

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

**LOK SABHA**  
**UNSTARRED QUESTION NO. 972**  
TO BE ANSWERED ON THE 24<sup>TH</sup> JULY, 2018

**INSURANCE UNDER PMFBY**

972. SHRIMATI MEENAKASHI LEKHI:  
DR. P.K. BIJU:

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

- (a) the details of the Pradhan Mantri Fasal Bima Yojana (PMFBY) along with the details of insurer companies and system of approval for insurance of agricultural yield;
- (b) the number of farmers provided insurance under the PMFBY till date;
- (c) the details of the premium collected since the launch of PMFBY till date, State/ Union Territory-wise and date-wise;
- (d) the details of insurance amount released, State/Union Territory-wise and date-wise;
- (e) whether the insurers have returned the premium collected from the farmers in Kerala, if so, the details thereof and if not, the reasons therefor; and
- (f) the corrective steps taken by the Government in this regard?

**ANSWER**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FARMERS WELFARE

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

(a): The flagship scheme of Pradhan Mantri Fasal Bima Yojana (PMFBY) was introduced from Kharif 2016 season in the country. The salient features of the Scheme include *inter alia* comprehensive risk coverage from pre-sowing to post harvest losses due to non-preventable natural risks; minimum uniform fixed premium rate payable by farmers i.e. maximum 2% for Kharif crops, 1.5% for Rabi Crop and 5% for annual commercial/horticultural crops, with balance of actuarial/bidder premium to be shared by the Central and State Government on 50 : 50 basis; the sum insured has been made equal to Scale of Finance to maximize the risk coverage; realistic assessment of losses by lowering of unit area of insurance to village/village panchayat level for assessment of losses of major crops and to individual farm level for assessment of losses due to localised calamities of hailstorm, landslide and inundation and post-harvest losses; stipulation of time lines for every stage of the claim settlement cycle with final settlement to be done within two months from harvest; adoption of technology for accurate and transparent loss assessment through capture of Crop Cutting Experiments (CCEs) data through smartphones/ CCE Agri App on National Crop Insurance Portal and use of Remote Sensing Technology.

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Government of India has empanelled 18 insurance companies for implementation of PMFBY which include beside the Agriculture Insurance Company of India Ltd. (AIC) all four public sector general insurance companies and 13 private general insurance companies, list of which is at **Annexure-I**.

The Scheme is being implemented on area approach basis for wide spread natural calamities like drought, floods etc. and on individual farm level for losses due to localised calamities of hailstorm, landslide and inundation and for post-harvest losses.

Under PMFBY, in the area based /end of season assessment of yield loss, as per scheme provisions, in case 'Actual Yield' (AY) per hectare of insured crop for the insurance unit (calculated on the basis of requisite number of Crop Cutting Experiments), falls short of specified 'Threshold Yield' (TY), all insured farmers growing that crop in the defined/notified area are deemed to have suffered shortfall in yield of similar magnitude and claims are worked out and paid to them as per following formula :

$$\frac{\text{Threshold Yield (TY)} - \text{Actual Yield (AY)}}{\text{Threshold Yield (TY)}} \times \text{Sum Insured}$$

Individual farm level claims for localised calamities of hailstorm, landslide and inundation and for post-harvest losses are worked out on the basis of survey conducted by the committee comprising of State Government and insurance company representatives.

(b) to (d): State/Union Territory-wise details of number of farmer applicants covered, premium collected, estimated claims and claims paid since launch of PMFBY are given in **Annexure-II**.

(e) & (f): As per scheme provisions, premium is collected by the insurance company in consideration for coverage of risk to crops and claims if any, on account of yield loss whether they are more or less than the premium collected, are settled/paid to the farmers by insurance companies. As such the premium collected by insurance companies, whether from the farmers or from the Government as subsidy is not returned by the insurance companies and only admissible claims are settled by them.

