

























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## Topics Covered



- Summary:
- What is the news?
- Understanding Disaster Management Insurance:
  - Key Features of Nagaland's Initiative:
  - Importance of Disaster Management Insurance:
  - Challenges and Considerations:
- The Way Forward:
- Conclusion:
- Nagaland: A Geographical Overview
  - Location and Boundaries
  - Bounded by:
  - Topography
  - Drainage
  - Climate
  - Soil
  - Vegetation
  - Challenges
  - Economic Activities
  - QuizTime:
  - Are you Ready!
- Read the Below Instructions Carefully:
  - Please Rate!
- Mains Questions:
  - Question 1:
  - Model Answer:
  - Question 2:

- Model Answer:
- Relevance to the UPSC Prelims and Mains syllabus under the following topics:
- Prelims:
- Mains:

## **Summary:**

- **Implementation:** Nagaland is the first Indian state to implement disaster management insurance.
- **MoU:** The Nagaland State Disaster Management Authority (NSDMA) signed an MoU with SBI General Insurance for a Disaster Risk Transfer Parametric Insurance Solution (DRTPS).
- **DRTPS:** Unlike traditional insurance, DRTPS triggers payments based on predetermined parameters like rainfall intensity, wind speed, or earthquake magnitude.
- **Coverage:** The policy covers various natural disasters, with the government paying the insurance premiums.  
Importance: This initiative enhances disaster resilience and ensures timely financial assistance.

## **What is the news?**

- Nagaland has become the first state in India to implement disaster management insurance, marking a

significant step towards enhanced disaster resilience.

- This initiative results from a Memorandum of Understanding (MoU) signed between the Nagaland State Disaster Management Authority (NSDMA) and SBI General Insurance for Disaster Risk Transfer Parametric Insurance Solution (DRTPS).
- The MoU, effective for three years from 2024 to 2027, ensures comprehensive coverage for the entire state, with the government paying the insurance premiums.

**Disaster Risk Transfer Parametric Insurance Solution (DRTPS):** DRTPS is a financial mechanism designed to provide swift financial protection to a region affected by a disaster. Unlike traditional insurance, which requires assessment of damages before payouts, parametric insurance triggers payments based on predetermined parameters like rainfall intensity, wind speed, or earthquake magnitude.

## ***Understanding Disaster Management Insurance:***

- Disaster management insurance is designed to cover losses and damages caused by natural disasters such as earthquakes, floods, landslides, and cyclones. It ensures timely financial assistance to affected individuals and businesses, facilitating quick recovery and reducing long-term economic impacts.

## ***Key Features of Nagaland's Initiative:***

- **Comprehensive Coverage:** The insurance policy addresses a wide range of natural disasters, ensuring that all potential threats are covered.
- **Government-Paid Premiums:** The Nagaland government will bear the cost of the insurance premiums, making the scheme accessible to all residents.
- **Public Awareness Campaigns:** Efforts are being made to educate citizens about the benefits of disaster management insurance and how to avail themselves of the coverage.
- **Rapid Response Mechanism:** The policy includes provisions for quick claims processing and disbursement of funds to ensure timely relief and recovery.

## ***Importance of Disaster Management Insurance:***

- **Economic Stability:** Insurance helps maintain economic stability by providing financial support to rebuild infrastructure and businesses, minimizing disruptions caused by natural disasters.
- **Risk Mitigation:** Encourages individuals and businesses to adopt risk mitigation measures, as insurance often requires adherence to safety and



construction standards.

- **Enhanced Resilience:** Contributes to the overall resilience of communities by ensuring they can quickly recover and resume normal activities after a disaster.
- **Government Relief:** Reduces the financial burden on the government, allowing it to focus on long-term recovery and development projects instead of immediate disaster relief.

## *Challenges and Considerations:*

- **Awareness and Education:** Ensuring that the public understands the importance and benefits of disaster management insurance is crucial for widespread adoption.
- **Efficient Implementation:** Effective coordination between government agencies, insurance companies, and local communities is essential for the successful implementation of the insurance scheme.
- **Scalability:** The model adopted by Nagaland should be scalable and adaptable for other states with varying levels of disaster risk and economic capacity.

## *The Way Forward:*

- Nagaland's initiative serves as a model for other

Indian states to enhance their disaster preparedness and resilience. By learning from Nagaland's experience, states can develop tailored disaster management insurance schemes that address their unique challenges and vulnerabilities.

