

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

LOK SABHA

UNSTARRED QUESTION No. 5078
TO BE ANSWERED ON 24TH MARCH, 2026

Group Accident Insurance Scheme

5078. Shri Sribharat Mathukumilli :

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

- (a) the number of fishermen covered under the Group Accident Insurance Scheme (GAIS) along with the number of claims filed, approved, rejected and pending during the last five years, year and State-wise;
- (b) the total amount of insurance claims disbursed under the scheme during the last five years, year and State-wise;
- (c) whether the Government has conducted or commissioned any study regarding the adequacy of the existing accidental insurance cover of Rs. 5 lakh in view of inflation, rising living costs and socio-economic conditions of fishermen households and if so, the details and findings thereof; and
- (d) whether the Government proposes to enhance the accidental insurance cover under GAIS, and if so, the details of the proposal, including the proposed quantum, timeline and basis for such revision?

ANSWER

THE MINISTER OF FISHERIES, ANIMAL HUSBANDRY AND DAIRYING

(SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH)

(a) to (d): 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. 20,750 crore in all States/ Union Territories. The scheme *inter alia* provides social security measure to fishers, fish workers through group accidental insurance coverage to both marine and inland fishers and allied fish workers 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 and in the case of the Union Territories, the entire premium amount is paid by the Centre. The insurance coverage provided under the PMMSY 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/-. During the last four years (2021-22 to 2024-25) and current financial years (2025-26) of the implementation of the PMMSY, Central Government has released a sum of Rs.149.07 crores for insurance coverage of 167.33 Lakh fishers with an average of 33.46 lakh fishers annually. The State and year wise details of number of fishers insured, claims filed, approved, rejected and pending and amount settled during the last five years is at Annexure-I while the total amount of insurance claims disbursed under the scheme during the last five years, year and State-wise is at Annexure-II.

Besides, under the erstwhile Blue Revolution scheme implemented earlier from 2015-16 to 2019-20, insurance coverage for fishers was modest, with relatively lower benefit amounts. Based on the suggestions received from State Governments and evaluation of Blue Revolution Scheme, the GAIS coverage under ongoing PMMSY has been significantly enhanced both in scale and value to provide increased financial security and risk mitigation to fishers. As such, the sum assured has been increased from ₹2 lakh to ₹5 lakh for accidental death or permanent total disability, ₹1 lakh to ₹2.5 lakh for permanent partial disability, along with ₹10,000/- to Rs. 25,000/- hospitalization support, compared to much lower limits under the erstwhile Blue Revolution scheme.

Statement referred to reply to the part(b) of Lok Sabha Unstarred Question No. 5078 put in by Shri Sribharat Mathukumilli, Member of Parliament for answer on 24th March, 2026 regarding Group Accident Insurance Scheme; State and year wise details of number of fishers insured, claims filed, approved, rejected and pending during the last five years

PMMSY GAIS 2021-22								
COVERAGE PERIOD (From 26.07.2021 to 25.07.2022)								
Sl No	Name of the States/UTs	No Of Fishermen Covered	No. of Claims Filed	Claims Approved	Amount Settled (in Rs.)	Claims Rejected	No. of Pending Claims	Claims Under Processing With Insurance Company
1	Assam	1,54,987	2	2	5,23,746	9	NIL	
2	Bihar	1,50,000	2	0	0	9		
3	Chhatisgarh	2,20,340	0	0	0	0		
4	Gujarat	41,273	1	1	5,00,000	0		
5	Haryana	1,798	0	0	0	0		
6	Himachal Pradesh	13,060	4	3	15,00,000	4		
7	Jharkhand	1,60,000	0	0	0	0		
8	Karnataka	43,091	1	1	5,00,000	13		
9	Manipur	2,383	0	0	0	0		
10	Odisha	11,50,000	20	16	75,25,000	6		
11	Punjab	2,985	0	0	0	0		
12	Rajasthan	4,350	0	0	0	0		
13	Sikkim	363	0	0	0	0		
14	Tamil Nadu	5,23,237	145	120	5,85,75,000	47		
15	Telangana	3,36,799	223	191	9,50,25,000	81		
16	Tripura	5,000	0	0	0	0		
17	Uttar Pradesh	27,244	0	0	0	2		
18	Uttarakhand	2,086	0	0	0	0		
19	Andaman & Nicobar	13,022	1	1	5,00,000	1		
20	Delhi	250	0	0	0	0		
21	Daman & Diu	7,393	0	0	0	0		
22	Jammu & Kashmir	18,742	2	1	5,00,000	2		
23	Lakshadweep	2,900	0	0	0	0		
24	Ladakh	47	0	0	0	0		
25	Puducherry	30,238	15	9	40,25,000	8		

