

GOVERNMENT OF INDIA
MINISTRY OF AGRICULTURE AND FARMERS WELFARE
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

RAJYA SABHA
UNSTARRED QUESTION NO-660
TO BE ANSWERED ON 22/07/2022

CLAIMS PAID UNDER CROP INSURANCE SCHEMES

660. SHRI SUSHIL KUMAR MODI :

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

(a) State-wise details of premium collected by private and public sector insurance companies respectively under the Crop Insurance Schemes during 2018-19 and 2019-20 and amount of claims paid to farmers, the details of average amount of payment made, in this regard;

(b) number of debt-ridden farmers included and not included respectively in the said scheme in the years 2018-19 and 2019-20;

(c) number of debt-free farmers included in the said scheme in financial years 2019 and 2020 respectively; and

(d) State-wise details of farmers who paid premium and received the compensation amount during the said years?

ANSWER

MINISTER OF AGRICULTURE AND FARMERS WELFARE

(SHRI NARENDRA SINGH TOMAR)

(a) to (c): Farmers are categorized into loanee and non-loanee farmers. Farmers who avail Kisan Credit Card (KCC) loan in notified areas for notified crops and have not opted out of the scheme are called loanee farmers and all remaining farmers who enroll themselves through various sources say Common Service Centres (CSCs), financial institutions, brokers/agents insurance companies, directly on National Crop Insurance Portal (NCIP) are called non-loanee or other farmers. State-wise details of number of farmer applications enrolled including loanee and other farmers (non-loanee), premium collected, reported claims and paid claims during 2018-19, 2019-20 and 2020-21 by public and private insurance companies under Pradhan Mantri Fasal Bima Yojana (PMFBY) are given in **Annexure-I**. Since inception of the scheme till Kharif 2021-22 season, Rs. 4190 per ha. have been paid as claims to farmers under the scheme.

(d): State-wise details of farmer applications and farmer applications who got the claims during last five years are given at **Annexure-II**.

Annexure-I

FY 2018- 19 State Wise and Insurance Company (both Public and Private) Wise details of Loanee-Non Loanee Farmer Applications Enroled, Premium and paid claims under PMFBY

