

# AGRI- INSURANCE IN TRANSITION EVALUATING PMFBY ACROSS INDIA

by

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# ABBREVIATIONS

<b>PMFBY</b>	Pradhan Mantri Fasal Bima Yojana
<b>DLTCs</b>	District Level Technical Committees
<b>SLCCI</b>	State Level Coordination Committee on Crop Insurance
<b>RWBCIS</b>	Restructured Weather-Based Crop Insurance Scheme
<b>PoSps</b>	Point of Sales Persons (insurance distribution channel)
<b>FPO</b>	Farmer Producer Organization
<b>AIC</b>	Agriculture Insurance Company of India Ltd
<b>WBCIS</b>	Weather-Based Crop Insurance Scheme
<b>KVK</b>	Krishi Vigyan Kendra (Farm Science Centre)
<b>SaaS</b>	Software as a Service
<b>DaaS</b>	Data as a Service
<b>SLA</b>	Service Level Agreement
<b>KCC</b>	Kisan Credit Card
<b>MFIs</b>	Microfinance Institutions
<b>SHGs</b>	Self Help Groups
<b>PACS</b>	Primary Agricultural Cooperative Societies
<b>API</b>	Application Programming Interface
<b>NDVI</b>	Normalized Difference Vegetation Index
<b>IVR</b>	Interactive Voice Response
<b>SMS</b>	Short Message Service

# INTRODUCTION

India's agricultural insurance story is more complex than it appears. Despite ambitious public schemes and growing climate risks, insurance coverage remains uneven—and often counterintuitive. Some of the country's most productive states, known for high agricultural output, show surprisingly low farmer enrolment in government insurance programs such as the Pradhan Mantri Fasal Bima Yojana (PMFBY). Meanwhile, states with modest yields report relatively higher coverage under flagship schemes.

This disconnect points to deeper supply-side dynamics: how state-level prioritization, administrative capacity, crop selection, and farmer engagement shape uptake far more than output alone. It also raises critical questions about equity, access, and the role of private players in bridging these gaps. This article unpacks the reasons behind this disconnect. By examining implementation bottlenecks and regional disparities, we aim to spotlight what it will take to build a truly inclusive, risk-resilient ecosystem.

More specifically the article attempts to :

- Analyse state-level performance under PMFBY, highlighting factors that contribute to higher or lower farmer coverage.
- Showcase private sector innovations that enhance customer centricity, accessibility, and responsiveness in agricultural insurance delivery.
- Generate actionable insights for strengthening India's agricultural insurance ecosystem by analysing the implementation of PMFBY.
- Provide recommendations to improve agri-insurance coverage across states.