PMMSY GAIS 2022-23

COVERAGE PERIOD (From 26.07.2022 to 25.07.2023)

Sl No	Name of the States/UTs	No of Fishermen Covered	No. of Claims Filed	Claims Approved	Amount Settled (in Rs.)	Claims Rejected	No. Of Pending Claims	Claims Under Processing With Insurance Company
1	Arunachal Pradesh	837	0	0	0	0	NIL	
2	Assam	155,000	2	1	500,000	3		
3	Bihar	150,000	2	1	500,000	2		
4	Chhatisgarh	220,495	8	4	1,750,000	10		
5	Goa	4,061	0	0	0			
6	Gujarat	99,964	15	5	2,500,000	11		
7	Haryana	1,814	1	0	0	2		
8	Himachal Pradesh	11,874	1	1	500,000	0		
9	Jharkhand	164,000	2	2	1,000,000	3		
10	Karnataka	78,983	9	2	1,000,000	11		
11	Madhya Pradesh	117,499	3	0	0	13		
12	Maharashtra	100,739	4	2	1,000,000	3		
13	Manipur	3,383	0	0	0	0		
14	Meghalaya	1,013	0	0	0	0		
15	Odisha	1,150,000	31	21	9,600,000	15		
16	Punjab	3,120	0	0	0	0		
17	Rajasthan	4,857	3	2	1,000,000	1		
18	Sikkim	599	0	0	0	0		
19	Tamil Nadu	543,949	198	136	64,823,650	85		
20	Telangana	306,857	321	242	119,814,005	141		
21	Tripura	7,085	1	0	0	1		
22	Uttar Pradesh	102,850	3	1	21,385	11		
23	Uttarakhand	2,101	0	0	0	0		
24	West Bengal	8,499	0	0	0	3		
25	Andaman & Nicobar	14,000	6	2	1,000,000	9		
26	Delhi	251	0	0	0	0		
27	Daman & Diu	7,447	0	0	0	0		
28	Jammu & Kashmir	23,026	0	0	0	1		
29	Lakshadweep	49	1	0	0	2		
30	Ladakh	2,307	0	0	0			
31	Puducherry	34,200	11	4	1,525,000	10		

PMMSY GAIS 2023-24

COVERAGE PERIOD (From 26.07.2023 to 25.07.2024)

Sl No	Name of the States/UTs	No of Fishermen Covered	No. of Claims Filed	Claims Approved	Amount Settled (in Rs.)	Claims Rejected	No. of Pending Claims	Claims Under Processing With Insurance Company
1	Arunachal Pradesh	1,082	0	0	0	0	0	0
2	Assam	1,80,378	1	0	0	1	1	0
3	Bihar	1,50,000	2	0	0	1	1	0
4	Chhatisgarh	2,20,495	11	6	30,00,000	1	5	0
5	Goa	3,461	0	0	0	0	0	0
6	Gujarat	1,30,000	15	0	0	2	13	1
7	Haryana	1,214	0	0	0	0		0
8	Himachal Pradesh	9,530	3	0	0	2	2	0
9	Jharkhand	1,65,000	4	0	0	2	3	0
10	Karnataka	80,099	13	4	20,00,000	5	7	0
11	Madhya Pradesh	1,28,173	7	0	0	5	3	0
12	Maharashtra	76,246	9	1	5,00,000	5	6	0
13	Meghalaya	1,022	0	0	0	0		0
14	Odisha	11,11,761	30	20	1,00,00,000	4	9	0
15	Punjab	3,256	0	0	0	0	0	0
16	Rajasthan	4,856	0	0	0	0	0	0
17	Sikkim	491	0	0	0	0	0	0
18	Tamil Nadu	5,58,966	196	128	5,99,50,000	31	36	4
19	Telangana	3,73,000	218	166	8,20,50,000	48	30	2
20	Tripura	8,980	1	0	0	4	0	0
21	Uttar Pradesh	1,19,181	7	2	10,00,000	2	3	0
22	Uttarakhand	3,531	0	0	0	0	0	0
23	Andaman & Nicobar	14,330	4	0	0	0	4	0
24	Delhi	386	0	0	0	0	0	0
25	Daman & Diu	7,514	0	0	0	0	0	0
26	Jammu & Kashmir	25,737	2	1	5,00,000	0	1	0
27	Lakshadweep	2,520	0	0	0	0	0	0
28	Ladakh	93	0	0	0	0	0	0
29	Puducherry	34,349	19	5	25,00,000	5	9	0

