

लाइफ इंश्योरेन्स एजेन्ट्स फेडरेशन ऑफ इण्डिया  
**LIFE INSURANCE AGENTS' FEDERATION OF INDIA**

National President :

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Regn. No. 2924 of 2000

Chairman :

Organisation, IRDAI, Political - Affairs

**N. GAJAPATHI RAO**

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LIAFI/C-IRDAI/105

30<sup>th</sup> Dec 2023

The Chairman,  
Insurance Regulatory & Development Authority of India,  
Survey No 115/1, Financial District, Nanakramguda,  
Gachibowli, Hyderabad-500032.

Dear Sir,

**Sub: Revival of Lapsed Policies after 5 years - Reg.**

At the outset let me wish you and the IRDAI team **"Season's Greetings and best wishes for a happy and prosperous New Year"**.

There is no provision for revival of lapsed Policies after 5 years. We were informed by LIC Mgt that IRDAI is not allowing to provide this facility.

Sir, a good number of Policy holders across the country are questioning our agents that when we are ready to face the financial burden, why LIC is not reviving the Policies? The only alternative is to surrender the policies which is a great loss to Policy holders.

**We humbly request you to allow lapsed policies for revival even after 5 years.**

Thanking You,  
Sincerely Yours,  
For Life Insurance Agents Federation of India,

  
Chairman - IRDAI affairs.

Copy to Chairman, LIC of India.