

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE
LOK SABHA
UNSTARRED QUESTION NO. 3743
TO BE ANSWERED ON THE 21ST DECEMBER, 2021

INSURANCE COMPANIES UNDER PMFBY

3743. SHRI ABDUL KHALEQUE:

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

- (a) whether the Government maintains data of insurance companies under Pradhan Mantri Fasal Bima Yojana (PMFBY), if so, the total number of insurance companies providing insurance service to the farmers, State-wise/UT-wise; and
- (b) the total premium paid by the Centre, State and farmer including the percentage of each party, in each year since the commencement of PMFBY till date, State/ UT-wise?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण मंत्री (SHRI NARENDRA SINGH TOMAR)

(a) : Government of India has empanelled 19 insurance companies including all the 5 Public Sector General Insurance Companies and 14 Private Sector General Insurance Companies for implementation of Pradhan Mantri Fasal Bima Yojana (PMFBY)/Restructured Weather Based Crop Insurance Scheme (RWBCIS) in the country. However, the implementing insurance companies in State/Union Territory (UT)/cluster of districts are selected by the concerned State/UT Government through competitive bidding process i.e. lowest premium quoting company is selected as L-1. State/UT-wise details of insurance companies selected during Kharif 2020, Rabi 2020-21 and Kharif 2021 season are at **Annexure-I**.

(b) : State/ UT-wise details of total premium paid by the Centre, State and farmer including the percentage of each, in each year since commencement of PMFBY in 2016-17 till Kharif 2021 season are given in **Annexure-II**.

Annexure-I

State/UT-wise details of insurance companies selected for Kharif 2020, Rabi 2020-21 and Kharif 2021 season under PMFBY/RWBCIS

	PMFBY			RWBCIS		
	Kharif 2020	Rabi 2020-21	Kharif 2021	Kharif 2020	Rabi 2020-21	Kharif 2021
A & N Islands	National			RWBCIS not implemented		
Assam	AIC, HDFC Ergo			RWBCIS not implemented		
Chhattisgarh	AIC, Bajaj Allianz			Bajaj Allianz		
Goa	Future Generali			RWBCIS not implemented		
Haryana	AIC, Bajaj Allianz, Reliance General			RWBCIS not implemented		
Himachal Pradesh	AIC			AIC, SBI General	AIC, HDFC Ergo, IFFCO Tokio, SBI General	AIC, SBI General
Jammu & Kashmir	Did not implement		IFFCO Tokio, Reliance General	RWBCIS not implemented		
Karnataka	AIC, Bajaj Allianz, Bharti AXA, Future Generali, Universal Sompo			AIC, HDFC Ergo, SBI General		
Kerala	AIC			AIC		
Madhya Pradesh	AIC		AIC, HDFC Ergo, Reliance General	RWBCIS not implemented		
Maharashtra	AIC, Bajaj Allianz, Bharti AXA, HDFC Ergo, IFFCO Tokio, Reliance General			AIC, Bajaj Allianz, HDFC Ergo		AIC, HDFC Ergo, Reliance General
Manipur	Did not implement	National	Bajaj Allianz	RWBCIS not implemented		
Meghalaya	AIC		Did not implement	RWBCIS not implemented		
Odisha	AIC, HDFC Ergo, Reliance General			RWBCIS not implemented		
Puducherry	National			RWBCIS not implemented		
Rajasthan	AIC, Bajaj Allianz, Future Generali, HDFC Ergo, Reliance General, SBI General, Universal Sompo			AIC		

Sikkim	IFFCO Tokio	National	RWBCIS not implemented
Tamil Nadu	AIC, Oriental	AIC, IFFCO Tokio	
Tripura	HDFC Ergo	AIC	HDFC Ergo
Uttar Pradesh	AIC, HDFC Ergo, IFFCO Tokio, Universal Sompo		AIC, HDFC Ergo, IFFCO Tokio, Universal Sompo
Uttarakhand	AIC		AIC, SBI General

