



# NATIONAL FEDERATION OF INSURANCE FIELD WORKERS OF INDIA

REGISTERED UNDER TRADE UNION ACT, 1926 (Reg. No. ALC/KARYASAN-17/11295)

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**NFIFWI/04/2023-25**

**Date-28-04-2023**

**To,**

**The Chairperson,**

Life Insurance Corporation of India,

Central Office, Yogakshema, Mumbai-400021

**Ref: Resolutions passed by 30<sup>th</sup> Federal Council Meeting held at Chennai on  
18<sup>th</sup> & 19<sup>th</sup> April 2023**

**Dear Sir,**

The 30<sup>th</sup> Federal Council Meeting of National Federation of Insurance Field Workers of India (NFIFWI) held at Chennai on 18<sup>th</sup> & 19<sup>th</sup> April 2023 the with great concern resolves the following for immediate solutions,

**The house unanimously resolved to: -**

1. Urge upon the management to reopen and review all the COVID relaxation cases, which have been rejected in different zonal offices. As relaxation is one time, it should be extended to all.
2. **To urge upon the management to get the Special Rules 2016 modified in the following way.**
  - I. To increase the floor levels of 19%, 20%, 21%, 22%.
  - II. To redefine the area of operations as the population has substantially increased after 2011 census.
  - III. To freeze cost after age 50 Years.
  - IV. To reintroduce the concept of Ad-hoc Annual Remuneration.
  - V. To review the disincentive table to save all earned increments or calculation of aggregate cost of last three years, for disincentive (no increment / Decrement).
  - VI. To exclude the salary for the days of election duty for the purpose of cost calculation.
  - VII. Full credit for short term and enhanced credit for single premium policies for cost purpose.
  - VIII. To automatically absorb in class III after 5 years of service.
  - IX. Relaxation in cost for first five years for PDOs and the target should be only in terms of recruitment of agents, instead of cost ratio. Relaxation in cost for next five years from sixth year, and the prescribed cost ratio should be reached with a reducing transitional arrangement.

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भारतीय जीवन बीमा निगम  
Life Insurance Corporation of India  
केन्द्रीय कार्यालय / Central Office

**28 APR 2023**

**प्राप्त / RECEIVED**  
का.से./देयक/OS/Mail

**Communication Address : S, 25/221-8C-3KA, Behind Balaji Public School, Sarsauli, Varanasi, U.P. Pin : 221 001.**

**Visit Our Website : 'www.nfifwi.co.in'**

3. Urge upon the management to stop the appointment of CLIA spouse agency, leading to the diversion of business for Development Officers. The demotivating scheme led to the idea of creation of common platform for allowing agents to sell policies of different insurance companies, by IRDAI.
4. Urge upon the Government to increase the limit of Rs.5 Lakhs to Rs.25 Lakhs as proposed in the budget for maximum insurance premium for tax free maturity.
5. To urge upon the management for immediate revision in car circular. The eligibility for car should be based only on Cost Ratio.
6. Demand for unit meetings, every quarter, with substantial increase in expense per agent.
7. Urges the management to consider Apprentice period of D.O's for counting Service.
8. Demand an increase in the quantum of two-wheeler advance for Development officers to the tune of Rs. 250000/- immediately; looking into the multi-fold increase in the two-wheeler price.
9. Demand increase in the OMA and transaction fee and for proportionate amount of OMA in case of shortfall in no. of transactions, recruitment of agents etc.
10. Demand automatic credit to Development Officers for business introduced by his /her agents as visiting agents in a different branch to deny credit to D.O.
11. Demand immediate recognition of NFIFWI, in the house of LIC, as per the new Labour Laws passed by the Parliament of India. NFIFWI is the only TU representing 95% of the DOs working in LIC of India.
12. Demand waiver in the non-par parameter for the Ace Development Officers Competition 2022-2023.
13. Demand for acceptance of all HNI proposals pending at CO/ZO offices for the year 2022-23 with retrospective effect.
14. Urge upon the management to provide Welcome Kit for the newly appointed agents along with I.D Card. The Kit should contain details of all plans, agency and club member benefits, agents' regulations, and some motivational books.
15. Urge upon the management for expeditious notifications pending with the Government regarding payment of renewal commission to EMBG agents, Increase in gratuity payable to Agents and Graded punishment.
16. The house urges upon the management for expeditious notification pending with the Government regarding family pension.
17. Urges the management to reduce the lives for eligibility conditions for various benefits and replace policies for lives.
18. Demand, that the management should bear all those "perquisite taxes", which are now required to be paid by individual Dev. Officers.
19. Demand furniture allowance for all Dev. Officers.



20. Demands for cost free data allowance for all Development Officers and also seek an upward revision in the amount for reimbursement of the cost of Mobile handset.
21. Urges the management for allotment of "all Agents" and compensatory allotment for Transfer/Resignation/Promotion/Death etc.
22. Demand for PL encashment for 300 days instead of 240 days at the time of retirement.
23. The house resolves to demand for a revised and exclusive transfer policy for "Development Officers".
24. Demand for special allowance to the development officers for technical and professional qualifications.
25. Demand the PRT to be conducted by LIC instead of external agency like NSEIT.
26. Demand for lifting of the cap on no. of recruitment of agents outside the branch jurisdiction – Extended area.
27. Urge upon the management to increase the stipend of RCA/CCA.
28. To urge upon the management to offer online products in separate category and nomenclature, than, that is offered through the conventional offline channel.
29. Demand allotment of banks to DOs and credit of corporate and P& GS business.
30. Urges upon the Central Govt. to withdraw GST on insurance premium.
31. Demand to urge upon the management to convert NPS to Pension Scheme 1995.
32. Urge upon the management to review the underwriting rules.
33. Vehemently oppose the move of IRDAI to launch Bima Sugam.
34. Demand for inclusion of parents and parents in laws in the Group Mediclaim scheme.
35. Resist Government from further sale of shares.

We request you to kindly take the note of the same and take necessary action. We firmly believe that all issues can be addressed by you and shall help the Development Officers, LIC of India & the industry to progress.

Yours Sincerely



(Vivek Singh)  
Secretary General

**CC-Respected Managing Director, Respected Executive Director (Marketing/PD/CMO),  
Respected Executive Director (Personnel) & Executive Director (SBA) LIC of India.**