



**Krishi Care & Management Services Pvt. Ltd.,**

*Organization specially created and crafted for claims management Services*

# Services

Co-witnessing of CCEs

Individual assessment of Localized and post-harvest claims, on-account claims.

Publicity and awareness programmes.

Verification of Crop Sown to check area discrepancy at NFA and anti-selection at individual farm level.

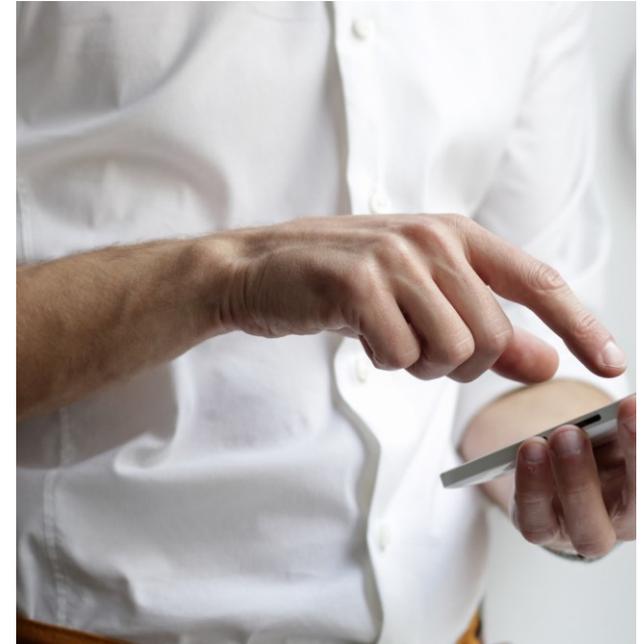
Verification of insureds' records at PAC / bank branch level

PMFBY Facilitation Centers.

GIS technology for assessment of crop health and area sown.

# About Us

- Established in year 2015 with specific focus to exclusively serve insurance companies implementing PMFBY and WBCIS crop insurance schemes.
- Senior level manpower drawn from leading insurance companies in crop insurance sector having multiple years of experience. Supported by district and ground level teams.
- Ability to deploy a large number of resources in short time for ILAs across India.
- Delivered results to client insurance companies and controlled manual intervention on yield and loss assessment data.
- Internal I.T. resources developed technology to capture CCE and ILA survey data on real-time basis.
- In-house GIS facility to report accurate crop health reports based on multiple indices viz., NDVI, LSI, EVI, SSM, SWI, VCI, TCI etc.



# Our Promise

No deviation from stipulated procedure

Professional Claim management services for insurance companies.

Ensure CCEs and ILA surveys are conducted in fair manner.

No deviation from laid down procedure.

Control influence on CCE and ILA data manipulation.



# Accuracy of AY data monitored.

Monitoring of CCE from Random number generation level till dry-weight level.

Trained staff to interface with district level govt. officials to primary worker level.

CCE witnessing using mobile app. Recording wet weight and images on spot.

Reporting of deviation from the spot through email / phone call / social apps.

Daily sharing of MIS from our back office to insurance company office.

Sharing of physical forms at agreed periodicity.



