

GENERAL INSURANCE PENSIONERS' ALL INDIA FEDERATION

Website www.gicpa.in

Blog: <<http://gipfed.blogspot.in/>>

E-Mail: gicpensionersassn@gmail.com

President S.K.Mahapatra Treasurer S. K. Jayakar, mob:9820257923 Gen. Secy k. s. samant,

Dy. Gen Scy: N. P Upadhyaya Off: Tele: 0222073508, Tele: 0222070058, fax: 02222073996

C/o GIEAIA, 3rd Floor, Sterling Cinema Bldg, 65, Murzban Rd., Fort, MUMBAI-400001.

Circular no 15/15

4th December, 2015

Dear pensioners,

Onward to 4th CONFERENCE

GENERAL INSURANCE PENSIONERS ALL INDIA FEDERATION is wishing you season greetings.

Your federation has moved forward. It is holding its 4th Conference on 26th & 27th March 2016 at HARIDWAR, uttarakhand. General insurance pensioners Association N.Z, is the host unit for conference. 75 delegates/observers will deliberate on the achievements & functioning of the organization & take appropriate decisions for future course. Affiliated units are advised to elect delegates one for every 100 members & communicate their names. In addition observers being future representatives are welcome through units. Recently wage negotiations of in-service employees are finalized. It will have direct impact on the existing as well as retiring pensioners. Similarly several issues like 100% D. R. to pre 1997 pensioners, enhance family pension, updation of pension, SVRS issues court decisions & improvement in mediclaim terms are some of the pressing issues of the pensioners/retirees,

The impact of the 7th Pay commission report on the pensioners of GIPSA has to be looked into. Therefore this 4th conference of FEDERATION is a vital gathering for the pensioners.

We are sending this appeal to all to support the General Insurance Pensioners All India Federation in its efforts to organize in better way.

GIPSA approached: -on the occasion of the AGM of affiliate Northern we met GIPSA and confirmation is sent as under: -

“

22nd November 2015

Chief Executive,
General Insurance Public Sector Association, (GIPSA),
Jeevan Tara Building, Parliament Street,
NEW DELHI-110001.

Email govind.gipsa@gmail.com

Sir,

We invite your attention to our letter dt 21st sept 2015 seeking appointment in October 2015. Accordingly our vice President shri R.S. Tuteja, General Secretary K. S. Samant, Dy General Secretary N.P. Upadhyaya, Secretary Udayan Banerjee & E. C. Members Ummedsingh & N. K. Sahani met officials of GIPSA on Thursday 8th October 2015.

GIPSA was engaged in wage negotiations. We are now submitting herewith gist of our discussion on the issues of pensioners enumerated in the above referred letter as under:

1). Improvement in staff GMP: GIPSA has already instructed to cover dependent disabled children. Also dependent children with full premium will include in the GMP. It was indicated that one more option to join the GMP was under active consideration. So far as reimbursement of expenses of diagnostic test without

hospitalization it is not yet considered. GIPSA opined that it is exploring possibilities of tie up with health service providers to provide health check up facilities. The incurred claim ratio of GMP is yet not received by GIPSA and hence not able to provide to us. We pointed out that GIPSA companies are directing Federation to obtain the incurred claim ratio from GIPSA. Thereupon GIPSA intimated that it has yet to receive the same.

2). Correction of error in staff GMP last age slab. Our letter dt 27/12/14. It was agreed to take in General Manager Personnel meeting and finalize.

3). Fixed medical allowance to pensioners: it was assured to collect data of similar allowance being paid to other public sector employees. GIPSA desired us to provide such information to take up the issue with its Board early.

4). Continuation of MBS benefits as also Holiday homes facility to pensioners: GIPSA assured to find out from united India its views and decide.

5).issue of fresh Identity cards with spouse: gipsa desired us not to quote Government directions to which we differed. It was informed that specimen I D cards are called for from GIPSA companies and this matter will be finalized soon.

Other issues such as updation of pension, 100% DR neutralization to pre 1996 pensioners, identification of pensioners association/Federation, access to web portal of GIPSA companies, court cases etc could not be discussed. However the issue of Income Tax deduction from the Pension annuity by LIC was pointed out to GIPSA who assured to look in to this aspect. We now request GIPSA to resolve the issues under intimation to the Federation.