State/UT Name	Company	No. of Loanee Farmer Applications	No. of Non-Loanee Farmer Applications	Farmer Premium	Gross Premium	Reported Claims	Paid Claims
Andhra Pradesh	AIC	7.35	0.14	73.11	581.84	648.21	648.21
	Bajaj Allianz	1.37	6.41	44.99	350.57	602.46	602.46
	HDFC Ergo	2.14	0.10	47.63	138.64	181.93	181.01
	National	2.27	0.32	34.39	85.40	171.66	167.37
	Oriental	2.32	0.07	38.28	145.45	86.65	86.65
Assam	SBI General	1.78	0.19	23.38	135.73	204.67	204.67
	AIC	0.02	0.02	0.04	0.46	0.18	0.18
	Bajaj Allianz	0.00	0.48	0.00	8.81	2.52	2.52
	HDFC Ergo	0.03	0.00	0.19	0.24	0.02	0.02
	National	0.08	0.00	0.56	0.94	0.07	0.07
Chhattisgarh	Oriental	0.13	0.01	1.08	2.79	0.00	0.00
	AIC	1.87	0.05	24.21	109.40	150.41	150.41
	Bajaj Allianz	3.42	1.05	43.58	231.57	236.11	236.11
	HDFC Ergo	2.44	0.24	28.69	148.15	217.29	217.29
	United India	5.68	0.99	64.48	399.86	482.79	482.79
Goa	HDFC Ergo	0.00	0.00	0.00	0.00	0.01	0.01
	SBI General	0.00	0.00	0.03	0.03	0.09	0.09
Gujarat	AIC	4.74	0.02	79.49	672.54	687.93	687.75
	Bajaj Allianz	0.89	0.00	8.57	28.28	2.18	2.18
	Bharti AXA	2.60	0.01	47.83	366.82	281.74	281.74
	Reliance General	5.79	0.03	106.95	1208.92	1030.78	1030.78
	United India	1.09	0.00	13.78	18.64	33.42	33.42
Haryana	Universal Sompo	6.52	0.01	145.94	846.20	742.01	742.01
	Oriental	5.36	0.04	88.60	270.27	432.16	370.79
	SBI General	5.84	0.32	92.89	351.05	341.54	341.32
	Universal Sompo	3.50	0.03	56.47	219.86	174.59	174.59
Himachal Pradesh	AIC	1.24	0.01	26.70	71.24	49.26	49.26
	SBI General	1.43	0.02	3.02	8.19	5.75	5.75
Jammu & Kashmir	ICICI Lombard	0.35	0.01	3.49	9.91	8.31	8.31
	Oriental	0.23	0.02	2.13	15.55	11.37	7.63
	Reliance General	0.94	0.00	11.28	51.45	7.70	7.70
Jharkhand	AIC	0.54	2.15	1.72	95.06	320.66	0.00
	Bajaj Allianz	0.58	3.80	0.65	97.94	52.12	50.98
	Bharti AXA	0.31	1.61	0.46	79.23	94.04	0.00
	Oriental	0.73	3.24	1.63	125.17	218.11	0.00
Karnataka	AIC	2.28	3.54	58.01	464.06	711.01	710.96
	Future Generali	0.26	1.08	8.17	128.49	54.22	54.22
	HDFC Ergo	0.13	0.06	7.20	38.66	36.77	36.77
	New India	0.17	2.42	26.18	288.60	587.44	587.04
	Reliance General	1.97	0.21	21.38	145.02	144.67	144.67
	SBI General	0.56	0.14	24.07	158.42	216.05	216.05
	United India	0.75	3.97	58.92	427.90	1064.70	1064.58
Kerala	Universal Sompo	1.87	0.42	21.19	147.79	136.80	136.80
	AIC	0.47	0.10	6.15	35.92	26.74	26.74
	AIC	40.24	1.35	470.17	2844.01	1234.16	1234.16
	Chola MS	0.25	0.01	6.60	9.39	8.31	8.31
	HDFC Ergo	11.77	0.26	185.89	697.06	373.42	372.62
Madhya Pradesh	ICICI Lombard	18.07	1.46	238.35	2014.11	2076.66	2076.49
	IFFCO Tokio	1.00	0.03	19.99	49.86	84.75	84.75

