



GOVERNMENT OF KERALA

Abstract

Finance Department- Kerala State Insurance Department – Establishment- Delegation of Financial Powers of Director, Joint Director, Deputy Director, District Insurance Officer/ Assistant Director, and Assistant District Insurance Officer of Kerala State Insurance Department- Enhanced Orders Issued.

FINANCE (ESTABLISHMENT - D) DEPARTMENT

G.O.(Ms)No. 51 /2023/FIN

Dated, Thiruvananthapuram,22/03/2023

- Read:-
1. G.O.(Ms) No. 325/2018/Fin, dated : 04/09/2018
 2. Lr.No. Ins/Estt/E3/14343/03 dated 28/11/2022 from the Director of Insurance, Thiruvananthapuram.

ORDER

The Director of Insurance in the letter read as 2nd paper above has forwarded a proposal to enhance the delegation of administrative and financial powers of the Director, Joint Director , Deputy Director , District Insurance Officer/Assistant Director and Assistant District Insurance Officer in the Kerala State Insurance Department. The Empowered Committee constituted for the purpose considered the proposal and made certain recommendations in the matter.

Government, after examining the recommendation of the Empowered Committee, are pleased to enhance the delegation of administrative and financial powers of the Director, Joint Director , Deputy Director , District Insurance Officer/Assistant Director and Assistant District Insurance Officer in the Kerala State Insurance Department as detailed in the statement appended.

By Order of the Governor,

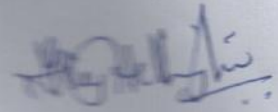
**SREENI G
JOINT SECRETARY (FINANCE)**

To

The Principal Accountant General (A&E/G&SSA), Kerala ,
Thiruvananthapuram

The Accountant General (E&RSA), Kerala, Thiruvananthapuram
Director of Kerala State Insurance Department
The Director, Public Relation Department, Thiruvananthapuram
Nodal Officer, www.finance.kerala.gov.in
Stock file/Office Copy-E-2103191/Estt-D2/67/2022-FIN

Forwarded by order,



Section Officer.

**ENHANCEMENT OF DELEGATION OF ADMINISTRATIVE AND FINANCIAL POWERS TO VARIOUS OFFICERS IN
KERALA STATE INSURANCE DEPARTMENT**

SI No	Category	Particulars	Existing Powers	Enhanced Powers
DIRECTOR				
1	SLI	POLICY	To accept proposal and issue policies for an assured sum above the limit of ₹.15,00,000/- (Rupees Fifteen Lakh only)	Power deligated to Joint Director
		CLAIM	To sanction payment of claims arising out of death, maturity, surrender value and paid up value above the limit of ₹. 6,00,000/- (Rupees Six lakh only)	To sanction payment of claims arising out of death, maturity, surrender value and paid up value above the limit of ₹. 20,00,000/- (Rupees Twenty lakh only)
2	GIS	CLAIM	To sanction all claims arising out of maturity, death and other events above the limit of ₹.8,00,000/-(Rupees Eight lakh only)	To sanction all claims arising out of maturity, death and other events above the limit of ₹. 35,00,000/-(Rupees Thirty Five lakh only)
3	FIRE INSURANCE	POLICY	To issue Fire policies for an assured sum above the limit of ₹20,00,00,000/- (Rupees Twenty Crore)	To issue Fire policies for an assured sum above 50 Crore
		CLAIM	To sanction payment of fire insurance claims up to a limit of ₹. 4,00,000/- (Rupees Four Lakh only) subject to	To sanction payment of fire insurance claims up to a limit of ₹. 20,00,000/- (Rupees Twenty lakh only)