# Individual Loss Assessment

Fair loss assessment through liaison with committee members

## Completion of survey in TAT



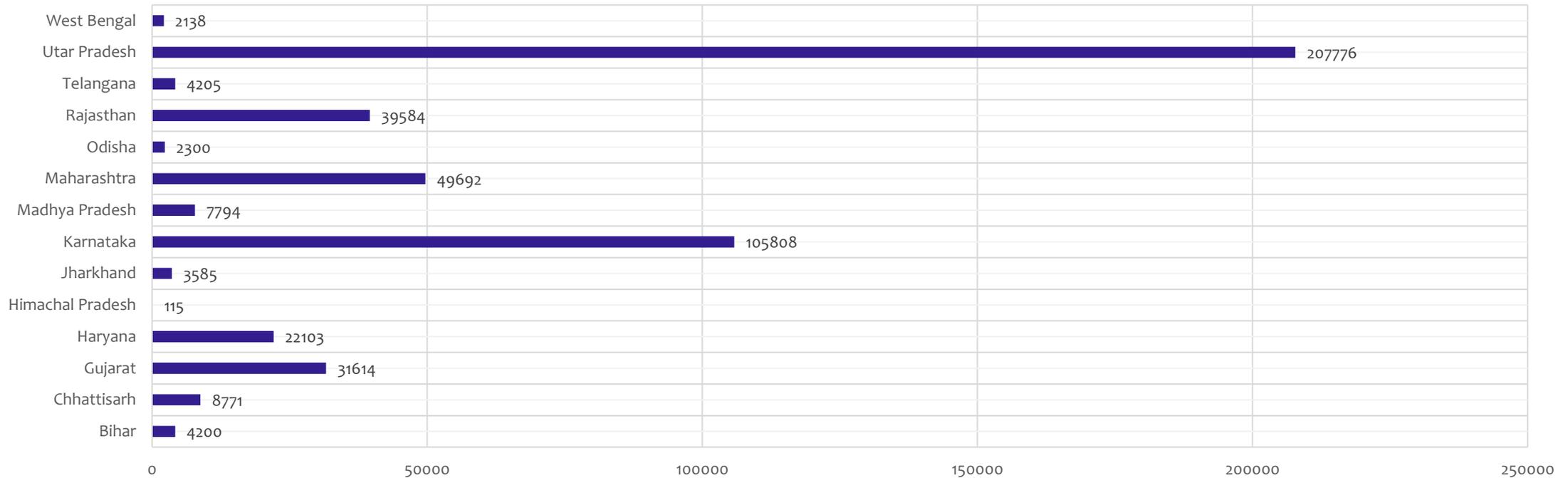
## Represent insurance company on ILA committee.

- Collection of farmers' bank A/C, land record, Aadhar card, Insurance premium, crop insured before survey.
- Photographs of affected area and entire field.
- Four geo coordinates of affected farm from four corners.
- Fair estimation of actual area affected out of total area sown and fair loss percentage of affected area.
- Crop Stage at the time of loss.
- Crop condition during Loss- Good/Average/Poor.
- Copies of supporting documents.
- Interview with farmers.
- Signature of farmer, Revenue officer, Agri officer etc.
- We use mobile app for all crop surveys. Real-time data capture on mobile app are available on our portal for better control on field activities.

