

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

LOK SABHA
UNSTARRED QUESTION NO. 2185
TO BE ANSWERED ON THE 20TH DECEMBER, 2022

CROP INSURANCE CLAIMS

2185. SHRI RAMESHBHAI LAVJIBHAI DHADUK:

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

- (a) whether the crop insurance claims are counted on the basis of harvesting trials and if so, the details thereof;
- (b) whether the Government is aware of the persisting problem in getting timely and correct figures of crop insurance claims of farmers in order to get prompt payment of the claims and if so, the details thereof;
- (c) whether the Government is planning to use drone system, satellite based imaging and geospatial technology to reduce the delay in settlement for crop loss; and
- (d) if so, the details and salient features thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) to (d): The Pradhan Mantri Fasal Bima Yojana (PMFBY) is mainly implemented on 'Area Approach' basis. Admissible claims are worked out and paid directly to the insured farmer's account by the insurance companies on the yield data, based on requisite number of Crop Cutting Experiments (CCEs), per unit area, furnished to the concerned insurance company by the concerned State Government and claim calculation formula envisaged in the Operational Guidelines of the scheme subject to receipt of State Government's requisite share in premium subsidy. However, losses due to localized risks of hailstorm, landslide, inundation, cloud burst & natural fire and post-harvest losses due to cyclone, cyclonic/unseasonal rains & hailstorms are calculated on individual insured farm basis. These claims are assessed by a joint committee comprising representatives of State Government and concerned insurance company.

The CCEs are being conducted in a very short harvesting window and are labour intensive in most of the States and there is sometimes delay in submission of yield data by some States/UTs to insurance companies for few notified insurance unit areas which results in delay in settlement of admissible claims of farmers. Keeping this in view Operational Guidelines (OGs) for PMFBY envisage real time transfer of data through CCE Agri App with time and date stamp and use of technology to ensure timely settlement of farmers claims. Further, different pilot studies with different approaches like use of Remote Sensing Technology (RST) including satellite data, drones based images etc., especially for CCE planning, direct yield estimation at Gram Panchayat level, risk mapping of districts and for dispute/area discrepancy resolution etc. have been initiated through Mahalanobis National Crop Forecasting Centre (MNCFC) to leverage technology for implementation of PMFBY. Based on the results of these pilots, High Power Committee constituted in the matter has recommended for implementation of certain approaches for wheat and paddy crops.