			rules, policy conditions, clauses and warranties	subject to rules, policy conditions clauses and warranties.
4	MARINE & MISCELLANEOUS INSURANCE	POLICY	NIL	To issue Marine and miscellaneous policies for an assured sum without limit
		CLAIM	To sanction payment of claims under Marine and Miscellaneous Insurance branch between the limit of ₹. 3,00,000/- (Rupees Three Lakh only) and ₹.5,00,000/- (Rupees Five Lakh only) on satisfying that policy conditions are fulfilled	To sanction payment of claims under Marine and Miscellaneous Insurance branch up to a limit of ₹20,00,000/- (Rupees Twenty lakh only) on satisfying that policy conditions are fulfilled
5	MOTOR	MACT CLAIM	To sanction payment up to the limit of ₹.4,00,000/- (Rupees Four Lakh only) after ascertaining the scope of appeal from Law Officer/ Govt. Pleader/ Advocate General/ Government	To sanction payment up to the limit of ₹. 10,00,000/- (Rupees Ten Lakh only) , after ascertaining the scope of appeal from Law Officer/ Govt. Pleader/ Advocate General/ Government.
		CLAIM OD (Own Damage)	NIL	To sanction payment of motor own damage insurance claims above ₹. 8 Lakhs (Rupees Eight Lakh Only) subject to rules, policy conditions clauses and warranties
6	GPAIS	CLAIM	NIL	To sanction payment of claims above ₹. 8

				Lakhs (Rupees Eight Lakh Only) subject to Scheme Conditions
7	Other Miscellaneous Powers	Amount to be deposited in any courts by way of balance of interest, error in calculation, execution costs etc.	(i)To incur additional expenditure up to a limit of ₹1,00,000/-(Rupees one lakh only) in each case subject to an annual limit of ₹7,00,000/-(Rupees seven Lakh only)	Power deligated to Joint Director
Joint Director				
8	SLI	POLICY	NIL	To accept proposal and issue policies for an assured sum without limit.
		CLAIM	NIL	To sanction payment of claims arising out of Maturity/ Death/ Surrender Value/ Paid up value up to the limit of ₹. 20,00,000/- (Rupees Twenty Lakh only)
		LOAN	NIL	To sanction loan against policy above ₹.5,00,000/- (Rupees Five Lakhs Only) without limit as per Rules
(9)	GIS	CLAIM	NIL	To sanction payment of claims arising out of Maturity/Death/Other events up to the limit of ₹. 35,00,000/- (Rupees Thirty Five Lakh only)
10	FIRE INSURANCE	POLICY	NIL	To issue Fire policies for an assured sum up to ₹. 50,00,00,000/- (Rupees Fifty Crore only)

		CLAIM	NIL	To sanction payment of fire insurance claims up to a limit of ₹. 10,00,000/- (Rupees Ten Lakh only) subject to rules, policy conditions clauses and warranties
11	MARINE & MISCELLANEOUS INSURANCE	POLICY	NIL	To issue Marine and miscellaneous policies for an assured sum up to ₹.50,00,00,000/- (Rupees Fifty Crore only)
		CLAIM	NIL	To sanction payment of Marine and miscellaneous insurance claims up to a limit of ₹. 10,00,000/- (Rupees Ten Lakh only) subject to rules, policy conditions clauses and warranties
12	MOTOR	MACT CLAIM	NIL	To sanction payment up to the limit of ₹. 7,00,000/- (Rupees Seven Lakh only)
		CLAIM OD (Own Damage)	NIL	To sanction payment up to the limit of ₹. 8,00,000/- (Rupees Eight Lakh only) on the basis of survey report and on satisfying the policy conditions are fulfilled after final inspection.
13	Other Miscellaneous Powers	Amount to be deposited in any courts by way of balance of interest, error in calculation, execution costs etc.	NIL	To incur additional expenditure up to a limit of ₹1,00,000/-(Rupees one lakh only) in each case subject to an annual limit of ₹7,00,000/-(Rupees seven Lakh only)

14	GPAIS	Claim	NIL	To sanction payment of claims up to the limit of ₹ 8,00,000/- (Rupees Eight Lakh only)
III. DEPUTY DIRECTOR				
15	SLI	POLICY	To accept proposals and issue policies for an assured sum up to ₹. 15,00,000/- (Rupees Fifteen Lakh only)	To accept proposals and issue policies for an assured sum upto ₹. 40,00,000/- (Rupees Forty Lakh only)
		CLAIM	To sanction payment of claims arising out of Maturity, Death, Surrender Value and Paid up value up to limit of ₹. 6,00,000/- (Rupees Six Lakh only)	To sanction payment of claims arising out of Maturity, Death, Surrender Value and Paid up value up to limit of ₹. 15,00,000/- (Rupees Fifteen Lakh only)
		LOAN	To sanction loan against policy without limit as per Rules	To sanction loan against policy up to ₹. 5,00,000/--(Rupees Five Lakh Only) as per Rules
16	GIS	CLAIM	To sanction payment of claims arising out of Maturity, Death, and other events up to a limit of ₹.8,00,000/- (Rupees Eight Lakh only)	To sanction payment of claims arising out of Maturity, Death and Other events up to a limit of ₹. 25,00,000/- (Rupees Twenty Five Lakh only)

