



KERALA WATER AUTHORITY

Jalabhavan
Thiruvananthapuram – 695033
Kerala – India

PROCEEDINGS OF THE MANAGING DIRECTOR

PRESENT : Sri.Venkitesapathi.S. IAS.

Sub:- KWA –Estt – Group Health Insurance Scheme for Employees and their dependents for the year 2021-2022 - Orders issued.

Dated: 15.04.2021

No: 791/E11/2021/KWA

- Read:-
1. Meeting held on 29.01.2021 with the Representatives of Insurance companies and Recognised Trade Unions.
 2. Quotation Notice No. 791/E11/2021/KWA dated, 10.03.2021.
 3. Quotes received on 25.03.2021 from M/S. The Oriental Insurance Company Ltd , Trivandrum , M/s United India Insurance Company Ltd – Trichy , M/S National Insurance Company Ltd, Trivandrum.
 4. Meeting held on 30.03.2021 with the representatives of Recognized Trade Unions.
 5. e-mail message sent to M/s United India Insurance Company Ltd. on 05.04.2021 for Negotiation.
 6. Meeting held on 07.04.2021 with the representative of M/s. United India Insurance Company Ltd. Trichy & Recognised trade Union representatives for negotiation.
 7. e-mail received from Sri. A. R. Ananda Jawahar, Senior Branch Manager, M/s. United India Insurance Company Ltd. Trichy on 09.04.2021.

ORDER

Group Health Insurance Scheme for the Kerala Water Authority (KWA) employees and their dependents was started in 2014 and is being continued. The existing TAILOR MADE GROUP HEALTH-POLICY is with M/s. United India Insurance Company Ltd., 74-A, Salai Road, Trichy-620018, Tamil Nadu, bearing policy No: 0906022820P101792147, period of insurance being from 00:00 hrs on 16.04.2020 to midnight on 15.04.2021.

The existing Insurance policy expires on 15.04.2021 midnight. As such, the existing medical services policy for the benefit of employees of KWA is to be renewed before the due date. In this connection, a meeting was conducted with the representatives of the recognized Trade Unions on 29.01.2021 at 11.00 AM. In the meeting, it was decided to invite competitive quotations from Public Sector Insurance Companies



(Government of India) and IRDA Registered Insurance brokers for the renewal of GHIS. This was in light of the decision of the KWA Board directing to explore the possibility of including Brokers as well..

Accordingly, competitive quotations were invited by this office vide reference 2nd cited above for insurance coverage of Rs.3 lakh (Rupees Three lakh only) fixing last date of receipt as on 25.03.2021. In response to this, three insurance companies submitted their offers on 25.03.2021. The quotations were opened on 25.03.2021 at 3.30PM and the details of the quotes are as given below:

1. M/s. The Oriental Insurance Company Ltd, Trivandrum

Insurance Premium for a period of One year Without GST -	Rs.14,66,45,000/-
GST -	Rs .2,63,96,100/-
Total -	Rs. 17,30,41,100/-

2. M/s United India Insurance Company Ltd - Trichy

Premium for a period of one year without GST-	Rs. 12,70,44,751/-
GST -	Rs. 2,28,68,055/-
otal -	Rs. 14,99,12,806/-

3. M/S National Insurance Company Ltd ,Trivandrum

Premium for a period of One year without GST	- Rs.18.15 Crore
GST	- Rs.3.45 Crore
Total	- Rs. 21.60 Crore

It is seen that the lowest quote in all respects (L1) is received from M/s. United India Insurance Company Ltd, Trichy. The firm has quoted an amount of Rs.14,99,12,806/- including G.S.T (i.e Rs.12,70,44,751+ GST Rs.2,28,68,055) for 7,000 employees and 28,000 dependents. The annual premium per head works out to Rs.21,416.12/- (Rupees Twenty One Thousand Four Hundred and Sixteen decimal point one two only) .

In order to arrive at a decision on the matter, a meeting was held with the representatives of recognized Trade Unions on 30.03.2021. In the meeting, it was unanimously demanded for exploring the possibility of getting the policy amount reduced to a reasonable extent and to get additional offers from the firm. Accordingly, a letter of negotiation was sent to the lowest quoted firm as per the terms mentioned in the quotation notice. Later, a meeting was held with the firm on 07.04.2021. In the meeting, the firm's representative justified the quoted rates and requested to exempt the in-laws from the dependent's category for reducing the premium. This was not accepted as it will amount to variation in conditions in the original quotation notice. The firm agreed to consider a deduction if KWA can accept with 20% co-payment in the case of claims of in-laws. The meeting was concluded with request to reduce the premium further and to forward the offer as suggested.



