

Problem statement:

Large number of farmers in Rajkot declare groundnut as sown crop for insurance purpose but actually sow cotton. This is primarily because PMFBY farmer premium rates of cotton is 5% and groundnut is 2%. Rajkot is one of India's highest premium grossing districts and thus every insurance company is looking for insurable interest verification solution at farm level. In this case, AIC, in their preliminary investigation found huge discrepancy in crop wise insured area and actual sown area. They approached Skymet for technology based solution which can be verified forensically too.

Approach:

- UAV survey was conducted
- Precise crop type detected and acreage estimated
- Cadastral data was digitized and georeferenced for overlay with other geospatial datasets
- Farmer wise crop type and area reported at the time of policy purchased was linked to cadastral maps and then to UAV derived plots
- Insured crop and area vs actual was precisely compared
- All study was completed within 10 days of time

Benefits to client:

- High quality of precision data - transparent, fast and reliable
- In this case large scale fraudulent practice prevailing in the region was elicited
- 300% to 400% over insurance of one crop was detected
- More than 800 crores of settlement was made with this data as basis for negotiations