

KERALA WATER AUTHORITY

QUOTATION NOTICE

Tailor Made Group Health Insurance Scheme:2021-2022; Sum Insured in 3 Lakh per family in floater basis - Selection of Insurance Companies (Direct) or Broking Firms

Sealed quotations are invited DIRECTLY from Public Sector Insurance Companies (Government of India) and also from IRDA registered Insurance Brokers strictly from Public Sector Insurance Companies (Government of India) ONLY for the RENEWAL of Tailor Made Group Health Insurance Policy for about 7000 employees and its 28,000 dependents (total lives 35,000) of Kerala Water Authority (KWA), a Public Sector Undertaking under Government of Kerala.

The existing TAILOR-MADE GROUP HEALTH policy is insured with M/s. UNITED INDIA INSURANCE COMPANY LIMITED, 74-A, Salai Road, Trichy – 620018. Period of insurance is from 16.04.2020 to 15.04.2021 midnight. The existing TPA is M/s FAMILY HEALTH PLAN INSURANCE TPA LIMITED, TC 83/840, 2nd Floor, "ELEEZA", Luke's Cottage, Seeveli Nagar, Kaithamukku, Trivandrum – 695024.

All sealed quotations should be submitted or attached STRICTLY in Insurance Company Letter head ONLY. Address, name, seal, signature, and direct contact no. (Mob) and emails of the Insurance company authorities from where / whom the quote is submitted should be clearly mentioned in the quote for further communication. No quotations will be accepted in Broker or any other representatives letter head or format except in INSURER letter head with date, seal, and signature.

FINANCIAL BID FOR TAILOR MADE GROUP HEALTH INSURANCE POLICY FOR KERALA WATER AUTHORITY EMPLOYEES AND THEIR FAMILY MEMBERS 2021 - 2022		
Sl.No.	Particulars	Amount in INR.
1	Premium for 3 Lakh for a period of one year without GST	
	Taxes if any /GST	
	Total in figure	
	Total in words	

In case Quotations from Insurance Brokers, following eligibility, conditions should be satisfied:

1. Insurance brokers must have an active valid license and registration under IRDA for at least **THREE TIMES CONTINUOUS RENEWAL** (9 years without any break).
2. Insurance Brokers must have minimum three years' experience in serving institutions (Central Government or State Government Public Sector Undertaking) of at least 5000 employees and 25000 total lives in a **SINGLE** tailor-made group health Insurance (TM-GMC) policy for last three years.
3. Brokers those who are servicing not less than below 10 Crore **SINGLE PREMIUM** tailor-made group health Insurance (TM-GMC) for last three years, under Central or



State Government, preferably in Kerala.

4. Insurance Brokers license of registration should not have been **SUSPENDED OR CANCELLED** by the IRDA in the past three times continuous renewal.
5. The firm **should not have been blacklisted** by any clients or organizations anywhere in India.
6. Insurance Brokers **should not have been blacklisted previously by the KWA or any other institutions.**
7. Should have **Audited balance sheet of previous three years minimum** which is conducted by the registered chartered Accountant and shall attach the attested copies.
8. Brokers shall have a **MINIMUM annual turnover income** of Rs.2,00,00,000/- (Rupees Two Crore only) for last three years and need to attach the certified copies for at least three years.
9. Insurance brokers should have their **registered Branch Office with designated persons in Kerala especially in Thiruvananthapuram, Kochi, Kozhikkode** at the time of quote with sufficient staff strength and local contact call center number to execute the project.

Name and Signature of Authorised Person

Seal

Details of Policy required: -

Details of Policy required:-

POLICY PARTICULARS	CONDITIONS
Policy type	Family Floater
Sum insured	3 lakhs Floating
Family Definition	2 (Self + Spouse) + 2 (IN SOME CASES MORE THAN 2 child), unemployed children upto the age of 25 + 2 (PARENTS, IN THE ABSENCE OF PARENTS IN LAWS CAN BE COVERED ON GENDER BASIS)
Pre-existing Disease	Covered
Cash less Facility	Through TPA
Pre-post Hospitalisation	30 & 60 days respectively
1st 4 years exclusion	Waived Off
30 day's waiting period	Waived Off
Co Payment condition	Waived Off
Room Rent capping	2% of the S.I for Normal and 3% of S.I for ICU
Disease Capping	Cataract-Rs.35000/-per eye
Angiogram/Angioplasty all Cardiac ailments	Limits waived-off
Maternity Benefit	Maternity covered from day one upto the limit of Rs.30,000/- for Normal & Rs.35,000/- for or SELF and SPOUSE only. New Born Baby covered from Day One upto mother SI for 90 Days only



