

A silhouette of a person holding a red umbrella on a path under a stormy sky. The person is standing on a path that leads through a field, with a body of water visible on the left. The sky is dark and cloudy, with a bright light source breaking through the clouds behind the person. The overall mood is dramatic and somber.

Weather Risk

**CROP
INSURANCE**

**SONU AGRAWAL
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Case Study : Cotton Leaf Curl Virus and Black Sooty Mould disease in the year 2015

A devastating attack by whitefly on cotton crop in Punjab's Malwa region affected about two- third of standing cotton in the state. At least 15 devastated cotton farmers have committed suicide

₹ 4,200 CR

estimated loss due to white fly devastation of cotton crop

₹ 150 CR

worth pesticides used

₹ 640 CR

compensation announced by the state govt, rejected by farmers



Case Study - Farm Level Insurance cover for Cotton Leaf Curl Virus and Black Sooty Mould disease By WRMS with AFS

■ Product Contours:

Insurance cover for Cotton Leaf Curl Virus and Black Sooty Mould disease

Cover Location : Cotton growing districts in Punjab & Haryana.

Period of Insurance Cover : July 1 to October 5. 2016

Plan	I	II
Max Sum Insured (Rs./ acre)	10000	5000
Premium (Rs. / acre)	570	285

■ Product Pre-Conditions:

1. Farmer must enroll for Contract Spraying Services of AFSSL before the Seed Sowing.
2. Farmer has to carry out seed treatment of Cotton Seeds before sowing.
WRMS team can check the seeds before sowing
3. Complete schedule of spraying has been followed by the farmer as per advice of AFSSL's coordinators
4. Farmer should be able to provide land ownership or appropriate lease agreements for the insured farm.

Farm Level Insurance cover for Cotton Leaf Curl Virus and Black Sooty Mould disease By WRMS

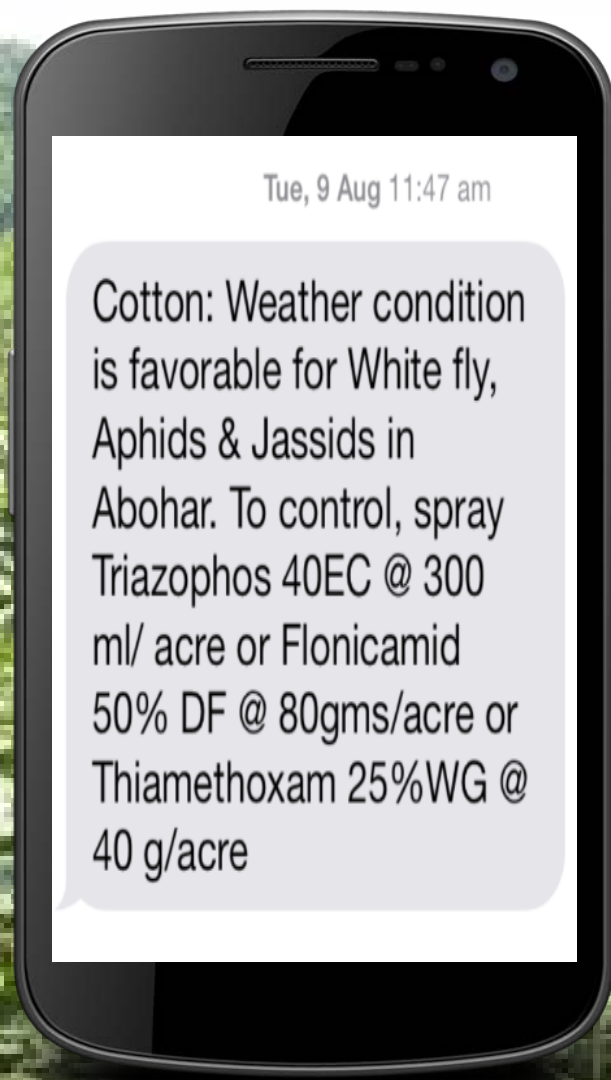
■ Claim Settlement Process:

Cotton crop should be affected by Cotton Leaf Curl Virus and Black Sooty Mould disease due to White fly or any other sucking pests.

Affected % of Plants	Compensation (Rs.)
20-30%	30% of sum Insured
31-40%	40% of sum Insured
41-50%	50 % of sum insured
50-75%	75 % of sum insured
>75%	100% of sum Insured

After 60 days of sowing , Spray Schedule of ULALA, LANCERGOLD, RENOVA, JOSH, BUPROFEZIN, DISECT was recommended as per weather & ground conditions .

