

Insurance in the Marine Fisheries Sector Experiences and Plans from India



Mrs.N.Chandra,
Executive Director (Technical)

National Fisheries Development Board



Marine Fisheries – At a Glance



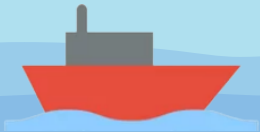
- ➔ **Coastline - 8118 KM**
- ➔ **Exclusive Economic Zone (EEZ) - 2.02 million km²**
- ➔ **Shelf area - 0.53 million km²**
- ➔ **Total Marine Fish Production – 37.27 Lakh Tons (2019-20).**
- ➔ **7th position in global marine capture fish production after China, Indonesia, USA, Russia, Japan, and Peru.**
- ➔ **The export of marine products stood at 12.9 lakh metric tons (46,662 Cr) 2019-20.**
- ➔ **The total fisherman population – 50 Lakh (Male– 27 Lakhs & Female 23 Lakhs)**



- ➔ **Marine capture fisheries play a vital role in India's economy, providing employment and income to nearly 4.0 million people in the country**



- ➔ **Total Fishing vessels - 2,51,291**
- ➔ **Total landings by the mechanized sector - 83%**
- ➔ **Motorized sector - 16% & by non-mechanized sector - 1%**



Background



Fishing in the seas is considered to be the second most dangerous occupation after mining.



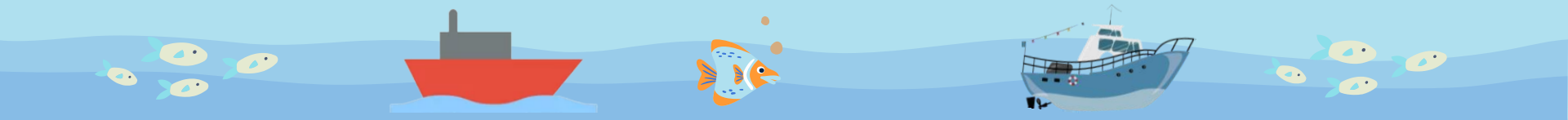
Fishing as an occupation is vulnerable to the natural calamities and the income generation is highly subjected to the seasons as well as the climatic conditions.



Highly diverse and dominated by socio-economically backward artisanal and small-scale fishers whose lives are closely intertwined with the oceans and seas.



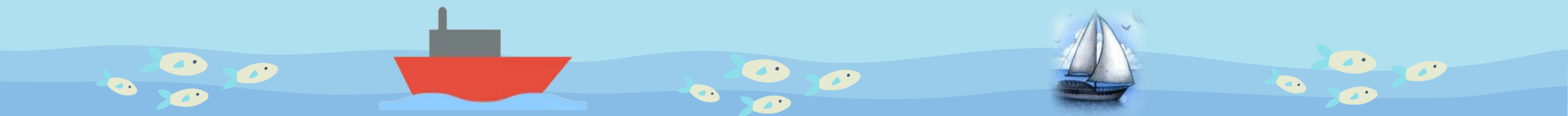
The safety and security of the fishermen become one of the core priorities in fisheries governance.



Pradhan Mantri Matsya Sampada Yojana (PMMSY)



- The government of India in May 2020, under the “Aatmanirbhar Bharat Package”, has launched a flagship scheme i.e., Pradhan Mantri Matsya Sampada Yojana (PMMSY).
- It addresses critical gaps across the value chain, right from fish production and quality control to post-harvest infrastructure, traceability, market linkages, and fishermen’s welfare.
- PMMSY has been approved at a total estimated investment of Rs. 20050 crores. Central share of Rs. 9407 crore, State share of Rs. 4880 crore and Beneficiaries’ contribution of Rs. 5763 crores.
- The welfare of the fishers and the insurance scheme is included in PMMSY



Insurance Schemes in Marine Fisheries Sector



➔ **Group Accident Insurance Scheme (GAIS) for fishers**



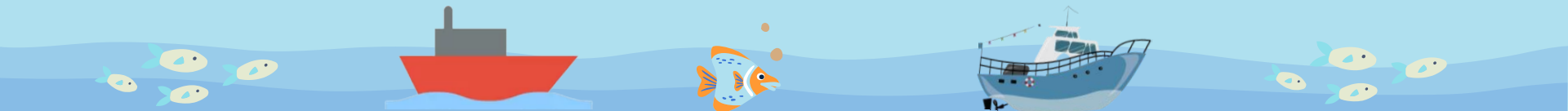
➔ **Insurance premium subvention for fishing vessels**



➔ **Livelihood scheme and nutritional support scheme for Ban/Lean period**



➔ **Relief assistance from the State Disaster Response Fund (SDRF)/ National Disaster Response Fund (NDRF)**