# CCEs co-witnessed till year 2021-22

Pan India Presence – served all major implementing agencies

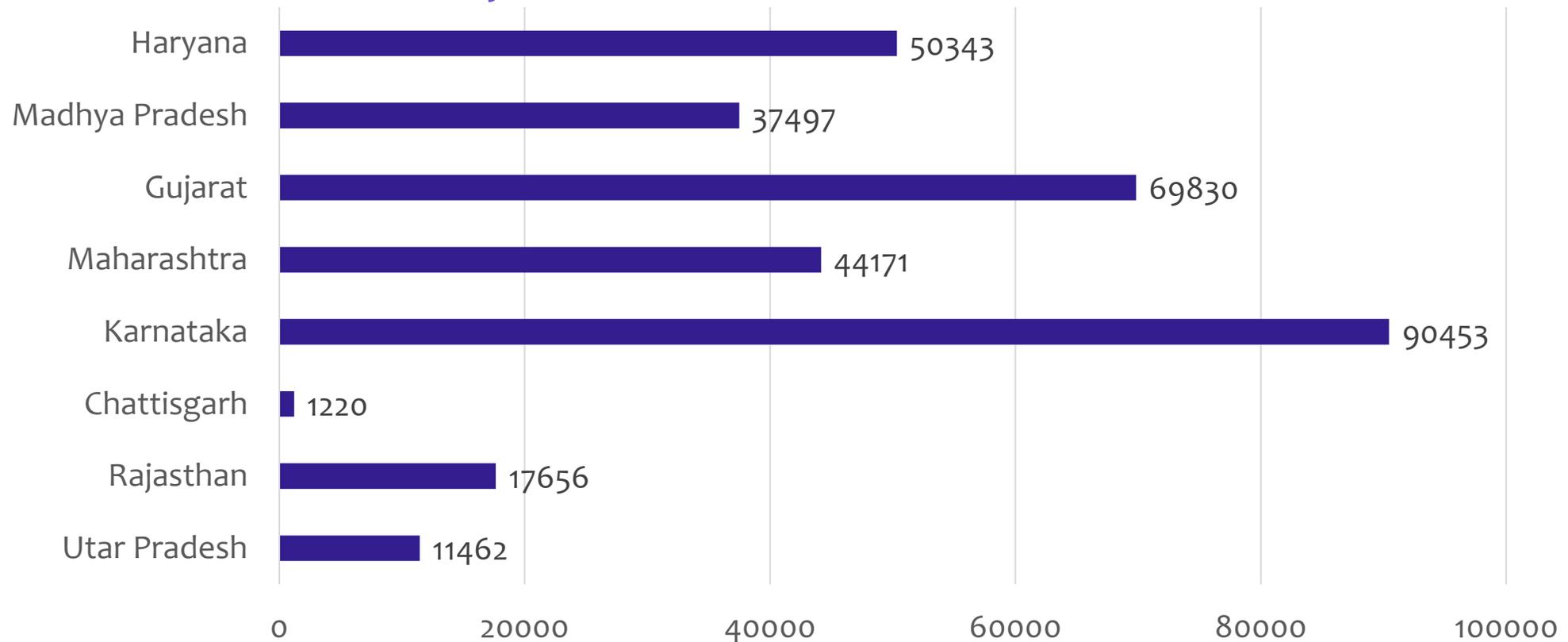
## Count of CCEs co-witnessed from 2014-15 to 2021-22



# ILA co-witnessed till year 2021-22

- Pan India Presence – served all major implementing agencies

Count of Individual Loss Assessment co-witnessed from year 2016 to 2022



# PMFBY Facilitation Centers -



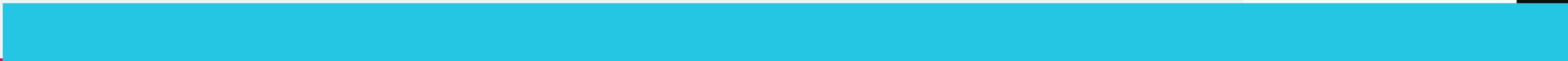
Facilities – all services bundled together:

- Office space
- Computers, printers, wall mounted display monitors, internet facility.
- Furniture, office boards, notice boards, flexi banners.
- Drinking water, electricity supply, upkeep of office.

# CCEs co-witness – insurance companies served



# Remote sensing and GIS services



# GIS based Services on offer – prices on request

Vegetation Index	Drought Index	Satellite based products	Weather Station Data	Other data
NDVI (Normalized Difference Vegetation Index)	VCI (Vegetation Condition Index)	fCOVER ( Fraction of Vegetation Cover)	Rainfall	Crop Sowing Status
EVI (Enhanced Vegetation Index)	TCI (Temperature Condition Index)	FAPAR ( Fraction of Absorbed Photosynthetically Active Radiation)	Relative Humidity	Ground water level status
NDWI (Normalized Difference Water Index)	VHI (Vegetation Health Index)	LAI (Leaf Area Index)	Max/Min Temperature	Bi-monthly newsletters
SAVI (Soil-Adjusted Vegetation Index)	PASM (Percentage Available Soil Moisture)	Soil Moisture		
OSAVI (Optimized Soil Adjusted Vegetation Index)		Precipitation		
RVI (Ratio Vegetation Index)		Inundation/Flood		
IRECI (Inverted Red Edge Chlorophyll Index)				
GNDVI (Green Normalized Difference Vegetation Index)				
MCARI (Modified Chlorophyll Absorption Ratio Index)				



# Thank You

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