Maharashtra	AIC	2.36	13.80	153.57	1080.00	1186.14	1186.14
	Bajaj Allianz	0.97	33.73	82.20	561.10	882.40	882.40
	Bharti AXA	0.16	5.56	14.11	88.92	51.27	51.15
	Future Generali	0.42	8.69	27.88	250.42	256.97	253.86
	ICICI Lombard	4.28	13.99	106.42	720.97	214.05	214.05
	IFFCO Tokio	6.51	26.84	206.04	1534.82	603.39	603.39
	New India	0.24	0.39	27.30	134.96	178.00	178.00
	Oriental	3.03	26.50	118.93	1192.71	2202.02	2197.99
	SBI General	0.23	0.32	22.14	235.62	225.19	224.18
	Tata AIG	0.32	0.37	33.09	332.51	347.68	347.68
Manipur	National	0.01	0.00	0.10	0.21	0.00	0.00
Meghalaya	AIC	0.01	0.00	0.10	0.14	0.22	0.22
Odisha	Chola MS	5.59	0.40	40.82	171.82	240.59	240.59
	Oriental	4.14	0.34	41.22	323.18	493.08	493.08
	Reliance General	2.01	0.58	27.58	218.87	167.81	167.81
	Royal Sundaram	6.44	1.56	63.03	408.25	269.02	269.02
Puducherry	National	0.00	0.10	0.00	2.69	0.45	0.45
Rajasthan	AIC	12.84	0.03	121.44	503.83	645.65	645.65
	Bajaj Allianz	0.96	0.00	31.30	120.83	168.81	168.81
	Future Generali	5.29	0.01	24.53	161.99	37.10	37.10
	HDFC Ergo	13.82	0.02	104.73	716.08	543.82	541.84
	IFFCO Tokio	4.68	0.02	71.85	361.84	592.40	592.40
	SBI General	14.91	0.16	118.69	668.61	618.66	617.73
	Tata AIG	19.33	0.01	144.37	1088.41	854.53	854.53
Sikkim	SBI General	0.00	0.00	0.03	0.03	0.00	0.00
Tamil Nadu	AIC	1.28	5.50	46.64	664.81	971.87	971.87
	Chola MS	1.82	4.34	36.40	189.38	365.83	365.83
	New India	2.18	10.62	68.54	781.57	1325.04	1325.04
Telangana	AIC	2.71	0.40	53.29	173.52	229.80	102.06
	Bajaj Allianz	0.29	0.22	5.77	19.20	36.80	36.80
	National	3.08	0.46	81.91	314.53	314.91	279.05
	Tata AIG	0.82	0.01	14.99	38.27	10.08	10.08
Tripura	AIC	0.00	0.02	0.05	0.09	0.02	0.02
Uttar Pradesh	Bajaj Allianz	9.08	1.01	62.16	291.99	18.22	18.22
	New India	9.38	0.22	45.20	291.45	163.49	163.49
	Reliance General	11.65	0.13	82.51	227.51	26.46	26.46
	SBI General	9.00	0.11	66.08	182.46	23.87	23.87
	Tata AIG	10.52	0.09	77.63	200.68	143.87	143.87
	Universal Sompo	10.17	0.06	66.29	302.30	93.25	93.25
Uttarakhand	AIC	1.28	0.26	19.23	71.48	68.97	68.97
	Bajaj Allianz	0.10	0.02	0.43	1.50	0.08	0.08
	ICICI Lombard	0.24	0.03	1.33	2.09	3.33	3.33
West Bengal	AIC	2.48	2.12	0.00	37.11	22.22	22.22
	Chola MS	5.25	4.18	38.85	112.38	10.81	10.81
	HDFC Ergo	2.78	3.89	0.00	79.83	42.99	42.92
	National	6.09	5.67	61.97	271.99	289.98	287.15
	Oriental	1.86	1.29	0.00	26.40	25.16	25.16
	SBI General	0.01	0.00	0.11	0.38	0.33	0.33
	United India	2.39	3.36	10.20	119.55	141.36	141.36
	Universal Sompo	7.92	3.89	0.00	88.76	6.71	5.78
Grand Total		364.31	217.76	4689.61	29693.47	29349.16	28464.32

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FY 2019- 20 State Wise , Insurance Company Wise , Loanee-Non Loanee Farmer Applications, Premium and paid claims

