Chapter III

PROGRAMME AND POLICIES OF MAHARASHTRA GOVERNMENT

3.1 Introduction
3.2 First Government Resolution
3.3 Second Government Resolution
3.4 Third Improvement in Implementation
3.5 Fourth Modification in the Scheme
3.6 The reformation in government resolution from 2008-09 to 2014
3.7 Upgradation of Government Resolution
3.8 Seventh Upgradation in Government Resolution
3.9 Eighth Upgradation in Government Resolution
3.10 Ninth Upgradation in Government Resolution
3.11 Tenth Upgradation through Government Resolution
3.12 Eleventh Upgradation through Government Resolution
3.13 Twelfth Upgradation through Government Resolution
3.14 Thirteenth Upgradation through Government Resolution
3.15 Fourteenth Upgradation through Government Resolution
3.16 Conclusion
Chapter III

PROGRAMME AND POLICIES OF MAHARASHTRA GOVERNMENT

3.1 Introduction:

In our country many business are dependent on agriculture sector. This agriculture sector provides raw material to many industries. Agriculture sector is always facing the uncertainty. Agriculture sector depends on monsoon. Monsoon is unreliable. Some times farmer faces heavy rainfall and some time draught. The uncertainty leads farmer to the worthless conditions. The Insurance is only solution for it. Therefore, Government have been taken the decision to introduced "Farmer Public Accidental Insurance". The present chapter is a graph of development of the scheme. This chapter contents governments decisions regarding the implementation of the scheme.

The previous chapter The Review of Literature and Research Methodology. The present chapter is related to information about how Government has prepared and developed the program for the Farmers Accidental Insurance Scheme and how different policies were regulated from time to time and it covers Government decision from 2004 to 2014. The researcher also studied that hot it has been prepared and regulated by the Government of Maharashtra.

Every year, due to various accidents in the state by floods, draughts, lightning, snakebite etc., many farmers die or become disable. The families of
the disable farmer have to face the hazardous conditions due to such unpredictable and premature death of a householder. Government of Maharashtra is helping the farmers in many ways. But there is no separate insurance cover offered for such farmers.

For this need of the farmers the government had called the proposals from various insurance companies. After detailed scrutiny of all the proposals received from the insurance companies, the Government selected the ICICI Lombard General Insurance Company's proposal and taken the decision to implement the scheme in the Maharashtra.¹

3.2 First Government Resolution

The first resolution of the Government has been passed on 19th August 2004. The ICICI Lombard General Insurance Company have been submitted their proposal to the Government. The proposal is accepted by the Government. Following are the terms and conditions of the scheme.

1.1 The details of the adopted scheme are as follows:

1. This scheme will be applicable for all the 100 lakh farmers who are eligible as per the records of revenue department of the revenue department of 7/12 or 8A.

2. All farmers mentioned above in the age group of 12 to 70 years will be eligible for the scheme.

3. In the event of an accident due to electricity, vehicle accident, drowning, snakebite, etc., for farming, or for any other reason, it will be included under the scheme.
4. The following topics / reasons will not be included in this.
   b. Suicide attempts, suicide or intentionally injure yourself.
   c. Accident of violating law for the purpose of crime.
   d. Accidental death during a drug addiction.
   e. Natural death.
   f. Blasphemy.

5. The benefits under this scheme are as follows.

Table No. 3.1 shows the benefits of the scheme

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Benefit of Scheme</th>
<th>Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Accidental death</td>
<td>100000 /-</td>
</tr>
<tr>
<td>2</td>
<td>Permanent disability</td>
<td>100000/-</td>
</tr>
<tr>
<td>3</td>
<td>Two eyes diminished</td>
<td>100000/-</td>
</tr>
<tr>
<td>4</td>
<td>Two organs fall apart</td>
<td>100000/-</td>
</tr>
<tr>
<td>5</td>
<td>One eye and one organ</td>
<td>100000/-</td>
</tr>
<tr>
<td>6</td>
<td>Loss of one eye</td>
<td>50000/-</td>
</tr>
<tr>
<td>7</td>
<td>Loss of one organ</td>
<td>50000/-</td>
</tr>
</tbody>
</table>

2. Under the Insurance Protection Scheme, the State Government will give every year an installment for a sum assured of Rs 6 / - per farmer to the ICICI Lombard general insurance company. The government will also pay the service tax. The State Government will
not have any other liability under this scheme. Also, the farmer will
not have to pay any sum to the insurance company.

3. No farmers of the entire state will be deprived of the benefits of the
ICICI Lombard General Insurance Scheme. For this purpose, the
state government will provide necessary assistance to the insurance
company.

4. Funds under this scheme to the ICICI Lombard General Insurance
Company will be done separately in this scheme. Accordingly, the
provision of expenditure will be made public.

5. Under this scheme detailed details of procedures, necessary
documents, government machinery etc. will be released
independently. And thereby, the implementation date of the plan will
be fixed. According to government resolution government has given
permission to run this scheme.

The above orders were issued by the Government with the consent of
the Planning and Finance Department under their reference no. 384 /

3.3 Second Government Resolution

The scheme is continued under the Government's second Resolution
of 19th August 2004, the principle approval was given for taking personal
accident insurance policy. After issuing detailed guidelines for this scheme, the
matter of direct implementation of the scheme was under consideration of the Government. Accordingly, the following order was given:\(^3\).

2.1 The proposal of ICICI Lombard general insurance company is being accepted on an experimental basis to protect all farmers from the state from personal accident.

2.2 As per the revenue department records of the state, the government is taking insurance policy for personal accident and disability for all the account holders (about one crore) from the state.

2.3 In this scheme, Maharashtra Government is paying the collective amount of premium (premium) on behalf of the farmers. Therefore, the farmers or any other organization does not have to pay the sum assured independently under the scheme on their behalf.

2.4 According to the proposal of ICICI Lombard general insurance company, each farmer will get a loss of Rs. 1 lakh in the event of death and a loss of Rs. 50000 thousand will be given as disability compensation. For this, every farmer will be allowed to be insured for one year, as per Rs. 6/- per farmer and 8% service tax will be paid by state government.

2.5 This scheme is being implemented on the first experimental basis, on the day the government is paid the check for a period of three months from the date the company is paid.
2.6 For three months, every farmer is allowed to pay the sum of Rs.1.50 per annum by the government and accordingly, the maximum amount of service tax of Rs.1.50 crore is more than Rs.1.50 crore plus the maximum of 8% of the total insurance cover of 1.62 crore.

3. If any separate insurance plan has been implemented by the farmers or any other organization in their behalf, the insurance will not be associated with the scheme. The benefits under these insurance schemes will be independent.

