

FISHERMEN INSURANCE CLAIMS IN ANDHRA PRADESH UNDER GAIS

प्रविष्टि तिथि: 29 JUL 2026 2:50PM by PIB Delhi

The Department of Fisheries, Ministry of Fisheries, Animal Husbandry and Dairying, Government of India is implementing the Pradhan Mantri Matsya Sampada Yojana (PMMSY) with a total cost of Rs. 20750/- crore from the financial year 2020-21 to till date for development of fisheries in all States/Union Territories including Andhra Pradesh. The scheme *inter-alia* provides social security measure to fishers, fish workers through group accidental insurance coverage to both marine and inland fishers and allied fish workers wherein the entire insurance premium amount is shared between the Centre and State in the ratio of 60:40, 90:10 for the Himalayan & North Eastern States and in the case of the Union Territories, the entire premium amount is paid by the Centre. The insurance coverage provided under the PMMSY includes (i) Rs.5,00,000/- against death or permanent total disability, (ii) Rs.2,50,000/- for permanent partial disability and (iii) hospitalization expenses in the event of accident for a sum of Rs. 25,000/-. Andhra Pradesh did not participate in Group Accidental Insurance Scheme (GAIS) during last five years. During the current financial year 2026-26, Proposal for coverage of 2,84,888 fishers have been received. Besides, the claim filing and settlement process under GAIS is governed by the policy terms and conditions. To simplify the process, standardized claim formats and checklists have been prescribed, timelines have been communicated to all States/UT, and regular coordination meetings are conducted with State Fisheries Departments, the insurance intermediary, and the insurance companies to address deficiencies, expedite submission of claim documents, and ensure timely settlement of eligible claims.

- c. and (d): The Government of Andhra Pradesh has participated in the Group Accident Insurance Scheme (GAIS) for the first time during the current financial year 2026-27 (01.06.2026 to 31.05.2027) to extend insurance coverage to 2,84,888 fishers and no claims have been made till date for settlement. The Scheme Guidelines mandates that claim intimation is required to be submitted within 120 days from the date of the accident, and the complete claim proposal, along with all requisite documents, must be submitted within 180 days. Regular review meetings and follow up on the review are conducted to expedite the process in a timely manner.

This Information was given by Fisheries, Animal Husbandry and Dairying Minister Shri Rajiv Ranjan Singh alias Lalan Singh in the Rajya Sabha in response to a question asked.

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(रिलीज आईडी: 2291002) आगंतुक पटल : 318
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