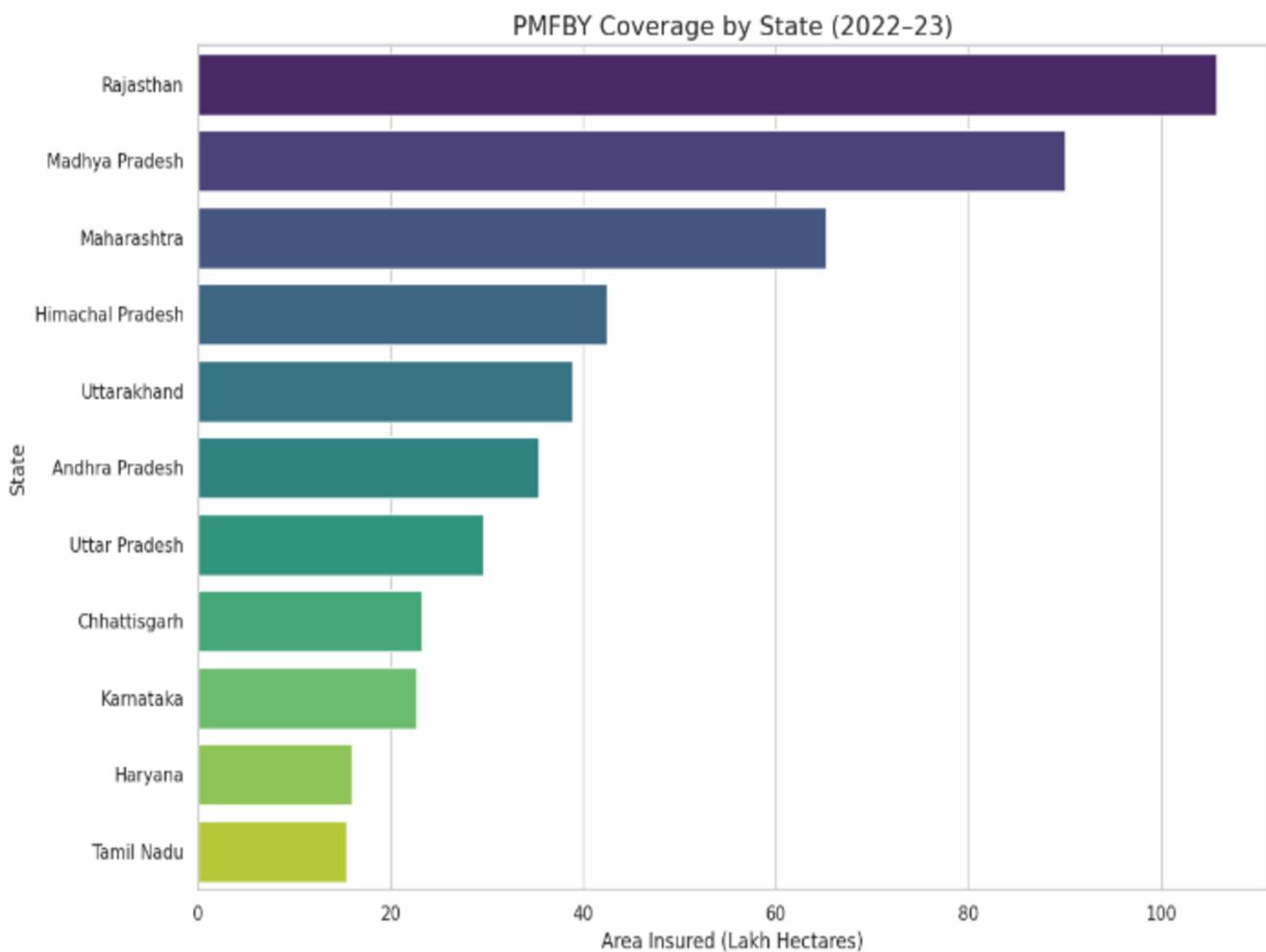


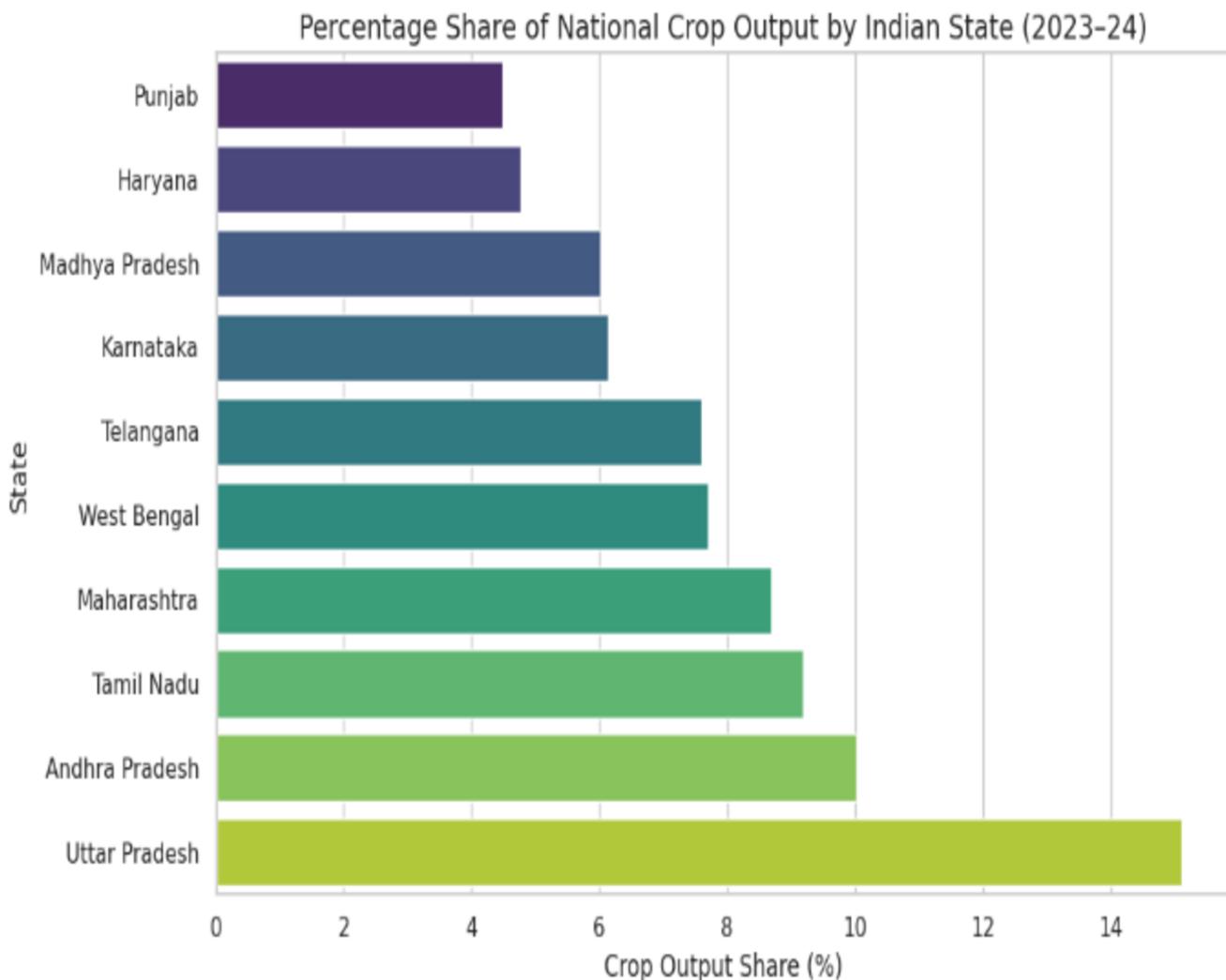
# 1. PUBLIC SECTOR INITIATIVES

Within the public sector, the government acts as the nodal authority responsible for formulating regulations for crop insurance. Launched in 2016, the Pradhan Mantri Fasal Bima Yojana (PMFBY) has emerged as a vital safety net for millions of farmers against crop losses due to natural calamities, pests, and diseases—covering risks from pre-sowing to post-harvest stages. The insurance scheme is heavily subsidized and has reached 780 million farmers through distributors, including banks and intermediaries such as Microfinance Institutions, Primary Agricultural Cooperative Societies (PACS), and brokers. Public sector banks have also emerged as a primary distribution channel, as insurance is bundled with agricultural credit. India's public sector reinsurer, the General Insurance Corporation of India (GIC), plays a stabilizing role by absorbing 75 percent of systemic agricultural risks, especially those linked to monsoon variability, floods, and droughts.

## 1.1 Agricultural Insurance Coverage under PMFBY across Indian States

Agricultural insurance coverage under PMFBY has exhibited considerable variation across Indian states, with no consistent pattern in market penetration or farmer enrolment. The table below shows PMFBY coverage by state.





One might expect that states with higher crop output or greater dependence on agriculture would show stronger PMFBY coverage—but the data tells a different story. The relationship is far from linear, revealing a more complex landscape of insurance uptake due to multiple reasons.

