

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

LOK SABHA

UNSTARRED QUESTION No. 399
TO BE ANSWERED ON 2ND DECEMBER, 2025

Insurance to Fishers and Fish Farmers

399. Shri G M Harish Balayogi:

Will the Minister of **FISHERIES, ANIMAL HUSBANDRY AND DAIRYING** be pleased to state:

- (a) whether the Government has provided group accident insurance coverage to fishers and fish farmers in all districts of Andhra Pradesh, especially in Konaseema district, under Pradhan Mantri Matsya Sampada Yojana (PMMSY);
- (b) the total number of beneficiaries (female/SC/ST) covered under this insurance scheme during the last three years in the State, year and district-wise;
- (c) the amount of funds allocated, released and utilised towards premium payments under the scheme in the State during the last three years, year and district-wise;
- (d) the details regarding the claims made, settled and pending under each category of insurance coverage including the total amount disbursed in claims during the last three years in the State, year and district-wise;
- (e) the details regarding implementing agencies empanelled for claim settlement under the scheme in the State; and
- (f) whether the Government has set up a grievance redressal or monitoring mechanism to address delays in claim disbursement or denial of coverage and if so, the details thereof?

ANSWER

MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING

(SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH)

(a) to (f): The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying is implementing a flagship scheme 'Pradhan Mantri Matsya Sampada Yojana' (PMMSY) to bring about Blue Revolution through sustainable and responsible development of fisheries sector and welfare of fishermen in India with an investment of Rs.20,050 crore in all States/ Union Territories. The scheme *inter-alia* provides social security measure to fishers including inland fishermen and fish workers through Group Accidental Insurance Scheme (GAIS) under PMMSY to fishers including both marine and inland fishers and fish farmers wherein the entire insurance premium amount is shared between the Centre & State in the ratio of 60:40 basis for General States, 90:10 for the Himalayan & North Eastern states while in the case of the Union territories, the entire premium amount is paid by the Centre. The insurance coverage provided under Group Accidental Insurance Scheme includes (i) Rs.5,00,000/- against 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/-. Under PMMSY since its inception, Government has released a sum of Rs.149.07 crores towards premium for group accident insurance coverage of 167.30 lakh fishers with an average of 33.46 lakh fishers annually with no contribution from fisher and fish farmers. As regards the implementation of Group Accidental Insurance Scheme in Andhra Pradesh, the State has not given the willingness to participate in Group Accidental Insurance Scheme so far and reported that State Government is providing ex-gratia to the deceased fishermen families who died while in fishing.