

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

RAJYA SABHA
UNSTARRED QUESTION NO. 1452
TO BE ANSWERED ON THE 31/07/2026

PREMIUM COLLECTED AND CLAIMS SETTLED UNDER PMFBY

1452. SMT. RANJEET RANJAN:

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

- (a) the State/UT-wise premium collected, claims received, claims approved, claims paid and claims pending under the Pradhan Mantri Fasal Bima Yojana (PMFBY) since 2022;
- (b) the State/UT-wise and year-wise details of private-sector insurance companies participating in the PMFBY since 2021;
- (c) the details of year-wise premium collected by private and public sector insurance companies and claims paid to farmers between 2021-22 and 2025-26; and
- (d) the insurer-wise details of claims pending beyond the prescribed timeline along with the value of such claims?

ANSWER

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

- (a): State/UT-wise details of premium collected from farmers, claims reported, claims paid and claims pending under the Pradhan Mantri Fasal Bima Yojana (PMFBY) since 2022-23 to 2025-26, as on 24.07.2026 are given in **Annexure-I**.
- (b): State-wise details of private sector general insurance companies selected by the State Governments concerned through tendering process for implementation of PMFBY from 2021-22 to 2025-26, as on 24.07.2026 are given in **Annexure-II**.
- (c) & (d): Details of year-wise premium collected from farmers by private and public sector insurance companies, claims paid and claims pending to farmers between 2021-22 to 2025-26, as on 24.07.2026 is given in **Annexure-III**.

**State-wise details of Farmers premium, Reported Claims, Paid Claims and Pending Claims
under PMFBY from 2022-23 to 2025-26 (As on 24.07.2026)**

State/UTs	Farmer Share	Reported Claims	Paid Claims	Pending Claims
	(Rs. In Crore)			
A & N Islands	0.01	0.05	0.05	0.002
Andhra Pradesh	146.85	3,794.60	976.75	2,817.86
Assam	28.98	215.25	211.10	4.15
Chhattisgarh	886.76	1,679.06	1,620.94	58.12
Goa	0.02	0.01	0.01	0.002
Haryana	1,041.87	4,227.11	4,124.00	103.11
Himachal Pradesh	131.48	320.28	301.56	18.72
Jammu & Kashmir	53.97	129.82	119.67	10.15
Jharkhand	0.50	52.95	19.39	33.56
Karnataka	1,598.92	10,146.35	10,032.73	113.62
Kerala	50.24	363.80	362.42	1.39
Madhya Pradesh	2,635.18	4,898.99	4,780.63	118.36
Maharashtra	1,995.17	23,052.02	22,829.06	222.96
Manipur	1.94	6.53	5.31	1.22
Meghalaya	0.06	38.93	38.61	0.32
Mizoram	0.02	-	-	-
Odisha	164.86	1,027.78	1,003.21	24.56
Puducherry	0.01	19.32	18.07	1.25
Rajasthan	3,826.98	14,084.15	13,193.70	890.45
Sikkim	0.36	0.34	0.32	0.03
Tamil Nadu	639.24	2,812.84	2,797.74	15.11
Tripura	2.01	4.65	4.55	0.10
Uttar Pradesh	1,132.23	2,823.04	2,741.98	81.06
Uttarakhand	285.37	988.56	977.44	11.12
Total	14,623.05	70,686.44	66,159.24	4,527.20

State-wise details of private sector general insurance companies selected by the State Governments for implementation of PMFBY from 2021-22 to 2025-26

State/UT	Year	Private Insurance Company
ANDAMAN & NICOBAR ISLANDS	2023	Kshema General
	2024	Kshema General
	2025	Kshema General
ANDHRA PRADESH	2022	HDFC Ergo
		IFFCO Tokio
		Indusind General
		SBI General
	2023	Bajaj General
		HDFC Ergo
		SBI General
		Universal Sompo
	2024	Generali Central
		ICICI Lombard
		IFFCO Tokio
		Indusind General
		SBI General
		Tata AIG
	2025	Generali Central
		ICICI Lombard
		IFFCO Tokio
		Indusind General
		SBI General
		Tata AIG
ASSAM	2021	Generali Central
		HDFC Ergo
		Indusind General
		SBI General
	2022	Generali Central
		HDFC Ergo
		Indusind General
		SBI General
	2023	Generali Central
		HDFC Ergo
		Indusind General
		SBI General
	2024	Bajaj General
		Generali Central
		HDFC Ergo
		ICICI Lombard
		Indusind General
		SBI General
	2025	Bajaj General
		Generali Central
		ICICI Lombard
		SBI General