Annexure-II

State/UT-wise details of premium paid by Centre , States and Farmers and percentage of each from 2016-17 to Kharif 2021 under PMFBY as on 03.12.2021							
State/UT Name	Gross Premium (₹ crore)	Farmer Premium (₹ crore)	Contribution of Farmer Premium (%)	State Share in Premium Subsidy (₹ crore)	Contribution of State Subsidy (%)	GOI Share in Premium Subsidy (₹ crore)	Contribution of GOI Subsidy (%)
2016-17							
A & N Islands	0.02	0.002	14.4%	0.01	57.2%	0.005	28.4%
Andhra Pradesh	803.6	199.8	24.9%	301.9	37.6%	301.9	37.6%
Assam	8.6	5.0	57.5%	1.8	21.2%	1.8	21.2%
Bihar	1,416.0	204.6	14.4%	605.7	42.8%	605.7	42.8%
Chhattisgarh	289.3	121.7	42.1%	83.8	29.0%	83.8	29.0%
Goa	0.1	0.1	91.2%	0.003	0.04	0.003	0.04
Gujarat	2,274.6	243.2	10.7%	1,083.8	47.6%	947.6	41.7%
Haryana	363.4	196.5	54.1%	102.0	28.1%	64.9	17.8%
Himachal Pradesh	71.7	31.1	43.4%	20.3	28.3%	20.3	28.3%
Jharkhand	271.4	39.6	14.6%	115.9	42.7%	115.9	42.7%
Karnataka	1,332.7	235.2	17.6%	542.9	40.7%	554.7	41.6%
Kerala	33.1	7.2	21.8%	13.0	39.1%	13.0	39.1%
Madhya Pradesh	3,778.0	723.9	19.2%	1,527.0	40.4%	1,527.0	40.4%
Maharashtra	4,596.5	682.6	14.9%	1,956.9	42.6%	1,956.9	42.6%
Manipur	3.6	0.7	20.6%	1.4	39.7%	1.4	39.7%
Meghalaya	0.04	0.01	33.0%	0.01	33.5%	0.01	33.5%
Odisha	539.1	142.6	26.5%	198.2	36.8%	198.2	36.8%
Puducherry	2.9	0.2	7.8%	1.5	50.5%	1.2	41.7%
Rajasthan	2,546.1	376.4	14.8%	1,084.8	42.6%	1,084.8	42.6%
Sikkim	0.01	0.01	72.3%	0.001	13.8%	0.001	13.8%
Tamil Nadu	1,171.2	113.4	9.7%	528.9	45.2%	528.9	45.2%
Telangana	274.9	96.5	35.1%	89.2	32.4%	89.2	32.4%
Tripura	0.4	0.3	74.9%	0.05	12.6%	0.05	12.6%
Uttar Pradesh	1,170.7	529.4	45.2%	320.6	27.4%	320.6	27.4%
Uttarakhand	41.6	19.6	47.0%	11.0	26.5%	11.0	26.5%
West Bengal	708.2	115.3	16.3%	363.5	51.3%	229.4	32.4%
GRAND TOTAL	21,698	4,085	18.8%	8,954	41.3%	8,658	39.9%
2017-18							
A & N Islands	0.03	0.002	8.0%	0.02	54.0%	0.01	38.0%
Andhra Pradesh	1,272.1	248.8	19.6%	511.7	40.2%	511.7	40.2%
Assam	11.9	5.1	43.2%	3.4	28.4%	3.4	28.4%
Bihar	1,028.8	179.3	17.4%	424.7	41.3%	424.7	41.3%
Chhattisgarh	361.9	132.9	36.7%	114.5	31.6%	114.5	31.6%
Goa	0.1	0.05	95.2%	0.001	0.02	0.001	0.02
Gujarat	3,014.3	385.7	12.8%	1,314.3	43.6%	1,314.3	43.6%
Haryana	452.1	207.8	46.0%	147.8	32.7%	96.5	21.4%
Himachal Pradesh	77.5	30.5	39.4%	23.5	30.3%	23.5	30.3%
Jammu & Kashmir	40.5	8.8	21.8%	15.8	39.1%	15.8	39.1%
Jharkhand	211.9	28.3	13.3%	91.8	43.3%	91.8	43.3%
Karnataka	1,799.1	234.5	13.0%	767.0	42.6%	797.6	44.3%
Kerala	25.9	6.3	24.5%	9.8	37.8%	9.8	37.8%
Madhya Pradesh	4,663.2	795.7	17.1%	1,933.7	41.5%	1,933.7	41.5%
Maharashtra	4,136.2	503.9	12.2%	1,816.9	43.9%	1,815.4	43.9%
Manipur	1.9	0.7	38.5%	0.6	30.8%	0.6	30.8%
Meghalaya	0.7	0.6	80.4%	0.1	9.8%	0.1	9.8%
Odisha	820.4	145.3	17.7%	337.6	41.1%	337.6	41.1%
Rajasthan	2,704.4	502.1	18.6%	1,101.2	40.7%	1,101.2	40.7%