4. Apart from this decision, the farmers do not have to submit any other relevant posts except for the prescribed forms / circulars, or for the benefits under the insurance scheme, the insurance company does not have to submit the application forms and documents separately.

5. It will be applicable for the entire day i.e. 24 hours of every day during the validated period, in which case the farmer will have any accident even during this period, he will be eligible for benefit under the insurance scheme.

6. In case of a farmer accident during the first 3 months of the policy, the insurer should pay the amount to be paid to his family or the person under the insurance plan, within one month from the date the proposal was received by the insurance company.
7. Further details showing the necessary documents in this scheme are linked to this decision.

a) Statement showing the nature, benefits and eligibility of the scheme –

Table No. 3.2

Benefits and Eligibility of the Scheme

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>I</td>
<td>Benefits under the insurance scheme.</td>
<td>Form A</td>
</tr>
<tr>
<td>II</td>
<td>Terms and conditions for the eligibility criteria and the necessary documents.</td>
<td>Form B.</td>
</tr>
<tr>
<td>III</td>
<td>Items not covered by insurance cover</td>
<td>Form C</td>
</tr>
</tbody>
</table>

Note: The format of Forms are mentioned in Appendix-II.

Table No. 3.3

Documents and Procedures

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Particulars</th>
<th>Form</th>
</tr>
</thead>
<tbody>
<tr>
<td>IV</td>
<td>Relevant documents to be added for proof</td>
<td>Form D and E.</td>
</tr>
<tr>
<td>V</td>
<td>Procedure to be done by the revenue system</td>
<td>Form E</td>
</tr>
<tr>
<td>VI</td>
<td>Procedure to be done by the insurance company</td>
<td>Form F.</td>
</tr>
<tr>
<td></td>
<td>(ICICI Lombard general insurance company)</td>
<td></td>
</tr>
<tr>
<td>VII</td>
<td>Claim form</td>
<td>Form M.</td>
</tr>
</tbody>
</table>

Note: The format of Forms are mentioned in Appendix-II.

8. Due to the fact that the term of the insurance plan is only three months, then the insurance company will not have the right to refuse claims for accidental accidents during this month.
9. All District Officers should review the proposals of various accidental claims of farmers of that district every month and send the report to the Agriculture Commissioner and Insurance Company.

10. ICICI Lombard General Insurance Company Limited has to make this scheme popular by local newspapers, advertisement and publicity.

11. This scheme is being implemented on an experimental basis and to solve the problem of claims in the implementation of the scheme or to eliminate the claims, then the ICICI Lombard General Insurance Company Limited has to explain the plans, implementation mechanism and all other stakeholders and arrange the meeting with district collector and division Agricultural commissioner regarding the scheme.

12. The Commissioner of Agriculture, Maharashtra State, Pune has to complete the monitoring of this scheme and take necessary action as per the need of organizing meetings, reviewing and taking effective action plan.

13. Since this scheme is new, the government will have the right to change any of the changes, modifications etc. in this scheme. The government will consult with the ICICI Lombard General Insurance Company as necessary.
14. Under the chairmanship of the Commissioner (Agriculture), Maharashtra State, Pune, to take a satisfactory settlement, if the dispute arises between insurance company, beneficiary or government machinery, to make a compensation payment under this insurance scheme, the committee will decide. There will be two other members of the Insurance Company representative and Additional Commissioner of the Revenue Division in the committee.

15. For the financial year (2004-05), the provision of Rs.1.62 crore (Rs. One crore sixty two lakh only) for ICICI Lombard General Insurance Company for insurance and insurance service for insurance companies is being approved and distributed under this order.

16. Expenditure incurred on 'Demand No.-D2, 2401, Crop Conservation-110- Scheme under crop Insurance Scheme, (00) (06) Personal Accident Insurance Scheme for Farmers (2401 442-7) - 43 Finance Expenditure Incurred on Grants out of Subsidy Under this Accounting.

17. Under Secretary (Administration - 3), Agriculture and Postgraduate Department, the Ministry is being declared as a drawing and disbursing officer. It is to be paid to ICICI Lombard General
Insurance Company Limited, Mumbai, through a drawn check drawn out of the treasury and drawn check.

18. The order is passed by the consent of the Home Department, Revenue and Forest Department, Planning Department and the Finance Department's informal reference no. 512/04 / expenditure 1 dated 18.12.04 and informal reference no. 525 of the meaning of the work, dated 30.12.2004.

According to the affidavit of Government decision, Agriculture and Animal Husbandry, Dairy & Fishery Business Department No.NAIS-1204 / CR-166/11-A dated January 5, 2005, the benefits given under the Farmers Accident Insurance Scheme are as under.

The modification in compensation is mentioned in below table No.3.4.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Subject</th>
<th>Loss compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Accidental death</td>
<td>Rs.100000</td>
</tr>
<tr>
<td>2</td>
<td>Two eyes or two organs</td>
<td>Rs.100000</td>
</tr>
<tr>
<td>3</td>
<td>Loss of one eye or one organ</td>
<td>Rs.100000</td>
</tr>
<tr>
<td>4</td>
<td>One eye or one organ</td>
<td>Rs.50000</td>
</tr>
</tbody>
</table>

According to the affidavit of Government decision, Agriculture and Animal Husbandry, Dairy & Fishery Business Department No.NAIS-1204 /
CR-166/11-A dated January 5, 2005, the terms and conditions of the beneficiary and the necessary letters for it are as follows.

1. The account holder farmer, according to the revenue records of 15 to 70 years of Maharashtra state.

2. 7/12 or 8-A transcript that includes his name as a farmer.

3. As per heirs of farmers, the legacy work of the village collector (Talathi) has been approved as per the document number 6 K.

4. School leaving certificate (T.C.) / Reshan card / election card / school principal certificate / village Panchayat certificate for verification of age of farmers.


Following items are not covered under insurance scheme.


2. Natural death.


4. Accidental death during a drug addiction.

5. Accident of violating the law for the purpose of crime.

6. Suicide attempts commit suicide or consciously injure yourself.

### Table No. 3.5

**Required Documents for Farmer's Accidental Insurance Scheme**

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Nature of accident</th>
<th>Required documents</th>
</tr>
</thead>
<tbody>
<tr>
<td>9.</td>
<td>Accident or death due to animal bite or infection (rabies)</td>
<td>Spot investigation report, Death analysis report, investigation report, documents of prescription.</td>
</tr>
</tbody>
</table>
Farmer accidental insurance scheme, Proof of documents to be submitted for proof - Disability benefits

1. A certificate of disability or dispensary document certificate.

2. Primary health center / sub center certification, district health center's acceptance.


Farmer's accidental insurance scheme
Procedure to be done by the revenue system

1. After the accidental occurrence, the concerned farmer or his family, the claim form and other relevant documents will be presented in respect of related information within a week.

