

**GOVERNMENT OF INDIA
AGRICULTURE
LOK SABHA**

UNSTARRED QUESTION NO:2880

ANSWERED ON:27.08.2013

CROP INSURANCE SCHEME

Kaswan Shri Ram Singh

Will the Minister of AGRICULTURE be pleased to state:

(a) whether the work related to the assessment and accounting of the loss caused to the crops has been left to the insurance companies and no effective norms have been prepared for its assessment and if so, the details thereof and the reasons therefor;

(b) whether the farmers have deposited the premium and banks/cooperative societies have compulsorily debited premium from their accounts under the crop insurance scheme for the rabi crop 2012-13 in Rajasthan without taking them into confidence and if so, the details thereof;

(c) whether the insurance companies are not accepting the claims as per the sum insured and the farmers have been agitating for a long time in connection with this demand in Rajasthan and if so, the details thereof; and

(d) whether the State Government of Rajasthan has sent any proposal to the Union Government to pay compensation to the farmers as per the premium deposited and if so, the response of the Union Government thereto?

Answer

MINISTER OF STATE IN THE MINISTRY OF AGRICULTURE AND FOOD PROCESSING INDUSTRIES (SHRI TARIQ ANWAR)

(a): Claims under National Agricultural Insurance Scheme (NAIS)/Modified NAIS (MNAIS) and Weather Based Crop Insurance Scheme (WBCIS) are worked out as per the provisions of the respective scheme. Under NAIS/MNAIS, claims are assessed on the basis of actual yield data furnished by the respective State Government based on the requisite number of Crop Cutting Experiments (CCEs). Under WBCIS, claims are worked out on the basis of weather parameters and triggers thereon and data recorded by weather stations notified by the State Government.

(b): Implementation of NAIS, WBCIS and MNAIS is optional for States and implemented only for those areas/crops for which notification is issued by the State Government. As per the provisions of these schemes, loanee farmers are covered on compulsory basis and therefore, premium share of such farmers for notified crops in notified areas is debited to the concerned farmer's account by the loaning agency.

(c): Claims under crop insurance schemes are worked out and settled by insurance companies as per provisions of the respective scheme. However, sometimes when some discrepancies in data pertaining to area sown and area insured/weather parameters etc. are noticed, the claims if any, are worked out based on the area reduction factor or otherwise after proper study/investigation in the matter. One such discrepancy has been noticed in Churu District of Rajasthan for Rabi 2012-13 season under WBCIS and is being resolved by the concerned insurance company in consultation with the State Government.

(d): No Madam.