### **State-wise Mismatch Between Crop Output and PMFBY Insurance**

India's top five crop-producing states, despite their agricultural dominance, continue to lag in uptake of the Pradhan Mantri Fasal Bima Yojana (PMFBY). Uttar Pradesh (UP) has the highest share in the national crop output, but its coverage under PMFBY ranks 7th, with approximately 30 percent of its farmers having access to insurance coverage. The Agro-Economic Research Centre's evaluation of PMFBY in Uttar Pradesh highlights several reasons for low farmer uptake, like limited awareness campaigns by state machineries, exclusion of non-loanee cultivators, procedural complexity during enrolment, delayed and inadequate claim settlements, and a misalignment between covered crops under the insurance scheme and local farming patterns.

Uneven implementation across districts—shaped by variations in administrative capacity and prioritization—has produced significant regional disparities in crop insurance coverage. This underscores the need for delivery mechanisms that are more inclusive, streamlined, and responsive to farmer realities. Among the four states with high crop output—Andhra Pradesh, Tamil Nadu, Maharashtra, and West Bengal—distinct challenges persist.

- West Bengal: Participation in PMFBY has been inconsistent, hindered by low farmer awareness (particularly among non-loanee and marginal cultivators), limited digital access, and procedural complexity. Smallholders remain reluctant to engage with formal insurance due to trust deficits and inadequate outreach.
- Andhra Pradesh: The state's temporary withdrawal from PMFBY between Kharif 2020 and 2022 disrupted continuity, leaving claims worth ₹184,200 million pending and eroding farmer confidence.
- Maharashtra: Despite recording the highest volume of claims nationally, delays remain pervasive—₹6,310 million in payouts are unsettled—reflecting administrative bottlenecks and heightened farmer expectations.
- Tamil Nadu: While claim settlement rates are relatively strong, coverage remains uneven across districts, constrained by limited outreach to non-loanee farmers and the challenges of fragmented landholdings.