State/UT Name	Company	No. of Loanee Farmer Applications	No. of Non- Loanee Farmer Applications	Farmer Premium	Gross Premium	Reported Claims	Paid Claims
		(In Lakhs)		(Rs. in Crore)			
Andhra Pradesh	IFFCO Tokio	9.06	0.86	0.06	484.96	366.48	366.48
	Oriental	2.34	2.36	0.02	272.93	393.70	389.28
	SBI General	6.43	6.84	0.09	716.84	498.16	497.56
Assam	AIC	0.23	7.34	56.94	160.54	4.00	0.00
	HDFC Ergo	0.09	2.40	0.15	37.04	17.41	17.41
Chhattisgarh	AIC	33.73	3.37	146.33	1053.26	1178.56	1160.55
	Bajaj Allianz	0.12	0.13	6.39	42.43	29.03	29.03
	HDFC Ergo	2.52	0.31	28.14	150.14	107.04	107.04
Goa	Future Generali	0.01	0.00	0.02	0.04	0.01	0.01
Gujarat	AIC	5.67	0.07	99.37	796.47	9.79	9.79
	Bajaj Allianz	0.89	0.01	8.83	27.51	0.01	0.01
	Bharti AXA	3.00	0.01	55.04	445.48	18.07	5.14
	Reliance General	6.61	0.09	123.76	1364.68	130.51	56.57
	United India	1.24	0.00	17.63	23.66	13.67	0.00
	Universal Sompo	7.20	0.02	163.32	957.19	197.40	40.17
Haryana	AIC	6.53	0.16	108.96	526.82	416.85	415.95
	Bajaj Allianz	3.94	0.11	62.19	276.80	138.25	138.25
	SBI General	6.32	0.04	97.58	417.93	379.07	378.75
Himachal Pradesh	AIC	2.28	0.02	28.48	76.20	62.81	62.27
	New India	0.46	0.00	1.43	5.48	1.97	1.94
	SBI General	0.08	0.00	0.79	1.49	2.75	2.75
Jharkhand	HDFC Ergo	0.61	3.47	1.27	113.69	25.46	0.00
	Royal Sundaram	1.26	5.58	1.52	242.33	0.00	0.00
Karnataka	AIC	0.78	3.03	51.53	499.58	531.30	409.78
	Bajaj Allianz	0.22	2.42	23.25	237.21	27.75	26.89
	Bharti AXA	1.56	2.37	35.76	332.13	77.24	67.68
	Future Generali	1.51	3.87	49.92	521.47	189.57	180.02
	HDFC Ergo	2.09	0.82	17.04	195.72	41.56	41.28
	Oriental	1.06	0.30	64.03	362.83	629.82	547.70
	Universal Sompo	0.24	1.03	11.94	124.63	80.04	80.04
Kerala	AIC	0.47	0.11	6.12	72.50	85.90	85.90
Madhya Pradesh	AIC	27.76	0.17	184.39	1229.57	2026.23	2026.23
	Bajaj Allianz	8.16	0.02	62.83	546.94	712.33	712.33
	HDFC Ergo	1.10	0.03	17.75	43.66	46.52	46.52
	IFFCO Tokio	22.11	7.77	191.32	1118.84	1111.56	1111.56
	New India	6.60	0.08	48.82	340.47	1072.96	1059.92
	Oriental	6.31	0.06	39.76	167.73	109.21	63.22
	Reliance General	7.11	0.03	61.27	366.69	993.14	993.14
	United India	2.32	0.01	46.97	112.86	146.04	146.04
Maharashtra	AIC	14.90	99.34	676.78	5283.09	6203.79	6203.79
	Bajaj Allianz	1.75	20.33	137.62	731.14	482.25	482.25
	Bharti AXA	0.12	1.81	5.27	56.58	1.09	1.02
	Future Generali	0.15	3.22	9.49	78.43	0.16	0.16
	HDFC Ergo	0.08	0.40	18.61	48.88	46.62	46.62
	Reliance General	0.39	2.96	9.86	135.14	5.74	5.74
	SBI General	0.10	0.11	10.79	21.06	19.03	19.03
Manipur	National	0.01	0.03	0.35	1.26	1.14	1.14
Meghalaya	AIC	0.01	0.00	0.09	0.09	0.18	0.18
Odisha	AIC	4.70	4.21	43.39	428.49	176.29	159.89
	HDFC Ergo	7.38	3.35	59.85	481.54	119.99	119.99
	Oriental	9.00	2.76	52.35	413.32	644.55	643.99

	Reliance General	4.79	1.63	29.91	244.24	10.83	10.83
	Royal Sundaram	4.75	6.22	54.47	566.89	218.46	218.11
Puducherry	National	0.00	0.12	0.00	4.18	7.35	7.13
Rajasthan	AIC	28.28	0.42	300.87	2229.10	2506.27	2504.54
	Bajaj Allianz	4.30	0.06	34.43	299.15	241.71	241.71
	Future Generali	4.94	0.03	32.91	381.71	210.99	210.99
	HDFC Ergo	37.80	0.38	305.89	1392.72	901.96	896.81
	SBI General	9.71	0.03	67.69	815.04	1066.15	1058.49
Sikkim	IFFCO Tokio	0.00	0.00	0.00	0.00	0.00	0.00
Tamil Nadu	AIC	4.93	18.88	117.12	1512.23	734.41	702.27
	Oriental	4.21	10.92	60.19	447.36	434.19	414.55
Telangana	AIC	5.64	1.12	147.96	526.84	240.46	0.00
	IFFCO Tokio	3.11	0.46	91.52	353.92	272.31	0.00
Tripura	AIC	0.02	0.05	0.15	0.26	0.10	0.09
	HDFC Ergo	0.02	0.28	0.61	0.81	0.71	0.71
Uttar Pradesh	Bajaj Allianz	4.60	0.89	28.11	109.75	26.53	26.53
	HDFC Ergo	2.56	0.03	19.06	46.51	45.76	45.76
	IFFCO Tokio	3.68	0.19	28.70	117.90	22.98	22.98
	National	4.83	0.02	32.12	243.27	255.52	241.36
	New India	4.39	0.10	34.84	106.47	183.52	183.52
	Oriental	5.18	0.17	36.42	204.11	346.59	336.73
	United India	3.54	0.15	21.68	67.21	31.43	31.43
	Universal Sompo	16.40	0.24	120.92	411.73	194.43	194.43
Uttarakhand	AIC	1.62	0.48	27.75	112.72	100.45	100.43
	Oriental	0.02	0.00	0.46	0.99	2.79	2.79

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Annexure.. Contd...