CHHATTISGARH	2021	Bajaj General
	2022	Bajaj General
	2023	Bajaj General
		HDFC Ergo
	2024	Bajaj General
		HDFC Ergo
	2025	Bajaj General
		HDFC Ergo
GOA	2021	Generali Central
	2022	Generali Central
	2023	Bajaj General
	2024	Bajaj General
	2025	Bajaj General
HARYANA	2021	Bajaj General
		Indusind General
	2022	Bajaj General
		Indusind General
	2023	Kshema General
	2024	HDFC Ergo
		Indusind General
	2025	HDFC Ergo
		Indusind General
HIMACHAL PRADESH	2021	HDFC Ergo
		IFFCO Tokio
		SBI General
	2022	HDFC Ergo
		IFFCO Tokio
		SBI General
	2023	Generali Central
		Kshema General
	2024	Generali Central
		Kshema General
	2025	Generali Central
		Kshema General
JAMMU AND KASHMIR	2021	IFFCO Tokio
		Indusind General
	2022	IFFCO Tokio
		Indusind General
	2023	IFFCO Tokio
		Indusind General
	2024	IFFCO Tokio
		Indusind General
	2025	Bajaj General
		Indusind General
		Kshema General
JHARKHAND	2024	Bajaj General
		Generali Central
		HDFC Ergo
		ICICI Lombard

	2025	Bajaj General
		Generali Central
		HDFC Ergo
		ICICI Lombard
KARNATAKA	2021	Bajaj General
		Generali Central
		HDFC Ergo
		ICICI Lombard
		SBI General
		Universal Sompo
	2022	Bajaj General
		Generali Central
		HDFC Ergo
		ICICI Lombard
		SBI General
		Universal Sompo
	2023	Bajaj General
		Generali Central
		HDFC Ergo
		IFFCO Tokio
		Indusind General
		Kshema General
		SBI General
		Tata AIG
		Universal Sompo
	2024	HDFC Ergo
		IFFCO Tokio
		Kshema General
		Tata AIG
		Universal Sompo
	2025	HDFC Ergo
		IFFCO Tokio
		Indusind General
		SBI General
		Tata AIG
		Universal Sompo
MADHYA PRADESH	2021	HDFC Ergo
		Indusind General
	2022	Indusind General
	2023	HDFC Ergo
		IFFCO Tokio
		SBI General
	2024	HDFC Ergo
		IFFCO Tokio
		SBI General
	2025	HDFC Ergo
		IFFCO Tokio
		SBI General

MAHARASHTRA	2021	Bajaj General
		HDFC Ergo
		ICICI Lombard
		IFFCO Tokio
		Indusind General
	2022	Bajaj General
		HDFC Ergo
		ICICI Lombard
		Indusind General
	2023	Chola MS
		HDFC Ergo
		ICICI Lombard
		Indusind General
		SBI General
		Universal Sompo
	2024	Bajaj General
		Chola MS
		Generali Central
		HDFC Ergo
		ICICI Lombard
		Indusind General
		SBI General
		Universal Sompo
	2025	Bajaj General
		Generali Central
		ICICI Lombard
		Universal Sompo
MANIPUR	2021	Bajaj General
	2022	Bajaj General
	2023	Bajaj General
	2024	Kshema General
	2025	Kshema General
MIZORAM	2025	Tata AIG
ODISHA	2021	HDFC Ergo
		Indusind General
	2022	HDFC Ergo
		Indusind General
	2023	Generali Central
		Indusind General
		SBI General
	2024	Generali Central
		Indusind General
		SBI General
	2025	Generali Central
		Indusind General
		SBI General