In contrast, India's top crop-producing states are witnessing a quiet but significant shift. Private insurers and agri-tech innovators are stepping in—not just to fill gaps, but to reimagine delivery. From parametric weather-index covers underwritten by firms like ICICI Lombard and Tata AIG, to digital enrolment and claims platforms developed by nimble startups, the private sector is driving a new wave of farmer engagement. Bundled offerings that combine insurance with agronomy advisory are further enhancing value and trust. What sets private players apart is their agility. Leaner administrative models, faster digital onboarding, and targeted marketing allow them to engage farmers more responsively—especially in underserved or previously disengaged regions. This divergence in strategy and execution is increasingly visible in states where PMFBY coverage remains patchy but private-led innovations are gaining traction.

## **States with high Agri-insurance coverage under PMFBY despite low farm output**

**Rajasthan:** Emerged as a frontrunner in the early implementation of the PMFBY, insuring over 7.3 million hectares of land—an achievement that reflects its strong administrative capacity and strategic outreach. The state's early adoption of PMFBY in 2016 positioned it as a leader in stakeholder engagement. By being among the first states to roll out the scheme, Rajasthan was able to refine operational processes, build farmer trust through trusted local channels, and increase awareness from the outset.

Further, the adoption of district-level risk zoning enabled more accurate crop notifications and premium calibrations, ensuring that insurance offerings were tailored to local agro-climatic conditions. To complement these structural reforms, the state launched extensive farmer awareness campaigns through Krishi Vigyan Kendras and Panchayat-level platforms. These initiatives significantly boosted voluntary participation, particularly among non-loanee farmers, who are often excluded from formal insurance coverage. High state-level subsidies further strengthened uptake, while initiatives such as digitisation processing helped streamline implementation and expand coverage.

**Maharashtra:** In Maharashtra, private sector involvement and partnership with the government under PMFBY in agricultural insurance have gained traction through innovative products like weather-index insurance and bundled risk solutions integrated with agri-credit and input services. Companies such as Tata AIG have actively participated under the Restructured Weather-Based Crop Insurance Scheme (RWBCIS), offering coverage across four districts.

These products are designed to protect farmers from financial losses due to adverse weather conditions—rainfall, temperature, and humidity—using revenue circles as insurance units for major fruits. The enabling environment in Maharashtra includes a robust agri-fintech ecosystem, strong crop diversification, and proactive government support through subsidized premiums and data-sharing partnerships.

Additionally, the state's push toward an AI-enabled agriculture policy (2025–2029) further strengthens the digital infrastructure and public–private collaboration, making it a fertile ground for scaling insurance models.

**Madhya Pradesh (MP):** Was among the first states to implement the Pradhan Mantri Fasal Bima Yojana (PMFBY) during Kharif 2016. In Datia district alone, the scheme insured over 28,739 farmers and disbursed claims worth ₹623.7 million. Datia is prone to erratic weather and mid-season adversities, making it a compelling case for testing insurance mechanisms aimed at stabilizing farmer incomes.

Several factors contributed to higher farmer awareness and participation in Datia. These included strong district leadership, informed and receptive farmers, and smooth coordination through the Agriculture Department. Technical support from the National Institute of Agricultural Extension Management (MANAGE) played a key role in training local functionaries at government training centres. Efficient insurer operations further strengthened implementation, with companies such as HDFC Agro General Insurance, Agriculture Insurance Company of India Ltd (AIC), ICICI Lombard General Insurance, and Bajaj Allianz General Insurance managing scheme delivery. These insurers are selected through a bidding process and are responsible for premium collection, farmer outreach, and timely claim settlement.

At the institutional level, Madhya Pradesh has strong District Level Technical Committees (DLTCs) that monitor crop loss data, address farmer grievances, and ensure transparency in claim processing. The State Level Coordination Committee on Crop Insurance (SLCCCI) provides strategic oversight, policy alignment, and coordination among insurers, banks, and government departments, collectively contributing to a transparent and responsive insurance ecosystem.

**Punjab:** In September 2025, severe floods in Punjab impacted 23 districts and damaged more than 0.4 million hectares of cropped land. Against this backdrop, our study examines Punjab's real-world experience in risk management and crop insurance policy.

Punjab has consistently opted out of the Pradhan Mantri Fasal Bima Yojana (PMFBY), citing structural and contextual challenges. Key concerns include the high fiscal burden on the state, low indemnity levels, and the presence of a robust irrigation network that reduces the perceived risk of crop failure. Farmers have also voiced dissatisfaction with delayed and opaque claim settlements, the steep 40 percent crop loss threshold required to trigger payouts, and unaffordable premium contributions—factors that collectively undermine the scheme's viability for both the government and cultivators. In March 2023, the Punjab government—led by a party different from the Centre—introduced a direct compensation scheme as an alternative. Under this program, farmers receive ₹15,000 per acre for total crop loss (75–100 percent) and ₹6,750 per acre for partial damage (33–75 percent). Additionally, the state is establishing a ₹2,000 million fund, jointly financed by farmers and the government, with cultivators contributing a nominal 0.1 percent of their crop's procurement value.

