

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

LOK SABHA
UNSTARRED QUESTION NO. 4349
TO BE ANSWERED ON THE 29TH MARCH, 2022

CALCULATION OF CROP INSURANCE

4349. SHRI AJAY NISHAD:

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

(a) whether crop insurance claims are calculated on the basis of crop harvesting assessments;

(b) if so, the details thereof;

(c) whether the Government always faces problems in getting correct data on time for the quick settlement of insurance claims made by the farmers;

(d) if so, the details thereof;

(e) whether the Government plans to use drone, satellite imagery and Geo-spatial technology to reduce the delay in the settlement of insurance claims for crops damaged; and

(f) if so, the details along with features thereof?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

कृषि एवं किसान कल्याण मंत्री

(SHRI NARENDRA SINGH TOMAR)

(a) to (f): 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 based 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 labor 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.
