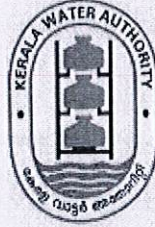


2020-20

'ജലം ജീവാമൃതം'



Website: <http://www.kwa.kerala.gov.in>

Fax: 91-0471-2324903

Tel: 0471-2328654

KERALA WATER AUTHORITY

Jalabhavan

Thiruvananthapuram-695033

Kerala

PROCEEDINGS OF THE JOINT MANAGING DIRECTOR, THIRUVANANTHAPURAM

PRESENT : SRI. VENKATESAPATHY S. IAS

Sub:- KWA - Estt - Group Health Insurance Scheme for Employees and their dependants of Kerala Water Authority for the year 2020-2021- Orders issued.

No: 3336/E11/2020/KWA

Dated: 03.05.2020

- Read:-
1. Video-Conference Meeting held on 26.03.2020.
 2. This office letter of even No. dated, 04.04.2020 addressed to the Public Sector Insurance Companies.
 3. Quotes received through e-mail on 10.04.2020 from United India Insurance Company, New India Assurance Company, Oriental Insurance Company and National Insurance Company.
 4. This office letter of even No. dated, 10.04.2020.
 5. This office letter of even No. dated, 11.04.2020.
 6. Video-Conference Meeting held on 13.04.2020
 7. E-mail received from M/s. United India Insurance Company Ltd. on 12.04.2020, 14.04.2020 and 15.04.2020.
 8. Video- Conference Meeting held on 24.04.2020 with the Recognized Trade Unions.
 9. Video- Conference Meeting held on 28.04.2020 for further negotiation with the Insurance Company.
 10. E-mail forwarded to Insurance Company on 28.04.2020 (Negotiation).
 11. E-mail received on 29.04.2020.



ORDER

The existing Group Health Insurance Policy for the Employees and their dependents of Kerala Water Authority is due to expire on 15.04.2020. Video-Conference Meetings have been held with the Recognized Trade Unions, Insurance Companies as per paper read 1 above and it is decided to continue the scheme without break and to invite quotes from the four Public Sector Insurance Companies. As it was difficult to receive the hard copies of the quotes due to the outbreak of Covid -19, it was decided to receive the quotes by online, fixing last date as on 10.04.2020 at 5.00 PM. Offers were invited vide read 2nd cited with last date of submission as on 10.04.2020 5.00 P.M. through mail address medicalkwa@gmail.com. All the four Public Sector Companies mailed their offers on 10.04.2020. The offers were invited with the existing conditions as that of the previous year. Due to Covid 19 pandemic situation existing, the quotes received were opened and tabulated at 5.15 PM on 10.04.2020 in the presence of representatives of four public sector insurance companies through a Video Conference. The lowest quote has been received from M/s.United India Insurance Company Ltd. as per paper read 3 above. With the existing conditions, the firm had quoted an amount of Rs.17,62,70,103/- including 18% GST for 7200 families. As the premium rate (premium/family) is above the existing rate, negotiation has been sought from the firm vide paper read 5 above. M/s. UIIC Ltd, have submitted their negotiation vide reference 7th above on 12.04.2020. The quotes received from four insurance companies, comparison statement and negotiation details have been forwarded to the Recognized Trade Unions and a video conference was conducted with the representatives of the Recognized Trade Unions with the lowest quoted Insurance Company to finalize the renewal of GHIS for Employees and their dependents. The company was requested to submit the lowest possible offer considering the present MIS and ICR. Based on the negotiations, the firm has mailed the negotiation on 15.04.2020. As a result of further discussions to reduce the premium rate and as per the Video- Conference Meeting conducted on 28.4.2020, the final negotiated amount has been informed by the firm as Rs.17,40,00,000/- (Rupees Seventeen Crores and Forty Lakhs only) including GST vide ref. 11th cited above. The proposal for renewal submitted by the lowest, United India Insurance Company is for an annual premium of Rs.24,166.67/- including 18% GST per family with the existing conditions for 7200 families.

As per the proposal for renewal of Group Health Insurance Scheme for Employees of Kerala Water Authority for the year 2020-2021 with M/s. United India Insurance Company Ltd. with the existing conditions for 7200 families with an annual premium of Rs.24,166.67/- including 18% GST, the total amount comes to Rs.17,40,00,000/- (Rupees Seventeen Crores and Forty Lakhs only) (ie., Rs.24,166.67 x 7200). The actual numbers of families can be ascertained only after finalising the data for the new employees to join in the scheme.

Hence, the first instalment for the payment comes to Rs.870,00,000/- (Rupees Eight Crores Seventy Lakhs only). The payment is made subject to the condition that depending upon the number of employees covered, the premium will be either collected or refunded. Also, in case



the insured person dies during the currency of the Policy without making any claim, the premium will be proportionately refunded or settled.