No of Births Covered	Only 2 living child
Corporate Buffer	Corporate Buffer upto Rs.1 Crore
Ambulance charges covered	upto Rs.2,000/- per family
Special Conditions 1	For Joint Replacement, Cancer related surgeries, Angiogram, Angioplasty, Cardiac related Ailments, Covered with No Limits
Special Conditions 2	Treatment of Infertility payable upto maternity limit. Advanced methods of treatment including hormonal therapy, Adjuvant therapy, Immune modulators are payable. All kinds of intravitreal injections are payable. Discharge medicine payable upto 15 days at the time of cashless
Special Conditions 3	Claim Documents should be submitted to TPA within 60 Days from DOD from the Hospital. In case of Post Hospitalization Claim Documents must be submitted to TPA within 7 Days after completion of such Treatment.
Special Conditions 4	UIC GMP 2013 Conditions are Applicable except Clause Note 2 of 1.2, 1.2.1, 1.3, & 1.4.
Ayurveda Treatment	covered upto 20% of SI only in Govt. Hospitals or in any Institute recognized by the Government and/or accredited by Quality Council of India/National Accreditation Board on Health or any other suitable institutions.
Allopathy	Treatment covered
Dental & Spectacles & Hearing aids	Not Covered.
Health Check-up	Not Covered.
Domiciliary Hospitalization Charges	Not Covered.

Negotiations with the Successful Bidder(s).

- Negotiation will be conducted with the first ranking bidder only.
- The aim of negotiation is to arrive at a reasonable agreement on the terms of the contract.
- Negotiations will commence with a discussion with the Insurance Company, the bidder and the TPA to reach a final agreement. A memorandum of Understanding in Rs.200/- in stamp paper shall be executed by the Insured, Insurer, Broking firm and the TPA as the case may be before making payment of 1st instalment of premium amount.

Award of Contract

Kerala water Authority will issue a letter to the selected firm as the case may be after the negotiations have been completed. The terms as per this Memorandum of Understanding as



finalized in negotiations will be included to form a contract and it will be entered between Kerala Water Authority, Insurance Company, TPA and the selected firm.

Conditions for Payment: -

- (a) The premium for one year will be released in two equal instalments.
- (b) First instalment will be issued to the company for the first six months at the policy and the inception. Policy will be commenced immediately with available insured persons.
- (c) Second instalment of the premium will be paid to the company at the end of the sixth month.

The quotation with the attested documents of the details mentioned in Sl. No. 1 to 9 shall be submitted to the undersigned so as to reach on or before 3.00 PM on 25-03.-2021.

The Chief Engineer (HRD &GL)
Kerala Water Authority
Jalabhavan
Thiruvananthapuram - 695033 .
Contact Details:-
Phone No : 9400002033
Mobile: 854763 8030, 9447 7 95252.
E.mail : dceglvm@gmail.com

List of documents to be appended by Brokers:

1. Attested copies of Registration under IRDA and license' as per item 1.
2. Attested Experience Certificates as per Item 2 of notice.
3. Copy of policy copies with policy numbers and broker name or proofs as per item 3.
4. Affidavit in stamp paper worth Rs.200/- for item 4,5, and 6.
5. Attested copies of Audited Balance Sheet for previous three years for item 7.
6. Attested copies of income proof or IT return for previous three years for item 8.
7. Copies of below documents for item 9.

(a) The contact details, name of the contact person, contact number, staff strength and postal & email address.

Note:-

- Insurance Scheme only from Public Sector Insurance Companies will be admitted.
- One authorized representative of the bidder can be present while opening the request for proposal.
- The bidder should sign on each page of the bid documents.
- The bids which are late/vague/conditional/incomplete/ not confirming to the laid down procedure in any respect will be rejected.
- Bid sent by fax & e-mail will not be accepted.
- In case of any unsatisfactory service, suitable penalties as decided by the Authority/ Managing Director of KWA shall be levied after issuing notice.
- The court of Kerala alone will have the jurisdiction to try any matter, dispute or reference between the bidders and the Kerala water Authority arising out of this



service.

