



ALL INDIA BANK RETIREES' FEDERATION

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 Bhattacharya
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.Velayoudam
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

Treasurer

Sri M.S.Chourey

Ref NO 2015/307

14.01.2016

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

Dear Comrades

Re: Terms & Conditions of Group Medi-claim policy issued
By United India Insurance Co. Ltd for future renewal

We below give terms and conditions for the information of our members on which mediclaim policy will be renewed for the retirees by United India Insurance Company Limited

(1) Company will continue cover for next 3 years

(2) The policy will be renewed on the following premium

Claim Ratio	Discount/ Loading to the Premium
Not Exceeding 25 %	40 % Discount
Not Exceeding 30 %	35 % Discount
Not Exceeding 40 %	25 % Discount
Not Exceeding 50 %	15 % Discount
Not Exceeding 60 %	05 % Discount
61 % - 110 %	No Discount no loading
111 % - 115 %	05 % loading
116 % - 120 %	07 % loading
121 %- 125 %	10 % loading
126 %- 130 %	13 % loading
131 % - 135 %	15 % loading
136 % - 140 %	18 % loading

In view of the above next year premium for renewal will be as under depending on claim ratio.

Sum Assured	Minimum	Maximum
For Rs 3 Lakhs	Rs. 2958 plus taxes	Rs 5817 plus taxes
For Rs 4 lakhs	Rs. 3948 plus taxes	Rs.7756 plus taxes



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Treasurer

Sri M.S.Chourey

With Regards

Yours Sincerely

(S.C.JAIN)
GENERAL SECRETARY