2. If the farmer has not completed the requirement or any of the document required then within one week talathi should fulfill according to the requirement of all the relevant documents as per the requirement of document 7-12,8A, the proposal for insurance claim with the certificate of being a beneficiary of the scheme, talathi will submit the proposal of the claim along with the certificate of claimant to the Tehsildar.

3. The Tehsildar will send their proposal to the ICICI Lombard General Insurance Company Limited, Zenith House, Keshavrao Khade Marg, Mahalaxmi, Mumbai, 40034 and submit one copy of it to the district
collectors along with their certificate by checking the received proposal.

4. If the concerned farmers or households do not have a bank account, then the new account will be opened in the nearest branch of the District Central Co-operative Bank and it will be the responsibility of informing the ICICI Lombard General Insurance Company of the respective Tehsildar⁹.


Farmer's accidental insurance scheme

The procedure to be made by the insurance company

(ICICI Lombard General Insurance Company)

1. Upon receipt of the proposals from Tehsildar, the insurance company should deposit a check of a compensation amount of up to 30 days for the concerned farmers / their families, the District Central Co-operative Bank or the Nationalized Bank's Branch Manager. After this, the concerned branch managers should immediately deposit this amount to the farmers / their families.

2. Insurance claims should be deposited in the bank account of the insured without leaving the insurance company with any government system.
3. If the concerned farmer has died in an accident, then his family members should pay the claim amount according to the preference.
   a) Wife of deceased person.
   b) Unmarried daughter of deceased person.
   c) Mother of deceased person.
   d) Son of deceased person.
   e) Granddaughter or grandson of deceased person.
   f) Married daughter of deceased person\(^{10}\).

3.4 Third Improvement in Implementation

In order to protect all farmers from the state's agriculture and other accident prevention, the scheme has been updated on experimental basis under the scheme of Farmer's Accidental Insurance Scheme - Govt. Resolution 19 August 2004. Under the Government resolution of 5th January 2005. The detailed guidelines have been issued regarding this scheme, as well as for ICICI Lombard general insurance company. The combined insurance policy was taken.

Given insurance policy is applicable for the period of three months from January 10, 2005 to April 9, 2005, and the insurance company has been distributed Rs. 1.62 cr. The matter was under consideration of the Government regarding the continuation of the term insurance policy and the plan dated April 10, 2005 to the period April 9, 2006 and for the insurance company to pay the sum assured amount.
1. To give protection to all the farmers in the state from personal accident, the proposal of ICICI Lombard General Insurance Company on experimental basis has been approved by the Government in accordance with the Government Resolution of January 5, 2005 after that the Government approval has been given to continue this scheme for the period April 10, 2005 to April 9, 2006.

2. For the purpose of this year, for a period of one year, the amount of service tax at the rate of 8% and the amount of Rs. 0.48 crore, amounting to 6.48 crore amount was distributed by the ICICI Lombard general insurance company by this order.

3. This scheme and insurance policy will be applicable for the period April 10, 2005 to April 9, 2006. There will be no change in the guidelines and procedures set forth in the Government Resolution under sub-sectional number 2 and they will persist.

4. Expenditure on the demand order D-2,2401, crop conservation -110-state crop insurance under the scheme, Plan under Five Year Plan(00)(06), farmers accidental insurance scheme(2401 442-7)-43 Under the Financial Assistance Plan / Displayed under this Account, the expenditure should be incurred on sanctioned grant 2004-2005.

5. Under Secretary (Administration-3), Agriculture & Animal Husbandry, Dairy & Fishery Business Department, Ministry is being declared as a drawing and disbursing officer. This amount was
withdrawn from the treasury in favor of ICICI Lombard general insurance company limited Mumbai.

6. This scheme is in the process of reviewing the farmer personal accident insurance scheme. In this context, the detailed report on the insurance cover of farmers and accident victims of particular time should be submitted to the government by ICICI Lombard General insurance company limited, Mumbai.

7. These orders are being issued by the Planning Department and the Finance Department's informal reference number -117 / Expenditure-1, dated March 30, 2005 and the meaningful reference no -853 / Ways of Finance, dated March 31, 2005.

3.5 Fourth Modification in the Scheme

Subsequently, the following Government Resolution came into force on the date of 7th July, 2006 Government Resolution No. PAIS 1205 / C.N.310 / 11A, under the Agriculture, Animal Husbandry, Dairy Development and fishery businesses, Ministry extension Building, Mumbai-400 032 for the purpose of further planning and repair of the scheme.

In 2005-06, the government had sought a proposal from various insurance companies. The proposal of ICICI Lombard general insurance company was accepted. After scrutinizing all proposals received from insurance companies. This company approved by the government's decision to take farmer personal accident insurance policy for a period of three months on January 5, 2005 And the scheme further implemented for one year according
to Government Resolution of March 31, 2005 for the period January 10, 2005 to April 9, 2006. This scheme is being continued in the year 2006-2007 after seeing the welfare of the scheme\textsuperscript{12}.

In the first year (year 2005-06), the scheme and the outline of the scheme was newly revised. The policy conditions in the policy contract with the ICICI Lombard general insurance company and the government revenue department, Monitoring Agricultural Commissionerate had some differences among them; the decisions of the insurance company and the state government are contradicting, the insurance company took the decision on insurance in their own opinion. And that is why state government have been received so many complaints of farmers in the year. Therefore, while presenting the insurance proposal, due to differences in the provisions of the insurance proposal (in between state government and the ICICI Lombard general insurance company), Insurance proposals remained pending for the proceedings.

As well as the farmers do not have complete information about the scheme. In case of sudden death, they do not postmortem and chemical analysis. In such error, the family of the farmer deprived from insurance benefits and the poor situation resided to them.

In 2005-06, to get immediate benefits to the accident victims it's been necessary to consult the insurance advisory system, which has a deeper understanding of the insurance subject, has been seen by all stakeholders. And
therefore this has been done with the help of a licensed insurance consulting service / broker company from IRDA. The Insurance Advisory System will be working as a consultant between the Department of Agriculture and the Insurance Company, which is supervised by the Government. Therefore, the scheme will be implemented more efficiently and Claims of critical complaints of farmers will be solved timely and satisfactory results will come on time.