The proposed fund is designed to provide full compensation for crop losses resulting from natural calamities, while also extending insurance coverage to livestock, farm workers, and associated health risks. Yet, as climate risks intensify, Punjab's farmers remain vulnerable—not only to erratic weather but also to stalled insurance reforms. The new framework has yet to materialize, leaving cultivators dependent on fragmented and inadequate coverage. With overlapping state and central schemes, farmers face persistent confusion over eligibility, entitlements, and grievance redressal. These gaps not only delay compensation but also erode trust in institutional support systems.



***“Farmers are facing losses due to floods and pest attacks. Since there is no farmer-friendly crop insurance, we’ve had to suffer. The compensation must match actual losses—and be time-bound,”— Rajinder Singh Deep Singh Wala, farm leader.***

## 2. INITIATIVES IN THE PRIVATE SECTOR TO PROMOTE AGRI INSURANCE

Agri-fintech platforms such as Samunnati and AgriBazaar are transforming rural finance by offering tailored services that integrate credit, payments, and insurance with digital KYC and remote farm monitoring—enabling previously unbanked or underbanked farmers to access essential financial products. Samunnati operates across 28 states in India, partnering with over 6,500 Farmer Producer Organizations (FPOs) and reaching more than 8 million farmers through its expansive network spanning 100+ agri-value chains. It provides bundled offerings, including agri-finance, market linkages, and advisory support, while AgriBazaar complements this with pan-India digital agri-trading, credit facilitation, and insurance integration, particularly active in agriculturally intensive states like Maharashtra, Tamil Nadu, Uttar Pradesh, and Gujarat. Together, these private players are reshaping the landscape of inclusive agri-finance. AgNext Technologies, GrainChain, and agri-insurance players are transforming agri-insurance by integrating advanced tools such as AI-driven grading, IoT sensors, and decentralized ledgers. These technologies enable real-time, quality-linked insurance by linking payouts to verified produce assessments. As a result, they help reduce fraud, speed up claim settlements, and extend coverage to smallholder farmers who were previously underserved.

States like Maharashtra, Andhra Pradesh, Jharkhand, Punjab, Telangana, and Karnataka are pioneering the use of blockchain and machine-based image analytics to enhance transparency and traceability in agriculture. Through pilot projects and public-private collaborations, these innovations support crop tracking, agri-marketing, and quality validation. In Maharashtra, for instance, farmers use digital passports to verify produce origin, quality, and logistics—enabling fair pricing and data-driven insurance decisions.



## 2.1 Private Insurance Companies

Private insurers now co-implement PMFBY and WBCIS alongside public insurers. They offer standalone products like rainfall-, cyclone-, and pest-specific insurance and use innovations such as satellite imagery, remote sensing, and digital platforms for risk assessment and claim processing. Those that don't work with the government are emerging within new channels, primarily supplying farm inputs to farmers, which include data and technology providers.

Insurance Companies	Operational Model
Bajaj Allianz General Insurance Company	Uses satellite data and mobile apps for faster claim settlement
HDFC ERGO General Insurance	Facilitates rural outreach via digital services and satellite tech
ICICI Lombard	Offers index-based and parametric products; integrates IoT and weather stations; pilots bundled solutions with FPOs and agri-startups

These companies are piloting insurance solutions with agricultural startups and Farmer Producer Organization (FPO) to enhance rural coverage and resilience.

### **Agri-Insurtech Disruptors:**

These emerging models are expanding rural insurance access through tech-integrated, community-centric approaches:

