the reasons for deferring enhancement despite repeated Committee recommendations?

ANSWER

MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING

SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH

(a) to (d): The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying is implementing a flagship scheme ‘Pradhan Mantri Matsya Sampada Yojana’ (PMMSY) to bring about Blue Revolution through sustainable and responsible development of fisheries sector and welfare of fishermen in India with an investment of Rs. 20,750 crore in all States/ Union Territories. The scheme *inter-alia* provides social security measure to fishers, fish workers through group accidental insurance coverage to both marine and inland fishers and allied fish workers wherein the entire insurance premium amount is shared between the Centre & State in the ratio of 60:40 basis for General States, 90:10 for the Himalayan & North Eastern States and in the case of the Union Territories, the entire premium amount is paid by the Centre. The insurance coverage provided under the PMMSY includes (i) Rs.5,00,000/- against death or permanent total disability, (ii) Rs.2,50,000/- for permanent partial disability and (iii) hospitalization expenses in the event of accident for a sum of Rs. 25,000/-. During the last four years (2021-22 to 2024-25) and current financial years(2025-26) of the implementation of the PMMSY, Central Government has released a sum of Rs.149.07 crores for insurance coverage of 167.33 Lakh fishers with an average of 33.46 lakh fishers annually. Total 3261 accidental death claims have been reported under the scheme till date. Further, as per the Standard Operating Procedure (SOP) of the Group Accident Insurance Scheme (GAIS), all claims are required to be intimated within 120 days of the accident, and all mandatory documents as prescribed for the respective category of claim are to be submitted within 180 days of the accident. Upon receipt of a complete claim proposal along with all mandatory documents by the Insurance Company, the claim is required to be settled within 15 days.

Besides, under the erstwhile Blue Revolution scheme, insurance coverage for fishers was modest, with relatively lower benefit amounts. Based on the suggestions received from State Governments and evaluation of Blue Revolution Scheme, the GAIS coverage under PMMSY has been significantly enhanced both in scale and value to provide increased financial security and risk mitigation to fishers. As such, the sum assured has been increased from ₹2 lakh to ₹5 lakh for accidental death or permanent total disability, ₹1 lakh to ₹2.5 lakh for permanent partial disability, along with ₹10,000/- to Rs. 25,000 hospitalization support, compared to much lower limits under the erstwhile Blue Revolution scheme.