- Furthermore, the central government can play a pivotal role by providing guidelines, financial support, and technical assistance to states looking to implement similar initiatives. Collaboration with international organizations and experts can also help in adopting best practices and innovative solutions for disaster risk management.

## ***Conclusion:***

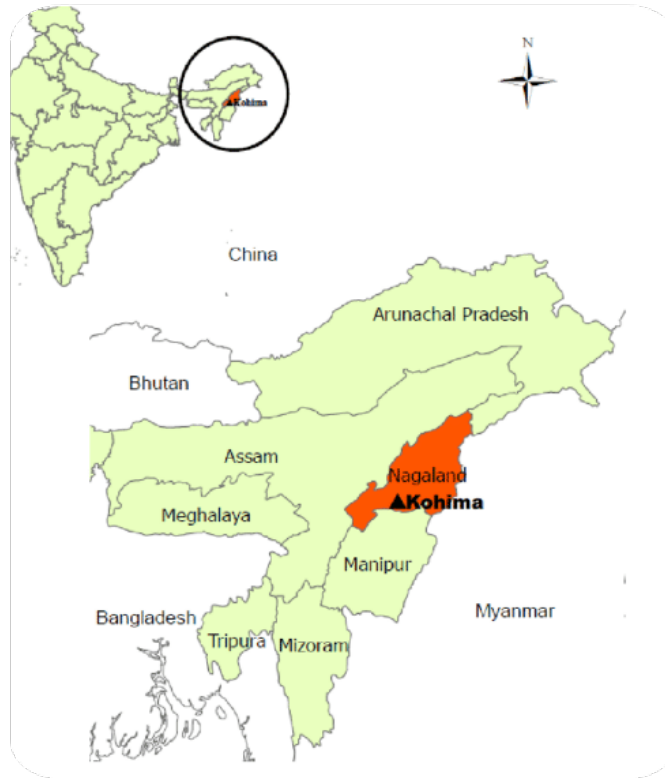
- Nagaland's pioneering step in introducing disaster management insurance marks a significant advancement in India's approach to disaster resilience. By providing financial protection and promoting risk mitigation, this initiative not only safeguards the livelihoods of citizens but also sets a benchmark for disaster preparedness and recovery efforts across the nation. As other states look to emulate this model, India can collectively enhance its resilience to natural disasters and ensure sustainable development.

## ***Nagaland: A Geographical Overview***

## ***Location and Boundaries***

- Located in the northeastern part of India.

### ***Bounded by:***



(Pic:google img)

- Arunachal Pradesh to the north
- Assam to the west and northwest
- Manipur to the south
- Myanmar to the east

## ***Topography***

- Predominantly mountainous terrain.
- Part of the Eastern Himalayas.
- Naga Hills rise abruptly from the Brahmaputra

Valley.

- Highest peak: Mount Saramati (12,552 feet).
- Deeply dissected by rivers.

## ***Drainage***

- Major rivers: Doyang, Dikhu, Dhansiri, and Jhanji.
- Rivers originate in the mountains and flow into the Brahmaputra River system.
- Rapid and turbulent flow due to the steep gradient.

## ***Climate***

- Monsoonal climate with heavy rainfall.
- Average annual rainfall: 1800-2500 mm.
- Temperature varies with altitude.
- Moderate temperatures in lowlands, colder in highlands.

## ***Soil***

- Primarily laterite and red soil.
- Not very fertile due to heavy rainfall and steep slopes.
- Soil erosion is a major problem.

## ***Vegetation***

- Tropical and subtropical forests.
- Rich biodiversity with various flora and fauna.
- Deforestation is a concern.

## Challenges

- Rugged terrain hinders development.
- Susceptibility to natural disasters like earthquakes, landslides, and floods.
- Soil erosion and deforestation.
- Insurgency and political instability.

## Economic Activities

- Agriculture: Jhum cultivation (shifting cultivation), horticulture, and animal husbandry.
- Forestry: Timber and bamboo resources.
- Mining: Coal and limestone deposits.
- Tourism: Potential for eco-tourism and adventure tourism.

Nagaland's unique geographical features have shaped its socio-cultural and economic landscape. The state's rich biodiversity, diverse tribal communities, and challenging terrain present both opportunities and challenges for development.