Yours sincerely

K.S. Samant

General Secretary. ”

Ministry of Finance:While in Delhi Federation sought meeting with Joint Secretary of the M of Finance shri Shri A. Tandon, IAS,. He desired us to meet Director of Insurance first as he has just taken over the charge of the Department. Since the Director was on tour to Mumbai this meeting could not take place. We wrote following letter enumerating issues:

“ 8th October 2015

Shri A. Tandon, IAS,
Joint Secretary(BA & P&I) Ministry of Finance,
Department of Financial Services,
Jeevan Deep Building,
Parliament Street,
New Delhi - 110 001.

Tel. No. 011-24462349/Fax. 011-23367702. Email: tandona@nic.in

Sir,

As requested in September 2015 & by email dt.6th September 2015 to you on, we sarvashri K. S. Samant General secretary, Mumbai, N. P. Upadhyaya, Dy. General Secretary, Delhi, R. S. Tuteja, Vice President, Delhi, U Banerjee, Secretary Mumbai and Prem Srivastava, Hon member Kanpur are meeting the official on the issues of pensioners today. We enumerate below some issues of the pensioners/ retirees for your attention and seeking solutions.

1. The health insurance especially for old age persons is a focus issue. The insurance industry has evolved a staff group mediclaim scheme uniformly for staff and retirees at the instance of the ministry of Finance w.e.f. 01-02-2014. Apart from requesting for the incurred claim ration we have requested for reimbursement of expenses of diagnostic test which may reduce the cost and one more option.

The GIPSA is silent may be awaiting the nod from Ministry.

2. We have been requesting GIPSA cos to grant the retirees fixed medical allowance of Rs.2000/- pm. as is granted to in-service employees, Government pensioners, EPF pensioners, Bank retirees etc.
3. Pension. Updation of pension is vital issue. The ensuing wage revision w.e.f. 01-08-2012 the Government is urged to ensure enhanced pension to earlier pensioners.
4. 30% family pension slab. At present 3slabsfor payment of family pension @30%, 20% &15% of the pay. We request uniform family pension @30% as is in Govt. & RBI.
5. Upward enhance payment of pension at the age of 80years. The vi pay commission has recommended and released by the central Govt to its pensioners.
6. 100% DA/DR neutralizations to pensioners prior to 01-08-1997. The later pensioners are granted uniform neutralization @100%. In principle uniformity and principle is agreed by GIPSA but the orders are not issued. The very old pensioners be given this relief early.
7. The pensioners Federation be identify and extended necessary assistance as per Government policy F.no.55/111201-P&Pensioner's welfare dt.8th December 2014.

Thanking you.

Yours sincerely

K. S. Samant

General Secretary ”

NORTHERN ZONE CONFERENCE: - 5th conference of the General Insurance Pensioners Association n. Z. took place on Saturday the 10th October 2015 in Delhi. This conference was attended by delegates from luck now, Varanasi, Jaipur, Jodhpur, uttarakhand, Amritsar, Chandigarh apart from large delegates from Delhi & around. Kaka samant & udayan Banerjee from Mumbai attended the conference.

Jodhpur: Adv. Anil Bhandari & johri organized a meeting of pensioners. it was attended by kaka samant and Ajit Gupta of development officers Association from Mumbai on 4th October 2015.

Aurangabad:- Arun Klkarni from Nagpur & U. Banerjee from Mumbai visited Aurangabad to form a unit there.

Rajkot meet: - the pensioners under leadership of Navin Thakkar, Praful Desai & others organized a get to gather along with families of GIPSA companies retirees on Sunday 29th November 2015. A detailed circular was issued to brief the pensioners.

Odisha: - com. Sahu from cuttack visited Mumbai had talks with federation in November and agreed to constitute a unit in the Odisha shortly. A meeting of the pensioners has already taken place there.

Jabalpur: - U Banerjee & A.M.Kulkarni visited Jabalpur, Indore, and Bhopal to meet the pensioners of GIPSA companies. Jabalpur unit is being set up with Handa as it leader.

Assam: Assam is getting organized under Federation. Communication is on. It will be represented in the forth coming 4th Conference of the Federation.

AGM of W. Z. Mumbai: -sixteenth A G M of General Insurance Pensioners Association W Z. is scheduled to take place on 13th February 2016 at H. O. of new India Mumbai.

