



GOVERNMENT OF KERALA

Abstract

Kerala Group Insurance Scheme - Settlement of Claim through Bill information and Management System(BIMS) - Amendment - Orders issued.

FINANCE (GROUP INSURANCE SCHEME) DEPARTMENT

G.O.(P)No. 169/2016/Fin.

Dated,Thiruvananthapuram, 05.11.2016

Read :- 1. G.O(P)No.392/1984/Fin dated 09.08.1984.
2. G.O(P)No.371/1985/Fin dated 08.07.1985.
3. G.O(Rt)No.6346/2016/Fin dated 27.07.2016.
4. Letter No.Ins/Group/GR3/T001608065 dated 12/07/2016.

ORDER

As per Government Order read as 1st paper above Government have introduced a Group Insurance Scheme with effect from 01/09/1984 for the benefit of the State Government Employees. As per Government Order read as 2nd paper above Government have issued instructions for accounting the transactions and other related matters under this scheme. In the Government Order read above as 3rd paper Government of Kerala have introduced new guidelines regarding the bill preparation of GIS and other Insurance Claims coming under Kerala State Insurance Department through BIMS.

2. In this circumstance Director of Insurance in his letter read as 4th paper above has forwarded a proposal for amending the clauses pertaining to the settlement of claim dealt in para 17 & 18 of the annexure of the Government Order referred as 2nd paper above.

3. Government have examined the matter in detail and are pleased to amend para 17 & 18 of the Government Order read as 2nd paper above to the following extent.

Para 17. Payments from the Insurance Fund and the Savings Fund:-

Para 10 of the scheme deals with payment from the Insurance Fund/Savings Fund. In the case of retirement, The Drawing and Disbursing Officer will register the claim through the online service provided by the State Insurance Department. In addition to that, the Drawing and Disbursing Officer

will forward the claim application from the retired employee in Form No. GIS - 3 along with the online registration report and passbook of the retired employee to the District Insurance Officer concerned. In the case of Death of an employee while in service, after registering the claim through online service, the Drawing and Disbursing Officer will forward the applications in Form No. GIS - 5 from the nominees of the Deceased employee along with online registration report, passbook, nomination in original and attested copies of death certificate and legal heirship certificate to the District Insurance Officer concerned. The Drawing and Disbursing Officers while forwarding the claim application shall report, without fail, the period of default and the amount of arrears of subscription, if any (Please see rule 21 of the G.O read as 2nd paper above). As soon as the claim of a member/employee is forwarded to the District Insurance Officer, the Serial Number, the Group Insurance Account Number and the name of the member/employee should be rounded off in the Register of Members in Form No. GIS-8 maintained in the office as per para 16 of the scheme. The reference number and date of despatch of the claim documents should be entered in the remarks column against the name of the member. When Discharge voucher which also indicates the amount sanctioned to each claimant is received from the Insurance Department, the Drawing and Disbursing Officer will obtain signature of each claimant in the Discharge Voucher in his presence and certify himself the Discharge Vouchers and forward it to the District Insurance Officer concerned. Before certifying the Discharge Voucher, the Drawing and Disbursing Officer will also enter the details of amount sanctioned in the Claim Payment Register in Form No. GIS-10 kept in his office. When the payment is effected through BiMS and the acknowledgment receipt from BiMS is received from the District Insurance Officer, the Drawing and Disbursing Officer will enter the full details thereof in the Register of Members in Form No. GIS - 8 as well as in Claim Payment Register in Form No. GIS - 10. If there is a minor claimant, the details of Fixed Deposit of the share of minor will also be entered in the Claim Payment Register. The Certificate of Fixed Deposit received from the District Insurance Officer will be handed over with proper acknowledgment, to the parent/guardian of the minor, for safe custody.

Para 18. Settlement of Claim - Action in the District Insurance Office:-

The District Insurance Officer will verify the claim, when received from the Drawing and Disbursing Officer, with reference to the original entry in the Index Register and other records. If the claim is in order, he will sanction the claim and issue separate discharge vouchers indicating the amount sanctioned to each claimant and forward it to the Drawing and Disbursing Officer concerned. On receipt of the signed and certified Discharge Voucher from the Drawing and Disbursing Officer, the District Insurance Officer will issue sanction order for payment from the Insurance Fund and the Saving Fund. The sanction should indicate separately the entitlements from (1) Insurance Fund and (2) Savings Fund. These amounts will be classified under the respective sub heads mentioned below:

"8011 Insurance and Pension Funds - 107 State Government Insurance Fund - 98 Savings fund"

"8011 Insurance and Pension Funds - 107 State Government Insurance Fund - 99 Insurance fund"

The District Insurance Officer will prepare two separate bills, one for Insurance Fund and other for Savings Fund, through Bill information and Management System (BiMS) and arrange payment by way of transfer of credit to the bank account of each claimant. If there is minor claimant, the amount will be deposited in the Treasury Savings Bank by the District Insurance Officer in a joined fixed account in the names of the Drawing and Disbursing Officer concerned and the minor claimant, till he/she attains the age of majority and the Certificate of Deposit will be forwarded to the Drawing and Disbursing Officer with the instructions to hand over the same with proper acknowledgment, to the guardian of the minor claimant for safe custody.

4. The form prescribed in the amendment is given in the Appendix.

(By order of the Governor)
Dr.K.M.Abraham
Additional Chief Secretary (Finance)

To

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

All Heads of Departments/Offices.
All Departments (all Sections) of the Secretariat.
The Registrar, High Court of Kerala, Ernakulam (with C.L.).
The Director of Insurance, Thiruvananthapuram.
All District Insurance Officers.
The Registrar, University of Kerala/Kochin/Calicut/Mahatma Gundhi/ Kannur (with C.L.).
The Registrar, Agricultural University, Mannuthi. (with C.L.).
The Registrar, Sree Sankaracharya Sanskrit University, Kalady (with C.L.).
The Secretary, Kerala Public Service Commission, Thiruvananthapuram.(with C.L.).
The Secretary K.S.E.B, Thiruvananthapuram (with C.L.).
The Director of Public Relations, Thiruvananthapuram.
All Additional Chief Secretaries/Principal Secretaries/Secretaries/Special Secretaries/Additional Secretaries/Joint Secretaries/Deputy Secretaries/Under Secretaries to Government.
The Secretary to Governor, Raj Bhavan.
The State Chief Information Commissioner (with C.L.).
The Private Secretaries to the Chief Minister and other Ministers.
The Private Secretary to Speaker, Deputy Speaker, Leader of Opposition and Government Chief Whip.
The Personal Secretary to the Additional Chief Secretary(Finance).
The Nodal Officer, www.finance.kerala.gov.in.
The Stock File/Office Copy.

Forwarded / By order ,


Section Officer.