**ANNEXURE-I****Names of insurance companies empanelled for implementation of Crop Insurance****Schemes in the country**

1	AGRICULTURE INSURANCE COMPANY OF INDIA LTD.
2	NEW INDIA ASSURANCE COMPANY LTD.
3	NATIONAL INSURANCE COMPANY LTD.
4	ORIENTAL INSURANCE COMPANY LTD.
5	UNITED INDIA INSURANCE COMPANY LTD.
6	BAJAJ ALLIANZ GENERAL INSURANCE COMPANY LTD.
7	BHARTI AXA GENERAL INSURANCE COMPANY LTD.
8	CHOLAMANDALAM MS GENERAL INSURANCE COMPANY LTD.
9	FUTURE GENERALI INSURANCE COMPANY LTD.
10	HDFC ERGO GENERAL INSURANCE COMPANY LTD.
11	ICICI LOMBARD GENERAL INSURANCE CO. LTD.
12	IFFCO-TOKIO GENERAL INSURANCE COMPANY LTD.
13	RELIANCE GENERAL INSURANCE COMPANY LTD.
14	SBI GENERAL INSURANCE COMPANY LTD.
15	SHRIRAM GENERAL INSURANCE COMPANY LTD.
16	TATA AIG GENERAL INSURANCE COMPANY LTD.
17	UNIVERSAL SOMPO GENERAL INSURANCE COMPANY LTD.
18	ROYAL SUNDARAM GENERAL INSURANCE COMPANY LTD.

									<b>Annexure-II</b>
Details of Farmer Applicants Insured, premium collected and claims settled under Pradhan Mantri Fasal Bima Yojana (PMFBY) during 2016-17 and 2017-18									
Kharif 2016									
									Amount in Lakhs
States	No. of Farmers Insured	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Estimated Claims	Approved Claims	Claim Paid	No. of farmers Benefitted against Approved Claims
Andhra Pradesh	1,618,537	18,112	24,439	24,439	66,990	65,294	64,584	64,370	794,642
Assam	51,749	411	140	140	691	502	502	502	23,370
Bihar	1,485,432	13,062	49,594	49,594	112,250	29,142	29,142	20,162	151,080
Chhattisgarh	1,399,189	12,755	7,217	7,217	27,189	13,304	13,304	13,304	96,966
Goa	744	7	0	0	7	3	3	3	111
Gujarat	1,842,386	22,434	97,276	110,828	230,538	122,928	122,928	122,904	639,228
Haryana	738,856	12,686	4,604	8,320	25,609	23,491	23,491	23,401	153,822
Himachal Pradesh	134,616	466	81	81	629	599	599	583	27,415
Jharkhand	828,412	3,783	11,374	11,374	26,530	2,985	2,460	2,028	39,627
Karnataka	1,356,875	19,038	34,569	34,569	88,177	121,290	115,036	113,656	671,811
Kerala	31,531	312	273	273	858	1,796	1,796	1,735	21,046
Madhya Pradesh	4,071,974	45,953	124,144	124,144	294,242	183,176	183,176	183,148	1,102,254
Maharashtra	10,997,398	59,930	176,200	176,200	412,330	207,959	207,959	207,959	2,793,225
Manipur	8,366	74	143	143	359	196	196	127	8,358
Meghalaya	63	1	1	1	3	3	3	-	48
Odisha	1,766,541	13,783	19,746	19,746	53,276	42,935	42,935	42,928	166,436
Rajasthan	6,231,514	22,499	90,016	90,016	202,532	160,606	160,169	160,168	2,413,121
Tamil Nadu	15,873	554	211	211	976	549	549	401	1,586
Telangana	708,876	8,962	7,122	7,122	23,206	16,627	16,395	16,273	208,992
Tripura	1,881	5	0	0	5	8	8	8	502
Uttar Pradesh	3,714,316	26,260	19,388	19,388	65,037	45,055	45,055	44,986	953,773
Uttarakhand	175,243	1,466	545	545	2,556	1,669	1,669	1,668	50,500
West Bengal	3,053,408	13,253	6,358	6,358	25,968	10,411	10,217	8,077	291,212
Grand Total	40,233,780	295,806	673,442	690,710	1,659,958	1,050,527	1,042,176	1,028,391	10,609,125

