

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

LOK SABHA
UNSTARRED QUESTION NO. 3932
TO BE ANSWERED ON THE 17TH MARCH, 2026

FARMERS AND LAND INSURED UNDER PMFBY

3932. SHRI SAPTAGIRI SANKAR ULAKA:
SHRI K SUDHAKARAN:
SHRI TANUJ PUNIA:
SHRI KARTI P CHIDAMBARAM:
SHRI ANTO ANTONY:
DR. MOHAMMAD JAWED:
DR. KIRSAN NAMDEO:
SHRI RAMASAHAYAM RAGHURAM REDDY:

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

- (a) the details of the total number of farmers covered and total area insured under the Pradhan Mantri Fasal Bima Yojana (PMFBY), separately for Kharif and Rabi seasons for the last five years, year-wise;
- (b) the details of the total premium paid by farmers and total claims paid out by insurance companies under PMFBY, separately for Kharif and Rabi crops for the last five years, year-wise;
- (c) the list of States currently not implementing the programme;
- (d) the year-wise list, 2021-22 onwards of public sector and private insurance companies engaged for implementing PMFBY;
- (e) the details 2021-22 onwards, of claims paid by each participating insurance company under PMFBY, year-wise;
- (f) whether the claims paid out under PMFBY have decreased during the said period and reasons therefor; and
- (g) whether private insurance companies have withdrawn/opted out of PMFBY, if so, the details thereof?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI BHAGIRATH CHOUDHARY)

(a) & (b): Year-wise and season-wise details of Farmer Applications enrolled, Area insured, Farmer's share in premium and total claims paid by the insurance companies during the last five years, i.e. from 2020-21 to 2024-25 (as on 31.12.2025) is given at **Annexure-1**.

(c): PMFBY is voluntary for State/UTs and farmers as well. At present, the scheme is being implemented by the 24 States/UTs. However, Bihar, Telangana, West Bengal, Punjab, Gujarat, Arunachal Pradesh, Nagaland, Delhi, Ladakh, Dadra & Nagar Haveli, Daman & Diu are currently not implementing the scheme.

(d): At present, in addition to all the 5 Public Sector General Insurance Companies, 15 private general insurance companies have also been empaneled for implementation of Crop Insurance schemes in the country. The company for implementation of the scheme is selected by the concerned State Government from the empaneled list of companies through transparent tender process. The insurance companies currently empaneled for implementation of PMFBY are as under:

PUBLIC SECTOR INSURANCE COMPANIES	
1.	Agriculture Insurance Company of India Ltd.
2.	National Insurance Company Ltd.
3.	New India Assurance Company Ltd.
4.	Oriental Insurance Company Ltd.
5.	United India Insurance Company Ltd.
PRIVATE SECTOR INSURANCE COMPANIES	
6.	Bajaj Allianz General Insurance Company Ltd.
7.	Cholamandalam MS General Insurance Company Ltd.
8.	Future Generali India Insurance Company Ltd.(now renamed as Generali Central)
9.	HDFC-ERGO General Insurance Company Ltd.
10.	ICICI-Lombard General Insurance Company Ltd.
11.	IFFCO-Tokio General Insurance Company Ltd.
12.	Reliance General Insurance Company Ltd.(now renamed as IndusInd General Insurance Company Ltd.)
13.	SBI General Insurance Company Ltd.
14.	Shriram General Insurance Co. Ltd.
15.	Tata-AIG General Insurance Company Ltd.
16.	Universal Sompo General Insurance Company Ltd.
17.	Royal Sundaram General Insurance company Ltd.
18.	Go-Digit General Insurance company Ltd.
19.	Kshema General Insurance Limited
20.	Raheja QBE General Insurance Company Ltd.

(e): Insurance Company-wise details of claims paid from 2021-22 to 2024-25 (as on 31.12.2025) have been given at **Annexure-2**.

(f): Extent of claims paid depends upon occurrence of natural calamities.

(g): In the last 4 years, out of the empanelled private Insurance Companies, Raheja QBE General Insurance Company Ltd., Go-Digit General Insurance Company Ltd., Royal Sundaram General Insurance company Ltd. and Shriram General Insurance Co. Ltd. have not participated in the tenders floated by State/UT Governments for selection of insurance company to implement PMFBY.

Coverage & Claim details of PMFBY from 2020-21 to 2024-25 (as on 31.12.2025)

Year	Season	Applications Enrolled	Area Insured	Farmers Share in Premium	Paid Claims
		(In No.)	(In Ha.)	(Rs In Crore)	
2020-21	Kharif	4,39,71,742	294.53	2,717.16	14,391.52
	Rabi	2,00,04,595	225.84	1,427.38	6,135.73
2021-22	Kharif	5,04,23,355	251.53	2,341.97	15,017.18
	Rabi	3,25,94,437	214.73	1,393.13	5,550.12
2022-23	Kharif	6,92,36,314	267.40	2,554.05	13,080.85
	Rabi	4,33,00,301	250.22	1,433.92	6,793.35
2023-24	Kharif	8,80,65,266	326.26	1,789.14	15,473.11
	Rabi	5,55,67,213	283.00	1,422.02	5,339.43
2024-25	Kharif	9,86,73,250	339.83	1,902.36	10,392.40
	Rabi	5,28,10,557	282.65	1,442.79	3,804.13
Total		55,46,47,030	2,735.98	18,423.92	95,977.84

Insurance Company-wise Claim details of PMFBY from 2021-22 to 2024-25

(as on 31.12.2025)

Insurance Company	Claims Paid (Rs. In Crore)				
	2021-22	2022-23	2023-24	2024-25	Total
Agriculture Insurance Company of India Ltd.	9,756.85	9,638.26	7,101.71	5,883.80	32,380.62
Bajaj Allianz General Insurance Company Ltd.	1,734.12	1,896.60	820.63	230.21	4,681.57
Bharti AXA General Insurance Company Ltd. #	481.64	-	-	-	481.64
Cholamandalam MS General Insurance Company Ltd.	-	-	411.81	226.13	637.94
Generali Central Insurance Company Ltd.	724.02	396.97	195.91	47.30	1,364.20
HDFC-ERGO General Insurance Company Ltd.	1,755.66	1,443.16	1,663.79	1,273.63	6,136.24
ICICI-Lombard General Insurance Company Ltd.	90.53	577.20	772.24	687.30	2,127.27
IFFCO-Tokio General Insurance Company Ltd.	1,038.25	216.71	942.15	752.72	2,949.83
Kshema General Insurance Limited	-	-	670.67	351.34	1,022.01
National Insurance Company Ltd.	2.95	3.55	-	-	6.50
Oriental Insurance Company Ltd.	-	-	3,415.52	1,529.67	4,945.19
IndusInd General Insurance Company Ltd.	2,683.11	2,030.58	1,970.94	606.37	7,291.01
SBI General Insurance Company Ltd.	1,386.85	2,436.58	1,179.85	1,020.59	6,023.88
Tata-AIG General Insurance Company Ltd.	-	-	378.31	399.96	778.27
United India Insurance Company Ltd.	-	539.15	481.84	402.36	1,423.35
Universal Sompo General Insurance Company Ltd.	913.31	695.44	807.17	785.15	3,201.07
Total	20,567.30	19,874.20	20,812.55	14,196.53	75,450.58

Bharti AXA General Insurance Company Ltd. have now merged with ICICI-Lombard General Insurance Company Ltd.