#### **CropIn:**

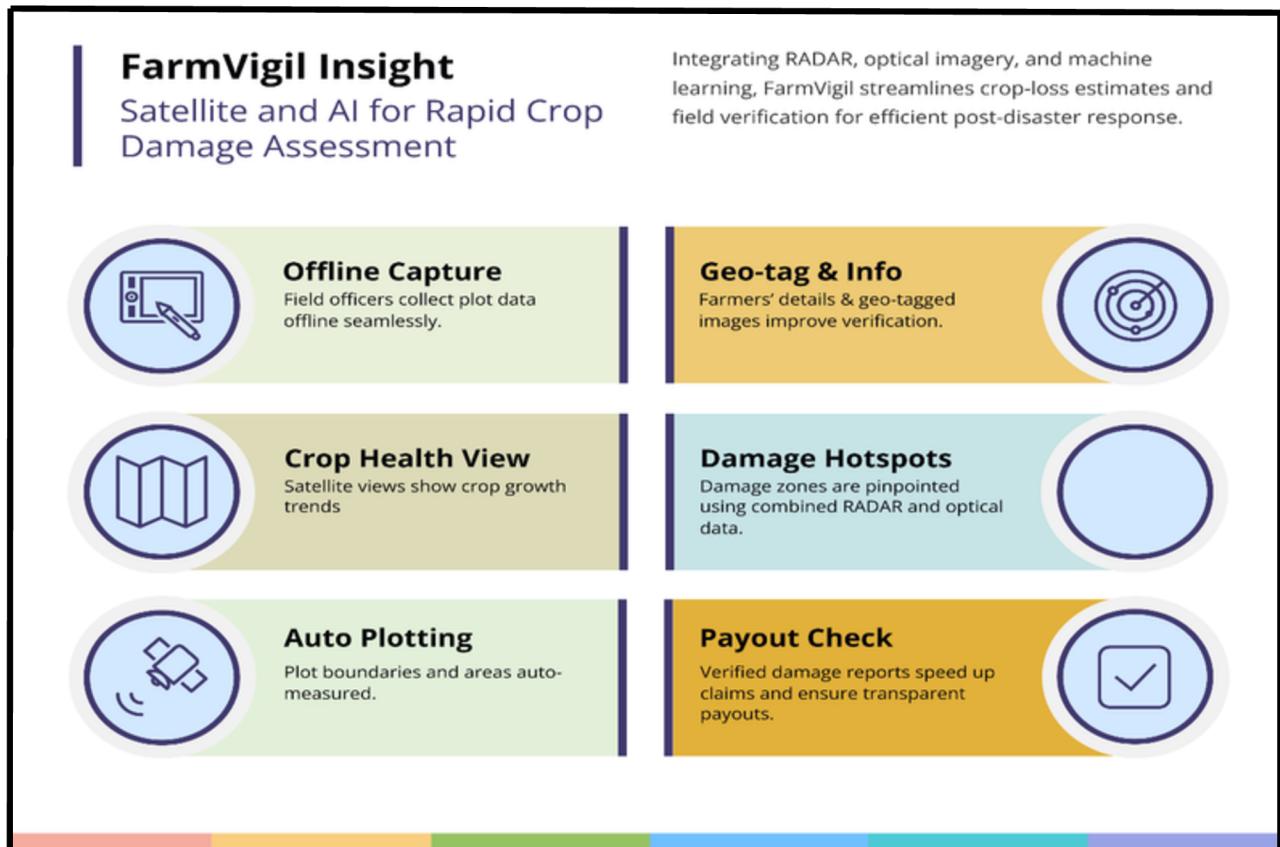
CropIn collaborates with insurers to provide farm-level risk profiling and yield forecasting using AI and machine learning. Meanwhile, global insurtech IBISA Network is piloting community-based parametric insurance in India, built on blockchain and decentralized risk pools. Emerging frameworks like Agri-Insure are integrating blockchain, IoT, and smart contracts to create a transparent, automated insurance ecosystem. Most private-sector insurtech innovations in India's agriculture space are deeply intertwined with government partnerships, especially through flagship schemes like PMFBY and the Weather-Based Crop Insurance Scheme (WBCIS).

## GramCover:

Delivers mobile-first, community-verified insurance for crops, livestock, and assets—tailored for underserved farmers. Its phygital model blends digital infrastructure with on-ground agents (PoSPs), enabling seamless policy issuance, premium collection, and claims via the GC Partner App—even in low-connectivity regions. The agents can provide instant policy issuance, premium collection, claim settlement, and real-time updates to clients, even in low-connectivity areas.

## FarmVigil Insight:

FarmVigil is designed to support real-time agricultural risk monitoring by integrating multiple data streams. It is not just a data aggregator—it is a decision-support system for insurers, farmers, and agri-tech partners.



## Skymet Weather Services:

Leverages predictive analytics and satellite imagery to power weather-indexed insurance with parametric payouts. In states like Uttar Pradesh, Skymet's services have reportedly improved farmers' understanding of weather risks and influenced their adoption of insurance and adaptive farming practices. By integrating IoT (in agriculture, IoT devices monitor soil moisture, weather, and crop health in real time), this enables data-driven decision-making, automation, and predictive insights across sectors. Skymet uses a SaaS (Software as a Service) model to deliver weather and agricultural risk monitoring tools through cloud-based platforms. These services include weekly forecasts, lightning alerts, air quality tracking, and crop risk zone identification—all accessible to insurers, governments, and farmers via subscription. By offering scalable, real-time insights without requiring complex infrastructure, Skymet's SaaS tools help users make informed decisions and manage climate-related risks more effectively.

