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Title: Need to renew the insurance policies of farmers and agricultural workers of Andhra Pradesh which lapsed owing to the failure to pay the premia on account of the severe drought in the State.

SHRIMATI D. PURANDESWARI (BAPATLA): More than five lakh insurance policies of farmers and agricultural workers of Andhra Pradesh have lapsed over the last three years since they failed to pay premia on account of successive drought. But many have paid premia for two years. But they are not getting any compensation or getting back the premia paid as the LIC Rules say that policy holders have to pay, at least, 3 successive premia. Since they paid premium for two years, they are not getting anything and have to forfeit their premia already paid. Thus, the crop insurance did not benefit the poor farmers who were repeatedly hit by successive drought and crop failure. For example, in Cuddapah alone 4.3 lakh policies have lapsed and in Kadiri branch of Ananthapur, amount forfeited by farmers is over Rs. 10 crore. Hence, I urge upon the Government of India to ponder over the present crop insurance policy seriously and direct LIC to renew policies of farmers of drought affected areas and also take steps to assist the farmers to get back the refund by modifying the rules. I also request for appointing an insurance regulator to ensure that private insurance companies also fulfil their obligations. The landless agricultural labour group insurance policies may also be revived to ensure that the affected farmers and the poor landless labourers get all the benefits of living in a Welfare State.