17	FIRE INSURANCE	POLICY	To issue Fire policies for an assured sum up to ₹. 20,00,00,000 - (Rupees Twenty Crore only)	To issue Fire policies for an assured sum up to ₹.30,00,00,000/- (Rupees Thirty Crore only)
		CLAIM	To sanction payment of fire insurance claims up to a limit of ₹. 3,00,000/- (Rupees Three Lakh only) subject to rules, policy conditions clauses and warranties	To sanction payment of fire insurance claims up to a limit of ₹. 5,00,000/- (Rupees Five Lakh only) subject to rules, policy conditions clauses and warranties.
18	MARINE & MISCELLANEOUS INSURANCE	POLICY	To accept risks without limit and to sign all policies.	To issue Marine and miscellaneous policies for an assured sum up to ₹. 30,00,00,000/- (Rupees Thirty Crore only)
		CLAIM	To sanction payment of Marine and miscellaneous insurance claims up to a limit of ₹. 3,00,000/- (Rupees Three Lakh only) on satisfying that policy conditions are fulfilled.	To sanction payment of Marine and miscellaneous insurance claims up to a limit of ₹. 5,00,000/- (Rupees Five Lakh only) on satisfying that policy conditions are fulfilled.
		REFUND PREMIUM	To sanction Refund of premia due to cancellation or excess payment without limit	To sanction Refund of premia due to cancellation or excess remittance without limit
19	MOTOR	MACT CLAIM	To sanction payment of amount awarded by courts (MACT and Higher courts) in the third party insurance case upto the limit of ₹.2,00,000/- (Rupees Two Lakh only)	To sanction payment of amount awarded by courts (MACT and Higher courts) in the third party insurance case upto the limit of ₹.4,00,000/- (Rupees Four Lakh only)
		POLICY	To accept risks without limit and to	Power deligated to District Insurance

		COMPREHENSIVE (PACKAGE POLICY)	issue comprehensive policies	Officer and Assistant District Insurance Officer
		CLAIM OD (Own Damage)	To sanction payment of claims under comprehensive Insurance upto the limit of ₹.2,00,000/- (Rupees Two Lakh only) on the basis of the report of the surveyors and on satisfying that the policy conditions are fullfilled	To sanction payment of claims under comprehensive Insurance upto the limit of ₹.5,00,000/- (Rupees Five Lakh only) on the basis of the report of the surveyors and on satisfying that the policy conditions are fullfilled
		CLAIM THIRD PARTY PROPERTY DAMAGE	To sanction payment of claims under third party Insurance upto the limit of ₹. 25,000/- (Rupees Twenty Five thousand only) after proper investigation and on satisfying that the policy conditions are fullfilled	To sanction payment of claims under third party Insurance upto the limit of ₹. 2,00,000/- (Rupees Two Lakh only) after proper investigation and on satisfying that the policy conditions are fullfilled.
20	ESTABLISHMENT	BILLS	To draw and disburse all establishment and TA bills in the Head Office	Existing powers will be continued
			To sanction temporary advance and NRA from GPF account of subordinate staff	Existing powers will be continued
			To sanction increment of all subordinate staff	Existing powers will be continued
			To sanction eligible leave to subordinate staff	Existing powers will be continued