Rabi 2016-17									
States	No. of Farmers Insured	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Estimated Claims	Approved Claims	Amount in Lakhs	
								Claim Paid	No. of farmers Benefitted against Approved Claims
A & N Islands	324	0	0	1	2	15	15	15	295
Andhra Pradesh	153,420	1,786	5,247	5,247	12,281	25,465	25,465	22,044	87,931
Assam	8,516	86	43	43	173	14	14	14	76
Bihar	1,228,838	7,408	10,977	10,977	29,362	5,919	-	-	57,755
Chhattisgarh	149,950	894	2,247	2,247	5,388	2,701	2,701	2,686	39,768
Goa	13	0	0	0	0	-	-	-	-
Gujarat	132,753	2,505	1,514	1,514	5,532	3,269	3,269	3,269	39,568
Haryana	597,172	6,967	1,883	1,883	10,732	5,992	5,992	5,695	63,085
Himachal Pradesh	245,309	2,638	1,943	1,943	6,523	3,913	3,913	3,826	85,716
Jharkhand	49,342	181	215	215	611	172	172	150	5,150
Karnataka	1,387,115	6,943	29,936	29,936	66,816	88,493	65,174	49,007	382,964
Kerala	45,874	410	1,024	1,024	2,459	2,596	343	332	2,288
Madhya Pradesh	3,109,342	31,223	43,026	43,026	117,274	16,148	15,440	14,979	213,521
Maharashtra	1,003,817	9,302	26,167	26,167	61,637	23,627	23,627	23,086	128,240
Meghalaya	26	0	0	0	1	-	-	-	-
Odisha	53,695	480	76	76	632	199	199	199	2,054
Puducherry	8,537	26	129	154	310	757	757	757	4,299
Rajasthan	2,918,710	14,505	21,047	21,047	56,598	21,355	17,658	17,135	300,936
Sikkim	574	1	0	0	1	11	11	10	225
Tamil Nadu	1,434,554	11,330	55,762	55,762	122,854	353,533	341,182	321,678	1,386,943
Telangana	264,467	2,389	1,797	1,797	5,984	1,448	1,448	1,420	13,590
Tripura	10,879	24	5	5	35	50	16	3	351
Uttar Pradesh	3,052,960	20,336	10,654	10,654	41,644	10,434	10,434	10,434	202,367
Uttarakhand	86,328	489	556	556	1,602	1,078	1,078	1,078	11,205
West Bengal	1,078,566	10,060	17,522	19,056	46,639	31,826	31,304	27,799	258,734
<b>Grand Total</b>	<b>17,021,081</b>	<b>129,984</b>	<b>231,774</b>	<b>233,333</b>	<b>595,091</b>	<b>599,016</b>	<b>550,212</b>	<b>505,616</b>	<b>3,287,061</b>

Kharif 2017									
States	No. of Farmers Insured	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Estimated Claims	Approved Claims	Claim Paid	Amount in Lakhs No. of farmers Benefitted against Approved Claims
Andhra Pradesh	1,577,685	22,643	46,391	46,391	115,425	55,111	48,988	12,400	540,359
Assam	51,550	459	312	312	1,084	581	27	26	1,324
Bihar	1,160,193	10,554	28,306	28,306	67,166	41,152	5,000	-	28,000
Chhattisgarh	1,303,754	13,070	9,162	9,162	31,394	130,124	130,124	130,110	566,747
Goa	537	5	0	0	5	0	0	0	22
Gujarat	1,479,658	31,849	139,311	139,311	310,471	103,565	68,469	19,523	223,847
Haryana	630,888	12,366	6,035	11,157	29,557	49,318	36,207	20,013	128,682
Himachal Pradesh	125,468	285	32	32	349	312	312	312	23,573
Jammu & Kashmir	85,582	499	842	842	2,183	603	555	555	11,119
Jharkhand	1,149,786	2,654	8,731	8,731	20,116	5,300	3,650	-	83,017
Karnataka	1,576,090	23,885	81,835	81,835	187,555	58,119	43,182	31,675	297,905
Kerala	28,259	376	434	434	1,245	900	-	-	-
Madhya Pradesh	3,584,684	54,104	165,080	165,080	384,264	467,291	430,291	331,143	1,294,654
Maharashtra	8,438,026	42,342	164,545	164,545	371,432	254,446	246,224	239,598	4,172,197
Meghalaya	2,945	199	39	39	276	30	-	-	-
Odisha	1,836,408	14,615	34,734	34,734	84,083	165,784	66,289	66,289	377,349
Rajasthan	5,336,820	23,248	75,080	75,080	173,407	156,990	126,274	106,472	2,073,969
Sikkim	793	5	0	0	5	-	-	-	-
Tamil Nadu	156,596	2,339	2,044	2,044	6,428	5,886	1,500	-	-
Telangana	857,215	18,139	23,368	23,368	64,875	48,677	8,500	-	-
Tripura	2,320	12	2	2	16	0	0	0	32
Uttar Pradesh	2,493,118	18,430	25,850	25,850	70,130	22,331	22,330	21,977	377,526
Uttarakhand	101,743	982	1,152	1,152	3,286	2,527	2,527	2,527	44,068
West Bengal	2,356,212	8,599	7,527	10,093	26,219	21,737	2,099	1,221	43,242
<b>Grand Total</b>	<b>34,336,330</b>	<b>301,659</b>	<b>820,812</b>	<b>828,500</b>	<b>1,950,972</b>	<b>1,590,786</b>	<b>1,242,550</b>	<b>983,842</b>	<b>10,287,632</b>