### 3. CORE OBSERVATIONS AND LESSONS FROM PMFBY

India's flagship crop insurance scheme, the PMFBY has made significant strides in risk protection for farmers—but its implementation reveals deep structural, behavioral, and technological fault lines. A review of field-level experiences and emerging innovations highlights four critical dimensions shaping the scheme's effectiveness: geographic and coverage variation, behavioral and structural barriers to uptake, persistent data and claims challenges, and the rise of institutional and community enablers. Together, these insights offer a roadmap for making agricultural insurance more inclusive, responsive, and region-sensitive—especially for smallholder farmers navigating climate volatility, financial precarity, and systemic exclusion.

#### A. Geographic Coverage and Implementation Pattern

##### **Uneven State-wise Enrolment:**

Despite high agricultural output, states like Uttar Pradesh, West Bengal, Tamil Nadu, Punjab, and Maharashtra report low PMFBY enrolment. This was largely due to limited awareness, weak outreach to non-loanee farmers, and persistent trust deficits—especially among small and marginal farmers about the scheme.

##### **Mismatch Between Risk and Coverage**

High-risk states such as Assam, Odisha, Bihar, Manipur, and Jharkhand face acute crop failure risks but remain underprotected due to inconsistent PMFBY implementation. Insurance coverage often fails to reflect actual levels of vulnerability.

##### **Fragmented Governance**

Overlaps between central and state schemes—particularly in Punjab—create confusion around eligibility, benefits, and claim procedures, weakening scheme credibility and farmer confidence.

##### **Enrolment Drivers and Local Success Models**

Enrolment patterns are shaped by farmers' education levels, landholding size, prior claim experience, and informal networks. Rajasthan and Madhya Pradesh demonstrate broader coverage through localized campaigns led by Krishi Vigyan Kendras (KVKs), Panchayats, and radio outreach.

#### B. Outreach, Awareness, and Inclusion Strategies

##### **Trusted Platforms and Participatory Campaigns**

Successful awareness campaigns—whether at the state level in Rajasthan, across India nationally, or in regions such as East Africa and South Asia—share common strategies. They rely on trusted local platforms like cooperatives, Panchayats, and Self-Help-Groups (SHGs), and employ participatory methods including field demonstrations, storytelling, and simplified visual messaging. These approaches help build clarity, strengthen trust, and ensure that information reaches farmers in ways that resonate with their local realities.

## **Inclusive Communication and Feedback Loops**

These campaigns emphasize voluntary inclusion of marginalized farmers and increasingly adopt digital outreach and influencer networks to scale impact. Real-time feedback loops support adaptive learning, fostering ownership and sustained engagement across diverse farming contexts.

## **C. Data, Claims, and Technology Gap**

### **Yield Estimation Challenges**

PMFBY relies on sparse crop-cutting experiments that fail to capture field-level variability, resulting in inequitable payouts and eroded farmer trust.

### **Underuse of Advanced Tools**

Satellite-, sensor-, and AI-based tools remain underleveraged. Maharashtra's village-level insurance unit pilots show promise but lack real-time data systems, participatory risk maps, and enabling policy protocols.

### **Claims Verification Friction**

Localized-peril claims are manually assessed at the plot level by assessors, block officers, and farmers—leading to long verification and settlement timelines due to the absence of digitized evidence and standard SLAs.

### **Limited Automation and Smart Contracts**

Opportunities to combine real-time weather and crop data, index triggers, machine learning risk scores, and blockchain smart contracts for automated payouts are not yet widely implemented. Modular add-ons and integrated agri-alerts remain limited in scale.

### **Potential of Algorithmic Personalization**

Insurance companies can leverage farm-level data—such as crop type, location, weather history, and soil conditions—to generate precise risk profiles and offer tailored coverage. This enables dynamic premium calibration, improves underwriting accuracy, and embeds insurance into everyday agri-transactions via digital platforms and cooperatives. By delivering relevant, timely, and easy-to-understand products, insurers can build farmer trust, reduce systemic risk, and drive higher uptake, especially in underserved regions.

## **D. Institutional and Community Enablers**

### **Private and Tech-led Innovations**

Platforms like Riskcovry, CropIn, Skymet, and global peers (Pula, Acre Africa, FarmDrive) offer tailored products, faster digital enrolment and claims, vernacular outreach, village agents, API integration, satellite and AI underwriting, and personalized pricing.