PMMSY GAIS-2024-25								
COVERAGE PERIOD (From 01.06.2024 to 31.05.2025)								
SI No	Name of the States/UTs	No of Fishermen Covered	No. of Claims Filed	Claims Approved	Amount Settled (in Rs.)	Claims Rejected	No. of Pending Claims	Claims Under Processing With Insurance Company
1	Arunachal Pradesh	837	0	0	0	0	0	0
2	Assam	1,93,265	2	1	5,00,000	2	0	0
3	Bihar	1,50,000	4	1	5,00,000	3	0	0
4	Chhatisgarh	2,20,525	20	1	5,00,000	4	9	7
5	Goa	3,518	1	0	0	0	0	1
6	Gujarat	1,10,000	11	1	5,00,000	3	8	0
7	Haryana	1,750	0	0	0	0	0	0
8	Himachal Pradesh	9,526	3	0	0	0	1	2
9	Jharkhand	1,73,941	4	1	5,00,000	3	0	3
10	Karnataka	80,099	16	6	30,00,000	3	1	7
11	Madhya Pradesh	1,30,810	5	0	0	3	1	1
12	Maharashtra	1,14,174	28	13	65,00,000	6	4	7
13	Manipur	1,268	1	1	5,00,000	0	0	0
14	Meghalaya	1,022	0	0	0	0	0	0
15	Odisha	1,131,857	41	18	90,00,000	9	9	7
16	Punjab	3,116	0	0	0	0	0	0
17	Rajasthan	4,862	0	0	0	0	0	0
18	Sikkim	633	0	0	0	0	0	0
19	Tamil Nadu	5,73,183	209	131	6,33,26,551	56	14	16
20	Telangana	4,16,000	309	238	11,90,00,000	40	22	22
21	Tripura	50,000	0	0	0	0	0	0
22	Uttar Pradesh	1,50,000	5	1	5,00,000	0	3	1
23	Uttarakhand	5,147	0	0	00	0	0	0
24	Andaman & Nicobar	11,507	5	0	0	1	3	2
25	Delhi	494	0	0	0	0	0	0
26	Daman & Diu	7,824	0	0	0	0	0	0
27	Jammu & Kashmir	28,301	3	0	0	3	1	0
28	Lakshadweep	2,863	1	1	18,224	0	0	0
29	Ladakh	76	0	0	0	0	0	0
30	Puducherry	34,608	20	8	35,25,000	4	3	6

PMMSY GAIS 2025-26								
COVERAGE PERIOD (From 01.06.2025 to 31.05.2026)								
Sl No	Name of the States/UTs	No of Fishermen Covered	No. of Claims Filed	Claims Approved	Amount Settled (in Rs.)	Claims Rejected	No. of Pending Claims	Claims Under Processing With Insurance Company
1	Arunachal Pradesh	1,417	0	0	0	0	0	0
2	Assam	2,00,000	0	0	0	0	0	0
3	Bihar	1,50,000	1	1	5,00,000	0	0	0
4	Chhatisgarh	2,20,522	0	0	0	0	0	0
5	Goa	3,500	1	1	5,00,000	0	0	0
6	Gujarat	1,10,000	7	2	10,00,000	0	3	2
7	Haryana	1,500	0	0	0	0	0	0
8	Himachal Pradesh	10,998	3	2	5,75,000	1	1	0
9	Jharkhand	1,74,050	2	0	0	0	0	2
10	Karnataka	80,099	15	6	30,00,000	1	1	7
11	Madhya Pradesh	1,27,782	2	1	5,00,000	0	1	0
12	Maharashtra	2,00,000	7	5	25,00,000	1	0	2
13	Manipur	1,500	0	0	0	0	0	0
14	Meghalaya	1,223	0	0	0	0	0	0
15	Odisha	8,47,975	23	20	81,64,059	1	2	5
16	Punjab	3,482	0	0	0	0	0	0
17	Rajasthan	5,501	0	0	0	0	0	0
18	Sikkim	819	0	0	0	0	0	0
19	Tamil Nadu	5,81,982	119	45	2,07,78,600	5	33	0
20	Telangana	4,21,176	118	73	3,62,00,000	5	22	0
21	Tripura	1,10,659	0	0	0	1	0	0
22	Uttar Pradesh	1,20,295	2	1	5,00,000	0	0	0
23	Uttarakhand	5,250	0	0	0	0	0	0
24	Andaman & Nicobar	12,228	0	0	0	0	0	0
25	Delhi	500	0	0	0	0	0	0
26	Daman & Diu	8,089	0	0	0	0	0	0
27	Jammu & Kashmir	29,503	3	2	10,00,000	0	1	0
28	Lakshadweep	2,810	1	1	5,00,000	0	0	0
29	Ladakh	151	0	0	0	0	0	0
30	Puducherry	38,061	6	2	10,00,000	0	3	0