Sikkim	0.1	0.1	98.2%	0.001	0.01	0.001	0.01
Tamil Nadu	1,273.3	125.9	9.9%	573.7	45.1%	573.7	45.1%
Telangana	670.4	187.1	27.9%	241.6	36.0%	241.6	36.0%
Tripura	0.7	0.6	80.0%	0.1	10.0%	0.1	10.0%
Uttar Pradesh	1,322.1	375.4	28.4%	473.3	35.8%	473.3	35.8%
Uttarakhand	69.1	18.8	27.2%	25.8	37.3%	24.5	35.5%
West Bengal	642.2	79.0	12.3%	361.8	56.3%	201.3	31.3%
GRAND TOTAL	24,601	4,203	17.1%	10,291	41.8%	10,107	41.1%
2018-19							
A & N Islands	0.2	0.01	5.5%	0.1	55.0%	0.1	39.5%
Andhra Pradesh	1,094.0	261.8	23.9%	416.1	38.0%	416.1	38.0%
Assam	13.2	1.9	14.2%	7.8	59.0%	3.5	26.8%
Chhattisgarh	888.9	160.9	18.1%	364.0	40.9%	364.0	40.9%
Goa	0.03	0.03	99.5%	0.0001	0.002	0.0001	0.002
Gujarat	3,141.4	402.6	12.8%	1,369.4	43.6%	1,369.4	43.6%
Haryana	841.1	238.0	28.3%	340.7	40.5%	262.4	31.2%
Himachal Pradesh	79.4	29.7	37.4%	25.0	31.4%	24.7	31.1%
Jammu & Kashmir	76.9	16.9	22.0%	30.0	39.0%	30.0	39.0%
Jharkhand	397.4	4.5	0.01	228.1	57.4%	164.8	41.5%
Karnataka	1,832.3	228.9	12.5%	801.7	43.8%	801.7	43.8%
Kerala	35.9	6.2	17.1%	14.9	41.4%	14.9	41.4%
Madhya Pradesh	5,498.9	920.9	16.7%	2,289.0	41.6%	2,289.0	41.6%
Maharashtra	6,117.5	791.7	12.9%	2,669.3	43.6%	2,656.6	43.4%
Manipur	0.2	0.1	50.1%	0.1	24.9%	0.1	24.9%
Meghalaya	0.1	0.1	74.7%	0.02	12.7%	0.02	12.7%
Odisha	1,112.3	172.7	15.5%	469.8	42.2%	469.8	42.2%
Puducherry	2.7	-	0.0%	1.7	64.1%	1.0	35.9%
Rajasthan	3,621.1	616.9	17.0%	1,502.1	41.5%	1,502.1	41.5%
Sikkim	0.03	0.03	100.0%	-	0.0%	-	0.0%
Tamil Nadu	1,567.4	151.6	9.7%	707.9	45.2%	707.9	45.2%
Telangana	545.5	156.0	28.6%	194.8	35.7%	194.8	35.7%
Tripura	0.1	0.05	55.7%	0.02	22.1%	0.02	22.1%
Uttar Pradesh	1,418.9	399.9	28.2%	509.5	35.9%	509.5	35.9%
Uttarakhand	75.1	21.0	28.0%	27.0	36.0%	27.0	36.0%
West Bengal	718.4	111.1	15.5%	403.4	56.1%	203.9	28.4%
GRAND TOTAL	29,079	4,693	16.1%	12,373	42.5%	12,013	41.3%
2019-20							
A & N Islands	0.03	0.002	6.4%	0.01	55.2%	0.01	38.4%
Andhra Pradesh	1,474.7	0.2	0.0001	971.2	65.9%	503.3	34.1%
Assam	142.4	57.1	40.1%	61.1	42.9%	24.2	17.0%
Chhattisgarh	1,245.8	180.9	14.5%	532.5	42.7%	532.5	42.7%
Goa	0.04	0.02	59.4%	0.01	20.3%	0.01	20.3%
Gujarat	3,615.0	468.0	12.9%	1,573.5	43.5%	1,573.5	43.5%
Haryana	1,221.5	268.7	22.0%	531.3	43.5%	421.5	34.5%
Himachal Pradesh	83.1	30.7	37.0%	26.2	31.5%	26.2	31.5%
Jharkhand	356.0	2.8	0.01	212.2	59.6%	141.0	39.6%
Karnataka	2,273.6	253.5	11.1%	1,010.0	44.4%	1,010.0	44.4%
Kerala	72.5	6.1	8.4%	33.2	45.8%	33.2	45.8%
Madhya Pradesh	3,908.5	653.1	16.7%	1,627.7	41.6%	1,627.7	41.6%
Maharashtra	6,353.8	868.4	13.7%	2,750.9	43.3%	2,734.4	43.0%
Manipur	1.3	0.3	27.5%	0.5	36.2%	0.5	36.2%
Meghalaya	0.1	0.1	95.7%	0.002	0.02	0.002	0.02
Odisha	2,116.8	240.0	11.3%	938.4	44.3%	938.4	44.3%
Puducherry	4.2	-	0.0%	2.6	62.9%	1.6	37.1%
Rajasthan	5,060.0	734.7	14.5%	2,162.7	42.7%	2,162.7	42.7%
Sikkim	0.002	0.002	100.0%	-	0.0%	-	0.0%
Tamil Nadu	1,957.4	177.3	9.1%	890.1	45.5%	890.1	45.5%