The firm, as per the paper (7) read above, has informed that the premium cannot be reduced. However, they forwarded a counter offer of reduced premium with 20% co-payment on in-laws as detailed below :

Details	As per their quote on 25/03/2021 Rs.	As per 20% Co-Pay on In-Laws claims only Rs.
Net premium	12,70,44,751	12,48,70,410
GST 18%	2,28,68,055	2,24,76,674
Total Premium	14,99,12,806	14,73,47,084

The total reduction in the premium offered by the L1 bidder with 20% co-payment on in-laws claim is Rs.25,65,722/- only. (ie., Rs.14,99,12,806 minus Rs.14,73,47,084 = Rs.25,65,722/-).

It is seen that, when negotiated with L1 for reduction of premium, the company made a counter offer to remit 20% co-payment for in-law's claim which was not mentioned in the original offer. If 20% co-payment is made they are prepared to reduce the total premium by Rs.25,65,722/-. If the counter offer is accepted, it would invite unwarranted dispute from other two participants as for the provision for 20% co-payment, they were not given the chance to quote. As such the counter offer is not acceptable and the existing scheme which covers employees and their dependent parents or dependent in laws as in previous year shall continue at their first quoted rate of Rs.14.99 crore.

The total number of employees as per strength of staff of KWA, is worked out as 6750. The total premium amount for a total of 6750 employees at the lowest quoted rate comes to Rs.14,45,58,810.00 (Rupees Fourteen Crore, Forty-five Lakhs, Fifty-eight Thousand Eight Hundred and Ten Only). (i.e., Net premium + GST 18%).

The special condition in respect of the policy are :

1. The premium for one year will be released in two equal installments
2. First installment will be released to the company for the first six months at the policy and the inception. Policy will be commenced immediately with the available insured persons.
3. Second installment of the premium will be paid to the company at the end of the sixth month .

As per the above proposal for renewal of Group Health Insurance Scheme for Employees of Kerala Water Authority for the year 2021-2022 with M/s. United India Insurance Company Ltd., with the existing conditions for 6750 number of employees and their dependents, an annual premium of Rs.21,416.12 (Rupees Twenty One Thousand, Four Hundred and sixteen, decimal point One, two Only) rounded, including 18 % GST, the total amount comes to Rs.14,45,58,810.00 /- (Rupees Fourteen Crore, Forty five Lakhs, Fifty eight Thousand Eight Hundred and Ten Only). The actual number of families is variable as some newly recruited hands are expected to join



soon. The premium for the actual number of employees covered will be paid/refunded in due course.

Under these circumstances, the offer of M/s. United India Insurance Company Ltd., Trichy for renewal of GHIS of employees of KWA for the year 2021-2022 with the same terms and conditions for an annual premium of Rs.21,416.12/- (Rupees Twenty One Thousand and Four Hundred and Sixteen and Paise twelve) including GST @ 18% per employee for 6750 employees and their dependents , amounting to Rs.14,45,58,810.00/- (Rupees Fourteen Crore, Forty-five Lakhs, Fifty eight Thousand and Eight Hundred and Ten Only). inclusive of GST is hereby provisionally accepted and sanction is hereby accorded to release an amount of Rs.7,22,79,405/- (Rupees Seven Crore, Twenty two Lakhs, Seventy Nine Thousand, Four Hundred and Five) in advance to the firm as first installment. The payment is made subject to the condition that depending upon the number of employees covered, the variation in premium will be either collected or refunded during payment of the second installment. Also, in case an insured person dies during the currency of the policy without making any claim, the premium will be proportionately refunded or settled.

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.
Tamil Nadu

Copy To

The Accounts Officer (Admn & Estt) for payment
PA to MD, PA to TM , CA to CE(HRD &GL), FM & CAO (ic), All Chief
Engineers, Secretary, Sr. AO, RAO, AO (Funds), SS (funds), SSI & SS II, JS
(Accounts), E11, File , Stock File.



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Jalabhavan
Thiruvananthapuram – 695033
Kerala – India

PROCEEDINGS OF THE MANAGING DIRECTOR

PRESENT : Sri.Venkitesapathi, S. IAS.

Sub:- KWA –Administration- Group Health Insurance Scheme for Employees and their dependents for the year 2021-2022 - Remittance of Balance premium- Orders issued.