Pensioners Meet in January:- as every year in Mumbai pensioners will be invited by the Oriental Insurance co. on 1st January 2016. New India CMD has agreed to greet Pensioners mostly on 2nd January 16. In Pune ,

Nagpur such meetings take place every year. The zonal Association has requested United India to have a meeting with pensioners in January 16 when they visit office for submitting life certificate. Other zones will ensure such meetings.

DONATION:- financial support is needed for effectively perusing the issues of pensioners. The Federation though formed in 2009 it has to achieve the financial stability yet. Its funds are insufficient to carry on its responsibilities. But for financial and all out support of the Western Zone it is not possible. It has hardly rs.3Lac in its bank account though not spent a single rupee since inception.

Federation is therefore urging members to DONATE sufficiently by drawing cheque in the name of ' General Insurance Pensioners All India Federation or alternatively remit donation by core banking in to Bank account Canara Bank, Fort main branch, Fort Mumbai-400001. Brach, IFSC Code: CNRB 0000108. /Account No. of the Association-0108101800124.

Please ensure filling in your name & place in the bank paying slip & inform Federation by email I D gicpensionersassn@gmail.com

Website-blog.: Federation web site<ww.gicpa.in> is operative. We are uploading circulars, news, and events regularly. There are many visitors to the website. However in recent days there is off & on interruption in the access. Federation is trying to overcome this problem . the provider is demanding maintain charges. Federation activist shri Pankaj vithlani is operating blog<http://gipfed.blogspot.in/> pensioners are requested to follow this blog for information.

Status of court cases: Rajasthan: 607/2008 Atul kumar Jain assistant New india SVRS employee denied pension as only 19 years service was rendered by him. Adv. Anil Bhandari Legal Secretary of Federation took up the issue obtained favourable order, had to file contempt pretention & then only pension & other dues were released. However the NIA has filed SLP in S. C. in this regard.

Dev. Officer Ramesh Patwa was denied five years credit on his SVRS option. Under sec 30 (5) of 1995 Pension scheme Adv. Anil Bhandari argued the petition got favourable judgment, filed contempt petition against the CMD of United India, matter went up to S. C. & obtained pensionary benefits to shri Patwa.

Aam Bima Seva Nivrrita Karmachari Samiti Jodhpur W. P. was again argued by Adv. Anil Bhandari for release of all benefits with enhanced pension to SVRS 2004 pensioners of class I to class III & IV.he got favourable order on behalf of SVRS employees and against all companies. However the GIPSA companies preferred SLP before a bench of H> C Rajasthan. This appeal of the companies was granted by H.C. on 25th March 2015. The companies quoted the supreme court judgment in the SVRS matter of Manoj bhai N. shah in which the said petition is dismissed by the S. C. Against this dismissal order Adv. Anil bhandari has ventured to go in appeal to S. C. the said SLP is now stand dismissed by the S. C. on 16th November 2015on the same ground of Manojbhai N. Shah. Adv. Anil Bhandari had to incur considerable expenses for S C cases.

Development officer National ins co. Vinit Kothari's resignation after 25years of service was ordered to be taken as VRS and be released pension is the order obtained in the Rajasthan H C.. As expected the co has gone in appeal against this order.

W. P. 113/2015 against denial of updation of pension and other benefits to Development officers is before the Rajasthan H C filed by Aam Bima Nivrrita Karmchhari Samiti Jodhpur. Four companies and Government of India has been issued notices in this regard.

Updation of Pension: In W.P. 7188 by Aam Bima Seva Nivirtta Samiti Jodhpur for updation of pension on each wage revision the Rajasthan H C directed Ministry of Finance to hear petitioners and give order. Accordingly Vice President of the Samiti shri Kailash Johri and Dy General Secretary of Federation presented their case to the Joint secretary. He Ministry of Finance has given negative order denying updation of pension

on wage revision. Therefore Samiti had no alternative but to file a W. P. 6924/2015 against the said order. The H C has issued notice to Government and four companies.

Our legal Secretary Adv. Anil Bhandari has taken up few individual cases of retirees/pensioners where prima facie there is injustice is noticed.

Uppdation of pension no 328/2010: the Bombay H. C. has yet not listed this case for hearing.