			To sanction reimbursement of medical expenses to subordinate staff	Existing powers will be continued
			NIL	To sanction all contingent expenses subject to budget provision
21	GPAIS	Claim	NIL	To sanction payment of claims up to the limit of ₹ 5,00,000/- (Rupees Five Lakh only)
IV. ASSISTANT DIRECTOR				
22	SLI	POLICY	To accept proposals for sum insured without limit and issue policies for an assured sum upto limit of ₹.10,00,000/- (Rupees Ten Lakh only)	To accept proposal and issue policies for an assured sum above the limit of ₹.15,00,000/- (Rupees Fifteen Lakh only)
23	FIRE	POLICY	To issue Fire policies for an assured sum up to ₹. 10,00,00,000/- (Rupees Ten Crore only) subject to fulfilment of norms and guidelines issued by the Director of Insurance and to issue renewal endorsement to such policies at the time of renewal.	To issue Fire policies for an assured sum up to ₹. 20,00,00,000/- (Rupees Twenty Crore only) subject to fulfilment of norms and guidelines issued by the Director of Insurance and to issue renewal endorsement to such policies at the time of renewal.
		CLAIM	To sanction payment of fire insurance claims up to a limit of ₹. 50,000/- (Rupees fifty thousand only) subject to rules, policy conditions clauses and warranties	To sanction payment of fire insurance claims up to a limit of ₹. 2,00,000/- (Rupees Two Lakh only) subject to rules, policy conditions clauses and warranties
			To sanction refund of premia of	To sanction refund of premia of routine

		REFUND PREMIUM	routine nature due to excess payment and cancellation of policy without limit	nature due to excess payment and cancellation of policy without limit
24	MARINE & MISCELLANEOUS	POLICY	To issue fidelity policy guarantee up to ₹.1,50,000/- (Rupees one lakh and fifty thousand only)	To issue Marine and miscellaneous policies for an assured sum up to ₹. 10,00,00,000/- (Rupees Ten Crore only)
		CLAIM	NIL	To sanction payment of Marine and miscellaneous insurance claims up to a limit of ₹. 2,00,000/- (Rupees Two Lakh only)
		REFUND PREMIUM	To sanction refund of routine nature without limit	To sanction Refund of premia due to cancellation or excess payment without limit
25	MOTOR	MACT CLAIM	NIL	To sanction payment of amount awarded by courts (MACT and Higher courts) in the third party insurance case upto the limit of ₹.2,00,000/- (Rupees Two Lakh only)
26	GROUP BENEFIT SCHEMES		NIL	To sanction payment of claims arising out of Maturity/ Death/ other events upto the limit of ₹. 5,00,000/- (Rupees Five Lakh only)
27	GPAIS	Claim	NIL	To sanction payment of claims up to the limit of ₹ 1,00,000/- (Rupees One Lakh only)

V. DISTRICT INSURANCE OFFICER

28	SLI	POLICY	To accept proposals for sum insured without limit and issue policies for an assured sum up to ₹.10,00,000/- (Rupees Ten Lakh only)	To accept proposal and issue policies for an assured sum upto the limit of ₹.15,00,000/- (Rupees Fifteen Lakh only)
		CLAIM	To sanction payment of claims on account of death, maturity, surrender value and paid up value upto the limit of ₹. 5,00,000/- (Rupees Five lakh only)	To sanction payment of claims arising out of Maturity/ Death/ Surrender Value/ Paid up value upto the limit of ₹. 10,00,000/- (Rupees Ten Lakh only)
		LOAN	To sanction loan from the policy up to ₹.2,00,000/- (Two lakh only)	To sanction loan against policy up to ₹.3,00,000/- (Rupees Three Lakh only)
		REFUND	To sanction refund of premia not admitted into the funds without limit	To sanction refund of premia not admitted into the funds without limit
		ISSUE DUPLICATE POLICY	To issue duplicate policy	Existing powers will be continued
		ISSUE DUPLICATE PREMIUM RECEIPT BOOK	To issue duplicate premium receipt book	Existing powers will be continued