Telangana	880.8	239.5	27.2%	320.6	36.4%	320.6	36.4%
Tripura	1.1	0.8	70.9%	0.2	14.5%	0.2	14.5%
Uttar Pradesh	1,260.7	321.8	25.5%	469.4	37.2%	469.4	37.2%
Uttarakhand	113.7	28.2	24.8%	42.8	37.6%	42.8	37.6%
GRAND TOTAL	32,143	4,532	14.1%	14,157	44.0%	13,454	41.9%
2020-21							
A & N Islands	0.2	0.01	5.6%	0.1	55.8%	0.1	38.6%
Assam	284.2	0.4	0.001	182.0	64.0%	101.8	35.8%
Chhattisgarh	1,453.9	187.7	12.9%	642.8	44.2%	623.4	42.9%
Goa	0.01	0.004	66.4%	0.001	16.8%	0.001	16.8%
Haryana	1,309.9	338.7	25.9%	489.1	37.3%	482.2	36.8%
Himachal Pradesh	101.2	22.2	21.9%	42.9	42.4%	36.1	35.7%
Karnataka	2,073.8	217.6	10.5%	1,036.9	50.0%	819.3	39.5%
Kerala	83.3	6.7	8.1%	38.3	46.0%	38.3	46.0%
Madhya Pradesh	6,375.4	808.5	12.7%	2,783.4	43.7%	2,783.4	43.7%
Maharashtra	6,486.3	761.8	11.7%	3,008.0	46.4%	2,716.4	41.9%
Manipur	No coverage						
Meghalaya	0.04	0.04	99.0%	0.00004	0.001	0.0003	0.01
Odisha	1,437.7	158.3	11.0%	639.7	44.5%	639.7	44.5%
Puducherry	3.7	0.001	0.0003	2.2	60.2%	1.5	39.8%
Rajasthan	6,354.8	903.8	14.2%	2,822.7	44.4%	2,628.4	41.4%
Sikkim	0.01	0.01	99.3%	0.00000	0.001	0.00004	0.01
Tamil Nadu	3,043.6	168.0	5.5%	1,824.2	59.9%	1,051.4	34.5%
Tripura	7.0	0.3	0.04	4.8	69.1%	1.9	26.9%
Uttar Pradesh	1,611.3	330.0	20.5%	641.2	39.8%	640.1	39.7%
Uttarakhand	164.4	33.3	20.2%	65.6	39.9%	65.6	39.9%
GRAND TOTAL	30,791	3,937	12.8%	14,224	46.2%	12,629	41.0%
Kharif 2021 (Provisional)							
A & N Islands	0.1	0.01	5.6%	0.1	55.6%	0.05	38.8%
Andhra Pradesh	Did not implement						
Assam	81.7	0.03	0.0003	38.9	47.6%	42.8	52.4%
Bihar	Did not implement						
Chhattisgarh	1,250.4	164.0	13.1%	550.2	44.0%	536.2	42.9%
Goa	0.01	0.004	57.0%	0.002	21.5%	0.002	21.5%
Gujarat	Did not implement						
Haryana	869.3	239.4	27.5%	314.9	36.2%	314.9	36.2%
Himachal Pradesh	10.6	2.5	23.1%	4.1	38.4%	4.1	38.4%
Jammu & Kashmir	23.2	4.1	17.6%	9.6	41.2%	9.6	41.2%
Jharkhand	Did not implement						
Karnataka	1,990.6	226.0	11.4%	1,024.6	51.5%	740.0	37.2%
Kerala	42.0	3.4	8.0%	19.3	46.1%	19.3	45.9%
Madhya Pradesh	4,208.7	498.5	11.8%	1,855.1	44.1%	1,855.1	44.1%
Maharashtra	4,575.4	475.1	10.4%	2,132.1	46.6%	1,968.2	43.0%
Manipur	1.6	0.3	21.0%	0.1	7.9%	1.1	71.1%
Meghalaya	No coverage						
Odisha	1,140.4	111.0	9.7%	514.7	45.1%	514.7	45.1%
Puducherry	0.2	0.00003	0.0002	0.1	62.9%	0.1	37.1%
Rajasthan	3,165.9	340.1	10.7%	1,475.6	46.6%	1,350.2	42.6%
Sikkim	0.1	0.1	88.8%	0.001	0.01	0.01	10.1%
Tamil Nadu	44.0	4.3	9.7%	21.4	48.5%	18.4	41.8%
Telangana	Did not implement						
Tripura	5.0	0.2	0.03	3.4	66.5%	1.5	30.5%
Uttar Pradesh	720.8	141.9	19.7%	290.0	40.2%	288.9	40.1%
Uttarakhand	69.4	15.8	22.7%	26.8	38.6%	26.8	38.6%
West Bengal	Did not implement						
GRAND TOTAL	18,199	2,226	12.2%	8,281	45.5%	7,692	42.3%