PUDUCHERRY	2023	Bajaj General
		ICICI Lombard
		Kshema General
	2024	Bajaj General
		ICICI Lombard
		Kshema General
	2025	Bajaj General
		ICICI Lombard
		Kshema General
RAJASTHAN	2021	Bajaj General
		Generali Central
		HDFC Ergo
		Indusind General
		SBI General
		Universal Sompo
	2022	Bajaj General
		Generali Central
		HDFC Ergo
		Indusind General
		SBI General
		Universal Sompo
	2023	Indusind General
		Kshema General
	2024	Indusind General
		Kshema General
	2025	Indusind General
		Kshema General
SIKKIM	2024	Generali Central
	2025	Generali Central
TAMIL NADU	2021	IFFCO Tokio
	2022	Bajaj General
		HDFC Ergo
		IFFCO Tokio
		Indusind General
	2023	Generali Central
		HDFC Ergo
		IFFCO Tokio
		Universal Sompo
	2024	Bajaj General
		HDFC Ergo
		Kshema General
		SBI General
		Universal Sompo
	2025	Bajaj General
		HDFC Ergo
		Kshema General
		SBI General
		Universal Sompo

TRIPURA	2021	HDFC Ergo
	2022	HDFC Ergo
	2023	HDFC Ergo
	2024	HDFC Ergo
	2025	Bajaj General
UTTAR PRADESH	2021	HDFC Ergo
		IFFCO Tokio
		Universal Sompo
	2022	HDFC Ergo
		IFFCO Tokio
		Universal Sompo
	2023	HDFC Ergo
		IFFCO Tokio
		SBI General
		Universal Sompo
	2024	HDFC Ergo
		IFFCO Tokio
		SBI General
		Universal Sompo
	2025	HDFC Ergo
		IFFCO Tokio
		SBI General
		Universal Sompo
UTTARAKHAND	2021	SBI General
	2022	SBI General
	2023	HDFC Ergo
		Kshema General
		SBI General
	2024	Kshema General
		SBI General
	2025	Kshema General
		SBI General

Annexure-III

PMFBY & RWBCIS: Insurer wise Farmers Premium, Reported Claims, Claims Paid and Pending Claims from 2021-22 to 2025-26 as on 24.07.2026

IC (PSU/Private)	IC Name	Farmer Share of Premium	Reported Claims	Paid Claims	Pending Claims
		(Rs. In Crore)			
Public Sector Company	AIC	8,774.81	39,707.26	38,560.26	1,147.00
	National	0.34	7.08	7.01	0.07
	Oriental	219.85	5,799.96	5,417.53	382.44
	United India	79.23	1,443.32	1,440.13	3.19
	Total	9,074.24	46,957.62	45,424.92	1,532.70
Private Sector Company	Bajaj General	1,052.22	5,771.91	4,917.76	854.15
	Bharti AXA	66.62	481.64	481.64	-
	Chola MS	0.36	640.92	640.16	0.75
	Generali Central	333.13	1,649.63	1,419.57	230.06
	HDFC Ergo	1,576.68	7,257.52	6,775.53	481.99
	ICICI Lombard	343.36	2,222.51	2,212.15	10.37
	IFFCO Tokio	896.66	3,922.86	3,696.28	226.58
	IndusInd General (earlier Reliance)	1,941.21	8,494.52	8,159.85	334.67
	Kshema General	562.48	1,522.03	1,441.83	80.20
	SBI General	1,410.30	7,287.15	6,931.14	356.01
	Tata AIG	197.38	1,041.50	938.04	103.46
	Universal Sompo	897.05	4,068.40	3,692.72	375.67
	Total	9,277.45	44,360.59	41,306.67	3,053.92
Grand Total		18,351.69	91,318.21	86,731.59	4,586.62

Note: The above pending claims include claim liabilities on account of State Governments for claims exceeding the threshold defined under Alternative Risk Transfer (ARTM) adopted by the State Governments concerned.
