

780/E11/2021/KWA dated,10.03.2021

KERALA WATER AUTHORITY

QUOTATION NOTICE

Tailor Made Group Health Insurance Scheme: 2021-2022 : Sum Insured in 2 Lakh per family on 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 3000 Pensioners and their 3000 dependents and about 400 family pensioners (total lives about 6400) 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. THE ORIENTAL INSURANCE COMPANY LIMITED, Divisional office No.1. 2nd floor, Rohini Building, Thakaraparambu Road, Pazhavangadi, Thiruvananthapuram Period of insurance is from 01.04.2020 to 31.03.2021 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 clearly mention in the quote for further. No quotation will be accepted in Broker or any other representatives letter head or format except below 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 2021-22		
Sl.No.	Particulars	Amount in INR.
1	Premium for 2 Lakh for a period of one year without GST	
2	Taxes if any /GST	
3	Total in figure	
4	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 1000 employees and



5000 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 2 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. Having Audited balance sheet of previous three years minimum which is conducted by the registered chartered Accountant and shall attach the attested copies.
8. Brokers those who have **MINIMUM annual turnover income** of Rs.75,00,000/- (Rupees Seventy-five Lakhs only) for the 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 and Kozhikode 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:

POLICY PARTICULARS	CONDITIONS
Policy type	Family Floater
Sum insured	2 Lakhs Floating
Family Definition	2 (Self + Spouse) differently abled dependent children if any
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 or 20% (FOR EACH AND EVERY CLAIM EXCEPT AILMENT CAPPING DISEASES)



Room Rent capping	2% of the S.I for Normal and 3% of S.I. for ICU
Disease Capping-1	Cataract - Rs.35000/-per eye (no Co Payment for Capped Disease)
Disease Capping-2	Hernia/Hysterectomy/Piles Fistula/Prostate-surgery covered upto- Rs 50000/ (no Co Payment for Capped Disease)
Maternity Benefit	Maternity Not Covered.
No of Births Covered	Not Covered.
Corporate Buffer	NIL
Ambulance charges covered	upto Rs.2,000/- per family
Special Conditions 1	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.
Waiver of Exclusion Clause	4.1, 4.2 and 4.3
Ayurveda Treatment	Waived Off or covered upto 20% of SI. Ayurveda Treatment was covered if treatment taken as inpatient in Government Hospital 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 (no Co Payment for Ayurveda Treatment)
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 22-03-2021.

The Chief Engineer (HRD &GL),
Kerala Water Authority,
Jalabhavan,
Thiruvananthapuram,
(PIN) 695 033

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




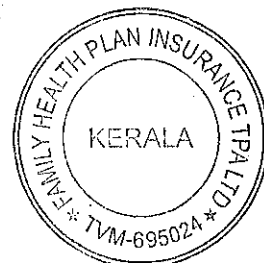
The document is digitally approved. Hence signature is not needed.

Family Health Plan Insurance TPA Limited FHPL-MI-FT-01		
Corporate Name	Kerala Water Authority (Pensioners)	
Policy No	441200/48/2021/31	
Policy Plan Period	1-Apr-20	31-Mar-21
Claim Analysis Report As on :		10-Mar-21
STATUS	NUMBER	AMOUNT
REPORTED	744	49,512,208
SETTLED	544	21,151,502
OUTSTANDING	137	5,886,656
Registration	0	0
For Adjudication	3	243,301
Query to Hospital	1	151,773
Query to Member	1	153,024
Query Response (M)	0	0
Query Response (H)	0	0
First Reminder-Hospital	3	222,789
First Reminder-Member	4	196,447
Second Reminder-Member	3	148,188
Second Reminder-Hospital	3	99,102
Third Reminder-Member	0	0
Third Reminder-Hospital	0	0
For Bill Entry	0	0
From CRM	2	78,138
For Investigation	0	0
Investigation Done	0	0
Audit Return	0	0
For Audit	1	36,720
Refer to Insurer	9	408,563
Refer to CRM	0	14,549
Insurer Response	0	0
For Payment	4	253,907
For Settlement	19	887,876
Open Preauth	84	2,992,279
REJECTED & CLOSED	63	2,569,281

MAIN MEMBERS Vs DEPENDANTS		
MEMBER TYPE	NUMBER	AMOUNT
MAIN MEMBER	475	18,852,414
DEPENDANT	206	8,185,744
TOTAL	681	27,038,158

GENDER WISE ANALYSIS		
GENDER	NUMBER	AMOUNT
FEMALE	237	8,596,140
MALE	444	18,442,018
TOTAL	681	27,038,158


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



RELATION WISE ANALYSIS		
RELATION	NUMBER	AMOUNT
Self	475	18,852,414
Spouse	206	8,185,744
Son	0	0
Daughter	0	0
Father	0	0
Mother	0	0
Others	0	0
TOTAL	681	27,038,158
AGE WISE ANALYSIS		
AGE	NUMBER	AMOUNT
0 to 10	0	0
11 to 20	0	0
21 to 30	0	0
31 to 40	0	0
41 to 50	12	454,381
51 to 60	153	5,488,555
61 to 70	293	12,576,621
> 70	223	8,518,601
TOTAL	681	27,038,158
CLAIM TYPE ANALYSIS		
CLAIM TYPE	NUMBER	AMOUNT
Reimbursement	134	4,661,187
Cashless	547	22,376,971
TOTAL	681	27,038,158
INCURRED CLAIMS RATIO		
STATUS	NUMBER	AMOUNT
PAID	544	21,151,502
OUTSTANDINGS	137	5,886,656
PRORATA PREMIUM		34,940,904
ICR		77.38%
TOTAL PREMIUM		37,182,011
ICR		72.72%

Chief Engineer (HR) & G.L. (1/16)
Kerala Water Authority
Jala Bhavan
The P.O. Anthapuram - 695 033



DISEASE WISE ANALYSIS		
DISEASE	NUMBER	AMOUNT
Certain conditions originating in the perinatal period	0	0
Certain infectious and parasitic diseases	9	345,915
Codes for special purposes	0	0
Congenital malformations, deformations and chromosomal abnormalities	0	0
Diseases of the blood and blood-forming organs and certain disorders involving the immune mechanism	4	125,443
Diseases of the circulatory system	82	5,495,825
Diseases of the digestive system	40	1,652,242
Diseases of the ear and mastoid process	1	14,400
Diseases of the eye and adnexa	86	2,602,270
Diseases of the genitourinary system	181	3,961,890
Diseases of the musculoskeletal system and connective tissue	16	1,500,710
Diseases of the nervous system	15	486,547
Diseases of the respiratory system	43	1,762,121
Diseases of the skin and subcutaneous tissue	23	820,142
Endocrine, nutritional and metabolic diseases	21	682,788
External causes of morbidity and mortality	5	131,994
Factors influencing health status and contact with health services	2	136,747
Injury, poisoning and certain other consequences of external causes	21	1,585,262
Mental and behavioural disorders	0	0
Neoplasms	88	3,513,048
Pregnancy, childbirth and the puerperium	0	0
Provisional assignment of new diseases of uncertain etiology or emergency use	0	0
Symptoms, signs and abnormal clinical and laboratory findings, not elsewhere classified	23	607,302
COVID-19 POSITIVE	21	1,604,740
Others	0	8,772
TOTAL	681	27,038,158



Chief Engineer (JFRD & GL) (i/c)
 Kerala Water Authority
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