

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

LOK SABHA
UNSTARRED QUESTION NO. 3895
TO BE ANSWERED ON THE 11TH AUGUST, 2026

CROP INSURANCE SCHEMES

3895. SHRI SACHITHANANTHAM R:

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

- (a) the various States in which the Crop Insurance Schemes are currently operational;
- (b) the details of total premium collected by the insurance companies and the total amount of claims settled during the last five financial years, insurer and State-wise; and
- (c) the States which have opted out of the Crop Insurance Schemes and the reasons for opting out?

ANSWER

MINISTER OF STATE FOR AGRICULTURE AND FARMERS WELFARE
कृषि एवं किसान कल्याण राज्य मंत्री (SHRI RAMNATH THAKUR)

(a) : During Kharif 2026, the Pradhan Mantri Fasal Bima Yojana (PMFBY) and/or Restructured Weather Based Crop insurance Scheme (RWBCIS) is being implemented by 25 States/UTs namely, Andaman & Nicobar Islands, Andhra Pradesh, Assam, Chhattisgarh, Goa, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Odisha, Puducherry, Rajasthan, Sikkim, Tamil Nadu, Tripura, Uttar Pradesh, Uttarakhand and West Bengal.

(b) : State-wise and insurance company-wise details of premium collected from farmers and claims paid during last five years under the scheme are given in **Annexure-I & II** respectively.

(c) : The States of Andhra Pradesh, Bihar, Gujarat, Jharkhand, Telangana and West Bengal opted out of the scheme after implementing the scheme for few seasons. However, Andhra Pradesh, Jharkhand and West Bengal have re-joined the scheme. Government of Bihar has also decided to re-join the scheme.

Annexure-I

State-wise details of farmers premium, reported claims and Paid claims during last five years i.e. 2021-22 to 2025-26 under PMFBY (as on 24.07.2026)

State/UTs	Farmer Share	Reported Claims	Paid Claims
	(Rs. In Crore)		
A & N Islands	0.02	0.05	0.05
Andhra Pradesh	146.85	3,794.60	976.75
Assam	29.15	490.77	467.52
Chhattisgarh	1,072.84	3,111.10	3,052.97
Goa	0.02	0.01	0.01
Haryana	1,355.71	5,881.38	5,774.97
Himachal Pradesh	157.50	399.63	379.35
Jammu & Kashmir	60.55	182.57	172.40
Jharkhand	0.50	52.95	19.39
Karnataka	1,849.51	11,694.80	11,579.75
Kerala	57.64	466.34	464.63
Madhya Pradesh	3,449.97	7,717.08	7,592.18
Maharashtra	2,657.57	27,774.28	27,538.21
Manipur	2.29	7.98	6.77
Meghalaya	0.06	38.93	38.61
Mizoram	0.02	-	-
Odisha	300.12	2,071.45	2,046.84
Puducherry	0.05	22.27	21.02
Rajasthan	4,650.78	19,109.63	18,205.21
Sikkim	0.44	0.34	0.32
Tamil Nadu	806.17	3,630.08	3,614.98
Tripura	2.38	7.29	7.19
Uttar Pradesh	1,427.11	3,753.81	3,672.74
Uttarakhand	324.42	1,110.86	1,099.74
Total	18,351.69	91,318.21	86,731.59

Annexure-II

PMFBY & RWBCIS: Company wise Premium Share and Claims Report from 2021-22 to 2025-26 as on 24.07.2026

Company	Farmer Share	Reported Claims	Paid Claims
	(Rs. In Crore)		
AIC	8,774.81	39,707.26	38,560.26
Bajaj General	1,052.22	5,771.91	4,917.76
Bharti AXA	66.62	481.64	481.64
Chola MS	0.36	640.92	640.16
Generali Central	333.13	1,649.63	1,419.57
HDFC Ergo	1,576.68	7,257.52	6,775.53
ICICI Lombard	343.36	2,222.51	2,212.15
IFFCO Tokio	896.66	3,922.86	3,696.28
IndusInd General	1,941.21	8,494.52	8,159.85
Kshema General	562.48	1,522.03	1,441.83
National	0.34	7.08	7.01
Oriental	219.85	5,799.96	5,417.53
SBI General	1,410.30	7,287.15	6,931.14
Tata AIG	197.38	1,041.50	938.04
United India	79.23	1,443.32	1,440.13
Universal Sompo	897.05	4,068.40	3,692.72
Total	18,351.69	91,318.21	86,731.59