<b>Rabi 2017-18</b>									
<b>Amount in Lakhs</b>									
<b>States</b>	<b>No. of Farmers Insured</b>	<b>Farmers Share in Premium</b>	<b>GOI Share in Premium</b>	<b>State Share in Premium</b>	<b>Gross Premium</b>	<b>Estimated Claims</b>	<b>Approved Claims</b>	<b>Claim Paid</b>	<b>No. of farmers Benefitted against Approved Claims</b>
A & N Islands	364	1	1	1	3	-	-	-	-
Andhra Pradesh	221,336	3,794	7,007	7,007	17,809	2,000	-	-	-
Assam	4,626	68	35	35	138	-	-	-	-
Bihar	1,074,290	7,244	13,735	13,735	34,714	430	-	-	-
Chhattisgarh	167,833	1,134	3,086	3,086	7,307	4,365	125	125	774
Goa	1	0	0	-	0	-	-	-	-
Gujarat	268,998	2,989	3,823	3,823	10,635	-	-	-	-
Haryana	680,529	8,123	3,423	3,423	14,969	-	-	-	-
Himachal Pradesh	252,637	2,762	2,322	2,322	7,406	-	-	-	-
Jammu & Kashmir	64,720	354	758	758	1,870	-	-	-	-
Jharkhand	47,652	210	695	695	1,599	-	-	-	-
Karnataka	25,421	484	2,338	2,338	5,160	-	-	-	-
Kerala	17,877	267	544	544	1,355	-	-	-	-
Madhya Pradesh	3,306,001	34,696	51,086	51,086	136,868	-	-	-	-
Maharashtra	1,330,443	9,135	25,761	25,761	60,657	802	802	744	7,095
Manipur	9,109	75	60	60	194	-	-	-	-
Odisha	62,626	605	647	647	1,899	-	-	-	-
Rajasthan	676,721	5,225	9,583	9,583	24,391	-	-	-	-
Sikkim	598	1	-	-	1	-	-	-	-
Tamil Nadu	1,128,118	9,502	55,741	55,741	120,985	-	-	-	-
Telangana	220,426	1,330	1,299	1,299	3,928	-	-	-	-
Tripura	9,354	47	6	6	58	-	-	-	-
Uttar Pradesh	2,791,377	19,752	24,009	24,009	67,770	7,196	4,196	3,146	52,532
Uttarakhand	82,684	791	1,298	1,298	3,387	-	-	-	-
West Bengal	1,601,837	15,047	14,396	14,396	43,838	9,050	-	-	-
<b>Grand Total</b>	<b>14,045,578</b>	<b>123,637</b>	<b>221,653</b>	<b>221,653</b>	<b>566,942</b>	<b>23,842</b>	<b>5,123</b>	<b>4,015</b>	<b>60,401</b>

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