

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

**LOK SABHA**  
**UNSTARRED QUESTION NO-2174**  
TO BE ANSWERED ON 20<sup>TH</sup> DECEMBER, 2022

**RELATIVE AND SUBJECTIVE INSURANCE PRICING**

2174. SHRI T.N. PRATHAPAN:  
SHRI BENNY BEHANAN:  
SHRI D.K. SURESH:

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

- (a) whether the Government has considered relative and subjective insurance pricing under this scheme, proportionate to size of land owned by farmers and costs of crop damage;
- (b) if so, the details thereof and if not, the reasons therefor;
- (c) whether the Government intends to conduct crop damage surveys in various agricultural regions, especially those most affected by weather damage; and
- (d) if so, the details thereof, State-wise and if not, the reasons therefor?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b): As per provisions of the Pradhan Mantri Fasal Bima Yojana (PMFBY) premium/pricing is discovered through bidding process by the concerned State Government. However, the farmer has to pay a uniform maximum premium of 1.5% and 2% of sum insured for Rabi and Kharif seasons respectively for food and oilseed crops and 5% for commercial/ horticultural crop irrespective of the category of farmers, size of holding, risk associated with the crops. Remaining amount of bidded premium is paid by the Government as premium subsidy and shared between Central and State Government on 50 : 50 basis except in North Eastern States where it is on 90 : 10 basis.

(c) & (d): Claims under PMFBY are worked out and paid on the basis of yield data based on Crop Cutting Experiments (CCEs) submitted by the concerned State Government to the concerned insurance company. Crop damage survey for settlement of claims at individual farm level for localised calamities and post harvest loss is conducted by a Joint Committee constituted by the State Government comprising officials of concerned State Government and insurance company.

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