- Cashless facility should be provided in major hospitals in all districts of Kerala and special hospitals in the country. Details of such hospitals are to be provided. All transactions with these hospitals should be totally cashless.
- There should be dedicated helpline (24X7) from the TPA/ broking firm (as case may be). The contact details, name of the contact person, contact number and postal & email address.
- Reports including the claims of individuals and the details of settlements are to be furnished to the KWA on monthly basis or as and when required by the KWA.
- Conditional bid are not acceptable
- Bid submitted in the above format is only acceptable

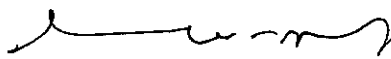
Gireesan P
Chief Engineer (HRD&GL) i/c

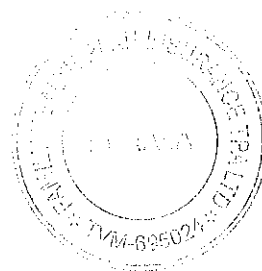


Family Health Plan Insurance TPA Ltd		
Corporate Name : Kerala Water Authority : 2147		
Policy No : 0906022820P101792147		
Policy Plan Period	16 Apr 2020	15 Apr 2021
Claim Analysis	Report As on :	10 Mar 2021
STATUS	NUMBER	AMOUNT
REPORTED	2554	141,205,774
SETTLED	2003	90,054,101
OUTSTANDING	372	19,176,109
InProcess	1	173,034
Medical Scrutiny Done	39	1,478,453
Billing Done	0	0
IR Pending	38	1,964,860
Case Investigation	0	0
Sent for Audit	7	408,389
Audit Complete	1	1,224
Audit Return	0	0
Voucher Prepared	0	0
Claim Passed	76	4,008,024
Open Preauths	210	11,142,125
REJECTED & CLOSED	179	7,128,748

MAIN MEMBERS Vs DEPENDANTS		
MAIN MEMBER	375	19,413,406
DEPENDANT	2000	89,816,804
TOTAL	2375	109,230,210

GENDER WISE ANALYSIS		
Female	1216	53,974,037
Male	1159	55,256,173
TOTAL	2375	109,230,210


 Chief Engineer (HRD & GL)(i/c)
 Kerala Water Authority
 Jala Bhavan
 Thiruvananthapuram - 695 033



RELATION WISE ANALYSIS		
Self	375	19,413,406
Husband	151	4,484,733
Wife	388	12,862,041
Son	86	3,351,535
Daughter	57	2,263,053
Father/ Father In law	662	33,611,284
Mother/ Mother In law	656	33,244,158
Others	0	0
TOTAL	2375	109,230,210

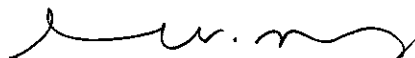
AGE WISE ANALYSIS		
0-10	79	1,710,657
11-20	52	2,982,181
21-30	221	6,674,485
31-40	224	8,242,561
41-50	238	11,241,562
51-60	346	15,366,560
61-70	577	31,922,544
Above 70	638	31,089,660
TOTAL	2375	109,230,210

CLAIM TYPE ANALYSIS		
Reimbursement	654	22,787,334
Cashless	1721	86,442,876
TOTAL	2375	109,230,210

INCURRED CLAIMS RATIO		
PAID	2003	90,054,101
OUTSTANDINGS	372	19,176,109

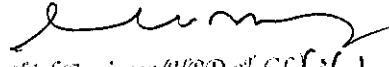
Prorata Premium		125,727,955
Prorated ICR (In %)		86.88 %

Total Premium		139,910,682
Total ICR (In %)		78.07 %


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DISEASE WISE ANALYSIS		
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	9	290,116
External causes of morbidity	1	43,968
Mental, Behavioral and Neurodevelopmental disorders	1	15,039
Provisional assignment of new diseases of uncertain etiology or emergency use	57	4,653,316
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	71	2,296,927
Certain conditions originating in the perinatal period	33	670,921
Certain infectious and parasitic diseases	68	3,262,011
Codes for special purposes	0	0
Congenital malformations, deformations and chromosomal abnormalities	6	1,045,383
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	0	0
Diseases of the circulatory system	267	18,802,848
Diseases of the digestive system	206	10,349,532
Diseases of the ear and mastoid process	13	348,404
Diseases of the eye and adnexa	163	4,598,094
Diseases of the genitourinary system	448	12,076,434
Diseases of the musculoskeletal system and connective tissue	52	5,589,968
Diseases of the nervous system	57	3,079,038
Diseases of the respiratory system	113	4,868,204
Diseases of the skin and subcutaneous tissue	67	2,984,567
Endocrine, nutritional and metabolic diseases	49	1,519,298
External causes of morbidity and mortality	0	0
Factors influencing health status and contact with health services	11	372,474
Injury, poisoning and certain other consequences of external causes	163	10,895,073
Mental and behavioural disorders	0	0
Neoplasms	313	15,515,438
Pregnancy, childbirth and the puerperium	206	5,780,123
Symptoms, signs and abnormal clinical and laboratory findings, not else where classified	0	0
Others	1	173,034
TOTAL	2375	109,230,210


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