FY 2020- 21 State Wise , Insurance Company Wise , Loanee-Non Loanee Farmer Applications, Premium and paid claims

State/UT Name	Company	No. of Loanee Farmer Applications	No. of Non- Loanee Farmer Applications	Farmer Premium	Gross Premium	Reported Claims	Paid Claims
		(In Lakhs)		(Rs. in Crore)			
Assam	AIC	0.16	13.49	0.00	334.06	0.00	0.00
	HDFC Ergo	0.08	2.82	0.12	67.86	0.00	0.00
Chhattisgarh	AIC	39.52	2.95	146.19	1124.24	799.37	793.09
	Bajaj Allianz	7.89	1.24	42.66	340.81	87.89	87.82
Goa	Future Generali	0.00	0.00	0.00	0.01	0.00	0.00
Haryana	AIC	6.35	0.47	150.94	625.58	709.71	705.49
	Bajaj Allianz	3.29	0.43	67.50	251.23	140.48	140.48
	Reliance General	5.52	0.45	123.38	432.60	299.17	299.17
Himachal Pradesh	AIC	1.92	0.01	9.24	37.26	35.45	22.18
	HDFC Ergo	0.23	0.00	6.72	44.86	0.00	0.00
	IFFCO Tokio	0.21	0.00	6.16	18.75	14.75	0.00
	SBI General	0.04	0.00	0.32	1.40	1.28	1.26
Karnataka	AIC	0.80	2.36	54.24	483.92	287.79	284.00
	Bajaj Allianz	1.11	2.18	29.35	306.91	180.55	174.73
	Bharti AXA	0.17	1.16	18.15	157.93	68.00	65.34
	Future Generali	0.43	1.95	30.81	323.34	68.16	64.56
	HDFC Ergo	0.06	0.13	8.19	68.43	0.00	0.00
	SBI General	1.19	0.24	42.42	368.22	296.88	295.37
	Universal Sampo	2.26	2.01	34.46	365.03	113.86	113.86
Kerala	AIC	0.48	0.29	6.72	83.22	104.04	72.03
Madhya Pradesh	AIC	77.20	7.01	888.87	7180.51	7494.17	6574.32
Maharashtra	AIC	1.47	33.90	200.75	2078.74	248.93	241.53
	Bajaj Allianz	0.73	10.20	90.44	867.31	153.76	120.31
	Bharti AXA	4.17	10.54	88.19	633.93	96.97	85.22
	HDFC Ergo	4.24	15.53	161.67	898.72	353.52	291.85
	IFFCO Tokio	3.05	15.09	104.50	980.49	268.67	215.52
	Reliance General	3.13	22.08	117.90	1040.54	239.89	183.50
Manipur	National	0.00	0.00	0.00	0.00	0.00	0.00
Meghalaya	AIC	0.00	0.00	0.04	0.04	0.07	0.06
Odisha	AIC	27.26	6.40	56.13	605.09	199.59	195.35
	HDFC Ergo	28.31	7.91	59.59	482.55	280.78	280.70
	Reliance General	22.34	5.31	42.71	350.46	82.54	82.54
Puducherry	National	0.00	0.11	0.00	4.64	15.22	0.00
Rajasthan	AIC	20.27	0.71	179.44	1410.66	1120.27	1120.10
	Bajaj Allianz	13.22	0.22	115.63	742.19	251.93	251.78
	Future Generali	8.88	0.24	102.40	708.91	268.61	268.57
	HDFC Ergo	9.75	0.01	75.44	548.02	346.86	344.57
	Reliance General	19.29	0.19	148.63	848.78	225.87	225.87
	SBI General	25.25	0.12	192.41	1512.37	1439.71	1429.05
	Universal	9.35	0.08	89.65	584.49	439.64	439.64