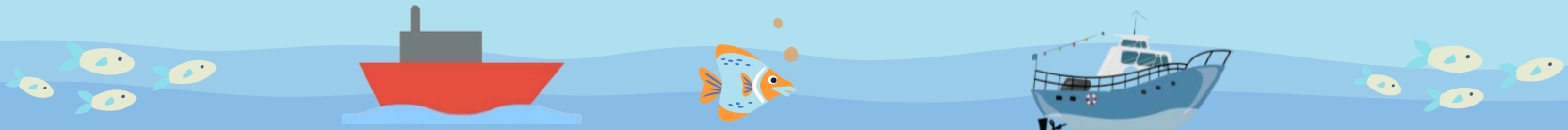


Group Accident Insurance Scheme (GAIS) for Fishers

- ➔ Implemented from 1991- 92 onwards
- ➔ Age group – 18 to 70 years
- ➔ Fishers include fish workers, fish farmers, and any other categories of persons directly involved in fishing and fisheries-related allied activities.
- ➔ NFDB is the nodal agency
- ➔ Policy details



Policy	Description	Coverage	Premium
Policy 1	Group Janata Personal Accident Policy (GJPA) covering Death and Permanent Total Disability (PTD).	Rs.5 Lakhs	Rs. 68.44/- (GST Not Applicable)
Policy 2	Special Contingency Policy Covering Permanent Partial Disability (PPD) and Hospitalization	PPD: Up to Rs.2,50,000/- Hospitalisation: Rs.25,000/-	Rs. 4.00/- (Incl. of GST)
Total			Rs.72.44/-

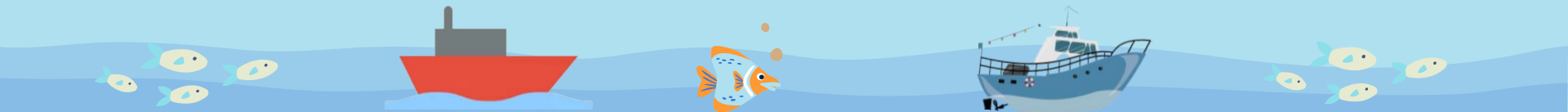


Group Accident Insurance Scheme (GAIS) for Fishers

The funding Pattern to be shared by state and central is as follows.

- ➔ 60:40 between the Centre & General State Government (Rs.43.46: Rs.28.98)
- ➔ 90:10 between the Central & North Eastern & Himalayan States (Rs.65.2: Rs. 7.24)
- ➔ 100% central share for UTs – Rs.72.44
- ➔ No beneficiary contribution

- ➔ Bipartite Memorandum of Agreement (MoA) with an Insurance Company
- ➔ Tripartite Service Level Agreement (SLA) with Insurance Company & Insurance Intermediary
- ➔ Established insurance cell to facilitate the smooth execution of the scheme
- ➔ Till date 29,11,588 fishers are covered from 18 States & 7 UTs



Insurance premium subvention for fishing vessels

➔ Registered under the Realcraft registration regime

➔ Major Types of Existing Fishing Vessels

S. No	Type of Vessel	Maximum Sum Insured up to which Premium Subvention is capped	No of Vessels
1	Deep Sea Fishing Vessel	Rs. 120.00 Lakhs	93
2	Motorized Mechanical	Rs. 65.00 Lakhs	1,41,013
3	Motorized Non-Mechanical Boats with In Board Motors (IBMs)	Rs. 15.00 Lakhs	63,407
4	Motorized Non-Mechanical Boats with Out Board Motors (OBMs)	Rs. 5.00 Lakhs	
5	Non-motorized (Traditional/ Country Craft such as Catamarans etc.,)	Rs. 3.00 Lakhs	46,778
Total			2,51,291

➔ Maximum Sum Insured is inclusive of Hull, Machinery & Accessories incl. Fishing net/s.



Funding Pattern

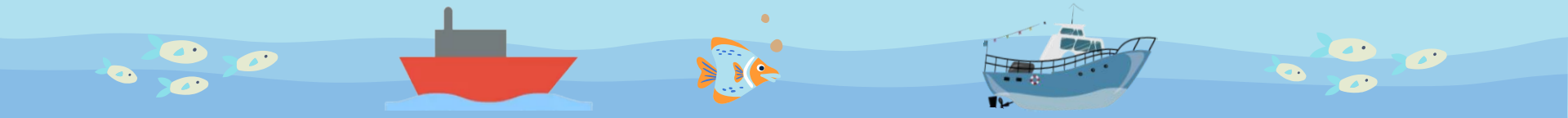
Governmental subvention:

- ➔ **Up to 40% of the annual premium amount for the General category**
- ➔ **60% for SC/ST/Women and the rest of the premium will be borne by the beneficiary.**

Sharing pattern:

- ➔ **North Eastern & Himalayan States: 90% Central share and 10% State share.**
- ➔ **Other States: 60% Central share and 40% State share.**
- ➔ **Union Territories (with the legislature and without legislature): 100% Central share.**

The tender process is in progress



Vessel Insurance adopted by other States & UTs



Kerala

State share: 90%

Beneficiary share: 10%

The insurance premium subvention is 1.5% (for Traditional boat)



Tamilnadu

Beneficiary is bearing 100% of the premium (for Traditional boat)

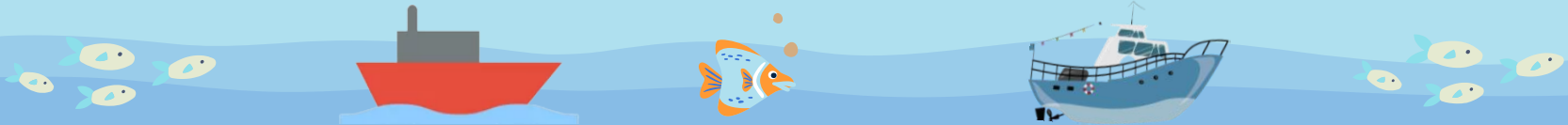
The insurance premium is 1% (for Traditional boat)



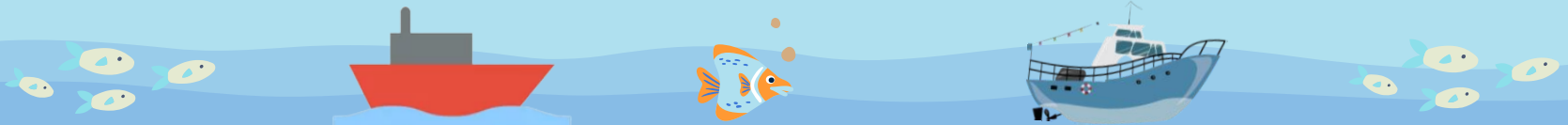
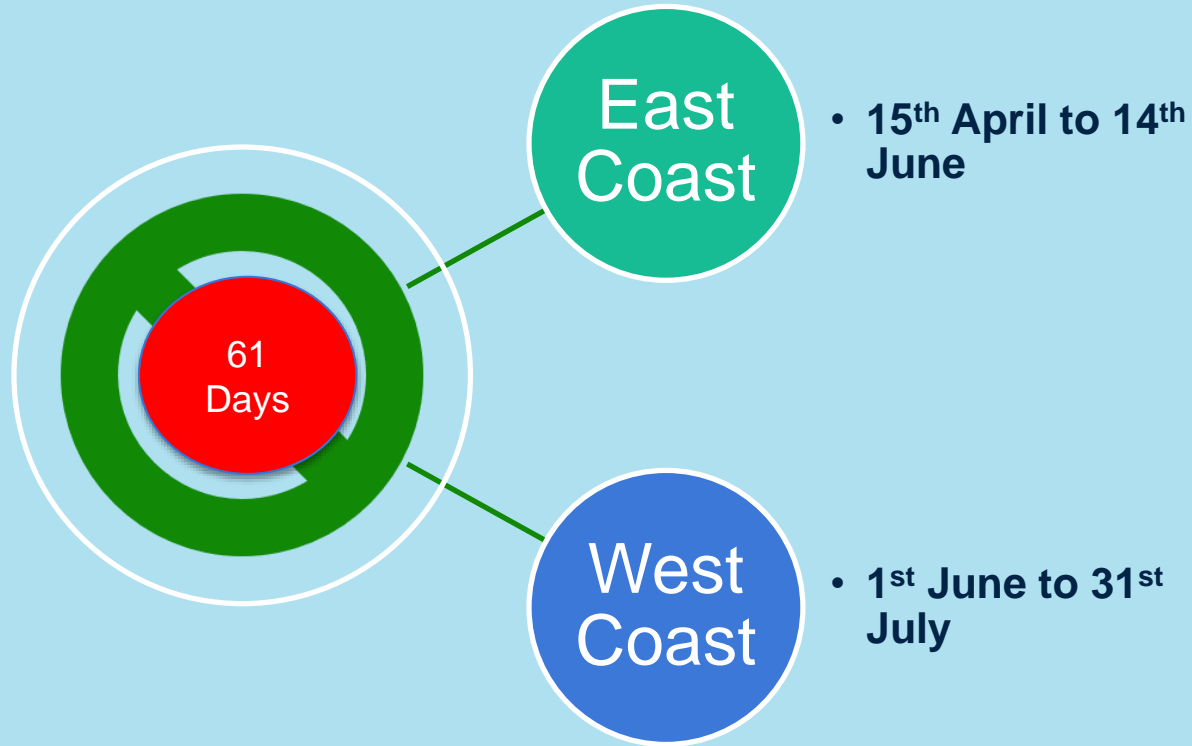
Puducherry

