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## KERALA WATER AUTHORITY

Jalabhavan  
Thiruvananthapuram – 695033  
Kerala - India

### PROCEEDINGS OF THE JOINT MANAGING DIRECTOR, THIRUVANANTHAPURAM

**PRESENT : Dr. Dinesan Cheruvat IAS**

Sub: KWA - Admn- Comprehensive Group Health Insurance Scheme for Employees of Kerala Water Authority for the year 2023-2024 - Payment of 2nd and final instalment premium – Orders issued.

No.8124/E11/2023/KWA

Dated:12-10-2023

- Read:
1. This Office order No. 8124/E11/2023/KWA dated 12.04.2023, 27.05.2023, 17.08.2023 and 10.10.2023
  2. Email received from Sri. Ananda Jawahar, Divisional Manager, M/s United India Insurance Company Ltd dated 3rd August 2023 regarding the pro-rata premium
  3. Email to M/s United India insurance company dated 29.09.2023, 10.10.2023
  4. Email received from M/s United India Insurance Company dated 02.10.2023, 10.10.2023 and 11.10.2023

### **ORDER**

Kerala Water Authority (KWA) is facilitating a Group Health Insurance Policy for its employees since 2014-2015 and is still continuing. The existing Group Health Insurance Scheme for the Employees of KWA was refreshed on 16.04.2023 with M/s United India Insurance Company Ltd, Madurai.

**The special condition in respect of the policy are:**

- (a) The premium for one year has to be released in two equal installments.
- (b) First instalment will be released to the company for the first six months at the policy 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 from the date of inception.

Kerala Water Authority have remitted the first instalment 50% premium in respect of the policy under Group Health Insurance Scheme for employees and their dependents as per the details shown herein given below:

Sl No	No employees	No of Dependents	Amount Applicable	Amount Sanctioned	Date of effect of payment
1	6800	27174	11,61,03,268	<b>11,61,03,268</b>	16.04.2023
2	200	592	34,14,802	<b>34,14,802</b> (savings- 8,51,258)	16.04.2023 (effective date 01.06.2023)
3	119	320	7,45,954	Amount Adjusted from the savings	10.08.2023 (pro-rata)
4	6	13	11,789	Amount Adjusted from the savings	25.09.2023 (pro-rata)
5	187	505	1,57,461	Rs.93,515/- adjusted from the savings and sanctioned balance <b>Rs. 63,946/-</b>	07.10.2023 (pro-rata)
Sub total	<b>7312</b>	<b>28615</b>		<b>11,95,82,016/-</b>	
Total	35927 (including Employees and their dependents)			<b>11,95,82,016/-</b>	

Out of the 7312 employees, though the premium of the 200 employees were sanctioned w.e.f. 16.04.2023, it was made effective by the insurance company w.e.f.01.06.2023 only. Savings in this regard has been accounted in the respective head and later payments were released as referred above.

Thus, Kerala Water Authority have remitted a total premium for **7312** employees and their **28615** dependents amounting to **₹11,95,82,016/- (Rupees Eleven Crore Ninety Five Lakh Eighty Two Thousand and Sixteen Only)** to M/s. United India Insurance Limited, vide paper (1) read above. Thus a total **35927** (7312 +28615) members data have been uploaded in the United India Insurance portal so far.

After analysing the data, for remitting the second instalment premium it has been noticed that details of 98 employees have to be removed from the live data owing to relieving/death/retirement/resignation. Vide paper (3) read above, M/s United India Insurance Limited has scrutinised and informed that out of the 98 employees, 61 employees and their 222 dependents have been removed from 16.04.2023. Hence there is a savings of ₹ 10,41,514/- in this regard in the respective head. Hence 7251 (i.e., 7312-61) employees and their 28393 (i.e., 28615-222) dependents were covered during the first instalment at 15.10.2023.

Out of 98 employees, 37 employees and their 108 dependents have been removed w.e.f 16.10.2023. Thus the total number of employees to be covered under insurance for second instalment premium is 7214 (7251- 37) employees and their 28285(28393-108)dependents.

M/s United India Insurance company Ltd, vide paper (4) read above has informed that the second instalment premium of Group Health Insurance Policy issued to the 7214 Employees and their dependents is due on 15/10/2023. Details given by the company is as given below:

Number of Employees	per Member premium	GST 18%	Total Premium Per employees	Total premium for employees	instalments	Remarks
7251 (I instalment)	28939	5209.02	34148.02	118540501.39	₹11,95,82,016/-	collected & policy issued
Refund amount					10,41,513.52	
7214 (II instalment)	28939	5209.02	34148.02	12,31,71,908.14	12,21,30,395	Due on 15/10/2023

Accordingly, the second instalment payment of 7214 employees and their 28285 dependents w.e.f. 16.10.2023 is worked out as given below:

SL NO	Particulars	Amount
1	For 7214 employees and their 28285 dependents (₹ 28939/2 = ₹ 14469.50)	₹ 10,43,82,973.00
2	18% GST	₹ 1,87,88,935.14
3.	Total	₹ 12,31,71,908.14

4	Balance available in Savings of the respective head	₹ 10,41,513.52
5	Premium to be paid as second installment	₹ 12,21,30,394.62
	Round off to	₹ 12,21,30,395/-

KWA have already paid an amount of **₹11,95,82,016/-** towards the first instalment premium. The amount to be refunded from the insurance company is ₹ 10,41,514/-. The second instalment premium is worked out as **₹ 12,31,71,908.14/-** Hence the balance amount to be paid towards the second instalment premium after adjusting the savings amount for 7214 employees and their 28285 dependents is **₹ 12,21,30,395/- (Rupees Twelve Crore Twenty One Lakh Thirty Thousand Three Hundred and Ninety Five Only).**

It is pertinent to note that the Basic Pay + DA of all the Employees of KWA during December 2022 was ₹ 3356.56 Lakh. (Basic Pay- ₹ 3136.97 Lakh and DA @7% = ₹219.59 Lakh). Therefore the total amount which can be paid towards medical expenses as per rule is ₹3356.56 Lakh. The total premium payable towards insurance for 7214 employees is **₹2417.12** Lakh which is **72.01%** of the total amount permissible. Hence the maximum amount available for medical expenses under OP claim will be ₹939.44 Lakh (₹3356.56 Lakh - **₹2417.12** Lakh) during the calendar year subject to the eligibility of each employee individually and the premium per employee.

Under these circumstances, sanction is hereby accorded to release an amount of **₹12,21,30,395/- (Rupees Twelve Crore Twenty One Lakh Thirty Thousand Three Hundred and Ninety Five Only)** including 18% GST to M/s United India Insurance Company Limited. 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 12.04.2023 read (1) above.

JOINT MD KWA

To  
The Divisional Manager,  
M/s. United India Insurance Co. Ltd.,  
73 First Floor , Sancta Maria Building ,  
By-Pass Road, Chokkalinga Nagar,  
Madurai - 625010 , Tamil Nadu.

Copy To:

1. The FM & CAO for allotting the required funds to AO (Admn & Estt), HO, JB,TVPM
2. JS (A/cs) (for information and necessary action)
3. PA to MD/ PA to TM/ PA to AM/CA to CE (HRD & GL)/ CA to DCE(GL)/ CA to Sr. AO/ RAO/AO (Admn. & Estt)/ AO (Funds)/ SS (Funds)/ SS I/ JS (Admn& Estt.)/ E11/ File/ Stock File (For Information).
4. All CEs/SEs/EEs for information.