Similarly the Allahabad H. C. Court No. - 36 Case :- WRIT - A No. - 24580 of 2007 Petitioner :- Jagdish Narain Khanna And Others Respondent :- Union Of India And Others Counsel for Petitioner :- Pradeep Chandra, K.N. Tripathi. Counsel for Respondent :- A.S.G.I., Prakash Padia, S.C., S.K. Mishra Hon'ble Rakesh Tiwari, J. Hon'ble Ashok Pal Singh, J.

Heard Sri Keshari Nath Tripathi, learned counsel for the petitioner, Sri S.K. Mishra, learned counsel for the Union of India and perused the record.

The parties' counsel agree that Civil Appeal Nos. 29956-29957 of 2011, LIC versus Krishna Murari Lal Asthana on the point in issue in this writ petition are pending before the Apex Court. It is submitted by the parties that it would be appropriate for this Court to hear this writ petition after the decision rendered by the Apex Court in the aforesaid appeals.

The office is directed to list this writ petition after receipt of the judgment of the Apex Court in the aforesaid appeals.

Order Date :- 11.7.2014

In similar case the Punjab H C directed crediting of difference of pension arrears in to the account of pensioners in LIC. the lic is collecting names of the petitioners from the petitioner pensioners union. It is credited some amount directly to the bank a/c of pensioners details of which are not known, it has created ore confusion in the pensioners rank.

Others cases: other cases like pension to less than 20years service retirees/resigned employees, development officers pensioners, etc. even if cases are decided in favour of pensioners they are dragged up to supreme Court and if directed only then payment is released. Other cases similarly placed cases when represented GIPSA cos are not conceding. This is forcing pensioners & their Associations to go to courts incurring huge expenses. It may be pointed out that the Government has directed all departments not to implement Court orders without referring to (DoP&PW)it says “ In all cases where any policy issues relating to pension matters are involved, the DoP&PW should invariably be consulted before taking any action of implementation or otherwise of any order of court” a directive issued by personnel Ministry said.. This shows the ill intention of Government.

Alarming news: THIRUVANANTHAPURAM: The state government had fallen back on the payment of welfare pensions owing to paucity of funds, Panchayats and Social Justice Minister M K Muneer told the Assembly on Thursday.

DELHI: “**You promise the moon, give hell: HC on pension dues.**” *Most* of the 31,000 aged *people* who were offered pension benefits under the old age pension scheme of the East Municipal Corporation have not received a single rupee since March 2013, according to an affidavit filed by the corporation before the Delhi High Court.

Kerala state Transport pensioners are also not receiving their pension regularly.

Central Government Health (CGHS) has notified that next two months there will not be any payment released as the Fund is exhausted.

These are alarming news. GIPSA pensioners must guard themselves against such eventualities. For this a strong united pensioner's organization is a prerequisite.

NPOP;- 1st Oct WORLD ELDERS DAY: All over the world 1st October is Celebrated as International Day of Older Persons (IDOP). International Day of Older Persons 2015 is **25th anniversary: 2015** Theme: Sustainability and Age Inclusiveness in the

Urban Environment.

"Making cities inclusive of older persons means generating opportunities for their economic and social participation in accessible and safe environments. It also means providing affordable housing as well as the health and social services needed to support ageing in place."

- Secretary-General Ban Ki-moon

Pensioners are actively in campaigning for NPOP with HelpAge india, Silver Innings, ASSCON, Harmony for Silvers, Bharat Pensioner Samaj. Western Zone is taking part in standard Charter Mumbai Marathon 2016 with 51 pensioners. The cause is "RUN FOR WELNESS" W Z. is part of Joint Action committee of sr. citizens.

Mediclaime: - one more option: GIPSA has issued instruction to companies to give option (last) to join the staff Group Mediclaime Policy. Those pensioners/retirees are advised to remit their premium before the next renewal date i.e.31st March 2016. This is one more reasonable request made by the Federation is now conceded by the GIPSA companies. **Pensioners Retirees are urged to join the staff GMP in their own interest.**

Improvements: the operation of the Staff GMP is now well settled. The IRDA has also come out with few regulations, pensioners & employee's are aware of the principle of premium depending on incurred claim ratio, management is also trying to save avoidable cost. All these must have brought down the ICR of GMP. If that be so the GIPSA should revised the premium downward effective from next renewal is our insistence. For this repeated request to provide us ICR is not responded by the GIPSA. The reason is obvious. Similarly our reasonable request of reimbursement diagnostic test without hospitalization is yet to concede by the GIPSA. Some other improvements are also being requested by the federation.