No: 791/E11/2021/KWA

Dated: 08.10.2021

Read:- 1. This office order of even No dated 15.04.2021
2. E-mail received from Sri. A. R. Ananda Jawahar, Senior Branch Manager, M/s. United India Insurance Company Ltd. Trichy on 04.10.2021.

ORDER

Kerala Water Authority have already remitted first installment of the total premium in respect of the policy under Group Health Insurance Scheme for 6750 Employees and their dependents for the year 2021-22 amounting to ₹.7,22,79,405/- to M/S United India Insurance Limited, Trichy, Tamilnadu vide paper (1) read above .

Vide paper (2) read above, M/s United India Insurance Limited has informed that the second and final installment premium of Group Health Insurance Policy issued to 6750 Employees and their dependents is due on 15/10/2021. The details of the second and final installment premium for the 6750 Employees and their dependents are as per the table given below:

Number of families	per family premium	Total Premium	GST 18%	Grant Total	first installment premium already paid	Balance to be paid
6750	18149.25	12,25,07,438	2,20,51,339	14,45,58,777	7,22,79,405	7,22,79,372

Under these circumstances, sanction is hereby accorded to release an amount of **₹. 7,22,79,372/- (Rupees Seven Crore Twenty Two Lakh Seventy Nine Thousand Three Hundred and Seventy Two Only)** including 18% GST to M/s United India Insurance Company Ltd. 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 an insured person dies during the currency of the policy without making any claim, the premium will be proportionately refunded or settled .

All other terms and conditions are same as in the initial order issued from this office dated 15.04.2021.

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.
Tamil Nadu

Copy To

The FM & CAO for allotting the required funds to Accounts Officer (Admin & Estt)
The Accounts Officer (Admn & Estt) for payment
PA to MD, PA to TM , CA to CE(HRD &GL), All Chief Engineers, CA to DCE (GL), Secretary, CA to Sr. AO, RAO, AO (Funds), SS (funds), SSI & SS II, JS (Accounts), JS (Estt), E11, File , Stock File.(for information)





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PROCEEDINGS OF THE MANAGING DIRECTOR

PRESENT : Sri.Venkitesapathi, S. IAS.

Sub:- KWA --Administration- Group Health Insurance Scheme for Employees and their dependents for the year 2021-2022 - Remittance of Additional premium - Orders issued.

No: 791/E11/2021/KWA

Dated: 28.12.2021

- Read:- 1. Email received from M/s FHPL Ltd dated, 24/12/2021
2. E-mail received from Sri. A. R. Ananda Jawahar, Senior Branch Manager, M/s. United India Insurance Company Ltd. Trichy dated, 26.11.2021.
3. This office order of even No. dated 15.04.2021& 08.10.2021

ORDER

Kerala water authority have already remitted 100% premium for 6750 Employees under GHIS for the year 2021-2022 amounting to ₹14,45,58,777/- (₹.7,22,79,405 + ₹. 7,22,79,372/-) to M/s United India Insurance Company Ltd, Trichy vide paper (3) read above .

Vide paper (1) read above, M/s FHPL has submitted the list of 93 employees and their dependents for joining the Group Health Insurance Scheme (List enclosed). Considering the above, these Employees and their dependents have to be added in the present Group Health Insurance Scheme on Pro-rata basis for next 110 days from 27.12.2021 to 15.04.2022. The details of the pro-rata premium for the 93 employees and their dependents for 110 days w.e.f.27.04.2021 is as in the table given below:

Annual Premium Per Family	18149.25	Per day Premium Per Family	49.73
18% GST	3266.87	18% GST	8.95
Total	21416.12	Total	58.68
No of Employees to be newly added			93 Nos
No of days (from 27.12.2021 to 15.04.2022)			110 days
Total premium for 93 employees for 110 days			₹. 6,00,296
(Rupees Six Lakh Two Hundred and Ninety Six Only)			



Under these circumstances, sanction is hereby accorded to release an amount of **₹. 6,00,296/- (Rupees Six Lakh Two Hundred and Ninety Six Only)** including 18% GST to M/s United India Insurance Company Ltd. 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 an insured person dies during the currency of the policy without making any claim, the premium will be proportionately refunded or settled .

All other terms and conditions are same as in the initial order issued from this office dated 15.04.2021.

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.
Tamil Nadu

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PROCEEDINGS OF THE MANAGING DIRECTOR

PRESENT : Sri.Venkitesapathi, S. IAS.

Sub:- KWA – Administration - Group Health Insurance Scheme for Employees and their dependents for the year 2021-2022 - Remittance of Additional premium for 98 Employees and their dependents - Orders issued.