29	GIS	CLAIM	To sanction payment of claims up to a limit of ₹. 5,00,000/- (Rupees Five Lakh only)	To sanction payment of claims arising out of Maturity/Death/Other events upto the limit of ₹. 20,00,000/- (Rupees Twenty Lakh only)
30	FIRE	POLICY	To accept risks in Fire Insurance up to ₹.10,00,00,000/- (Rupees Ten Crore only) subject to fulfillment of norms and guidelines issued by the Director of Insurance and to issue renewal endorsement to such policies at the time of renewal	To accept risks in Fire Insurance upto ₹.20,00,00,000/- (Rupees Twenty Crore only) subject to fulfillment of norms and guidelines issued by Director of Insurance and to issue renewal endorsement to such policies at the time of renewal
		CLAIM	To sanction payment of claims up to a limit of ₹. 50,000/- (Rupees Fifty thousand only) and to issue bills for payment of amount on the basis of the report of the surveyors and on satisfying that policy conditions are fulfilled.	To sanction payment of fire insurance claims up to a limit of ₹. 2,00,000/- (Rupees Two Lakh only) subject to rules, policy conditions clauses and warranties
		REFUND PREMIUM	To sanction refund of premia of routine nature due to excess payment and cancellation of policy without limit	To sanction refund of premia of routine nature due to excess payment and cancellation of policy without limit
31	MARINE & MISCELLANEOUS	REFUND PREMIUM	To sanction refund of routine nature without limit	To sanction Refund of premia due to cancellation or excess payment without limit
		POLICY	To Issue fidelity guarantee policy up to ₹. 1,50,000/- (Rupees one lakh and	To issue Marine and miscellaneous policies for an assured sum up to ₹. 10,00,000/-

			fifty thousand only)	(Rupees Ten lakh only)
32	MOTOR	CLAIM OD	To sanction payment of claims up to a limit of ₹. 50,000/- (Rupees fifty thousand only) and to issue bills for payment of the claim amount on the basis of the report of the surveyor and on satisfying policy conditions.	To sanction payment of claims up to a limit of ₹ 3,00,000/- (Rupees Three lakh only) and to issue bills for payment of the claim amount on the basis of the report of the surveyor and on satisfying policy conditions.
		POLICY COMPREHENSIVE (PACKAGE POLICY)	NIL	To accept risks without limit and to issue comprehensive policy
		CLAIM THIRD PARTY PROPERTY DAMAGE	NIL	To sanction payment of claims under third party Insurance upto the limit of ₹. 25,000/- (Rupees Twenty Five thousand only) after proper investigation and on satisfying that the policy conditions are fulfilled
		REFUND PREMIUM	To sanction refund without any limit in the sum insured as per norms and guidelines issued by Director of Insurance	To sanction Refund of premia due to cancellation or excess payment without limit
			To draw and disburse all establishment and TA bills of non-gazetted officers in the District Office	To draw and disburse all establishment and TA bills of officers other than District Insurance Officer in the District Office

33	ESTABLISH MENT	BILLS	To sanction temporary advance and NRA from GPF account of subordinate staff	To sanction temporary advance and NRA from GPF account of subordinate staff
			To sanction increment of all non-gazetted officers in the District Office	Existing powers will be continued
			To sanction eligible leave to subordinate staff as per Rule	Existing powers will be continued
VI. ASSISTANT DISTRICT INSURANCE OFFICER				
34	SLI	POLICY	NIL	To accept proposal and issue policies for an assured sum upto the limit of ₹.10,00,000/- (Rupees Ten Lakh only)
		CLAIM	NIL	To sanction payment of claims arising out of Maturity/ Death/ Surrender Value/ Paid up value upto the limit of ₹. 50,000/- (Rupees Fifty thousand only)
		LOAN	NIL	To sanction loan against policy up to ₹.1,00,000/- (Rupees One Lakh only)
35	GIS	CLAIM	NIL	To sanction payment of claims arising out of Maturity/Death/Other events upto the limit of ₹.50,000/- (Rupees Fifty thousand only)
				To accept risks in Fire Insurance upto

36	FIRE	POLICY	NIL	₹.10,00,000/- (Rupees Ten Lakh only) subject to fulfillment of norms and guidelines issued by Director of Insurance and to issue renewal endorsement to such policies at the time of renewal
		Claim	NIL	To sanction payment of claims arising out of Maturity/ Death/ Surrender Value/ Paid up value upto the limit of ₹. 50,000/- (Rupees Fifty thousand only)
37	MOTOR	POLICY COMPREHENSIVE (PACKAGE POLICY)	NIL	To accept risks without limit and to issue comprehensive policy
		Claim(OD)	NIL	To sanction payment of claims up to a limit of ₹ 50,000/- (Rupees Fifty Thousand only) and to issue bills for payment of the claim amount on the basis of the report of the surveyor and on satisfying policy conditions.
		REFUND PREMIUM	NIL	To sanction Refund of premia due to cancellation or excess payment without limit