

डाक जीवन बीमा निदेशालय

डाक विभाग, संचार एवं सूचना प्रौद्योगिकी मंत्रालय, भारत सरकार

चाणक्यपुरी डाकघर भवन, नई दिल्ली-११००२१

DIRECTORATE OF POSTAL LIFE INSURANCE

Department of Posts, Ministry of Communications &

Information Technology, Government of India

Chanakypuri Post Office Complex, New Delhi-110021

पत्रांक
No

दिनांक
Dated

25-02/Clf/12-LI

30.08.2019

To,


All Head of Circles

Sub: Settlement of PLI/RPLI Claims and other service requests by CPCs other then the parent CPC.

This is regarding settlement of various claim cases and other service requests of PLI/RPLI Policies, by CPCs other then the parent CPC. In this regard, it has been noticed that about 5 % to 6%, service request/claim is preferred by the insurants in other CPCs. As per practice, PLI CPCs are invariably asking for original case files from concerned Circle, in all cases, resulting into delay in settlement, inconvenience to customers and increased Public Grievances/Consumer Cases.

2. As all are aware, normally the original case file would contain proposal form, history sheet and acceptance letter. The particulars/details available in case file are usually there in system itself and in Policy Bond produced by the insurant. Thus original case file may not be required in all such normal cases. In this background, it has been decided that all service requests relating to maturity, surrender and payment of survival benefit, loan etc of PLI/RPLI Policies may be indexed and settled without asking/waiting for original case file digitized in any of the other CPCs similar to APS policies, in following cases:-
 - a. Premium payment is updated in the system and as per PRB (Premium receipt book) and Payslip/monthly or quarterly statement of accounts etc. issued by respective PAO (Pay & accounts office) in case pay recovery policy.
 - b. No loan (principal or interest) is outstanding against the policy and insurant is in possession of original policy bond.
 - c. Identity of insurant is well established beyond doubt.
 - d. There is no apparent discrepancy w.r.t any detail/particulars of the insurant.
3. However, in following cases, such claim/service request of policies should not be entertained without referring the matter to concerned Circle for Case file:-

- a. Premium payment is not updated.
 - b. Insurant does not produce original policy bond.
 - c. Loan (Interest or principal against policy) are outstanding.
 - d. Identity of insurant is not established satisfactorily.
4. In all above cases referred in para 3 and further in case of finding any other discrepancy, with reference to any particulars of insurant, the CPC/Circle should take up the matter with concerned parent Circle/CPC and settle the case as per the report received.
5. In all such cases, settled by the CPCs (other than parent CPC), the respective Circle/CPC of the insurant should be informed after the claim amount is disbursed. The Circle concerned shall maintain/update their record for future reference, if required.
6. This issues with the approval of competent authority.

EC -

30.8.19
(Hariom Sharma)
Deputy Divisional Manager-II