	Sompo						
Sikkim	IFFCO Tokio	0.00	0.00	0.01	0.01	0.02	0.02
Tamil Nadu	AIC	2.91	33.09	87.75	1727.39	700.22	642.95
	IFFCO Tokio	3.23	19.20	74.19	1381.53	1119.40	1119.40
	Oriental	0.31	1.01	6.37	54.03	67.61	67.61
Tripura	AIC	0.01	0.55	0.02	1.76	0.00	0.00
	HDFC Ergo	0.11	1.90	0.21	5.25	2.17	2.17
Uttar Pradesh	AIC	20.27	0.69	160.36	786.76	340.03	339.95
	HDFC Ergo	5.14	0.02	47.72	310.28	110.70	108.40
	IFFCO Tokio	2.45	0.07	20.36	101.92	3.64	3.64
	Universal Sompo	13.18	0.08	101.98	414.25	47.71	47.71
Uttarakhand	AIC	0.58	0.46	16.38	80.45	60.19	55.35
	SBI General	0.45	0.22	16.90	84.01	75.25	74.50
Grand Total		398.29	225.13	4024.22	31861.75	19261.34	17931.60

Public Sector general insurance companies AIC, United India, New India, Oriental and National.

Details of Total Farmer applications enrolled and farmer Applications paid claims under PMFBY on 30.06.2022								
State/UT Name	2018-2019		2019-2020		2020-2021		2021-2022 (Kharif Season)	
	Total Applications Enrolled	Farmer Applications Paid Claims	Total Applications Enrolled	Farmer Applications Paid Claims	Total Applications Enrolled	Farmer Applications Paid Claims	Total Applications Enrolled	Farmer Applications Paid Claims
(in lakhs)								
A & N Islands	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Andhra Pradesh	24.5	16.2	27.9	12.7	0.0	0.0	0.0	0.0
Assam	0.8	0.1	10.1	0.6	16.6	0.0	4.5	0.0
Bihar	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Chhattisgarh	15.7	6.7	40.2	15.0	51.6	17.8	48.8	10.2
Goa	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Gujarat	21.7	13.9	24.8	0.9	0.0	0.0	0.0	0.0
Haryana	15.1	3.9	17.1	5.6	16.5	4.6	7.4	2.0
Himachal Pradesh	2.7	1.3	2.8	1.7	2.4	1.0	0.9	0.4
Jammu & Kashmir	1.5	0.2	0.0	0.0	0.0	0.0	0.5	0.1
Jharkhand	13.0	1.0	10.9	0.0	0.0	0.0	0.0	0.0
Karnataka	19.8	13.8	21.3	8.0	16.1	6.8	16.1	4.1
Kerala	0.6	0.4	0.6	0.5	0.8	0.3	0.4	0.0
Madhya Pradesh	74.5	22.6	89.6	31.4	84.2	42.7	47.1	0.0
Maharashtra	148.7	81.2	145.7	88.2	124.1	13.6	85.1	44.9
Manipur	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Meghalaya	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Odisha	21.1	6.6	48.8	12.2	97.5	15.9	77.5	10.6
Puducherry	0.1	0.0	0.1	0.1	0.1	0.0	0.0	0.0
Rajasthan	72.1	21.0	85.9	25.6	107.6	25.0	183.8	64.5
Sikkim	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Tamil Nadu	25.7	20.6	38.9	17.6	59.8	25.3	1.4	0.0
Telangana	8.0	1.7	10.3	0.0	0.0	0.0	0.0	0.0
Tripura	0.0	0.0	0.4	0.1	2.6	0.3	2.3	0.0
Uttar Pradesh	61.4	6.2	47.0	9.3	41.9	6.5	21.4	6.0
Uttarakhand	1.9	0.8	2.1	1.0	1.7	1.0	1.1	0.6
West Bengal	53.2	7.1	0.0	0.0	0.0	0.0	0.0	0.0
GRAND TOTAL	582.1	225.4	624.7	230.5	623.4	160.9	498.5	143.4