No: 791/E11/2021/KWA

Dated: 08.03.2022

- Read:- 1. Email received from M/s FHPL Ltd dated, 02/03/2022
2. E-mail received from Sri. A. R. Ananda Jawahar, Senior Branch Manager, M/s. United India Insurance Company Ltd. Trichy dated, 26.11.2021.
3. This office order of even No. dated 15.04.2021, 08.10.2021 & 28.12.2021

ORDER

Kerala Water Authority have already remitted 100% premium for 6843 Employees under GHIS for the year 2021-2022 amounting to ₹14,51,59,073/- (₹.7,22,79,405 + ₹. 7,22,79,372/- + 6,00,296) to M/s United India Insurance Company Ltd, Trichy vide paper (3) read above .

Vide paper (1) read above, M/s FHPL has submitted the list of 98 employees and their dependents for joining the Group Health Insurance Scheme (List enclosed). Considering the above, these Employees and their dependents have to be added in the present Group Health Insurance Scheme on Pro-rata basis for next 39 days from 08.03.2022 to 15.04.2022. The details of the pro-rata premium for the 98 employees and their dependents for 39 days w.e.f. 08.03.2022 is as in the table given below:

Annual Premium Per Family	18149.25	Per day Premium Per Family	49.73
18% GST	3266.87	18% GST	8.95
Total	21416.12	Total	58.68
No of Employees to be newly added			98 Nos
No of days (from 08.03.2022 to 15.04.2022)			39 days
Total premium for 98 employees for 39 days @₹. 58.68 per day			₹. 2,24,275
(Rupees Two Lakh Twenty Four Thousand Two Hundred and Seventy Five Only)			



Under these circumstances, sanction is hereby accorded to release an amount of ₹. 2,24,275 (Rupees Two Lakh Twenty Four Thousand Two Hundred and Seventy Five Only) including 18% GST to M/s United India Insurance Company Ltd. 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 an insured person dies during the currency of the policy without making any claim, the premium will be proportionately refunded or settled .

All other terms and conditions are same as in the initial order issued from this office dated 15.04.2021.

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.
Tamil Nadu

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Kerala – India

PROCEEDINGS OF THE MANAGING DIRECTOR

PRESENT : Sri.Venkatesapathy, S. IAS.

Sub:- KWA – Admn - Group Health Insurance Scheme for Employees and their dependents for the year 2021-2022 - Remittance of Additional prorata premium for 44 Employees and their dependents - Orders issued.

No: 791/E11/2021/KWA

Dated: 08.04.2022

Read:- 1. E-mail received from Sri. A. R. Ananda Jawahar, Senior Branch Manager, M/s. United India Insurance Company Ltd. Trichy dated, 26.11.2021.
2. This office order of even No. dated 15.04.2021, 08.10.2021, 28.12.2021 & 08.03.2022

ORDER

Kerala Water Authority have already remitted 100% premium for 6941 Employees under GHIS for the year 2021-2022 amounting to ₹.14,53,83,348/- (₹.7,22,79,405 + ₹. 7,22,79,372/- + ₹.6,00,296/- + ₹.2,24,275) to M/s United India Insurance Company Ltd, Trichy vide order read (2) above.

Application for joining the Group Health Insurance Scheme has been received from the newly appointed 44 employees (Copy of the List is enclosed). Considering the above, these Employees and their dependents have to be added in the present Group Health Insurance Scheme on Pro-rata basis for next 7 days from 09.04.2022 to 15.04.2022. The details of the pro-rata premium for the 44 employees and their dependents for 7 days w.e.f. 09.04.2022 is as in the table given below:

Annual Premium Per Family	18149.25	Per day Premium Per Family	49.73
18% GST	3266.87	18% GST	8.95
Total	21416.12	Total	58.68
No of Employees to be newly added			44 Nos
No of days (from 09.04.2022 to 15.04.2022)			7 days
Total premium for 44 employees for 7 days @ ₹. 58.68 per day			₹. 18,073/-
(Rupees Eighteen Thousand and Seventy Three Only)			



Under these circumstances, sanction is hereby recorded to release of ₹. 18,073/- (Rupees Eighteen Thousand and Seventy Three Only) including 18% GST to M/s United India Insurance Company Ltd. 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 an insured person dies during the currency of the policy without making any claim, the premium will be proportionately refunded or settled .

All other terms and conditions are same as in the initial order issued from this office dated 15.04.2021.

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.
Tamil Nadu

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