Under these circumstance, the offer of M/s.United India Insurance Company Ltd., Trichy, for renewal of GHIS of Employees of KWA for the year 2020-21, with the same terms and conditions, for an annual premium of Rs.24,166.666 /- (including GST @18%) per employee for 7200 families amounting to Rs.17,40,00,000/- inclusive of GST, is here by provisionally accepted and sanction is hereby accorded to release an amount of Rs.8,70,00,000/-(Rupees Eight Crores Seventy Lakhs only) as advance to the firm as first instalment. Due to the pandemic situation (Covid - 19), there is financial constraints existing in our state and also in KWA. Hence sanction is here by accorded to release an amount of Rs. 2,00,00,000/- (Rupees. Two Crores only) as a part payment of first installment as advance for the renewal of the GHIS of KWA employees for the year 2020-2021 and the balance will be paid within one month.

Sd/-

Venkatesapathy S. IAS
Joint Managing Director

To

The Senior Branch Manager
M/s United India Insurance Co.Ltd
090602/BO Trichy
74-A, Salai Road, Thillai Nagar
PIN - 620 018

Copy To

The Accounts Officer (Admin) for payment
CA to MD, CA to TM, CA to CE(HRD&GI), FM&CAO, All Chief Engineers, Secretary,
Sr.AO, RAO, AO(Funds), SS(Funds), SS I, SS II, JS (Accounts), E11, File, Stock File
(For Information)



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

'ജലം ജീവാതം'



Website: <http://www.kwa.kerala.gov.in>

Fax: 91-0471-2324903

Tel: 0471-2328654

KERALA WATER AUTHORITY

Jalabhavan
Thiruvananthapuram-695033
Kerala

PROCEEDINGS OF THE MANAGING DIRECTOR, THIRUVANANTHAPURAM

(PRESENT : SRI. VENKATESAPATHY S. IAS)

Sub:- Kerala Water Authority - Establishment - Group Health Insurance Scheme for Employees and their dependents for the year 2020 - 2021- Remittance of Balance Premium - Orders issued.

No: 3336/E11/2020/KWA

Dated: 15.10.2020

Read:- 1. This office letter of even No. dated, 03.05.2020.
2. E-mail received from M/s. United India Insurance Company Ltd. on 07.10.2020.

ORDER

As per paper read as (1) above, an advance amount for Rs.8,70,00,000/- (Rupees Eight Crores and Seventy Lakhs only) was paid to the Insurance Company towards the first instalment agreeing for an annual premium of Rs.24,166.67/- including 18% GST per family with the existing terms and conditions for 7200 families.

The payment towards the first instalment is made subject to the condition that depending upon the number of employees covered, the premium will be either collected or refunded. Also, in case the insured person dies during the currency of the Policy without making any claim, the premium will be proportionately refunded or settled. As per data issued (6946+11) 6957 employees are enrolled for the GHIS for the year 2020-2021 accordingly the 1st instalment is worked out to 6957 employees.

The total amount incurred towards 1st instalment of the premium for 6957 families with an annual premium of Rs.24,166.66 /- (including GST @18%) (20480.23+3686.44) per employee comes to Rs.8,40,63,761.595/- inclusive of GST 18% rounded to 8,40,63,762/- (Rupees Eight Crore Forty Lakh Sixty Three Thousand Seven Hundred and Sixty Two only) and the same shall



be adjusted from the first instalment premium paid as advance to the M/s United India Insurance Company Limited vide order 1st above. There is a balance in the advance premium paid amounting to Rs.29,36,238/- (Rs.8,70,00,000 - Rs.8,40,63,762 = Rs.29,36,238/-) refundable to KWA.

The details of employees obtained from G-Spark database, now the total number of employees existed is 6706. Hence 1st instalment for GHIS has to be computed for 6957 employees and second instalment for 6706 employees as per the database received from G-Spark. The Excel format of the employees now existed is enclosed herewith and the insurance company is directed to modify the employees data with the unique code i.e. Pen Number of G-Spark and if any excess amount found will be refunded with in fifteen days after rectifying the error.

The second instalment of comprehensive Group Health Insurance premium of 6706 lives for the year 2020-2021 with an annual premium of Rs.24,166.67/- including 18% GST per family with the existing terms and conditions needs to be paid so as to get continuous Coverage.

