



ALL INDIA BANK RETIREES' FEDERATION (Regd.)

(Regn. No:G 6601 under the Trade Union Act 1926)

D-1/1, Sector-C, Scheme-71,

Near Kasara Bazar School, Indore – 452 009.

Chairman

Sri D.A.Masdekar

President

Sri S.M.Deshpande

Vice President

Sri J.B.Dave

Sri D.P.Gupta

Sri F.Martis

Sri Anindya Basu

Sri N.Mishra

Sri C.N.Prasad

Sri A.K.Mondal

Sri H.C.Gandhi

Sri K.Vishwanath Naik

Sri O.P.Varma

General Secretary

Sri S.C.Jain

Dy. Genl. Secretary

Sri Debesh Bhattacharyya

Sri S.V.Srinivasan

Sri Ashok Patil

Sri A.K.Bansal

Organising Secretary

Sri Sunil Srivatsav

Sri V.K.M.Varma

Sri C.Gopinathan Nair

Sri M.N.Pandit

Sri Pratap Shukla

Sri S.Velayudam

Sri Kalyan Sen Gupta

Dr.G.S.Jog

Sri Kishore Gujarati

Sri K.K.Gupta

Sri Rajendra Prasad

Sri N.T.Hegde

Sri S.Radhakrishnan

Sri B.Venkat Rao

Sri Rajan Dhargalkar

Sri Suresh Sharma

Sri R.Shirambekar

Sri B.G.Raithatha

Sri Ranjit Bhattacharyya

Treasurer

Sri M.S.Chourey

Ref:2017/102

Date:30.09.2017

**The office Bearers/ Central Committee Members/ State Body Chiefs
A.I.B.R.F**

Dear Comrades,

Re: SUPER TOP POLICY FOR AIBRF GROUP

We find that banks have started issuing circulars advising details of renewal premium for retirees for the year 2017-18 and also introducing Super Top Policy of United India Insurance Company Limited.

2. We request our affiliates to advise details of renewal premium for basic policy and procedure involved therein to members with the request to take necessary steps in time for renewal.

3. As regards Super Top Policy for retirees, on-going through details of Super Top Policy of United India Insurance Co. Ltd. as being circulated by banks, we find that the AIBRF New India Super Top Policy is superior in terms of terms and conditions as well as in quality. Following points may be noted:

- (a) AIBRF Super Top Policy is being issued by the largest insurance Company of the country in public as well as private sector.**
- (b) New India Insurance Company has the highest claim settlement ratio of 71 per cent while United India has claim settlement ratio of about 51 per cent.**
- (c) New India has agreed to appoint same TPAs for super top policy as available in basic policy to avoid duplication in settlement of claims.**
- (d) We feel that keeping two insurance companies for health insurance will be in the interest of retirees as it will generate element of competition to ensure better terms of conditions for renewal in future.**
- (e) Sum Assured is higher by Rs, 1 Lakh for both categories of retirees on the same premium compared to United India scheme.**
- (f) Discount of Rs. 354 is available for single policy holder compared in case of New India policy compared to United India Insurance Company.**

We request the affiliates to bring the above contents to the notice of the members to enable them to take informed decision in the matter.

Regd. Office: 246, Ellis Bridge Shopping Centre, 2nd Floor, Opposite Town Hall, Ellis Bridge, Ahmedabad - 380006.

Mobile: + 91 89660 19488 E-Mail: sharbat_123@rediffmail.com Website: www.aibrf.com



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Treasurer

Sri M.S.Chourey

JUDGMENT RESEVERED BY SUPREME COURT IN THE MATTER OF 100 PER CENT DA.

We are getting several inquiries every day about the date of judgement in 100 per cent DA case to be delivered by the Supreme Court . We may inform you that date is yet to be fixed and our inquiry reveals the in Supreme Court, it takes 45 to 90 days to deliver judgment in reserved cases. We shall advised date when we get official confirmation.

With Regards,

Yours Sincerely,

(S.C.JAIN)
GENERAL SECRETARY

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