Statement referred to reply to part(c) of the Lok Sabha Unstarred Question No. 5078 put in by Shri Sribharat Mathukumilli, Member of Parliament for answer on 24th March, 2026 regarding Group Accident Insurance Scheme; State and year- wise details of amount of insurance claims disbursed.

PMMSY GAIS-2021-22			
From 26.07.2021 to 25.07.2022)			
SI No	Name of the States/UTs	Claims Disbursed	Amount Disbursed (in Rs.)
1	Assam	2	5,23,746
2	Gujarat	1	5,00,000
3	Himachal Pradesh	3	15,00,000
4	Karnataka	1	5,00,000
5	Odisha	16	75,25,000
6	Tamil Nadu	120	5,85,75,000
7	Telangana	191	9,50,25,000
8	Andaman & Nicobar	1	5,00,000
9	Jammu & Kashmir	1	5,00,000
10	Puducherry	9	40,25,000

PMMSY GAIS 2022-23			
COVERAGE PERIOD (From 26.07.2022 to 25.07.2023)			
SI No	Name of the States/UTs	Claims Disbursed	Amount Disbursed In (Rs.)
1	Assam	1	500,000
2	Bihar	1	500,000
3	Chhatisgarh	4	1,750,000
4	Gujarat	5	2,500,000
5	Himachal Pradesh	1	500,000
6	Jharkhand	2	1,000,000
7	Karnataka	2	1,000,000
8	Maharashtra	2	1,000,000
9	Odisha	21	9,600,000
10	Rajasthan	2	1,000,000
11	Tamil Nadu	136	64,823,650
12	Telangana	242	119,814,005
13	Uttar Pradesh	1	21,385
14	Andaman & Nicobar	2	1,000,000
15	Puducherry	4	1,525,000

PMMSY GAIS 2023-24			
COVERAGE PERIOD (From 26.07.2023 to 25.07.2024)			
Sl No	Name of the States/UTs	Claims Disbursed	Amount Disbursed (in Rs.)
1	Chhatisgarh	6	30,00,000
2	Karnataka	4	20,00,000
3	Maharashtra	1	5,00,000
4	Odisha	20	1,00,00,000
5	Tamil Nadu	128	5,99,50,000
6	Telangana	166	8,20,50,000
7	Uttar Pradesh	2	10,00,000
8	Jammu & Kashmir	1	5,00,000
9	Puducherry	5	25,00,000

PMMSY GAIS 2024-25			
COVERAGE PERIOD (From 01.06.2024 to 31.05.2025)			
Sl No	Name of the States/UTs	Claims Disbursed	Amount Disbursed In (Rs.)
1	Assam	1	5,00,000
2	Bihar	1	5,00,000
3	Chhatisgarh	1	5,00,000
4	Gujarat	1	5,00,000
5	Jharkhand	1	5,00,000
6	Karnataka	6	30,00,000
7	Maharashtra	13	65,00,000
8	Manipur	1	5,00,000
9	Odisha	18	90,00,000
10	Tamil Nadu	131	6,33,26,551
11	Telangana	238	11,90,00,000
12	Uttar Pradesh	1	5,00,000
13	Lakshadweep	1	18,224
14	Puducherry	8	35,25,000

PMMSY GAIS 2025-26			
COVERAGE PERIOD (From 01.06.2025 to 31.05.2026)			
Sl No	Name of the States/UTs	Claims Disbursed	Amount Disbursed In (Rs.)
1	Bihar	1	5,00,000
2	Goa	1	5,00,000
3	Gujarat	2	10,00,000
4	Himachal Pradesh	2	5,75,000
5	Karnataka	6	30,00,000
6	Madhya Pradesh	1	5,00,000
7	Maharashtra	5	25,00,000
8	Odisha	20	81,64,059
9	Tamil Nadu	45	2,07,78,600
10	Telangana	73	3,62,00,000
11	Uttar Pradesh	1	5,00,000
12	Jammu & Kashmir	2	10,00,000
13	Lakshadweep	1	5,00,000
14	Puducherry	2	10,00,000