The second instalment for 6706 families come to Rs. 8,10,30,844.51/- inclusive of GST 18% (i.e. 12083.335 X 6706) rounded to 8,10,30,845/- (Rupees Eight Crore Ten Lakh Thirty Thousand Eight Hundred and Forty Five only). Thus total the amount to be paid after adjusting the balance premium paid in advance as first instalment comes to Rs.7,80,94,607/- (i.e Rs.8,10,30,845 - Rs.29,36,238.00) (Rupees Seven Crore Eighty Lakh Ninety Four Thousand Six Hundred and Seven only).

In the above circumstances, sanction is hereby accorded to pay an amount of Rs.8,10,30,845/- (Rupees Eight Crore Ten Lakh Thirty Thousand Eight Hundred and Forty Five only) as the second installment of Comprehensive Group Health Insurance premium to M/s. United India Insurance Company Ltd., Trichy, for 6706 families for the year 2020-2021. The remittance of the premium shall be made by way of adjustment of balance in the advance Rs.29,36,238.00 and **by way of Cheque Rs.7,80,94,607.00. (RS 8,10,30,845 - 29,36,238= 7,80,94,607/-) Rs Seven Lakh Eighty Lakh ninety Four Thousand Six Hundred and Seven Only**). The payment towards the insurance is made subject to the condition that depending upon the number of employees covered, the premium will be either collected or refunded.

Sd/-

Venkatesapathy S. IAS
Managing Director

To

The Senior Branch Manager
M/s United India Insurance Co.Ltd
090602/BO Trichy
74-A, Salai Road, Thillai Nagar
PIN - 620 018 (The live data of Families may be rectified with the unique code G Spark)

Copy To



The Accounts Officer (Admin) for payment
PA to MD/ PA to TM/PA to AM/CA to FM&CAO/ CA to CE(HRD&GI)/ CA to Sr.AO/SS
(Vig&Acts)/SS I/ RAO, AO(Funds), SS(Funds), JS (Accounts), JS (Admn)/E11, File,
Stock File
(For Information)



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

PROCEEDINGS OF THE CHIEF ENGINEER (HRD&GL)

Sub:- KWA – Estt. – Group Health Insurance Policy for Kerala Water Authority Employees and their family members 2020 - 2021 – Orders issued.

Kerala Water Authority

No: 3336/E11/2020/KWA

Dated, Thiruvananthapuram, 08.03.2021

Ref:- 1.This office Proceedings of even No. dated 03.05.2020 of the MD, KWA,TVPM.
2.This office Proceedings of even No. dated 15.10.2020 of the MD, KWA,TVPM.
3.E-mail received from M/s United India Insurance Company Ltd,on 01.03.2021.

Order

Group Health Insurance Policy for Kerala Water Authority employees and their family members has been covered vide reference-1 read above, for 7200 employees based on the annual premium of Rs.24,166.666/- per employee including GST@18%. An amount of Rs.8,70,00,000/- (Rupees Eight Crores and Seventy Lakhs Only) have already been paid to M/s. United India Insurance Company Ltd as 1st installment.

Vide paper read 2 above, the Group Health Insurance Policy for Kerala Water Authority employees and their family members has been covered for 6706 employees based on the annual premium of Rs.24,166.666/- per employee including GST@18%. An amount of Rs.7,80,94,607/- (Rupees Seven Crores Eighty Lakhs Ninety Four Thousand Six Hundred and Seven Only) have already been paid to M/s. United India Insurance Company Ltd as second Instalment.

Now, newly recruited employees have submitted application with proforma to include them in the Scheme. Vide paper 3 above, request was forwarded to M/s.United India Insurance Company Ltd Trichy to forward the pro-rata premium of 104 new employees. As per the paper 3 above, pro-rata premium for 104 new employees has been forwarded and the total amount to be paid for 104 additional employees comes to Rs.2,61,662/- (Rupees Two Lakhs Sixty One Thousand and Six Hundred and Sixty Two Only)

Under these circumstances, sanction is hereby accorded to release an amount of Rs.2,61,662/- (Rupees Two Lakhs Sixty One Thousand and Six Hundred and Sixty Two Only) as advance to M/s. United India Insurance Company Ltd. being the pro-rata premium for 104 employees, subject to the condition that the excess amount if any shall be adjusted in the future premium remittances.

(Sd)

Chief Engineer (HRD&GL) i/c

To

The Senior BranchManager,
M/s. United India Insurance Co.Ltd
090602/BO Trichy
74-A, Salai Road,Thillai Nagar
620 018.

Copy To

The Accounts Officer (Admn.) (Directed to effect payment from that section)
PA to MD/ PA to TM/ CA to CE (HRD & GL)/ Secretary/ Sr.AO/ FM & CAO/ AO
(Funds)/ SS (Funds)/ SS I & II/ JS (A/cs)/ JS (Estt.)/ E11/ File/ Stock File (for
information and necessary action).

