



CHARTER OF DEMANDS - AILIAF DELEGATION WITH LIC CHAIRMAN



PRESENTING AILIAF CHARTER OF DEMANDS TO LIC CHAIRMAN



OUR SECRETARY GENERAL SRI. K. RAMACHANDRAN PRESENTING AILIAF DEMANDS TO IRDAI CHAIRMAN



IRDAI DISCUSSION IN PROGRESS: OUR SECRETARY GENERAL SRI. K. RAMACHANDRAN REPRESENTING AILIAF



RAJ BHAVAN DHARNA - INAUGURAL ADDRESS BY OUR NATIONAL PRESIDENT SRI. N.K. PREMACHANDRAN M.P



RAJ BHAVAN DHARNA - KEY NOTE ADDRESS BY SRI. BINOY VISWAM M.P



HONOURING OUR NATIONAL PRESIDENT SRI. N.K. PREMACHANDRAN M.P FOR BEST PARLIAMENTARIAN AWARD, INAUGURATION OF HONOURING FUNCTION BY HONOURABLE MINISTER SR. G.R. ANIL



PRESENTATION OF AILIAF MOMENTO TO OUR NATIONAL PRESIDENT SRI. N.K. PREMACHANDRAN M.P BY FORMER SPEAKER SRI. V.M SUDHIERAN AS HONOR FOR BEST PARLIAMENTARIAN AWARD

ALL INDIA LIC AGENTS' FEDERATION (AILIAF)



CENTRAL COMMITTEE

LIC Agents Bhavan, TC 36/1567(4), KERA-196
Near Ananthapuri Hospital, Eanchakkal, Vallakkadavu-P.O.,
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14th NATIONAL CONFERENCE
ON 5th & 6th OCTOBER, 2023 AT GOA

Dear Members,

The 14th National Conference of All India LIC Agents Federation (AILIAF) will be held on 5th and 6th October at Goa and will be inaugurated by most respectful Governor of Goa Adv.P.S.Sreedharan Pillai.

14th National Conference is having a wider perspective of protection to LIC agents community from deliberate attempts of disparity and discrimination by authority as well as to protect Indian Insurance Scenario to conserve the trust and confidence of Indian Society.

On 14th August, 1986, emergence of All India LIC Agents Federation (AILIAF) turned to be reality with leadership of great leaders Sri. N.G.K.Pillai, Sri A.K.Yohannan and Sri. B.P.John. AILIAF crossed hurdles of uncertainty during past 37 years of excellence through defending untrue statements and false interpretations to protect rights and interest of agents community. The history of incredible achievements is evidence for its unparalleled commitment. Now, the crowned voyage of AILIAF continues with eminent leadership of respectful National President Sri. N.K.Premachandran MP. The worthy representations made and timely interference of our National President Sri. N.K. Premachandran MP are of immense value and support for AILIAF.

AILIAF provides reliable platform for agents community to share their thoughts, communicate their ideas and express their emotions. AILIAF gained the privilege of "preferred representative of agents community" from LIC management and IRDAI through its exemplary approach and noble efforts. Always reminds management the need to recognise agents as integral and indispensable for LIC.

AILIAF always maintained consistency in thoughts and approach. Defended adverse time and trends of insurance scenario through blend of competence and professionalism. AILIAF National President Sri. N.K Premachandran MP, presented 'charter of demands' to LIC Chairman and delegation includes National Working President Sri. C.Radhakrishnan, Patron Sri. K.C.James and Secretary General Sri. K.Ramachandran. The approval and acceptance of 'charter of demands'

by LIC management and comprehensive discussion by our Secretary General Sri. K.Ramachandran with IRDAI Chairman are considered as landmark achievements of AILIAF history.

AILIAF's strenuous efforts always fulfilled diversified expectations of agents community. The winning diplomacy of our leadership showers petals of blooming hopes along the way of struggle against cruel disparity and discrimination towards agents community. Nowadays, Indian Insurance Scenario experiencing clouds of uncertainty. AILIAF proved its profound commitment to agents community through defending IRDAI from disclosure of agents commission and also exclusion of Life Insurance from the purview of "Bima Sugam", proposed common platform for insurers by IRDAI.

Yes, it is difficult to summarise all achievements of past 37 years here. Hence, few recent and notable achievements are listed here.

ACHIEVEMENTS

- Enhancement of group insurance for agents to 12 lakhs.
- Approval of Covid advance of Rs.50,000/- for agents to overcome Covid Pandemic was made possible only due to strenuous efforts of AILIAF and also made following achievements related with Covid period.
 - a) Withdrawal of all NB competitions during Covid Pandemic.
 - b) Waiver of minimum business guarantee during Covid period.
 - c) Provision of sanitising allowance twice for empowering agents of Rs.2,500/- each during Covid period.
 - d) Moratorium for all advances during Covid period.
 - e) Club membership relaxation changed twice during Covid period ie. for 2019-'20 as 25% and 2020-'21 as 20%/
- Enhancement of gratuity for agents. (revision of gratuity to Rs.5 lakhs approved by LIC Director Board, approval of Government awaited).
- Implementation of Samwardhan – Swalambhan Pension scheme.
- Approval of Higher Education Advance for agents.
- Enhancement of Housing loan, office allowance, out of pocket expenses, and festival advance for agents.
- Enhancement of group insurance coverage for club member agents.

Implementation of group insurance premium recovery through 6 monthly instalments.

- Enhancement of mediclaim benefit for club member agents and inclusion of their spouse. Increase of car advance limit for club members.
- Waiver of minimum business requirement of 12 lives during last agency year for festival advance.
- Computer advance for club members and non club members.
- Reduction of interest from 10.5% to 9% for advance to agents.
- Implementation of corporate level identity card for all agents and CLIA.
- Our own prestigious building 'LIC Agents Bhavan' newly built with 2700 Square feet space near Trivandrum International Airport.

Besides the above achievements, AILIAF raised following notable demands for the welfare of LIC agents community .

- 1) Demand for minimum monthly pension of Rs.10,000/- for all LIC agents attained age of 60.
- 2) Enhancement of Group Insurance coverage for agents from 12 lakhs to minimum 25 lakhs. Half of group insurance premium to be borne by LIC management and half of premium recovery to be by 12 monthly instalments. Avoidance of upper age limit and provision for coverage during whole agency period.
- 3) Enhancement of gratuity is to be as 25 lakhs and consider whole agency period and avoidance of TDS on gratuity.
- 4) Demands for the inclusion of agents under the purview of 'employer – employee relationship' for gaining benefits like ESI, PF, Welfare Fund etc.
- 5) AILIAF demands, it is not proper to go with LIC public issue further as it will defeat the trust and confidence enjoyed by LIC from insuring public.
- 6) Curtailment of unnecessary expenses and providing more benefits to policyholders and agents.
- 7) Enhancement of premium collection charge for empowered agents from Rs.10 to Rs.25 and provide office maintenance allowance.
- 8) Demands for LIC not to engage with online trading and direct marketing.
- 9) Avoidance of upper age limit for group insurance scheme.
- 10) Implementation of All India level welfare fund for benefit of LIC Agents.

'Union is strength', now this slogan is having immense significance and it is need for today. This is the right opportunity for every AILIAF member to join hands with and strengthen the efforts of leadership. Hence, along with your career, you should find time to participate and contribute for the success of National Conference of AILIAF. We have many miles to go.

Team work to succeed.

Tasks are competing ever.

Affectionately,

C. Radhakrishnan
(National Working President)

K. Ramachandran
(National Secretary General)