Alert Text Messages for Weather conducive conditions for pests



Monitoring of pests infestation through traps



Scouting of White Flies ETL and other sucking Pests



Spraying of pesticides by AFS team



On Field - Loss Assessment of Insured Fields



RISK

Field Visit Report

1	Visit date:	31.07.2016
2	Name of Farmer:	MR. DURAND PAUL
3	Father's Name:	MR. MEENAN RAO
4	Village:	HEMANTH
5	District:	PALEKRA
6	Crop Stage:	50% FRUITING
7	Height of Plants:	150 cm
8	Plant to Plant Distance:	60 cm
9	Date of Last Pesticide Spray:	02.07.2016
10	Name of Last Sprayed Pesticide:	ULAL
11	Observation of White Flies: (At least 15 plants per acre need to be observed)	

Plants	P1	P2	P3	P4	P5	P6	P7	P8	P9	P10	P11	P12	P13	P14	P15	160	Ave.
Upper																	
Middle																	
Lower																	
Total																	

S. No.		Land Record No.	Land Size (acres)	Lat.	Lo. g.	Description of Visit									
1	1	100/100/100	1.00	10.00	75.00	Disease Infected Patch	Size of Infected Patch	Size of Randomly Selected Plot	No. of Plants in Selected Plot	No. of Disease affected Plants per plot (more than 50% leaves affected)	Estimated Loss % (To be filled by Supervisor)	Compensation Rate % (To be filled by Supervisor)			
2	2	100/100/100	1.00	10.00	75.00	Disease Infected Patch	Size of Infected Patch	Size of Randomly Selected Plot	No. of Plants in Selected Plot	No. of Disease affected Plants per plot (more than 50% leaves affected)	Estimated Loss % (To be filled by Supervisor)	Compensation Rate % (To be filled by Supervisor)			
3	3	100/100/100	1.00	10.00	75.00	Disease Infected Patch	Size of Infected Patch	Size of Randomly Selected Plot	No. of Plants in Selected Plot	No. of Disease affected Plants per plot (more than 50% leaves affected)	Estimated Loss % (To be filled by Supervisor)	Compensation Rate % (To be filled by Supervisor)			

Claim Settlement of Cotton Insurance cover

S.No.	Name	Father Name	Village	Tehsil	District	State	Claim Amount(Rs.)
36	Om Parkash	Sh. Tara Chand	Kridhan	Fatehabad	Fatehabad	Haryana	No Claim
37	Ram Dia	Sh. Lala Ram	Jandli Kalan	Fatehabad	Fatehabad	Haryana	10000
38	Mohar Singh	Sh.Ratti Ram	Dharnia	Fatehabad	Fatehabad	Haryana	No Claim
39	Inder Singh	Sh. Hanuman Singh	Khajuri Jatti	Fatehabad	Fatehabad	Haryana	No Claim
40	Aatma Ram poonia	Sh. Hazari Lal	Dhani Majra	Fatehabad	Fatehabad	Haryana	No Claim
41	Chiranji Lal	Sh. Chottu Ram	Bangaon	Fatehabad	Fatehabad	Haryana	No Claim
42	Krishan Kumar	Sh. Chottu Ram	Bangaon	Fatehabad	Fatehabad	Haryana	No Claim
43	Rajesh Kumar	Sh. Chottu Ram	Bangaon	Fatehabad	Fatehabad	Haryana	No Claim
44	Chottu	Sh. Ramji Lal	Bangaon	Fatehabad	Fatehabad	Haryana	No Claim
45	Hanuman Singh	Sh. Mehar Singh	Bangaon	Fatehabad	Fatehabad	Haryana	No Claim
46	Anil Kumar	Sh. Devender Kumar	Maujgarh	Dabwali	Sirsa	Haryana	No Claim
47	Mukhtar Singh	Sh. Bakhtour Singh	Ganga	Dabwali	Sirsa	Haryana	No Claim
48	Rai Singh	Sh. Gopal Singh	Moddi Khera	Abohar	Abohar	Punjab	No Claim
49	Sohan Lal	Sh. Mani Ram	Moddi Khera	Abohar	Abohar	Punjab	No Claim
50	Bhoop Ram	Sh. Nopa Ram	Moddi Khera	Abohar	Abohar	Punjab	No Claim
51	Jagdish Rai	Sh. Satpal	Moddi Khera	Abohar	Abohar	Punjab	No Claim
52	Ved Prakash	Sh. Hanuman	Raipura	Abohar	Abohar	Punjab	No Claim
53	Mahinder Kumar	Sh. Lal Chand	Saiyadawala	Abohar	Abohar	Punjab	27000
54	Sanjeev Kumar	Sh.Mahaveer Prasad	Sherewala	Abohar	Abohar	Punjab	No Claim
55	Rajesh Kumar	Sh.Mahaveer Prasad	Sherewala	Abohar	Abohar	Punjab	No Claim
56	Ravinder Kumar	Sh. Ranjeet	Sherewala	Abohar	Abohar	Punjab	12000
57	Dhram Pal	Sh. Megha Ram	Himmatpura	Abohar	Abohar	Punjab	9000

Comparison of Insured and Uninsured Cotton Crop

Scheduled Spray & Insured Crop By WRMS



Nearby Unscheduled Spray & Uninsured Crop of a farmer



Weather Risk

The sky is not the limit

