

**GOVERNMENT OF INDIA  
COMMUNICATIONS AND INFORMATION TECHNOLOGY  
LOK SABHA**

UNSTARRED QUESTION NO:1268  
ANSWERED ON:02.08.2010  
POSTAL INSURANCE SCHEME  
Singh Dr. Raghuvansh Prasad

**Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:**

- (a) whether the Government has any proposal to make Postal Insurance Scheme more attractive in the country;
- (b) if so, the details thereof; and
- (c) the steps taken/being taken by the Government in this regard?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF COMMUNICATIONS AND INFORMATION TECHNOLOGY (SHRI GURUDAS KAMAT)

(a) Yes, Madam.

(b) Rural Micro Insurance Policy has been popularized to attract weaker sections of society, especially women, for insurance cover. Agency system has been restructured to enable common persons to become agent of Postal Insurance. Adequate training to agents and sales force upto Branch Postmaster has been provided.

(c) Drive was launched on 1.10.2009 to popularise Rural Micro Insurance to attract the weaker sections of society for insurance cover. Divisional heads are authorized to empanel agents through walk in interview so that common man can become agent of Postal Insurance and procure business. The commission structure for agents has been revised based on First year premium income and renewal premium income. Training is imparted to the agents through IRDA accredited institutes.