1. HIGHLIGHTS OF THE INSURANCE LAWS (AMENDMENT) ORDINANCE,2014 1)

2) "Health Insurance Business" is defined. It means the effecting of contracts which provide for sickness benefits or medical, surgical or hospital expense benefits, whether in-patient or out-patient , travel cover and personal accident cover.

Central Government Employees Personal Health Insurance Scheme (CGEPHIS) which was proposed by Health Ministry from the year 2009, as an alternate to presently existing Health related Schemes for Central Government Employees such as CGHS, Medical Attendance Rules etc. VII pay commission has also emphasized of insurance cover.

Dearness Relief : - with C P I at 269 point in October pensioners may get minimum 62 slabs D. R.

Identify the Federation: the Government of india in order to establish coordinating efforts to reach needed relief to pensioners is convinced that only with the cooperation of pensioner's organization real assistance to pensioners can be provided. Therefore they have increasingly indentifying the Association and granting them necessary infrastructure with financial assistance. GIPSA ought to indentify General Insurance Pensioners All India Federation with such assistance.

K. S. Samant

General Secretary

DONATION List:

NTR		NAME		DONATION
4173	MR PARMAR	G	N	200.00
4174	MRS MANKAD	V	D	1200.00
4175	MR PARMAR	B	R	600.00
4176	MR RAWPRAI	H	T	200.00
4177	MR. PANDAY	S	K	200.00
4178	MR AYYAGARI	V		200.00
4179	MR SAJNAN	P	N	200.00
4180	MR LUNIA	R	K	200.00
4181	MR SINGH	P	K	300.00
4184	MR PARIKH	H	P	200.00
4185	MS COELHO	M	B	2000.00
4186	MR TRIVEDI	A	L	500.00
4187	M/S NEW INDIA			5000.00
4188	KAVTHANKAR	R	C	200.00
4189	MR KANNAN	S		700.00
4191	MR PEREIRA	J		2000.00
4193	MR MALPE	M	G	1000.00
4194	SRINIVASAN	V		1000.00
4195	MR SHAIKH	R	J	3000.00
4196	MR KILLEKAR	R	K	1000.00
4197	MR OZA	N	V	300.00
4198	MR WANDRE	S	T	200.00
4199	MR PATIL	A	H	1000.00
4201	MR OZA	G	H	500.00
4202	MR MEHARE	S	P	200.00
4203	MR WANKHEDE	D	R	200.00
4204	MR KUMBHARE	P	Y	200.00
4205	MR MONDAL	G	G	200.00
4206	GHODESWAR	K	V	200.00
4207	MR SANTOSHI	R	K	200.00
4208	MR GUPTA	T	R	200.00
4209	MR MISHRA	S	K	200.00
4210	MR TRIVEDI	A	K	700.00
4211	MR MATELE	R	K	700.00
4212	MR BAHARE	L	K	700.00
4213	MR RASTOGI	A	K	200.00
4216	MR AGARWAL	A		200.00
4217	MR PAHARIA	V	K	200.00
4218	MR HONDA	V	K	200.00
4219	MS PANDIT	S	R	5000.00
4221	MR BHAT	D	B	1000.00
4222	MR VASA	B	M	1200.00

4224	MR GHADSHI	B	B	200.00
4226	MR KAMBLI	M	M	200.00
4227	MR BURDE	S	S	700.00
4228	MR PESHWE	D	K	700.00
4229	MR CHANDAK	P	D	700.00
4230	NR PANDE	M	M	700.00
4231	MR KULKARNI			700.00
4232	MR KULKARNI			700.00
4233	MR MEDHEKAR			200.00
4235	MR MEDHEKAR			1000.00
4236	MR MEDHEKAR			200.00
4237	MR MEDHEKAR			200.00
4238	MR MEDHEKAR			200.00
4239	MR SAWANT MANGESH			1000.00
4240	MR MEDHEKAR			200.00
4241	MR MEDHEKAR			300.00
4242	MR JUNAGADH			200.00
4243	MR GOA			200.00