**Government Resolution :**

A] According to the letter of April 27, 2006 Kabal insurance private limited company, Mumbai – 21 is selected and appointed as an IRDA licensed broker / advisory company. The company should work as a consultant to government and the insurance company for implementing the Farmers Accident Insurance Scheme by Government. Accordingly, on 6th May 2006, an agreement passed between the Agriculture Commissioner and the Kabal Insurance Company. In accordance with that the further action will be taken, regarding the farmers accidental insurance scheme. According to the consignment as mentioned in the paragraph-1, Kabal insurance company helps government without any cost.

B] The proposal of two insurance companies, like 1.national insurance company and 2.Reliance general insurance company, was approved to protect all farmers from the state of personal accident.
1. For this purpose, the Revenue Department of Nasik, Aurangabad, Nagpur and Amravati will be the work area for the national insurance company. The insurance company will give protection to 68 lakh farmers from these 4 regions.

2. For this purpose, the Revenue Department of kakan and Pune will be the work area for the Reliance general insurance company. The insurance company will give protection to 38 lakh farmers from these 2 regions.

1. As per the Revenue Department records of the state, the government is taking insurance policy for personal accident and disability for the account holders (about 1.6 crore) in the age group of 12 to 75 years. In the year 2006-2007, the Commissioner of Agriculture was brought to the notice of the Policy Commission on 15th June, 2006 with the insurance company, the National insurance company, Reliance General Insurance Company and the Kabal Insurance Company pvt.ltd. On behalf of the Government related to Farmer's Accident Insurance Scheme. Farmers/beneficiaries insurance claims will be approved in accordance with the terms, conditions and provisions of the contract with the government and insurance company.

2. Under this scheme, on behalf of the farmers the state government will pay the entire premium amount to the insurance companies. Therefore, farmer or any other organization does not have to pay any separate insurance premium amount to the insurance company.
3. According to the company's proposal, if the death occurs to the farmer then the compensation amount will be Rs.100000 lakh and in case of disability, the compensation amount will be received from Rs 50000 to Rs 100000 ((According to Form A).

4. This plan is being implemented for the period of one year from the day the cheque will be issued to the company by the government. For this period, Government approved that on behalf of every farmer, Rs.6 will be paid by the government to the implementing agency. As per the percentage of service tax applicable for the sum assured of 6 crore 36 lakhs plus the amount of insurance cover of Rs 7784660 / - is approved by this government decision.

5. National Insurance Company and Reliance General Insurance Company These insurance companies, as per the IRDA regulations, should not pay a commission to the broker / advisory company without the consent of the government. For every three months, the Commissioner (Agriculture) will take the review and as well accordingly, the Government will approve the payment for a three-month commission Or Kabal Insurance Private Limited company, will give the bank guarantee of Rs. 1500000 to the government.

6. In the past, if any separate insurance scheme has been implemented by the farmers or any other organization on their behalf; they will
have no relation with this scheme. Benefits under this scheme will be independent.

7. In addition to the prescribed forms / circulars mentioned in this ruling, the farmers do not have to submit any other relevant documents, or need to submit the application form / documents separately to the insurance company for the benefit under insurance plans. Due to unintentional reasons any relevant document left to submit or after the event of a funeral on a dead farmer it is very hard to get the relevant document. At that time if they cannot get it, then the government, the broker company and the insurance company should jointly decide on the basis of the alternative circulars / inquiries.

8. This insurance plan will be applicable for the entire day i.e. 24 hours per day in the validity period. In case of failure of the farmer during this period, he will be eligible for this insurance scheme.

9. Under the insurance policy, if the farmer dies during the period of policy, under this insurance scheme to farmer or his family the amount to be paid. It is compulsory to pay the insurance company within one month of receipt of the insurance company with all the credit card issued by the broker / insurance advisory company.

10. The documents that are required under this scheme are mentioned in following statement.
<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Particular</th>
<th>Document</th>
</tr>
</thead>
<tbody>
<tr>
<td>A</td>
<td>Statement showing the nature, benefits and eligibility of the scheme</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Benefits under this scheme</td>
<td>Form A</td>
</tr>
<tr>
<td>2</td>
<td>Beneficiaries Eligibility Terms and Essential Caterers for the scheme</td>
<td>Form B</td>
</tr>
<tr>
<td>3</td>
<td>Items which are not covered under this insurance cover</td>
<td>Form C</td>
</tr>
<tr>
<td>B</td>
<td>Other necessary documents and procedures</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Relevant documents to be added for proof</td>
<td>Form D and E.</td>
</tr>
<tr>
<td>2</td>
<td>Procedure to be done by the revenue system</td>
<td>Form E</td>
</tr>
<tr>
<td>3</td>
<td>Procedure to be done by the insurance company (ICICI Lombard general insurance company)</td>
<td>Form F.</td>
</tr>
<tr>
<td>4</td>
<td>Claim form</td>
<td>Form G.</td>
</tr>
</tbody>
</table>

Note: The format of Form G is mentioned in Appendix-II.

11. If the dispute arises between insurance company, beneficiary or government machinery, to make a compensation payment under this insurance scheme, then Under the chairmanship of the district collector, district control committee will be establish to take a satisfactory settlement, The committee will decide and take action.

The District Committee Established as Follows:

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name</th>
<th>Designation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>District collector/ dept. collector</td>
<td>Chairman</td>
</tr>
<tr>
<td>2</td>
<td>Resident deputy collector</td>
<td>Member</td>
</tr>
<tr>
<td>3</td>
<td>Head of advisory company</td>
<td>Secretary/Member</td>
</tr>
<tr>
<td>4</td>
<td>District agriculture officer</td>
<td>Member</td>
</tr>
<tr>
<td>5</td>
<td>Insurance officers of relevant company</td>
<td>Member</td>
</tr>
</tbody>
</table>

Above committee will take a meeting related with the particular scheme every month. In the meeting the disputed matters will be
handled and solved. The insurance company acts under the decision given to them on particular problem by district control committee.

12. The insurance company, advisory insurance company and the state government will make advertise and educate farmers about the farmer's personal accidental scheme.

13. If there are any doubts / difficulties in implementing the scheme or finalizing the claim, then remove it. In order to explain the implementation plans of the policy, the insurance advisory company and the insurance company should take the initiative and organize meetings with the concerned District Collector.

14. Kabal Insurance Company has to take full control of this scheme with the help of the Commissioner of Agriculture and take necessary action as per the need of organizing meetings from time to time, as well as take necessary action for effective implementation of the plan.

15. The Government will have the right to change / amend the scheme. The government will consult with the insurance company as necessary.

16. Various types of complaints are received by public representatives from the public regarding the Farmer personal accident insurance scheme. If any information is needed by the Government / commissioner of Agriculture Department, then it is mandatory to send the information immediately to the Insurance Company, Broker / Consultant Company and District Control Committee.

