

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

UNSTARRED QUESTION NO:2890
ANSWERED ON:29.08.2012
POSTAL LIFE INSURANCE
Gaddigoudar Shri P.C.

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

- (a) the present status of Postal Life Insurance Policy in the rural areas in the country, State- wise including Karnataka;
- (b) whether the Government proposes to modify the scheme in the interest of villagers and make the scheme more customer friendly and if so, the details thereof;
- (c) the details of pending cases of insurance claim in various post offices, State-wise;
- (d) the reasons for such pendency; and
- (e) the action taken by the Government in this regard?

Answer

THE MINISTER OF STATE IN THE MINISTRY OF COMMUNICATIONS AND INFORMATION TECHNOLOGY (SHRI SACHIN PILOT)

- (a) The present status of Postal Life Insurance policy in the rural areas (known as Rural Postal Life Insurance) in the country, State-wise, including Karnataka is annexed at Annexure-I.
- (b) Various steps have been taken to make Rural Postal Life Insurance customer friendly which include granting insurance upto Sum Assured of Rs. 25,000/- without medical examination, acceptance of non standard age proof, guidance by Gram Dak Sewaks in explaining the terms and conditions of insurance and filling in proposal forms, payment of maturity/ surrender/ death claim cases in the Village Post Office itself etc.
- (c) The details of pending cases of insurance claim in various post offices, State-wise is annexed at Annexure-II.
- (d) The cases are pending mostly for want of verification reports, original documents from the insurants, investigation reports in case of death claim, succession certificates from the claimants.
- (e) Circles are instructed to expedite settlement of claim cases early and regular monitoring of pending claim cases is done both at the circle level as well as Directorate level.