

लाइफ इंश्योरेंस एजेंट्स फेडरेशन ऑफ इण्डिया

LIFE INSURANCE AGENTS' FEDERATION OF INDIA

National President :

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Regn. No. 2924 of 2000

Secretary General :

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LIAFI-SG/CO-25/2026.**25-7-2026.**

Sri. UTHUP JOSEPH Garu.
EXECUTIVE DIRECTOR(MKTG/PD),
LIC OF INDIA CENTRAL OFFICE,
3rd FLOOR, YOGAKSHEMAM.
MUMBAI.

Respected Sir,**Refer No: LIAFI-SG/CO-21/2026, Dated: 9-4-2026.**

SUB: Representation on Certain Long- Pending Issues Concerning the Agency Force- Request for Sympathetic and Expeditious Consideration- Reg.

On behalf of the Life Insurance Agents' Federation of India (LIAFI), I extend our respectful greetings and sincere good wishes to you sir. Soon after your assumption of office as Executive Director (P&D), we had the honor of submitting a representation highlighting a few important issues concerning the agency force. Encouraged by your commitment towards strengthening LIC's marketing and distribution framework, we respectfully place these matters before your esteemed consideration once again.

The Agency force has always been the corn stone of LIC's remarkable growth, consistently serving as the vital link between the corporation and millions of Policyholders across the Country. Any measure that enhances the efficiency, welfare and motivation of agents ultimately strengthens LIC's Market leadership and enriches customer service.

In this sprit, we humbly request your kind consideration of the following issues.

1. **Rationalization of Merchant Portal Service Charges:** The merchant Portal has undergone frequent operational charges. Creating practical difficulties for Agents in their day-to-day business. We request a comprehensive review and rationalization of the service charges so that the system remains both efficient and economical for the Agency force.
2. **Introduction of a Service Incentive for Business procured Through ANANDA- App:** We humbly request that LIC may consider introducing an appropriate service incentive for Agents, who procure new Business through Ananda- App. Such an initiative would serve as a strong motivation for a much larger number of Agents to actively adopt and promote the digital platform. We are confident that this progressive measure will substantially accelerate the growth of Digital Business, enhance customer convenience and further strengthen LIC's Marketing Efforts.

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3. Strengthening LIC's Digital Ecosystem.

LIC's Digital transformation has significantly improved customer service. We believe further technological upgradation, regular system enhancements and user-friendly interfaces will empower Agents to provide faster, smoother and more efficient services to Policyholders. Continuous improvement in digital platforms will greatly strengthen LIC'S Customer-Centric approach.

4. Modification of Club Membership Conditions.

We respectfully request that single premium products such as Jeevan Akshay and Jeevan Shanthi be considered for Club Membership eligibility and Club Rosters wherever applicable. We also request a comprehensive review of the existing Club Membership criteria, so that it reflects the evolving product portfolio and recognizes the genuine business performance of Agents.

5. Enhancement of Group Insurance Benefits.

The present Group insurance coverage of Rs.15 Lakh may kindly be enhanced to Rs. 25 Lakh, considering the increasing financial responsibilities of Agents and the prevailing economic conditions. We further request that the present upper age limit of 69 years be enhanced to align with the eligibility age prescribed under the LIC MEDICLAIM Scheme, thereby extending greater social security to senior Agents.

Sir, these issues have remained pending for a considerable period despite their significance to the agency force. Their favorable consideration will not only improve the welfare and morale of agents but will also reinforce their dedication to LIC's mission of providing financial security to millions of families across the Nation. We firmly believe that under your visionary leadership and administrative guidance, these genuine concerns will receive your kind, sympathetic, and expeditious consideration. We look forward to your positive response and assure you of LIAFI's continued co-operation in further strengthening LIC of India.

With highest regard,

Thanking You Sir,

Sincerely yours.

FOR LIFE INSURANCE AGENTS FEDERATION OF INDIA.

B. Markandeyulu
Secretary General.