

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:1492  
ANSWERED ON:04.03.2016  
Overlapping of Insurances  
Rao Shri Konakalla Narayana

**Will the Minister of FINANCE be pleased to state:**

- (a) whether the Union Government is aware that there is a number of insurance schemes initiated by both the Union and State Governments;
- (b) if so, the details thereof, scheme-wise;
- (c) whether the Union Government has conducted any study/identified those schemes which are overlapping and creating confusion;
- (d) if so, the details thereof; and
- (e) the steps being taken by the Union Government to rationalise those insurance schemes?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE

(a) & (b): Yes, Madam. There are number of insurance schemes initiated by both Union and State Governments under Life, Accident, Health, Crop and Livestock segments. The details of State and Central Government sponsored insurance schemes, under the categories of Life and Accident Insurance, Health Insurance, Crop Insurance and Livestock Insurance, is enclosed in Annexure-1 and Annexure-2, respectively.

(c) to (e): A meeting of Committee of Secretaries (CoS) was held under the chairmanship of Cabinet Secretary on 10th July, 2015 for a comprehensive review of existing insurance/pension schemes to improve efficiency, outreach and to consider convergence. Subsequently several meetings of CoS have been held and it was recommended that the insurance schemes under consideration may be categorised into groups based on the type of insurance. Nodal Departments have also been identified by CoS to take the lead in working towards convergence of the insurance schemes. The details of groups and the nodal department are as follows:

S. No. Type of Insurance Nodal Department

1. Life and Accident Department of Financial Services
2. Health Department of Health and Family Welfare
3. Crop Department of Agriculture and Cooperation
4. Livestock Department of Animal Husbandry, Dairying and Fisheries.

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