

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

LOK SABHA
UNSTARRED QUESTION NO.1403
TO BE ANSWERED ON THE 11TH FEBRUARY, 2020

PREMIUM UNDER NEW CROP INSURANCE SCHEME

1403. SHRI ASHOK MAHADEORAO NETE:

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

- (a) the details of premium amount paid to insurance companies by farmers, Central Government and State Governments after the implementation of new Crop Insurance Policy and the amount of compensation paid to the farmers along with the number of farmers to whom compensation was paid, State-wise;
- (b) the extra premium being paid by the farmers under new Crop Insurance Policy and the details thereof; and
- (c) the names of States with higher risk factor and the increase made in the premium amount at these places, the details thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) & (b): The State-wise and year-wise details of premium paid by Central Government, State Government & farmers to insurance companies, Claims reported and farmers benefitted under the Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS) since 2016 till Rabi 2018-19 are **annexed**.

Actuarial/bidded premium is charged by the insurance companies under these schemes. However, farmers have to pay a fixed premium of maximum of 2% of sum insured for Kharif season and 1.5% for Rabi seasons for food and oilseed crops and 5% for commercial/Horticultural crops. The remaining part of actuarial/bidded premium is shared equally by the Central and State Governments.

(c): Some States like Haryana, Uttarakhand, Himachal Pradesh, Uttar Pradesh, Jammu & Kashmir, Telangana etc. where yield variability is relatively less and low claims have been paid in the past, actuarial premium rates are comparatively very low, whereas in States like Gujarat, Karnataka, Tamil Nadu, Maharashtra etc. where yield variability is more and higher claims have been paid in the past, the actuarial premium rates are relatively high. The State-wise average premium rate for last three years is **annexed**.

ANNEXURE

State-wise details of premium, reported claims, number of farmers benefitted and average premium rate of the State since inception of the PMFBY/RWBCIS till 2018-19

FY 2016-17 - PMFBY & RWBCIS Combined - State Wise Business Statistics							
State/UT Name	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Reported Claims	No. of Farmers against paid Claims (number in Lakhs)	Average Premium Rate
	(Rs. in Crore)						
A & N Islands	0.002	0.005	0.009	0.016	0.146	0.003	3.46%
Andhra Pradesh	199.390	323.029	323.029	845.448	944.434	9.029	9.78%
Assam	4.972	1.837	1.837	8.647	5.355	0.236	3.67%
Bihar	204.620	605.813	605.813	1,416.247	347.892	2.174	11.99%
Chhattisgarh	136.494	94.637	94.637	325.769	160.070	1.382	4.50%
Goa	0.068	0.003	0.003	0.074	0.027	0.001	1.28%
Gujarat	243.256	947.617	1,083.811	2,274.684	1,267.196	6.800	18.93%
Haryana	196.526	65.787	102.076	364.388	296.168	2.247	3.09%
Himachal Pradesh	31.111	20.282	20.282	71.676	45.184	1.122	7.71%
Jammu & Kashmir	-	-	-	-	-	-	NA
Jharkhand	39.630	116.088	116.088	271.806	31.171	0.598	13.58%
Karnataka	238.449	558.013	558.013	1,354.476	2,053.293	18.382	13.87%
Kerala	7.219	12.967	12.967	33.153	44.554	0.552	9.97%
Madhya Pradesh	719.975	1,542.208	1,542.208	3,804.392	2,039.396	13.482	10.31%
Maharashtra	682.594	1,956.927	1,956.927	4,596.449	2,316.819	29.052	19.14%
Manipur	0.739	1.427	1.427	3.593	1.959	0.084	9.73%
Meghalaya	0.020	0.014	0.014	0.047	0.026	0.000	10.08%
Odisha	142.625	198.211	198.211	539.047	432.157	1.688	7.42%
Puducherry	0.225	1.202	1.453	2.880	7.572	0.043	8.47%
Rajasthan	365.927	1,088.949	1,088.949	2,543.826	1,946.855	29.446	14.33%
Sikkim	0.007	0.001	0.001	0.010	0.104	0.003	2.22%
Tamil Nadu	109.750	520.186	520.186	1,150.122	3,630.285	12.324	17.60%
Telangana	113.500	89.180	89.180	291.859	178.756	2.251	5.63%
Tripura	0.293	0.049	0.049	0.391	0.705	0.037	2.22%
Uttar Pradesh	529.508	339.105	339.105	1,207.719	575.042	11.967	4.15%
Uttarakhand	19.420	11.013	11.013	41.445	27.471	0.618	4.50%
West Bengal	230.100	240.661	255.998	726.759	421.710	5.495	6.02%
GRAND TOTAL	4,216.422	8,735.212	8,923.289	21,874.924	16,774.348	149.018	10.69%