17. The implementation of the scheme will be done by the Agricultural Commissionerate, Insurance Consultant / Broker Company,
Insurance Company, and Revenue Agency. The easy and effective implementation of the scheme is mandatory for every system to work best. The above authority their responsibility and status is as follows:

A) **Agricultural Commissionerate:**

Agriculture director is required to complete the entire coverage of the Farmers' accidental insurance scheme. The Agriculture Commissioner should monitor the progress of the scheme by effectively reporting the monthly progress of the scheme from Kabal Insurance Pvt. Ltd. and insurance company and effectively implement the scheme. Understanding the progress of the scheme, redressing of grievances by the District Control Committee on the complaints received in the insurance claim case.

B) **Broker company:**

1. The claim of compensation for the accident insurance plan will be insured by the insurance advisory company, and will be sent to the insurance company for removal. In view of the monitoring of the scheme, the Insurance Advisor will take a review with the insurance company from time to time. In this regard, the Insurance Advisory Company will submit monthly progress reports to the Agriculture Commissioner in relation to the scheme's claims, and the insurance advisory company will be responsible for keeping the information of the full claims in this regard.

2. If there is a problem / compliance with the implementation of the scheme, then the insurance adviser company appointed by the government should bring it to the notice of the government and issue it to the government or Agriculture Commissioner for resolution.
C) **Insurance Company:**

1. After receiving the proposal of the farmer, after taking the insurance company within a month, the decision will be taken in one month and deposited in the savings bank account of the farmers / heirs of farmers. It is compulsory for farmers to get insurance coverage along with the prescribed validate letter during the period of insurance (Insurance proposals will be accepted for 90 days from the end of the plan period for the accident in the last days)

2. Payment of compensation should be done on the basis of the relevant legal characters mentioned in Form-D. In case of accidental evidence, and in exceptional circumstances, if any document cannot be fulfilled, then considering the alternate certificate, the government should be considered for consideration and compensation.

3. Due to the mistake of the driver, if the accident occurs and farmer dies or get handicapped, all the farmers, except the convicted driver, will be granted compensation for the reasons mentioned in Form-D in case of accidental death due to accident.

4. According to the preference mentioned in Form-4, compensation for the heirs of the farmers / family members should be paid.

D) **Revenue Department:**

1. This department should organize a monthly meeting of the appointed committee on the district level and will review the scheme and inform the Agriculture Commissionerate.

2. Proceed with regards to insurance office as per Form-E.

18. For the financial year (2006-07) a) National Insurance company, to provide insurance to the insurer and the service tax for Rs. 457 9
3030 / - has been approved by this order. B) The provision of Rs. 2559720 / - for the insurance and the service tax for the insurance companies for the insurance company, reliance general insurance company, is being approved and distributed under this order.

19. Expenditure incurred on D-3, 2401 -Crop Conservation, 110 -Crop Insurance Scheme under this scheme, (00) (06) Individual Insurance Scheme for Farmers (2401 442-7) -46 Finance Assistance Under this Account, the approved subsidies should be expensed.

20. The Commissioner (Agriculture), Agriculture Commissionerate, Maharashtra, Pune, is being declared as the Chief and Disbursing Officer for the above mentioned expenses. It should be paid from the treasury to the national insurance, insurance company and reliance insurance, insurance company.

21. Farmers Personal accident insurance scheme has broken down due to some administrative difficulties after 10 April, 2006. After this, scheme has not been implemented till date. So, on 10 April 2006, the appointment of a new insurance company will be decided independently of the recovery of claims received in the services sector. In that case, the proposal should be presented to the Agriculture Commissionerate.

22. These orders were issued by the approval of Secretary (Agriculture) under the guidelines issued under Revenue and Forest Department, Circular No. Expenditure of Expenditure Section 1006 / C.N.1 / Wage, dated 20 April 2006\textsuperscript{16}. 

**Farmer's personal accidental insurance scheme**

The revised benefits under this scheme are as follows.

<table>
<thead>
<tr>
<th>Sr.No</th>
<th>Accidental death</th>
<th>Compensation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Accidental death</td>
<td>100000/-</td>
</tr>
<tr>
<td>2</td>
<td>Permanent disability</td>
<td>100000/-</td>
</tr>
<tr>
<td>3</td>
<td>Two eyes diminished</td>
<td>100000/-</td>
</tr>
<tr>
<td>4</td>
<td>Two organs fall apart</td>
<td>100000/-</td>
</tr>
<tr>
<td>5</td>
<td>One eye and one organ</td>
<td>100000/-</td>
</tr>
<tr>
<td>6</td>
<td>Loss of one eye</td>
<td>50000/-</td>
</tr>
<tr>
<td>7</td>
<td>Loss of one organ</td>
<td>50000/-</td>
</tr>
</tbody>
</table>


**Farmer's Personal Accidental Insurance Scheme**

The terms and conditions of the beneficiary and the necessary documents for the scheme are as follows, which are mentioned form B. The form B is a form given by government in fourth improvement.

1. The account holder farmer, according to the revenue records of 15 to 70 years of Maharashtra state.
2. 7/12 or 8-A transcript that includes his name as a farmer.
3. As per heirs of farmers, the legacy work of the village collector (talathi) has been approved as per the document number 6 K.
4. School leaving certificate (T.C.) / Reshan card / election card / school principal certificate / village panchayat certificate for verification of age of farmers.
The form C is also requirement which mentioned in the G.R. the form C contents as follows according to letter of Government resolution on Agriculture, Animal Husbandry, Dairy Development and fishery Businesses, PIS 1205 / C.N.310 / 11A, dated July 7, 2006.

There are some incidence which are not covered in the Farmer's personal accidental insurance scheme they are

**Items not covered under insurance cover.**

1. Current disability
2. Natural death.
4. Accidental death during a drug addiction.
5. Accident of violating the law for the purpose of crime.
6. Suicide attempts commit suicide or consciously injure yourself.
7. Insurance cover advocacy disability.
8. Death due to childbirth.
9. Blooding insight the body.
10. War
11. Job in Military.
12. Murdered by a nearby beneficiary.

According to the Letter of Government and resolution on Agriculture, Animal Husbandry, Dairy Development and fishery Businesses, PIS 1205 / C.N.310 / 11A, dated July 7, 2006. Regarding Farmer's personal accidental insurance scheme following documents are necessary as a proof which should be submitted for the claim after death of farmer.
## A Proof of documents to be submitted as a proof.

