

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:2731  
ANSWERED ON:07.02.2014  
COMPLAINT AGAINST INSURANCE COMPANIES  
Kaswan Shri Ram Singh

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

- (a) whether any complaint has been received against insurance companies in regard to defrauding the farmers in the country;
- (b) if so, the details thereof during the last three years and the current year, State/UT-wise including Rajasthan;
- (c) whether the Government/Insurance Regulatory Development Authority(IRDA) has conducted any inquiry in this regard;
- (d) if so, the details and the outcome thereof; and
- (e) the action taken/proposed to be taken against companies in this regard?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a) to (e) Ministry of Agriculture has informed that a complaint has been received about manipulation/irregularity in enrollment of farmers in Hanumangarh District of Rajasthan by ICICI-Lombard General Insurance Co. Ltd. during Rabi 2010-11. The State Government has reported that out of 8272 insured farmers, the claims of 5509 were found to be correct while 381 farmers were not aware about insurance of their crops during Rabi 2010-11. The State Government and the implementing agency were requested to take action to settle the claims of 5509 farmers which were found correct at the time of physical verification, re-verify the claims of the remaining farmers, fix responsibility for false insurance coverage of 381 farmers, and ensure immediate return of premium subsidy by the insurance company in respect of the un-insured farmers. Further, Insurance Regulatory and Development Authority (IRDA) had received a complaint relating to Weather Based Crop Insurance in Sri Ganganagar district of Rajasthan alleging irregularities in insurance of Govt. sponsored "Weather Based Crop Insurance Scheme (WBCIS)" by ICICI Lombard General Insurance Co. Ltd. The IRDA conducted an investigation and it was found that 2093 insured persons do not exist at the address provided for insurance. Based on the directions of Government of Rajasthan, Insurance Company settled all claims and also published a notice in a local newspaper.