FY 2017-18 - PMFBY & RWBCIS Combined - State Wise Business Statistics

State/UT Name	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Reported Claims	No. of Farmers against paid Claims (number in Lakhs)	Average Premium Rate
	(Rs. in Crore)						
A & N Islands	0.007	0.011	0.011	0.030	-	-	6.27%
Andhra Pradesh	258.683	521.230	521.230	1,301.143	730.754	6.970	11.66%
Assam	5.134	3.373	3.373	11.880	1.110	0.018	4.63%
Bihar	177.836	424.745	424.745	1,027.325	402.104	2.176	10.33%
Chhattisgarh	132.884	114.491	114.491	361.866	1,388.010	6.591	5.25%
Goa	0.048	0.001	0.001	0.051	0.005	0.000	1.13%
Gujarat	398.385	1,431.532	1,431.532	3,261.449	1,073.747	4.489	26.23%
Haryana	208.668	96.568	147.937	453.172	899.371	3.274	3.70%
Himachal Pradesh	30.505	23.501	23.501	77.506	64.708	1.470	10.07%
Jammu & Kashmir	8.997	15.988	15.988	40.972	9.810	0.260	8.44%
Jharkhand	28.262	91.832	91.832	211.926	46.935	1.392	14.17%
Karnataka	235.055	799.507	799.507	1,834.068	859.168	6.471	20.97%
Kerala	6.333	9.770	9.770	25.873	10.936	0.377	8.59%
Madhya Pradesh	820.339	2,015.319	2,005.985	4,841.643	5,894.019	23.997	11.16%
Maharashtra	508.616	1,874.029	1,874.029	4,256.674	3,286.168	53.703	22.45%
Manipur	0.747	0.597	0.597	1.941	0.670	0.036	3.90%
Meghalaya	1.009	0.206	0.206	1.421	0.017	0.000	5.31%
Odisha	145.063	337.630	337.630	820.324	1,779.045	7.550	11.22%
Puducherry	-	-	-	-	-	-	NA
Rajasthan	501.757	1,100.424	1,100.424	2,702.605	2,193.411	29.834	11.93%
Sikkim	0.064	0.001	0.001	0.065	0.038	0.001	2.21%
Tamil Nadu	124.165	608.990	608.990	1,342.144	1,978.869	9.583	19.08%
Telangana	189.298	244.739	244.739	678.776	630.962	4.366	8.65%
Tripura	0.593	0.074	0.074	0.741	0.999	0.027	3.51%
Uttar Pradesh	383.527	501.100	501.100	1,385.727	380.478	6.055	6.79%
Uttarakhand	18.819	24.513	24.513	67.844	39.435	0.685	7.91%
West Bengal	210.803	202.006	229.636	642.444	254.821	5.612	5.76%
GRAND TOTAL	4,395.596	10,442.174	10,511.840	25,349.610	21,925.589	174.936	12.40%

FY 2018-19 - PMFBY & RWBCIS Combined - State Wise Business Statistics							
State/UT Name	Farmers Share in Premium	GOI Share in Premium	State Share in Premium	Gross Premium	Reported Claims	No. of Farmers against paid Claims (number in Lakhs)	Average Premium Rate
	(Rs. in Crore)						
A & N Islands	0.051	0.096	0.096	0.243	-	-	9.03%
Andhra Pradesh	302.735	524.922	524.922	1,352.579	1,270.072	7.752	10.15%
Assam	5.829	3.403	3.403	12.635	0.093	0.002	4.10%
Bihar	-	-	-	-	-	-	NA
Chhattisgarh	161.101	364.030	364.030	889.161	1,067.473	6.585	11.30%
Goa	0.033	0.000	0.000	0.033	0.092	0.000	1.02%
Gujarat	402.556	1,369.413	1,369.413	3,141.382	2,600.870	13.445	22.97%
Haryana	253.353	262.244	325.002	840.599	926.161	4.100	6.12%
Himachal Pradesh	29.724	24.852	24.852	79.428	54.190	0.521	10.95%
Jammu & Kashmir	16.886	29.899	29.899	76.683	24.579	0.030	7.70%
Jharkhand	49.401	164.337	182.579	396.317	425.994	0.521	11.36%
Karnataka	232.592	795.153	795.153	1,822.898	2,859.816	12.467	18.93%
Kerala	6.179	15.061	15.061	36.300	23.325	0.050	11.44%
Madhya Pradesh	944.972	2,321.559	2,321.559	5,588.089	812.737	0.989	10.16%
Maharashtra	786.790	2,659.379	2,659.379	6,105.547	5,723.350	78.227	20.23%
Manipur	0.104	0.052	0.052	0.208	0.001	0.000	3.99%
Meghalaya	0.090	0.005	0.005	0.099	0.092	-	2.82%
Odisha	168.808	454.555	454.555	1,077.918	1,045.161	6.317	12.61%
Puducherry	0.901	1.107	1.107	3.115	0.452	0.005	5.45%
Rajasthan	592.972	1,430.132	1,430.132	3,453.237	2,972.515	14.546	12.23%
Sikkim	0.024	-	-	0.024	0.002	0.000	2.42%
Tamil Nadu	121.656	650.343	650.343	1,422.343	1,802.846	9.854	20.07%
Telangana	151.175	185.663	185.663	522.500	479.281	0.020	8.62%
Tripura	0.020	0.005	0.005	0.030	-	-	4.40%
Uttar Pradesh	410.543	545.633	545.633	1,501.809	453.972	6.039	6.86%
Uttarakhand	20.996	27.059	27.059	75.114	72.373	0.847	8.71%
West Bengal	259.282	205.799	242.607	707.688	560.544	2.771	4.97%
GRAND TOTAL	4,918.773	12,034.700	12,152.507	29,105.980	23,175.992	165.087	12.32%

* Kharif 2018 and Rabi 2018-19 claims are not yet fully reported.