**Farmer's accidental insurance scheme**

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Nature of accident</th>
<th>Required documents</th>
</tr>
</thead>
</table>
| 9.      | Accident or death due to animal bite or infection A – rabies  
B – Injured disability  
A – Do not get dead bodies in animal attack | Spot investigation report, Death analysis report, investigation report, documents of prescription. According to the doctor's opinion, the death analysis report |

According to Letter of Government resolution on Agriculture, Animal Husbandry, Dairy Development and fishery Businesses, PIS 1205 / C.N.310 / 11A, dated July 7, 2006. Regarding Farmer's personal accidental insurance scheme following documents are necessary as a proof which should
be submitted for the claim after having disability under Farmer's personal accidental insurance scheme.

**Proof of documents to be submitted for proof - Disability benefits**

1. A certificate of disability or dispensary document certificate.

2. Primary health center / sub health center certification, district health center's acceptance.


**Procedure to be done by the revenue system**

1. After the accidental occurrence, the concerned farmer or his family should submit the claim form and other relevant documents to the respect of related information officer (Talathi) immediately.

2. If the farmer has not completed the requirement or any of the document required then within one week talathi should fulfill according to the requirement of all the relevant documents as per the requirement of 7-12,8A, the proposal for insurance claim with the certificate of being a beneficiary of the scheme, talathi will submit
the proposal of the claim along with the certificate of claimant to the Tehsildar\textsuperscript{17}.

3. The Tehsildar will send their proposal to the Kabal Insurance Company private Limited and submit one copy of it to the district collectors along with their certificate by checking the received proposal.

4. If the concerned farmers or households do not have a bank account, then the new account will be opened in the nearest branch of the District Central Co-operative Bank and it will be the responsibility of informing to the relevant Insurance Company of the respective Tehsildar.

The role of insurance company is also is very important in implementing the scheme. The government given the procedure to the insurance company for implementing the scheme. The revenue department, working under the guidance of government. According to Letter of Government resolution on Agriculture, Animal Husbandry, Dairy Development and fishery Businesses, PIS 1205 / C.N.310 / 11A, dated July 7, 2006.

**The procedure to be made by the insurance company**

1. The Tehsildar, through the departmental office of the broker company, should submit the proposal / submission of the proposal within 15 days to the concerned insurance company. Under any circumstances, take proper care of presenting the proposal to the insurance company in the prescribed period.
2. Upon receipt of the proposal from the broker company, the insurance company should deposit a check of a compensation amount of up to 30 days with the concerned remuneration to the farmer / his family members, the district central co-operative bank or the National Credit Bank's branch manager.

3. Insurance claims should be deposited in the bank account of the insurer directly without giving to government system.

4. If the concerned farmer has died in an accident, then his family members should pay the claim amount according to the following preference.

   a) Wife of deceased person.
   b) Unmarried daughter of deceased person.
   c) Mother of deceased person.
   d) Son of deceased person.
   e) Granddaughter or grandson of deceased person.
   f) Married daughter of deceased person.

**The Role of Kabal Insurance Company Pvt. Ltd, Mumbai**

Kabal Insurance Company is selected by the state government to make coordination between insurance company and government. The procedure of claim settlement in between government and insurance company the Kabal insurance company has given the authority. According to Letter of Government resolution on Agriculture, Animal Husbandry, Dairy Development and fishery Businesses, PIS 1205 / C.N.310 / 11A, dated July 7, 2006. An
Action should be taken as per contractual agreement with Kabal Insurance Private Limited, Mumbai.

1. Broker company should help the government to prepare a detailed insurance policy and to ensure that there is no ambiguity in the policy, the amount of refusal of the insurance proposal would not be rejected.

2. To avoid misunderstanding about insurance policies, the government should invite insurance companies to understand their insurance policies before inviting tenders/tariffs for insurance policies.

3. The rates sheets will be sought from the insurance companies.

4. Before given acceptance the government should analyze tenders, which insurance companies submitted with their conditions, The government should consult with the agriculture commissioner. The broker company should help to commissioner in technical mater for making policy contract between government and insurance company. According to the rules and with the permission of the commissionerate the tenders are accepted.

5. Ensuring that the insurance company is implementing the insurance plan as per the contract with the policy, it helps the insurance company to develop appropriate software programs.

6. Insurance company should help to give publicity to the scheme and increase the awareness of the scheme.
7. The insurance company should work in conjunction with the claim of extracting insurance claims
   
a) Acceptance for inspection before sending insurance claims to the insurance company. For this, the revenue department should start office at district level.
   
b) The proof of payment of the insurance proposal should be confirmed.
   
c) After confirming the claims made by the insurance proposal and after making sure that it is fully, the proposals should be sent to the insurance company within the prescribed period and the project will be followed by follow-up process.
   
8. The Insurance company should review the progress, monthly and quarterly, if they find any shortcomings in the plan, the company should try to remove these shortcomings.
   
9. To coordinate with the insurance company and the government, work to compensate and settle the dispute in the dispute arising from time to time.
   
10. In 2005 - 2006, giving advice to the government in relation to giving benefits to the farmers about the controversial matter arising out of the controversial matter arising out of the decision of the Government, and taking legal action on behalf of the government18.

   In such a way, after studying the above government decisions, the government has implemented the plan effectively. The changes made in each year's government resolution are seen after reading the references of 2005-06
and 2006-07 for example. After the implementation of this scheme, it is observed that the term of the plan is fixed for one year and it is disclosed to the government, sub-government, insurance companies and broker companies on behalf of the government. If any changes are made to the Government resolution, it is mandatory for the Government to immediately inform all the departments.

After this we will see the changes made in the government resolutions of the year 2008-09, 2009 to the 2014 years.

3.6 The reformation in government resolution from 2008-09 to 2014


1. The government has made the decision to continue the scheme for the farmer's personal accident insurance scheme from 15 July 2007 to 14 August 2007 was passed. The scheme has approved for one month only. For the extended period, the scheme will not change the terms and conditions of the consultancy company, insurance companies. For one month the insurance year payable should be payable for 1/12 percent of the entire year.

2. For the financial year 2007-2008 (a) a provision of Rs. 3820240/- has been approved by the National Insurance Company for the purpose of payment of farmer's personal accidental insurance to the insurance company and its service tax. And it is being distributed under this order. (b) And for Reliance general insurance company a
provision of Rs.2134840/- has been done. Both companies total is Rs.5955080/- was approved by this GR.

3. These orders are issued, as per the order and the informal reference number of the Finance Department as per 123/07 / No.-1431, dated 06/07/07 and serial number 201 / expenditure -1, dated 10/07/07 respectively19.

