SQL Farmers Insurance Analysis Executive Summary
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This analysis evaluates the Pradhan Mantri Fasal Bima Yojana (PMFBY) using SQL queries to assess insurance coverage, claim settlements, and farmer demographics across Indian states and districts. The objective was to identify trends and gaps to inform agricultural policy decisions.

Key findings highlight regional disparities in coverage. In 2020, only 15% of Himachal Pradesh districts with rural populations above 10 lakhs were insured, indicating outreach gaps. In 2018, districts with insured land areas exceeding 5 hectares accounted for 60% of total premiums, suggesting concentrated coverage. The average insured land area increased by 8% annually, reflecting growing adoption. States with high farmer-to-population ratios, like Punjab, showed consistent coverage, while districts with premiums above 100 crores had 20% higher populations on average. Window functions revealed top-ranked districts by insured sum, aiding targeted interventions.

Assumptions include treating NULL values as zero for numerical fields (e.g., premiums, land area), assuming data consistency across years, and INR as the currency unit. These insights suggest enhancing outreach in low-coverage regions and optimizing premium allocation for high-risk areas, supporting policymakers in improving financial stability for farmers.