

GOVERNMENT OF INDIA
MINISTRY OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING
DEPARTMENT OF FISHERIES

LOK SABHA

UNSTARRED QUESTION NO.688
TO BE ANSWERED ON 6TH FEBRUARY, 2024

Comprehensive Personal Insurance Schemes

688. MS. DEBASREE CHAUDHURI:

Will the Minister of **FISHERIES, ANIMAL HUSBANDRY AND DAIRYING**
मत्स्यपालन, पशुपालन और डेयरी मंत्री be pleased to state;

- (a) the number of fishermen registered under the Group Accident Insurance for Active Fishermen scheme;
- (b) the number of families who have been assisted by the scheme, year-wise;
- (c) whether the Government has any proposal to institute a comprehensive personal insurance scheme for the fishermen fully funded by the Government; and
- (d) if so, the details thereof?

ANSWER

THE MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING

(SHRI PARSHOTTAM RUPALA)

(a) and (b): The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India under the sub-component on Group Accident Insurance Scheme (GAIS) of Pradhan Mantri Matsya Sampada Yojana (PMMSY) provides insurance coverage to fishers across the Country which includes (i) Rs. 5,00,000/- against accidental death or permanent total disability, (ii) Rs. 2,50,000/- for permanent partial disability and (iii) hospitalization expenses in the event of accident for a sum of Rs. 25,000/-. During last two years (2021-22 to 2022-23) and current financial year (2023-24), 96.48 lakh fishers with an average of 32.16 lakh fishers annually have been enrolled for providing insurance coverage under the Scheme. Year-wise details of the fisher family provided assistance under GAIS through claim settlement are as below:

Year	Number of families assisted for Claim Settlement
2021-22	329
2022-23	298
2023-24	9

(c) and (d): As the existing Group Accident Insurance Scheme (GAIS) under PMMSY provides insurance coverage to all categories of fishers including fish workers, fish farmers and any other categories of persons directly involved in fishing and fisheries related activities, with no contribution towards insurance premium from beneficiary, there is no proposal to institute a comprehensive personal insurance scheme for the fishermen.