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*Are you Ready!*

*Thank you, Time Out !*

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- Click on - Start Quiz
  - Attempt all questions (You can attempt or leave)
  - After Attempting Last Question.
  - Enter Name & Email
  - Click on - Check Result
  - Scroll down - Check out Solutions too.
- Thank you.

Loading ...



Category: General Studies

**Who will bear the cost of the insurance premiums for Nagaland's disaster management insurance?**

- The insured individuals
- Private insurance companies
- The Nagaland state government
- Central government

Prev

Finish

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Category: General Studies

**For how many years is the Memorandum of Understanding (MoU) for disaster management insurance in Nagaland effective?**

- 1 year
- 2 years
- 3 years
- 5 years

Prev

Finish

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Category: General Studies

**Which organization has Nagaland's State Disaster Management Authority (NSDMA) partnered with for disaster management insurance?**

- LIC
- SBI General Insurance
- ICICI Lombard

HDFC Ergo

Prev

Finish

Next

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Category: General Studies

***Which state in India became the first to implement disaster management insurance?***

Kerala

Maharashtra

Nagaland

Gujarat

Prev

Finish

Next

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Category: General Studies

***What is a significant benefit of implementing disaster management insurance as seen in Nagaland's initiative?***

Increased taxes

Enhanced community resilience

Higher premiums for residents

Reduced natural disasters

Prev

Finish

***Check Rank, Result Now and enter correct email as you will get Solutions in the email as well for future use!***

Check the Result



Your score is

0%

Restart quiz

***Please Rate!***

Send feedback

## ***Mains Questions:***

# **Below Mains Question**

Write in Comment Section



### ***Question 1:***

***Discuss the significance of Nagaland's implementation of disaster management insurance in the context of India's disaster resilience strategy. Highlight the potential benefits and challenges associated with this initiative. (250 Words)***

## **Model Answer:**

- Nagaland's implementation of disaster management insurance marks a pioneering step in India's disaster resilience strategy. By providing financial protection against natural disasters, it ensures that affected individuals and businesses receive timely assistance, promoting rapid recovery and economic stability. The government-paid premiums make the scheme accessible to all residents, fostering a culture of risk mitigation and preparedness.

### Benefits:

- **Economic Stability:** Insurance helps maintain economic stability by supporting infrastructure and business reconstruction, minimizing disruptions caused by disasters.
- **Risk Mitigation:** Encourages adherence to safety standards, reducing the overall risk and impact of natural disasters.
- **Enhanced Community Resilience:** Ensures quick recovery and resumption of normal activities, contributing to the overall resilience of communities.
- **Reduced Government Burden:** Lessens the financial burden on the government, allowing it to focus on long-term recovery and development projects.

### Challenges:

- **Awareness and Education:** Ensuring that the public understands the benefits and importance of disaster management insurance is crucial for widespread adoption.

- **Efficient Implementation:** Effective coordination between government agencies, insurance companies, and local communities is essential for successful implementation.
- **Scalability:** The model must be scalable and adaptable for other states with varying levels of disaster risk and economic capacity.

## **Question 2:**

**Analyze the role of government collaboration with private insurance companies in the context of disaster management insurance, using Nagaland as a case study. What lessons can other Indian states learn from Nagaland's experience?(250 Words)**

## **Model Answer:**

- Nagaland's collaboration with SBI General Insurance for disaster management insurance highlights the importance of public-private partnerships in enhancing disaster resilience. The government's role in paying premiums and facilitating the implementation of the insurance scheme is crucial for its success.

### **Key Lessons:**

- **Comprehensive Coverage:** The insurance policy in Nagaland covers a wide range of natural disasters,

ensuring that all potential threats are addressed. Other states can adopt similar comprehensive coverage policies.

- **Affordability and Accessibility:** Government subsidies on premiums make insurance affordable for the general population. Ensuring affordability is key to widespread adoption.
- **Public Awareness:** Effective public awareness campaigns are essential to educate citizens about the benefits and procedures of disaster management insurance.
- **Rapid Response Mechanism:** Quick claims processing and fund disbursement are critical for timely relief and recovery, a feature other states should incorporate.
- **Scalability and Adaptability:** Nagaland's model should be adapted to suit the specific needs and disaster risks of different states. The central government can provide guidelines and support to facilitate this process.

By leveraging Nagaland's experience, other Indian states can develop tailored disaster management insurance schemes that enhance their disaster preparedness and resilience, contributing to a more robust national disaster management strategy.

