

Estd : 1964

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14-4-2026.

**Sri. AJAY SETH Ji,**  
**HONORABLE CHAIRMAN,**  
**INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY OF INDIA (IRDAI),**  
**FINANCIAL DISTRICT, NANAKRAMGUDA, GACHIBOWLI. HYDERABAD.**

**SUB: NEW DISTRIBUTION FRAME WORK IN INSURANCE SECTOR- Reg.**

**Respected Sir,**

**Reference:** Dated on 8-10 2025, letter from LIAFI-Reg: Lower commission structure in Insurance Sector.

On behalf of LIAFI, we brought to your notice, through E-mail, the various challenges and issues currently being faced by Insurance Agents. In this context, we would like to bring to your kind intervention that we had the opportunity to meet you in Vijayawada through our respected member of Parliament, Sri. BALASHOWRY Vallabhaneni. He had also conveyed our concerns to you and requested that our issues be reviewed and addressed.

Once again, we wish to reiterate and place these concerns before you for your kind consideration. The recent statement issued by IRDAI has created a sense of concern and anxiety among Agents. As per the announcement, Insurance Policies may now be made available at lower costs through the "Bima Sugam" platform.

However, we would like to submit that the changes propose through this platform may lead to significant challenges for Agents. There is a strong possibility that this transition could create multiple operational and livelihood- related issues. Lakhs of Agents and their family members are currently in a state of fear and uncertainty due to these developments.

We humbly request you to kindly review and reconsider this matter in the interest of all stakeholders.

**Thanking you Sir,**  
**Sincerely Yours.**

**FOR LIFE INSURANCE AGENTS FEDERATION OF INDIA.**

**B. Markandeyulu,**  
**Secretary General.**