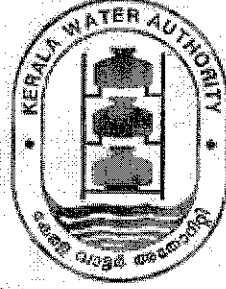


Website: www.kwa.kerala.gov.in
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KERALA WATER AUTHORITY

Jalabhavan
Thiruvananthapuram – 695033
Kerala - India

PROCEEDINGS OF THE MANAGING DIRECTOR, THIRUVANANTHAPURAM

PRESENT : P B Nooh IAS

Sub: KWA – Admn – Comprehensive Group Health Insurance Scheme for Employees of Kerala Water Authority for the year 2025-26 – Payment of 2nd and final installment premium – Orders issued.

No. KWA-JB/221/2025-E11

Dated:13-10-2025

- Read: 1) This Office Order No. KWA-JB/221/2025-E11–Part(2) dated 15.04.2025.
2) Employees & Dependent Addition dated 15.06.2025, 16.06.2025, 16.08.2025 and 10.09.2025.
3) Employees & Dependent Deletion dated 16.05.2025, 10.09.2025, 08.10.2025 and 10.10.2025.
4) This Office Email dated 19.09.2025, 03.10.2025, 09.10.2025 and 10.10.2025 sent to M/s. United India Insurance Company Ltd.
5) Email received from M/s. United India Insurance Company Ltd., Trichy dated 04.10.2025, 06.10.2025, 09.10.2025 & 10.10.2025

ORDER

Kerala Water Authority (KWA) has been facilitating a **Comprehensive Group Health Insurance Scheme** for its employees since 2014-15. The existing Group Health Insurance Policy for the employees of KWA was renewed with **M/s. United**

India Insurance Company Ltd., Trichy, effective from 16.04.2025 (GHIS Policy No.: 0906002825P103331092).

As per the policy conditions:

- a) The total annual premium shall be paid in two equal installments.
- b) The **first installment** shall be released at policy inception, based on the available insured members.
- c) The **second installment** shall be paid at the end of six months from the inception date.

Accordingly, KWA remitted an amount of ₹12,47,80,752/- (Rupees Twelve Crore Forty Seven Lakh Eighty Thousand Seven Hundred and Fifty-Two only) towards the **first installment** premium in respect of 7600 employees and their dependents, as per paper (1) read above.

During the first half of the current policy period, 169 employees (and their dependents) were removed due to relieving /LWA/VRS & Deputation and 116 employees (and their dependents) were newly included due to joining of new candidates , as detailed below:

Sl. No.	Particulars	Amount / Details
1	Total premium for 7600 employees and their dependents	₹24,95,61,504/-
2	First installment (50%)	₹12,47,80,752/-
3	Families covered during first installment	7600
4	Families removed during the policy period upto 08.10.2025	169
5	Families newly included upto 08.10.2025	116
6	Total families declared after adjustments	7547
7	Refund premium (available in the head of CD balance account)	₹22,684/-

Vide reference (4) above, this office has informed about the inclusion of 36

additional employees and their dependents with effect from **16.10.2025** (the date of commencement of the 2nd installment period).

M/s. United India Insurance Company Ltd., vide paper (5) read above, has informed that the **second installment premium** for **7583 employees and their dependents** due on **15.10.2025** is as follows:

Particulars	Amount
Premium per employee (half-yearly)	₹13,914/- [Annual premium – 27828]
GST @ 18%	₹2,504.52/- [Annual GST – 5009.04]
Total premium per employee (half-yearly)	₹16,418.52/- [annual premium 32837.04]
Total premium for 7583 employees	₹12,45,01,637.16/-
Balance available in CD head	₹22,684/-
Net premium payable (after adjustment)	₹12,44,78,953.16/-
Rounded to	₹12,44,78,953/- (Rupees Twelve Crore Forty Four Lakh Seventy Eight Thousand Nine Hundred and Fifty-Three only)

Hence, after adjusting the balance of ₹22,684/- available in the CD head, the **second installment premium** payable to M/s. United India Insurance Company Ltd. is fixed at **₹12,44,78,953/- (Rupees Twelve Crore Forty Four Lakh Seventy Eight Thousand Nine Hundred and Fifty-Three only)**.

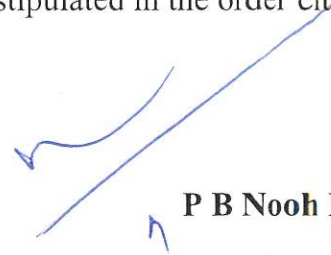
Under these circumstances, **sanction is hereby accorded** to release an amount of **₹12,44,78,953/- (Rupees Twelve Crore Forty Four Lakh Seventy Eight Thousand Nine Hundred and Fifty-Three only)** including GST @ 18%, to M/s.

United India Insurance Company Ltd., Trichy, towards the second and final installment premium for the Group Health Insurance Policy of Kerala Water Authority Employees for the policy year **2025-26**.

The payment is subject to the condition that, depending upon the number of employees covered during the policy period, the premium amount, if any, will be adjusted (either collected or refunded) by the insurer.

All other terms and conditions shall remain the same as stipulated in the order cited as paper (1) above.




P B Nooh IAS
MD KWA

- To 1. The Chief Business Manager,
M/s. United India Insurance Co. Ltd.,
Large Business Office-II, No.74A, Salai Road, Trichy – 620018.
- Copy To: 1. The FM & CAO – for allotting required funds to AO (Admn & Estt), HO, JB, TVPM.
2. JS (A/cs) – for information and necessary action.
3. Sri. Ananda Jawahar , Senior Divisional Manager , M/s United India Insurance Company Ltd , Madurai
4. The Senior Branch Manager ,M/S FHPL Pvt Ltd ,Thiruvannanthapuram
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.
6. All CEs / SEs / EEs – for information.