### **Low-cost Communication Tools**

Automated outreach via SMS in simple language, WhatsApp pictograms, voice bots in local dialects, and SHG- and FPO-led claim explainers can reduce distribution costs, improve awareness, and ensure timely premium payments.

## Localized Risk Zoning and Awareness

District-level risk zoning, paired with awareness campaigns led by KVKS, Panchayats, Farmer Producer Organizations (FPOs), and trusted community platforms such as cooperatives and Self Help Groups (SHGs), enhances the relevance of insurance schemes and encourages voluntary participation. Participatory approaches—including field demonstrations, storytelling, pictogram-based and voice-driven outreach, along with real-time feedback loops—strengthen farmer trust and improve engagement.

## Proven Institutional Models

Embedding insurance within trusted financial systems—such as cooperatives and banks—through automatic enrolment linked to loan accounts, combined with grassroots awareness campaigns, has proven effective in expanding coverage and building farmer confidence.

India (State Example – Madhya Pradesh):

- Automatic enrolment via cooperative and rural bank loan accounts has driven rapid uptake of crop insurance. By leveraging existing financial relationships, the state reduced barriers to entry and ensured broader participation among smallholders.

## International Examples:

- Kenya – Livestock Insurance Program: Designed to protect pastoralists against drought-related losses, this program uses satellite-based vegetation monitoring to trigger payouts. It demonstrates how technology and trusted delivery channels can extend insurance to vulnerable communities.
- Peru – Agricultural Insurance Schemes: Peru has implemented index-based insurance linked to farmer cooperatives and producer associations, ensuring coverage for smallholders in high-risk regions. These schemes highlight the role of collective platforms in scaling access.

These cases illustrate how embedding insurance into existing financial and community systems—whether through loan accounts in India or cooperative structures abroad—can accelerate adoption.



## 4. ACTIONABLE RECOMMENDATIONS

### **Data, Technology and Automation**

To address persistent inefficiencies in PMFBY, India must modernize its data infrastructure. The continued reliance on crop-cutting experiments—often delayed and inconsistent—should be replaced or supplemented with satellite imagery, sensor-based monitoring, and AI-driven yield estimation models. These technologies can better capture India's agro-climatic diversity and reduce payout disputes. Digitizing claims verification through mobile apps, geotagged photos, and standardized SLAs will reduce settlement delays, especially in remote districts. Smart contracts and index-based triggers (e.g., rainfall or NDVI thresholds) can automate payouts in disaster-prone areas like Odisha or Assam. Additionally, insurers should leverage farm-level data—crop type, soil health cards, and weather history—to personalize coverage and dynamically calibrate premiums, particularly for smallholders in rainfed regions facing high variability and limited financial buffers.

### **Institutional Partnerships and Ecosystem Integration**

India's vast network of cooperatives, rural banks, and MFIs presents a unique opportunity to embed insurance into existing financial systems. Automatic enrolment through Kisan Credit Card (KCC) accounts or cooperative loan products can ensure seamless access to coverage. Public-private partnerships with tech-driven insurers like CropIn, Skymet, and Riskcovry—alongside global innovators like Pula and Acre Africa—can accelerate digital enrolment, vernacular outreach, and risk-based pricing. These collaborations are especially valuable in states like Maharashtra, Bihar, and Chhattisgarh, where traditional insurers struggle with last-mile delivery and trust-building.

### **Localized Design and Risk Mapping**

Given India's agro-ecological diversity, PMFBY must move toward district-level risk zoning and participatory vulnerability mapping. This would allow for more accurate product design and premium setting, especially in high-risk zones like the floodplains of Bihar or the drought-prone belts of Bundelkhand and Marathwada. Involving local institutions—such as Panchayats, FPOs, and Krishi Vigyan Kendras—in mapping exercises can improve both accuracy and community ownership. This localized approach is essential for aligning insurance products with actual risk exposure and ensuring relevance across varied cropping systems.

### **Outreach, Communication, and Feedback**

To build trust and improve uptake, India must invest in inclusive, low-cost communication strategies. SMS alerts in regional languages, WhatsApp pictograms, and voice bots in dialects like Bhojpuri, Marathi, or Odia can demystify insurance processes. SHGs and FPOs can serve as trusted intermediaries to explain claim procedures and premium timelines. Real-time feedback loops—enabled through IVR surveys or WhatsApp chatbots—can help adapt messaging and flag service gaps. These tools are especially critical in states with low literacy or digital access, such as Jharkhand, West Bengal, and parts of the Northeast India. Outreach must also prioritize women farmers, many of whom are excluded due to lack of land titles, by enabling enrolment through group-based entitlements or joint liability groups.

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