

## Crop Insurance : Focus Horticulture, Floriculture, Plantations and Vegetable Insurance (CT) - 6 to 7 October, 2025

### PROGRAM CONCEPT AND OBJECTIVES:

Agriculture is a cornerstone of the Indian economy, and within this sector, horticulture, floriculture, plantations, and vegetable farming play a vital role in boosting income and ensuring food security. However, these specialized crops are highly vulnerable to risks such as weather extremes, pest attacks, and market fluctuations. Crop insurance for these segments requires a focused approach that accounts for their unique characteristics, growth patterns, and risk profiles.

This program aims to bridge the knowledge gap in **Horticulture, Floriculture, Plantations and Vegetable Insurance** for professionals in the General Insurance industry. This segment encompasses a wide range of crops, including fruits, vegetables, spices, flowers, medicinal and aromatic plants, and plantation crops like tea, coffee, and rubber—often referred to as the 'Rainbow of Crops.' By delving into the unique risk profiles and insurance needs of these crops this program intends to cover the huge knowledge gap in these segment for those employed in the General Insurance industry.

### KEY TAKEAWAYS FROM THE PROGRAM:

The sessions would cover the following areas:

- Introduction of Horticulture, Floriculture, Plantations and Vegetables Insurance.
- Understanding the concept of Indemnity in Crop insurance
- Operational modalities and Importance of terms used in Crop insurance such as Input Cost, Minimum Support Price, Market Price, Crop Cutting Experiments, Climate Change etc.
- Potential of Crop, Horticulture and Plantation Insurances
- Importance of Weather-based Insurances, Index-based Insurances and Govt. initiatives
- Approaches in Underwriting different Crop Insurance products
- Challenges in Claims Settlement of Crop Insurance – use of innovations/ technology
- Concerns in dealing with Long-term Insurances.

### PARTICIPANT PROFILE:

This training program on Crop and Horticulture insurance has been designed for Insurance practitioners including marketing executives and back office teams dealing with the nuances of Agriculture insurance. Those working in Rural and Agriculture departments in Insurance companies, brokers and agents, product developers, practicing and aspiring Agriculture Surveyors and students of Agriculture desirous of joining the profession are also welcome to attend.

### PROGRAM DURATION:

2 days (CT)

### PROGRAM DATE:

6 to 7 October 2025

### PROGRAM TIME(IST):

10 AM to 5 PM - (6 Hrs. Every Day)

### PROGRAM COORDINATOR:

Dr. Sanjay Tupe, Faculty

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### PROGRAM FEES:

- **Participants requiring residential facilities: Total amount Required – Rs. 12980/- i.e. (Rs. 11000/- plus 9% CGST + 9% SGST).**
  - (The fees cover tuition, course material, A/C single room accommodation in the Institute's campus and full boarding (bed tea/coffee, breakfast, lunch, light refreshments in the evening and dinner). All rooms are fully furnished with attached bathroom and Internet facility.
  - Rooms are reserved from 12.00 noon onwards the day prior to the commencement of the program. The participants can stay till 12.00 noon next day after the conclusion of the program.)
- **Non-residential participants: Total amount Required – Rs. 9440/- i.e. (Rs. 8000/- plus 9% CGST + 9% SGST).**
  - (The fees cover tuition, course material and day boarding (i.e. breakfast, lunch and tea/coffee during tea breaks for actual days of training).)

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