Weather Risk

C R O P I N S U R A N C E

SONU AGRAWAL MANAGING DIRECTOR

sonu.agrawal@weather-risk.com

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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	П
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

Tue, 9 Aug 11:47 am

Cotton: Weather condition is favorable for White fly, Aphids & Jassids in Abohar. To control, spray Triazophos 40EC @ 300 ml/ acre or Flonicamid 50% DF @ 80gms/acre or Thiamethoxam 25%WG @ 40 g/acre



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





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Claim Settlement of Cotton Insurance cover

S.No. Name	Father Name	Village	Tehsil	District	State	Claim Amount(Rs.)
36Om 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
39Inder 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 Mukhitar Singh	Sh. Bakhtour Singh	Ganga	Dabwali	Sirsa	Haryana	No Claim
48 Rai Singh	Sh. Gopal Singh	Moddi Khera	Abohar	Abohar	Punjab	No Claim
49Sohan 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
54Sanjeev 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