

**GOVERNMENT OF INDIA  
AGRICULTURE  
LOK SABHA**

UNSTARRED QUESTION NO:433

ANSWERED ON:27.07.2010

CROP INSURANCE CLAIMS

Dashmuni Deepa ;Meghwal Shri Arjun Ram ;Muttwar Shri Vilas Baburao;Rawat Shri Ashok Kumar;Singh Shri Ijyraj

**Will the Minister of AGRICULTURE be pleased to state:**

- (a) whether the Government is implementing various crops insurance schemes to protect the farmers in the event of crop failure;
- (b) if so, the details thereof alongwith the criteria and objectives of the schemes, scheme-wise;
- (c) the details of claims of insured crops received, claims settled, and the amount of claims disbursed and yet to be paid during each of the last three years and the current year, State-wise;
- (d) the time by which the remaining amount of claims are likely to be settled; and
- (e) the details of the steps taken by the Government to make the schemes more effective for the farmers?

**Answer**

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND MINISTER OF STATE IN THE MINISTRY OF CONSUMER AFFAIRS, FOOD AND PUBLIC DISTRIBUTION (PROF. K.V. THOMAS)

(a): Yes Madam.

(b): With a view to provide financial support to the farmers in the event of crop failure due to natural calamities, three crop insurance schemes namely, National Agricultural Insurance Scheme (NAIS), Pilot Weather Based Insurance Scheme (WBCIS) and Pilot Coconut Palm Insurance Scheme (CPIS) are being implemented in the country by the Government.

NAIS is area yield based crop insurance scheme and covers all food crops (cereals, millets & pulses), oilseeds and annual commercial/horticultural crops, in respect of which past yield data is available for adequate number of years. The scheme provides comprehensive risk insurance to cover yield losses due to non-preventable risks. WBCIS is weather based and also covers perennial commercial/horticultural crops besides the crops covered under NAIS and is implemented on area approach basis. CPIS covers coconut palm.

(c): Information is provided in the Annexure.

(d): For settlement of claims under NAIS, funds are contributed by Agriculture Insurance Company of India Ltd. (AIC), States and Gol. The outstanding claims would be paid soon after the receipt of share of liability in premium subsidy and /or claims from the respective State Governments.

Under WBCIS, responsibility of settlement of claims lies with the insurers i.e. AIC, ICICI-Lombard and IFFCO-Tokio. The outstanding claims would be settled as soon as they receive State Government's share of premium subsidy and identity verification of non-loanee farmers whose claim is above one lakh.

No claims have been arisen for settlement under CPIS.

(e): Based on the recommendations of the Joint Group constituted by the Government of India to study the improvements required in the existing NAIS and comments/views of other stakeholders, a proposal on Modified NAIS has been prepared.