

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

LOK SABHA
UNSTARRED QUESTION NO. 2627
TO BE ANSWERED ON THE 1ST AUGUST, 2017

MONITORING OF INSURANCE CLAIMS BY IRDA

2627. SHRI CH. MALLA REDDY:

Will the Minister of AGRICULTURE AND FARMERS WELFARE कृषि एवं किसान कल्याण मंत्री be pleased to state:

- (a) whether it is a fact that the Insurance sector regulator, IRDA which is supposed to ensure smooth payments is not properly monitoring the pay outs of crop insurance claims under Pradhan Mantri Fasal Bima Yojana, (PMFBY);
- (b) if so, the reasons therefor;
- (c) whether the long time taken in assessment of crop losses, delay in payments of subsidies by State Governments, deficient IT infrastructure of insurance companies and absence of good agricultural data are the main reasons for inordinate delay in paying crop insurance claims; and
- (d) the details of the measures taken by the Government for timely payment of claims to farmers under the Scheme?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्रालय में राज्य मंत्री (SHRI PARSHOTTAM RUPALA)

(a) & (b): No, Madam. Insurance and Regulatory Development Authority of India (IRDA) is established as insurance regulator inter alia to protect the interests of and secure fair treatment to policy holders and to ensure speedy settlement of genuine claims, to prevent insurance frauds and other malpractices and put in place effective grievances redressal machinery and they are doing their duties in this area including claims under PMFBY.

(c) & (d): Yes, Madam. However, keeping in view the delay in settlement of claims under erstwhile Crop Insurance Schemes, substantially reduced timelines for submission of yield data/weather data, processing and settlement of claims have been fixed in the PMFBY/Restructured Weather Based Crop Insurance Scheme (RWBCIS). In addition scheme also provides for use of Remote Sensing Technology, Smart phones & Mobile app and Drones for quick estimation of crop losses to ensure early settlement of claims. Crop Insurance Portal has been launched. This is being used extensively for ensuring better administration, co-ordination amongst stakeholders, transparency and seamless flow of information/data and early settlement of claims.