3.7 Upgradation of Government Resolution

According to Government resolution of Agriculture, Animal Husbandry, Dairy Development and fishery Businesses, PAIS 1207 / C.No.266 / 11A, Ministry Extension Building, Mumbai 4000 032 , dated 10 August 2007 the following terms and conditions has been passed and implemented –

1. Insurance companies, their area of work, insurance-protected farmer's number, insurance installments etc. were allocated to protect all farmers in the state from personal accident.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Name of insurance company</th>
<th>Area of work</th>
<th>Population of farmer's (lakh)</th>
<th>Amount in rupees</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Insurance installment</td>
</tr>
<tr>
<td>A</td>
<td>National insurance company ltd.</td>
<td>kokan</td>
<td>11,00,000</td>
<td>88,00,000</td>
</tr>
<tr>
<td>B</td>
<td>Oriental insurance company</td>
<td>Pune, Nasik, Amravati, Nagpur.</td>
<td>70,00,000</td>
<td>5,60,00,000</td>
</tr>
<tr>
<td>C</td>
<td>Reliance general insurance company</td>
<td>Aurangabad</td>
<td>25,00,000</td>
<td>2,00,00,000</td>
</tr>
<tr>
<td>total</td>
<td></td>
<td></td>
<td>1,06,00,000</td>
<td>8,48,00,000</td>
</tr>
</tbody>
</table>
2. The government has given the subsidy for three years, for every 3 years it will be Rs. 8/- per farmer. It will be paid every year, at that time the service tax regime applied. Regardless of the three years for the insurer, the government will have the power to make changes in the insurance company and the broker company by reviewing the implementation of the scheme\textsuperscript{20}.

3.8 Seventh Upgradation in Government Resolution

The Government resolution was implemented in the same way without making any changes in the Government Resolution dated August 24, 2007. Such information was communicated through the Government Resolution dated August 24, 2007 with all the details to all the government departments, Broker Company and the insurance companies. This scheme was implemented from August 15, 2007 to August 14, 2008.

After that, the next Government Resolution was implemented on August 5, 2008. The scheme to be implemented for the next three years from 2007-08 has been taken in accordance with reference number 4 and 5 as the change in the number of farmers or the increase in the installments by the year of 2009-10 will not be taken into account. This scheme was implemented for one year from August 15, 2008 to August 14, 2009.

After that, the Government of Maharashtra has done a little but some important changes in the Government Resolution 6 September 2008 seeing the interest of the farmer\textsuperscript{21}.

The following changes have been made in the government decision.
A] For Kabal insurance broking service company:

1. The Kabal Insurance Broking Services Company will appoint an employee of the departmental office in their respective Registry - 1 to the office of the District Superintendent Agriculture Officer. The employees will inspect the insurance proposal.

2. Keeping the information of all insurance proposals taluka / district wise will be the responsibility of the Insurance Advisory Company.

3. Insurance counseling company will set up headquarter in Pune for coordination on state level in order to monitor all the departmental offices allotted to Insurance Consultant Company and to submit report to the Commissioner (Agriculture) from time to time.

B] For insurance companies:

1. If the proper action is not taken within one month from the date of receipt of the absolute proposal, then the interest amount will be 9% per month interest will be payable for three months and after 3 months it will be increase to 15% per month.

3.9 Eighth Upgradation in Government Resolution

Fishery Department No. F.P.A.I.S.-2008 /L. No.187/11A, dated 6 September 2008, amendments made in Sr. 32 (E) (2) are as follows.

1. Under the government resolution dated 4 December 2009, without changing anything in the procedure, terms and conditions of the "Farmer's Personal Accident Insurance Scheme" implemented in the State, this scheme was changed to "Farmer public Accidental Insurance Scheme" from 2009-10.

2. According to the Government Resolution dated September 6, 2008 above, under Ref. No. 23 (E) (7) government made some changes and newly introduced as Ref. no. 8 was newly incorporated. Amendments made in 23 (e) (8) which is as follows.

   "If the farmer dies due to a vehicle accident and the casualties of the affected farmers are driving themselves in such cases it is mandatory to submit a valid driving license".

   The above amendments will be applicable from the date of implementation of the scheme for the year 2008-09.

3.10 Ninth Upgradation in Government Resolution

   According to Government resolution 04 Dec. 2009, the changes made in the existing forms of this government decision have been proposed. The government has given a specific format of different types of form which is mentioned in Form E, F, G and claim form 1, 3, 4 which is given Appendix-I.
3.11 **Tenth Upgradation through Government Resolution**


Changes made to the Government Decision are showed as follows:

1. The benefit of this scheme is given to the registered farmers of the state. Considering the average growth rate of the farming population of 2000-01, we have decided to increase the number of farmers to about 13700000. These Farmer's are being assisted for the period of three years from 2010-2013.

2. A meeting of the committee convened to appoint the insurance installment rate and insurance companies under the chairmanship of the Honorable Principal Secretary (Agriculture), dated 13 rd July 2007, was concluded on August 4, 2010. At this meeting, the rate of insurance premium per year has been fixed at Rs 14 / - per farmer for the period of three years from 2010 to 2013.

3. Insurance consultants and insurance companies were appointed for one year 2010-11 only. As mentioned in the below table, the total
insurance installment amount was distributed and approved by Rs.1918.00 lakh (19 crore 18 lakh only) by the government.

<table>
<thead>
<tr>
<th>Broker insurance company</th>
<th>Insurance company</th>
<th>Department entrusted</th>
<th>Number of farmers</th>
<th>Insurance installment amount (Rs. in lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kabal insurance broking company private limited, Mittal towers, 118 B wing 11th Flore Nariman point Mumbai-21,</td>
<td>United India insurance company ltd. Nagpur 440 010</td>
<td>Amravati, Nagpur</td>
<td>28.90</td>
<td>404.60</td>
</tr>
<tr>
<td>Future general India insurance company Mumbai 400 025,</td>
<td></td>
<td>Kokan, Pune</td>
<td>48.95</td>
<td>685.30</td>
</tr>
<tr>
<td>The new India insurance company limited, Mumbai 400 039,</td>
<td></td>
<td>Nasik</td>
<td>25.90</td>
<td>362.60</td>
</tr>
<tr>
<td>Deccan insurance and reinsurance brokers’ Pvt. Ltd, Pune,</td>
<td>The new India assurance company limited, Shivaji nagar, 411 005, Pune.</td>
<td>Aurangabad</td>
<td>33.25</td>
<td>465.50</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>137.00</td>
<td>1918.00</td>
</tr>
</tbody>
</table>

Source: Government resolution, No.: F.P.A.I.S.-2010 / L. No.172 / 11A, Ministry Expansion department, Mumbai 400 032. Date 10 August 2010

4. It will be compulsory for the beginning of the tripartite contract scheme.

3.12 **Eleventh Upgradation through Government Resolution**

According to Agriculture, Animal Husbandry, Dairy Development and Fishery businesses department, Government Resolution, No.: F.P.A.I.S.-
2009 / L. No.268 / 11A, Ministry Expansion department, Mumbai 400 032 dated: 5 March 2011. Guidelines for the scheme were prescribed and some changes were made and new items were included in the new one. The data is as follows:

1] Under a matter of issue of issue No. 20A in the decision of the Government:

A) District agriculture officer:-

In order to complete the proceedings in court cases, the government has been authorized to file a claim on the complaint of District Consumer Dispute redressal Judiciary, as a 'competent officer' (prosecutor) and in connection with complaints filed at District Consumer Disputes redressal Judiciary.