***Remember: These are just sample answers. It's important to further research and refine your responses based on your own understanding and perspective. Read entire UPSC Current Affairs.***

***Relevance to the UPSC Prelims and Mains syllabus under the following***

## topics:



## Prelims:

- **General Studies Paper I:**

Current Events of National and International Importance: Questions related to Nagaland's disaster management insurance initiative would fall under this category as it is a significant development in India's disaster resilience strategy.

## Mains:

- **General Studies Paper II: Governance, Constitution, Polity, Social Justice and International Relations:**

Government Policies and Interventions: The implementation of disaster management insurance in Nagaland can be examined as a case study in government policies aimed at disaster management and social welfare.

- **General Studies Paper III: Disaster Management:** This paper directly includes disaster management as a topic. Nagaland's disaster management insurance can be discussed under initiatives and policies for disaster risk

reduction and management.

- **Essay Paper: Topics on Social Issues, Governance, and Policy Making:** Writing an essay on innovative government interventions like disaster management insurance to enhance resilience can be included.
  - **Case Studies in Ethics, Integrity, and Aptitude:** Discussing ethical governance and the role of public administration in safeguarding citizens against natural disasters.
- By incorporating these elements into the study plan, aspirants can effectively cover the topic of Nagaland's disaster management insurance within the UPSC syllabus framework.



*Click here to read in  
Hindi.*

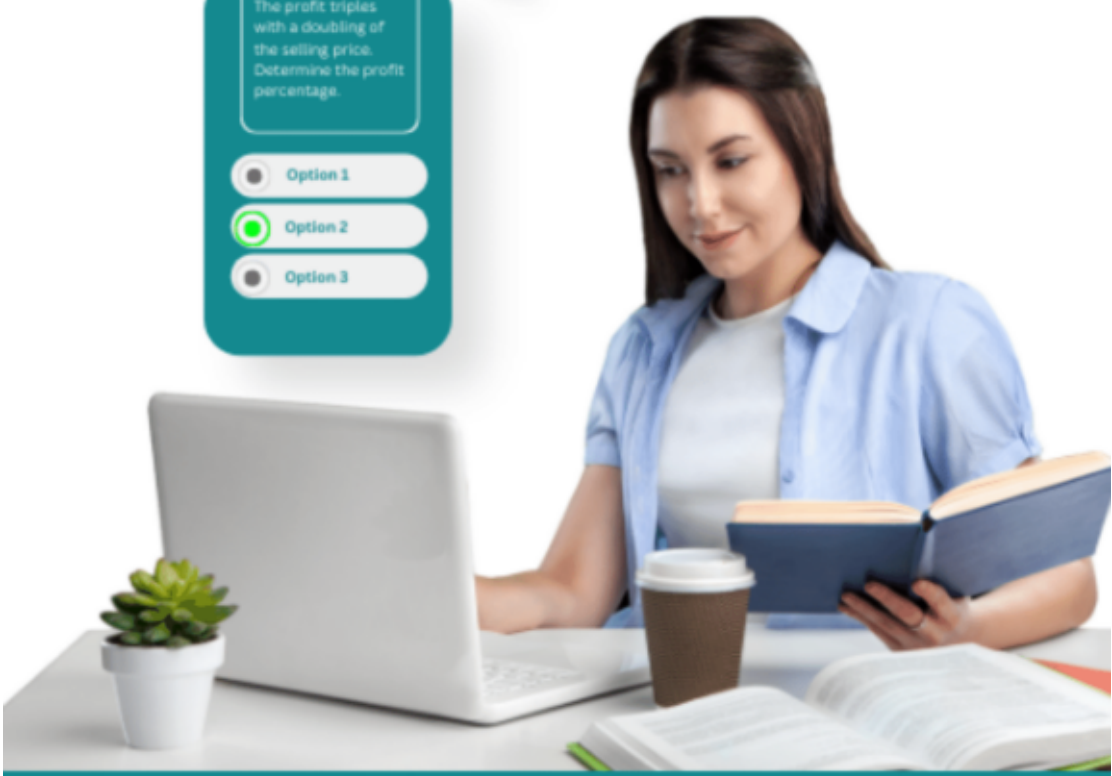
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The profit triples with a doubling of the selling price. Determine the profit percentage.

- Option 1
- Option 2
- Option 3



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