

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

RAJYA SABHA
UNSTARRED QUESTION NO - 1174
ANSWERED ON 29/07/2026

FISHERMEN INSURANCE CLAIMS IN ANDHRA PRADESH UNDER GAIS

1174. SHRI SANA SATHISH BABU:

Will the Minister of FISHERIES, ANIMAL HUSBANDRY AND DAIRYING be pleased to state:

- (a) whether Government is strengthening the implementation of the Group Accident Insurance Scheme (GAIS) in Andhra Pradesh, if so, the details thereof;
- (b) steps taken to simplify the claim filing and settlement process under GAIS by reducing procedural requirements and enhancing coordination among implementing agencies;
- (c) number of fishermen covered and insurance claims settled under GAIS, during last five years, along with the amount of compensation disbursed thereunder in Andhra Pradesh; and
- (d) measures taken to ensure timely financial assistance to the families of deceased/injured fishermen under GAIS in Andhra Pradesh?

ANSWER

THE MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
(SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH)

(a) and (b): The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India is implementing the Pradhan Mantri Matsya Sampada Yojana (PMMSY) with a total outlay of Rs. 20,750 crore for the development of the fisheries sector in all States and Union Territories (UTs) including the state of Andhra Pradesh. The scheme, *inter-alia*, provides social security measures to both marine and inland fishers and allied fish workers through Group Accidental Insurance Scheme (GAIS) coverage; wherein the insurance premium amount is shared between the Centre and State in the ratio of 60:40, for the Himalayan & North Eastern States the ratio is 90:10 while in the case of the Union Territories, the entire premium amount is borne by the Centre. The insurance coverage provided under the PMMSY includes (i) Rs.5,00,000/- in the event of death or permanent total disability, (ii) Rs.2,50,000/- in the event of permanent partial disability and (iii) Rs. 25,000/ as hospitalization expenses in the event of an accident.

In order to simplify the claim filing and settlement process under GAIS, standardized claim formats and checklists have been prescribed, timelines have been communicated to all State Governments/UT administrations, and regular coordination meetings are conducted with State/UT Fisheries Departments, the insurance intermediary and the insurance companies to address deficiencies, expedite submission of claim documents, and ensure timely settlement of eligible claims.

(c) and (d) Andhra Pradesh has participated in the Group Accident Insurance Scheme (GAIS) for the first time in the current financial year(2026-2027). Proposals have been received from Andhra Pradesh to extend insurance coverage to 2,84,888 fishers and no claims have been made till date for settlement. The Scheme Guidelines mandates that claim intimation is required to be submitted within 120 days from the date of the accident and the complete claim proposal, along with all requisite documents, must be submitted within 180 days. Regular review meetings and follow up on the reviews are conducted to expedite the process in a timely manner.