B) Insurance broker company:-

One day training programme should be started with the help of district agriculture officer at district level.

2. Under a matter of issue No. 20E in the decision of the Government:

A) Newly inserted matter:-

- Wife of deceased person or husband of deceased women.
- Bank guarantee increased to 20 lakh for Kabal insurance company and 5 lakh for Deccan insurance company.
- If it is not possible to obtain the age proof from accident affected farmer, then affidavit should be consider as age proof.
3.13  **Twelfth Upgradation through Government Resolution**

According to Agriculture, Animal Husbandry, Dairy Development and Fishery businesses department, Government Resolution, No.: F.P.A.I.S.-2012 / L.No.82 / 11A, Ministry Expansion department, Mumbai 400 032 dated: 9 August 2012. Guidelines for the scheme were prescribed and some changes were made and new items were included in the new one. The data is as follows:

1. A meeting of the committee convened to appoint the insurance installment rate and insurance companies under the chairmanship of the Honorable Principal Secretary (Agriculture), dated 9 August 2012 was concluded on August 8, 2012. At this meeting, the rate of insurance premium per year has been increased from Rs.14/ - per farmer to 23/- per farmer on the demand of insurance broker company and insurance company for the period of 2012 to 2013.

2. For the year 2012 to 2013 the amount for farmers insurance sanctioned is Rs.3151.00 lakh (thirty one crore fifty one lakh)\(^{26}\).

3.14  **Thirteenth Upgradation through Government Resolution**

According to Agriculture, Animal Husbandry, Dairy Development and Fishery businesses department, Government Resolution, No.: F.P.A.I.S.-2012 / L.No.82 / 11A, Ministry Expansion department, Mumbai 400 032 dated: 14 August 2012. Guidelines for the scheme were prescribed and some changes were made in to the following table and new items were included in the new one. The data is as follows:
<table>
<thead>
<tr>
<th>Broker insurance company</th>
<th>Insurance company</th>
<th>Department entrusted</th>
<th>Number of farmers</th>
<th>Insurance installment amount (Rs. in lakh)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kabal insurance broking company private limited, Mittal towers, 118 B wing 11th Flore Nariman point, Mumbai-21</td>
<td>United India insurance company ltd. Nagpur 440 010</td>
<td>Amravati, Nagpur</td>
<td>28.85</td>
<td>663.55</td>
</tr>
<tr>
<td></td>
<td>Future general India insurance company Mumbai 400 025</td>
<td>Kokan, Pune</td>
<td>48.95</td>
<td>1125.85</td>
</tr>
<tr>
<td></td>
<td>The new India insurance company limited, Mumbai 400 039</td>
<td>Nasik</td>
<td>25.90</td>
<td>596.85</td>
</tr>
<tr>
<td>Deccan insurance and reinsurance brokers’ Pvt.ltd, Pune.</td>
<td>The new India assurance company limited, Shivaji nagar, 411 005, Pune.</td>
<td>Aurangabad</td>
<td>33.25</td>
<td>764.75</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>137.00</td>
<td>1918.00</td>
</tr>
</tbody>
</table>


3.15 Fourteenth Upgradation through Government Resolution

According to Agriculture, Animal Husbandry, Dairy Development and Fishery businesses department, Government Corrections, No.: F.A.I.S.-2013 / L.No.118 / 11A, Ministry Expansion department, Mumbai 400 032 dated: 31 October 2013. Guidelines for the scheme were prescribed and some changes were made in to the following table and new items were included in the new one. The data is as follows:
1. For the year 2013 to 2014 the amount for farmers insurance sanctioned is Rs.169651666 lakh.(sixteen crore ninety six lakh fifty one thousand six hundred sixty six only) and Rs.14.86 per farmer.

2. The petition was filed in the Bombay High Court on December 11, 2013, with the appointment of the Insurance Consultant Companies; As a result, the appointment of insurance advisory companies was made subject to the order of the above writ petition No. 2751/2013 of the High Court.

In this appropriate manner government of Maharashtra has announced and run this scheme properly.

3.16 Conclusion:

The Government has made timely changes in various Government Resolutions for effective implementation of the Farmer Public accidental insurance scheme. The notable conclusions are as follows:

1. Government have appointed various insurance companies for proper implementation of the scheme.

2. Government also appointed a broker company to make co-ordination between government and insurance company to reduce the rejection ratio of insurance proposals.

3. The procedure of policy has made easy.

4. Government also made some rules and regulations to avoid misuse of the scheme.

5. The government has taken efforts that the benefit of the scheme should reach to the affected farmers.
References:


2. Planning and Finance Department under their reference no. 384 / expenditure -1, dated 17/08/2004

3. NAIS 1204/ L.No.166 /11-A Ministry Extension Building, Mumbai, 400 032 dated January 5, 2005

4. NAIS 1204/ Q.16 /11-A Ministry Extension Building, Mumbai, 400 032 dated January 5, 2005

5. NAIS 1204/ L.No.166 /11-A Ministry Extension Building, Mumbai, 400 032 dated January 5, 2005

6. 'Demand No.-D2, 2401, Crop Conservation-110- Scheme under crop Insurance Scheme, (00) (06) Personal Accident Insurance Scheme for Farmers (2401 442-7) - 43

7. Government decision, Agriculture and Post office department NAIS-1204 / No.-166/11-A dated January 5, 2005


11 Planning Department and the Finance Department's informal reference number -117 / Expenditure-1 and reference letter no -853 / Ways of Finance dated March 30 & 31, 2005


16 Government Resolution No. PAIS 1205 / C.No.310 / 11A, under the Agriculture, Animal Husbandry, Dairy Development and fishery
businesses, Ministry extension Building, Mumbai-400 032, 7th July, 2006


22 Government resolution of Agriculture, Animal Husbandry, Dairy Development and fishery Businesses, PAIS 1207 / C.No.266 / 11A,
Ministry Extension Building, Mumbai 4000 032 , dated 24 August 2007