75% Govt. re-imbusement is being extended for mechanised vessels, rest 25% is borne by the beneficiaries

Many states who are not having vessel insurance schemes, insurance is done by a few vessel owners on their own



Livelihood & nutritional support scheme for Ban/Lean period

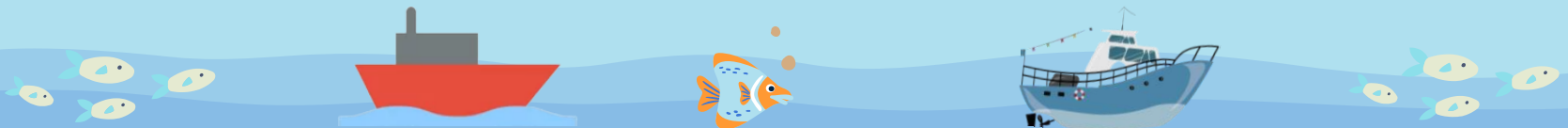


➔ The beneficiary fishers will save Rs. 1500 over a period of 9 months during fishing season.

Fund Sharing Pattern

States/UTs	Funding pattern	Contribution
General States	50:50 Centre and General States	Centre share Rs. 1500 + State share Rs. 1500 + Beneficiary share Rs. 1500= Rs. 4500/-year
North East and Himalayan	80:20 Centre and NE & Himalayan	Centre share Rs. 2400 + State share Rs. 600 + Beneficiary share Rs. 1500 = Rs. 4500/-year
Union Territories	100% as Centre share for UTs (with legislature and without legislature)	Centre share Rs. 3000 + Beneficiary share Rs.1500 = Rs.4500/-year

The accumulated amount of Rs. 4500/- indicated above would be disbursed to enrolled beneficiary by the respective states/UTs at the rate of Rs. 1500/- per month.



Relief assistance from the State Disaster Response Fund (SDRF)/ National Disaster Response Fund (NDRF)

Assistance is given to the victims of natural calamities like cyclones, Tsunami & Floods etc

Items	Norms of Assistance
Ex-gratia payment to families of deceased persons	<ul style="list-style-type: none">Rs. 4.00 Lakh
Ex-gratia payment of loss of limb or eyes	<ul style="list-style-type: none">Rs. 59,100/- per person (disability is between 40% - 60%)Rs. 2.00 lakh per person (disability is more than 60%)
Grievous injury requiring hospitalisation	<ul style="list-style-type: none">Rs. 12,700/- per person (hospitalization more than a week)Rs. 4,300/- per person (hospitalization for less than a week)
Replacement of fully damaged/ lost wooden catamaran	<ul style="list-style-type: none">Rs. 32,000/- (inclusive of net)
Repair/rebuilding of partially damaged catamaran	<ul style="list-style-type: none">Rs.10,000/- unit
Replacement of fully damaged/ lost wooden/ FRP Vallam	<ul style="list-style-type: none">Subsidy assistance will be enhanced from 35% to 50% of the total cost subject to a maximum subsidy of Rs. 75,000/-





Fishing Boats

Items	Norms of Assistance
Partially damaged FRP Vallam	<ul style="list-style-type: none">Rs. 20,000/- per unit
Replacement of fully damaged/ lost mechanised boats	<ul style="list-style-type: none">Subsidy - 35% of the total costRestricted to a maximum of Rs. 5 Lakh per boat.
Repair of partially damaged mechanised fishing boats,	<ul style="list-style-type: none">Subsidy - 60% of the assessed value of the damagesRestricted to a maximum subsidy of Rs. 3 lakh/ boat.
For replacement of gill nets for catamaran	<ul style="list-style-type: none">Rs. 10,000/- per unit.
Repair of OBM/ IBE Engines	<ul style="list-style-type: none">Rs. 5000/- per engine.



Housing

<ul style="list-style-type: none">Fully damaged/ destroyed houses/ severely damaged - Pucca House	<ul style="list-style-type: none">Rs. 95,100/- per house in plain areas.
<ul style="list-style-type: none">Partially damaged Houses Pucca - damage is at least 15%	<ul style="list-style-type: none">Rs.5200/- per house
<ul style="list-style-type: none">Fully Damaged hut	<ul style="list-style-type: none">Rs. 5,000/- per hut
<ul style="list-style-type: none">Partially Damaged hut	<ul style="list-style-type: none">Rs. 4,100/- per hut and 10.kg rice



THANK YOU



<https://twitter.com/nfdbindia>

<http://nfdb.gov.in/>

<https://www.facebook.com/nfdbindia>

<https://www.youtube.com/channel/UCDq30Q0wDOUZ-439BQXMLmA>

Toll Free Number: 1800-425-1660

