

Pilot Weather Based Crop Insurance Scheme (WBCIS)

1. The efforts have been made to bring more farmers under the fold of Crop Insurance by introducing a Pilot Weather Based Crop Insurance Scheme (WBCIS) as announced in the Union Budget 2007 in selected areas on pilot basis. WBCIS is intended to provide insurance protection to the farmers against adverse weather incidence, such as deficit and excess rainfall, high or low temperature, humidity etc. which are deemed to impact adversely the crop production. It has the advantage to settle the claims within shortest possible time. The WBCIS is based on actuarial rates of premium but to make the scheme attractive, premium actually charged from farmers have been restricted to at par with NAIS. The difference between actuarial rates and premium actually paid by farmers are borne by the Government (both Centre and State concerned on 50:50 basis). Besides this a cap on premium payable by farmers for annual commercial/horticultural crops has been provided. Further, to provide competitive service to the farmers, private insurance companies i.e. ICICI-Lombard, IFFCO-TOKIO and M.S Cholamandalam General Insurance Companies have also been involved for implementation besides Agriculture Insurance Company of India (AIC).

2. The scheme has been implemented in Kharif 2007 (1 State), Rabi 2007-08 (4 States), Kharif 2008 (10 States), Rabi 2008-09 (10 States), Kharif 2009 (13 States) and Rabi 2009-10 (11 States). Administrative approval for implementation of the Scheme in 20 States in Kharif 2010 season has already been issue on 3rd March, 2010. Crops covered and Progress of the scheme is at **Annexure-IV** and **Annexure-V** respectively.

3. Financial progress of the scheme is given as under:-

(Rs, in crore)

Year	Budget Estimates	Revised Estimates	Actual Expenditure
2007-08	-	69.19	69.19
2008-09	50.00	100.00	100.00
2009-10	50.00	50.00	120.00
2010-11	100.00	-	100.00

CROPS COVERED UNDER KHARIF AND RABI SEASONS IN WBCIS IMPLEMENTING STATES / UTS

S.No.	KHARIF SEASON		RABI SEASON	
	Food crops & Oilseeds	Annual commercial / Annual Horticulture Crops	Food crops & Oilseeds	Annual commercial / Annual Horticulture Crops
1	Bajra	Chilly	Barley	Cashewnut
2	Blackgram	Cotton	Bengal gram	Chilly
3	Greengram	Onion	Chick pea	Coriander
4	Groundnut	Tomato	Gram	Cotton
5	Jowar	Orang	Groundnut	Cumin
6	Maize		Jowar	Grapes
7	Paddy		Lentil	Isabgol
8	Pigeon Pea		Linseed	Mango
9	Ragi		Maize	Methi
10	Sesamum		Paddy	Onion
11	Soyabean		Rape & Mustard	Potato
12	Sunflower		Sesamum	Tomato
13	Tur		Sunflower	Kinnu
14	Moth		Wheat	Amla
15	Guar		Gherkin	

ANNEXURE- V

									(As on 25.07.2010)
Progress of coverage under Pilot Weather Based Crop Insurance Scheme (WBCIS)									
Sr. No.	Season/Company	Farmers Covered	Area Covered (in ha.)	Sum Insured (Rs. in lakh)	Total Premium (Rs. in lakh)	Central Govt. Subsidy (Rs. in lakhs)	Total Claims (Rs. in lakh)	Farmers Benefitted	States
1	2	4	5	6	7		10	11	12
1	Kharif 2007								
	AIC	43790	50075	5301	703	281	524	35275	Karnataka
2	Rabi 2007-08								
	AIC	627168	984553	170495	13845	4773	10072	187790	Rajasthan, Bihar, Chhattisgarh
	ICICI-Lombard	7468	33701	3395	325	119	148	4937	& Madhya Pradesh
	IFFCO-Tokio	Scheme was not implemented,						0	Rajasthan
	Total Rabi 2007-08	634636	984553	173890	14170	4892	10220	192727	
	2007-08	678426	1034628	179191	14873	5173	10744	228002	
3	Kharif 2008								
	AIC	165109	178655	31313	3168	1168	1440	104483	M.P., Haryana, Punjab, Bihar,
	ICICI-Lombard	18359	42537	3794	494	176	165	4479	Rajasthan, Jharkhand, Orissa,
	IFFCO-Tokio	13	12	3	0.29	0.11	0.31	13	Maharashtra, Karnataka & T.N.
	Total Kharif 2008	183481	221204	35110	3662.29	1344.11	1605.31	108975	
4	Rabi 2008-09								
	AIC	168884	192820	42623	3590	1358	4050	112001	Bihar, Chattisgarh, Haryana,
	ICICI-Lombard	23229	72434	11343	1092	406	730	8343	Kerala, Rajasthan, Tamil Nadu,
	IFFCO-Tokio	435	185	4540	4	1.37	1.22	433	Karnataka, West Bengal,
	Total	192548	265439	58506	4686	1765.37	4781.22	120777	Jharkhand & Himachal Pradesh
	2008-09	376029	486643	93616	8348.29	3109.48	6386.53	229752	
5	Kharif 2009								Bihar, Haryana, Gujarat,
	AIC	1133975	1460977	198858	19894	7050	15296	888210	Kerala, Rajasthan, Tamil Nadu,
	ICICI-Lombard	26642	104989	12610	1440	490	475	13539	Karnataka, West Bengal,
	IFFCO-Tokio	194	118	NA	3	1	No Claim	0	Jharkhand, Madhya Pradesh,
	Total Kharif 2009	1160811	1566084	211468	21337	7672	15771	901749	Maharashtra, Orissa & Andhra Pradesh
6	Rabi 2009-10								
	AIC	837878	1205134	192549	15702	5947	6972	714340	Bihar, Himachal Pradesh,
	ICICI-Lombard	244029	657112	87691	7891	3033	5166	N.A.	Jharkhand, Rajasthan,
	IFFCO-Tokia	753	546	N.A.	8	3	2	278	Tamil Nadu, West Bengal,
	MS-Chola	N.A.	N.A.	N.A.	N.A.	0	N.A.	N.A.	Kerala, Karnataka,
	Total Rabi 2009-10	1082660	1862792	280240	23601	8983	12140	714618	Andhra Pradesh, Haryana,
	2009-10	2243471	3428876	491708	44938	16655	27911	1616367	Madhya Pradesh
7	Kharif 2010								Andhra Pradesh, Bihar,
	AIC								Chattisgarh, Gujarat, Haryana,
	ICICI-Lombard								Jharkhand, Karnataka, Kerala,
	IFFCO-Tokia								Mahrashtra, Madhya Pradesh,
	MS-Chola								Orissa, Rajasthan, Tamil Nadu,
	Total Kharif 2010								Uttarakhand, West Bengal,
	Grand Total	3297926	4950147	764515	68159	24937	45042	2074121	