

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

**LOK SABHA**  
**STARRED QUESTION NO. 209**  
TO BE ANSWERED ON THE 2<sup>ND</sup> JANUARY, 2018

**CROP INSURANCE CLAIMS**

\*209. SHRI ANANDRAO ADSUL:  
SHRI ADHALRAO PATIL SHIVAJIRAO:

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

- (a) whether the crop insurance claim is calculated on the basis of crop-cutting experiments and if so, the details thereof;
- (b) whether it is a fact that there has always been a problem in getting timely and accurate data for expediting payment of insurance claims to the farmers and if so, the facts thereof;
- (c) whether in order to reduce the delay in settling insurance claims for crop damage, the Government proposes to review crop insurance assessment method and plans to use drones, satellite-based imaging and geospatial technology to get timely and accurate data on yields and if so, the details along with the salient features thereof; and
- (d) the manner in and the extent to which it will be helpful for farmers?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण ½â"ãè

(SHRI RADHA MOHAN SINGH)

(a) to (d): A statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (d) OF LOK SABHA  
STARRED QUESTION NO. 209 DUE FOR REPLY ON 2<sup>ND</sup> JANUARY, 2018.**

(a) to (d) : Yes, Madam. Claim amounts for wide spread calamities under yield index based Pradhan Mantri Fasal Bima Yojana (PMFBY) are calculated based on the yield data arrived from conduct of requisite number of Crop Cutting Experiments (CCEs). However, losses due to localized risks of hailstorm, landslide and inundation and post-harvest losses are calculated on individual insured farm level and not on the basis of CCEs.

Under PMFBY, the insurance unit area has been reduced to Village/village Panchayat for major crops and States have to conduct atleast 4 CCEs per crop at village/village panchayat level, 10 at Mandal/Phirka/Revenue Circle/Hobli or any other equivalent unit, 16 at Taluka/Tehsil/Block level and 24 at district level. As a result the total number of CCEs to be conducted has increased tremendously. This is further aggravated by the fact that only a small window is available for conduct of CCEs. In the circumstances, manual data collection and manual transmission to insurance companies impedes timely and accurate yield data, which in turn leads to delay in claim processing and settlement. Keeping this in view under PMFBY, realtime collection and transmission of yield data through Smartphone/CCE Agri App was initiated and even made mandatory for Kharif 2017 season. In addition, use of Remote Sensing Technology (RST) including satellite data, drones based images etc. is also being harnessed, especially for CCE planning and risk mapping of districts and for dispute/area discrepancy resolution.

Use of smart technology for various aspects of the crop insurance programme will ensure rationalization of actuarial premium rates, facilitate auto calculation of claims based on realtime yield data for timely settlement of claims thereby benefitting the farming community.